



SBIOA NEWS BULLETIN



SBI Officers' Association

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JUNE - JULY 2014

REGIONAL CONFERENCES: FESTIVALS TO BE CHERISHED

For the first time, SBIOA(CC) has completed Regional Conferences in all the Modules. The historic journey of Regional Conferences started in the year 2011 from Madurai, this year scaled new heights. Our Coimbatore Module started it this year with their 2nd Regional Conference on 01st June 2014. It was a marathon which passed through Madurai on 08th June, Tiruchrapalli on 15th June, Pondichery on 22nd June and culminated at Chennai on 29th June. Hundreds of our members have experienced the unique joy of converging together, debating issues and binding themselves closer with SBIOA(CC). For the leadership, these were opportunities to listen to the members and understand the grass root level problems. Detailed report on each conference has already been circularized.



2ND REGIONAL CONFERENCE COIMBATORE



The Second Regional Conference of Coimbatore Module was held on 1st June, 2014 at the Auditorium of the SBIOA Matriculation & Higher Secondary School Com. G Selvaraj, Regional Secretary outlined the importance of the Regional Conference. The conference was attended by the Regional Secretaries of all the other 4 modules of Chennai Circle along with their team of office-bearers and the entire team of Circle Office-bearers led by our General Secretary Com. Thomas Franco Rajendra Dev. Com. Sreenath, General Secretary of SBIOA (Kerala Circle) and Senior Vice President of our Federation was the Chief Guest. Shri. V.Kishore Kumar, DGM (B&O) of the Coimbatore Module, and



“Marabin Mainthan” Muthiah, the key note speaker were the Special Guests. General Secretary of SBSU (CC), Com.M. Baskaran added to the enthusiasm of the members gathered at the venue.

2ND REGIONAL CONFERENCE, MADURAI



The Second Regional Conference of Madurai Module was held on 8th June, 2014 at the Agricultural College meeting hall, Madurai at the foothills of Yanaimalai. Com. R Sethu, Regional Secretary outlined the importance of the Regional Conference. The General Secretary of our Federation Com.Y.Sudarshan was the Chief Guest of the Regional Conference, the Module DGM (B&O), Shri.Narasimhan was the special guest and Professor Raja Govindasamy, former Principal of Thiyagarajar College, Madurai was the key note speaker. The Vice President of SBSU (CC), Com. Selvaraj was present to represent our fraternal organization. The Regional Secretaries of all the other modules and the Circle Office bearers led by our



General Secretary Com. D Thomas Franco Rajendra Dev were present. Com. A Krishnan, Vice President presided over.

2ND REGIONAL CONFERENCE AT TIRUCHIRAPALLI

The Second Regional Conference of Tiruchirapalli Module was held on 15th June, 2014 at SBG Thirumana Mandapam, J K Nagar, Tiruchirapalli. Com. A



Asok, Regional Secretary outlined the importance of the Regional Conference. Com. G Subramaniam, Vice President, AISBOF and General Secretary, SBIOA, Hyderabad Circle, Shri Bharathi Krishnakumar, Former General Secretary of Pandiyan Gramin Bank employees' Union, writer and film director, Shri. Arun Agrawal,



DGM (B&O) and Com. C M Baskaran, General Secretary SBSU(CC) and Vice President, NCBE were the guests. Dr. M Haresh Kumar MD, DM, Cardio of Moorthy Hospital, Heart Clinic, Tiruchirapalli made a cardiac awareness programme. Com. K Bavanisankar, the Treasurer of the Association presided over the conference. Com D Thomas Franco Rajendra Dev and all the other Regional Secretaries and EC members participated.

1ST REGIONAL CONFERENCE, CHENNAI II

The First Regional Conference of Chennai II was held on 22nd June, 2014 at Hotel Royal Park, Puducherry. Com. K Bavanisankar, Treasurer presided over. Com. A Ravichandran, Regional Secretary of Chennai II outlined the importance of the Regional Conference. Com. Thomas Franco Rajendra Dev, General Secretary delivered the introductory address. The Chief Guest, Com. Kanwar Singh, General Secretary of SBIOA, Delhi Circle, All India President SC/ST Welfare Association and Vice President of AISBOF inaugurated the conference. Shri Alwar Kannan, Dy. General Manager (B&O), Chennai II and General Manager



Designate, Credit Risk Management, Corporate Centre, Com C M Baskaran, General Secretary, SBSU(CC), Vice President, NCBE and UFBU and Com P Vijayasanan, President, AIBOC, Tamil Nadu State Unit and Senior Vice President, IOBOA were the special guests.



1ST REGIONAL CONFERENCE : CHENNAI- I



The 1st ever Regional Conference of our Chennai Zone I was conducted with verve and vigour on 29th June 2014 at our SBIOA Junior College, Annanagar Chennai. Com. Sambit Mishra, General Secretary, Bhubaneswar Circle and Vice President, AISBOF was the Chief Guest, Shri Richhpal Singh, DGM (B&O) and GM Designate, NW I, Mumbai and Com. Varghese, DGS(HQ), SBSU(CC) were the special guests. Com. R Balaji, Regional Secretary spoke about the importance of the Regional Conference. Com. A Krishnan, Vice President presided over.

Speaking on the occasion, Shri Richhpal Singh, Dy. General Manager(B&O) and GM designate Mumbai Circle paid glowing tributes to the Association for the educational institutions managed by the SBIOA Educational Trust and referred to the venue, the SBOA Junior College as 'the Temple'. He also asked the members to concentrate on NPA and Customer

Service and asked them to bring down the complaints. Com. Varghese, DGS(HQ), SBSU, Chennai referred to the decreasing level of care and concern showed by the Management to the work force of the Bank. Com. Sambit Mishra, General Secretary, Bhubaneswar Circle said that in Trade Union movement logic does not work, only struggles and action work. Com. Thomas Franco Rajendra Dev speaking on the occasion highlighted issues such as the AARF marks, restriction on promotion especially to MM II and MM III affecting the members despite good performance, inadequate number of Officers, reduction in reimbursement of mobile charges etc.





AIBOC Tamil Nadu State Unit Womens' Convention

A convention of women officers of banks was conducted under the aegis of All India Bank Officers' Confederation (AIBOC), Tamil Nadu State Unit on Sunday, 6th July 2014 at Indoor Stadium, SBOA School and Junior College, Anna Nagar, Chennai. There was display of products made by women entrepreneurs under SHG and also free Blood Test by Bayers.

The day long event was inaugurated by Ms.Letika Saran, IPS, former DGP, Tamil Nadu. In her inaugural address she exhorted all the lady officers to first update their knowledge and gain competence in their area of operations. She advised them to do the home work and go well prepared for all meetings / discussions if they wished their voices to be heard! And to keep calm, assess pros and cons and take considered, innovative decisions. She also briefly touched upon safety and sexual harassment



issues citing provisions in Indian Penal Code for redressal measures. Emphasising on the need for alertness, she also cautioned against foolhardiness of unsafe practices like frequenting lonely, dark places at night etc. She asked all women to be united to prevent any kind of violence or harassment against women.

The other speakers included Shri.Vijayasenan.P, President and Shri.Thomas Franco Rajendra Dev, Secretary of Tamil Nadu State Unit of AIBOC and leaders from affiliate organisations.

The inauguration was followed by an interaction with three eminent personalities, each an expert in their respective fields.

Dr.K.Radhakrishnan, IPS, ADGP, Civil Supplies-CID,



with his rich experience in law and order held the audience riveted with his address on safety issues. Equally captivating was the address by Ms.Sheila Jayaprakash, advocate, pertaining to legal aspects and women's rights as also that of Dr.A.Tamilselvi (MRCOG), Madras Medical Mission Hospital on medical problems.

A lively interaction followed with the relevant and important questions being raised by the audience. The session also concluded all too soon with the enthusiastic audience thirsting for more.

A short lecture and practice of yoga handled by Smt.Geetha Shankar, Director of Studies, Krishnamacharya Yoga Mandiram was the perfect foil for tensions and the ladies who participated thanked her for the de-stressing exercise.

The convention concluded with a business session after lunch with many delegates presenting papers on women related issues. State leaders clarified queries raised by delegates. Several meaningful resolutions were also passed.

Mrs.Sumathi Iyer of Canara Bank welcomed the gathering.

Mrs.Uma Subramanian, Secretary, State Women's Wing of AIBOC proposed vote of thanks.

UNITY ENCLAVE construction works start



After a small pooja conducted by Simplex Infrastructures Ltd, the construction company at the site for Unity Enclave at Mambakkam on 11/07/2014, the construction works have started.



Union Budget 2014-15 Highlights

Following are the highlights of the Union Budget 2014-15 presented by Finance Minister Arun Jaitley in Parliament on July 10, 2014.

