



OFFICERS' VOICE

A Monthly Journal of Corporation Bank Officers' Organisation (CBOO)

Editorial

OFFICERS' UNITY WINS

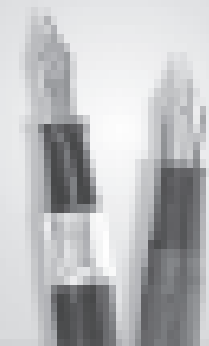
After a very fruitful meeting between the top leadership of CBOO and the Chairman and Managing Director of our Bank followed by a series of informal discussions with a committee of General Managers headed by Chief General Manager , a bipartite meeting was held on 20th March 2008. It was a crucial meeting for us and for the management. Our agitation had gained momentum and was to enter a critical phase with a massive dharana before Head Office of the Bank scheduled for 24th March. This was as a build up for the proposed token strike on 31st March.

The Joint Meeting was an opportunity for us to present our views on several issues affecting the members. The continued violation of the code of conduct and recognition by the management, the serious shortage of manpower, the ill treatment of officers by some executives of the Bank and their hurt feelings - all these figured in the discussions. The issue of discrimination also came for deliberation. Apart from these matters, a few issues with financial implications raised by us, some of which were discussed already in the past, were taken up for consideration. There was a hard bargaining from both the sides on the issues as a result of which the meeting went up to 9 p.m. The signing of minutes also took a lot of time, which was done on a holiday and again till late night, which demonstrated the concern

of both the parties to arrive at a satisfactory solution to the contentious issues and bring back the IR onto the rails.

As the crux of the current impasse was violation of code of conduct and recognition in the meeting, it was agreed to respect the code as agreed in April 1984 and reiterated in December 1996. There was also an assurance to implement agreements and policies. These measures were in the direction of building confidence in the bipartite forum. On the treatment to officers, the management reiterated its commitment to the dignity and self-respect of all officers and assured to examine our suggestion to set up a machinery to redress the complaints from the officers.

The major forward movement is in respect of the difficult issue of manpower shortage. Throughout our campaign we had highlighted this, as in many branches officers are literally slogging for long hours doing all kinds of jobs and at the same time receiving the beating from dissatisfied customers and shortsighted higher authorities. Relief from the suffering had to be of top priority in our agenda. But on a complex issue like manpower, solution cannot be ready found. The management has already decided to entrust the study of manpower to NIBM. We have made a number of suggestions, which are now accepted by the management. During the next three



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or four months, the study should be over and a definite policy to address the problem should be in place.

There were other issues which would directly affect the members. They were also addressed satisfactorily. Officers on transfer can now fix their residential quarters anywhere they like. The ceiling for reimbursement of entertainment expenses has been revised. The issue of purchase of residential quarters in difficult centers will be expedited and the suggestion to treat Pune and Chandigarh on par with major 'A' class cities for the purpose of rental reimbursement will be examined. The results of these will accrue to the officers soon.

What are the gains to us collectively? We have, through collective will, demonstrated our faith in the bipartite system so essential to maintain a healthy IR climate in the Bank. The members have appreciated the value of an informed campaign and responded to our calls wholeheartedly. The value of the principle 'unity is strength' applicable to a trade union is once again proved by the members. In the process, they and the leadership have gained greater confidence in the usefulness of collective actions. In sum officers' unity has won.

It is not that only we are responsible for the success of the meeting, equal credit must go to the management team as well. The initiative

taken by the CMD of the Bank, the positive response from the committee of top executives headed by Chief General Manager and the frank and threadbare discussions, both informal and formal, spread over four days - all facilitated the understanding. There was give and take in the real sense between both the teams. In the process it once again proved that dialogue always helps to resolve differences.

Having addressed the IR crisis what is our task? The next two years will be crucial for the Bank. When the industry will be opened up further for the foreign players, the competition will increase. To face it, the Bank has to grow in size; at the same time the growth should be qualitative. Our officers have the commitment and capacity to live up to the challenges the Bank faces and it is the hope of every one that we will all put our best foot forward to meet the challenges.

OV

RETIREMENTS

B. PRABHAKAR KAMATH

B. Prabhakar Kamath, Senior Manger, Currency Chest, Mumbai retired from the services of the Bank on attaining superannuation on 31st March. He joined the Bank as a clerk in December 1969, promoted to officer cadre in January 1977, promoted to Scale-II in January 1985 and to Scale-III in February 2000.

During his 38 years of service he had worked in Virajpet, Chikmagalur, Mangalore, Hubli, Margao and Mumbai.

VENUGOPALAN NAIR K.

Venugopalan Nair K, Asst. General Manger, Bangalore -ZAO retired from the services of the Bank on 31st March on attaining superannuation. He joined the Bank as a clerk, promoted to officer cadre in 1978, to Scale-II in 1987, to Scale-III in 1993, to Scale-IV in 1997 and to Scale-IV in 2004.

During his 34 years of service, he had worked in Coimbatore, Kannur, Palakkad, Kanhangad, Alappad, Kozhikode, Ernakulam, Mumbai, Vallab-Vidyanagar, Mangalore and Bangalore.

OV wishes them a happy and active retired life

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CBOO NEWS

BRANCH VISITS

Chennai

G.Raghuraman, Treasurer along with Regional Chairman, R. Anbalgan and Regional Secretary B. Sridhar visited Tambaram Sanatorium and Guduvancherry branch on 16th February.

Udupi

Krishna N. Pai, Secretary -SWASTI, Bhaskar Pai V, Regional Chairman, Vittal Rao O.C., Regional Secretary along with Madhav Pai, Dy. Regional Secretary, Nirmala Shenoy, Lady representative, A. M. Vinod Rao, Vittal Shetty, Sadashiv Shetty, Laxminarayana Bhat, Madhav Kamath, Krishna Murthy, Area Secretaries and Sridhar Rao, Devika Shetty, Malathi Puranik, activists visited the following branches from 19th to 21st February:

Karkala, Doopadakatte, Mala, Shirthady, Alangar, Moodabdiri, Kuthethur, Mukka, Tadambail, Baikampady, Kavour, Herady, Kundapur, Vaderahobli, Gopady, Manuru, Pandeshwar Sasthan, Varamballi, Kallianpur, Malpe, Udupi-Ambalapady, Kuthpady, Alevoor, Manipal, Perampilli-EC, Udupi Main, Udupi-Zo, Vamanjoor, Mangalore-Padavu, Kadri, M.G. Road, Kodialbail, RBC, Currency Chest, Car Street, MICR Centre, Bunder, Jeppu, NRI, Poona and Pandeshwar.

During the visit they interacted with the members and sought their active involvement in agitational activities.

- O. C. Vittal Rao, Regional Secretary

BALASUBRAMANIAM FOUNDATION

Mock Interview

Coimbatore

A mock interview for the promotion aspirants from clerical to officer cadre was held at our IFB-Coimbatore branch on 24th February. The mock interview was conducted by S. Rajagopal, Chief Manager, V. Muthukrishnan, Chief Manager and S. Murugavel, Senior Manager. Our senior members gave various tips on banking during the interactive session. Useful study materials were also provided to the promotion aspirants.

-K.R.Rajaram, Regional Secretary

Head Office

Mock interview was conducted for the benefit of promotion aspirants working in Head Office and the branches in Udupi Zone on 23rd February at CBOO Centre. Our senior colleagues, K. Kamalaksha Nayak, AGM, K. Ramachandran, AGM, S. Narayanan, Chief Manager, K. P. Manjunath, Senior Manager and Diwakar M. Shenoy, Senior Manager constituted the panel for conducting the mock interview.

The programme was well received by the participants.

