

SUPERVISION

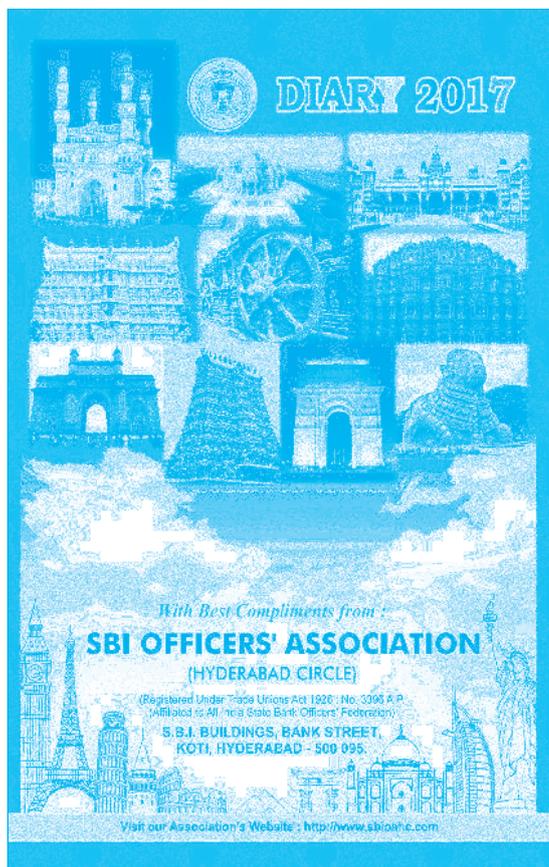
Volume XXXXVI

Issue No.1

HYDERABAD

31st January, 2017

From the General Secretary's Desk..



Dear Comrades,

A COMPACT COMPANION

I hope by this time the Diary 2017 of our beloved Association is in the hands of all of you. The keen interest taken by the Association in every aspect of it, right from designing the cover page to the preparation/updation of its content, has prompted me to open my mind with all of you.

Year 2017, being "International Year of Tourism" as declared by the United Nations Organisation (UNO) and having witnessed all of you working with lot of Stress and strain during the past three months of demonetisation, it is felt that you need some relaxation and if the cover page has a design containing most important tourist places, it would be reminding you throughout the year and prompt you to visit with your family members, some of the places in India and abroad, in addition to Seven Wonders of the World, for rest and recuperation at least during the time of mandatory vacation, if not on an intended leave. I am sure it will definitely keep you in good stead and helps you in giving your best to the Bank with rejuvenated and renewed vigour. The main motto behind giving you such a ready reckoner with updated service conditions is the felt need that each one of you should have an authentic, reliable and dependable directory of instructions to refer whenever you get a doubt or require a clarification on any of the service conditions. Besides, it enhances the skills on important tasks you are required to perform.

As in the yester years, a separate Chapter on all the Technology related issues, is provided alongwith new digital products introduced by the Bank viz., SBI Buddy, SBI Pay etc. In achieving the target of cash less Banking and to keep pace with the dynamics and aspirations of the Customers, digital products are

being provided by the Bank and therefore, it is cast on all of us to be well equipped with the knowledge of these products so that we would be in a position to readily deliver it to the customers and also make them easily acquaint with its operations besides providing the required support to them in case of need, on the spot.

As you are all aware, it has always been the endeavour of SBIOA (HC) to support you all in your needs in effective discharge of your duties and also in providing you with information on various facilities provided by the Bank as per your eligibility. Though it is titled as Diary 2017, it is more a Compendium of Service Conditions and Job Cards on day-to-day functioning than being a routine Diary.

Comrades, work life balance is utmost important to keep you in good health and to have a stress free life. The present day work demands lot of concentration and skill to discharge your duties effectively. Customer delight is the order of the day. Towards achieving this goal, you should keep yourself abreast of the Systems and Procedures to protect the interest of the Bank and should not compromise in the rush of quick and prompt customer service. Our sincere attempt is to support the members in this direction. I hope and wish, you all would appreciate and make optimum utilisation of the same so as to derive maximum benefit out of it.

I invite your sincere feed-back and suggestions for further improvement and also additions and deletions, if any, required, to further enhance its Utility Value.

Wishing you all the best,

G. Subramanyam
G.SUBRAMANYAM
GENERAL SECRETARY

EDITORIAL BOARD : G. SUBRAMANYAM, Editor, B. SUKKAIAH, Member, A. SREENIVASA RAO, Member

UFBU/AIBOC/FEDERATION NEWS**FIVE DAYS' WORKING IN BANKING INDUSTRY**

AIBOC sent a communication to our Chairman, Smt. Arundhati Bhattacharya on the above subject vide their letter No. 2017/17 dated 17.01.2017. The contents of the same are furnished hereunder:

"Smt. Arundhati Bhattacharya, Chairperson, State Bank of India, Mumbai.

Respected Madam,

We once again acknowledge with gratitude your contribution and your being instrumental in getting the MOU signed for 10th Bipartite Settlement on 23rd February, 2015. We distinctly remember your contribution jointly with Mrs. V.R. Iyer to bring the negotiations back on track when it was on the verge of break up, by securing two Saturdays' off in the banking industry. We could simply agree to the proposal of IBA for second and fourth Saturdays off after your passionate efforts and intervention towards our demand of five days' a week and also your persuasive remarks that five days' a week can be further taken up by the Organisations after the success of two Saturdays' off is proved.

You will now very kindly agree that lot of additional responsibilities of opening Jan Dhan Yojana accounts, Mudra loans and Demonetisation exercise etc. have ably and efficiently been performed by the Bank Officers and employees. The contribution of the Bank employees has been applauded by none other than the Hon'ble Prime Minister and Finance Minister of India apart from the industrial leaders. All through these process, you have been championing the cause of banking industry and Bank employees, for which we shall always remain indebted to you. We very strongly feel that this is the time when we all, jointly and proudly, can claim that the efficiency of the banking industry has improved much more in direct co-relation of two Saturdays' off. We, therefore, request you in your capacity as leader of the banking industry and also as Senior Vice Chairman of IBA to take necessary steps towards fulfilment of our demand of five days' banking as per international standards.