- ✓ Income-tax exemption limit raised by Rs. 50,000 to Rs. 2.5 lakh and for senior citizens to Rs. 3 lakh
- ✓ Exemption limit for investment in financial instruments under 80C rose to Rs. 1.5 lakh from Rs. 1 lakh.
- ✓ Investment limit in PPF raised to Rs. 1.5 lakh from Rs. 1 lakh
- ✓ Deduction limit on interest on loan for self-occupied house raised to Rs. 2 lakh from Rs. 1.5 lakh.
- ✓ Committee to look into all fresh tax demands for indirect transfer of assets in wake of retrospective tax amendments of 2012
- ✓ Fiscal deficit target retained at 4.1% of GDP for current fiscal and 3.6% in FY 16
- ✓ Rs. 150 crore allocated for increasing safety of women in large cities
- ✓ LCD, LED TV become cheaper
- ✓ Cigarettes, pan masala, tobacco, aerated drinks become costlier
- ✓ 5 IIMs to be opened in HP, Punjab, Bihar, Odisha and Rajasthan
- ✓ 5 more IITs in Jammu, Chhattisgarh, Goa, Andhra Pradesh and Kerala.
- ✓ 4 more AIIMS like institutions to come up in AP, West Bengal, Vidarbha in Maharashtra and Poorvanchal in UP
- ✓ Govt. proposes to launch Digital India' programme to ensure broad band connectivity at village level
- ✓ National Rural Internet and Technology Mission for services in villages and schools, training in IT skills proposed
- ✓ Rs. 100 cr scheme to support about 600 new and existing Community Radio Stations
- ✓ Rs. 100 cr for metro projects in Lucknow and Ahmedabad
- ✓ Govt. expects Rs. 9.77 lakh crore revenue crore from taxes
- ✓ Govt's plan expenditure pegged at Rs. 5.75 lakh crore and non-Plan at Rs. 12.19 lakh crore.
- ✓ Rs. 2,037 crore set aside for Integrated Ganga Conservation Mission called 'Namami Gange'
- ✓ Kisan Vikas Patra to be reintroduced, National Savings Certificate with insurance cover to be launched
- ✓ FDI limit to be hiked to 49% pc in defence, insurance
- ✓ Disinvestment target fixed at Rs. 58,425 crore
- ✓ Gross borrowings pegged at Rs. 6 lakh crore
- ✓ Contours of GST to be finalised this fiscal; Govt. to look into DTC proposal.
- ✓ 'Pandit Madan Mohan Malviya New Teachers Training Programme' launched with initial sum of Rs.500 crore
- ✓ Govt. provides Rs. 500 crore for rehabilitation of displaced Kashmiri migrants.
- ✓ Set aside Rs. 11,200 crore for PSU banks capitalisation
- ✓ Govt. in favour of consolidation of PSU banks
- ✓ Govt. considering giving greater autonomy to PSU banks while making them accountable
- ✓ Rs. 7,060 crore for setting up 100 Smart Cities
- ✓ A project on the river Ganga called 'Jal Marg Vikas' for inland waterways between Allahabad and Haldia; Rs. 4,200 crore set aside for the purpose.
- ✓ Govt. proposes Ultra Modern Super Critical Coal Based Thermal Power Technology
- ✓ Expenditure management commission to be setup; will look into food and fertilizer subsidies
- ✓ Impasse in coal sector will be resolved; coal will be provided to power plants already commissioned or to be commissioned by March 2015
- ✓ Long term capital gains tax for mutual funds doubled to 20%; lock-in period increased to 3 years
- ✓ Rs. 4,000 cr set aside to increase flow of cheaper credit for affordable housing to the urban poor/EWS/LIG segment.
- ✓ EPFO to launch the 'Uniform Account Number' service to facilitate portability of Provident Fund accounts
- ✓ Mandatory wage ceiling of subscription to EPS (Employee Pension Scheme) raised from Rs. 6,500 to Rs. 15,000
- ✓ Minimum pension increased to Rs. 1,000 per month.

AIBEA RELEASES LIST OF BANK LOAN DEFAULTERS

All India Bank Employees' Association (AIBEA), released the top 406 defaulters against whom banks have initiated legal actions. These include Kingfisher Airlines (Rs.2,673 crore), Winsome Diamond & Jewellery Co (Rs.2,660 crore), Electrotherm India (Rs.2,211crore), Zoom Developers Pvt. Ltd (Rs.1,810 crore), Sterling Bio Tech (Rs. 1,732 crore), S. Kumars Nationwide (Rs.1,692 crore), Surya Vinayak Industries (Rs.1,446 crore), Corporate Ispat Alloys (Rs.1,360 crore), Forever Precious Jewellery & Diamonds (Rs.1,254 crore), Sterling Oil Resources (Rs.1,197 crore) and Varun Industries (Rs.1,129 crore). AIBEA wanted the regulator to publish the list of bank loan defaulters of Rs.1 crore and above, and asked it to consider wilful default of bank loan as a criminal offence. Further, it also demanded amendment of laws to speed up recovery of bad loans and implementation of stringent measures to recover bad loans. It also quoted 'The Hindu' saying that from 2001 to 2013, bad loans that were written off by banks, including private banks and foreign banks, amounted to Rs 2.04 lakh crore .

LET GO OF YOUR STRESS

A psychologist walked around a room while teaching stress management to an audience. As she raised a glass of water, everyone expected they'd be asked the "half empty or half full" question. Instead, with a smile on her face, she inquired:

"How heavy is this glass of water?"

Answers called out ranged from 8 oz. to 20 oz.

She replied, "The absolute weight doesn't matter. It depends on how long I hold it. If I hold it for a minute, it's not a problem. If I hold it for an hour, I'll have an ache in my arm. If I hold it for a day, my arm will feel numb and paralyzed. In each case, the weight of the glass doesn't change, but the longer I hold it, the heavier it becomes".

She continued, "The stresses and worries in life are like that glass of water. Think about them for a while and nothing happens. Think about them a bit longer and they begin to hurt. And if you think about them all day

long, you will feel paralyzed – incapable of doing anything."

It's important to remember to let go of your stresses. As early in the evening as you can, put all your burdens down. Don't carry them through the evening and into the night. Remember to put the glass down!

CIRCLE ASSOCIATION IS A ROLE MODEL

Today, our Circle Association commands respect because of the following:

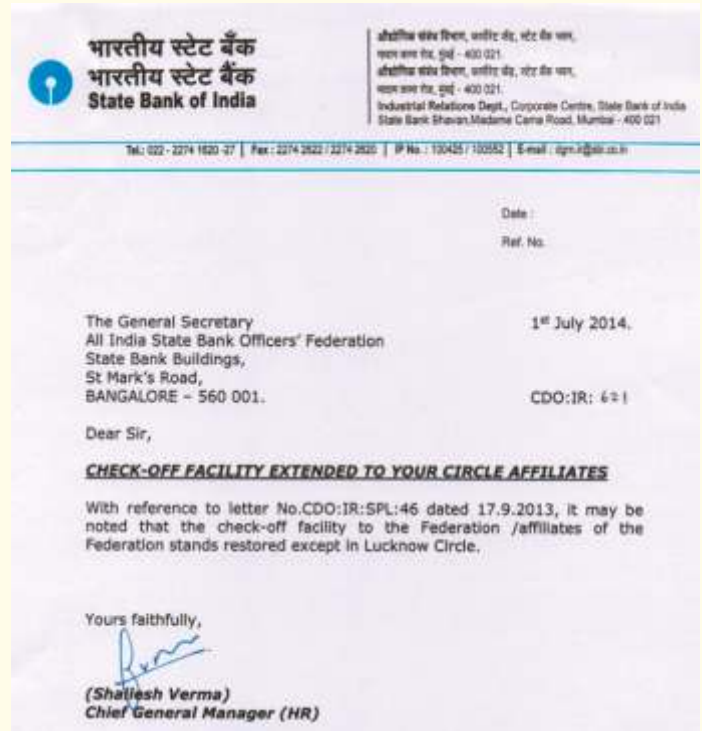
1. Our success in the Madras High Court on the Charge Sheet case, where the charge sheet is termed malafide and quashed.
2. Our success in the Check off case
3. Making Shri Pratip Chaudhuri, who tried to dismantle the Federation to appear in the Court in the contempt of court petition.
4. Our success in LFC case.
5. For the strike notice served at the Circle when Mr. Pratip Chaudhuri was himself was Chairman and negotiating has successful settlement. CNC & RNC have become regular, we are permitted to hold meetings in office premises, more than 800 comrades received Personal Allowance, Com. Rishab continued to receive salary without reporting at Madurai and many more.
6. For the excellent performance of our Schools
7. For the excellent performance of our Institute which has started coaching for PO exams.
8. For our Cadre Development Programmes which are continuing.
9. For our 'You Should Know" series of circulars (8 so far)
10. For our publications including updated versions of Gateway to Promotion, Service Conditions Handbook, AIBOC TN State Unit book on Banking sector reforms, Master Strokes etc.
11. For the face book and news of interest circulars
12. Our note on Five Day Week
13. Our sports wing, cultural wing, women's wing and social service wing which have been strengthened continuously.

14. Our contribution to the Federation in taking up various members issues immediately with detailed analysis.
15. Our contribution to the Confederation through our notes, suggestions, lobbying and debates.
16. Our Bulletins which are informative and welcomed by other circles.
17. Our constant touch with the members through Area Meetings, Branch visits, members meet, cadre camps, May Day celebrations, Women's Day celebrations, Regional Conferences and other meetings.
18. Our Elders meet which is continued year after year.
19. Our effort to have a dream home project which is going to become a real home due to the steps we have taken in the EC
20. Our success in conducting the Federation Conference at Mamallapuram for which the entire EC and the membership toiled day and night.

Com. K. Manoharan, Dy. General Secretary Retires



Com. K Manoharan, Dy. General Secretary of our Association retired from Bank's service on 30th June 2014. The spirit of Trade Union and the passion to take up others' issues and fight for it remained in him even during his staff union days. He has been a strong cadre and the Unit Secretary at many branches. In the year 2010, he was co-opted as the Zonal Secretary of Zone IV, Chennai which included LHO, Chennai and many other branches. As a Zonal Secretary he used to visit Branches regularly on his own and took up members' issues. He was elected as the Dy. Treasurer in 2011 and co-opted as Dy. General Secretary in 2012. He is a tireless worker for the cause of members and a staunch believer in the Trade Union movement. SBIOA(CC) wish a long, happy, healthy and active retired life.