-K.Kamalakar Nayak, Regional Secretary

Zonal Consultative Committee Meetings

ZCC meeting was held on 16th February. N. Muralidhar Kamath, DGM, John P Dias, Chief Manager and K. Mahabaleswar Karanth, Manager represented the local Management. Bhaskar Pai V, Regional Chairman, O.C.Vittal Rao, Regional Secretary and B. Madhava Pai, Dy.Regional Secretary represented the Organisation.

Muralidhar Kamath, DGM welcomed the members and briefed about the performance of the Zone. He stated that the Zone was able to achieve 4 parameters out of 11 parameters. He informed about the image building activities undertaken by the Zone. Informing about the steps taken on issues discussed in the previous ZCC Meetings, he informed that the Note Sorting Machines will be supplied to important branches within a short time. He also informed that a letter is written to Head Office regarding provision of Bank's quarters to officers working in Mangalore branches.

In his response, the Regional Secretary expressed that the Management is not respecting bilateralism and failed to establish mutual trust with the Corporation Bank Officers' Organisation, the sole bargaining agent on behalf of officers. He also stated that there is no concern shown by the Management for the issues affecting the officers. He further informed that unless the issues raised by the Organisation are resolved and mutual trust and confidence is restored, Organisation will not be giving its views on Bank's business at Zonal Consultative Meetings.

- O.C.Vittal Rao, Regional Secretary

Contentment is a pearl of great price, and whoever procures it at the expense of ten thousand desires makes a wise and a happy purchase. —John Balguy

AIBOC NEWS

8TH TRI-ENNIAL GENERAL COUNCIL - A HISTORIC EVENT - GRAND INAUGURAL AND BUSINESS SESSION PRECEDED BY MAMMOTH PROCESSION IN CHANDIGARH [Text of AIBOC Cir. No.20 dated 13-03-08]

1. "The Indian Banking Industry is the driving force and engine for growth of the Indian economy and for that, over 9 lacs of bank employees and officers working in the banking industry deserve appreciation of the common man", declared Shri. Pawan Kumar Bansal, Hon'ble Minister of State for Finance, Government of India, amidst the thunderous applause and slogans "AIBOC ZINDABAD', BANK OFFICERS' UNITY ZINDABAD, while delivering his inaugural address to a gathering of over 2000 delegates and observers assembled in the spacious Bhargava Auditorium, PGI, Chandigarh to participate in the historic 8th Tri-ennial General Council Inaugural Session on 8th March 2008, at Chandigarh. Shri. Bansal, declared that the UPA Government had made it very clear that under no circumstances, the Government will allow equity to go down below 51% in the Public Sector Banks and would ensure that the banking industry remains under the ownership of the Government. Further, he stated that the Banks were given greater autonomy to ensure all-round growth of the banking industry.

2. He also referred to the recent agitation on the various issues by the United Forum of Bank Unions (UFBU) and complimented the leadership of the unions for its maturity and experience in dealing with the issues concerning the banking industry and also their own issues in the interest of the common man. "There is great disparity between the perception of 'cost' in respect of 2nd option on Pension between the IBA and the unions and they should meet and discuss to workout a final solution to the issue", he stated. He also made it clear that the Government is not forcing the Merger of Banks on the workforce, but the unions should also consider the need for strengthening the banking industry in the background of implementation of Basel-II norms and the need to provide an additional capital of Rs.50,000/- crores. The issue of Compassionate Appointment, Outsourcing and Recruitment etc., are being looked into by the Government. In democracy, the unions and

associations have a pivotal role to play. " You have your own perception and are entitled to express to the IBA and Government for positive consideration of your issues..... " declared Shri. Bansal.

3. The Minister also covered very extensively various issues that are confronting the banking industry in the background of the changes that are taking place and the value addition of the unions through their experience in resolving those issues. The IBA is the bridge between the Government and the Unions and it is for the leadership to place all their views before the IBA so that they can take up the matter with the Government.

4. Earlier, Com. V. Eswaran, President of the Confederation hoisted the flag of the Confederation at the State Unit Office of AIBOC, State Bank of India, Chandigarh and led a mammoth rally to the venue. The procession started its journey amidst thunderous bursting of crackers with high enthusiasm amongst the delegates and observers who never stopped chanting sky touching slogans on trade union movement with particular reference to the Confederation, to herald the beginning of the procession. The leadership of the Confederation led by Com.V.Eswaran, the President, Com.Amar Pal, the General Secretary along with all the senior leaders in the forefront of the procession, moved towards the venue. Com.L.V.Subramaniam and Com.Shantha Raju, the veterans of our movement were present throughout the procession to inspire our rank and file. The Affiliates of the Confederation along with their banners had assembled in a large number. The procession was almost one kilometer long and the members were enthusiastic and shouting slogans with full force at the top of their voice such as 'UFBU Zindabad', 'AIBOC Zindabad', 'Bank Employees' and Officers' Unity Zindabad', etc., attracting the attention of the people of city of Chandigarh and the print and electronic media. The members who marched in the procession in a most disciplined manner assembled at the Venue to participate in the historic conference.

5. The beautiful function which attracted the attention of the fraternal organizations, media in the august presence of veterans commenced with Saraswathi Vandana prayer by young and popular musician Shri. Sunil Bhiani, who held the audience in rapt attention. Thereafter, Com.Amar Pal, the General Secretary of the Confederation in his preliminary remarks and welcome address referred to the good gesture of the dignitaries on the dais for having accepted our invitation and gave a brief account of the 'City Beautiful' Chandigarh. He also made detailed reference to the background of the Confederation, its role and contribution to the growth of the banking industry. He referred to some of the initiatives that the Confederation has taken in order to oppose the ill-advised moves of the Government on the reforms in the financial sector and its efforts in getting an independent opinion from the outside commission on Banking and Financial Reforms. He briefed the Hon'ble Minister on the various issues that are pending at the Government level with particular reference to the 2nd option on Pension, Merger and Acquisition, Compassionate Appointment etc., which require immediate attention on the part of the Government. He also briefly touched upon the problems that the officers are facing and the need to find a solution to some of them including the regulated working hours for officers. He touched on the challenges that are ahead of the Confederation and urged upon the Government to look into some of the issues that have been the reason for the recent agitation by the employees and officers in the banking industry. The dignitaries on the dais along with the Chief Guest and Guests of Honor proceeded for lighting the lamp to mark inauguration of the Conference. The Members responded with thunderous applause.

6. Shri.M.B.N.Rao, the Chairman of the Indian Banks' Association and the Chairman and the Managing Director of Canara Bank, acknowledging the services of the employees and officers in the Banking Industry for their contribution to the growth of the industry and their excellent performance in achieving the targets of the Government, said that "the Indian Banking is safe in the hands of the experienced people at all levels, since the people who are at the helm of affairs including the Prime Minister of the Country have come from the banking

background, and the Governor of RBI is a man of rich experience and known as professional banker, are responsible for protecting the interests of the industry. The challenges ahead are the WTO conditions that the banks should be liberalized as per the Basel-II norms and allow competition from the foreign banks. "You hold the key for the future of the country and once the banking growth is taken care of, all your demands will be resolved" stated Shri. Rao. "You need to address the issue of competition and should be proactive to ensure our continued contribution to the growth of GDP through priority sector lending. There cannot be retrenchment and we need to recruit more hands to achieve inclusive growth in the economy. The IBA has been taking all initiatives to ensure an early resolution of all the issues raised by the United Forum of Bank Unions and a time frame has already been drawn to address the issues raised by the unions." Said Shri. Rao, amidst thunderous applause.

