



SBIOA NEWS BULLETIN



SBI Officers' Association (CC)

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October 2015

CELEBRATION OF THE FIRST EVER 2ND SATURDAY OFF FOR THE BANKING INDUSTRY BY AIBOC ALL OVER THE STATE OF TAMIL NADU.

Whether the two Saturdays leave will materialize? Will RBI approve the leave? Will the Government honour the commitment of IBA? Is it true that somebody in Delhi has got a stay against the implementation of the holidays? Surely, the Chamber of Commerce will not let us have it. It will never happen and remain a dream only. Only during next Bi-partite this leave will be deliberated were the messages doing the rounds in the social media.

But against all odds, it became a reality from 1st September 2015 and the first second Saturday fell on 12/09/2015 and there was jubilation all around. The State Unit of AIBOC made elaborate arrangements to celebrate it by giving back something to the society - by planting trees. At Chennai, comrades from all the Banks converged at SBIOA School and Junior College from 6.30 am onwards. By 7.30 am, they headed towards various directions with the plants for planting them. Welcome Colony, Anna Nagar; Officers' colony playground, Padi; Singaram Pillai School and SBOA Matriculation School, Anna Nagar were the venues where trees were planted. After the plantation, they visited the roof top garden being maintained at our SBOA Matriculation School, Anna Nagar, where more than 100 varieties of medicinal plants and many other

plants are available.

At the Indira Gandhi Auditorium of the SBOA School and Junior College, the Agriculture Department and the Horticulture Department made a practical demonstration on maintenance of kitchen garden at 10.30 am. The resource persons Shri Saravanan and Shri Rajeevan cleared all the doubts of the comrades gathered at the venue.

In the evening, at 6.00 PM, a Humour Show by the Humour Club International, Triplicane Chapter was held at the same venue which was flocked by our comrades with their family and children. Shri Sekar, the Secretary of the club and Pulavar Ramalingam, a noted speaker in TV debates and other forums, writer and Sahitya Akademy winner spoke on "antrada vaalvil Nahaichuvai". The show not only made the gathering laugh but also made them to think.

At Coimbatore, in association with Rapid Action Force, 105 Battalion, Vellore, Coimbatore the module Association planted 1001 tree saplings in the environmentally worst affected Vellore DUMP YARD to save nature. The 1001 saplings and drip irrigation system for continuous watering of the plant was donated by our Association. The maintenance will be looked after by the RAF.





Around 500 Jawans and 50 members participated in the event. Com. G. Selvaraj, Regional Secretary and Lt. Comdt. Jutin of 105 Battalion participated. Com. G. Dinesh kumaran, BM, Vellalore Branch has made all arrangements for the event.

A nice picnic was also arranged by our Cultural wing of our Association as a part of the celebration to VALPARAI, the wonderful hill station with full of tea estates. Around 150 members participated with their family members and enjoyed both the days. Aliyar Dam, Neerar Dam, Chinna kallar & Solaiyar Dam were visited by them. Members took a pleasant bath in the natural hilly river called 'Koolangal aaru'. Com.

S.Rjasekaran, BM Valparai branch has made elaborate arrangements for a pleasant night stay at Valparai.

AIBOC, Coimbatore Unit conducted a blood donation camp on the day. Dr M Sudhakar, IPS, Superintendent of Police, Coimbatore Rural, inaugurated the camp. More than 200 Bank officers joined the celebrations led by AIBOC EC members. Around 60 donors donated the blood to Coimbatore Medical College Hospital for the use of the poor patients. Dr Mangaiyarkarasi, In charge of Blood Bank, CMC, appreciated the gesture of the Bank officers, explained the need for blood in emergent situations to save lives. She requested for continuing such camps during the peak demand periods like November, December.

All India Bank Officers' Confederation (AIBOC) of Madurai District celebrated the day by planting 200 Trees on 12.09.2015 at Aylankudi village at the proposed SBOA (CBSE) School land and at the premises of Syndicate Bank, Sellur Branch to show Bank Officers' concern towards the Society. Nearly 100 Officers from State bank of India, Indian Bank, Central Bank of India, Syndicate Bank, Union Bank of India, Corporation Bank attended the celebration. Students from SBOA (CBSC) School, Teachers and Principals of CBSC and Matric School of SBOA also attended the grand function. Com J. Joseph Stalin, Regional Secretary, Chief Guest Shri C. Ratnavelu, Thasildhar of Madurai (East) along with Deputy Thasildhar, Shri Pandi and Shri Sebastian, Surveyor attended the function. Shri Ratnavelu addressed the gathering about the importance tree plantation for the society as a whole.



At Tiruchirapalli, DGM (B&O) with the Regional Managers of Regions I, II and III joined the celebrations by planting saplings at the Administrative Office premises. In SBIOA School, Trichy 25 saplings were planted. At Nagapattinam, Ariyalur and Mannargudi also tree planting was carried out.

However, amidst all the celebrations, there was some bitterness as some of the controllers, forgetting the importance of the occasion compelled our Officers to work on the Saturday. The General Secretary, Com Franco

immediately took up the matter with the DGM & CDO, LHO and he assured that he would advise the DGM (B&Os) to not compel the Officers to work on the day. The Regional Secretaries of all the modules also took up the matter with the controllers. Not satisfied with the response from the controllers, the General Secretary wrote a letter to the Chief General Manager in the matter on 11/09/2015, Friday. Despite all this efforts, our members were compelled at some places by the controllers due to which the Association had to resort to put up posters condemning the attitude of the controller.



AIBOC DEMONSTRATION

When the 4th Saturday holiday fell on the 26th Sept. 2015, there was enormous pressure on Officers across all the Banks to go to the Image Auditorium, MRC, Nagar, Chennai with MUDRA borrowers ranging from 25 to 50. The intention of the Government to finance Small Business and Small Scale Industries is welcome. In fact, these schemes were so popular prior to the 90s when liberalization was introduced that most of the small business men and the entrepreneurs of Small Scale Industries in any village, town or cities were beneficiaries of such schemes from the nationalized banks. However, liberalization shifted the focus of social banking to class banking and profitability. The first casualty of liberalization was the same Small Scale Industries and Small Businessmen. Now, the Government has introduced MUDRA Scheme to reach out to this section. Though the idea is good, what is worrisome is the manner in which the Government has chosen to implement the scheme. It not only defeats the very purpose but will also add to the NPA of the Public Sector Banks about which the Government, the press and the Corporates very often speak eloquently without ever mentioning the utilization of the massive resources of these Banks in implementing many Schemes of the Government such as MUDRA, PMJDY, Atal Pension Yojana (APY), PMSBY, PMJJBY and numerous other schemes. The scheme is already made as a mockery by political intervention in its implementation that some of the Banks are implementing it by lending (doling out) only Rs. 1000/- to each of these beneficiaries with which little could be done. We have seen such loans going bad when Shri Janardhana Poojary intervened in the loan



processing and sanction process from 1987 to 1989.

Such pressure on Officers of the Banks forcing them to work on declared public holidays including the 2nd and 4th Saturdays has deprived them of their legitimate holidays earned after prolonged struggles. It also has resulted in dilution of the loan processing and following other Systems and Procedures such as KYC guidelines. When the beneficiaries are disbursed loans in meetings organized by political parties the loans are not repaid. This will result in landing the Officers who sanction such loans in deep trouble that they will have to defend themselves against charge sheets prepared meticulously in line with the Bank's systems and procedures.

AIBOC, Tamil Nadu therefore decided to conduct a demonstration in front of the Image Auditorium, MRC Nagar, Chennai, the venue for disbursement of the loans by the honourable Union Minister Shri Venkaiah Naidu. More than 200 comrades including many lady comrades gathered at the venue and staged a demonstration demanding not to disturb Officers on holidays including the Saturday holidays and to stop political intervention in loan processing.



