



OFFICERS' VOICE

A Monthly Journal of
Corporation
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(Regd.)

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Editorial

FOOT PRINTS SANS FOOT SOLDIERS

It is one of the growth strategies of any business organization that it spreads its foot prints. In financial sector, it is all the more important that we increase our reach through network expansion. Viewed in this background, the decision of our Management to open nearly 150 branches during the year is a welcome step. But the way the decision is implemented will raise many eyebrows.

Till January the Bank has opened only 40 branches. As per the communication issued by the Bank, 100 branches are scheduled to be opened during March. How this goal is going to be realized and at what cost is the question that arises in the mind of anyone who thinks of the prosperity of the Bank.

It is common knowledge that for setting up a branch we require minimum manpower. Since 1987 when the Ministry had put an embargo on recruitment, there was hardly any recruitment in Banks especially in our Bank. It is only after our IPO in 1998 that we started recruitment to meet the requirement of branch expansion. However, this was short-lived as with the introduction of TBA the Management started re-deploying the so-called "excess manpower" to meet the goals of branch expansion as well as of business growth. We have reached a stage where there is hardly any growth in manpower despite

the claims about recruitment by the Management. During the last ten years we have diversified into non-banking activities like retail distribution of gold, life and general insurance products, mutual fund schemes, collection of direct and indirect taxes, collection of utility bill payments, internet banking products, debit cards and credit cards etc. All of them require manpower. We have been stressing on the need for more recruitment and providing minimum required manpower in the branches. The issue was discussed in the 82nd Joint Meeting held in March 2008 wherein the Management confirmed its commitment to provide minimum complement of five staff (i.e., beside branch manager, one officer, two clerks and a sub-staff) to any new branch. However, our experience is that at the time of opening of branch, manpower is provided by means of deputation from other branches and at a later date they are sent back making it extremely difficult for the new branch to function. There were also instances of "soft opening" without manpower and infrastructure. As against this the expectation of the Management regarding the business performance is of the tallest order from the new branch. Whenever we raise the issue, the stock reply from the Management is that recruitment is being made to meet the "genuine" needs. But the data regarding manpower given

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Kaushik Ghosh - Asso. Editor
Eknath Baliga - Member

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Indicators (as at March)	2000	2007	2008	2009
No. of Branches	648	901	981	1054
Addition during the year		66	80	73
No. of ATMs		929	957	1032
Addition during the year		28	28	75
Total Business (In Rs. Crores)	22057	72307	93668	122496
Addition during the year		15468	21361	28828
No. of Employees (Exclg. PTS)	10587	11203	11273	11679
Addition during the year		449	70	406
Out of which:	Officers	4579	4732	5066
	Clerks	5074	4933	4950
	Sub-staff	1550	1608	1663
Manpower Recruitment		880	547	966
Out of which:	Officers	227	104	256
	Clerks	391	233	511
	Sub-staff	138	119	122

above exposes the hollowness of Management claim.

It could be seen that during the last nine years we have added 406 branches and 1032 ATMs. The business has grown by Rs.1,00,439 crore. As against this the manpower growth is only to the extent of 1092. For opening 406 branches we should have required a minimum number of 2000 plus staff; leave alone the need for business growth.

Coming to recruitment of manpower, it could be seen that 2393 staff have been recruited during the last three years whereas the net addition to the manpower strength has been 925 during the same period. Similarly, in spite of recruiting 1135 clerks during the last three years, the clerical strength has decreased by 42.

All the above is enough to prove that the claim of the Management that enough manpower is being recruited to meet the needs is hollow. It is very clear that assessment of manpower is not done on a scientific basis and recruitment is not enough to meet even the minimum needs. The

result is back-breaking pressure on the field staff.

Banking being a service industry depends on manpower as its lifeline. Machines can only hasten and facilitate operations, but they cannot replace manpower. Opening of branches without enough manpower had its serious impact on the following areas:

- *The newly opened branches are not being able to tap the potential to the fullest extent as there are not enough foot soldiers to move ahead.*
- *The new branches depict a poor image of the Bank as the Branch Manager and officers are forced to man the counters in the absence of clerical staff.*
- *The pressure of work at the branches had a telling effect on the health of officers as being witnessed during the last few years.*

The need of the hour is large scale recruitment to realize the goals of branch expansion and business growth. There cannot be expansion of foot prints without foot soldiers. Will the Management recognize it?

OV

In order that people may be happy in their work, these three things are needed : They must be fit for it : They must not do too much of it : And they must have a sense of success in it. - John Ruskin

CBOO NEWS

BRANCH VISITS

D.N.Prakash, President accompanied by Devkant Pawar, Regional Secretary, Shyamsundar Sawant, Deputy Regional Secretary and Ganesh Azgaonkar, Area Secretary visited Bicholim, Revora, Dhargal, Oxel, Siolim, Mapuca, Mapuca-PBB, Bastora, Socorro, Porvorim, Chapora, Anjuna, Calangute, Nagoa, Pilerne, Britona, Ribandar, Vasco, Tonca-Panjim, Retail Asset Hub – Panjim and Panjim branches on 18th and 19th February. T. R. Bhat, former Chairman who was in Goa joined the team for the branch visits.

Kaushik Ghosh, General Secretary accompanied by Ashok Hegde, Regional Chairman, Shivanand Gaonkar, Area Secretary and P.Ramarao, Activist visited Loliem, Painguinim, Canacona, Dandevado, Maina-Curtorim, Navelim, Margao, Uttorda, Velsao and Assolna branches and Zonal Office on 18th February.

G. Raghuraman, Treasurer accompanied by Ashok Hegde, Regional Chairman, Shivanand Gaonkar, Suresh Pai, Area Secretaries and Mrs.Edith A.C.M.Dasilva Pereira, Lady Representative visited Varca, Curchorem, Shirwai-Amona, St. Jose De Areal, Murida Cuncolim, Raia, Ramnathi, Ponda, Vidyanagar and Camorlim branches on 19th February.

The following issues were raised by the members during their interaction with the leaders:

1. Requirement of Credit Officer at Bicholim Branch.
2. Need to replace old name Boards of the Bank at many branches.
3. Need of refurnishing and electrification of Managers cabin at Dhargal Branch.
4. Utilisation of first floor at Mapuca Branch.
5. Pending work of providing electrical fixtures at newly acquired officers' flats at Mapuca resulting in non-occupancy.

6. Lack of toilets at Navelim Branch premises putting the staff members especially, lady staff into inconvenience.
7. Shifting of Navelim, Canacona, Anjuna and Ribandar Branches.
8. Renovation of Vasco-da-Gama Branch.
9. Space constraints at Zonal Office, Panjim.

Members were assured that the above issues will be taken up with the Management.

- Devkant Pawar, Regional Secretary

contd... page 4

EGO – THE “I KNOW IT ALL” ATTITUDE

To an egocentric person, the world begins, ends and revolves around him. An egotist can be funny by default. A boss asked one of his employees how badly he wanted a raise. The employee said, “Real badly. I have been praying to God for one.” The boss replied, “You are not going to get it because you went over my head.”

An egotist talks and looks down on others.