7. Com. C. H. Venkatachalam, the Convenor of UFBU and the General Secretary of AIBEA congratulated the membership of AIBOC for maintaining unity and solidarity in the banking industry. "The Confederation is the biggest trade union of the officers not only in the country but also in the whole world. Its contribution in consolidation of the Bank Officers' movement and in bringing unity amongst the unions through the United Forum of Bank Unions by providing leadership over the last several years is well known to the trade union fraternity. I am happy that the Chairman of IBA and Minister of State for Finance are here and have understood our problems. The unions will sit with them and discuss threadbare to thrash out all issues including the 2nd option on Pension. This is the trust that we are endeavoring to build. The Banking Industry has performed well. We are only asking for a small share of prosperity to take care of some of our issues. We had so far 8 bipartite settlements in the Banking Industry covering over one million employees and officers in our country which is the biggest achievement. It is a record not only within the country but outside the country as well" stated Com.C.H.Venkatachalam amidst thunderous applause. "We believe in bipartite relationship. If the Government and IBA are willing to take one step

forward we will not be lagging behind in taking two steps forward towards finding solution to our issues. While, we believe in the inclusive growth, we believe that the welfare of the employees of the banking industry is also equally important for us," said Com. Venkatachalam.

8. Shri.M.B.N. Rao, the Chairman of IBA was requested to release the special issue of Common Bond brought out on the occasion of the 8th Triennial Conference. After the release of the special issue, he handed over the first copy to Com. R.N.Godbole, the founder General Secretary and also the first Editor of the Common Bond as a mark of respect to the veteran leader.

9. Com.V. Eswaran, the President of the Confederation in his presidential address brought to the notice of the Hon'ble Minister the precarious working conditions of the officers and the security hazards they are subjected to when they visit the interior parts of the country for the banking business including the threat of loosing their lives. He drew the attention of the dignitaries on the dais about the recent killing of the officer of State Bank of Indore at Vizag when he was on his official duty for recovery of loan. "The officers are under a lot of pressure. The Govt. is attempting to force the revised pension scheme knowing well that the officers' organizations have signed a settlement with the IBA on the pension scheme. The joint note signed by AIBOC on the pension scheme is an agreement and is very important and the officers will not tolerate any discrimination on this count", stated Com. Eswaran, amidst roaring applause from the audience.

10. He also highlighted the difficult working conditions of the officers and frequent denial of several legitimate demands. "We have to take care of the problems of our comrades also before talking about the society at large", he observed. "The HRD in Banks is at the lowest ebb," declared our beloved President on the occasion.

11. Com.G. D.Nadaf, the Joint General Secretary while proposing the vote of thanks in his inimitable style, drew the attention of the House to the responsibility of the organization and the need to remain united to ensure the success of the 2nd option for pension and other issues. "The officers are subjected to unlimited working hours and they

have been forced totally to neglect their family and are unable to give time to social obligations. There is a need to have regulated working hours. The Confederation will strive to ensure in the next salary revision that the working hours for officers are fixed." He also referred to the working conditions that are prevailing in the branches and the need for recruiting sufficient number of clerks and officers in the interest of the banking industry. "There is a need to percolate cordial relations prevailing at UFBU to grass root level as well," Com. Nadaf said.

12. He thanked the dignitaries on the dais and all the guests, delegates observers, volunteers, state unit leadership and all those who had toiled to make the function a grand success.

13. The function concluded with National Anthem. Ms.Smiti and Smt.Shalini, officers from State Bank of India, Chandigarh Circle compered the programme in an exemplary manner.

BUSINESS SESSION:

14. On the 9th March 2008, Com. V. Eswaran, the President of the Confederation took the chair and called the meeting to order. After his declaring the quorum as full, the business session commenced. In his opening remarks, he drew the attention of the delegates and observers to the challenges that are ahead of us and the need for maintaining the unity of the organization. He also requested the members present to extend full co-operation for the smooth conduct of the Business Session.

15. He invited Com.Amar Pal, the General Secretary to place the minutes of the previous general council proceedings and thereafter, to take up the report of the General Secretary. The minutes were taken as read and approved by the house unanimously.

16. Com.Amar Pal, General Secretary presenting his report made reference to the national and international developments which included several issues relating to the common man affecting the country as a whole. He dealt at length on the issues relating to the trade union movement in general with particular reference to the banking industry, the labour scenario, the industrial relations in the country and at international level. He also elaborately dealt with the organizational developments, the struggles launched by the Confederation and the

affiliates of the Confederation, the organizational activities at all levels and also the various diversified activities that are being taken up by both the Confederation and its Affiliates. The report also covered very exhaustively the nationalistic outlook of the Confederation and its commitment towards the common cause and at the same time ensuring the welfare of our own members on all counts.

17. The President invited the members to deliberate on the report. He appealed to the members to ensure that the discussions are precise and that the time schedule is maintained in order to accommodate the maximum number of members. Thereafter, there was a lively debate on the several issues covered in the report. The members expressed their views freely and frankly and also the developments with regard to the recent agitation and desired that the leadership clarify the doubts that are lingering in their mind. Over 40 members participated in the deliberations and there were many awaiting their turn. However, due to paucity of time, the President suggested that the General Secretary shall respond to the debate.

18. On 10th March, after detailed deliberations by the General Secretary on the issues that were brought to sharp focus and in particular the issue of the agitation on 2nd option on pension and the present developments since the last meeting with IBA and also other issues, he requested the house that, the report may be approved if there were no other issues to be clarified. The President placed the Report for the approval of the house.

19. The house adopted the report unanimously with thunderous applause. The audited statements of accounts for the year 2005, 2006 and 2007 were placed before the house for their approval. The house approved the same unanimously. The house also approved the continuation of the Auditors for the next term. Further, the President invited Com. G. D. Nadaf, the Joint General Secretary to place the amendments to the constitution approved by the Executive Committee, for the consideration of the house. Com. Nadaf moved the amendments to the constitution, for approval of the house. The house approved the amendments unanimously. The details will be circulated in due course.

20. The President also placed the resolutions proposed by the Executive Committee with regard

to the various subjects. However, the President conveyed to the house that in consultation with the members of the Executive Committee the resolution No. 35, on the subject of the Policy Declaration is withdrawn. The house adopted the resolutions placed for their consideration. A list of resolutions adopted, is enclosed.

TOUCHING MOMENTS:

21. In the midst of the Business Session, the leadership of the Confederation honoured all the past Presidents and General Secretaries of the Confederation as token of their love and affection for their valuable contributions to the bank officers movement. It was an emotional moment for every one present in the Conference to see former veterans of the movement beginning from Com. L. V. Subramaniam, Com. R. N. Godbole, Com. S.R.Sengupta, Com. Umed Singh, Com.A.K.Jana, Com.R.C.Agarwal, and Com.Shantha Raju, who were honored on the occasion. Com.G.D.Nadaf, the Joint General Secretary of the Confederation presented a brief resume about the contributions made by these stalwarts for the success of the trade union movement. He recalled their sacrifices and struggles in carrying forward the banner of the Bank Officers' movement against all odds braving the challenges posed by the managements and successive Governments during their days in the office. "We have responsibility to preserve and protect unity for greater achievements in the future", said Com. Nadaf.

22. Com. L. V. Subramaniam, former General Secretary of All India State Bank Officers' Federation and All India Confederation of Bank Officers' Organization, expressing his thanks on behalf of all the veterans honoured on the occasion, made a spirited appeal to fight injustice and atrocities committed on our membership by the managements and also the Government. He wanted the Confederation to play a greater role in the consolidation of the supervisory cadre as well as unorganised sector across the globe. He wished the Conference all the best.

23. Com. V. Kumaresan of IOBOA and Com.M.V. Mahesh of ABOA were appointed as Returning Officers by the General Council. They completed the process of election. Com. V. Eswaran and Com. G.D. Nadaf have been elected as President & General

Secretary of the Confederation respectively for the Tri-ennial term. We thank the Election Committee and all the members of the outgoing committee and congratulate the new set of office-bearers and wish them all the best.

24. The outgoing General Secretary Com. Amar Pal was offered felicitations and given a touching farewell. Responding to the felicitation, he thanked the outgoing committee and wished that under the new leadership, the Confederation would scale greater heights in the days to come.