ELDERS' DAY 2015

Elders' Day, an annual affair of the Association that is celebrated to honour our veterans and show our love and respect was celebrated with grandeur on 24/09/2015 in our indoor Auditorium at our SBOA School & Junior College. It was an opportunity for the elders to meet all their friends and exchange pleasantries. A medical camp was organized at the venue in collaboration with Appollo Hospitals. Height, Weight, Body Mass Index, Random Blood Sugar, ECG and dental check ups were carried out and nearly 200 comrades enthusiastically checked up the status of their health. More than 300 of our SBOA Matriculation School, Chennai students entertained them through their cultural show for nearly 2 hours. The star attraction was Selvi Srisha, the Vijay TV Super Singer Junior, who is a student of the School. She sang the song 'ovvaru pookalume.....'. After the cultural entertainment Dr C Lenin of Appollo Hospitals briefed the elders on various health problems focusing on Knee Joint problems. Com. A Ravichandran, Regional Secretary, Chennai II welcomed and Com A Krishnan, President delivered the presidential address. General Secretary, Com Thomas Franco Rajendra Dev presented a report on the performance of the Association and the Educational Trust for the past one year. He also assured them that the pension issue will personally be pursued by him to ensure a beneficial settlement. He spoke on the current scenario of the banking sector and various threats of the Government. He outlined some of the protest actions and agitations planned against the moves of the Government and asked them to support the struggles. More than 600 elders gathered. Com S Prakash, Dy. Regional Secretary, Chennai I delivered the vote of thanks. After lunch a small memento was given to the comrades who attended.



25th ANNUAL SPORTS MEET



Our 25th Annual Sports festival was inaugurated in a colourful function with members participating with their family for the inauguration held on Sunday October 04th 2015 at our school indoor stadium. Com M Muralidharan, Convenor, Sports wing welcomed, Com A Krishnan, President presided over and Com K Bavanisankar, Director Sports Wing introduced the Chief Guest. The chief guest of the function was Shri K Rajeswaran, former footballer of our bank, who represented Tamil Nadu State and was known for his grace

and skill in the game. In the shuttle badminton game that followed Com. T.K. Ramakrishnan and Com. M. Sundararaman, LHO, Chennai won the finals beating Com. Jinil and Com. Ilavarasan, CAG, Chennai.



MEMBERS' MEET AND FELICITATION TO COM R SETHU, REGIONAL SECRETARY, MADURAI MODULE.

A members' meet and felicitation meeting for Com R Sethu, Regional Secretary, Madurai, who retired on 31/08/2015 was held at Maditssia Hall Madurai on 30th August 2015. The hall was overflowing with militant members of Madurai Module by the time the meeting began.

Com R Sethu joined the Bank on 22/06/1981 as Clerk cum Cashier. He was promoted as Assistant Manager on 01/08/1997. He had been actively involved in Union activities from his award staff days. He was elected as the Zonal Secretary of Madurai Zone in the 2008 elections and co-opted as the Dy. Regional Secretary in 2009 and the Regional Secretary in 2013. He faced the wrath of the management valiantly when he was transferred to Usilampatti and then to CTO Complex branch, Madurai.



The DGM (B&O) Shri Manikandan Nair cutting short his Onam holidays returned to Madurai to felicitate and address the members. The entire executive committee of the Association led by General secretary Com Thomas Franco Rajendradev and President Com A Krishnan were present on the occasion. Former office bearers, Shri S Saravanmuthu, former President, Com K Muniasamy, former Regional Secretary, Madurai, Com P Subramanian, former Regional Secretary, Tiruchirapalli Module and Com Navarathinapandi, DGS, SBSU, Madurai also felicitated and addressed the members. Former Regional Secretary, Tiruchirapalli Module Com Jeyakumar, former Dy. Regional Secretaries, V Jeyakumar, and Ramakrishnan and many other former office bearers attended the meeting.



CULTURAL WING PROGRAMME at Chennai



WOMEN

Nature has given women too much power, The law gives them too little.”

In the contemporary world, women no longer lag behind in terms of career. They are keeping themselves shoulder to shoulder with opposite sex. However, even today they are expected to do multi tasking. They have to take care of family and household even if they are working. Working women refers to those in paid employment. They work as lawyers, nurses, doctors, teachers and secretaries etc. There is no profession today where women are not employed. However, it is true that working women have to face problems by virtue of their sex.

For centuries, women have been subjected to exploitation and torture physically, sexually and mentally. There are innumerable challenges and problems faced by them both at home and work place.

First let us focus on **mental harassment**:

It is an age old convention that women are less capable and inefficient in working as compared to men. The attitude which considers women unfit for certain jobs holds back women. In spite of the constitutional provisions, gender bias creates obstacles in their recruitment. In addition to this, the same attitude governs injustice of unequal salaries for the same job. The true equality has not been achieved even after 61 years of independence.

In order to achieve success in corporate sector, women feel that they must do better than their male colleagues. This leads to higher expectations and efficiency by their bosses and subordinates. Working in such conditions inevitably puts strain on women to greater extent as compared to men, thus making them less eager in their career.

No one thinks of upgrading their skills with technological advancement which makes it easy to terminate woman's employment and hire other persons. Maternity leave is seldom given. Women's issues do not occur on the priority list of most of the trade unions. Traditionally women are seen as the house-keepers and child bearers. A woman could still bear up with these problems if she controls over money that she earns but in most cases, their salary is handed over to father, husband or in laws. Therefore, main purpose for seeking employment to get independence is nullified in many cases. The story doesn't end here. Sexual harassment, which was an invisible problem until quite recently, has now become a major social problem with the widespread entry of women in to the labor force.

Let us now focus on **sexual harassment**:

Today, almost all working women are prone to sexual harassment irrespective of their status, personal characteristics and the types of their employment. They face sexual harassment on way on transports, at working places, educational institutions, hospitals, at home and even in police stations when they go to file complaints. It is shocking that the law protectors are violating and outraging modesty of women. Public transport system is over crowded and women become easy targets for physical harassment.

Most of the women tend to be concentrated in the poor service jobs whereas men are in an immediate supervisory position, which gives them an opportunity to exploit their subordinate women. It is a difficult situation for woman if the higher officer demands sexual favours. If refused the boss takes out other means to make her life miserable. There have been several cases of sexual harassment recently involving even the senior women officials. If a woman is praised for her work or promoted on merit, her colleagues do not hesitate to attribute it to sexual favours. This psychological pressure can easily lead to a woman resigning from her job.

In our society, most cases of sexual abuse go unreported because of the trauma and the social stigma attached to it. In the recent past, various guidelines, resolutions have been made to broaden the definition of sexual exploitation. There must be gender equality which includes protection from harassment and right to work with dignity. Sexual harassment of a female at the place of work is incompatible with her dignity and needs to be eliminated.

Appropriate steps must be taken by employers or persons in charge of workplaces, public or private sector, to ensure safe working atmosphere for women. Appropriate work conditions must be provided in respect of work, health and hygiene to further ensure that there is no hostile environment towards women at workplaces.

If we want to see a society free of sexual harassment, there is need of changing the mindset of the society. Simply enacting laws is not sufficient. So, the political structure should be altered to achieve the goal.

MUNMUN GARG

Source: Siliconindia blogs. Senior Legal Associate.

Even though IRDA has allowed banks to tie-up with three insurers from each segment of life, non-life and health to sell their products, State Bank of India has said it will only market schemes of its subsidiaries. As per a notification issued by the regulator on September 15, banks are now allowed to tie-up with insurers to sell products through their branches.

SBI has tied up with Insurance Australia Group (IAG) for its general insurance venture and with Cardif for life insurance business.

The shareholders of SBI have approved raising Rs 5,393 crore by issuing preferential shares to the government. With the issuance of 19.65 crore shares at Rs.274.37 per share of face value of Rs.1 each, the government's holding in the bank will increase from existing 59.15 per cent to 60.18 per cent, SBI said in a statement.

State-owned Corporation Bank said LIC will infuse Rs 143 crore into the bank by way of preferential equity. The capital infusion into the bank by LIC will be by way of issue of equity shares on preferential basis to the country's largest insurer, the bank said.

State-run Canara Bank on Friday said Rakesh Sharma has assumed charge as its Managing Director and Chief Executive Officer. Before joining Canara Bank, Sharma was MD and CEO of Lakshmi Vilas Bank since March 7, 2014. Sharma's parental bank was State Bank of India wherein he had raised to the level of Chief General Manager in his long distinguished career of over 33 years.