Congratulations: Com. Beno Zephine



Com. Beno Zephine, Probationary Officer, Tiruvallur Branch scaled new heights amidst physical challenges by clearing the Civil Services Examination. She was immediately congratulated by our General Secretary at our Association office and later at the 1st Regional Conference at Chennai, Zone- I. SBIOA(CC) wishes her a bright career.

Congratulations: Ms. K Kalpana

D/o R Amuthan, Polur Branch Ms. K Kalpana B E, daughter of our comrade R Amutham, Assistant Manager, Polur Branch has passed the IFS (Indian Forest Service) exams 2013 held by UPSC. She is one among the 15 who have passed it from Tamil Nadu. Our hearty Congratulations to her and our best wishes for a bright career.

MEDIA FOCUS:

RBI should reveal top defaulters' names

The confidentiality argument is no excuse at all.

The public is entitled to know.

(Published in The Business Line on June 17, 2014)

“To the existing traditions of the RBI, which will be the bedrock of our work, we will emphasise two other traditions that become important in these times: transparency and predictability”

- Raghuram Rajan, on assuming office as Governor, RBI

Should banks, especially in the public sector, be made to disclose the names of top loan defaulters and their amounts outstanding?

The question assumes importance in the context of rising non-performing assets (NPAs), which, in the case of public sector banks (PSB), are estimated to have grossed nearly 5 per cent of total loans at the end of March 2014. This excludes loans that have been restructured under the corporate debt restructuring mechanism, which may account for another 5-6 per cent.

Such burgeoning of NPAs, in turn, forces infusion of fresh capital into banks by the Government—representing nothing but transfer of public money into private accounts by proxy. The Centre's own stretched fiscal position makes it difficult to perpetually feed the ever-increasing capital appetite of PSBs.

To the extent that bad loans made by PSBs eat into their earnings, it is only fair that the public knows the names of the main defaulting borrowers and maximum efforts are taken to undertake recovery.

According to the RBI's estimates, the top 30 loan defaulters account for one-third of the total gross NPAs of PSBs. “We are monitoring the top 30 NPA accounts in each bank, each zone. It is a matter of concern that it is the big borrowers (with loans of over Rs. 1 crore) who are defaulting,” the previous government's finance minister P Chidambaram noted not too long ago.

Name and shame

Unfortunately though, the idea of naming big defaulters—some who continue to fly high even when the companies promoted by them have gone sick—immediately evokes resistance from our policymakers, who cite the RBI Act and various statutory provisions pertaining to so-called banking secrecy.

Interestingly, in 2011, the Central Information Commissioner (CIC), reacting to an application filed by a Panipat (Haryana)-based RTI activist, PP Kapoor,

had asked the RBI to reveal publicly the names of the top 100 industrialists who had defaulted on loan repayments to PSBs.

In a well-reasoned directive, the then CIC Shailesh Gandhi cited the larger public interest while giving his order: “The Bench is convinced that the benefits accruing to the economic and moral fibre of the country far outweigh any damage to the fiduciary relationship of bankers and their customers if the details of the top defaulters are disclosed.” Further, the CIC held that “information about industrialists who are loan defaulters of the country may put pressure on such persons to pay their dues”.

Revealing the names would “serve the object of reining in such defaulters, warning citizens about those who they should stay away from in terms of investments and perhaps shaming such persons or entities”.

The confidentiality cloak

The RBI, however, responded to the CIC order by approaching the Delhi High Court through a writ petition under Articles 226 and 227 seeking its quashing on grounds, among others, “of the cardinal common law principle of bankers' duty of confidentiality”. “The direction of the CIC to disclose the details of the top 100 industrialists by making them a separate category and holding that public interest demanded disclosure of such information is against the basic tenets of banking,” the RBI stated in its petition.

The RBI currently circulates a list containing details of non-suit filed accounts of defaulters owing Rs. 1 crore and above, besides that of wilful defaulters with outstanding of Rs. 25 lakh and above.

But these are only to banks and financial institutions for their confidential use. According to the RBI, this information on defaulters is being held by it in a 'fiduciary capacity' on behalf of the banks.

Such posturing, though, negates the very purpose of compilation of the defaulters' list. In fact, one of the

stated objectives of the Central bank when it first issued a circular on disclosure of information on defaulters (No DBOD No BC47/20.16.002/94 dated 23.04.1994) was to “make public the names of the borrowers who have defaulted”.

The argument of banking secrecy will not wash any more. This is even more so when leaders of the world's most powerful nations at the G20 summit meeting in London in April 2009 declared that “the era of banking secrecy is over”, while resolving to tackle tax havens.

It is precisely on the basis of the G20 declaration that India has been undertaking discussions with Switzerland on sharing of information on black money stashed in foreign banks.

In a letter to his Swiss counterpart Eveline Widmer-Schlumpf in March, Chidambaram even threatened to drag Switzerland to multilateral forums like G20 for blocking requests on information pertaining to bank accounts.

It is indefensible by the same logic to cloak the list of major defaulters — particularly those who have 'wilfully defaulted' — under the veil of secrecy. If the RBI Act or other statutes prevent this now, the new government should straightaway seek to amend these laws in the interest of transparency.

S Adikesavan

Correspondence with the Federation regarding enhancement of Housing Loan

Ref: ORG/60/2014

Date:10.07.2014

The General Secretary,
AISBOF No.65, St. Marks Road
Bangalore 560 001.

Dear Comrade,

Housing Loan Enhancement

Please refer to our letter No.ORG/02/2014 dated 04.01.2014, ORG/15/2014 dated 12.02.2014 and ORG/37/2014 dated 05.05.2014.

In this connection we thank you for your letter no.6305/42 dated 26.06.2014 & 6528/46/2014 dated 04.07.2014 addressed to the DMD & CDO in which you have taken up some of the issues which we have flagged to you in our letters. However, we would like to bring to your notice the following and request you to pursue the matter further.

1. Class I Officers working with the Central Government are getting Housing loan of Rs.40 lacs at 5% to 9.5% simple rate of interest for different slabs.
2. RBI Officers are entitled for Rs.30 lakhs loan at simple rate of 5 % to 9% Interest. They have demanded increase to Rs.50 lakhs which is expected to be released soon.
3. Tamilnadu Central Co-operative Bank has raised loan for officers to Rs.30 lakhs.
4. South Indian Bank has raised it to Rs.40 lakhs with 7.75% simple interest.
5. Federal Banks has raised the HL to Rs.42.5 lakhs at 5 % to 7.75% simple rate of Interest.
6. Let our Bank be the pioneer by increasing the loan to Rs.50 lakhs which will increase the Bank's loan portfolio without any NPA and provide opportunity for our officers to afford decent dwelling place which everyone dreams.
7. The anomaly existing in the repayment of housing loan by those who have joined the Bank after 1991 has to be removed immediately as the same anomaly does not exist in the case of employees of many other Public Sector Banks. (Pl refer Canara Bank Circular which I have sent)
8. At present eligibility for staff housing loan is 5 years service. This may please be changed as “all confirmed employees are eligible for loan”.
9. To include the income of the spouse for the eligibility and in case of both husband and wife working in our Bank they should be eligible for a loan of Rs.50 lakhs each or Rs.100 lakhs together.
10. Our Housing Project has been cleared and documentation for loan has started. If the housing loan is enhanced immediately, it will benefit around 1000 Officers of Chennai Circle immediately.
11. Kindly request the Bank to get it cleared before the next CNC as this has been in the agenda for long.

With Warm regards,

Comradely yours,

(D. Thomas Franco Rajendra Dev)
General Secretary

Banking Updates:

SB Accounts Minimum Balance

The Bank has waived minimum balance requirement for all types of Savings Bank Accounts.

1. Under P-segment, SB Account can be opened with Zero initial deposit subject to the strict compliance with all KYC requirements stipulated by the Bank.
2. The customer has the option to fund his/her newly opened account on the day of account opening or subsequently as per his convenience through Cash, Transfer from own account, NEFT, RTGS, INB or by Cheque.

Activation Of Unclaimed Deposit Accounts

- a) An annual review should be carried out of accounts with the balance of Rs 5000/-and more and in which there are no operations (no credit or debit other than crediting of periodic interest or debiting of service charges) for more than a year.
- b) Operations in Inoperative accounts are allowed after due diligence and
- c) No charge is to be levied for activation of inoperative accounts.

For activation/payment of claims the instructions for branches/ operating units are as under:

Claim by self- Customer visits the branch maintaining his unclaimed account and submits the Unclaimed Deposits Claim Form (as per annexure 1 below) duly filled and signed, along with the available details of the account, recent photographs and valid Identity and address proof documents. Only KYC compliant accounts will be entertained by the branches.

Claim by legal heir/nominee- For claim process of deceased accounts, the legal heir/(s) can visit the branch and submit the Unclaimed Deposit Claim Form duly filled and signed, along with the following documents:

- u Passbook/Term Deposit/Special Term Deposit Receipts (advices)
- u Valid Identity proof of the claimant
- u Copy of death Certificate of the account holder.
- u The other documents prescribed under the Bank's procedures for disposal of assets of deceased constituents will continue.

For cases having balance over Rs. 1,00,000/- (Rs. one lac only), the branch will obtain sanction from their controllers before activation of the account or payment of the balance. Sanction will be given by the Controllers only after branch ensures due diligence and KYC compliance.