- Mr. Shiv Kherra in “You can win”

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We may be very busy, we may be very efficient, but we will also be truly effective only when we begin with the end in mind. - Stephen R. Covey

MEETINGS**Goa**

**Kaushik Ghosh, General Secretary
addressing the members**

A meeting of members was held on 18th February at EDC Hall, Panjim. General Secretary, Kaushik Ghosh, President, D. N. Prakash, Treasurer, G. Raghuraman and former Chairman, T. R. Bhat were present.

Devkant Pawar, Regional Secretary welcomed the gathering.

T.R.Bhat in his address called for unity among the officers community so as to protect the rights of the officers and to fight against any injustice perpetrated by the Management. He also called upon the members to have sympathy towards workers in unorganized sector.

D. N. Prakash while addressing the gathering informed about the progress of wage negotiations and hoped that shortly the pending issues will be resolved with IBA. He also informed that the wage revision was expected to be just and equitable. He said that anomalies that had crept in the last wage revision would be set right this time.

Kaushik Ghosh said that the present Management at Bank level is insensitive towards sufferings of the officers and it is lacking long term vision and inconsiderate about the prosperity of the Bank. The Management wants to increase the number of Branches but is not bothered about the extra workforce needed to man these new branches.

Raghuraman while speaking on the occasion said that the Regional Unit should be vigilant with regard



A view of the gathering



to manpower provided by the Management. If minimum complement of five staff is not provided to the proposed branches, the Regional Unit should take up the matter with the Zonal Head .

Ashok Hegde, Regional Chairman in his presidential address called upon the members to be united and strong as only the weak are subjected to discrimination and injustice. He expressed his concern on increasing number of frivolous vigilance cases at Z.O.,Goa.

The meeting concluded with vote of thanks by Sandeep Jadhav, Area Secretary. Shyamsundar Sawant, Deputy Regional Secretary compered the programme.

- Devkant Pawar, Regional Secretary

REGIONAL COMMITTEE MEETINGS**Delhi**

A meeting of the Regional Committee was held on 10th February. The meeting was attended by RC members and special invitees.

P. K. Satpathy, Regional Chairman welcomed the members.

Anil Pahwa, Regional Secretary informed the members about the recent incidents at few branches in the Zone where the life of the staff was in danger. He regretted that in spite of informing the ZO, no help was provided till date. The RC after deliberation urged the ZO to take necessary steps to provide safety to the life of staff members.

He also informed about the developments since meeting the Zonal Head on 25th September and handing over a memorandum to him. He thanked the Zonal Head for resolving some of the issues. However, core issues like acute manpower shortage at branches particularly, Preet Vihar, Laxminagar, Noida Main, Kabir Nagar, Asaf Ali Road, Pitampura, Varunalaya, Shalimarbagh etc. remain unresolved. He mentioned the issue of e-stamping business where the returns are not commensurate with costs. He also mentioned about making Sunday as weekly holiday for all branches in Delhi, increase in number of disciplinary cases in the Zone etc.

He also informed about the Central Office decision to hold the 115th EC at Delhi on 7th & 8th March and appealed to make it a memorable one. The RC thanked the Central Office for the decision. Regional Secretary requested the members to strengthen the RC.

Thereafter filling-up of the vacancies in the RC was taken up. The following members were co-opted to RC:

Area Secretaries:

1. Manas Kumar Tripathi, GK-II
2. Rajasekhara Murthy, Narela
3. Shatrunjay Kumar Prakash, Gujranwala Town
4. Prashanth Bhotmange, Dwaraka

Lady Representative:

Mrs. Vijay Laxmi, Connaught Circus

The RC congratulated the new members. The good work done by outgoing members viz. Ved Prakash Sharma, Santosh Choudhary, Raj Kumar Bihana, Sarvesh Agnihotri and Ms. Shikha Singh was placed on record by the RC.

The RC formed a team consisting of R. B. Kaushik, Chandra Kanti, Sarvesh Agnihotri, Awadesh Choudhary and Mrs. Aneez Banu to take up disciplinary cases and assist the officers in need. It was informed that the help and guidance of senior colleagues like S. T. Natarajan, A Balasubramaniam, P. Sivadas and Anil Rao would be available to the team.

Awadesh Choudhary, Dy. Regional Secretary thanked the members for attending the meeting and making it lively.

- Anil Pahwa, Regional Secretary

AIBOC NEWS

D. N. Prakash, President co-opted Joint General Secretary of AIBOC

We are happy to inform that our President, D. N. Prakash has been co-opted as Joint General Secretary of AIBOC in the 61st meeting of the Executive Committee held on 17th February at Goa. He has been co-opted to the vacancy arising upon retirement of T. R. Bhat, our former Chairman.

Mr. Prakash has been a member of the Executive Committee of AIBOC since 1998. He was co-opted as Deputy General Secretary in May 2008. His co-optation as Joint General Secretary is a recognition to CBOO.

While congratulating Mr. Prakash on this occasion, we request all the members to extend all support and co-operation in discharging his new assignment.

- GS

COM. I.M.ALMEIDA NOMINATED OFFICER - DIRECTOR

Com. I. M. Almeida, General Secretary of All India Dena Bank Officers' Federation, an affiliate of AIBOC, has been nominated as Officer-Director on the Board of Dena Bank for a period of three years from 18th February, 2010.

CBOO while congratulating Com. I. M. Almeida wishes him all success in his new assignment.

CIRCULAR ROUND UP

1.0 Legal Audit

[Legal Services Division HO Cir. No. 64/2010 dt. 22-01-10]

The guidelines regarding legal audit have been revised as under:

- a) All borrowal accounts including corporate accounts and SDLs, whether fund based or non-fund based, with a limit of Rs.50 lakhs and above in all branches should be subjected for legal audit.
- b) Legal audit should be taken up as soon as the disbursement takes place or within 15 days from the date of disbursement and monthly report should be submitted to the Legal Service Division, HO by the Zonal Offices by 15th of succeeding month.
- c) Branches should rectify the irregularities, if any, pointed out in the legal audit reports within 30 days and submit a compliance report to the sanctioning authority regarding rectification of the irregularities.

The above guidelines are effective from 01-02-2010.

2.0 Relocation of Holiday Home at Tirupathi

[Staff Welfare Section HO Cir. No.103/2010 dt. 05-02-10]

Bank's Holiday Home at Tirupathi has been relocated at the following address w.e.f.01-02-2010:

M/s. Kalyan Residency,

177, T P Area,

Tirupathi - 517 501.