The Department of Industrial Policy and Promotion (DIPP) has released the ranking of states on 'ease of doing business' this week. World Bank is helping the DIPP in releasing this report, an official said. The main objective of this exercise is to promote competitiveness among states to attract investments. "Although central government departments are taking steps to improve India's ranking in ease of doing, over 70 percent work happens in the states. So, they have to take measures in this direction," the official said, adding that ranking will be based on 98 parameters. The department had circulated a set of 285 questions to

all states in this regard. The state governments have responded to those questions. India is currently ranked 142nd among 189 nations in the World Bank's 'Ease of Doing Business 2015' study.

RBI reduced the policy repo rate under the liquidity adjustment facility (LAF) by 50 basis points from 7.25 per cent to 6.75 per cent with effect from 29/09/15.

MUDRA Ltd has been established as a subsidiary of SIDBI with an initial corpus of Rs 5,000 crore to provide capital to all banks seeking refinancing of small business loans under PMMY.

RBI

has introduced new Rs 100, Rs 500 and Rs 1,000 denomination notes to help visually impaired easily identify them. "... the size of the Identification Mark in Rs 100, Rs 500 & Rs 1,000 denominations has been increased by 50 per cent and angular bleed lines — 4 lines in 2 blocks in Rs 100, 5 lines in 3 blocks in Rs 500 and 6 lines in 4 blocks in Rs 1,000 denominations — have been introduced. In the new numbering pattern, the numerals in both the number panels of these denominations ascend in size from left to right, while the first three alphanumeric characters (prefix) remain constant in size.

In a setback to the largest public sector lender SBI, the Supreme Court on Friday allowed defunct Kingfisher Airlines (KFA) to make a representation before the bank's Grievance Redressal Committee through its lawyer in a R2,290 crore wilful default case. While Kingfisher is indebted to SBI for R2,290.44 crore as on May 31, 2015, the consortium of banks has to recover more than R6,963.21 crore.

RBI gives 'in-principle' nod for 10 small banks. Of the 72 companies that applied for a licence, 10 selected in which 8 applicants are from microfinance sector. Small Finance Banks are different from traditional banks because they will primarily undertake basic banking activities of acceptance of deposits and lending to un-served and underserved section, including small business units, small and marginal farmers, micro and small industries and unorganized sector entities. These banks are required to extend 75% of their loans to

priority sector and atleast 50% of their loan portfolio should constitute loans and advances of upto Rs.25.00 lakhs. Notable winner from Chennai are M/s Equitas Holdings and M/s ESAF Microfinance and investments.

RBI recently classified SBI and ICICI as systemically important Banks in India, as per the guidelines issued by Basel Committee of Banking Supervision. This guide lines were issued in the wake of 2008 global financial crises. BCBS issued certain prudency norms for certain banks that were having overwhelming presence in the financial intermediary space. These banks were called domestic systemically important banks (D-SIB). For them prudency norms were more stringent as they were considered “Too Big to fail” and their failure have colossal spill over effect that may induce financial crises.

WEDDING BELLS

Chi. T.S. Aravinth Kumar S/o. Com. S.K. Sampath Kumar, DM, PBB, Besant Nagar married Sow. M. Vinodhini on 20.08.2015 at Chennai.

Sow. A. Arunandhini, D/o. Com. R. Alagirisamy, CM (GB) Zonal Office, Madurai married Chi. M. Sundar @ Alagirisamy on 27.08.2015 at Thiruvannamalai.

Sow. B. Chitraneena @ Swetha D/o. Com. K. Bavanisankar, Manager, SMECCC Ekkatuthangal, Treasurer, SBIOA(CC) married Chi. C. Nagarajan @ Bharath on 09.09.2015 at Chennai

Sow. R. Ilakiya, D.o. Com. N. Raja, CM, RBO II, Zonal Office, Madurai married Chi. N. Raja on 09.09.2015 at Chennai.

Sow. B. Janani, D/o. Com. B. Ambigai, DM, CCPC, Chennai married Chi. R. Ranjith on 16.09.2015 at Chennai.

Sow. Dr. R. Suhasini D/o. Com. Pushpa Rajan, BM, Sri Ram Nagar married Chi. M.G. Vinodkumar on 16.09.2015 at Chennai.

Chi. Sunand, S/o. Com. Rita Simon, Branch Manager, NRI Vellore married Sow. Geethanjali on 24.09.2015 at Chennai.

SBIOA(CC) Wishes a very happy married life to the newly wedded couple.

SBIOA (CC) Wishes a very happy married life to the newly wedded couple.



LHO Unit Meeting on 11-09-2015

ALERTNESS AWARD

Shri B Ram Kumar, Dy. Manager, Alternate Channels and Payments, LHO, Chennai receiving an appreciation letter signed by our Chairman, Smt. Arundhati Bhattacharya, from the Chief General Manager of our Circle for a timely alert sent to the IT Department about the existence of an unauthorized application in Google Play Store seeking to mislead our customers to part with sensitive information.



Now, Browse for Availability of Flats / Houses in our WEBSITE

Online registration of guest house accommodation launched in our SBIOA (CC) website. Now, book at your convenience.

Dear Comrade,

Please conduct the Unit Meeting on the first Saturday of every month. We have asked your Zonal Secretary to conduct the Zonal Committee meeting with all the Unit Secretaries on the third Saturday of every month.

CORRESPONDENCE WITH THE MANAGEMENT

The Chief General Manager
State Bank of India
Local Head Office, Chennai 600 006

Ref: ORG/101/2015

23.09.2015

Dear Sir,

WORKING ON 2ND & 4TH SATURDAY HOLIDAYS:

MUDRA LOAN PROCESSING , SANCTION AND OTHER ISSUES.

Please refer to our letter no. Ref: ORG/100/2015 dated 11.09.2015, wherein we have brought to your kind notice certain issues with regard to the call of some of the controllers to work on the declared holidays. The declaration of the 2 Saturdays holidays is the result of continuous efforts on our part to translate the deep rooted aspiration of the Officers into reality. When the notification was made, there were a lot of celebrations. However, the celebrations did not carry any meaning to many of our Officers as some of the controllers compelled them to work on even the first ever Saturday holiday on 12th Sept 2015. It happened despite our bringing the matter to your notice vide our above referred letter.

Now, the next Saturday holiday falls on 26/09/2015. However, we understand that the State Level Bankers Committee (SLBC) is organising a mega credit camp for Mudra Loan on 26/09/2015 at Chennai and at Tiruchirapalli, Ariyalur, Karaikal, Tiruvarur and Karur camps are organized on 25/09/2015.

In this connection, holding the credit camp on 26/09/2015 will deprive our Officers of the Saturday

holiday consecutively for the second time. It has created a lot of frustration and stress on Officers besides giving scope for anxiety in their minds about the future Saturday holidays.

We have continuously been chasing targets while performing our daily routine. However, the targets fixed for Mudra Loans are very steep and the time given for processing and sanctioning is very less and totally inadequate. Such steep targets within a very short span of time, under the present circumstances, when branches do not have adequate staff will dilute the processing and sanctioning process of the Loans. This not only will eventually hang like the Damocles' sword on Officers but will also tell on the asset quality of the Bank and will be a drain on the resources of the Bank.

We request you to intervene in the matter and ensure that the holidays including the Saturday holidays are not tampered and instruct controllers to give adequate time for completing the necessary formalities for processing and sanctioning of Mudra Loans. We hope that suitable action to safeguard the Bank's interest in sanction of Mudra loans will be initiated and the sentiments of the officers with regard to holidays will be addressed to obviate organizational action on our part.

Thanking you,

Yours faithfully,

(D. THOMAS FRANCO RAJENDRA DEV)

GENERAL SECRETARY

The Chief General Manager
State Bank of India
Local Head Office
No.16, College Lane, Chennai 600 006.

Ref: ORG/100/2015

11.09.2015

Dear Sir,

2nd & 4th Saturday Holidays and related issues

We are immensely pleased to hear your maiden address at our LHO in which you concluded the speech by saying that **“instead of seeking your support I assure you that I will give all support you need”**.