VOTE OF THANKS:

25. Com.S.K.Bhattacharjee, the Dy.General Secretary of the Confederation thanked the State Unit, of Chandigarh for the excellent arrangements that were made by them for the smooth conduct of the 8th Tri-ennial Conference. He thanked all those volunteers who did a wonderful job along with all their leaders from all the affiliates of the Confederation. He also thanked the delegates and observers for the excellent way in which they conducted themselves in ensuring a smooth conduct of the proceedings for all the 3 days and ultimately could ensure the success of the conference.

26. Comrades, the curtains have been drawn on the 8th Tri-ennial General Council held between 8th March to 10th March 2008 at Chandigarh which will be written in golden letters in the history of our movement. The Conference has truly depicted the conviction and commitment of the rank and file in strengthening the Bank Officers' Movement. The 8th Tri-ennial council will be remembered for a long time to come, for the unity and solidarity it brought about amongst the affiliates forgetting their differences on various issues concerning the banking industry. Let us take a pledge to maintain the unity and the solemn commitment that was given to the representatives across the country to carry forward the banner of the Confederation to greater heights and glory in the days to come.

The woods are lovely, Dark and Deep.

But I have promises to keep

and miles to go, before I sleep.....

and miles to go, before I sleep.....

Our Unity-Zindabad.

March on comrades, March on.....

With warm greetings,

Sd/- (G. D. NADAF)

GENERAL SECRETARY

Encl: List of Resolutions:

LIST OF RESOLUTIONS

RESOLUTION NO. SUBJECT

1. WORKING CLASS UNITY
2. INFLATION AND PRICE RISE
3. INCOME TAX ON SALARIES AND PERQUISITES
4. ON THE NEW ECONOMIC POLICIES - FORMATION OF SPECIAL ECONOMIC ZONES
5. INDUSTRIAL RELATIONS BILL
6. ON WORKERS' PARTICIPATION IN MANAGEMENT
7. PRIMACY TO RBI TO BE RESTORED
8. ACCOUNTABILITY
9. MERGER OF ASSOCIATE BANKS WITH SBI OPPOSED
10. CONDUCT AND DISCIPLINARY RULES - PROLONGED SUSPENSION - DISPROPORTIONATE AND HARSH PUNISHMENTS - APPEALS AND REVIEW PETITIONS - SEALED COVER PROCEDURE
11. COMPASSIONATE APPOINTMENT SCHEME
12. SECOND OPTION FOR PENSION
13. IN DEFENCE OF PUBLIC SECTOR
14. CLOSURE OF BRANCHES/OFFICES - ANTI-PEOPLE MOVE

15. ATTACK ON TRADE UNIONS
 16. MERGER OF RRBS WITH SPONSOR BANKS NEED OF THE HOUR
 17. BONUS FOR ALL
 18. SALARY REVISION
 19. AMENDMENT TO TRADE UNIONS' ACT - COMPULSORY ESTABLISHMENT OF TRADE UNIONS IN ALL SECTORS INCLUDING MNCS
 20. FOREIGN BANKS ACQUIRING/TAKING OVER INDIAN PRIVATE BANKS OPPOSED
 21. DEMAND FOR REDUCTION OF INTEREST RATES ON STAFF LOANS
 22. REMOVAL OF CAP OF RS.15 CRORES ON STAFF WELFARE EXPENSES IN PSBS
 23. BANKING INDUSTRY
 24. CONSOLIDATION PROCESS OF TRADE UNION MOVEMENT SHOULD CONTINUE
 25. A COMPREHENSIVE MEDICAL EXPENSES REIMBURSEMENT SCHEME FOR RETIRED OFFICERS
 26. STAFF SHORTAGE, RECRUITMENT OF STAFF ETC.
 27. REVAMPING OF CO-OPERATIVE BANKS
 28. OUTSOURCING OF CORE FUNCTIONS OF BANKS
 29. RESTRUCTURING OF INDIAN BANKS' ASSOCIATION
 30. LEGAL ASSISTANCE IN CASE OF UNNECESSARY LITIGATION AGAINST OFFICERS
 31. NATIONALISATION OF OLD GENERATION PRIVATE SECTOR BANKS
 32. REGULATED WORKING HOURS FOR THE OFFICERS' COMMUNITY
 33. ATTACK ON OFFICERS WHILE DISCHARGING THEIR LEGITIMATE DUTIES
 34. INFUSION OF CAPITAL BY THE GOVERNMENT IN PUBLIC SECTOR BANKS
- POLICY DECLARATION**
35. A NEW OUTLOOK (WITHDRAWN)
 36. ATTACK ON TRADE UNIONS IN CENTRAL BANK OF INDIA - VICTIMISATION OF LEADERS & OFFICERS ETC.

IN CODE WE TRUST

A selection of patients' notes, written by doctors and nurses was recently posted on the notice board of a London hospital. Remember the people behind these words have your life in their hands.

"Hourly observations should be taken every half-hour"

"On commencement of treatment the patient should be taken into the treatment room, where a member of the nursing staff will get familiar with him."

"After a while, the patient was reduced to walking with two crutches, two walking sticks and a stick."

"Encourage the patient to eat; if he does not, supplement the diet with snacks."

"I calmed the patient down by calling her names quietly."

"The patient has been depressed since I started nursing her."

What are the three words guaranteed to humiliate men everywhere? Hold my purse.

- Francois Morency, Comedian

BANKING ROUND-UP

PSBs opened 1014 branches

Public Sector Banks have opened 1014 branches as compared to 353 branches of private banks during the last fiscal (2006-07), Minister of State for Finance, P. K. Bansal told Rajya Sabha. During the last fiscal, 69 bank branches of PSBs were opened in rural areas.

- *Financial Express, 27-02-08*

SBI is world major in branch network

State Bank of India became the second bank in the world to have 10,000 branches after China's Industrial and Commercial Bank of China when Finance Minister, P. Chidambaram inaugurated its latest branch at Pudukkottai in Sivaganga Dist. in Tamil Nadu.

- *Financial Express, 10-03-08*

Banks won't charge you for ATM use

In just over a year from now, bank customers can freely use their ATM cards to withdraw cash from any ATM installed by various commercial banks across the country. For now, they can access any of the 32000 odd ATMs of various banks free of transaction charge for balance enquiry. Also with immediate effect, the Reserve bank of India (RBI) has barred banks from charging any fees for customers using their own bank's ATMs and cut charges on withdrawal from third party ATMs to Rs.20 per transaction.

The central bank has clarified that these guidelines do not apply to cash withdrawal with the use of credit cards and for cash withdrawal in an ATM located abroad.

- *Economic Times, 11-03-08*

ICICI Bank takes Sub-prime hit, profit down Rs.1050 crore

The subprime loan crisis in the US has taken its first toll in India with ICICI Bank's profit taking a hit of more than Rs.1050 crore (\$264 million) in 2007-08. While the disclosure was made in Parliament, the bank said it had neither invested directly in the USD market nor taken an exposure in the US subprime loan market. ICICI had lost money due to

depreciation in the value of the securities it had bought in the international markets.

- *Times of India, 06-03-08*

DBS gets 8 new branches; SBI goes to Singapore

DBS Bank, one of the largest banks in Singapore and which has been waiting since 2005, has now been given approval to set up eight new branches in India by the Reserve Bank of India. In a reciprocal gesture, the Monetary Authority of Singapore, the Singapore regulator accorded in-principle approval for a full bank licence to State Bank of India. This enables SBI to establish upto 25 branches, including ATMs and offer a full range of financial services. SBI is the first Indian bank to receive such full banking privileges from Singapore.

- *Financial Express, 26-03-08*

BankAm may provide for \$ 6.5 billion loan losses

Bank of America Corp, the second biggest US Bank by assets, may take a record \$6.5 billion loan losses provision in the first quarter to cover possible future losses in its home equity and mortgage portfolios, Punk Ziegel and Co. analyst, Richard Bove said.