Phone: 0877-2259780, 757

E-mail: info@kalyanresidency.com

3.0 Fraudulent Transactions in Time Deposits, SB Accounts, Local Bank Account, Sundry Deposits and Sundry Creditors

[Vigilance Division HO cir. No.95/2010 dt. 03-02-10]

Serious procedural lapses on the part of branch officials have culminated in occurrence of frauds in the area of Time Deposits, Savings bank A/cs, Sundry Deposits and Sundry Creditors resulting in substantial financial and concomitant loss to the Bank. The irregularities noticed are:

1. Issue of Time Deposit receipts including duplicate deposit receipts under the single signature of an officer;
2. Issuing duplicate Time Deposit receipts without obtaining requisite documents from the depositors and not preserving the records thereafter;
3. Non-verification of repayment instructions noted overleaf the deposit receipts and ensuring that repayment instructions were complied with before passing for payment;
4. Non-verification of the signature / thumb impression of the depositors put overleaf the deposit receipts, by the concerned officials before passing for payment;
5. Lack of proper checking of vouchers prepared at the time of renewal of the deposits resulting in renewal of deposits for a lesser amount and siphoning off the balance by means of a Pay Order issued in favour of a third party;
6. Not ensuring that requisite vouchers are prepared at the time of premature closure of deposits;
7. Not keeping the deposit receipts renewed under automatic renewal scheme under safe custody;
8. Not maintaining Security Items Movement Register to record the receipt / issue, consumption of the deposit receipts and balance of unused deposit receipts at the end of the day, on a day-to-day basis;
9. Non-compliance of the guidelines issued in the Manual of Time Deposits (No.23/2002 para No.14.10) in the matter of custody of account opening forms obtained for Time Deposits;
10. Time Deposits were prematurely closed and proceeds paid by means of Pay Orders and Demand Drafts issued in favour of unconnected third parties without the knowledge of the depositors against the laid down instructions resulting in fraudulent payments;
11. Lack of proper checking by the concerned officer while signing the Pay Orders representing the proceeds of deposits;

12. Carrying out unauthorized transactions in SB accounts without the knowledge of the account holder and in Sundry Creditors account.
13. Lack of control over issue of loose cheques, non-verification of customer's identity and non-verification of the drawer's signature / thumb impression put on the loose cheques with that on Branch records while passing for payment;
14. Carrying out unauthorized transactions in Local Bank account and not reconciling the account promptly;
15. Lack of proper checking at the time of transfer of amounts held under Sundry Deposit account and at the time of granting SDLs;
16. Closure of loan accounts without receiving actual payments from borrowers;
17. Sanction and disbursement of Corp Vidya & Corp Home loans violating the extant Scheme guidelines;
18. Leaving the system unattended without logging out while leaving the desk, resulting in misuse of USER ID;
19. Blind dependence on an official without being watchful of his / her activities in the branch.

All branches and officers are advised to scrupulously follow the systems and procedures laid down in the best interest of all concerned.

4.0 Need for proper care and diligence in maintaining the password

[IT Division HO Memo. No. 47/2010 dt. 11-02-10]

It is observed that many of the operational staff still lack the seriousness in maintaining / handling of the password. It shall be remembered that user shall be solely responsible to preserve the absolute confidentiality of the password and that he/she is accountable for all the transactions carried out using his / her password, irrespective of the fact that some unauthorized user has misused the same.

Every user should take proper care in securely maintaining his / her password and not to divulge the same to others thereby safeguard their own interest and safety and in the process the Bank's interest as well.

5.0 Compulsory furnishing of PAN w.e.f. 1st April 2010

[FMD HO Cir. No.129/2010 dt. 15-02-10]

As per the provisions of Finance Act, 2009 in cases where **PAN is not furnished** by the person on whose payments tax is to be deducted at source, the tax is to be deducted at higher of the following:

- a) the rate prescribed in the Act
- b) at the rate in force i.e., the rate mentioned in the Finance Act or
- c) at the rate of 20%.

As per the Finance Act, 2009 TDS would be deductible at the above mentioned rates in cases where the Tax payer files a declaration in Form No. 15-G or 15-H but does not provide his/her PAN. **However, from 1st April 2010 it is mandatory to obtain a copy of PAN along with Form No.15-G or 15-H to avoid TDS at higher rate. The above provisions will apply to NRIs where TDS is deductible on payments or credits made to them.**

Branches are advised :

- to send notices to all customers who have submitted Form No. 15-G or 15-H during 2009-10
- Not to accept Form No.15-G for 15-H without a valid PAN
- To deduct w.e.f. 1st April 2010 TDS @ 20% or at rate in force whichever is higher if valid PAN is not submitted.

6.0 Counterfeit Currency Reports [CCRs]

[FMD HO Cir. No.140/2010 dt. 18-02-10]

Under the Prevention of Money Laundering Act 2002 [PMLA] every reporting branch is required to furnish details of all cash transactions where forged or counterfeit currency notes or bank notes have been used as genuine. These transactions should be reported to the Director, Financial Intelligence Unit [FIU-IND] not later than seven working days from the date of occurrence of such transactions.

Procedure for submission of CCRs

1. The report in the prescribed format must be submitted to the Director, FIU-IND **only through the Principal Officer** designated under PMLA. Hence, all branches should submit CCRs to FMD-HO to enable them to forward the same to FIU-IND through the Principal Officer [General Manager, Vigilance Division-HO]
2. A separate CCR should be filed for each incident of detection of counterfeit currency. If the detected counterfeit currency notes can be segregated on the basis of tendering person, a separate CCR should be filed for each such incident.
3. The Ministry of Finance vide their letter dated 29-01-10 has reviewed submission of CCRs and in view of the low CCRs filed by the Bank selected the Bank for closer monitoring.
4. Submission of CCR is a legal requirement under PMLA and all branches should ensure that all cases of detection of counterfeit currency are reported in CCR on a regular basis to FMD-HO.
5. It is mandatory to submit CCR by all branches by e-mail followed by confirmatory report and any violation in this regard will be viewed seriously.
6. Please note that submission of monthly report on counterfeit bank notes detected as per HO Cir. No.620/2009 datd 25-09-09 on or before 5th of succeeding month should be based on aggregation of CCRs submitted during the month.

7.0 National Electronic Fund Transfer [NEFT] System - Refinement of Process flow and enhancement of features

[FMD HO Cir. No.130/2010 dated 15-02-10]

RBI vide its circular dated 05-02-10 has made certain modifications **effective from 1st March 2010** to further strengthen the NEFT system in terms of availability, convenience, efficiency and speed. The details are:

1. Tightening of Return window: In order to streamline the system and complete the processing cycle on a near-real-time basis, the concept of return within two hours of completion of a batch is being

introduced. The B+2 return discipline would require banks to afford credit to beneficiary accounts immediately upon completion of a batch or else return the transactions within two hours of completion of the batch settlement, if credits are unable to be afforded for any reason.

2. Increase in Operating hours: It has been decided to extend NEFT operating hours from 9 a.m. to 7 p.m. on week days and from 9 a.m. to 1 p.m. on Saturdays.

3. Move to Hourly Settlements: With a view to evenly face out transactions across batches, as also to make the system near-real-time, it has been decided to introduce the concept of hourly settlements. Accordingly, there would be eleven hourly settlements starting from 9 a.m. to 7 p.m. on all week days and five hourly settlements from 9 a.m. to 1 p.m. on Saturdays.

4. Implementation of positive confirmation: In order to remove any ambiguity and to introduce the element of positive confirmation, the NEFT outward message format is being modified to contain two additional fields, wherein mobile number and / or e-mail address of the originating customer can be populated. A new message format is also being introduced to relay to the originating bank an acknowledgement containing the date and time of credit, immediately after the credit is afforded to the beneficiary accounts. This message would flow from the destination bank / branch to the originating bank/branch. The originating banks after receiving the positive confirmation from the destination banks shall have to initiate a mobile SMS or generate an e-mail to the originator to convey the fate of the transaction.