We would like to bring to your notice that getting two Saturdays holidays has been a historical achievement based on the aspirations of the Officers for which the Chennai Circle Association played a crucial role. We are happy that we are all going to enjoy the First Saturday Holiday on 12th of this month. But we are pained to see that some Controllers are sending email and SMS asking Officers to work on 12th & 13th at the Branches for completion of pending work especially de duplication. We understand the priority because of the pressure from RBI but we request you to allow Officers to enjoy their holidays which has been earned through lot of hard work and sacrifice.

There are certain other issues related to the Saturday off.

1. There are certain branches working on Sundays. These branches have Monday as Holiday. To enable staff to enjoy two holidays together we request you to kindly provide holidays on Friday & Saturday with notice to customers.
2. There are few branches who work on Sunday for half a day. These branches will now become full Sunday working branches. These branches have to be studied to analyse the benefit of working on Sunday. If Sunday working has to continue these branches also should be allowed to have two holidays on Friday & Saturday. Please note that 2 to 3 Saturdays have been converted into full working day, every month.
3. We understand that there is a proposal to have few branches as 7 Day Banking Branches. We would like to bring to your notice that this was tried in 2005 and after few years most of the branches were converted once again into 5 ½ days working

branches based on cost benefit analysis. 7 Day Banking requires detailed discussion. We enclose herewith our letter No.ORG/34/2013 dated 17.07.2013 on this issue addressed to the then CGM. We are also enclosing a copy of letter dated 06.03.2009 addressed to the GM Network 2 by one of the Regional Managers for reference.

While we assure you all our support to take the Circle to greater heights in different parameters, we request you to kindly take into account the acute shortage of officers / staff and the pressure under which our Officers are working. Having two holidays continuously twice in a month and having Sunday as Holiday will enable these officers to spend some time with their family. This will help them to energise themselves and perform better in the Bank.

Thanking you,

Yours faithfully,

(D. THOMAS FRANCO RAJENDRA DEV)
GENERAL SECRETARY

Whataapp Buzz

I had spent an hour in the Bank with my uncle, as he had to transfer some money. I couldn't resist myself and asked,

“Uncle why don't you activate your internet banking?”

“Why would I do that,” he asked.

“Well, then you won't have to spend an hour for things like transfer.

You can do even your shopping online. Everything will be so easy”

I was so excited about initiating him into the world of Net Banking

He asked, “If I do that, I won't have to step out of the house?”

“Yes, Yes”, I said. I told him how even grocery can be delivered at door now and how Amazon delivers everything.

His answer left me tongue tied.

He said, “Since I entered this Bank today I have met four of my friends, I have chatted a while with the staff who know me very well by now. You know I am alone..... this is the company I need. I like to get ready and come to the Bank. I have enough time, It is the physical touch I crave.

Two years back I got sick. The store owner from whom I buy fruits came to see me and sat by my bed side and cried.

My wife fell down few days back while on her morning walk. My local grocer saw her and immediately got his car to rush her home as he knows where I live.

Would I have that “human” touch, if everything became online?

Why would I want everything delivered to me to interact with just my computer?

I like to know the person that I'm dealing with and not just the “seller”. It creates bonds, relationships.

Does Amazon deliver all this as well?”

“LIVE YOUR LIFE BEFORE LIFE BECOMES LIFELESS”

A boat is docked in a tiny Mexican fishing village.

A tourist complimented the local fishermen on the quality of their fish and asked how long it took to catch them.

"Not very long." they answered in unison.

"Why didn't you stay out longer and catch more?"

The fishermen explained that their small catches were sufficient to meet their needs and those of their families.

"But what do you do with the rest of your time?"

"We sleep late, fish a little, play with our children, and take siestas with our wives. In the evenings, we go into the village to see our friends, have a few drinks, play the guitar, and sing a few songs.

We have a full life."

The tourist interrupted,

"I have an MBA from Harvard and I can help you!

You should start by fishing longer every day.

You can then sell the extra fish you catch.

With the extra revenue, you can buy a bigger boat."

"And after that?"

"With the extra money the larger boat will bring, you can buy a second one and a third one and so on until you have an entire fleet of trawlers.

Instead of selling your fish to a middle man, you can then negotiate directly with the processing plants and maybe even open your own plant.

You can then leave this little village and move to Mexico City, Los Angeles, or even New York City!

From there you can direct your huge new enterprise."

"How long would that take?"



"Twenty, perhaps twenty-five years." replied the tourist.

"And after that?"

"Afterwards? Well my friend, that's when it gets really interesting," answered the tourist, laughing.

"When your business gets really big, you can start buying and selling stocks and make millions!"

"Millions? Really? And after that?" asked the fishermen.

"After that you'll be able to retire, live in a tiny village near the coast, sleep late, play with your children, catch a few fish, take a siesta with your wife and spend your evenings drinking and enjoying your friends."

"With all due respect sir, but that's exactly what we are doing now. So what's the point wasting twenty-five years?" asked the Mexicans.

And the moral of this story is:

Know where you're going in life, you may already be there! Many times in life, money is not everything.

“Live your life before life becomes lifeless”

"We require 100 volunteers who can contribute atleast one hour everyday for the Organisation as there are huge challenges. Please volunteer yourself. You will be the agent of change. Please send your mobile number and email address to sbioacc@yahoo.com at the earliest. We will start sharing with you what has to be done in that one hour."



BELL CURVE UNDER SCANNER

PRINCE FREDERICK

(Published in the Hindu on 29/07/2015)

Companies are now beginning to break away from a performance appraisal system that has been having an adverse effect on employee morale

Almost everybody hates the bell curve performance appraisal system. As it is designed to pick only a handful as high performers, the system is equated with the folly of cutting the legs to fit the bed. As it reduces the individual to a statistical number, the system is seen as a blow to the inherent dignity of the human being. As it is almost pre-disposed to categorising vast numbers of employees as average, the system can lead to employee disengagement.

Yet, given all of its adverse effects on workplace productivity and employee morale, it still remains a widely used assessment tool. And when an MNC breaks away from this system, it is big news – recently, Accenture was doused in media attention for exactly such a move.

“It’s a pity that this system is highly prevalent in corporate India. We don’t have a hire and fire culture. We give employees a long rope. We move them around. We try job rotations. How the bell curve system gained a foothold in corporate India is another example of our inclination to ape western methods without factoring in local culture. Now, when Microsoft, Google, Cisco and other MNCs originating from the West have turned their back on this process, I hope we ape this trend too,” says Naresh Purushotham, management consultant and co-founder, Crestcom India. “For us to do away with the bell curve or any other statistics-driven, employee-unfriendly assessment tool, our perceptions about appraisals have to change. If we saw appraisals as an opportunity to correct weaknesses in employees and not as an exercise to remove weak employees, we would be on the road to creating a robust and healthy organisation and adopting a humane approach to managing human resources. Let’s picture a team as a table and its members as legs. What makes the team stand strong – chopping off a leg that is weak or trying to strengthen it?” asks Dr. P. Srinivasan, chairman and co-founder, Jeevan Blood Bank and Research Centre.

Moving away from an annual appraisal based on the bell curve model involves generous investment of time and resources in continuous mentoring, coaching and training; it also often involves a willingness to make radical changes in the organisational structure. Experts say that considering this system has many disadvantages, this investment is worth making.

The bell curve assessment, typically carried out annually, is criticised for its lack of immediacy. It does not promote the ideal of weeding out problems before they become unmanageable. If a company that has adopted the annual bell curve assessment model also lacks a continual and informal feedback system, employees may be indirectly encouraged to commit the same mistakes and carry negative attitudes through the year. “How can one effectively crack down on slackness that happened months ago? Companies should adopt either a task-based or a continual assessment system so that course correction is not delayed and workplace processes are continually improved. Unless reward and punishment follow closely on the heels of an event, how can positive attitudes be reinforced and the negative ones rooted out? Task-oriented appraisal shifts the focus from ‘who could have done better’ to ‘what could have been done better’.” It is a non-aggressive way of effecting change in employees,” says Saras Bhaskar, counselling psychologist and corporate coach.