Whether the two portfolios have that level of loss will depend on the economy and developments in the housing markets.

- *Financial Express, 23-03-08*

Banks Write off Rs.60,000 crore NPAs in five years

The Rs.60,000 crore farm loan relief package announced by Finance Minister, P. Chidambaram in the budget might have become an issue of debate, but write-offs are not new to the banking system. During the last five years, banks have written-off loans - farm, retail and corporate - amounting to over Rs.60,000 crore to clean up their Balance Sheets.

According to data culled out from RBI reports, Public Sector Banks which account for over 70% of banking assets in India, wrote-off bad assets of around to Rs.48,000 crore while private banks took a hit of Rs.10,000 crore.

Besides write offs, banks and financial institutions have used the debt restructuring mechanism that was put in place in 2002-03 and have restructured loans worth Rs.78,609 crore till October 2006. The major benefit of the revamp has reached to

corporates from sectors like steel, power, textiles sectors, helping many turn the corner.

Banks have worked on improving (cleaning) Balance Sheet to provide improved look of books. This was done to meet stringent regulatory norms as well as get better valuation when raising capital and funds from the market, Indian Banks' Association deputy chief executive officer, Unnikrishnan said.

The ambit of write-off covers sector ranging from steel to power, refinery, retail, small scale industry as well as agricultural loans. Bankers said, cases where the recovery prospects were bleak typically see the amount written-off.

Major Industries using CDR

Industry	No. of CDRs	Aggregate Amount (Rs. in crore)
Iron & Steel	17	28,644
Fertilizers	9	13,156
Refineries	1	4,874
Cement	7	4,663
Telecom	6	4,285
Power	5	3,486
Textiles	21	2,835
Chemicals	14	2,692
Engineering	9	2,615
Sugar	15	2,527

Note: Figures as on October 31,2006

This exercise has partly meant carving out portion of profits for provisions of such NPA accounts. However, this does not mean borrowers were freed from the obligation of paying dues. Any future repayment by borrowers who had failed to pay instalments on time would help banks improve their bottomline, a banking analyst with foreign broking house said.

- Business Standard, 15-03-08

HSBC takes \$ 17 billion hit on US housing Woes

HSBC's profits rose 10% last year, just below analyst's forecasts, as strong gains in Asia helped Europe's biggest bank absorb a \$17.2 billion hit for bad debts largely due to US housing problems.

The Bank's impairment charge jumped \$6.7 billion from 2006, or 63%. Bad debts had been expected to come in at \$15.8 billion, based on the average of forecasts from eight analysts.

- Hindu Business Line, 04-03-08

MISCELLANY

Retiring or retaining staff is in employer's hand:SC

In a ruling that could bring cheer to decision-makers in "overstaffed" organizations, the Supreme Court has ruled that retaining or retiring an employee is at the discretion of the management and courts should not interfere in such matters. "It is not for this court to opine as to who should be retired and at what stage and situation, as this is a matter to be left to the exclusive discretion of the employer", a bench of Justice Tarun Chatterjee and H S Bedi observed in a judgment dismissing some former bank employees' appeal.

A single judge of the Patna High Court had earlier rejected the plea of the petitioners, who belonged to the Class IV category like peons, that their compulsory retirement was illegal and discriminatory as the top-level executives were being retained by the bank.

The apex court said that when the bank was overstaffed and accumulating losses it was entitled to prune staff in accordance with the rules.

It accepted the bank management's plea that it was overstaffed on account of which it had suffered huge losses.

The apex court rejected the arguments of the aggrieved employees, Mundrika Dubey and others that the compulsory retirement should have commenced from the level of senior officials instead of beginning it from the level of Class-IV employees. The bench reasoned that the issue of deciding who should be retired and who shall not be is best left to the management.

According to the bank, overstaffing was evident as against the total requirement of 166 peons, 507 had been appointed and Board of Directors had decided that the first phase of compulsory retirement should commence from the lower grade employees who had completed 30 years of service and 50 years of age.

In this case, under Sec. 235 of the Bihar Rajya Sahakari Bhumi Vikas Bank Samithi empowered the bank to compulsorily retire employee(s) in the interest of the bank, it said.

- Financial Express, 23-02-08

No Lawyers in internal inquiries, says SC

In a significant ruling concerning disciplinary proceedings against errant employees, the SC has ruled that those facing internal inquiry have no absolute right to be represented by a lawyer or through another person.

“ Ordinarily in a domestic / departmental inquiry, the person accused of misconduct has to present his own case. Such an inquiry is not a suit or a criminal trial where a party has a right to be represented by a lawyer” the court said.

Keeping in mind the delaying tactics employed in such proceedings, the court clarified that denial of representation through a lawyer or a “friend” during the internal inquiry would not constitute a violation of the principle of natural justice. While giving this ruling, it upheld the constitutional validity of Rule 153 (8) of Railway Protection Force Rules that debarred an employee facing disciplinary proceedings to bring in his lawyer or friend to defend him.

An RPF inspector was placed under suspension for selling extra scrap worth Rs.10000 and was proceeded against. He was denied a lawyer or a friend during departmental proceedings. He had moved the Andhra Pradesh High Court challenging the rule. The High Court had struck down Rule 153(8) terming it as unconstitutional, prompting the RPF to appeal against it in the Supreme Court.

Allowing the RPF's appeal, a bench said a friend or a lawyer could assist an employee in preparing the case and even during the hearing, but the charge sheeted employee had to address the inquiry officer and cross-examine the witnesses, if he so wished.

- Times of India, 07-03-08

GRIEVANCES REDRESSAL

Case No.52

An officer in Scale III was transferred from Bangalore to Head Office. He joined IBR Head Office on 23-05-2007 and requested BE&SSD for allotting him a flat in Bank's Apartments on 26-05-2007. On 31-05-2007, BE&SSD allotted him flat (No.103) for immediate occupation. The officer took possession of the keys on 02-06-2007.

The officer requested BE&SSD on 22-06-2007 to allot him a separate flat (No.302) in the same apartment which was vacated by another officer. Vide their letter dated 25-06-2007, the Division permitted him to shift his residence to flat No.302. Further he was also informed that for all accounting purposes, the date of occupation of the flat would be treated as 02-06-2007.

Deduction of HRR from the salary of the officer was effected by the PAD from 02-06-2007 i.e., the date of original allotment of the flat / collection of key. The officer wrote to PAD requesting them to effect the deduction from 08.07.2007 stating that he had made his own arrangement during the period upto 07.07.2007. However, he was informed by PAD that the request could not be considered as the flat was originally allotted from 02.06.2007. The officer referred the matter to GRC.

The Committee observed that the flat was allotted to the officer well in advance to enable him to occupy the flat on 02.06.2007 and accordingly, keys have been handed over to him. Therefore the action of PAD, in deducting HRR from 02.06.2007 was in order.

MAID SERVICE

A female colleague moved into a rather rundown block of flats that had a row of detached lockup garages. She decided to clean her garage with the help of her boyfriend and they emerged at the end of the day covered in dust and cobwebs but feeling it was a job well done.

The next day, she found a note pinned to her garage door saying, “Just wondering if you would mind not parking in front of my garage - but I really appreciate your cleaning it.”

SOME TIME FOR YOUR FAMILY

A man came home from work late, tired and irritated, to find his 5-year old son waiting for him at the door

SON: "Daddy, may I ask you a question?"

DAD: "yeah sure, what is it?"

SON: "Daddy, how much do you make an hour?"

DAD: "That 's none of your business. Why do you ask such a thing?"

SON: "I just want to know. Please tell me, how much do you make an hour?"

DAD: "If you must know, I make Rs.100 an hour."

SON: "Oh", (the little boy replied, with his head down)

SON: "Daddy, may I please borrow Rs.50?"