5. IT Division will carry out appropriate changes in Core / system interfaces to handle the changes referred above and will communicate the same to the branches once they are operational.

CORRIGENDUM

In Page No.2 (Promotions to Top Executive Grade), OV February issue the date of promotion of Mr. K. R. Shenoy to TEG Scale-VI is given as 1997 instead of 2002. We regret the error.

- Editor

BANKING ROUND UP

RBI to lay down new base rate for loans from April

Borrowers can now look forward to a more transparent pricing of their loans with the Reserve Bank of India proposing to introduce a new benchmark from April 2010 that will more accurately reflect movement in interest rates. At the same time banks have been granted the freedom to price loans below Rs.2 lakh which effectively paves the way for their entry into microfinance at commercially-viable rates.

The central bank plans to introduce a so-called 'base rate' which is computed on a cost plus basis, which will not be the floor price for all bank lending. The base rate system seeks to replace the prime lending rate – the present benchmark used by banks for bank loans. The PLR also started out as the base

rate but it ceased to be one after the RBI allowed banks to lend below the PLR around a decade back.

The RBI announced that the new base rate system would be made applicable from April 1. The guidelines are not yet finalized but a draft circular issued has the broad contours of the new regime. "All categories of loans should henceforth be priced only with reference to the base rate. The base rate could also serve as the reference benchmark rate for floating rate loan products, apart from the other external market benchmark rates", the RBI stated in its circular. If a bank chooses to base its floating interest rates on external benchmarks, it should ensure that the external rate is equal to or above the base rate at the time of sanction or renewal of the loan. " Since base rate will be the minimum rate for all commercial loans ... the current stipulation of BPLR as the ceiling rate for loans upto Rs.2 lacs stands withdrawn", the circular said.

- *Economic Times, 11-02-10*

MISCELLANY

ARROGANCE HAS NO PLACE IN OFFICIAL DUTY: SUPREME COURT

The Supreme Court has asked senior government officers not to be arrogant towards subordinates in the discharge of their official functions.

"People in power and authority should not easily lose equanimity, composure and appreciation of the problems of the lesser mortals. They are always expected to remember that power and authority must be judiciously exercised according to the laws and human compassion. Arrogance and vanity have no place in discharge of their official functions and duties," said a Bench of Justices Dalveer Bhandari and A.K. Patnaik.

In the instant case, Angad Das was recruited as constable in Central Reserve Police Force in 1969 and promoted Lance Naik and then head constable. As head constable in Jammu and Kashmir, he was served a show-cause, dated April 11, 1995, by the CRPF Commandant, 51 BN alleging that the date of birth as given by Das at the time of his joining service

was found to be false. After an enquiry, he was compulsorily retired from service in July 1996.

Thereafter Das sent a polite letter to the Additional District Inspector-General of Police seeking re-employment as he had to educate and marry off five daughters. The prayer was made with folded hands and by touching his feet. The DIG, CRPF, Avadi, however, treated this letter as an appeal and the punishment of compulsory retirement was enhanced to removal from service.

The Special Director-General upheld the DIG's order. Since he did not get relief in the Delhi High Court, Das moved the Supreme Court.

'Pinnacle of humility'

Writing the judgment, Justice Bhandari pointed out that the appellant's letter was the pinnacle of humility. **"No provision of law permits the DIG of Police to treat a letter of request for re-**

employment as an appeal. The DIG has no power or authority to enhance the sentence of the appellant. We fail to comprehend how such an innocuous and polite letter of request seeking re-employment on compassionate grounds can ever receive such an unwarranted and arrogant reaction. The order is wholly arbitrary and illegal.”

The Bench said the order was legally untenable and the Special Director-General also seriously erred in upholding it. The appellant and his family suffered tremendous mental agony and harassment caused by the arbitrary orders. It set aside the orders and

restored the order of compulsory retirement.

“We hope and trust that senior officials in future would not be totally oblivious of the problems of the humble and modest employees and [would not] pass similar orders,” the Bench said.

The Bench directed that the appellant be paid all pension benefits which had become due and payable to him, with nine per cent interest per annum, within two months. It directed the Union of India to pay him Rs. 50,000 in costs within two months.

- *The Hindu, 20-02-10*

**DECLARATION REGARDING OFFICERS' VOICE
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I, D. N. Prakash, hereby declare that the particulars given above are true to the best of my knowledge and belief.

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CLASS ROOM

UNDERSTANDING THE UNION BUDGET

Annual Financial Statement

This is the last word on the government's receipts and expenditure for the financial year, presented to Parliament. This is actually the annual budget, as stated in the Constitution. Divided into three parts — Consolidated Fund, Contingency Fund and Public Account — it has a statement of receipts and expenditure of each. Expenditure from the Consolidated Fund and Contingency Fund requires the nod of Parliament.

Consolidated Fund

It is the government's lifeline. It contains all revenues, money borrowed and receipts from loans it has given. All government expenditure is made from this fund.

Contingency Fund

As the name suggests, any urgent or unforeseen expenditure is met from this Rs.500 crore fund, which is at the disposal of the President. The amount withdrawn is returned from the Consolidated Fund.

Public Account

When it comes to this account, the Government is nothing more than a banker, as this is a collection of money belonging to others such as Public Provident Fund.

Revenue Vs Capital

The budget has to distinguish all receipts/expenditure on revenue account from other expenditure. So all receipts in, say, the consolidated fund, are split into Revenue Budget (revenue account) and Capital Budget (capital account), which include non-revenue receipts and expenditure.

Revenue Receipt / Expenditure

All receipts like taxes and expenditure like salaries, subsidies and interest payments that do not entail sale or creation of assets fall under the revenue account.

Capital Receipt / Expenditure

Capital account shows all receipts from liquidating (e.g. selling shares in a public sector company) assets and spending to create assets (lending to receive interest).

Revenue/Capital Budget

The government has to prepare a Revenue Budget (detailing revenue receipts and revenue expenditure) and a Capital Budget (capital receipts and capital expenditure).

HOW GOVERNMENT EARNS ITS MONEY

The Government's revenue consists of Tax- Revenue and Non-Tax Revenue. Tax – Revenue comes through various types of taxes.

Various Types of Taxes: Taxes come in various shapes and sizes, but primarily fit into two little slots – Direct Tax and Indirect Tax.

DIRECT TAX

This is the tax that you, I (and India Inc) directly pay to the government for our income and wealth. So income tax, wealth tax, and STT are all direct taxes.

INDIRECT TAX

This one's a double whammy: It's essentially a tax on our expenditure and includes customs, excise and service tax. It's not just you who thinks this isn't fair – governments too consider this tax 'regressive', as it doesn't check whether you're rich or poor. You spend, you pay. That's precisely why most governments aim to raise more through direct taxes.

Taxes that the Government Levies:

Corporation (Corporate) Tax: It's the tax that India Inc. pays on its profits.

Taxes on Income other than Corporation Tax: It's income-tax paid by 'non-corporate assesseees' — people like us.

