




UNITY

August, 2014



**In union
there is
strength.**

RECEPTION COMMITTEE

27th Annual General Body Meeting of SBIOA (NE Circle)

SUB COMMITTEES	NAME OF THE CONVENERS	BRANCH / OFFICE	CONTACT
ACCOMMODATION	Sri Prasanta Sarma	Commercial Brach	9707792815
	Sri Bhupen Bora	LHO Guwahati	9864122813
TRANSPORT AND CONVEYANCE	Sri Prabin Rabha	Gauhati Medical College	8822526149
	Sri Abhijit Bhattacharjee	LHO Guwahati	9435550578
DECORATION OF HALL	Sri Rupak Bhowal	LHO Guwahati	9435321840
	Sri Amit Paul	LHO Guwahati	9435096504
BADGE & BANNERS	Sri Shantanu Choudhury	Commercial Branch	9864039144
	Sri Nirod Choudhury	Rehabari Branch	9435343128
RECEPTION & REGISTRATION	Sri Bijoy Dutta	AO, Guwahati	9864041108
	Sri Amal Das	Jagiroad Branch	9864121968
FELICITATION/RECEPTION	Sri Ajoy Bhowmik	RACPC, Guwahati	9435131143
	Smt Gyanashree Bora	LCPC, Guwahati	9613456078
PRESS & PUBLICATION	Sri Arup Jyoti Das	Assam Sect. Branch	9864333499
	Sri Bhuban Goswami	AO, Guwahati	9435531863
	Sri Shyamal Hazarika	LHO, Guwahati	9435409922
	Sri Jayanta Bardoloi		
FOOD	Sri Arun Das	LHO, Guwahati	9435346595
	Sri P. B. Singha	CPPC, Guwahati	9435377493
	Sri P. C. Patir	LCPC, Guwahati	9859992422
	Sri P. C. Sarania	CSD, Guwahati	9435306192
VOLUNTEERS	Sri Debojit Talukdar	Panjabari Branch	943559691
	Sri Mrinal Kanti Das	RACPC, Guwahati	9435032416

FROM THE EDITORS DESK

"It was the best of times, it was the worst of times, it was the age of wisdom, it was the age of foolishness, it was the epoch of belief, it was the epoch of incredulity, it was the season of Light, it was the season of Darkness, it was the spring of hope, it was the winter of despair, we had everything before us, we had nothing before us, we were all going direct to Heaven, we were all going direct the other way".

Borrowing from Charles Dickens' A tale of two cities we can surely draw a reference to the present day circumstances prevailing all over the world as also in our organization.

It is the worst of the times as the world economy is preparing for yet another crisis. It has hardly been six years when during the year 2008, the world economy had suffered severe recession which resulted in downfall of several big Banks and once again almost all the countries over the globe are apprehending another financial crisis.

India being one of the followers of the Global economy for last two decades and is aggressively integrating itself with the international finance capital is also not immune to such global crisis and it might erupt at any point of time.

Meanwhile, the new government in power has clearly indicated that they are going to depend on PPP model, FDI in even the core sectors of the economy.

Already, the Bank employees are going through a very turbulent phase, the Social objectives of the Banks has been given a complete go bye and augmenting more and more profit has been given top most priority. Amidst this change in priority the entire Banking system has undergone a paradigm shift and exploitation of the workforce has become the order of the day. Our members nowadays are inhumanly hard pressed and don't find quality time to devote to their families not to speak of time for self development. The shortage of manpower is universal and misbehavior on the part of the management has become a regular affair. There has been a long pause to all our pending demands and the issue of salary revision is yet to be materialized even after a span of almost two long years. There have been the cases of voluntary retirements as well as incidences of committing suicide by officials just because they could not withstand the atrocious behaviour on the part of their bosses. There has been tremendous pressure for financing unviable projects and

thus to fall prey to disciplinary proceedings that hangs like a Damocles' sword, every time a loan turns out to be a NPA.

Under the neo-liberal policy regime, there has been a concerted attempt to dismantle Trade Union movement by introduction of more and more technologies, recruitment on contract basis, large scale outsourcing, attacks on legitimate Trade Union rights, trying to bring in more and more corporate friendly labour laws, implementation of various anti employees recommendations, bringing in Banking laws amendment acts and so on and so forth. All such moves on the part of the government are directed towards dismantling the nationalized character of the Banks and to handover it to the private players and thus to bring an end to Trade Union movement in the country that every neo-liberal economy aspire for.