Code of Conduct for Employees in The Bank While Using Internet or Social Media

Bank has issued a code of conduct for it's employees while using Internet and Social Media vide Circular No. : CDO/P&HRD-PM/21/2014 – 15 dated Friday, June 27,2014.

Scheme of Delegation of Financial Powers – 2014 Updated

Bank has revised the Scheme of Delegation of Financial Powers vide Circular No. : CDO/ORG-DFP/1/2014 – 15 dated Saturday, June 28,2014.

Banking News

Inauguration of Digital Banking 'SBI IN TOUCH'
SBI to open digital bank in malls, will offer instant loans
The 208-year-old State Bank of India (SBI) has created a digital bank within the institution in a bid to stay relevant to a generation that's grown on social networks and demands instant gratification. The new electronic banking outlets are situated in malls and open accounts, issue cards and sanction loans across the counter. "To continue to remain the market leader we have to periodically reinvent ourselves. Banking today has to be sold, which is why we have decided to be in the malls," said Arundhati Bhattacharya, chairman, SBI.

SBI launches its Redesigned Corporate Website

State Bank of India launched its redesigned corporate website. The revamped look is very contemporary, in terms of providing customers a better visual experience, added utilities and a vibrant interface through scrolling icons, live tiles and flash banners. Apart from this, the new website is integrated with the Social Media Pages of the Bank. This change reinforces the Bank's positioning as the Banker to every Indian—the traditional customer as well as the Millennial Generation. For accessing You Tube click on www.youtube.com/theofficialsbi and for face book click on www.facebook.com/statebankofindia

RBI against waiver of crop loans in Andhra Pradesh and Telangana

The efforts of Telangana Government to convince the Reserve Bank of India on loan waiver scheme reportedly drew a blank with the apex bank firm that such schemes will affect the credit repayment discipline of the borrowers and adversely impact the liquidity of the banks. A team of Finance Department officials led by Chief Secretary Rajeev Sharma in a meeting with RBI officials at Mumbai on 3rd July 2014 was non committal on giving an assurance on their request for rescheduling of crop loans of last Kharif and Rabi.

The RBI officials explained once again why they could not entertain loan waiver schemes as it would impact the financial health of the banks. Several bankers expressed concern over the reluctance of the farmers in repayment and renewal of crop loans and agricultural term loans anticipating a debt waiver. As a result, it was mentioned in the recent State level bankers committee meeting that banks were unable to recycle the funds owing to non-repayment of loans and mounting over dues. For SBI the agri loan book in Andhra alone is worth Rs 87,000 crore, the data for Telangana is not immediately available.

State Bank of India looks at rights issue,FPO in H2 as it targets 13% loan growth

State Bank of India will explore the options of a rights issue and follow-on public offer (FPO) to raise more capital as the country's largest lender targets a 13% loan growth this fiscal, . "Everything is on the table. It could be a rights issue or an FPO or a QIP." In January, SBI raised Rs. 8,032 crore through a qualified institutional placement (QIP), the chairman said. Bhattacharya has favoured lowering the government holding limit from 58% to 51%. "That's something that is being discussed at this moment,"

Heavy provisioning in the last fiscal brought down SBI's net NPAs to 2.57% of advances from 3.24% in 2012-13, which, coupled with sluggish income growth, lowered net profit by 22.8% to Rs. 10,891.17 crore from Rs. 14,104.98 crore in FY13. Still, SBI's gross NPAs were high at Rs. 61,605.35 crore, or 4.95% of advances, at FY14-end.

Bad calls no basis to prosecute: Raghuram Rajan

The governor was speaking in response to a plea from a banker who said that officers with good intentions feared the 3 Cs - Central Bureau of Investigation (CBI), Central Vigilance Commission (CVC) and Comptroller and Auditor General (CAG). "It is very hard to put yourself in the ex-ante situation completely and see what ought to be done. Given that, the argument that there should be evidence of money changing hands, of gratification in order to start alleging improper action would be a good place to start rather than presuming that any bad decision reflects mala fide intent," he added.

The governor also tore into the FSLRC committee report, which calls for a unified financial sector regulator terming the recommendations as schizophrenic. Describing the committee's recommendation on size and scope of regulators as an 'area of tension', the governor said, "The FSLRC's recommendations seem somewhat schizophrenic here. On the one hand, it emphasizes synergies in bringing together some regulators into one entity. But in the process, it suggests breaking up other regulators, with attendant loss of synergies. There is no discussion of the empirical magnitude of the synergies gained or synergies lost, which makes the recommendations seem faddish and impressionistic, rather than based on deep analysis," the governor said.

SBI Business Per Employee Surges on Large-Scale Hiring

The State Bank of India's business per employee has seen a 51 per cent jump in the last four years . Staff productivity or business per employee increased to Rs. 10.64 crore as at March-end 2014 against Rs. 7.04 crore as at March-end 2011. Though profit per employee increased to Rs. 6.45 lakh in 2012-13 from Rs. 3.85 lakh in 2010-11, it declined to Rs. 4.85 lakh in 2013-14 primarily due to higher provisioning, increase in overheads and staff cost during the year.

The reducing number of staff and the increasing volume of business over the last three to four years has brought about this change. Further, recruitment has also become a catalyst in enhancing/improving the productivity and efficiency of employees, resulting in an increase in business growth. Many of the new Assistants hold good academic qualifications, including computer engineering and MBA..

Feed Back

mahadevan.balagopal@sbi.co.in

Dear Comrade,

I am very disappointed that the association has taken up the matter of young PO'S and TO's but left the experienced and older people who have put in more than 30 years of service and are in scale 1 or scale 2. Bank requires both talent and experienced. The young ones have talent but the experience is with the older people who have served 25-30 years in award staff and are in jmgs scale 1 or MM 2. Please take up the matter with the management so that these people are not neglected.

With regards,

M. Bala Gopal, SARB Chennai

(Our Comment: We have taken up the issue of all Officers. Please wait for fresh instructions)

Soumen Chakraborty SBI Jun 22 at 12:54 PM

Dear Sir,

I am Soumen Chakraborty, now posted at Katwa (00111) branch, Burdwan, West Bengal. Sir will you mail me the details of Roles and Responsibilities of Manager PBD and Service Manager. There was a confusion at our branch relating that.

Yours truly,

Soumen Chakraborty, Manager PBD, 8001196600

(Our Comment: Sent.)

Dear sir,

I am a victim of recent promotion policy of our Bank. I would like to bring my views on this to your kind notice.

- 1) why negative marking is introduced only for these promotion exams (I to II and II to III)??? the exam was also very tough....If quality matters why not it in PO/TO confirmation exams?
- 2) If at all negative mark is there, why it is half instead of quarter of the mark of a correct answer? (Normally in all competitive exams, especially SBI PO exam itself it is 1/4th mark)
- 3) Negative mark restrict us to attend the questions whereas without it, its very easy to attain 60% and thus an officer with two years probation in Bank can become a scale II Officer easier and faster than the other with 5 years service.

4) Management never sanctions study leave for scale I/II officers who may be in key holding role or as Branch head. Whereas for POs/TOs, they give special training, study leave for 2-3 weeks...

5) On Saturday Bank has declared result for scale IV and V where the number is more than I/II which shows quality people are more in that level !!!!!!!

6) These new experiments in HR policy kills the career and creates frustration to the junior officers which may results in poor output from them, because now it's understood that we have to spend our time only in studying and not doing branch work upto 8 or 9.

7) Bank has given exemption to those who have not completed rural assignments/ mandatory assignments. Then what is the use of finishing all these ??

8) Year by year Bank is changing promotion policy and who cares that how it effect the feelings of the workforce?? upto last year, I to II qualification was 5 years and suddenly it reduced to 3.5 year..is it a mistake of our part that we served in the bank for more years..

9) Is this the parivarthan or udan???

we know that scale I/II officers forms the major portion of association and we expect further strong action from our association. Now also Bank can publish a supplementary list by removing this negative marks than conducting a new exam.

I strongly believe that only our association can do something for us. jai hind...

Vikas <vikas.2010march@rediffmail.com>

(Our comment: Issue taken up with the federation.)

Dear sir,

you know all the facts, but i am also informing you sir, kindly look into the matter. Out of 330 candidate appeared in the MM-III exam only 50 are selected. (46 interview attended and 4 SC /ST) I think management did not follow the SC/ST quota in this selection. Kindly take speedy action sir.

with regards,

T. Selvam, Dy. Manager, SBI Perambalur, 9445862498

Our comment: (Issue taken up with the Federation)

CONGRATULATIONS

We congratulate the following Comrades who step into Officers Cadre and we extend a warm welcome into SBIOA(CC).