Fringe Benefit Tax (FBT) : No free lunches here. If you want the jam with the bread and butter, you'd better pay for it. In the 2005-06 Budget, the government decided to tax all perks — what is called the 'fringe benefit' — given to employees. No longer could companies get away with saying 'ordinary business expenses' and escape tax when they actually gave out club memberships to their employees. Employers have to now pay a tax (FBT) on a percentage of the expense incurred on such perquisites.

Securities Transaction Tax (STT): If you're dealing in shares or mutual funds, you have to loosen those purse strings a wee bit too. STT is a small tax you need to pay on the total amount you pay or receive in a share deal. In the 2004-05 Budget, the government did away with the tax on profits earned on the sale of shares held for over a year (known as long-term capital gains tax) and replaced it with STT.

Customs Duty: Anything you bring home from across the seas comes with a price. By levying a tax on imports, the government's firing on two fronts: it's filling its coffers and protecting Indian industry.

Union Excise Duty : Made in India? Either way, there's no escape. In other words, this is a duty imposed on goods manufactured in the country.

Service Tax : It is a tax on services rendered.

Minimum Alternate Tax [MAT]: Indian companies pay 30% tax on their profits as per the Income Tax Act. But, tax holidays announced from time to time may result in much lower tax outgo for India Inc. If a company's tax liability is less than 10% of its profits, the company has to pay a minimum alternate tax of 15% of the book profit. This provision is expected to change when the proposals of the Direct Taxes Code (read the entry below) are accepted. Instead of levying tax on its book profit, the Code proposes a MAT on gross asset of a

company.

Value Added Tax [VAT]: State Governments levy this on goods at point of sale based on the difference between the value of the output and the value of the inputs used to produce it. The aim here is to tax a firm only for the value it adds to the manufacturing inputs and not the entire input cost. Thus, VAT helps avoid a cascading of taxes as a product passes through different stages of production / value addition.

Goods and Services Tax [GST]: The GST or Goods and Services Tax, contains all the indirect taxes levied on goods – including central and state-level taxes. This tax is expected to simplify and streamline the indirect tax regime. It will be an improvement on the value-added tax system as it will incorporate central excise duty and service tax along with state taxes. A uniform GST across the country is expected to create a seamless national market. For the taxpayer, it will mean less paperwork and could actually translate into a lower tax burden, as it would remove distortions from the system.

Direct Tax Code: The Income Tax Act came into effect nearly half a century ago. Since then, the economy has undergone a complete transformation with the new kinds of business and activities coming up. To make the tax laws reflect these changes, the Government has now come up with the Direct Tax Code. It proposes to simplify the tax laws, includes a new way to calculate taxes on income, has fixed tax rates and also lays out comprehensive guidelines on international taxation. The Code is scheduled to replace the existing Act from April, 2011.

NON-TAX REVENUES

Any loan given to State Governments, public institutions and PSUs earns interest and this forms the most important item under this head. The government also receives dividends and profits from PSUs. It also earns income for the various services it provides. Of this, the railways is a separate Ministry, though all its receipts and expenditure are routed through the Consolidated Fund.

Capital Receipts: Receipts in the capital account of the consolidated fund are divided into three broad

heads - public debt, recoveries of loans and advances, and miscellaneous receipts.

Public Debt : Since everything the government does is on behalf of the people, its borrowings eventually are the burden of the people. In budget parlance, the difference between borrowings (public debt receipts) and repayments (public debt disbursements) during the year is the net accretion to the public debt. Public debt can be split into two heads, internal debt (money borrowed within the country) and external debt. The internal debt comprises Treasury Bills, Market Stabilisation Scheme, Ways and Means Advances and Securities against small savings.

Treasury Bills (T-Bills) : These are bonds (debt securities) with maturity of less than a year. These are issued to meet short-term mismatches in receipts and expenditure. Bonds of longer maturities are called dated securities.

Market Stabilisation Scheme (MSS) : The scheme was launched in April 2004 to strengthen RBI's ability to conduct exchange rate and monetary management. These securities issued under MSS are not to meet the government's expenditure but to provide the RBI with a stock of securities with which it can intervene in the market to manage liquidity.

Ways & Means Advances (WMA) : RBI is the banker for both the Central and State Governments. Therefore, it provides funds to manage mismatches in the governments' receipts and payments in the form of WMAs. Now, RBI wants the government to issue short-term securities to meet temporary needs.

Securities Against Small Savings : The government meets a small part of its loan needs by appropriating small savings collection by issuing securities to the funds that manage such schemes.

HOW GOVERNMENT SPEND ITS MONEY

Before going into the nitty gritty of Government spending, we need to have an understanding about the central plan. This is what every child in the country learns about in school; only that we all know it as the Five Year Plan. The central plan is the Government's annual expenditure sheet, with a five year road-map. Here's where the Government get the money for the grand five-year exercise. Funding

of the central plan is split almost evenly between Government support (from the budget) and internal and extra-budgetary resources of state-owned enterprises. The Government's support to the central plan is called the budget support.

Plan Expenditure

This is essentially the budget support to the central plan. It also comprises the amount the Centre sets aside for plans of States and Union Territories. Like all budget heads, this is also split into revenue and capital components.

Non-Plan Expenditure

All those bills the Government has to pay under the 'revenue expenditure' head are bunched up here: interest payments, subsidies, salaries, defence spend and pensions. The 'capital' component, in comparison, is small; the largest chunk of this goes to defence.

Bharat Nirman

Bharat Nirman is UPA's unfulfilled dream of Build India. It involves building irrigation channels, roads, water supply, housing, rural electrification and rural telecom connectivity. Though it couldn't meet the target for 2009, the Government is still at it.

Resources Transferred to the States

As we saw earlier, the Centre gives States a helping hand in two ways - a part of its gross tax collection goes to State Governments. The Centre also transfers funds to States to support their plans. These are largely in the nature of grants, and include those given to States for managing centrally sponsored schemes.

Subvention

This is how the Government bears the losses incurred by financial institutions when they lend to farmers below market rates.

GOVERNMENT BORROWINGS - HOW IT AFFECT ECONOMY

Fiscal Deficit

The Government is taking a lot of flak these days for the 16-year high fiscal deficit in the current fiscal

year. Here's how it is: The Government's non-borrowed receipts - revenue receipts plus loan repayments received by the Government plus miscellaneous capital receipts, primarily disinvestments proceeds - fall short of its expenditure. The excess of total expenditure over total non-borrowed receipts is called "fiscal deficit". The Government then has to borrow money from the people to meet the shortfall.

Revenue Deficit

Revenue deficit is an important control indicator. All expenditure on revenue account should ideally be met from receipts on revenue account. Ideally revenue deficit should be zero, else the Government will be in debt.

Primary Deficit

This is a key indicator. When it shrinks, it indicates we are not doing too badly on fiscal health. The primary deficit is fiscal deficit minus interest payments the Government makes on its earlier borrowings.

Deficit and the GDP

It is important to see where all this fit in the larger economic picture. The Budget document mentions deficit as a percentage of GDP. In absolute terms, the fiscal deficit may be large, but if it is small compared to the size of the economy, then it's not such a bad thing. Prudent fiscal management requires that the Government does not borrow to consume in the normal course.