In such a crunch situation, the need of the hour is to stand united and to raise a collective barrier against all such anti employee move on the part of the Government. The situation prevailing there at Manesar can very well be an eye opener for all of us where all the permanent employees had been replaced by casual workers and now circumstances do not permit them to accept even a trade union leaflet not to speak of formation of any Trade Union inside the Industry. Under this backdrop we are holding the 27th Annual General Meeting of our Association. The Annual general meeting is such an occasion when a large number of members assemble together to discuss several issues pertaining to their workplace and take stalk of the functioning of the Association. It is not all about celebration but a part of our struggle that gets manifested through our constructive suggestion towards strengthening of Trade Union movement in this part of the country and thus to ensure better life and livelihood of the members. It is a platform where our members get to hear from the leaders of our Federation and also from eminent economists to develop a fair idea about the National as well as International economic scenario vis a vis the role of Trade Union movement, that in turn provides them with a first hand exposure to understand the affairs of Association in a better way. It is also a show off of our solidarity and unity to percolate a message that we all are united and ready to defeat any heinous attempt to disintegrate our unity.

We are hopeful that the General Meeting will bestow enough of in sight to our memberships so as to prepare themselves for countering the offensives unleashed on them and move forward.

Make the 27th General Body Meeting a thunderous success.

INDIAN BANKING SYSTEM - JOURNEY FROM NATIONALISATION TO NEO - LIBERALISATION

Compiled by Com. Tirthendu Bhattacharjee

After independence - nationalisation of Bank was historic and the next milestone to be celebrated by the people of India. The long thrived nationalisation of bank was not an overnight achievement for the Indians but was achieved after a long sweating struggle. Even though it was decreed by the President of India on the 19th July, 1969 for nationalisation of 14 major privately owned commercial banks of India, the revolutionary decision was challenged in the floor of the Parliament. Some of the prominent right wing political parties vehemently criticized the decision and resisted with all its might. However, progressive thinkers of the then Indian polity upheld the decision and appreciated the decree. Immediately the capitalist bank owners challenged the move in the court. The very action bears the testimony of the nexus between the capitalist owners and that of the elected members in the august house of the Indian Parliament which is even dominant in the present day scenario.

To a major disappointment, on 10th February, 1970 the hon'ble Supreme Court of India stuck down the decision. Such pronouncement by the highest court infuriated the conscious section of Indian think tank and the premier and primary trade union organisation viz, All India Bank Employees' Association (AIBEA) rolled down to the streets with lakhs of its bank employees in protest. The platform gained its size by the support of the Left Political parties, prudent trade unions, the enlightened intelligentsia of the country. The visionary and sincere struggle of the trade unions could earn the confidence of the Indian masses and the movement was further strengthened with their whole hearted support and participation. Bending upon the prolonged struggle, including the general strike the Government was compelled to issue an ordinance on 14th February, 1970 which was replaced by a bill by the Lok Sabha on 24th March, 1970. Therefore, 19th July, 1969 is not only celebrated as Bank Nationalisation day but should be remembered as the day of highest triumph for the trade union for their courage, prudence and patriotism.

Statistics is the evidence to substantiate the growth of public sector banks in India after its nationalisation. The easy access of rural credit, expanding the banking base has been a pointer of change in banking ethics from 'class' to 'mass'. Banks under its nationalised domain have immense contribution towards nation building and nurturing national priorities and interests, viz. rapid growth in agriculture, small industries and exports, raising of employment opportunities, encouraging entrepreneurs and upliftment of rural/backward infrastructure. The rolling out of five year plans during the Neheruvian era perhaps got its momentum only after nationalisation of the bank. The lateral flow of banking in the pre nationalised period saw the shift to its downward penetration to the Indian masses. The first five year plan launched during the year 1951-56 when put under review the Government was made to feel a concrete and committed delivery channel and thereby nationalisation of bank was a must. Evidently the five year plan adopted by the Govt saw the light to its true spirit only after the nationalisation of banks. For a further transparent and planned delivery system state wise committee of bankers were formed to adopt strategy, formulate credit budgets and ensure execution. Perhaps, the nationalised banks spearheaded the credit outflow management in the Sub Divisions, districts and States effectively and rose above the role of a banker to the ultimate crusader for financial revolution and social upliftment, however within the boundaries of Governments' policy and its own obligations.