We are sure that with the opening of more ATMs, expansion of alternate delivery channels and rapid digitalisation, five days' banking will not adversely affect customer service. Implementation of five days' banking will ease the stress on Bank employees and particularly the Officers' fraternity and will help in enhanced strength and efficiency. We assure you that this gesture of goodwill will go a long way in building a conducive atmosphere in the banking industry and would accelerate the better performance of the Banks.

REDUCTION IN INTEREST RATES ON STAFF ADVANCES

Federation requested corporate centre vide their letter Nos, **6523/102/2016; 6523/105/2016** and **6528/106/2016** dated 29.12.2016 that the rate of Interest on Staff advances like Housing Loan, Vehicle Loan, Personal loan, Education loan, etc., should be reduced as there has been reduction in cost of funds.

We are happy to inform you that the Corporate Centre has responded quickly and positively and the interest rates have now been reduced for all the staff advances as mentioned below w.e.f 01.01.2017.

PRODUCT	EXISTING RATE OF INTEREST	PROPOSED ROI FOR STAFF LOANS
Individual Housing Loan	6.75% - (Up to 40 lacs) 8% - (Above 40 lacs)	6.50% - (Upto 40 lacs) 6.95% - (Above 40 lacs)
Vehicle Loan	7%	6.50%
Personal Loan	8%	6.95%
Education Loan including SBI Ed-vantage Scheme for Staff	8%	6.95%
Computer Loan	8%	6.95%

FAMILY FLOATER GROUP MEDICLAIM POLICY FOR SBI RETIREES (POLICY – B) - BANKS CIRCULAR NO. CDO/P&HRD – PPF G/82/2016-17 DATED 06.01.2017

Federation sent a communication to the Management on the captioned subject vide their letter No. 6724/02/17 dated 10.01.2017. The contents of the same is furnished hereunder:

"With reference to the above, we have the following observations and suggestions to make, as under:

2. The premium for all the plans under 'Policy – B' have gone up substantially (more than 3 times). This is because of the enhanced claim ratio and also taking into account the cost of domiciliary treatment. But, there are existing members under the earlier REMBS plan who were shifted to 'Policy - A'. Such members already have an amount fixed at 25% of the plan subject to a cap of Rs. 25,000/-, Rs. 50,000/-, Rs. 75,000/- and 1 lac for the various plans under 'Policy – A' for domiciliary treatment. For such members who already have a provision for domiciliary treatment under 'Policy – A', the provision for domiciliary treatment under 'Policy – B' may be unnecessary. So when they also become members of 'Policy – B', they are paying a higher premium because the cost of domiciliary treatment is loaded in 'Policy – B', making the premium exorbitant.
3. Therefore we suggest that:
 - a) Under 'Policy - B' another scheme/plan should be provided for, without domiciliary treatment. Therefore without domiciliary provision, such a scheme will have a lesser premium which can be availed by officers who are already members of 'Policy – A'. Alternately, at the same premium, they can avail a higher cover. This will help those under REMBS ('Policy - A') and reduce their burden on account of 'Policy - B'.
 - b) Secondly, as the mediclaim is a welfare measure, and as the burden on the retirees is too much on account of the rise in the premium, the Bank can subsidise the premium to the extent possible which will go a long way in mitigating the hardship of our retirees, and be a goodwill gesture".

SERVICE CONDITIONS OF MEDICAL OFFICERS REVIEW OF SALARY SCALES

Federation sent a communication to the Corporate Centre vide their letter No. 6513/04/2017 dated 17.01.2017. The contents of the communication is furnished hereunder:

"The salary scales of the Medical Officers working in the bank was fixed on the basis of the then existing salary scale of the General Officers. The same has been continued even now, and on the completion of the bipartite settlement at the industry level in the banking industry they are extended the stage to stage fitment in respect of their basic pay. However, in course of time, the salary scales of the doctors working in the Government and other sectors have gone up very substantially and comparatively. A review of these scales, keeping in view the improvements that have taken place in the Government on a continuous basis, is necessary. The 7th Pay Commission would further enlarge this difference.

2. The doctors working in different parts of the country have been approaching us for a review of the scales commencing from the entry point. We therefore request you to kindly look into these requests from the Medical Officers and re-fix their scales. As they do not have the benefit of periodical promotional opportunities, they are very much frustrated in comparison with the other officers in the general banking. These grievances could be addressed if we revisit their existing scales and review the same to suit the current environment in the medical profession".

REIMBURSEMENT OF ENTERTAINMENT EXPENSES

Federation sent a communication to the Corporate Centre on the above subject vide their letter No. 6529/05/2017 dated 17.01.2017. The contents of the communication is appended below:

"Dear Sir,

Please refer to the Circular No.CDO/P&HRD/PM/71/2016-17 dated 3rd October, 2016 revising the reimbursement of entertainment expenses.

In this connection, we observe that the revised instructions are yet to be operationalized through HRMS, though the instructions have been issued by you as early as 3rd October, 2016. Three and a half months have lapsed; but the officers are unable to claim the same in HRMS.

We request you to please instruct the authorities concerned to activate the relative menu in HRMS from October, 2016 with the revised ceilings at the earliest".

STAFF ACCOUNTABILITY: INVESTIGATIONS

Federation sent a communication on the above matter vide their letter No.6180/06/17 dated 17.01.2017 and the details of the communication is furnished below.

"Dear Sir,

It has been observed that there is a sudden rise in explanations on the basis of examination of staff accountability, many a times without crystallizing their role and lapses attributable to them. We agree that the accountability goes hand in glove with the responsibility, and higher the responsibility the more the accountability. The examination of accountability on large scale has created a feeling among officers that there should be no room for error in one's work and that any decision-making may bounce back with a tag of accountability, if the decision goes wrong and results in a financial loss to the bank. This fear of the democles sword of accountability is spreading vertically and laterally and is bound to affect business development as it leads to indecisiveness. For the development of a financial organization, the examination of accountability should send the right signals to the employees and not vice versa.