FRMB Act

Enacted in 2003, the Fiscal Responsibility and Budget Management Act sought the elimination of revenue deficit 2008-09. This means that from 2008-09, the government was to meet all its revenue expenditure from its revenue receipts. Any borrowing was to be done to meet capital expenditure - that is repayment of loans, lending and fresh investment. The Act also mandates a 3% limit of fiscal deficit after 2008-09. The financial crisis and the subsequent slowdown forced the Government to abandon the path of fiscal consolidation.

[Source: Economic Times]

ENGLISH – A FUNNY LANGUAGE

Have you ever wondered why foreigners have trouble with the English Language?

Let's face It.

There is no egg in eggplant.

No ham in the hamburger.

And neither pine or apple in the pineapple.

English muffins were not invented in England

French fries were not invented in France.

We sometimes take English for granted. But if we examine its paradoxes, we find that :

Quicksand takes you down slowly.

Boxing rings are square.

And a guinea pig is neither from Guinea nor is it a pig.

If writers write, how come fingers don't fing.

If the plural of tooth is teeth, shouldn't the plural of phone booth be phone beeth.

If the teacher taught, why didn't the preacher praught.

If a vegetarian eats vegetable, what the heck does a humanitarian eat?

Why do people recite a play, yet play at recital?

Park on driveways and drive on parkways?

You have to marvel at the unique lunacy of a language

Where a house can burn up as it burns down.

And in which you fill in a form by filling it out.

And a bell is only heard once it goes!

English was invented by people, not computers and it reflects the creativity of the human race (which of course isn't a race at all!)

That Is why

When the stars are out they are visible, but when the lights are out they are invisible.

And why it is that when I wind up my watch it starts, but when I wind up this observation, It ends.

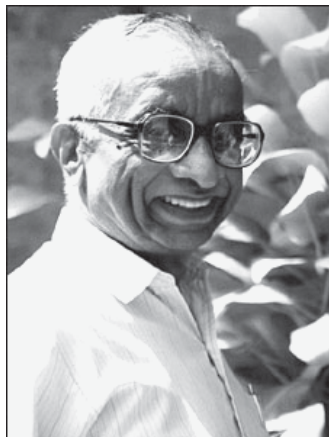
[A download from internet]

A MEMOIR

Dr. K. N. Raj

- Rammanohar Reddy

The years after independence saw a number of outstanding young men and women throw their hearts and bodies into building a new India. K.N. Raj was a giant of that generation. Today when careerists and those who put their self-interest above everything else rule the day, it is important to stress how K.N. Raj and others of his kind, who could very easily have made their names anywhere in the world, were fired with passion by just one thing: contributing to a modern and equitable order in independent India.



Prof. Raj was many things: an outstanding economist, an excellent teacher, a builder of institutions, a beacon for young people and not the least some one who could think well ahead of his time.

The first half of his working life was spent outside Kerala. After obtaining his PhD from the London School of Economics, it was in the drafting of the First Plan that Raj first made his mark. While it is the Second Plan that gets all the notice for the contribution of Mahalanobis, in many ways it was the First Plan that was the trail blazer and Raj was one among a small group of professional economists who contributed to its making. That was when Raj became a Nehruvite, something he remained I think to the very end of his life

Yet, it was in the new Delhi School of Economics where Raj became a professor in his early thirties that he really shone. For more than a decade, Raj was one of the stars who gave DSE its brilliance – attracting fine minds like Amartya Sen to join the faculty, electrifying batches after batches of students and contributing immensely to the cross-national exchange of ideas among economists of the newly independent countries of Africa and Asia.

That was also the time that Raj sowed the seeds of many new ways of understanding rural India, seeds

that were subsequently developed by the younger professionals in articles and books on inter-locked markets, under-employment, land reforms etc. Raj was also one of the first Indian economists of independent India to acquire an international status and rare for today his interests were not confined to economics.

Raj was for a while very close to Indira Gandhi as well but differed with her and her advisers on the devaluation of 1966 and more famously a decade later

when he was critical of the Emergency in public. In the late 1960s, he was briefly vice chancellor of Delhi University. That was not the happiest of times, but at the height of his influence and perhaps power he then took a decision which in some respects resembles the actions of the lead character in the Polish filmmaker Krzysztof Zanussi 's film, Structure of Crystals – Raj walked out of the capital and the corridors of power where he had also been a star in the salons of the Delhi of the time.

Arguing that it was unhealthy for teaching and research in economics to be concentrated in Delhi, Raj moved to what was then the backwaters – Trivandrum. There with the help of the then Chief Minister, Achutha Menon and a small group of outstanding talents in economics from all over, Raj established the Centre for Development Studies. It was CDS that researched and made popular the notion of the “Kerala Model” of development. It could also be said that the early research in CDS contributed to the international/United Nations’ evolution of the idea of “human development”. For a while the CDS was perhaps the most exciting centre for study of economics in India and it was also CDS which brought to prominence the work of that other outstanding personality, the architect Lawrie Baker, who Raj sought out to design and supervise the construction of the Centre and popularise “low cost” architecture.

Far and away the best price that life has to offer is the chance to work hard at work worth doing.

- Theodore Roosevelt

On a personal note I must write here that I was privileged to be a student at the CDS and also a Ph.D student of Raj's, but perhaps what must have been a great source of joy was my subsequent association with the *Economic and Political Weekly*. Raj was associated first with the *Economic Weekly* and was one of the founder-editor Sachin Chaudhuri's preferred writers in the 1950s and 1960s. Then when Economic Weekly closed, it is said that Raj was one of those who convinced Sachin Chaudhuri to revive the journal and I hear gave it its current name as well. Raj was a founder trustee of the Sameeksha Trust, which publishes the EPW, and remained on its board to the very end. Raj was a friend of Sachin Chaudhuri, and it was also a student of his from DSE, Krishna Raj, who was editor of EPW for 35 years and built up the institution.

When in the last years, Raj was unable to attend the meetings of the trust, I asked his son, Gopal, if

he wished to continue on the board. Gopal said there were only two things that mattered to him now, CDS and EPW, and he would want the association to continue to the very end.

K N Raj was many things to many people but he was most of all a teacher and a source of inspiration for generations of students. Five years ago, when the indefatigable A.A. Baby of Thrissur organised a conference in his honour, Prof. Utsa Patnaik of JNU, the eminent and forceful economist, wrote that she could not attend but that she would always feel a very deep sense of gratitude to Raj. Prof. Patnaik said she had been a shy and quiet student of DSE in the 1960s and it was Raj who sought her out, encouraged her to ask questions and pursue research in economics, and that in some sense it was Raj who pushed her into becoming an academic economist.

(Rammanohar Reddy is Editor of the Economic and Political Weekly, Mumbai)

RETIREMENTS

The following members retired from the services of the Bank on 28th February on attaining the age of superannuation:

Mr. C. Lakshmi Narasimha Rao, Senior Manager, Secunderabad - M . G. Road.

Mr. Rao joined the Bank as a clerk in 1974. He was promoted to officer cadre in 1985. He was promoted to MMG Scale-II in 1998 and to Scale-III in 2007.