On the promulgation the New Economic Policy during the year 1992 modalities were seriously considered for readjustment - structurally and strategically. Gradual and planned shifts in the fiscal and monetary policies has been a strategic endeavour of our successive governments. A notion prevailed to shrink the role of the nationalised bank and the motto has been to infuse Foreign Direct Investment (FDI) as the saviour of the Indian economy for an anticipated giant leap forward. The post nationalised day is on the verge of a hair pin band and the difference between what was envisaged four decades ago and what has been achieved can be enumerated. During nationalisation the primary objective was towards deep penetration in the rural India and offer judicious and well distributed banking facility in general and credit obligations in particular. But the reality in the neo liberalisation era is an obvious deviation in its spirit and purpose. Where the headway for nationalised bank is reverting back to the semi-urban and urban areas, obligations for lending more in SME and MSME sector has been eyed by organisation and the private and

foreign players are given a free hand march toward rural India and launch their products and services on a higher and hidden price.

In an economic scenario with more than 5 lakhs unbanked villages , half of the countries population are still to have a bank account, large part of peoples savings is untouched and yet to be channelised for the country's welfare, bank credit is still dearer to the common and needy people, whereas bulk of the credit is freely flowing to the big corporate houses and industrial magnets. Due to tactical or willful default in not repaying the loans by the corporates and magnets the economy is shouldering the burden of NPA to a tune of Rs. 170000 crores. The time has come to assess and classify the composition of this NPA as to what is the percentage of NPA being dole out to big business houses and what is the proportion of marginal and small borrowers thereof.

In the neo liberalised doctrine introspection, correction has been given a go-bye and in the name of reforms denationalisation or privatisation has been perceived to be the conclusive prescription or the sole 'mantra'. Since the inception of the era of reforms different committees were constructed to undertake necessary steps in the name of reforms but in the real form denationalisation was the ultimate agenda. During 1990 Narasimhan Committee was appointed and the committee submitted their report with its recommendations. During 2009 the Government of India appointed a committee under the chairmanship of Dr. Anil Khandelwal who had been considered by the Govt of India to be a crusader for introduction of modern HR policies and systems in the public sector banks. The committee came up with 105 recommendations and the primary consideration was the issue of HR. The endeavour was to revamp the interior whereas the exterior environment was as volatile as it was before. Dr. Monmohan Singh, the door opener for reforms constituted a high power committee headed by Shri P.J.Nayak, the former Chairman of the private sector player Axis Bank to prepare the blue print of bank denationalisation (privatisation). Nayak came up with various measures to achieve it. He has recommended so many measures in his report of which the main thrust has been paid in creating a 'Banking Investment Company' under the Companies Act by repealing the existing Banking companies (Acquisition and Transfer of Undertaking)Act 1970. which have already been referred above that such companies if free from control will act only as the 'owner and regulator' of the Banking industry in the country.

The Circle Bulletin

- A team of three members visited Tezpur, on the auspicious occasion inauguration of the statue of "Sahitya Rathi" Lakhinath Bezbaruah, nearby tour Tezpur Branch. A meeting with the officers of Tezpur as well as the nearby branches was also organised and issues pertaining to Bank in general and the Tezpur Region in particular were discussed. The team on its way to Tezpur made visit to branches to take stalk of situation prevailing there at and met the members as a mark of camaraderie.
- A team of 6 members lead by Comrade Samir Kumar Mukherjee went to Garo Hills to take stalk of the situation prevailing over there after the incidence of abduction of Sri Arvind Kumar, the Branch Manager of our Ampati Branch. The General Secretary arranged a meeting with the members and discussed detail updates. The issues relating to the security of our Officers as well as the Staff members were discussed elaborately and adequate steps were taken to ensure that our members do not suffer from insecurity in their work places. The issue was also raised with the Circle Management Committee who ensured proper arrangement of security measures in consultation with the district administration.
- The School Sub-Committee is looking after all the affairs pertaining to overall requirements of the school along with its infrastructure developments thereby sorting out the day to day problems. There are remarkable developments in terms of school transportation this year, more new buses has been included to ensure that our students feel comfort and secure.
- The Executive and Central Committee meeting of our Association were held on 10th of July at the Bhangagarh Association office to discuss the issues concerning our memberships all over the circle, so as to represent the same in the appropriate forum for finding a solution to all the problems being faced by our members. The house also discussed about the ensuing general body meeting to be held on 31st of August, 2014 The current incidence of abduction of Sri Subodh Kumar Mishra in Garo hills also found a prominent place in the discussion.
- On 5th of August one of our award staff comrades, posted at our Gasuapara Branch of Garo Hills was abducted by the militants, which once again shocked the Circle. Our Association on hearing the incident immediately jumped to action and in consultation with the Circle

Management Committee took necessary steps to ensure his safe release. A token strike of one day was observed throughout the state of Meghalaya, along with rallies and press releases. Our representative, Com. Jagadish Paul along with the General Secretary and DGS Headquarter of the Award Staff Association made visit to Garo hills to take a stalk of the situation and to arrange for his safe release. When all these were not yielding any result. the Branches of entire Garo Hills were closed along with regular rallies and meetings being organised to register our protest and pressurise the administration to act and nab the culprits.