SI	Name	Branch			
1.	Banukumar K V	Paramakudi Bazaar	28.	Shanthi Varadharaj	Annanagar Round Tana
2.	Ben Davis	Arumanai	29.	Sivasubramanian M	Tiruchendur
3.	Bharat Ji Jha	PBB Pondicherry	30.	Soundarapandian K M	SBLC Nungambakkam
4.	Chaitanya J V	HLSTt Chennai Zone I	31.	Subha S	Avadi
5.	Chelladurai Kanirajan	CCPC Madurai	32.	Suresh G	Modagam
6.	Dhandapani A	Tirupur	33.	Syed Armon Ali Syed Ali	Neyveli
7.	Jayalakshmi E	Periamet	34.	Varthini K	Alangudi
8.	Kuppuswamy Irusan	Kalpakkam	35.	Venkatesan Perumal	Vandavasi
9.	Malathy S	Kilpauk	36.	Vivek Godgift Jerome	Guindy
10.	Mathuram V	Selaiyur	37.	Alwarsamy K Kandasmy	Lalpakkam
11.	Menaka G	CPPC Chennai	38.	Amsa Bhuvana M	Valajanagaram
12.	Niranjini S	Salem	39.	Ashok Kumar T	Periakulam
13.	Nirmal Kumar P N	ICF Chennai	40.	Baby M	Palayamkottai
14.	Paul Suresh V	HLST Guindy	41.	Christopher A	Tallakulam
15.	Pradipa V	Kilkattalai	42.	Easwar Ramanath	CCPC Chennai
16.	Pragash N L	Zonal Office	43.	Ganesh R	Vellore Town
17.	Punithavathi Rajalakshmi S	LHO Chennai	44.	Jaganathan K R	Namakkal Town
18.	Raghavendra Rao	Jamalia	45.	Janaki R	Karaikudi Bazaar
19.	Rajamanickam N	Udumalpet ADB	46.	Jegan B S	Kuzhithurai
20.	Rajesh T R	Zonal Office	47.	Kodhai BA	Thanichayam
21.	Ramy Devi R	Virudhunagar	48.	Latha S	Kalkulam
22.	Sankar A	Zonal Office Chennai Z-I	49.	Leela Ramani	PBB Indira Nagar
23.	Sathishkumar R	Tuticorin Bazaar	50.	Murugaboopathy G	Saibaba Colony
24.	Seenivasan S	Melapalayam	51.	Rajini P	Sholinghur
25.	Selva Ganesh A	Palayamkottai	52.	Ramadevi Krishnaprasad	SMECC Coimbatore
26.	Selvalakshmi R	Narayanapuram	53.	Ravikumar S K	Treasury Branch
27.	Selvam R	Krishnagiri	54.	Santhamani S	Tirupur
			55.	Saravanan M	Mallur
			56.	Vijayarangan U	Anaicut

CONGRATULATIONS TO OUR COMRADES WHO ARE PROMOTED TO MMGS II

SI.	Name	Branch			
1	Aathira V	Anuvijaytownship	23	Coumoudam G	SMECC Ekkattuthangal
2	Abhirami CK	Ekkaduthangal	24	Deeraj K Menon	RBO-IV, Coimbatore
3	Ajish Christopher	Palayamkottai	25	Devaraj D	SARC, Coimbatore
4	Akhila V B	RACPC Chennai	26	Dhanalakshmi K	LHO Chennai
5	Ambili C R	Pollachi	27	Dhyuthilal E S	Udhagamandalam
6	Ancy Mol A N	Vadasery	28	Divya M S	Chingelpet
7	Anju R	Parvathipuram	29	Farrukh Shamim	SMECC Ambattur
8	Anooja Joseph	Shastri Nagar	30	Gandhimathi VS	PBB K.K. Nagar Chennai
9	Arathy Chandran	Sipcot Perundurai	31	Ganesh Babu D	Thyagarayanagar
10	Arul Mozhi Devi	Tirunelveli	32	Giftson Israel A	Siruthozhil Br.
11	Arul Murugan V K	Erode	33	Hariharasubramoniam N	Tiruchirapalli
12	Arun Chouthri B	RBO, Thanjavur	34	Harikrishnan R V	RBO-II, Madurai
13	Arun Gopal	Coimbatore City	35	Jain Joseph	Alapakkam
14	Arun M. J.	SME Kumbakonam	36	Jayakrishnan S	Salem
15	Asha M	Coimbatore	37	Jiju Sajjan Abraham	Tirunelveli
16	Ashish Srivastava	Ekkaduthangal	38	Kanjana	Theni
17	Aswathyracpc	OMR Chennai	39	Karthik Raja P	Siruthozhil Br. Kappalur
18	Aswathy P V	SME, Rajapalayam	40	Kathiresan N	Vallam Thanjavur
19	Athul M	RBO-II, Madurai	41	Kavitha Kandasamy	SECC, Coimbatore
20	Balu Bhasker P B	RBO-II, Coimbatore	42	Kratika Gupta	RACPC OMR Chennai
21	Basitha K I	Nagercoil	43	Krutika Aiyar K	RACPC, MRC Nagar
22	Bharathy Parthasarathy	OB, Chennai	44	Lakshmanan S	Kangeyam
			45	Latha S K	Ammbasamudram
			46	Mahesh D	SIDCO IE, Chennai
			47	Malarvizhi M	RBO-I, Madurai

48	Manoj B N	SME Ambattur	81	Roopa R	RACPC, Chennai
49	Manoj V B	SME Br. Salem	82	Sabitha Balakrishnan	SME Br. Salem
50	Meena S	K.K. Nagar	83	Sandeep A	Tirupattur Town
51	Megha Mangalam	CB, Chennai	84	Sandeep K	Silukkapatti
52	Mintu Senan	RBO-IV, Madurai	85	Santhini Leela S	SECC, Coimbatore
53	Muralidharan T	OB, Chennai	86	Sathya Bama M	NRI Chennai
54	Muralikrishna A	Tiruttani	87	Satish Guru G	SIDCO IE, Chennai
55	Nagappa Pillai A	Ganapathi	88	Selvam V	Park Town
56	Nataraj S	Theni	89	Selvaraj A	Tiruchirapalli
57	Natarajan M	Egmore	90	Senthamizh Selvan A	Kovilur
58	Naveen Rajah TKS	RASMEC, Madurai	91	Senthil Vadivou P	Tiruchirapalli
59	Nidhi Sasi S	RASMAC, Madurai	92	Shanmuga Priya T	Madurai City
60	Niraj Kumar Jha	Sp Agri Com Br	93	Shanmugapriya Arumugam	Singaperumilkoi
61	Nisha Menon	Sholavandan	94	Sivakumar R	Cumbum ADB
62	Pandian R	Pallipalayam	95	Soumya Mohandas	Agnitio Park
63	Prabhakar G	RASME. Vellore	96	Sowmya N Narayanan	PB Branch Salem
64	Pradeepa C	Poonamallee	97	Sree Krishnan T.R.	Tiruchirapalli
65	Prajeesh A	SMECC Ekkattuthangal	98	Sridharan S	Dindigul
66	Prasad Ramadev	URC Nagar	99	Srina K	Purasawalkam
67	Praveen K	SIDCO IE, Chennai	100	Sumathi Chandramouli	RACPC OMR, Chennai
68	Preeti M	Madurai	101	Sundaravadivelu R M	Mohannagar Township
69	Rajakailasanath A N	Nagercoil	102	Suresh Kumar A	Sivadhapuram
70	Rajan P S	Coimbatore	103	Swaminathan Thiyagarajan	Pondicherry
71	Rajeesh P R	LIBM, Chennai	104	Thirugnanam R	RASECC, Tiru'pal
72	Rajeev Menon	Tiruvana'lai Town	105	Thiruvarangan T	Kallakurichi
73	Rakhi R Prasad	Tirupattur N.a.	106	Umashankari	OB, Chennai
74	Ramesh K	Nanjundapuram Rd.	107	Vaidheeswaran Subramanyan	Neduncheri
75	Ramnath R	Tirunelveli Town	108	Veena Veerasegaran	Shanthi colony
77	Renju Krishna V R	Madurai City	109	Vijayalakshmi J	Thanjavur
78	Resmi S	Coonoor	110	Vivek E V	RACPC, MRC Nagar
79	Ritesh Narayanpur	LHO, Chennai	111	Vivek K R	Nagapattinam
80	Rohini Jagannathan	Abhirampuram	112	Ilavarasi M C Madhan	F P T L Chennai

CONGRATULATIONS TO OUR COMRADES PROMOTED TO MM III

Sl.	Name	Branch		Branch	
1.	Abhishek Singh	Karaikkal	26.	Ramanathan S	Maduravoyal
2.	Ahallya Bal S B	RBO, Chingleput	27.	Ramani T	Porur
3.	Amirthavalli N C	Hosur Town	28.	Ranjit R	CB Tirupur
4.	Anoop P	RMY Kelamangalam	29.	Renjith Kumar A R	RASECC, Tiru'pal
5.	Aravind Kumar U	SME Branch, Vil	30.	Sankarasubramanian A	Maharajanagar
6.	Arumugam R	Gorimedu	31.	Santhi S	Tambaram Town
7.	Balasundar T	RBO-IV, Chennai	32.	Balakrishnan	Oragadam
8.	Bhaskaran K	Power House	33.	Saravanan J T	Kalayarkoil
9.	Deepak Kumar Sharma	RACPC OMR Chennai	34.	Sathish Kumar S	LIB, Chennai
10.	Dilip K	Krishnarayapura	35.	Sauood Danish	CB Walajapet
11.	Ganesh N	CAG, Chennai	36.	Sivakumar I	Stn Rd, Madurai
12.	Gaurav Balyan	CAG, Chennai	37.	Sriraman S	LHO, Chennai
13.	Geetha N	Mannachanallur	38.	Srivenkatesh D	Thondi
14.	Kokila Paulraj	Perungudi	39.	Subasree M	Valandur
15.	Malay Saurabh	OB, Chennai	40.	Suresh Babu D	Pernamallur
16.	Mohamed Rasool M	IFB, Chennai	41.	Suresh S	CAG, Chennai
17.	Nagarajan P	Thammampatti	42.	Suryanarayanan S	Annur
18.	Neelavan M	Gudalur	43.	Suvarnalatha S	OB, Chennai
19.	Niyas A E	CB, Chennai	44.	V P Sathish Kumar	Ponnampatty
20.	Prashant Kumar	Siruseri	45.	Velayutham S	Vedaranyam
21.	Raghvendra Pratap Singh	CAG, Chennai	46.	Vidyasagar V	CB, Coimbatore
22.	Raja K.c.	SME, Tiruvanamali	47.	Vijay Anand V	Keeranur
23.	Rajasekaran N	Thirumanoor	48.	Vijith Rajagopal	Bitherkad
24.	Rakesh R J	Kuzhithurai	49.	Vinod Kumar T	Irumbili Kurich
			50.	Rajendran P	RASMAC, Vellore