“Instead of one annual review check-in, companies can move towards quarterly check-ins where the employee and manager have a regular discussion on how the employee is performing against customised set objectives. This way the feedback loop stays open through the year. The bottom line is that no performance review should be a surprise to any employee,” says Naresh.

When an appraisal rating comes as a surprise, it can dent an employee’s self-confidence, leading to disengagement and low morale which can spread

through the rest of the team like canker.

“Employees may tend to obsess over their annual review the whole year. Especially those who receive a middle-of-the-road rating, which is typically 60-70 % of the population, they tend to get insecure about their “place” in the curve. They worry about losing their jobs and tend to operate on a day-to-day basis with this mindset. Undue focus on getting to the top of bell curve can lead to unhealthy competition and lack of cooperation among team members. Instead of pitting the team against the competition, one employee is pitted against the other. The practice of forced distribution (of ratings) is almost cannibalistic,” says Naresh. Almost everyone agrees appraisals have to be more frequent and customised to be effective, but how can this be done? Especially in organisations that have huge workforces.

“Having monthly or quarterly appraisals involves makes changes in organisational structure. When a large organisation is open to finding an alternative to the bell curve, it has to first look at its reporting structure. Every manager should have only 10 to 15 people directly reporting to him.

He cannot have 200 people reporting directly to him and still expect to honestly assess and improve their performance on a continual basis,” says Naresh. By chiselling out small teams, the problem can be reduced to manageable bits. And by keeping the focus on the individual, the tyranny of impersonal numbers can be broken.

Hope, our readers will be able to draw a pallel to "Project Saksham", an exactly similar exercise being implemented in our bank at the advise of the 'BCG', the "foreign consultant". The bank has not learnt from the positive outcome of Indian Banking and Financial system totally unaffected when the financial meltdown of America vanished mighty banks across the globe. It was due to the regulatory exercise and trade union activism coupled with polices relevant to Indian context followed. Hope, our bank will learn from the experience of the these multi nationals who have operations across the globe.

List of Office Bearers felicitated on the occasion of the Golden Jubilee Celebrations on 15th Aug. 2015

Sl No.	Name of the former Office Bearers	Sl No.	Name of the former Office Bearers
1.	Com. EAG Moses	25.	Com. M Raghupathy
2.	Com. M Balakrishnan	26.	Com. M Ramakrishnan
3.	Com. M Dharmarajan	27.	Com. R Jeyadev
4.	Com. K Parthasarathy	28.	Com. N Sriranganathan
5.	Com. S Saravanamuthu	29.	Com. S Natarajan
6.	Com. S Balasubramanian	30.	Com. T Jeyaraman
7.	Com. P V Vasudevan	31.	Com. H Manickam
8.	Com. N Mohankumar	32.	Com. R Viswanathan
9.	Com. M Devendran	33.	Com. K Vanni
10.	Com. R Kothandapani	34.	Com. R Rajan
11.	Com. T Doraickannu	35.	Com. N Sathurappan
12.	Com. R Rajachandran	36.	Com. A K Dharmaraj
13.	Com. K Manoharan	37.	Com. EKM Kader Mohideen
14.	Com. A Ramanujam	38.	Com. R Reghuraman
15.	Com. J Lindsay	39.	Com. S Vijayarangan
16.	Com. T G Ananthasayanam	40.	Com. A Venkatesan
17.	Com. V Karthikeyan	41.	Com. R Muthu Irulandi
18.	Com. D Jothi Babu	42.	Com. T Radhakrishnan
19.	Com. P Subramaniam	43.	Com. D Harilal Damjee
20.	Com. K Muniasamy	44.	Com. S Meenakshi Sundaram
21.	Com. S Kesavamurthi	45.	Com. D R Hariram
22.	Com. R Jeyakumar		
23.	Com. T P Chandrasekaran		
24.	Com. V Santhanam		



BEREAVEMENT

Com. P. Sivaprakasam, Manager, SAMB, Coimbatore lost his wife on 13.08.2015 at Coimbatore

Com. B.C. Padmanabha Maiyya, CM (Admn) RBO – 1, AO, Coimbatore lost his father on 05.09.2015 at Mangalore

Com. T.K. Ramakrishnan, DM, MCRO Chennai lost his father on 09.09.2015 at Chennai.

Com. Rajaselvam, Manager, MIS LHO, Chennai lost his mother on 08.10.2015 at Kallidaikurichi.

Obituary

Com. K. Sivakumar, Chief Manager, Madurantagam passed away in a road accident near Melvaruthur on 23.09.2015.



CONGRATULATIONS

OFFICERS PROMOTED FROM MM III TO SM IV

NAME	BR NAME
1 SHRI AJAY KUMAR	Pudukottai
2 SMT ANURADHA	Schettipalayam
3 SHRI ARIVAZHAGAN PV	Mayiladuthurai
4 SHRI CHITHAMBARAM	Kandipatti
5 SHRI DORAI THANGARAJ MS	SME Br. Chennai
6 SHRI GOMATHI NAYAGAM R	SME Br. Virudhunagar
7 SHRI JAYAKUMAR JK	RBO, Madurai
8 SHRI MADHAV RAO T G	Guduvanchery
9 SHRI NARASIMHAN R	Adambakkam
10 SHRI PIRAMANAYAGAM V	Olagadam
11 SHRI PRAVAKAR BARIK	URC Nagar, Erode
12 SHRI PREM ANAND P	Station Road, Madurai
13 SHRI PRUTHWIRAJ SETHI	Salem Steel Plant, Kanjamalai
14 SHRI RAJASEKARAN D	Pollachi
15 SHRI RAVI SHANKER R	Station Road. Chennai
16 SMT REKHA VK	SBLC Perambur
17 SMT RENUKA J	Tiruvallur
18 SHRI RUBAN JOSEPH MJ	Overseas Branch, Tirupur
19 SHRI SANKAR RAJAN I	Bodinayakkanur
20 SHRI SANTHANA GOPALAN N	RBO2, Tiruchy
21 SHRI SATHYA GANESH B	LHO, Chennai
22 SHRI SEETHARAMAN K	Manapet
23 SMT SHANTHI I	RBO4 , Puduchery
24 SMT SUJA M L	NRE Anna nagar
25 SMT SUJATHA B	RBO4 Vellore
26 SMT SULOCHANA SRINIVASAN	Nangavalli
27 SHRI THIRUMALAI M	Vepery
28 SMT USHA RANI T	Namakkal Town

OFFICERS PROMOTED FROM MM IV TO SM V

NAME	BR NAME
1 Shri ARUNAGIRI M	Z.O., TIRUCHI
2 Shri BALAJI R	KANGEYAM
3 Shri BAVANI SANKARAN S	TIRUCHY TOWN
4 Shri CHANDRA SEKHAR V	PERUNGUDI
5 Shri JYOTI NARAYAN MOHANTY	SMECC, CHENNAI
6 Shri KARTHIKEYAN	RTIRUPATTUR
7 Shri MARIAPPANE C	Z.O. CHENNAI
8 Shri MOHAN M	Z.O. MADURAI
9 Shri MURALI R	SIRUTHOZHIL BRANCH, PONDICHERRY
10 Shri SATHISKUMAR A	Z.O., TIRUCHY
11 Shri SIVAKUMAR J	TIRUMANGALAM
12 Shri SIVAKUMAR R	SME , AMBATTUR
13 Shri SURESH S	Z.O. COIMBATORE
14 Smt. USHA SHANKARSME	Branch Chennai

OFFICERS PROMOTED FROM SMGS V to TEGS VI

NAME	BR NAME
1 Shri Dillikumar K	Regional Manager, Region 2 , Chennai 1
2 Shri Paramasivan R	Regional Manager, Region 3 , Tiruchirapalli
3 Shri Sadhasivam V -	Regional Manager, Region 2, Tiruchirapalli
4 Shri Vidyadhar V -	Regional Manager Region 2 , Chennai II
5 Smt. Geetha R -	Regional Manager Region, Pondicherry
6 Shri Krishnakumar S	Assistant General Manager, Theni
7 Shri Sathiyamoorthy M	Assistant General Manager, IFB, Chennai
8 Shri Kalyanram S	Assistant General Manager, Commercial Br, Cbe
9 Shri Narayanan A S	Assistant General Manager, IFB, Chennai
10 Shri Karrupaswami C	Assistant General Manager,CAG, Chennai
11 Shri Ponnambalam M	Assistant General Manager, ZIO HYD
12 Shri Muralidharan	Assistant General Manager, ZIO HYD
13 Shri Rajasekhar R	Assistant General Manager, Singapore