2. We are submitting our suggestions/ observations/ feedback on the captioned subject for your kind consideration:

- a) The Bank is a commercial organization and not a regulatory body. An advance which is by and large, a fair Banking risk, can go bad due to a number of factors. External factors like change in Government policy, market conditions, economic situation in other countries with whom the business is carried, out inefficient management of the borrowing concern, willful default by borrower etc., can be a cause of an account becoming NPA. To a great extent, all these factors are beyond the control of the bank or the officials. While examining staff accountability, these factors are required to be commented upon with suggestions for remedial measures.
- b) It has been observed that inconsequential procedural lapses are being highlighted in Inspection Reports and accountability is being fixed for the same. In some cases RFIA auditors have made incorrect observations and inflated risk perception. The very exercise of staff accountability is to safeguard the larger interest of the Bank and hence steps should be taken to identify areas where rules and procedures are difficult to follow and necessary corrective steps may be taken by way of strengthening any knowledge gap or by way of augmenting the resources or any other action to create an environment which should be conducive for better observances of rules and procedures. In many cases (fixing), trapping of an officer has been noticed as primary objective of the accountability process, overriding the need to take corrective steps.
- c) Bank branches/offices and its business are subject to various audits throughout the year, like Revenue Audit, Concurrent Audit, Annual inspection, RBI Annual Inspection, RBI inspection for Government Business & Pension, Statutory Audit, System Audit (IT) and Senior Officials Visits etc. All activities as well as business parameters are monitored on daily real time basis by various authorities. There is enough accountability detection mechanism available from where accountability can be identified.

- d) There is an acute staff shortage in all cadres and officers are finding it difficult to complete the desired jobs despite working hard day in and day out. While examining staff accountability, the factors like position of staff, leave, deputation etc. are required to be commented upon. However much one may deny, it is an irrefutable fact that the acute shortage of staff has had a disastrous effect on the quality and recovery of advances.
- e) It has been observed many times that investigations have been conducted very casually without clarity of role. Many times, officer sent to investigate into the matter does not possess required knowledge and experience in that particular field. Due to lack of knowledge and experience in basic branch functioning, KYC norms, laid down instructions, inter-branch/bank settlements, credit, forex, technology etc., a report full of half-truths, assumptions and surmises is submitted.
- f) Investigations/Staff Accountability conducted by retired officers is detrimental to the organization in many ways and bound to create a lot of frustration and demotivation in the serving staff. Whenever a retired official is assigned to submit an investigation report on staff accountability, his very appointment suggests that he should find someone accountable as he has been given a special assignment and he needs to justify it. Some kind of bias and prejudices creep into the minds of these officers either voluntarily or involuntarily or due to the wrong inputs/feedback given by somebody which affect the objectivity and reliability of the report. On many occasions, the investigating officer is given an advance briefing by his higher officials resulting **in indoctrination**. If the employees/officers concerned did not enjoy the goodwill and support of the retired officials/superiors, their fate is sealed by making the language of the report very strong, duly pin pointing their omissions and commissions.
- Sir, there is an urgent need to evolve a structured questionnaire for the Investigating officers to eliminate subjectivity, bias and prejudice.
- g) Examination of staff accountability in cases relating to retiring employees just before their retirement makes it difficult for them to retire peacefully. It has been observed that old cases are dug up after many years and disciplinary proceeding are initiated just before retirement putting a big question mark on their ability, sincerity and credibility after serving the Institution for many years and with full devotion. Therefore, guidelines have to be issued in this respect to ensure that old cases should not be revoked when they are left within six months for retirement.
3. Formulation of a proper accountability policy, as exists in many Banks will help in dealing such issues objectively and dispassionately. We request you to look into the above observations and feedback which are relevant and will definitely improve the dispensation of justice in the staff accountability area. We have immense confidence that given a fair treatment, the same set of officers who are responsible for taking our bank to greater heights shall deliver much better

results. We are willing to discuss all the above issues in detail along with the further simplification of the disciplinary procedure/punishment etc. Hence we request you to please call us for a detailed discussion on a fair 'staff accountability policy' and in the area of disciplinary proceedings"

MONETARY CEILINGS FOR RESIDENTIAL FURNITURE PROVIDED TO OFFICERS

Federation sent a communication on the above matter vide their letter No. 6710/03/17 dated 16.01.2017 and the details of the communication is furnished below.

"Dear Sir,

The monetary ceilings for provision of residential furniture to Officers was last revised in 2013 vide e-Circular No:CDO/P&HRD-PM/30/2013-14 dated 12.09.2013. The Circular also stated that "Officers transferred out of circle on administrative ground by the Bank, shall be entitled for 20% additional entitlement over and above the respective eligible grade wise ceilings". This was done probably with an intention to encourage officers to take up assignments outside their Circle.

The resultant eligibility for furniture would be as under:

Grade	Existing Ceiling	Revised Ceiling	20% additional eligibility	Total for Officers transferred out of parent Circle
SMGS-V	1,75,000	2,50,000	50,000	3,00,000
SMGS-IV	1,10,000	1,65,000	33,000	1,98,000
MMGS-III	1,00,000	1,40,000	28,000	1,68,000
MMGS-II	1,00,000	1,30,000	26,000	1,56,000
JMGS-I	90,000	1,20,000	24,000	1,44,000

- Most of the Officers who had to have two establishments due to compelling reasons like reluctance of the aged parents to move to another location, Children undergoing professional courses which cannot be discontinued in between etc., used this additional eligibility to purchase bare minimum furniture using the additional limit for use at the new location of posting.
- The Circular is silent on how the additional allowance is to be treated on repatriation to the Circle. Some Circles have taken a view that unless the depreciated value of the furniture is reduced below the normal level (revised eligibility level as per the above table), fresh furniture cannot be purchased. This is creating heart burns in the officials, who are repatriated, for the below mentioned reasons:
 - Official repatriated will have to wait for long to be eligible for buying new furniture as the furniture purchased out of the additional eligibility will be knocked off from the list after 10 years (for furniture) and after 5 years (for Electronic items) from the date of purchase.