CONGRATULATIONS TO OUR COMRADES PROMOTED TO SM IV

Sl	Name	Branch			
1.	Rajalakshmi Kalyanasundaram	C.A.G. Chennai	47.	Kathaiyan V	Krishnajipattinam
2.	Ambika Prasad Bhuyan	OB, Chennai	48.	Kesava Dass P M	Alwarpet
3.	Jayasundar Sundararaj	LeatherIB,Chenn	49.	Kohila Devi S	Tuticorin
4.	Magesh Natarajan	CB, Chennai	50.	Krishnamoorthy A.S.	RACPC, CHENNAI
5.	Murugan Arumugam	OB, Chennai	51.	Krishnamoorthy S V	Siruthozhil , K
6.	Pari P Pakkirsamy	OB, Chennai	52.	Krishnan A	LHO Chennai
7.	Sreekanthan Sreenivasan	IFB, Chennai	53.	Krishnaraj P	Tirupur Bazar
8.	Umashankar N	IFB, Chennai	54.	Krishnaswamy D	Thiruchengodu
9.	A.K.R. Mohan Prasad	Coimbatore City	55.	Madeswaran K	Sathuvachari
10.	Alwin Martin Joseph Albert	Tuticorin	56.	Magesh G	Kangeyam
11.	Ananthamoni K	Kilpauk	57.	Manohar M G	Adambakkam
12.	Aravindan S	LHO Chennai	58.	Mathiyalagan K	Attayampatti
13.	Aswath Durai Selvam D C	LHO Chennai	59.	Meenakshi Sundaram P	SiruthozhilBrhu
14.	Badri Narayanan C	B P Agraharam	60.	Meenakumari P	Guduvanchery
15.	Balasubramani K	RBO-I, CHENNAI	61.	Mohan NRBO,	Thanjavur
16.	Balasubramanian G	LHO Chennai	62.	Mohan P	Villivakkam
17.	Balasubramanian N	RBO-I, CHENNAI	63.	Mohan R	Siruthozhil Pondy
18.	Baskar T KCB	Walajapet	64.	Moorthy C	Cumbum ADB
19.	Bhavani J V	Bye Pass Road	65.	Murugan M	RBO, Tirunelveli
20.	Buvaneswari Gopalakrishnan	OverseasBr.Tiru	66.	Murugesan S	Kolathur
21.	Chandra Sekaran T K	MRL Manali	67.	Muthukrishnan K	ZO Coimbatore
22.	Chandrasekaran . R	Kalkulam	68.	Natarajan R V	Tiruttani
23.	Deepa Nath C	Gandhi Ngr. Adyar	69.	Padma Rajamani	Chingelpet
24.	Devadass D	LHO Chennai	70.	Palanisamy K G	Sipcot Perundur
25.	Dhakshinamoorthy S	Manamadurai	71.	Panchaksharam V	Ammamet Branch
26.	Dhanalakshmi Premkumar	RBO, TIRUNELVEL	72.	Pandian M	Mayiladuthurai
27.	Elangovan M	Jafferkhanpet	73.	Ponniah M	Kottur
28.	Elangovan R	Maduravoyal	74.	Prabakar A	Salem St Kanjamal
29.	Ganapathy . M	Madurai	75.	Prabha Kannikeswaran	Aurovil township
30.	Ganapathy R	Karur	76.	Prabhu P	RASECPCPondi.
31.	Ganesh Gopalakrishnan	LHO Chennai	77.	Pramod Kumar Yadav	Saidapet Bazar
32.	Gayathri Ravikumar O	Mandarakupam	78.	Puthur Kuttan Anthony	Gudalur
33.	Gnanaselvam M	LHO Chennai	79.	Radhakrishnan P	Gingee
34.	Gowthaman C	LHO Chennai	80.	Raghavan G	Mandaveli
35.	Ilengai Arasan V	Amman Sannathi	81.	Raja N	RBO,Pondy
36.	Janwed E	LHO Chennai	82.	Ramalakshmi S	OverseasBr.Tiru
37.	Jayapal R	RBO-IV, MADURAI	83.	Ramalingam Tiruvengadam	RBO, SCE-I, CHE
38.	Kadirvelu Shanmugam	Pernambut	84.	Ramanarayanan R	Udumalpet
39.	Kalaimani Viswanathan	RBO, SALEM	85.	RAMASESHAN R	RBO-I,Madurai
40.	Kalaiselvan K	Tidel Park,Chen	86.	Ramesh R	Kilakkarai
41.	Kalavathi C	Kooni Medu	87.	Ravichandran A	Coimbatore Nagar
42.	Kalyanaraman R	RBO, VELLORE	88.	Renganathan Ramasamy	Siruthozhil Br Karur
43.	Kalyani V	Ammamet	89.	Rengarajan S	Chinnadharapuram
44.	Kanagaraj S	SME Br. Salem	90.	Rupalingappa R	Vandavasi
45.	Kannan R	Tenkasi	91.	Sakthivel G	Paramakudi
46.	Karthikeya Venkateswaran	SZO Madurai	92.	Sampath Kumar S	Vilathikulam
			93.	Sankara Nayar Rajasekar	SME, Erode

94. Sankaralingam C	RBO-IV, Coimbatore	113. Subramanian K	Tiruvaiyaru
95. Sankarasubramanian S	Kovilpatti	114. Subramanian M	Bhavanisagar
96. Saravanan S	ZO Tiruchy	115. Subramanian T K	RBO-III, Chennai
97. Saravanan V E	Vanur	116. Sundararajan K	Chrompet
98. Satish Kumar S	LHO Chennai	117. Sundararajan K	CAC Nagercoil
99. Seenivasan Chidambaram	SME, Rajapalayam	118. Surraj Srinivasan L	LHO Chennai
100. Sharmila M	Nagercoil	119. Swaminathan Iyer S	VOC.Nagar
101. Shreeja V	Shastri Nagar	120. ThanabalaSundararajan S	RASECC,Tiru'pal
102. Sivaguru S	C T Complex	121. Thangaraj K	RBO-I, Chennai
103. Sivajothi E	Nanjundapuram Rd	122. Thulasiram G.R.	Ambathurai
104. Sivakumar S	Arumanai	123. Uma Sankari M	Singanallur
105. Sivanandhan Narayanan	SME, Coimbatore	124. Valli Nayagam A	PBB,Nungambakam
106. Srinivasan K. G.	Palani	125. VeluMurugan B	Periamet
107. Srinivasan M.K.	Vellore	126. Venkatesan D	Kovilpatti
108. Srinivasan S	Pollachi	127. Venkatesan S	RASECPC,Salem
109. SUBBIAH S	Reddiyarpalayam	128. Venugopal K	ZO Chennai
110. Subburamu R	SME Virudunagar	129. Vidhya Sampathkumar	Samalapuram
111. Subramanian Avudainayagam	Alwarkurichi	130. Vijayakumar A	Mohannagar Town
112. Subramanian B	Anna University		

CONGRATULATIONS TO OUR COMRADES PROMOTED TO SMGS V

Name	Branch	Name	Branch
Geethanjali A K	C.A.G. Chennai	Manickavasagam L	RBO, Chingaput
Kalavathy S Kothanda Ram	SARC, CHENNAI	Mathialagan R	RaceCourse Br CBE
Parasuram	LHO Chennai	Narayanan R	Sivakasi
Kumar Chellamani	CB, Coimbatore	Raju M	Sidco IE
Malarvizhi Balakrishnan	IFB, Chennai	Ravindran A	Tiruchirapalli
Adhikesavan M	Karaikkal	Sankaran Ramasamy	SME Dindigul
Birendra Singh Rana	ZO Coimbatore	CNSEkar V	SMECCC Ekkattuthangal
Ganapathyraman S	Srivilliputhur	Shunmugam Ramalingam	ZO Madurai
Govindaraju S	RBO-II, Madurai	Sivadas T	Ganapathi
Harish	Coimbatore	Sridharan V	SARB Chingleput
Ravi	Thiruchengodu	Sundararaj Elancheran	Peravurani
Ilamaran K	LBO Tuticorin	Venugopal V S	SME Br. Salem
Jansi Rani RS	PBB K.K. Nr. Chennai	Vijayaraj S	Nanganallur
Kannan M	Alandur	Vinod Kumar S	RBO-I, Chennai

CONGRATULATIONS TO THE FOLLOWING COMRADES PROMOTED TO TEGS VI

Name	Branch
1. K Sampathkumar	Comercial Branch, Chennai
2. S Ilangovan	RBO Vellore
3. M Vijayakumar	RBO Vellore
4. SV Raju	Oversseas Branch,Tiruppur

CONGRATULATIONS TO OUR DGM's WHO HAVE BEEN PROMOTED TO TEGS VII

Name	Branch
1. Shri Richhpal Singh	DGM(B&O), Chennai, Zone I
2. Shri Alwar Kannan	DGM (B&O), Chennai, Zone II