The father was furious, "If the only reason you asked that is so you can borrow some money to buy a silly toy or some other nonsense, then you march yourself straight to your room and go to bed. Think about why you are being so selfish. I work hard everyday for such this childish behavior."

The little boy quietly went to his room and shut the door.

The man sat down and started to get even angrier about the little boy's questions. How dare he ask such questions only to get some money?

After about an hour or so, the man had calmed down, and started to think: may be there was something he really needed to buy with that Rs.50 and he really didn't ask for money very often. The man went to the door of the little boy's room and opened the door.

"Are you asleep, son ?" He asked.

"No daddy, I'm awake," replied the boy.

"I've been thinking, may be I was too hard on you earlier" said the man.

"It's been a long day and I took out my aggravation on you...Here's the Rs.50 you asked for."

The little boy sat straight up, smiling. "Oh, thank you daddy!" he yelled.

Then, reaching under his pillow he pulled out some crumpled up bills. The man saw that the boy already had money, started to get angry again. The little boy slowly counted out his money, and then looked up at his father.

"Why do you want more money if you already have some?" the father grumbled.

"Because I didn't have enough, but now I do", the little boy replied.

"Daddy, I have Rs.100 now. Can I buy an hour of your time?."

Please come home early tomorrow. I would like to have dinner with you."

The father was crushed. He put his arms around his little son and he begged for his forgiveness.

It's just a short reminder to all of you working so hard in life. We should not let time slip through our fingers without having spent sometime with those who really matter to us, those close to our hearts.

Do remember to share that Rs.100 worth of your time with someone you love.

If we die tomorrow, the company that we are working for could easily replace us in a matter of days.

But the family and friends we leave behind will feel the loss for the rest of their lives. And come to think of it, we pour ourselves more into work than to our family.

Please ponder for a while; spare time worth Rs.100 per day for your family.

Source:A download from internet

CIRCULAR ROUND UP

On-line verification of vehicle registration and land ownership records:

[Credit Division, Credit Policy & Planning Section, H.O. Cir No.213/2008 dtd.13.03.2008]

In the recent past, a number of frauds in the area of housing loans and vehicle loans were reported. Common modus operandi that the fraudsters adopted in major cases to defraud the banks was obtaining loans against registration of multiple Sale Deeds of a particular property/ies in the name of different persons, fake land records and encumbrance certificates. Submitting fake RC books, noting Bank's lien on it etc. were also noticed in hypothecation of vehicles financed.

As yet another measure, branches may arrange to avail the facility of on-line verification of vehicle registrations/ land ownership records in respect of Bank securities, wherever such facilities are available.

Revision in Scale of Finance for Jewel Loans:

[Credit Division, Credit Policy & Planning Section, H.O. Cir.No.226/2008 dtd.17th March 2008]

Considering the spurt in the Gold Price in the recent past, the scope for deployment of incremental credit in this segment and with a view to make our jewel loan scheme more attractive/competitive vis-à-vis that of other banks, the scale of finance has been revised upwards to Rs.750 per gram of sovereign [24 carat] gold or 75% of the appraised value of jewelry, whichever is lower.

Review of Corp Classic Deposit Scheme - Revision in terms proposed from 01.04.2008.

[RMD H.O. Circular No.231/2008 dtd.18th March 2008]

To attract a larger clientele and popularize the scheme a need was felt to review the scheme, based on the existing portfolio, cost of deposit, pattern of investments, average balances and depositors' preferences. Therefore it is proposed to modify certain features of the scheme and pass on some value additions to this group of clients, taking overall

view of the product features of our competing Banks as well.

Modifications proposed:

Surplus balance in the savings Bank will be transferred to term deposits with a minimum of 15 units (of Rs.1000) as against the existing level of 5 units (of Rs.1000). Consequently, term deposits will be created only when the CLSB balance reaches a level of Rs.25000/- (as against the present level of Rs.15000/-). However, units from term deposits will be broken only when the CLSB balance falls below the minimum level of Rs.10000 as per existing terms.

Restriction on grant of Credit Facilities to close relatives

[Credit Division H.O. Cir. No. 246/2008 dt. 20-03-08]

RBI / Bank guidelines on loans to relatives of staff members / Senior Executives and related aspects:

The guidelines under Scheme of Delegation of Lending Powers and the Board Directions are as under:

Para No.13.02: "Sanction of loans to self and his / her relatives / stated entities is not allowed by the sanctioning authority"

'A delegatee shall not exercise the lending powers [other than those for loans against deposits / permissible staff loans in favour of himself or to grant advances to any of his / her relatives or to business unit [other than public limited company] in which any of his / her relative is employed or has business interest.'

ParaNo.13.03: "Sanctioning Authority for sanction of loans to relatives of staff members"

The functionaries of the rank of Zonal Head and above may grant loans to the relatives of staff members within their respective delegated lending powers. The Branch Managers may, however, grant loans to the relatives of staff members within their delegated lending powers only in respect of Corp Schemes/ Personal Loans" category as laid down in Chapter-I of Part-B and Group-4 of Chapter -II of Part -B of the Scheme respectively"

The Bank's Board has also given the following directions:

Credit facilities [other than loans against bank deposits (SDL/CCSDL)], Financial Securities, Housing Loans and Educational Loans] to the relatives of the Senior Officers shall be processed/ approved by the Head Office for sanction.

Senior Officer: For the above purpose, "Senior Officer" shall mean and include functionaries in the rank of Scale-IV and above.

Relative: For the above purpose, "Relative" shall mean and include:

Spouse, Father, Mother [including step-mother], Son[including step-son], Son's wife, Daughter [including step-daughter], daughter's husband, brother [including step brother], Brother's wife, sister [including step sister], sister's husband, brother [including step brother] of the spouse, sister [including step sister] of the spouse.

Revision in Reimbursement of Entertainment Expenses

[PAD HO Cir. No. 255/08 dt. 25-03-08]

The Board of Directors of the Bank, in accordance with the guidelines of the Government under

Regulation 29 of CBOSR, 1982 has approved revision in the limits of reimbursement of entertainment expenses to officers, as detailed below:

Sl. No.	Category of Officers	Limit per annum (Rs.)
a)	Branch managers of Small Branches / Officers in charge of Extension Counters	8800
b)	Branch Managers of Medium Branches	10800
c)	Branch Managers of Large Branches	12400
d)	Designated Officers upto Scale-III other than Branch Managers	6900
e)	All other Officers in Scale-I	5400

HEALTH WATCH

NEW COMMUNICATION TECHNOLOGY: DANGERS TO HEALTH AND ENVIRONMENT

- Ms. Lakshmi Menon

Communication technologies are evolving at such a furious pace that it is difficult to fathom their multidimensional parameters in the near future. They touch our lives in innumerable ways and enhance our lifestyle. The possibilities are endless, but so are the dangers lurking in the horizon. So these technologies have to be handled with care and caution.

Health and Environmental Challenges: There is no doubt that these technologies can transform our lives. But before we are carried away let us pause and take a second look at the dangers behind these new technologies.

Fast, anytime, anywhere connectivity and loaded with a host of fancy features the mobile phone is

today much more than a communication gadget. But widespread use of cell phones has led to increased concerns about possible health hazards, particularly concerns about brain cancer. Depending on how close the cell phone antenna is to the head as much as 60% of the microwave radiation is absorbed by and actually penetrates the area around the brain. Some scientists are urging parents to avoid giving mobile phones to children since the developing brain might be more sensitive to microwave than adult ones. The British based National Radiological Protection Board has suggested that children younger than eight years of age should not be given a mobile phone. Parents in some European nations are now warned to keep children away from cell

phones. A University of Utah researcher found the younger the child, the more radiation is absorbed by the brain. Spanish researchers have shown that cell phones can alter electrical activity of a child's brain for hours, causing drastic mood changes and possible behaviour and learning disabilities. Scientists fear that cell phone radiation could damage human embryos. Pregnant women are advised to be wary.