A massive rally was organised in all the state headquarters and prominent cities of the Circle on 13th of the August, 2014. The rally organised at Guwahati had been a great success with participation of more than 700 members from both the organisations as well as AIBOC, UFBU, etc. The rally at Guwahati was also attended by the Father of Com. Subodh Kumar Mishra marching all the way as a mark of solidarity.

Meanwhile, on 21st August Com. Mishra was released unharmed by the militants thereby ending yet another struggle after 16 long days of his captivity.

- The Disciplinary Sub- Committee of our Association is continuously doing great job in attending proceedings covering through out the Circle, writing replies to explanations, counselling for the innocent victims, and ultimately solving cases through continuous follow up and persuasions. In a nut shell no members are being denied of the representation from Association at the time of distress and their defences are being arranged to fight the cases without any exception.
- Our Medical Sub-Committee is doing yeomen job by providing services to each and every members along with high officials as well as our Award staff brothers whenever in distress. The Committee spearheaded by Co. Arun Das and active support provided by Com Rupam Roy and Com. J.D, Goswami along with all the other office bearers as and when required.
- The fitment sub-committee spearheaded by Com. Rupam Roy is continuously solving fitment related issues for the members thereby solving the anomalies in fixation of fitments for our officers along with taking adequate steps to ensure that our members get their dues.

BANKING NEWS

- o In a move aimed at creating liquidity buffers in banks, the Reserve Bank of India (RBI) has mandated the lenders to maintain 60 per cent liquidity coverage ratio (LCR) from January 1, 2015.
- o Banks are looking to legally end governments' loan waiver programmes for farmers as it breeds a culture of non-payment and distorts the financial sector.
- o Henceforth, customers may submit only one documentary proof of address (either current or permanent) while opening a bank account.
- o The Allahabad high court has directed the Insurance Regulatory and Development Authority (Irdi) to scrutinize every policy sold by SBI Life Insurance Co. Ltd, and order the company to discontinue its policies and wind up its business if it detects any regulatory breaches.
- o The Centre has put on hold further amalgamation of regional rural banks (RRBs), as these face challenges in meeting capital adequacy norms. It is expected the focus will now be on improving their performance and exploring a new class of investors to raise capital for these.
- o Receiving money from abroad made easy SBI to launch pre-paid cards for the beneficiaries of foreign remittances.
- o Merger of units not under active consideration : SBI.
- o PSU banks to eye agriculture lending with caution.
- o SBI partners with Ezetap Mobile to launch mPOS solution Plans to deploy 5 lakh POS terminals within the next 5 years.
- o The long-term wage-settlement negotiations between the trade unions in the banking sector and the Indian Banks Association, which got stalled during the last lap of the Manmohan Singh Government, have resumed.
- o RBI sets norms for late fee on Credit Cards.
- o 'The Banking and Economics Conclave 2014' SBI organises banking and economics conclave on 17th of June.
- o SBI to recruit 7,200 as 8,100 staff set to retire in FY15.
- o The State Bank of India (SBI) will need close to Rs 5,000 crore to merge all its five associates.
- o Eighteen public sector banks, including SBI and PNB, failed to fulfil the target for installing ATMs during 2013-14, leaving more than over 9,300 branches without cash vending machines.
- o Burden of proof to be history as RBI pushes for KYC revamp.
- o New norms for differentiated banking licences soon: RBI Bank unions eye youth to stay relevant.