- b) The Mattresses, Curtains and inverter batteries which have sub entitlement limits and shorter life spans also cannot be replaced based on the new interpretation even after their useful life.
 - c) From the above table it is also very clear that the revised limit would not be allowed to officers even after he is promoted to the next grade (except at SMGS IV to SMGS V promotion).
 - d) In most cases the Official has only whole heartedly obeyed the Bank's order of posting outside the Circle and are penalized now for no fault of theirs, on their return.
 - e) All officers feel that the interpretation is against the spirit of the scheme.
4. Under the above circumstances, we recommend that the additional limit sanctioned while the official is posted outside his Circle should be continued when the official is repatriated to his/her parent Circle, and reducing the eligibility will be demoralizing, as he can neither return the furniture already purchased nor go for fresh purchases after the due dates".

CIRCLE NEWS

DIARY 2017 RELEASED AT ASSOCIATION OFFICE BY PRESIDENT & GENERAL SECRETARY ON 02.01.2017



Continuing the good tradition, to meet the aspirations and requirements of the membership for having a compact compendium of instructions in the area of Service Conditions and other important areas requiring a reference while performing the duties, SBIOA (HC) has come out with the Diary, 2017 duly updating the service conditions upto 31.12.2016. SBIOA (HC) Diary 2017 was released on 02.01.2017 by Com. B Sukkaiah, President & Com. G Subramanyam, General Secretary in the Circle Headquarters in the presence of large gathering of members from the Local Head Office, Hyderabad Main Branch, NRI Branch, Hyderabad Commercial Branch, Hyderabad, CPPC & SCAB. The Circle Office bearers Com(s). NVS Vedarurthy, Treasurer, Bh V V S Srinivasa Rao, DGS Headquarters, A Sai Prasad, Secretary, S Appa Swamy, Secretary, Com. S Rasool Saheb, Asst. Treasurer & Module Office Bearers Com(s). V Anjaneyulu, DGS, Hyderabad AO-I, B Ranganadham, DGS, Hyderabad AO II, D Ajay Kumar, & S Arogyam, AGSs, Hyderabad AO I, K Anjaneya Prasad, AGS, Hyderabad AO

II, Regional Secretaries Com(s) P Nagender Reddy,(Hyderabad Main Branch) Y N V V S S Ch Murthy,(LHO), C R Bheem Singh (CO Estb-1) and Com. Kalpana Madhav, E C Member participated in the function of releasing the Diary 2017. Com. G Subramanyam, General Secretary, addressed the gathering and appreciated the efforts of Com. K Anjaneya Prasad, AGS, Hyderabad AO II for taking the initiative to update the contents of the Diary, Com. A Sai Prasad, Com. S Appaswamy, Secretaries for their role in the proof reading, comrades of IT Department for their contribution in updating IT products and other areas of improvement and Com. A Madan Mohan Rao for collating the latest delegation of financial powers. He also informed the gathering the part played by SBI Cooperative Credit Society Ltd., in sharing a part cost of printing the colourful diary.

GENERAL MEETING

HELD ON 08.01.2017 AT RAJAHMUNDRY

A General meeting was held on 08.01.2017, the Sunday in the premises of Rajahmundry branch. Com G.Srinivasa Rao, Regional Secretary, RBO – II invited Com K.Raghuram, DGS and Com VRK Mohan, AGS on to the dais. While speaking on the occasion, Com VRK Mohan, AGS thanked all the members who attended the meeting though it was informed to members in a short notice. He advised all the members to take advantage of the presence of the DGS and clarify all their doubts. He said that it was the first meeting in the AO in the new year and extended his best wishes for the new year to one and all.

Com K.Raghuram, DGS spoke at length in the meeting. He congratulated all the officers working in the branches for their dedicated and service oriented work after demonetization of specified bank notes and said that every officer had worked more than 12 hours during the period. He narrated the events as to how the AIBOC, Krishna Dist Coordination Committee condemned the remarks made by some politicians against the bank employees during demonetization process.

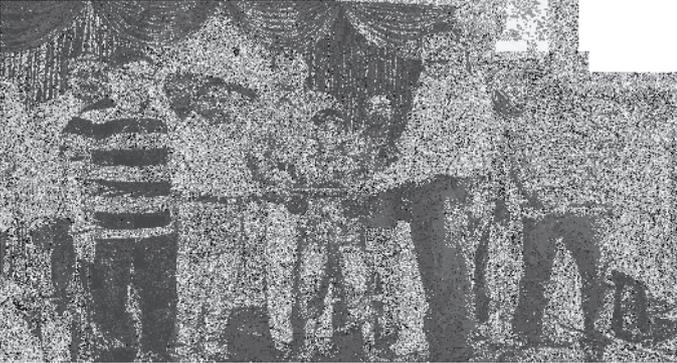
He also appraised the members on the status of merger of associate banks with SBI, XI Bipartite wage revision, delegation of financial powers, consequence of deviations in demonetization process in one of the branches etc. Later, the forum was opened to the members.

About 20 members actively participated in the deliberations in the meeting and raised doubts regarding leave, reimbursement of medical expenses, delegation of financial powers, 7 day banking in PBB Rajahmundry branch, gratuity enhancement, Bank's authorized doctor's vacancy at Amalapuram centre etc and some suggestions were made with regard to XI Bipartite wage revision settlement. Com K.Raghuram, DGS clarified all the doubts of the members to their satisfaction. About 90 members attended the meeting. Com Sai Raja Rao, Branch Manager, Lalacheruvu proposed a vote of thanks.

SUPERVISION congratulates Com. Raghuram, DGS, Vijayawada AO & his team for conducting the above meeting.

GARDEN PARTY AND GENERAL MEETING OF MEMBERS OF VISAKHAPATNAM DISTRICT BRANCHES ON 08.01.2017

The tradition of organizing Garden Parties by SBIOA (HC) Visakhapatnam A.O, once in a year, continued in the year 2017 also. In the process, this year a family gathering was organized on 8th January 2017, with immaculate planning and execution by the Regional Secretary Com. B.Surya Prakash, RS, R-IV with the



assistance of Regional Secretaries of other regions viz., Com. Gatta Satyanarayana, (R-I), Com A.Prasanna Kumar, (A.O, Vsp), Com. Venkateswara Das, (R-V) and Com. T.Govinda Rajulu, (BPR outfits). The response from the officer comrades working in Visakhapatnam District and their family members was very encouraging. The venue identified was in Sabbavaram Village situated 30 kms from Visakhapatnam. About 200 officers participated in the picnic along with their family members thus making a large gathering of about 350 persons of SBI officers' family.