It is also incredibly dangerous to use a cell phone while driving, as it will increase your chances of getting into a car accident by up to 400 percent - if you are young and healthy this may be your highest risk of death. Even though your eyes may be on the road while you are on the phone, your full concentration level isn't there, so be safe and don't use cell phones while you're driving!

A new study conducted by Cogent Solutions with the help of scientists from Defence Research and Development Organisation (DRDO) revealed that EMR, a self-propagating wave with electric and magnetic components poses a major threat to human health due to excessive use of electronic devices. It has penetration power to affect tissues and can cause irritation, mood swings, sleeplessness, low sperm count and cancer. A study into men with fertility problems showed that those who used the mobile for more than four hours a day had a lower sperm count.

A preliminary study conducted by the Indian Council of Medical Research (ICMR), New Delhi has confirmed that cell phones can pose a serious threat to male reproductive health due to Radio Frequency Radiation emitted from cell phones.

E-waste: Electronic waste or e-waste is the latest and burgeoning environmental concern in the world today. Unless checked in time and dealt with stringently it could turn into an environmental catastrophe. The trend is likely to increase manifold in proportion to the growth in the consumption of electronic products. Studies have consistently shown that electronic waste from devices like computers, cell phones, digital cameras, and televisions contain toxic elements such as lead, mercury, cadmium which contaminate the soil and ground water. Experts opine that exposure to these hazardous materials can cause headache, irritability, nausea,

vomiting and eye pain. India is choking on e-waste and generates more than 1,50,000 tons of e-waste annually and most of it is recycled in an unscientific manner leading to liver, kidney and neurological disorders to those involved in this task. Moreover, there are no proper regulatory guidelines on this matter in our country. Consequently, India has become a favored destination for dumping of e-waste by the developed world.

Developed nations, being more familiar with modern technology, tend to dispose of their used electronic gadgets to the developing nations like China, India and Pakistan. According to the British Environment Agency (BEA), the magnitude of e-waste exports to the developing nations is colossal. For instance, in 2005, these three Asian countries together imported tens of thousands of old computers, five lakh television sets, three million refrigerators, 1.6 lakh tons of other electrical equipment and millions of discarded mobile phones. In fact, about 80% of the world's electronic trash is transferred to Asia every year of which India's share is not insignificant. Exporting these used goods to developing countries is a dangerous and often illegal waste management option. In Japan, which is the largest producer of electronic goods in the world, there is an Electronics and Consumer Goods Appliances Act that makes the producer responsible for arranging safe disposal. However, in India, this will not work as it will destroy the huge recycling industry and the livelihood of millions.

In India, we need to be more aware of the health and environmental concerns related to hi-tech gadgets so as to counter them. In other nations such as Switzerland, Australia, U.K, many protective and precautionary measures have been initiated. The time to take action is now before it is too late.

Perhaps laser printers should now carry a statutory warning: "Using laser printers could be injurious to your health". Researchers at Queensland University of Technology, Australia have found that the tiny particles emitted from laser printers are as dangerous to human health as inhaling cigarette smoke. The printers are releasing potentially dangerous levels of tiny toner like material into the air (2007).

Research by University of Washington professor Dr. Henry Lai shows brain cells area clearly damaged

by microwave levels far below the US government's "safety" guidelines. Dr. Lai notes that even tiny doses of radio frequency can cumulate over time and lead to harmful effects. He warns that public exposure to radiation from wireless transmitters "should be limited to minimal."

Even though a mobile company advises consumers to avoid pointing a cellular antenna towards exposed parts of the body, independent tests show that cell phones can also leak huge amounts of radiation from the keypad and mouthpiece. This radiation deeply penetrates brain, ear, and eye tissues, which are especially susceptible to microwave damage. Belt clip cases allow cell phones to deliver radiation to the liver or kidney areas when a wired, hands-free earpiece is used.

Recent studies confirm that cell and cordless phone microwave can:

- Damage nerves in the scalp
- Cause blood cells to leak hemoglobin
- Cause memory loss and mental confusion
- Cause headaches and induce extreme fatigue
- Create joint pain, muscle spasms and tremors
- Create burning sensation and rash on the skin
- Alter the brain's electrical activity during sleep
- Induce ringing in the ears, impair sense of smell
- Precipitate cataracts, retina damage and eye cancer
- Open the blood-brain barrier to viruses and toxins
- Reduce the number and efficiency of white blood cells
- Stimulate asthma by producing histamine in mast cells
- Cause digestive problems and raise bad cholesterol levels
- Stress the endocrine system, especially pancreas, thyroid, ovaries, testes.

Communication technologies are the hope of the future. They must be used with care and caution. Dr. Sidney Harman regarded as a pioneer of high fidelity and a visionary in the field of digital environment raised a very pertinent question, "Is technology existing to serve mankind or is it the other way round?". Although technology is supposed to

make our everyday life easier, it seems to be making it more complicated. Communication technologies have played a pivotal role in creating an information rich society. But in the rat race for information, knowledge and wisdom have become scarce, bringing to mind George Eliot's words:

"Where is the life we have lost living?

Where is the knowledge we have lost in information?

Where is the wisdom we have lost in knowledge?"

Communication technologies can be considered a true success only when they contribute to more love, affection, bonding and peace in the world. Or else we would be forced to admit that a digital home is a poor substitute for love and care.

As communication technologies move ahead in leaps and bounds man becomes more and more dependent on these equipments. They have dramatically changed the way we live and work and promise more action in the days to come. The time has come to cultivate a clear understanding of the pros and cons of the new technologies so as to use them wisely.

[Ms. Lakshmi Menon is the head and lecturer of the department of Journalism at Farook College, Kozhikode, Kerala. This article appeared in Herald of Health, March 2008]

ONLY THREE MISTAKES

Parents are expected to participate in their children's education. Andrew, a fifth standard student, generally worked at the dining-room table before dinner, and his mum and dad helped when he encountered problems. One day after school, Andrew ran into the house waving a paper in the air. "Hey Mum, great news!", he announced. "There were only three mistakes on my maths assignment. You made one, Dad made one, and I made one."

Of the billionaire I have known, money just brings out the basic traits in them. If they were jerks before they had money, they are simply jerks with a billion dollars.

- Warren Buffet

We cannot be separated in interest or divided in purpose. We stand together until the end.

— Woodrow Wilson

NICE GUYS DON'T FINISH LAST!

Be nice and you lose ! Heard that, don't accept that on face. Nice guys don't lag behind anymore, they rule. In a fast-changing corporate scenario, progressive organizations don't encourage ruthless, rude, crass behaviour in employees and it's more of the softer skills in a individual that helps them to scale heights.

Someone who is nice to team members, sensitive to their needs, has a good personal rapport with a result oriented approach will reach the top much faster than someone who does not heed to these. With multiple opportunities at hand, people are not sympathetic toward organizations that don't thrive on a good culture. So if you are wondering, "being nice you could finish last", you have to give it a second thought. Here's why you should.

GO SOFT: Besides the technical knowledge, today's organizations value the softer skills, your leadership qualities and a good leader is never the one who is feared but one who is loved and respected. Pay attention to your employees' needs and they will care for your needs. A leader who cares and is sensitive to others gets the same back.

"Brash and unpleasant behaviour won't get you the visibility but your softer skills will," NIIT Technologies HR head, Rosita Rabindra says. You can't shout and yell at people to get attention; rather they will stop listening to you and so would your higher ups. It will make your way up a much tougher task.

MIND THE 3 Cs: Career, Compensation and Culture is what today's youngsters set their eyes on when they get into an organisation. Culture is a major component of this. If its not progressive and healthy, doesn't bother about how its people feel, they will leave the organisation. Accordingly, the organisation expects leaders to drive this culture. If they lose critical resources, they may not mind losing you.