RETIREMENTS

MAY 2014							
SI	S/Shri Name	Designation	Branch				
1.	C. Chelladurai	CM	LHO, Chennai	34.	T.S. Jeyakumar	AGM	IFB Chennai
2.	A. Ganesan	CM	LHO, Chennai	35.	V. Manohar	DM	LIB, Chennai
3.	V. Ramasamy	CM	LHO, Chennai	JUNE 2014			
4.	S. Vijayakumar	Mgr	LHO, Chennai	1.	E. Prasad	Mgr	LHO, Chennai
5.	G. Geetheswarn	DM	LHO, Chennai	2.	P. Arumugham	DM	LHO, Chennai
6.	Pandi Karuppiah	DM	Meenambakkam Airport	3.	T. Manavalan	AGM	SBLC, Perambur
7.	D. Kannadasan	Mgr	RBO 5, Puducherry	4.	M. Jayaraman	AM	Mandaveli
8.	S. Ulaganathan	DM	Pondicherry	5.	K. Balasundram	AM	Chinglepet
9.	S. Balasekaran	AM	CCPC, Chennai	6.	K. Parimalam	AM	Tambaram
10.	S. Chandran	AM	CCPC, Chennai	7.	S. seshadri	DM	Villupuram ADB
11.	K. Manoharan	Mgr	Chennai MainDGS, SBIOA(CC)	8.	K.S.S. Narayanan	CM	LCPC, Chennai
12.	A. Selvarajan	DM	RBO 2, Chennai	9.	Indira Manavalan	DM	RASECC Pondicherry
13.	K. Srirangarajan	AM	Jainagar	10.	S. Muthusamy	DM	RACPC OMR
14.	J. Sankar	DM	HVF Avadi	11.	K.M.Abdul Rahman	AM	CCPC, Chennai
15.	S. Krishnamohan	AM	Kolathur	12.	R. Arul Anand	AM	CCPC, Chennai
16.	T. Jayakumar	Mgr	Vellore Town	13.	S. Subbiah	AM	LCPC, Chennai
17.	G. Gunasekaran	DM	Karumbur	14.	K. Palanivel	AM	Palacode
18.	T. Meshach Manisegaran	AM	Walajapet	15.	M.S. Chandramouleeswaran	AM	TFCCP, Chennai
19.	S. Ramalingan	AGM	RASMECCC SARC Vellore	16.	R. Balakumar	DM	SSI Bhavani
20.	R. Suresh Johnson Chelliah	AGM	CPPC, Chennai	17.	M. Arivanandam	AM	Padiyur
21.	P. Moorthy	DM	CPPC, Chennai	18.	S. Gopalakrishnan	Mgr	CAC erode
22.	A. Ravikumar	CM	Treasury Coimbatore	19.	P. Vijayakumar	DM	CCPC, Coimbatore
23.	G. Sathiyamurthy	CM	RBO 3 Salem	20.	S. Muthuraman	CM	RBO1 Madurai
24.	K. Panneerselvam	Mgr	RASECC Salem	21.	R. Sellathurai	Mgr	RBO 2 Madurai
25.	P. Kalyanasundram	CM	RBO 3, Tirunelveli	22.	R. Thikku Vijaya Kuamr	Mgr	Nagercoil
26.	N. Vythilingam	DM	SME Dindigul	23.	K. Soundararajan	AM	Neikkarapatti
27.	P. Palanichamy	Mgr	RASECC, Madurai	24.	M.N. Premkumar	DM	Madurai
28.	K. Natarajan	Mgr	Sirkali	25.	N.S. Rajagopal	DM	Tuticorin
29.	D. Krishnan	DM	Kumbakonam SME	26.	R. Raju	AM	CCPC, Madurai
30.	P. Senthamil Selvan	AM	Nannilam	27.	N. Sabesan	DM	RBO 1 Tiruchirapalli
31.	N.K. Athma	Mgr	RBO 3 Trichy	28.	G.D. Prithiviraj	AM	Tiruchirapalli Town
32.	C. Rajagopalan	Mgr	Ariyalur	29.	O.N. Govindaraj	CM	RBO 2 Tiruchirapalli
33.	K. Varadaraj	Mgr	Thanjavur	30.	N. Sathurappan	Mgr	RBO 3 Tiruchirapalli
				31.	M. Muniraj	CM	SARC, Coimbatore
				32.	C. Dinakaran	AM	Coml Tirupur

WEDDING BELLS

Sow. Monica Shipporah, D/o. Com. P. Prince Sounderraj, DM, SME, Kurichi, Coimbatore married Chi. K. John Peter on 17.05.2014 at Udumalpet

Chi. Dr. A. Vimal Kumar, S/o. Com. T.P. Anbanandan, Mgr, SBI married Sow. Dr. Parvathy Sachethanan and gave reception on 18.05.2014 at Chennai.

Chi. Sathyendra Pal, Dy. Mgr, SBI married Sow. Sowjanya on 22.05.2014 at Visakhapatnam.

Chi. C.K. Niranjanan, S/o. Com. C.A. Karthikeyan, DM, TFCPC, CBE married Sow. S. Kavitha on 25.05.2014 at Coimbatore

Chi. J. Arunkumar, S/o. Com. P. Jayakumar, DM, Coml Br, Coimbatore married Sow. P. Sumalatha on 30.05.2014 at Coimbatore

Sow. P.S. Monica Shipporah, D/o. Com. P. Prince Sounderraj, DM, SME, Kurichi, Coimbatore married Chi. K. John Peter on 17.05.2014 at Udumalpet.

Chi. Bharathi Kannan S/o. Com. R. Balakrishnan, BM, Modakurichi married Sow. Anu Sudhakaran on 01.06.2014 at Coimbatore

Chi. K.S. Sriram, S/o. Com. K.S. Rajalakshmi, BM, Therkutheru married Sow. T. Rajalakshmi on 01.06.2014 at Srirangam.

Chi. B. Venkatesh, S/o. Com. R. Baskaran, CM, Virudhunagar married Sow. K. Nivethiga on 01.06.2014 at Cuddalore.

Sow. T.P. Uma, D/o. Com. P. Pushparaju, AM, Ooty married Chi. M. Subramanian Yogesh on 02.06.2014 at Coimbatore.

Chi. G. Vikrem, S/o. Com. A. Ganapathy, BM, Broadway married Sow. S. Sowmi and gave reception on 02.06.2014 at Chennai.

Sow. V. Poomima, D/o. Com. K. Venkatakrishnan, AM, MCRO, Chennai married Chi. D. Karthik on 08.06.2014 at Chennai.

Chi. P. Narasimhan, S/o. Com. Padmanabhan, Mgr, SBI, married Sow. R. Vaishnavi on 08.06.2014 Chennai.

Chi. M.P. Preethi, D/o. Com. M.N. Premkumar, DM, Madurai married Chi. P.K. Balaji on 09.06.2014 at Madurai

Chi. S. Satheeswaran, S/o. Com. S. Sundaramoorthy, DM, AU, Madurai married Sow. P. Sugunya on 04.06.2014 and gave reception on 09.06.2014 at Madurai.

Chi. S. Satishkumar (a) Vinod S/o. Com. J. Santhosh Kumar, SBI, Kottur married Sow. J. Divya on 09.06.2014 at Chennai.

Chi. S. Sundaram, AM(S) Thanichayam Branch married Sow. Alagammai on 12.06.2014 at Arimalam (Pudukkottai)

Sow. A. Anitha, D/o. Com. V. Anbarasu, BM, Papanasam married Chi. V.G. Vignesh on 12.06.2014 at Salem.

Chi. S. Jeyandraraj, S/o. Com. M. Subramanian, BM, Bhavani Sagar married Sow. Kalaiselvi on 18.06.2014 at Chennai.

Sow. T. Martina, Dy. Mgr, CAG, Chennai, D/o. Com. D. Thomas Franco Rajendra Dev, General Secretary, SBIOA(CC) married Chi. C. David Vinoth on 24.06.2014 at Chennai.

Sow. Srividhya (a) Niveditha, D/o. Com. V. Muthuswamy, Mgr(HR), Zonal Office, Chennai married Chi. Sri Sathyanarayanan on 18.06.2014 at Chennai.

Chi. Yashwanth Venkat, S/o. Com. Rohini Jagannathan, SBI married Sow. R. Archana on 29.06.2014 at Chennai.

Sow. A. Bhuvaneshwari, D/o. Com. C. Adaikappan, Mgr, RASMECCC, ZO, Trichy married Chi. V. Dinesh on 29.06.2014 at Pudukkottai.

Chi. P. Ganesh Kumar, S/o. Com. K.G. Padmanabhan, AGM, SME, Sivakasi married Sow. S.M. Iswarya on 01.07.2014 at Madurai.

Sow. S. Nirmala Devi, D/o. Com. T. Sundar Raj, Mgr, Jayan Kondam married Chi. S. Manoj Kumar on 02.07.2014 at Chennai.

Sow. R. Brindha (a) Kousika Preeti, D/o. Com. K. Ravi, Mgr, RBO I, Coimbatore married Chi. I. Ilamaran on 04.07.2014 at Salem

OBITUARY

Com. Sivasundaram, Asst. Manager, MKB Nagar Branch, met with an accident at Thiruvanniyur expired on 31.05.2014 at Chennai

Com. S. Sendhil, Deputy Manager, Harur Branch expired on 11.06.2014

Com. T. Jayakumar, Chief Manager, RASMECCC, Madurai expired on 28.06.2014 at Nagercoil.

BEREAVEMENT

Com. M.A. Rangaraj, DM, CAG Br. lost his mother on 19.05.2014 near Salem.