The highlight of the Garden party was the participation of Sri B.Sukkaiah, President, Sri G.Subramanyam, General Secretary, with their better halves. Com N.V.S.Veda Murthy, Treasurer also attended the picnic. All the module office bearers, Com N.Rajendra Nath, RS, R-I, (AO,VJA) and Com C.Koteswara Rao, Ex-RS R-II also took part along with their spouses.

The entire day, starting from 10 AM to 5 PM was spent in conducting entertainment programmes and playing a variety of new games. Separate programmes were conducted for Ladies, Gents and Children. Com. C.A.S.Prabhakar, Deputy General Secretary was conspicuous by his presence and as well played the sheet anchor role in successful conduct of the Picnic. Com.C.D.B.Sundar, AGS, Com. P.Praveen Kumar, AGS, and large number of activists also made the occasion lively by their participation. Prizes were distributed to the winners/ runners of each event held during the day by Com. B. Sukkaiah, Com. G Subramanyam, Com. NVS Vedomurthy and CAS Prabhakar.

Before lunch, an exclusive meeting was conducted for the members present in which the President and the General Secretary have briefly explained the latest developments in the organization at Industry, confederation, Federation and Circle levels.

SUPERVISION congratulates Com. CAS Prabhakar & his team for conducting the above programme to the members and their family members.

VISIT OF BRANCHES BY CIRCLE OFFICE BEARERS

Com. B Sukkaiah, President, Com. G Subramanyam, General Secretary, Com. NVS Vedomurthy, Treasurer visited the following branches alongwith Com. CAS Prabhakar, DGS, Visakhapatnam AO and other Module Office bearers on 09.01.2017.

1. CCPC, Visakhapatnam 2. Visakhapatnam Main 3. RACPC-1, SMECC & Old Town Branch VSP

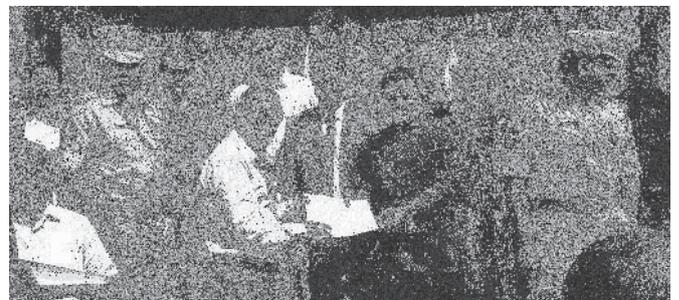
The Circle and Module office bearers greeted the members and wished them all success in their endeavours in the New Year 2017. Com. G Subramanyam, General Secretary appraised the latest developments in the Banking Industry, the preparation of charter of Demands for XI Bipartite wage settlement, Career Development System, Demonetization and its after affects, merger of Associate Banks and issues involved, efforts made for amendment of Gratuity Act for enhancement of limit from Rs. 10.00 lacs to 20.00 lacs, benefits released by Corporate Centre on the representation from AISBOF, reduction of interest rates for staff loans, Compensation for working on holidays and late sittings on account of Demonetization etc.

The visit of Circle Office Bearers to branches was arranged by module office bearers taking advantage of the visit of President, General Secretary & Treasurer to Visakhapatnam on 09.01.2017 for completing the process of Registration of SBIOA (HC) Visakhapatnam Guest House.

REGISTRATION OF GROUND FLOOR OF SBIOA(HC) VISAKHAPATNAM GUEST HOUSE AT VISAKHAPTAM ON 09.01.2017.

The Registration of the Ground Floor of SBIOA (HC) Visakhapatnam Guest House was completed on 09.01.2017. As already reported the first and second floors of the Guest House was already registered on 06.04.2015. The leftover portion of Guest House registration i.e., Third Floor was completed on 11.01.2017. The prestigious Guest House is now fully registered in the name of SBIOA (HC). The Guest House is already in use and being allotted to members.

Com. CAS PRABHAKAR, DGS, VISAKHAPATNAM AO WAS PRESENTED AN AWARD & CITATION BY DISTRICT COLLECTOR, VIZIANAGARAM



Com. CAS Prabhakar, DGS, Visakhapatnam AO was presented an Award & Citation by District Collector, Vizianagaram on Republic Day i.e., on 26.01.2017 in recognition of our contribution in constructing a Pucca Building for housing a Library at

Dwarapudi Village which was badly affected during HUD HUD Cyclone.

SUPERVISION congratulates and appreciates Com. CAS Prabhakar & his team for identifying and undertaking the noble activity. Supervision also thank all the members who contributed voluntarily for the above cause.

VISIT OF BRANCHES – HYDERABAD AO II ON 11.01.2017.

Com.B. Sukkaiah, President, Com.G. Subramanyam, General Secretary, Com. NVS Vedamurty, Treasurer, Com. B. Ranganadham, DGS, Com.K.A. Prasad, Com. G. Venkatram. AGSs, Com. S Ravi Kumar, Regional Secretary, A02, Com. B.Bhaskar Rao, Director, SBI Officers' Cooperative Credit Society Ltd., Hyderabad visited Bhadrachalam, Sarapaka, Palawanacha, Kothagudem Branches and spoke to the members at their work-places to find out the grass root level problems faced by them and assured to represent them at appropriate fora for redressal.

Issues on account of the Demonetization, implementation of CDS, non availability of adequate currency notes, pressures from the Controllers were some of the issues raised by the members during the visit of the branches.

GENERAL MEETING OF MEMBERS OF KHAMMAM DISTRICT ON 11.01.2017

A General Meeting for officers working in Khammam District was held on 11th January 2017 at Kaman Road Branch Premises, Khammam. The meeting started at around 8:00 PM in the evening and continued till night around 01.00 PM.