During 35 years of service, he worked in Proddatur, Masulipatnam, Visakhapatnam, Mumbai - Worli, Hyderabad -Badi Chowdi, Chintakunta, Neerkula, Secunderabad - M G Road and Jamshedpur-Godown Area.

Mr. N. Sudhakar Shetty, Manager (Foreign Exchange), CRMD - HO.

Mr. Shetty joined the Bank as an officer in 1977. He was promoted to MMG Scale-II in 1983.

During 32 years of service, he worked in Head Office, Mumbai-CFED, Mangalore-Pandeshwar,

Forex Cell-HO, Mangalore -Service Branch and IAD-HO.

Mr. K. Shivakumar, Senior Manager (Agriculture), Bangalore -ZO

Mr. Shivakumar joined the Bank as AFO in 1978. He was promoted to MMG Scale-II in 1994 and to Scale-III in 2004.

During 31 years of his service, he worked in Belgaum -KG, Thyavanige, Hassan -RO, Bangalore -RO, Kolar, New Delhi -IAD Cell and Bangalore - IAD Cell.

Ms. B. N. Shakuntala, Official Language Officer, Bangalore - STC

Ms. Shakuntala joined the Bank as an official language officer in 1982.

During 27 years of her service, she worked in Mangalore -STC, Udupi, OLD-HO and Bangalore - ZO.

CBOO while thanking them for their support and co-operation, wishes them a happy, contented and active retired life.

HEALTH WATCH

COPING WITH OBSESSIVE-COMPULSIVE DISORDER

Sarah, 24, wakes up every morning and immediately taps seven times on the edge of her bed; she's compelled to perform this ritual like clockwork, out of fear that if she doesn't, something terrible will happen to her or her family. Seven is Sarah's safe number; she eats her meals only at 7.00 a.m. or 7.00 p.m., repeats words compulsively under her breath seven times in a row, and on the rare occasions she gets up enough courage to leave her apartment, Sarah paces herself frantically to be sure she takes exactly 77 steps to reach the corner store. Sarah also lives in fear that she has contracted AIDS and can spread it to others, even though she's never been sexually active.

Sarah is suffering from Obsessive-Compulsive Disorder (OCD), a frightening and frustrating biological affliction that afflicts an estimated 2 per cent of the world population with varying degrees of severity. You may have become aware of OCD through the recent Oscar-winning film - *As Good as It Gets* - in which Jack Nicholson plays a New York writer struggling to deal with the disorder and its isolating effects. In the film, as well as in life, OCD patients grapple with unrealistic levels of anxiety. The condition is characterized by involuntary patterns of behavior. An OCD sufferer feels absolutely compelled to perform a certain action or series of actions over and over, perhaps constantly-which could mean doing so thousands of times a day - in order to gain comfort over their anxiety.

The compulsions that are symptomatic of OCD may include:

Counting, in which a person may become fixated on a particular number, as Sarah is with the number seven, and will continually perform actions that certain number of times;

Checking, in which a person feels a gnawing worry that something has been forgotten or "missed" (such as leaving a stove burner on at home, which would burn the house down, or running over someone with a car unintentionally);

Washing or showering obsessively to combat germs and contamination, or cleaning house frenetically;

Repeating a word or phrase again and again;

Making sudden movements such as Sarah's 77 steps, or perhaps touching surfaces continually, groping the air, swinging the arms and legs, etc;

Imagining recurring images of tragedies, such as train wrecks or plane crashes, a sufferer may become convinced he or she has actually seen;

Arranging papers or items on a table until they are at the "perfect" angle; or worrying excessively about disease, as Sarah does about AIDS, and being consumed with the guilt of potentially infecting others.

Why does a person develop OCD ?

Scientific research points to an abnormal function in particular sections of the brain. The brain chemical serotonin, which facilitates mood and behavior, acts as a "messenger" throughout sections of the brain itself; an imbalance of serotonin may very likely provide root cause to OCD. Additionally, scientists are looking into strong genetic links that would point to OCD as an inherited disorder. Environmental and social stresses, as well as childhood trauma, are also contributing factors.

How can a person with OCD treat their problem?

First, no one can be expected to tackle fixing it alone. People with OCD lack the objectivity and information to deal with this multifaceted disorder effectively. It is completely wrong to think of OCD as a habit to be broken. You can't "quit" OCD as you would smoking, nail-biting, or overeating; quality professional help is necessary to quell the disorder's impulses, and treatment consists of medication, behavior therapy, or a combination of both.

Dr. John H.Griest, currently working with the Madison Institute of Medicine in Middleton,

Wisconsin, is an internationally renowned expert on obsessive compulsive disorder. Dr. Griest is currently pioneering computer-assisted behavior therapy for OCD patients. He is also sympathetic to the plight of those initially dealing with the realization that they have OCD, to the possibility they'll feel fear and shame.

"It's probably a relief to realize that you're not alone," Dr. Griest offers supportively. "OCD is remarkably common, but hidden because sufferers are embarrassed about having thoughts they view as silly or goofy or dumb. They're worried other people will detect their rituals."

Indeed, OCD patients have no reason to feel hopeless about their condition. "This is a good disorder to have, among the maladies that humankind can suffer, because OCD is highly compatible with fundamental life. But it needs treatment," Dr. Griest urges.

So how do you know if OCD is interfering with your functional life?

Basically, if you are not overly inconvenienced by double-checking if you locked the door when you honestly doubt whether you need to, OCD is not a problem. If you spend a great deal of time either carrying out repetitive tasks or worrying about them, take notice, though: OCD is a progressive disorder in that its symptoms tend to worsen and intensify as time passes. Sooner or later you may reach a point where living in a box can no longer be tolerated.

Sarah could no longer read a book or visit with friends without her rituals plaguing her. "After a while I was having constant panic attacks, my heart raced, and I'd lie on the living room sofa just waiting to go into cardiac arrest or something," she says. "That was rock bottom for me. I called our family doctor."

This is a good start; your general physician can examine you to rule out any medical difficulties and perhaps refer you to a specialist if OCD does seem to be the issue.

Once an OCD sufferer is under the supervision of an informed and appropriate doctor, the specifics of controlling the disorder can be decided. There's no single treatment plan for every patient. Some

people may find that medication on its own will be sufficient to gain relief from their symptoms. Drug therapy is best thought of as insulin would be for a diabetic – if the patient is diligent in taking his or her medicine each day, OCD may be completely held at bay; of course, by the same token, if one were to stop taking their medicine, the symptoms of OCD would return.

Five medications are used to treat OCD, through increasing the transmission of serotonin through the brain. Review individual medication options with your physician to determine if one may be right for you.

In terms of behavior therapy, a doctor may introduce one or several possible techniques to help a patient. "Flooding" means intensely exposing a patient to stimulus that brings on anxiety and compulsive actions. Flooding in theory may then speed up the patient's improvement in dealing with his or her compulsive actions. It's a heavy-duty technique, but if a patient is prepared to deal with its effects, it can work. In-depth analysis between doctor and patient in regard to identifying specific "triggers" that bring on OCD – the people, places, and situations that cause compulsive actions – is another therapy technique that may produce good results.