- o Payment banks cannot launch other financial operations.
- o Bad calls no basis to prosecute: Raghuram Rajan.
- o State Bank to ramp up POS terminal network. Aims to take the numero uno position in 2 years.
- o 'Foreign creditors may recall loans to PSBs if Govt stake falls below 51%'.
- o Bank unions seeks Jaitley's intervention in arriving at early wage revision.
- o New financial inclusion plan to kick off from August 15, 20-crore bank accounts to be opened in a year.
- o SBI seek treatment of gold deposits as part of CRR/SLR.
- o BCSBI to put customer service ratings of banks in public domain.
- o RBI asks banks to use credit information report for credit appraisals.
- o 'Missing' SIS chief, Sunil Kakkad arrested in Liberia.
- o Banks rush to dump their bad loans, make a beeline to ARCs.
- o Inauguration of Digital Banking 'SBI IN TOUCH' SBI opens digital bank in malls, will offer instant loans.
- o ATMs to Generate Receipts in Hindi also in Cow Belt.
- o Core sector growth slows to 2.3% in May.
- o With close to 50 per cent of the workforce in public sector banks set to retire in the next few years, the banking industry will soon be among the top employers offering five-seven lakh jobs.
- o Online lending and borrowing which is gaining ground poses a challenge to regulation because of the diffusive medium and near-anonymity of stakeholders.
- o 'No magic wand to bring down bad loans' : - Arundhati Bhattacharya, Chairman, SBI.
- o Aiming to trim financial burden, SBI to open 5,000 new ATMs.
- o Finance Ministry looking at public banks' consolidation.
- o RBI Panel for Indices on Labour, Wage to Improve Policymaking.
- o State Bank of India looks at rights issue, FPO in H2 as it targets 13% loan growth.
- o SBI chief Arundhati Bhattacharya flags concern on Andhra Pradesh, Telengana farm loan waiver talks.
- o Govt plans LPG subsidy direct transfer without Aadhaar.
- o SBI chief Arundhati Bhattacharya flags off 'Home loan on Wheels' in Chennai.
- o RBI announces new regulatory framework for big banks.

- o IIT, IIM grads among 27,000 applicants for 15 Bandhan posts.
- o International pressure on India to sign WTO trade agreement.
- o Cabinet clears 49% foreign investment cap for insurance.
- o The news of 11,772 farmers committing suicide did not hit the headlines when the NCRB (National Crime Records Bureau) released its data for 2013 early this week. The gravity of the problem somehow didn't get the attention it deserved. Perhaps, we are quite used to the numbers since they have always remained north of 10,000 in the last few years.
- o SBI business per employee surges on large-scale hiring.
- o Serious Fraud Investigation Office (SFIO) detects corporate frauds of Rs.10,800 crore involving 31 firms.
- o Complaint about a bounced cheque must be filed only at the place where the bank dishonoured it.
- o Syndicate Bank Chairman in CBI net on bribery charge.
- o Trade unions to go on strike against FDI hike in insurance.
- o Public Sector Banks' capital requirement : Government willing to dilute its stake to 52 per cent.
- o Sampooran Vittiyea Samaveshan : RBI, NDA not on same page over financial inclusion.
- o Labour reforms: 11 trade unions to launch nationwide protest.
- o Labour reforms in haste a bad idea, says ILO India director Says it can lead to labour unrest.
- o SBI bottomline rises after 6 quarters Growth in Loans, Interest Income sees Profit inch up 3%.
- o Trade unions oppose labour law changes, FDI, disinvestment.
- o Compassionate Appointment in Banks Restored.
- o 'Disinvestment programme on track' : Jaitley.
- o State Bank group to roll out cash recyclers across country Machines will have facility to keep counterfeiters at bay.
- o Bharti Airtel in talks with State Bank of India for mega alliance.
- o Top 5 richest Indians have half of nation's billionaire wealth.
- o RBI caps free usage of cross-bank ATMs to 3 a month.
- o Government bans campus recruitment of bank officers Judgment deems such hiring "illegal and unconstitutional".
- o PSU bank staff must be given more support and motivation: Former RBI Dy Governor.
- o PPF deposit limit raised to Rs. 1.50 lakh.

DISCIPLINARY PROCEEDINGS

Compiled by
Com. Jagadish Paul

The dictionary definition of Discipline is to fix incorrect behavior or create better skill and it has its roots right from the primitive stages of Civilization which in fact can be construed as the backbone of succeeding genesis of humanity and formation of the present civilized society. Be it in the organizational set up, be it in socio economic environment it has its footprint in every sphere of human life and is very prominently placed in the genesis of every living being.

If the organization is reminiscent to a collective effort being channelised in a systematic way towards attainment of a common goal/objective then the Human Resources has to be the most vital component of it and success or failure of the organization will to a large extent depend upon how efficiently the HR mechanism is managed in the organization. While Human Resources initiatives are imperative to the growth of an organization the imposition of "Discipline" and thus "Disciplinary Proceedings" with a dual purpose of fixing the incorrect behaviour and also to create better skill in the workforce occupies the centre stage in organizational behaviour and works hand in hand with the Human resource development initiatives and controls the overall state of the affairs of any organisation. Again it is imperative to understand the Human Resources in clear terms in order to understand the disciplinary proceedings in a better way and in fact these two mechanisms since deal with man management in particular acts as complementary to each other and one cannot swim without the help of the other.