The meeting was graced by the Circle Office Bearer Com. B Sukkaiah, President, Com. G Subramanyam, General Secretary, NVS Vedamurty, Treasurer and Module office bearers Com. B Ranganadham, DGS, Hyderabad AO II, Com. K Anjaneya Prasad, AGS and Com. G Venkatram, AGS.



The Regional Manager of Region-IV, AO-II Sri A.Narayana Raja was the Inaugurator & chief guest at the meeting. Around 60 officer comrades from the branches of Khammam district, representing 95% of the membership in the district enthusiastically participated in the meeting.

The Branch Manager of Kaman Bazar Branch Com. Ravinder welcomed the invitees and the Chief Guest on to the dais and he also extended his hearty welcome to all the members and requested them to make the meeting purposeful by taking advantage of the presence of the Circle leadership. The formal meeting commenced by rendering a prayer invoking the blessings of God. All the dignitaries and the Chief Guest were welcomed by the lady comrades from the branches with flower bouquets.

Com. B Sukkaiah, in his Presidential address, shared his views on different matters concerning employee's welfare. He urged the comrades to devote sufficient time to their health and well being. The President has made a special mention regarding the tireless efforts put in by our comrades in fighting the situation arising out of de-monetisation. He cautioned the membership about Government's move on privatizing PSBs and Public Sector Units.

The Chief Guest, Com. A.Narayana Raja, the Regional Manager of Region IV spoke about his affinity and belongingness towards Association. Despite his hierarchial position as the Regional Manager, he was happier to refer himself as a comrade of the association. Besides, he shared his views regarding the adverse affects arising out of the new CDS system and referred to the flaws that are inherent and urged the association leaders to take up the matter with senior management so that the career prospects of deserving employees is not adversely affected and also other issue of incentive based on rating. He wished the comrades and association leaders all success in their endeavours and meaningful deliberations in the meeting.

This was followed by brief opening remarks by General Secretary Sri G Subramanyam. He appreciated the love and affection of the comrades towards the mighty organization by their attendance in large numbers from far flung areas of the district even during this critical phase of post demonetization period.

Thereafter, Sri B Ranganadham, DGS, Hyderabad AO II addressed the members present. He urged all the comrades to share their concerns whether professional or personal. He assured that the association will try its best to address the concerns in all possible ways. He expressed his happiness and was surprised by the participation of around 95% of the officer comrades working in the district of Khammam. He thanked all the comrades who were involved in organizing the program, but for their efforts this would not have been possible. Then he urged the comrades for active participation and a lively discussion followed.

Com.K.Anjaneya Prasad & Com. G.Venkatram Assistant General Secretaries complemented the members for their exemplary response by attending in large numbers, despite the short notice and extended greetings for successful conduct of the meeting.

About 16 members spoke on the occasion and raised number of issues – covering District level, Module level, Circle level and also Industry level issues. The important points that came up during deliberations are:

- Pressures on account of demonetization and non availability of cash
- ill-effects of CDS,
- Effect of Merger of Associate Banks with SBI,
- Postings at difficult centres for longer periods of time and its mitigation,
- Non-provision of hired vehicles even for lady employees who are in family way, for official duties/inspections etc even for travel to distant places for inspection.
- Improper treatment and lack of compassion towards officers by the controllers/stakeholders.
- Career progression and conversion of RMRO's into general cadre officers.

Comrade B Ranganadham, DGS, Hyderabad AO II spoke about the issues raised by the officers one by one and clarified the doubts / queries raised that are pertaining to the Module and requested the General Secretary to address the remaining as they pertain to Circle/ Corporate Centre/Industry level.

The General Secretary Com.G Subramanyam had elaborately dealt with the developments at Circle level/Bank level/UFBU level before giving clarifications on the issues raised by all the officer comrades. He congratulated the members that the purpose of the meeting was well served as the quality of the issues raised by members is par excellence. He requested the members to come with the ideas regarding Charter of Demands for XI Bipartite settlement. The General Secretary clarified the points raised by members and assured that these issues will be taken up with the Circle management in CNC meetings besides escalating to AISBOF leadership for representing to the Management at Corporate Centre level so as to take them to their logical conclusion to the extent possible.

The vote of thanks was proposed by comrade Com. Venkanna, Branch Manager, Rotary Nagar, Khammam. He thanked the association leaders for providing the opportunity to express their concerns. He also thanked the comrades for their active participation. The program came to an end with rendering of National Anthem.

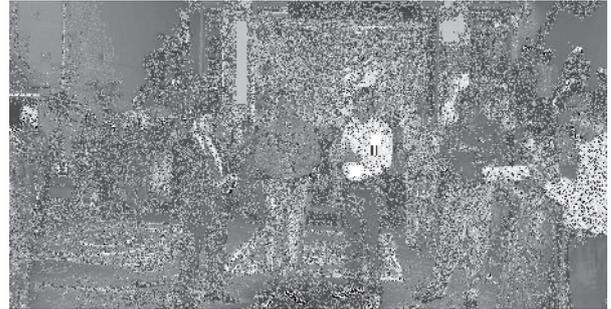
SUPERVISION congratulates Com. B Ranganadham, DGS, Hyderabad AO II and his team for conducting the above meeting.

SANKRANTHI CELEBRATIONS AT HYDERABAD AO I & II PREMISES

One of the biggest festivals of Telugu speaking states has been celebrated traditionally by conducting Rangula Rangavallulu and Galipatala Utsavam at Hyderabad AO premises.