SPECIALIST OFFICER PROMOTED FROM III TO IV

NAME	BR NAME
1 Shri Sastha Selvaraj,	LHO, Chennai



CONGRATULATIONS TO THE FOLLOWING COMRADES PROMOTED FROM JMGS I TO MMGS II



NAME	BRANCH	to	NAME	BRANCH
1 Anandakumar Kesavanarayanan	Vadakur(North)		1 Abhirami Naresh Srinivasan	SMECC, CHENNAI
2 Anjalidevi Namachivayam	SathymanglamADB		2 Adarsh C	Melapalayam
3 Arul Raj Thangappan	Saravanapatti		3 Ajmeer Kaja Mohideen A	MaduraiKamarajV
4 Balamurugan Balasubramanian	KAVUNDAPADI		4 Alli Pandiyan	VOC.Nagar
5 Chitra Ganeshan	ELAKKIAMPATTI		5 Alphonse Sahayarani	
6 Chockalingam R	Kanur		Ravichandran	LeatherIB,Chenn
7 Gajalakshmi . M	Keeranur		6 Amutham Rengasamy	Polur
8 Ganesh Mani	Tuticorin		7 Ananthapadmanabhan Krishnan	IIT MADRAS
9 Gayathiri R.R.	Gajalnaickenpat		8 Anbu K Kannaiyan	Devakottai
10 Giridhar Rajendran	Thirukonda ANAIYUR		9 Anoop K U	Tiruvannamalai
11 Janakiraman A	ELAYIRAMPANNAI		10 Anto Eugene Rathika	
12 Jeyakumar . S	K K NagarMADURI		Leo Peter Chikhalika	RASECPCPondi.
13 Jinil S	ZO Chennai		11 Anusha M	Mahindra WC
14 Josephine Jeena R	MAHENDRAGIRI		12 Aprajita Lal	OGGIYAM DURAIPA
15 Kennedy V	Villupuram		13 Arun Prasad K	Dharmapuri
16 KiranBabu Yerikali	Sooranam		14 Arun Sabapathy T	Vembattur
17 V Kumaravel	RBO-I, TIRUCHIR		15 Arun Shorie	LeatherIB,Chenn
18 Manoharan Anandan	RBO-I, CHENNAI		16 Ashok Kumar . S	Sirupakkam
19 Manoharan Govindarajan	LHO Chennai		17 Ashok Singh Abraham	OB, Chennai
20 Manoj Annadurai	Kanakkanpatti		18 Athmaram Pitta Thulasiram	RACPCCOIMBATORE
21 Manoj Kumar Singh	Narasingapuram		19 Ayyasamy Nagarajan	Bhavanisagar
22 Mohana Prakash Kuppan	CB Walajapet		20 BADHRA Mariappan	Nilakkottai
23 Mourouguessin K	Nannilam		21 Balakrishnan Kandasamy	RASECPC, Salem
24 Nallur Ganesan Gopalswamy	THIRUPANANDAL		22 Balakrishnan Natarajan	Manaparai
25 Padmanaban Rajamanickam	Nellankarai		23 Balakrishnan . S	Athoor
26 Parthiban Selvarajan	RBO, SALEM		24 Bhupesh Kamal R	CB Tirupur
27 Premalatha Ramaswamy	Vadavalli		25 Boniface Ancila Fernando K	Tindivanam
28 Raja M	Bathalagundu		26 Boopathi Raja S P	Kurumbur
29 Raja Perumal N	VADIPATTI		27 M Britto Arockia Axiliya	Nerkundram
30 Rajendrakumar R Acharya	Airport,TRCHPLY		28 Chandragiri Girivasan	Tirupur
31 Ramanathan S RBO,	TIRUNELVEL		29 Chandrakanth Maharaj P	ZO Madurai
32 Ramesh Janakarajan	MCGRO-II, Chen		30 Chandra Sekar S	Melayakudi
33 Ranjit Eugene Gerald.J	SARC, CHENNAI		31 Chidambaram K	Annavasal
34 Sajitha S G	Madurai City		32 Chinnapandian Ponrajpandi	Sivakasi
35 Sasikala Balasubramanian	Walajabad		33 Deenathayalan V Rengaraju	SME DINDIGUL CN
36 Sekar Pushparajan T P	Rameswaram		34 Deepika Sasindran	Kalpakkam
37 Shanmugam M	RBO-II, CHENNAI		35 Dhaksharapu Ravi Babu	Villupuram ADB
38 Sivagami M	CVRDE Chennai		36 Dhalapathi Ramanujam	SARC, CHENNAI
39 Sivakumar K	Tiruchuli		37 Dhandapani Karuppannan	Erode
40 Sivalinga Selvan Kalanchiam	Stn Rd, Madurai		38 Dhasarathy Seshadri	SME ADYAR
41 Sujatha Kalavapoovalur Sudharsanam	RBO-I, COIMBATO		39 Dheenadayalan Annamalai	Pallavaram
42 Sureshkumar Natarajan	C.A.G. Chennai			
43 A V Vengadathiri	Kovilir			
44 Venkatakrishnan S	LHO Chennai			
45 V Vijaya Solomon	Tuticorin			
46 Vimal Lesslee Michael	Raj Musiri			
47 Vishnu Mohan Jayakumar	Kil Kotagiri			
48 Adikesavan G	ARAVAKURICHI			
49 Ramasamy M	CCPC, Chennai			

NAME	BRANCH	NAME	BRANCH
40 G Dinesh Kumar	OB, Chennai	81 Lakshminarassimhan CK	Guindy
41 Durairaj Krishnasamy	SARC, CHENNAI	82 Madhan Subbiah	Theni
42 Dwaraganath B S Sankarlal	Bbr RACPC ANNA NGR	83 Maghizhan V	CB, Chennai
43 Edin Jothi Santhosh	E Palani Town	84 Maniarasu Venkatraman	RBO-3 Vellore
44 Elangovan Narayanaswamy	Madurai	85 Manivannan Perumal	Vellakoil
45 Elangovan Periyasamy	Ashok Nagar	86 Maria Antonia Sherine	IFB, Chennai
46 Fenin R	Andipatti	87 Marie Juliet M	SMECCC EKKATTUT
47 Ganapathy G	Uthamapalayam	88 Martina Arthi A	LeatherIB,Chenn
48 Gandhi Rangasamy	Sankari	89 Mohanan Nadukkadi Veedu	Chennai Main Br
49 Ganesh T	RACPC ANNA NGR	90 Mukundan Srinivasa Raghavan	LHO Chenna
50 Gangadaran S	Melsanankuppam	91 Murugesan Arunachalam	Purasawalkam
51 Gayathri Jayaraman	Gorimedu	92 Murugesan venugopal	CCPC, Chennai
52 Gayathri Lakshmi Krishna Kumar	Panampattu	93 Muthu Mariappan	Chinnadurai Theni
53 Godfrey P	Chemantilai	94 Nandhini S	Coimbatore
54 Gokul R	Walajapet	95 Narayanan Subramanian	Kodambakkam
55 Gopakumar Ks	Avanashi	96 Neethu K M	LHO Chennai
56 Gopika B	IRUNGKATTUKOTTA	97 Nidhish Narayanan	Pappapatti
57 Gopi Krishnan V	GURUVARAJAPLAYM	98 Nithya Angappan	CB, Chennai
58 Gunasankaran Shanmugam	KumbakonamBz	99 Pailo Kannanthara Mathew	Neyveli
59 Jagdeo Lakra	Tirupattur	100 Panneer Selvam Karunanidhi	Pallipalayam
60 Janet Daniel	Tambaram	101 Patrick Arokiaraj A	SME THANJAVUR
61 Jayashree Chelliah	Tiruvallur	102 Pavithra Murugan	Tiruvannamalai
62 Jilu Jaison	Kuzhithurai	103 Perumal Elumalai	Polur
63 Joel Anand	IFB, Chennai	104 Ponni Venkatesan	RASECC,Tiru'pal
64 John Britto P T	CB Madurai	105 Ponnusamy G	CB Tirupur
65 Johnson Samuel	PORUR	106 Prabhakaran Pushparajan	Olagadam
66 Jose Thomas	Vadakarai	107 Prabhu KP Krishnan Parameswara	Coonoor
67 Joshua Samson A	RBO, SALEM	108 Prathiba R	. SATHANKULAM
68 Kandaline Christopher Kiruba Solomon	LCPC Chennai	109 Premalatha Periyasamy	Erode Town
69 Kannan A	CB Madurai	110 Prince Israel	ELUMALAI
70 Karthik G	Thiyagadurgam	111 Priya K	PH Road Branch,
71 Karthika.C Chithravel	Karaikkudi	112 Raagini Sunday Wonder Kodak Joky	Coonoor
72 Karthika Priyatharsini	CB, Chennai	113 Raam Mogan Shanmuga Bharathi	TreasuryBrCBE
73 Karthikeyan I	Aruppukkottai	114 Radhakrishnan T	Tiruchirapalli
74 Karthikeyan M	RBO-IV, COIMBAT	115 Raghavan Venkata Raghavan	RASECPCPondi.
75 Kasthuri Kangani	Krishnarayapura	116 Rajarajeswari Subramanian	SMECC, CHENNAI
76 Meermohamed P H Khalifullah	RACPC OMR CHENN	117 Rajalakshmi Narayanasamy	SAM Br, Chennai
77 Kohila G	Sholavandan	118 Rajitha K R	Siruthozhil , K
78 Krubadurga Alagar	Siruthozhil,Che	119 Rajkumari Ethiraj	Arkonam
79 Kumarasamy Vaithilingam	Mandarakupam	120 Raju Sudharshan Lakshmikanthan	Gudalur
80 Lakshmi S K	CB, Chennai		