The aim of the Human Resource Department, by whatever name it is known is to get the best out of the human resources of the organisation through a systematic approach towards discipline amongst the employees by synchronizing various HR initiatives such as Deployment, Training & Development, Performance Appraisal, Career Planning, Grievance Handling, Counseling etc. Every organization, whether government or semi-government or private, should have a well established reward and punishment system to ensure that the people are made to work towards the fulfillment of the organisational goals. While the reward system will encourage the employees to work better towards the achievement of organisational goals, punishment system is used to prevent people from working against the organisational objectives.

The non-conforming behaviour or lapse in action or any irregularity on the part of an employee arises when he/she acts deviating the organisational objectives and such actions normally referred as "misconduct". Misconduct can be tackled in many ways such as counseling, warning, admonition, imposition of penalties etc. In extreme cases such as, criminal breach of trust, theft, fraud, etc. the employer is also at liberty to initiate legal action against the employee, if the misconduct of the latter falls within the purview of the penal provisions of the law of the land. However such proceedings generally conducted by the State agencies, such as Police, CID, CBI etc. and are time consuming and call for a high degree of proof. In addition to the above option, the

employer also has an option to deal with the erring employee within the terms of employment i.e. Ser-vice Rules. In such an eventuality, the employee may be awarded any penalty which may vary from the caution/ warning to the severance of the employer-employee relationship i.e. dismissal from service. However unlike the earlier ages the employer no longer enjoys the freedom of hire and fire but has to follow the statutory provisions depending upon the nature of the organization and need-less to say these could be achieved due to the sustained struggle by our prede-cessors to ensure constitutional provision in this regard as well as various industrial and labour laws along with approved standing orders to confront with.

The unanswered question that haunts our imagination is; why such disciplinary actions are warranted in our Bank? the causes as has been observed is short-comings in terms of working knowledge, problem solving and multitasking on the part of officers/employees shortage of manpower, inhuman work load and impractical targets and on top of all these the failure or improper Human Re-sources Development initiatives which forms the genesis of all the other short-comings and warrants initiation of disciplinary proceedings.

One of the most vital wings of "Discipline" is to create better skills amongst the workforce which can be done through proper training system and will help eliminating the root causes and thus to eliminate the incidences of Disciplinary proceedings through empowerment of the employees with required know-ledge and self confidence to counter with the shortcomings.

Shortage of manpower is another crucial factor for incidences of Disciplinary Proceedings that is forcing the employees for endless multitasking. In the name of parameters like 'Business per Employee', 'Profit per Employee' etc. the man-power has been reduced in the operational level. Several thousand branches are being manned by single officers. On one hand, the Govt is propagating "Fi-nancial Inclusion" for the unbanked areas of the country and on the other hand, Bank's performance is being measured through the unrealistic yardsticks and impractical parameters. These multitasking over a period of time give rise to fru-stration among the workforce and compels them commit serious but unintentional mistakes thereby getting trapped in the disciplinary net. Here, the question is whether the bank should hanker after such Herculean performance pa-rameters for its branches located in rural areas where the objective of banking is "inclusive growth"? If not, then the manpower should be meaningfully rationa-lized in true sense and then the chances of mistakes would be diminishing and disciplinary cases would be reduced.

Another aspect the Bank should look into is outcome of the disciplinary pro-ceedings. Whether inflictment of punishment on the employee is the ultimate outcome? Or the inculcation of sense of discipline in the mind of delinquent employee and also sensitizing the onlookers of such proceedings should be the objectives of the disciplinary actions. Most often it is observed that the Disciplinary Authority fails to identify the acts of indiscipline and take appropriate remedial action which ultimately prompts them to hastily inflict punishment on the employee rather than going for counseling and other remedial measures which is very common with our organization as well. It has been the common belief in the disciplinary setup of the Bank that financial penalty is to be the only method of punishment for the wrongful acts for the delinquents and other methods of

dealing with such situations are completely ignored which in turn violates the very purpose of Disciplinary mechanism and HR initiatives takes a backseat. In order to understand the Disciplinary Proceedings in a better way one has to understand that punishment alone cannot bring discipline nor it can infuse energy or encouragement for good work. Therefore, Disciplinary authorities should explore the methods of counseling of the delinquents first, then may shift to warning or cautioning, then may go for admonition. If the misconduct is intentional and very grave in nature and if cautioning was not possible then the delinquent may be subjected to stern actions. But it is a matter of concern that even whenever possible, the concerned authorities are not following the rule thus defying the spirit of the mechanism and acting in a mechanical way to solve a purely HR issue. The Disciplinary authority is required play the role of a judge with the mind set of prosecution as the charge-sheet is issued by him and the decision is taken on "preponderance of probability" not on the jurisprudence of "proof beyond reasonable doubt". So whatever may be the claims, the Disciplinary authorities cannot be absolutely free from biasness or prejudice. However, actions of such authorities should be at least seen to be free from bias and prejudice.