CREATIVE LOYALTY: If it's all about getting tasks done, being nice is what helps. Your people will not put in the extra bit that you may need at times if they don't care for you. Personal attention gives you this bonus and they will work extra hours, care for the details. As they grow, so will you. That's

proportional to your success and growth, making your way ahead smoother.

360 DEGREE EVALUATION: With policies like 360 degree evaluation, no one is spared of a bad behaviour. Your bosses will know how you treat people and they will rate you accordingly. Promotions and rises are determined on that basis. "You have to watch your own behaviour for good. Your success depends on that. You will achieve faster what a rude peer of yours can't in three times your time", Frito Lay, HR head, Abhijit Bhaduri says. Besides, being rude and harsh can only get you short-term success. Today's generation doesn't give respect or care about those who they think don't deserve it. It's a challenging task. If you can be genuinely considerate, you can of course win them over.

[Source: Shreya Biswas in Economic Times dated 06-03-08]

MALE OR FEMALE

A couple are debating whether computers are male or female.

"Definitely female," said the husband. "You spend half of your salary on accessories for them and even the smallest mistakes are stored in their long-term memory for use at a later date."

"Nope," said his wife. "They're male. To get their attention you have to turn them on and as soon as you commit to one, you realize you could have got a better model if you'd waited longer."

...

TOTALLED

A friend told me that whenever he feels envious of other people, he counts his blessings. "The trouble is," he grumbled, "after a while I start to count other people's and become really miserable again."

...

"Daddy", says a boy to his father, "You lost your credit card months ago and you still haven't reported it."

"That's because I've realized that the thief spends less than your mother."

We deceive ourselves when we fancy that only weakness needs support. Strength needs it far more.

—Madame Swetchine

CLASS ROOM**CALENDAR****What is the Gregorian calendar?**

The current international calendar is the Gregorian Calendar. It is the most widely used calendar in the World today. It was first proposed by Italian doctor Aloysius Lilius and decreed on 24 February 1582 by Pope Gregory XIII, after whom it was named. It was adopted to rectify the errors in the older Julian Calendar.

What was the Julian calendar?

Julius Caesar introduced the Julian Calendar in 45 BC. The Julian calendar was a reform of the Roman Calendar and was probably designed to approximate the tropical year, or the time taken by the sun, as seen from the Earth, to return to the same position along its path. It has a regular year of 365 days divided into 12 months, and a leap day is added to February every four years. Hence the Julian year is on average 365.25 days. It was in common use in Europe until the 1500s.

What was the leap year error?

Although the new calendar was much simpler than the pre-Julian calendar, the pontifices probably misunderstood the algorithm for leap years. They added a leap day every three years, instead of every four years. According to Roman grammarian and philosopher Macrobius, the error was the result of counting inclusively, so that the four-year-cycle was considered as including both the first and fourth years. This resulted in too many leap days. Augustus remedied this discrepancy after 36 years by restoring the correct frequency. He also skipped several leap days in order to realign the year and it earned him a place in the calendar as the 8th month was named after him.

What long-term problems did the use of the Julian calendar cause?

On average, the astronomical solstices (the time when the sun appears to reach its northernmost and southernmost extremes) and the equinoxes (time when the Sun is positioned directly over the Earth's equator) advance by about 11 minutes per year against the Julian year. As a result, the Julian calendar introduced an error of one day every 128 years. So every 128 years, the year shifted one day backward with respect to the calendar. By 1582, that meant that the world was running 10 days ahead of time. To remedy this problem, which was causing

the vernal equinox, and consequently the date on which Easter was being celebrated, to show drift forward in relation to the civil calendar, the Gregorian calendar was introduced.

How are there 97 leap years in 400 years?

Every year divisible by 4 is a leap year, except for most of the years divisible by 100. Among the latter, every year divisible by 400 is a leap year. So, 1700, 1800, 1900, 2100 and 2200 are not leap years. But 1600, 2000 and 2400 are leap years.

Is there a 4,000-Year rule?

It has been suggested by the astronomer John Herschel and others that a better approximation to the length of the tropical year would be 365.24225 days. This would mean 969 leap years every 4000 years, rather than the 970 leap years mandated by the Gregorian Calendar. This could be achieved by dropping one leap year from the Gregorian Calendar every 4000 years. This rule however, has not been officially adopted.

How did countries shift to the Gregorian Calendar?

Pope Gregory XIII decreed that 10 days should be dropped from October 1582 so that October 15, 1582 should follow immediately after October 4 of that year. Most catholic countries including Spain, Portugal and most of Italy soon adopted it. But protestants were a bit reluctant. The British Empire and Sweden adopted it in 1752 and 1753 respectively. Russia, however, remained on the Julian calendar until after the Russian Revolution in 1817 (which is thus called the "October Revolution" though it occurred in Gregorian November) and Greece continued to use it until 1923.

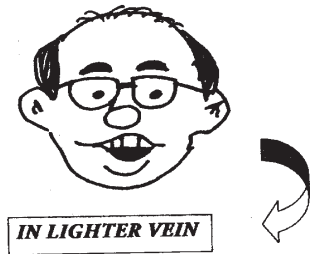
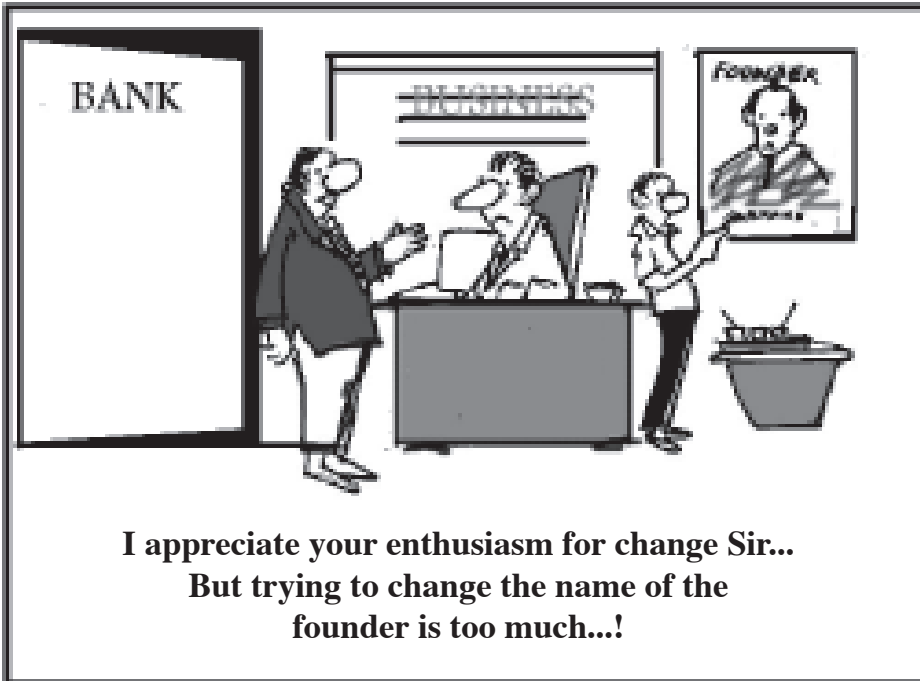
What are the other calendars?

Most of the Muslim countries as well as Muslims spread across the globe use the Hijri calendar to determine the proper Islamic holy days. It is a lunar calendar with 354 days and hence a year is about 11 days shorter than the solar year. As a result, Islamic holy days, although celebrated on fixed dates in their own calendar, usually shift 11 days according to the Gregorian year. Similarly, the Saka calendar which is lunisolar calendar, is the official calendar of India. Together with the Gregorian calendar, it is used in the Gazette of India and communications issued by the Government.

- Times of India

Men's hearts ought not to be set against one another, but set with one another, and all against evil only.

—Thomas Carlyle



**They changed the name of the Car as “MERCEDES”
but that does not seem to help...!**