Rangula Rangavallulu (Muggula Poteelu) With a view to encourage the rich tradition, art and culture of our country and the Telugu speaking states of Andhra Pradesh and Telangana, on the eve of the important state festival Sankranti, Rangula Rangavallulu (Muggula Poteelu) was conducted on 11.01.2017 in the premises of Hyderabad AO I & AO II for all the staff members working in both the AOs. Around 70 lady comrades in 15 teams from Admin Office

I&II, Secunderabad branch, RACPC-1 and SMECCC enthusiastically participated. Com. V Anjaneyulu, DGS, Hyderabad AO I was entrusted the task of organizing the competition. Prizes to the winners and all the participants were distributed by both DGMs of AO I & II Shri. Rajesh Kumar and BVSKT Bhaskar respectively. The role of Association in conduct of the event was appreciated by DGM (B&O) Shri. Rajesh Kumar. AGMs S/Shri B. Mukunda Rao & T Hannoji Rao, Shri A Murali Krishna, CM (HR), Hyd. AO II, Com. R. Sriram DGS, SBI Staff Union Hyd. Circle, Hyd. AO I and his team, Office bearers of Hyderabad AO I & AO II of



both Association & Staff Union participated. The colorful event was widely covered by print and electronic media.

Galipatala Utsavam: Kite festival was conducted as part of Sankranti celebrations on 12.01.2017. It was organized on the terrace of Secunderabad branch premises.



Shri Rajesh Kumar, DGM (B&O), Hyderabad AO I, Sarvashri K J V Nagaraja, V Shiva Kumar, B Mukunda Rao, C Gowri Shankar, Y R Rajesh, D Dora Babu, Regional Managers, Sarashri T Hannoji Rao, TVVLN Ramanadham, M P Tiwari, V Rajesh, V Nageshwara Sharma, CSLS Narshimham, V Venu, P B Sourji Rajan, BSV Rama Krishna Rao, S Devendranath, M. Rama Rao AGMs and staff members working in Secunderabad, RACPC, SMECCC, AO 1 & 2, Com. G Subrahmanyam, General Secretary, Com. B Ranganadham DGS, Hyd AO-II, Com. R Sriram, DGS, Hyd. AO I, SBISUHC, and Shri Janardhana Chary. DGS, Hyd. AO II, SBISUHC, Office bearers of both SBIOA (HC) & SBISUHC of Hyd. AO-I & II took part in the kite flying.

The organization of the event was assigned to Com. V Anjaneyulu, DGS, Hyderabad AO I and his team. Shri. Rajesh Kumar, DGM (B&O), Hyd. AO I appreciated the role of Association in bringing togetherness and stress relief to the staff. The colorful event was widely covered by print and electronic media.

SUPERVISION appreciates the Management functionaries of Hyderabad AO I & AO II for the support extended in organizing the above events and Congratulates Com. V Anjaneyulu, DGS, Hyderabad AO I and his team for the nice initiative and successful conduct of the festival.

PRESS MEET ORGANIZED ON 16.01.2017 TO COMMEMORATE DISTRIBUTION OF 2017 DIARY AT HYDERABAD AO I & AO II PREMISES



A Press Meet was arranged on 16.01.2017 by Com. V Anjaneyulu, DGS, Hyderabad AO I in the Conference Hall of Hyderabad AO to initiate the process of presenting the SBIOA (HC) Diary 2017 to the DGMs and other members working in the Administrative Offices of Hyderabad AO I & AO II.

Sri Rajesh Kumar, DGM(B&O), Hyd. AO-I and Sri BVSKT Bhaskar DGM(B&O), Hyd. AO-II. Com. B Sukkaiah, President, Com. G Subramanyam, General Secretary, Com. NVS Vedamurty, Treasurer, Com. A Sai Prasad, Secretary, Com. S Appaswamy, Secretary, Com. V Anjaneyulu, and his team of office bearers, Com. K Anjaneya Prasad, AGS, Hyderabad AO II, Regional Managers S/Shri KJV Nagaraja, R-I, V Sivakumar, R-II, C. Gowrishankar, R-IV, Y R Rajesh, R-V, D Dorababu, R-VI participated.

Com. V Anjaneyulu, DGS, Hyderabad AO I explained the purpose of the press meet and opined that the good work of Association should be made known to public also. Sri Rajesh Kumar and Sri BVSKT Bhaskar, DGMs Hyderabad AO I & AO II respectively appreciated the efforts of Association in bringing out a handy reference book on all service matters. Com. B Sukkaiah, greeted the gathering.

Com. G Subramanyam, General Secretary briefed the Press and the gathering saying that though it is titled Diary, 2017, it is a compact handbook of reference on service matters and covers important subjects of relevance for day to day functioning at the branches. He complimented all the staff members for their sincere and honest attempt to update the diary with latest instructions issued by the Bank till 31.12.2016. The Diary 2017 was later distributed to all the dignitaries who were present in the meeting. The event received wide publicity and was covered in all the leading Telugu and Hindi news papers.

SUPERVISION congratulates Com. V Anjaneyulu DGS, Hyderabad AO I and his team for the noble concept in arranging a press meet.

EDUCATIONAL PROGRAMME FOR NEWLY PROMOTED OJMs BY HYDERABAD AO I ON 22.01.2017

Towards excellence... an educative programme (Role Appreciation) for the newly posted Service Managers and First time Branch Managers was held to update the members in their role. The classes were held in AO Conference hall. Around 60 members attended and appreciated the role played by the association in conduct of such programme which was the need of the hour. Com.V.Anjaneyulu, DGS, in his opening remarks explained the importance of role appreciation for First time BMs and Service managers and requested the participants to follow systems and procedures to protect the interest of the Bank and not to land in troubles by deviating the laid down norms. He emphasized the importance of such programmes conducted by AO-I. He said that In spite of busy work schedule during demonetization we have conducted a programme for Forex Officers. Shri.MS Kashyap, CM, Shri.K Maheswar CM, & R Kishore Kumar,CM Faculty from SBLC handled the sessions. Shri. Rajesh Kumar, DGM(B&O), Hyderabad AO-I inaugurated the session. He praised the role of Association in conducting such educative programmes which was useful to the Officials in rendering best customer service. Shri B Mukunda Rao, Regional Manager, Region III & KJV Nagaraja, Regional Manager, Region I addressed the members. Secretaries of Head Quarters Com(s). A Sai Prasad and S Appa Swamy greeted the participants. A special programme on Health and Stress Management was dealt by Dr. P.Sridhar, noted physiotherapist and yoga expert. Earlier Com.S Arogyam welcomed the dignitaries on to the dias and later on proposed vote of thanks. Regional Secretaries A Giridhar, P S Prasad, L Srinivas and Dinesh Ravi Tej participated.