The imposition of financial penalty also needs to be given a rethink. It is observed that the loss or probable loss of the incident is attempted for recovery from the erring officers or employees even when the cause of action on their part was proved to be unintentional. It would not be any overstatement that the payout of the concerned employee is calculated as compensatory "gain" for the Bank while ascertaining such financial penalty. Even when the fraudster is an outsider and in possession of the defrauded amount or asset then also the Bank goes for disciplinary action against its own employees without giving much importance to the recovery of the defrauded amount from the fraudster. In that case also, the Bank imposes financial penalties calculating the compensatory "gain" from the payouts of the employees in similar manner. Financial penalty, if unavoidable, may be imposed symbolic manner with the objective of stricture of discipline for the employee. And main thrust should be on the recovery of the defrauded amount from the fraudsters. As the biggest commercial bank of the land having presence almost everywhere it is not impossible for the Bank to explore the possibilities of recovery from such outside fraudsters using its good book with various administrative and law enforcing agencies. At least, for those cases where the erring employees' actions were unintentional.

Then comes interpretation of the penalties which have serious implications if not interpreted properly. For example, if a non-cumulative financial penalty is misinterpreted and the pay is not restored after the specified period of effect then the employee concerned may suffer huge financial loss in addition to other losses, such as loss of chance for promotion, loss of dignity in the society etc. So, it is another job of the HR functionaries to have penalties of the affected employees properly interpreted before applying in their service conditionality. It is also very important that the affected employee should be given relief from the rigor of the punishment as soon as such period expires. There must be humane approach to deal with every aspect of the Disciplinary Proceedings so as to do justice to the very spirit of it, standing on the virtue of fixing incorrect behavior and for creation of better skill and if any of these wings are cleft then the other cannot make it fly.

THE GAZA CATASTROPHE

Compiled by : Sanjib Sen

The Israeli attack on Gaza resulting out of killing of four years old boy by the Hamas is very unfortunate. Already, around 1400 Palestinians, the vast majority of whom are civilians, have been killed in the conflict in Gaza. At the same time, 65 Israelis, the vast majority of whom (62) are soldiers, have been killed.

This Gaza conflict has raised the important question of empathy. It defies all logical thoughts and religious beliefs to understand such an inhuman attack on the civilians and total blockades. Gaza, a strip of land encompassing 25 miles long and eight miles wide in which around 1.8 million people are engaged or blockaded. Turning the small densely populated urban area of Gaza, where the average age of the population is 17 years only, into a sustained battleground, could be considered a war crime and a crime against humanity. Just recently the incidence of shelling of two UNRWA schools, killing dozens of innocent civilians, who had on Israeli instructions moved from their homes to take refuge at the UN shelters, has attracted denunciation by the UN as "a violation of international law by Israeli forces".

The people of Gaza are leaving in dire consequences, the borders are sealed and the people's right over their territorial waters or the skies has been snatched away. The destruction of the only power plant supplying energy to the whole of Gaza, the effects of the loss of lighting, cooking, refrigeration, water supply, sanitation and sewage facilities for Gaza's 1.8 million residents are posing another danger for the civilization apart from indiscriminate attack by the bombers as a result of which disease could become rampant in a short space of time. This is how the people of Gaza is destined to live, and it has become a routine affair for them to suffer a fresh attack on every two years or so by one of the world's most sophisticated and merciless military powers, on this or that pretext.

Hamas, a political party and an Islamist resistance movement, with origins in the Muslim Brotherhood, is to blame for the plight of the Palestinians of Gaza. It sent suicide bombers into Israel during the Second World War to blow up cafés, hotels and bars. Its founding charter is anti-Semitic and calls for the destruction of the Jewish state.

But Israel, which is fighting what it believes is a "just war" of self-defence, must share equal blame for the tragedy of Gaza. This is because of its long occupation of Palestinian territories and because of its failure to countenance the possibility of negotiating with Hamas.