Com. Raja, Manager, MIS Dept, LHO lost his father on 16.06.2014 at Rajapalayam.

Com. Thirunavukkarasu, Mamallan Nagar Branch lost his father on 16.06.2014 at Kanchipuram.

Com. Rajendraprasad, AGM, ORM, LHO, Chennai lot his mother on 25.06.2014 at Chennai.

MAY THEIR SOULS REST IN PEACE

ஹரிந்தியில் ஆரே மாதங்களில் பேச வேண்டுமா? ஆங்கிலத்தில் தடையின்றி உரையாட வேண்டுமா?



S.B.I.O.A Institute

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Ph:044-25340226 Cell:8939601197

ஆரே மாதங்களில் ஒரு புதிய மொழியை கற்க முடியும்

- பேச்சு மொழி ஹிந்தி டிப்ளோமா பயிற்சி (குமிழ் மற்றும் ஆங்கில மீடியம்)
- பேச்சு மொழி ஆங்கில டிப்ளோமா பயிற்சி (குமிழ் மற்றும் ஹிந்தி மீடியம்)
- பேச்சு மொழி தமிழ் டிப்ளோமா பயிற்சி (ஹிந்தி மீடியம்)

[சீப்பிற்சிகள் உங்களை தடையின்றி பேச பயிற்றுவிக்கும்]

தகுதி

ஒரு புதிய மொழியை கற்கும் ஆர்வமுள்ள அனைவரும் இந்த பயிற்சிகளில் சேரலாம்.

பாடங்கள் மற்றும் CD

ஒவ்வொரு மாதமும் ஒரு பாட பயிற்சி அனுப்பி வைக்கப்படும். இவை பேச்சு மொழியை அடிப்படையாகக் கொண்ட பயிற்சிகளாகும். பயிற்சிப்பத்தகங்களைத் தவிர பேச்சு மொழிக்குத் தேவையான 6 மணி நேர CD அளிக்கப்படும். இவற்றை தவிர பயிற்சியின் இறுதியில் பேச்சுமொழி புத்தகங்களும் அளிக்கப்படும்.

நேர்முகப்பயிற்சி

மொத்தம் 7 நேர்முகப்பயிற்சிகள் அளிக்கப்படும். இவை ஒவ்வொரு மாதமும் இறுதி ஞாயிற்றுக்கிழமை காலை 10 முதல் மாலை 5 வரை நடத்தப்படும். இவ்வகுப்புகள் சென்னை, திருச்சி, மதுரை, கோவை, தஞ்சாவூர், நாகப்பட்டினம், பாண்டிச்சேரி மற்றும் தேவையப்பட இடங்களில் நடைபெறும். இப்பயிற்சிகளில் அகர வரிசை மற்றும் உச்சரிப்புகள், பேச்சு மொழிக்குத் தேவையான அடிப்படை இலக்கணம், பல கழல்களுக்கு ஏற்ப பேச பயிற்சி மற்றும் மொழியை திறமையாக கையாளுவதற்கு தேவையான அனைத்துப்பயிற்சிகளும் அளிக்கப்படும்.

பயிற்சிக்காலம் மற்றும் தேர்வுகள்

பயிற்சி காலம் - 6 மாதங்கள். (ஜனவரி முதல் ஜூன், ஜூலை முதல் டிசம்பர்). அடுத்த வகுப்புகள் வரும் ஜூலை 2014 முதல் துவங்கும்.

ஜூன் மற்றும் டிசம்பர் இறுதியில் தேர்வுகள் நடத்தப்படும். நன்கு பயின்று முறையே தேர்வில் வெற்றி பெறுபவர்களுக்கு பேச்சு மொழி ஹிந்தி/ஆங்கில/தமிழ் டிப்ளோமா சான்றிதழ்கள் வழங்கப்படும்.

பயிற்சிக் கட்டணம்

ஒவ்வொரு பயிற்சிக்கும் 4000 ரூபாய். (ரூபாய் நாலாயிரம் மட்டும்) இதில் நேர்முக பயிற்சி, தேர்வு, CD, புத்தகங்கள் அனைத்தும் அடங்கும்.

பயிற்சியில் சேரும் ஆர்வமுடையவர்கள் **SBIOA Institute, Chennai** என்ற பெயரில் 1000 ரூபாய்க்கான DD / உள்ளூர் காசோலையுடன் மேற்கண்ட விலாசத்திற்கு சுய விலாசமிட உறையையும் சேர்த்து கடிதம் அனுப்பவேண்டும். கடிதத்தில் தங்கள் எந்தபயிற்சிக்கு விண்ணப்பிக்கிறார்கள் என்பதையும் மீடியத்தையும் தெளிவாக குறிப்பிட வேண்டும். இந்த 1000 ரூபாய் மொத்த கட்டணத்தில் இருந்து கழித்துக்கொள்ளப்படும்.

பாக்டர் S.விஜயா D.தாமஸ் பிராங்கோ ராஜேந்திர தேவ்
பாட திட்ட இயக்குனர் நிர்வாக இயக்குனர்

இங்கு ஹிந்தி தேர்வுகளுக்கான பயிற்சி வகுப்புகளும் நடத்தப்படுகின்றன.

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Classes for Banking Recruitment Examinations (SBI, RBI, IBPS and other Banks)

Eligibility	Anybody who is eligible to write Banking Recruitment Examinations (POs or Clerical)
Details	The classes will be conducted two classes in a week i.e. <u>Every Sunday</u> <u>from 9.00 am to 12.00 noon & 1.00 pm to 4.00 pm.</u> at the above address. Classes will be conducted on continuous basis and students can joint at any time.
Subjects	(a) Quantitative Aptitude, (b) Logical Reasoning, (c) English (d) General Knowledge (with special reference to Banking Industry)
Fees (for 3 months)	Rs.4500/- (Rupees Four Thousand Five Hundred Only) for three months. (from the date of joining the course)
Materials	Materials will be supplied by the Institute. Materials will be given only from the date of joining the courses.
Mock Interview	Classes for interview will be conducted separately on Saturdays from 2 pm to 5 pm . Interested eligible candidates are requested to send application containing details like - 1.Name 2. Date of Birth 3. Educational qualifications 4.Postal address 5.Cell no / Phone No. 6.E-mail-id . 7. Details of D.D. or Local Cheque The application must be sent along with the fees amount of Rs.4500/- drawn in favour of SBIOA Institute, Chennai.

Dr.S.Vijaya
Course Director

D.Thomas Franco Rajendra Dev
Executive Director

The institute also conducts conversational Diploma courses for Hindi, English and Tamil

Dear Comrades,

Greetings to you. Our Regional Conferences were a great success because of the large members participation. It energised us and drives us to work harder. All the Module DGM (B&O)s attended and appreciated the functioning of the Association. Every Conference was attended by one Federation office bearer which is the crown in the cap. Every conference was attended by the General Secretary of Staff Union or his representative, strengthening our bondage. Every Conference had a special guest from whom we could learn a lot. It was a great experience and we have created history. Kudos to each one of you.

The Bank has launched a motivation programme for all employees named “Aarohan”, a musical tone which only goes higher. We welcome that. But the Bank should also address the issues which are demotivating majority of the officers and we have taken up these issues with the Federation as well as the Circle Management. Some of them are 1. Delay in relieving officers on IMT including Specialist officers. 2. Changes made in the promotion policy and conducting promotion test with negative marks after promoting people last year without any test. 3. Problems faced by the specialist officers. 4. AARF marks not commensurate with the hard work and difficulties experienced by officers etc.

There are also other issues like enhancement of Housing Loan, restoring the call charges for phones provided by the Bank, unilateral changes in the HR policies etc which we will pursue. Circle Negotiation Council and Central Negotiation Council are meeting this month in which we will pursue these issues. Chennai II, Coimbatore and Madurai module have completed the Regional Negotiation Council Meetings.

We are glad to inform you that the Bank has written to the Federation stating that they have restored the check off facility to all affiliates of the Federation except Lucknow. Based on that our case on check off and the contempt petition which followed were withdrawn. Thanks to you for your Unity, Solidarity and Support.

The Housing Project has taken off with “kick start” done by Simplex Infrastructures Ltd, the builders on 9th July 2014 and a simple puja and starting of construction on 11th July 2014. We have included many members in the Housing Documentation Committee and the work has started.

The Union Budget has provided capital of Rs. 134.5 billion for Public Sector Banks. Farm Credit target will be a challenge with mounting NPA. Increasing foreign Direct Investment in Insurance and Defence Sector is a



dangerous step. Disinvestment of Public Sector Units is equal to selling the family property. Some relief on income tax also is a welcome step.

AIBOC has formed a Co-ordination committee with other officers organisations in the Public Sector with an aim to safeguard the interest of the Public Sector.

Comrades, please attend Unit meetings and Unit Secretaries meetings and verify whether your membership is current as the Organisational Elections are expected soon.

Please join the discussions in our face book page. Please open your emails everyday as we are sending News of Interest & other Circulars everyday. Please join our sbioacc@googlegroups.com to get interesting information everyday.

An interesting information received in whatsapp: “Today I interviewed my grandmother for part of a research paper I am working on for my psychology class. When I asked her to define success in her own words she said, “Success is when you look back at your life and the memories make you smile”.

Wish you all great success.

It is better to conquer yourself than to win a thousand battles. Then the victory is yours. It cannot be taken from you, not by angels or by demons, heaven or hell – Lord Buddha.

Comradely yours,

(D. Thomas Franco Rajendra Dev)
General Secretary