Of great encouragement is the fact that up to 90 percent of all OCD sufferers who seek treatment find they can absolutely control the disorder. Their quality of life improvements "last years," says Dr. Griest, if they remain diligent about maintaining the treatment techniques that work best for them.

Sarah is now undergoing behavior therapy and is feeling much better. "I'm finding ways to manage OCD, of saying centered and calm, and learning to identify my triggers," she reports. "I'm concentrating on the future, and feeling as though anything is possible again."

If OCD is an issue in your life, know that you too can experience a more joyous way of life – just reach out for the help you need and deserve.

(Source: Herald of Health, August 2009)

THE PLAINSPEAK

The missing smile

A few years ago, I had written an editorial captioned "bring back the smile". My recent experience and the interaction with the members give me the impression that the smile has not come back.

Recently along with the senior office bearers of CBOO I visited some branches. I talked to the members in meetings. Both during visits and meetings a common thread that was conspicuous was the grimness with which they narrated the difficulties they face in the branches. There is serious shortage of manpower in many branches. In a good number of them branch heads sit in the counter to attend to the customers. There are instances of officers sitting in cash. The second problem is in relation to the treatment meted out to them at different levels. Right from the top management down to many Zonal Offices there is no visible concern to human feelings of officers. The pronouncements of the top management in conferences and meetings bordering on ridicule and questioning the utility of the participating officers to the bank would hardly inspire any one. For example, law officers were told that they had no work in the bank and that it was better that they went back to practice! When branch managers express their problems, instead of trying to understand them, they are ridiculed, threatened or put under pressure. There are occasions of calling the branch managers at odd hours at the residences without allowing them minimum time with their families. Last year we had a case of a branch manager in a southern Zone being contacted by the Zonal head when the former was already in the hospital due to hyper tension. He was not able to bear the tension and became a victim of karoshi.

The newly recruited officers have another story to tell. Unilaterally the terms for their confirmation are altered. In respect of specialists like marketing officers there is no proper job description. In the name of training they are sent to work in a branch or two. On

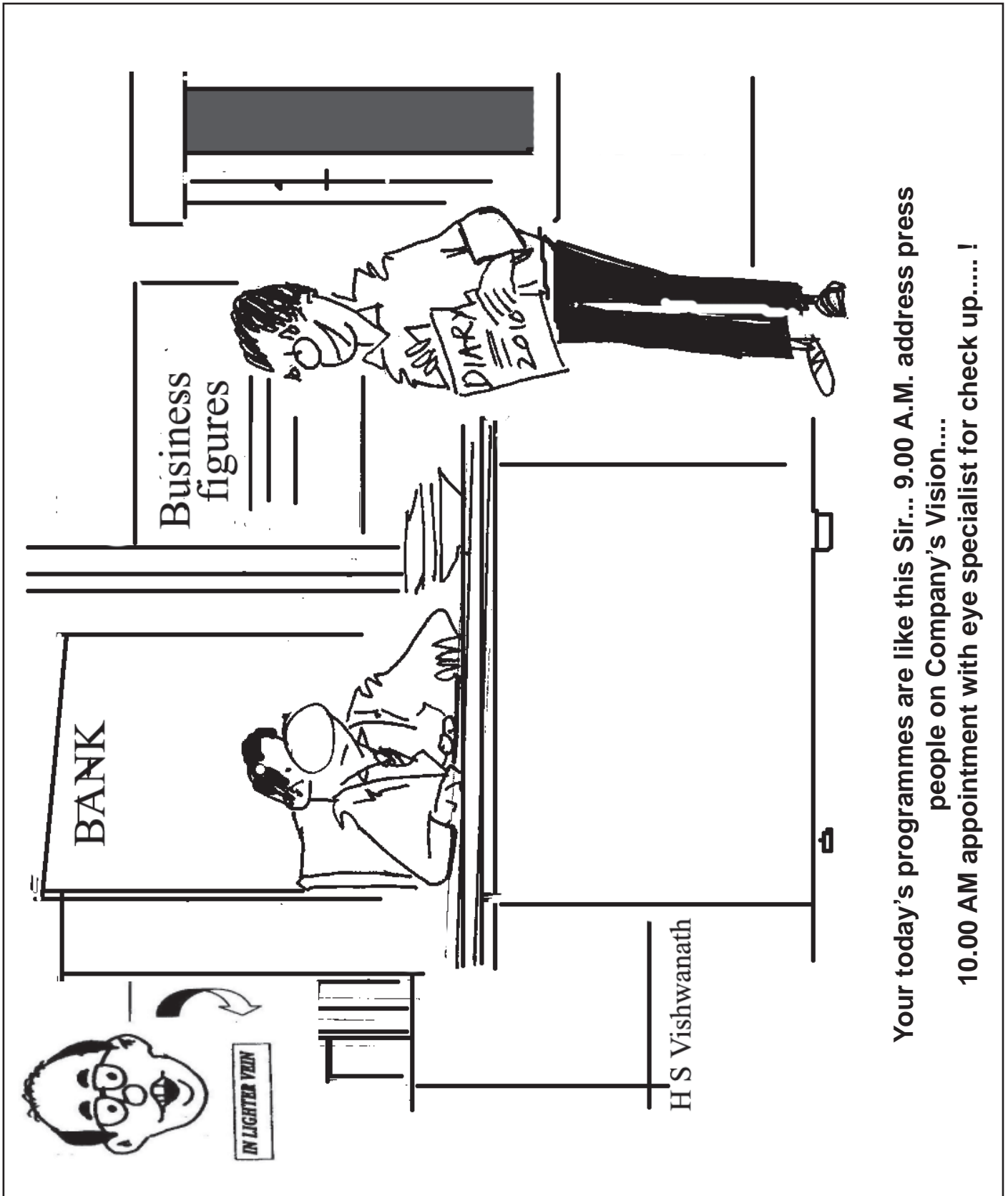
the one hand a branch manager, for want of the minimum complement of staff can't spare a senior colleague to properly train the newcomer; on the other hand he is compelled to deploy the probationer on the regular branch routine. Simultaneously the probationer gets a kick from the Zonal Head about the marketing effort he is expected to do! In one Zone a couple of such officers lamented that there was no job specification for them. One of them, unable to bear the treatment has submitted his resignation from the Bank. Another young lady literally wept before the functionaries. In CBOO's 2007 Mangalore conference a young lady officer had seriously spoken about the treatment given to probationers. The situation, however, has not changed.

A new trend noticed is fewer and fewer officers opt for managerial assignment. Given a choice many managers would like to relinquish the post and be content as officers. But here too the officers are not spared. A new system of unilateral designation of officers as Assistant Branch Managers is introduced by the bank management. The concept copied from another bank without looking into its suitability and the anomaly it may create in our bank because of the standardized designations here has caused further anxiety among the officers. Equally disturbing is that fewer officers opt for promotion to higher cadres; similarly the promotional vacancies in Scale-I have gone abegging this year. All these speak volumes about the level of frustration among officers. The smile which was part of Corporation Bank service is difficult to find today.

Such frustration will have a telling effect on the productivity and in turn on the performance of the Bank. The policy makers in the bank have a duty to open their eyes to the ground realities so that the slide is contained early.

—TRB

(The views expressed here are personal)



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