There is also the question of proportion. Israel has the technological capability to show the world that it can defend its people while operating ethically and proportionately but rather it chooses to act ruthlessly and disproportionately, and then seeks to justify its killing of civilians by spurious recourse to international law.

The decision to escalate the conflict cannot be justified by the firing of rockets by Hamas. Israel's military defence systems have rendered the rockets ineffective and very few casualties or injuries have resulted from the firing of thousands of rockets. Moreover, the conflict is spreading beyond Gaza with ten Palestinians being killed by Israeli security forces in the West Bank in recent days.

It is thus imperative for both the parties to agree for an immediate ceasefire so as to end the conflict all for the cause of humanity.

CRISIS IN IRAQ

BY Basudeb Chatterjee

The gulf-country Iraq is burning again; an offensive military movement has been started by Sunni Jihadist group "Islamic State of Iraq and the Levant (ISIL; also known as Islamic State of Iraq & Syria {ISIS}) against the Kurdish-held territory in Northern Iraq. The ISIL has proclaimed a caliphate- a govt based on Islamic Religious Laws. The militants killed hundreds of Yazidis in their attempt to convince the villagers to convert.

The movement was started by attacking the Yazidi city of Sinjar and that prompted a large number of Yazidis to take refuge on Mount Sinjar, where they lacked even the basic necessities. The ISIS forces advanced and captured the religiously mixed town of Sinjar. After a three-day movement, the ISIS captured the town of Zumur and its near-by oil-fields.

Meanwhile, the United States intervened and started air-strikes on ISIL militants, which were directed to stop the advancement of ISIS farther to Erbil, the Kurdish regional capital. There was also humanitarian aid air-dropped by the American and British planes. France also joined to provide humanitarian aid to the Kurds. The U.S. also started arming Kurdish forces directly which resulted the Kurdish ground forces broke the ISIS siege of Mount Sinjar, allowing thousands of Yazidi refugees to escape.

The United Nations also came into the picture with suggestion to help Iraq get of its current crisis. It suggested the formation of a govt of technocrats or a govt that does not include any segment of the Iraqi society. While the U.S. Suggested to have a regional unity to expel the Sunni rebels from the ISIS group who have taken large swathes of northern and western Iraq.

The militants, spearheaded by Islamists fighting under the banner of the Islamic State of Iraq and the Levant, have over-run much of north and west Iraq, including the second biggest city, Mosul and the United States is still saying that there is no military solution to the problem. It stressed the need for a new Iraqi govt that will empower people in communities where ISIS had taken hold.

ISIS controls a huge swath of land in Iraq and Syria. The group poses a serious threat to the Iraqi govt and possibly even the stability of the entire region. The U.S. have airstriking on the ISIS militants to protect the Iraqi Kurdistan from the advance of the militants and break the ISIS siege that starved around 50,000 members of the Yazidi minority on the isolated mountain. But the question is why the United States is stopping here. If the U.S. can beat the ISIS in Kurdistan, why not elsewhere?

The U.S. has been consistent in their reply that there is not going to be any American military solution to this problem and there is going to be an Iraqi solution. U.S. sees it as a political problem. But the movement of the ISIS militants is a purely military problem and thus merit military solutions. The Obama administration should have a proper distinction between military and political problems.

LANDSLIDE LAURELS

As a rare distinction, **Smt. Violina Sarma**, daughter of Shri Sunil Chandra Sarma and



Smt Padmashree Sarma has made the region proud by securing her admission in the Cardiff University (UK) to pursue 1 year M.Sc. in Social Science Research Methods & 3 years CARBS Phd programme. As another feather in her cap she has been named for the President's Studentship by the university. Shri Sarma is posted at our Local Head Office, Guwahati and also a Central Committee Member of SBIOA (N.E.Circle).

A bright student all through her academic career, she did her M.Sc. in Applied Operational Research from Delhi University in the year 2013 and passed out with Gold Medal. We are really proud of Violina and wish her the best in her journey towards excellence in future.

Smt. Madri Kakati, daughter of Shri Sibananda Kakati and Smt Munni Kakati who is a Research Scholar and Guest Faculty in the Centre for Linguistics at JNU, New Delhi has been awarded the prestigious 'Fulbright Fellowship' and she proceeding to the United States of America where she will be teaching in the Department of Middle Eastern and Islamic Studies and also shall undergo a course for Skill Upgradation for a period of nine months.

Shri Sibananda Kakati, is the branch head of our Tezpur Branch and also a Central Committee Member of SBIOA (N.E.Circle).



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(Members are requested to share the achievement(s) of their ward in any field through this publication)





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