NAME	BRANCH	NAME	BRANCH
121 Ramachandran Balasubramanian	RBO, PUDUCHERRY	162 Sridhar S	VEDARANYAM
122 Ramanathan Swaminathan Gobichettipalayam	SathymanglamADB	162 Sridhar S	VEDARANYAM
123 Ramesh Kannan	Krishnagiri	163 Srinivas Pasupuleti Ramachandran	Krishnagiri
124 Ramesh Vippagunta	RACPC OMR CHENN	164 Srinivasan M	Kallakurichi
125 Ramila M	Sipcot Perundur	165 Srinivasan Parthasarathy	PBB,Nungambakam
126 Ramkumar S	KARAIKUDI BAZAA	166 Srinivasaraja	Ponnampatty
127 Rangarajan P R	MenambakmAirpor	167 Srividhya Gopalakrishnan	Anthiyur
128 Ranjith Patteri	TenampalyamTiru	168 Subash Gurupatham M S	Kethanur
129 Rathinam Senkoda Gounder	Collectorate Br	169 P.G. Subramanian	OB, Chennai
130 Ravi Venkatesan	Theni	170 SR Subramanian	Chengam
131 Ravikumar S	Tennur	171 Sudhamani S	RACPC, CHENNAI
132 Ravindran Mallan	Ramalinga Nagar	172 Sudharshan Sridharan	Polipakkam
133 Rejith R	Tiruvarur	173 Suganya Linga Jothi S	Theni
134 Revathy S P	Needamangalam	174 Sujith K G	Gudimangalam
135 Sahayarani Fernando S	Srivaikuntam	175 Sumathy Sundaram	SME CHENNAI
136 Sakthiaraj Kalaikovan	HeavyElecKailas	176 Sundara Chozan S	Korukkai
137 Sakthivel M	Tuticorin	177 Supriya R RBO,	CHINGLEPUT
138 Sandhya Binoj	NanjundapuramRd	178 Syam Bahu	Nagapattinam To
139 Sangeetha Priya Chandran	Mahindra WC	179 Syam Prasad P	Sundarampalli
140 Santhana Raj S	Ottapidaram	180 Syed Althaf	Treasury Br.
141 Santhosh E	Tirukkuvalai	181 Tairas Toppo	NRI Branch, Tir
142 Santhosh KrishnanKutty	OverseasBr.Tiru	182 Uma Rajasekaran	Royakottai
143 Santhosh T	Nannilam	183 Ushanandini K	ZO Coimbatore
144 Saradha Dhanapal	Santhome	184 Vaishnavi Prabha Mahendran	BhelMukundaroya
145 Saravanakumar Pandian	RBO, PUDUCHERRY	185 Vanitha K	Thingal Nagar
146 Saravanan Panneerselvam	Tiruchirapalli	186 Varadarajan M K	CCPC, Chennai
147 Seethalakshmi P.V.	Madurantakam	187 Vasanth N	Pavinjur
148 Selvam R	Dharapuram	188 Vasanthi Natarajan	Suramangalam
149 Senthil Vedappan N	Vinayagapuram	189 Velmurugan Thangaraj	CB Rajapalayam
150 Shah Zareen Saifudeen	RACPCCOIMBATORE	190 Venkata Krishnan	Bhaskaran Sevoor
151 Shanthi B	Panruti	191 Venkatesan M	Kodavasal
152 Shanthi Sundari Raju	Turaiyur	192 Vijayakumar Gnanamuthu	Podanur
153 Sharmela Balraj	PBB,Nungambakam	193 Vijayasekar Thirumoorthy M R	Gobichettipalay
154 Sivakumar Ponnusamy	Tiruttani	194 Vijesh A	Bitherkad
155 Sivakumar Ponniah	CB, Coimbatore	195 Vinod Kumar	Sivaganga Colle
156 Sivaprasad S	Odhiyathur	196 Vinod Mohan M C	Alwarkurichi
157 Sivaramakrishnan P	RBO, PUDUCHERRY	197 Vinodh V	SME Br.Bhavani
158 Soundarya Selvam	SiruthozhilPond	198 Vinoth Kumar V	Kalpakkam
159 Neelakantan Sowmya Narayani Ramadoss	SBLC, T Lights	199 Vinothkumar A K	KARUMANDAPAM
160 Sozha Vendhan J	Periasevalai	200 Vivek M	Kallakurichi
161 Sridar R	Tirupur	201 Moorthy Sadayan	Narsimhanaicken

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124 Ramesh Vippagunta	RACPC OMR CHENN	164 Srinivasan M	Kallakurichi
125 Ramila M	Sipcot Perundur	165 Srinivasan Parthasarathy	PBB,Nungambakam
126 Ramkumar S	KARAIKUDI BAZAA	166 Srinivasaraja	Ponnampatty
127 Rangarajan P R	MenambakmAirpor	167 Srividhya Gopalakrishnan	Anthiyur
128 Ranjith Patteri	TenampalyamTiru	168 Subash Gurupatham M S	Kethanur
129 Rathinam Senkoda Gounder	Collectorate Br	169 P.G. Subramanian	OB, Chennai
130 Ravi Venkatesan	Theni	170 SR Subramanian	Chengam
131 Ravikumar S	Tennur	171 Sudhamani S	RACPC, CHENNAI
132 Ravindran Mallan	Ramalinga Nagar	172 Sudharshan Sridharan	Polipakkam
133 Rejith R	Tiruvarur	173 Suganya Linga Jothi S	Theni
134 Revathy S P	Needamangalam	174 Sujith K G	Gudimangalam
135 Sahayarani Fernando S	Srivaikuntam	175 Sumathy Sundaram	SME CHENNAI
136 Sakthiaraj Kalaikovan	HeavyElecKailas	176 Sundara Chozan S	Korukkai
137 Sakthivel M	Tuticorin	177 Supriya R RBO,	CHINGLEPUT
138 Sandhya Binoj	NanjundapuramRd	178 Syam Bahu	Nagapattinam To
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143 Santhosh T	Nannilam	183 Ushanandini K	ZO Coimbatore
144 Saradha Dhanapal	Santhome	184 Vaishnavi Prabha Mahendran	BhelMukundaroya
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148 Selvam R	Dharapuram	188 Vasanthi Natarajan	Suramangalam
149 Senthil Vedappan N	Vinayagapuram	189 Velmurugan Thangaraj	CB Rajapalayam
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151 Shanthi B	Panruti	191 Venkatesan M	Kodavasal
152 Shanthi Sundari Raju	Turaiyur	192 Vijayakumar Gnanamuthu	Podanur
153 Sharmela Balraj	PBB,Nungambakam	193 Vijayasekar Thirumoorthy M R	Gobichettipalay
154 Sivakumar Ponnusamy	Tiruttani	194 Vijesh A	Bitherkad
155 Sivakumar Ponniah	CB, Coimbatore	195 Vinod Kumar	Sivaganga Colle
156 Sivaprasad S	Odhiyathur	196 Vinod Mohan M C	Alwarkurichi
157 Sivaramakrishnan P	RBO, PUDUCHERRY	197 Vinodh V	SME Br.Bhavani
158 Soundarya Selvam	SiruthozhilPond	198 Vinoth Kumar V	Kalpakkam
159 Neelakantan Sowmya Narayani Ramadoss	SBLC, T Lights	199 Vinothkumar A K	KARUMANDAPAM
160 Sozha Vendhan J	Periasevalai	200 Vivek M	Kallakurichi
161 Sridar R	Tirupur	201 Moorthy Sadayan	Narsimhanaicken