SUPERVISION congratulates Com. V Anjaneyulu, DGS, Hyderabad AO I and his team for conducting the above programme.

CLUSTER MEETINGS OF REGION – VI, TIRUPATI CONDUCTED AT MADANAPALLI & CHITTOOR BRANCHES ON 22.01.2017.

Two Cluster meetings, one in the morning at Madanapalle and the other in the evening at Chittoor were held on 22.01.2017, wherein more than 50 members attended in each meeting.

The meetings were presided over by Com. C. Surya Kumar, Deputy General Secretary. Com. G. Bhaskar Reddy, Assistant General Secretary and Regional Secretaries Com. V. Narendra Simhaji, Regional Secretary, Region – III, Com. B. Adinarayana, Regional Secretary, A.O. Tirupati, and Com. D.S.V. Rama Naidu, Regional Secretary, Region – VI attended the meetings. Members have deliberated on various issues. The Deputy General Secretary Com. C. Surya Kumar assured to take up the issues raised by members with authorities of Administrative Office and Regional Business Office level respectively and address them.

AISBOF E C MEETING AT CHENNAI ON 22.01.2017

The 6th meeting of the 27th Executive Committee was held at Chennai on 22.01.2017. The primary concern of the membership was discussed elaborately as listed hereunder:

- XI Bipartite wage settlement – our commitment for industry level settlement instead of each bank level.
- Delay in Gratuity enhancement to Rs. 20.00 lacs by Government of India – Federation's Efforts
- Delay in appointment of Officer Director on Bank's Board
- Improvements in superannuation benefits
- Career Development System(CDS) – Meeting with General Manager, Special Projects, Corporate Centre, & Suggestions of Federation
- Holding of Central Negotiating Committee Meeting and the agenda for discussion.
- Acute man power shortage – Need for recruitment
- Issues related to merger of Associate Banks
- I R issues with State Bank Management
- Cross selling – Continuance of miss selling on a/c of pressures.
- Demonetization and its aftereffect
- Uniform compensation for Sunday/holiday working and late sittings

Com. B Sukkaiah, President, Com. G Subramanyam, General Secretary and Com. K Raghuram, E C Member attended the E C Meeting and presented the Circle's view on the above topics.

AIBOC WORKING COMMITTEE MEETING AT NEW DELHI ON 31.01.2017

The Working Committee Meeting of AIBOC was held at New Delhi on 31.01.2017 at 2.00 pm. Com. G Subramanyam, General Secretary, AIBOC, AP & Telangana States attended the meeting. The following issues were discussed in the meeting.

- Adequate compensation for hard work done during demonetization of SBNs.
- Delay in appointment of officer director on Bank's Board
- Delay in amendment of Gratuity Act enhancing the limit to Rs. 20.00 lacs
- Acute staff shortage
- Need for recruitment in Banks
- Efforts for realizing our dream of 5 day week working
- UFBU meeting and its unanimous decision to go on a day's strike on 28.02.2017
- Developments in the Commencement of XI Bipartite wage settlement.
- Non receipt of mandates from Banks to IBA for wage revision talks
- Issues of Dhanalaxmi Bank Ltd., and Federal Bank Limited.
- Issues of retirees.

RETIREMENTS

The following officials retired from the Bank's service on attaining superannuation in the month of January 2017. **SUPERVISION** wishes them a happy, peaceful and healthy retired life.

Sarvashri / Ms.	Branch / Office
MOHAN LAL GUPTA	LHO, HYDERABAD
K CHANDRASEKHARA RAO	CITY CENTRE, HYD.
SHAIK HAMEED MOHIDDIN	MIRALAM MANDI, HYD
B SRINIVASULU	JEEDIMETLA I A., HYD
G JAYA RAJ SINGH	SME, BHIMAVARAM
S WILSON JOSEPH	PUDIMADAKA
C RAMA KRISHNA	TIRUMALA
J C VEERABHADRA RAO	KADAPA
M L PRAMEELA	KODUR (KADAPA DIST)
A ARUN KUMAR	GEORGE PET, ANANTAPUR
B BUCHI BABU	RBO ANANTAPUR
S KOTESWARA RAO	OLD GUNTUR
A UMA MAHESWARA RAO	RBO ONGOLE
T VENKATA SUBBA RAO	RBO ONGOLE
K VENKATA PADMA KUMAR	LHO, HYDERABAD
M RAGHU RAM	L B O - SANGAREDDY

HEALTH MONITOR

(Continued from the previous issue dated 31.12.2016)

Ginger extract

Ginger is available in many forms. It can be purchased in pre-packaged supplement form at health food or vitamin stores. Ginger root or tea can be found at the grocery store. The spice is used in many cuisines. Health benefits include relief from stomach upset and nausea as well as pain relief for many conditions. People with arthritis found that ginger helped to reduce pain when used in combination with a prescription treatment for arthritis.

Alternative therapies**Tai chi**

Tai chi is an ancient Chinese form of mind-body exercise that improves balance and flexibility. In a study published by *Arthritis and Rheumatism*, researchers found that practicing tai chi is especially beneficial for those with osteoarthritis. It reduces pain and increases range of motion. The mental discipline it teaches could also aid in coping with chronic pain.

Exercise and weight management

Daily exercise to keep the joint moving reduces knee pain in some people. For those with arthritis, keeping the leg stationary or reducing the range of motion to avoid pain can stiffen the joint and make matters worse. Being overweight can aggravate the problem as well, so weight management is important.

Heat and cold therapy

Using a heating pad to rest your knee when reclining can help to keep the joint from stiffening up. Wrapping a gel-style cold pack or cool compress around it can reduce pain and swelling.

Finding care

Before you try any home remedy, whether a dietary supplement or other alternative therapy, you should talk to your doctor. Some supplements can interact with other medications or have unwanted side effects.

It's also important to find the cause behind the pain. You may need blood test and X-rays to rule out more serious possibilities. The sooner you get to the root of the problem, the sooner you'll be on the road to recovery.