Feedback

Com. V.V.Subramanian..... 25/9/15...
Ph 2493 3553

To
GEN SEC SBIOA CC.....

Dear Sri Thomas Franco Rajendra Dev..

Thanks for the "Bulletin"Keeps me abreast of updated status of all activities of SBIOA(CC)...

Looking back..I joined the IBI in June 55..As a clerk, I had opportunity to work along with Shri KEK (former Pres) for 5 yrs in staff section LHO...Again, as an OG2 in Madurai Br, I was lucky to work with Sri Moses(TO) fr 2 yrs..Sri K S (1st GS) was known to me personally. Later, as Mgr SIB in Siruthozhil Br, I had the good fortune to have Sri Rishab as one of the FO's in my Dn. Later on, happy to recollect, all these colleagues became eminent luminaries in the Assn, skyrocketing to fame, each taking our dear Assn, to Giant Leap Forward, with their own long strides.These sweet memories linger and flash thro in my mind as u c in silver screen! kindled by the recent "Elders meet" ..

Respecting ELDERS is a great TRAIT. and an Indian tradition. As the VEDAS say "Athithi Devo Bhava" (Guest is GOD).And we in turn Bless u by saying "Anna Dhatha suki Bava"(May Those who Feed others PROSPER)...

Coming to the "Cultural "treat...I may be permitted to say the DRUMS took the DECIBEL to the Skies almost tearing the eardrums of the audience!..making a good no of us to stand outside in the interest of protecting our hearing faculties, as most of us are septuagenarians, octogenarians or nonagenarians! Not to be taken amiss:)

As I was out of Chennai I not only missed the gala Golden Jubilee celebrations, but also a lifetimes memento of the BLUE shirt with the legend!!

Best wishesV.V.Subramanian

Smile costs nothing.Creates much.Keep smiling. All the World's a stage,All of us but Actors. Where ignorance is bliss,it is folly to be wise. Everybody is SOMEBODY,nobody is NOBODY.

Thank you GS Sir for 2nd and 4thSaturdays holidays. Very useful for our personal work.Kudos to you.

Amaran,SARB,Chennai

Thanking you very much Comrade. Because you have made it possible for me to celebrate this historical achievement of 2 Saturdays as holidays with my family.

Sundarapathy,Sendurai

Sir, Thank you very much for TWO SATURDAYS leave with your great efforts, but we should really have to enjoy. Kindly send SMS to all our Officer colleagues to enjoy it and not to attend Office on HOLIDAYS. Branch Heads are trying to exploit us by instructing us to work on holidays.

Jeeva, Kalpakkam

Sir, scores of members, especially lady comrades are uncontrollable tears of happiness in spending some time with family members. They are expressing their gratitude to the leadership. I join them to thank you, Comrade.

Ranganath, DGS, SBIOA(HC), HYD.,AO-II

My family wants to thank you for this great achievement made by you. We are enjoying the holiday. Thanks once again Sir. Jayachandran, CRO PB

“Super and Congrats dad..... You have more time to spend with your grand kid”. This is the response from my loving daughter for our success in 2 Saturdays leave . All credit goes to you and you only. I salute you Comrade.

L Muthuramalingam, LHO, Chennai

RETIREMENTS

SEPTEMBER 2015

S/Shri Name	Designation	Branch
1. V.G. Sentharamaikkann	Mgr	SARC, Coimbatore
2. M. Krishnamurthy	AGM	LHO, Chennai
3. P. V. Gopal	AGM	Tiruvannamalai
4. N. Sethuraman	CM	LHO, Chennai
5. P. Thangavel	AM	Palani
6. K.B. Jagannathan	AM	Perambur
7. Santhini. T	AM	CCPC Madurai
8. T. Selvaraj	MGR	LHO Chennai
9. G. Swayambu	MGR	Rajaji Salai
10. Violet Milton	AM	Nungambakkam

SBIOA (CC) wishes the above comrades a very happy, healthy and peaceful retired life.

Dear Comrades,

Tolerance is a Virtue. Let us respect each other's freedom.

The media is today focused on too many unwanted debates that merely sensationalise and do not add any value to the society. Mother killing a daughter became a big debate in prime time for weeks together. A mob killing Mohammed Akhlaq has become the hottest debate. Should we debate this at all !!!! Any killer has to be condemned.

Human beings cannot be treated like animals.

I recollect one of the old movie song “Paravaiyai Kandaan Vimaanam Padaithaan, Paayum Meengalil Padaginai Kandaan, Ethiroli Kaetaan Vaanoli Padaithaan, Ethanaik Kandaan Madhangalai padaithaan”

All religions were created by man to bring discipline in the society. No religion preaches violence. No religion teaches intolerance and hatred.

Nobody has any right to take away the freedom of another person. It may be freedom of faith, freedom of religion, freedom of speech, freedom of what you eat or freedom of your other choices.

If democracy has to flourish nobody's freedom should be taken away. So let us strongly condemn intolerance in a country of tolerance.

On September 11, 1883, Swamy Vivekakanda in his address “Sisters and Brothers of America” stated “I am proud to belong to a religion which has taught the world both tolerance and universal acceptance. We believe not only in universal toleration but we accept all religions as true. I am proud to belong to a nation which has sheltered the persecutor and the refugees of all religions and all nations of the earth”

It is time for us to remember Swami Vivekananda and the father of the nation Mahatma Gandhi. When violence erupted in Noakhali during October – November 1946, Gandhiji rushed there to bring peace. He could prevent massacre. But today, the leaders are only debating even when their minions are engaged in vituperative comments.

Intolerance is seen within the Bank also. Some people do not want others to enjoy a holiday. The career development system is thrust upon without proper consultation. The suggestions given by the Federation have not been looked into positively. KRAs are fixed from above. The freedom of the Officers are taken away. An Organisation can flourish only if it takes along everybody along with it.

It is like a family. The elders, the middle aged, the youth, the children, in some case physically challenged, in some case extraordinarily talented and some mediocre will be there, but all have a role. If all of us work as a family, we will succeed.

The man power shortage is killing the Bank and destroying the family atmosphere in branches. We have written to the management on this. If remedy is not visible, we will be forced to launch an agitation. Every Circle Management is writing to the Corporate Centre about the shortage. But some at the top do not have the patience or tolerance to take the views of people from below. Feedback is very important for any Organisation. Please give your feedbacks honestly to hr.saksham@sbi.co.in, the blogs of the Bank and to the Association.



Comradely yours,

(D. Thomas Franco Rajendra Dev)
General Secretary

Tolerance is the positive and cordial effort to understand another's beliefs, practices, and habits without necessarily sharing or accepting them.”

—Joshua L. Liebman