



OFFICERS' NEWS

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C/O. STATE BANK OF INDIA
LOCAL HEAD OFFICE (1ST FLOOR)

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All office bearers, activists, members and well wishers of SBIOA, Bhubaneswar Circle offer their love, adulation and Best wishes for all your future endeavours.

Editorial

State Bank of India was formed by an act of the parliament to respond to the aspirations of the citizen's of the country in 1955 and since then it has grown step in step with the growth of the country. We celebrate this unique symbiosis every year on 1 Bank is a commercial organisation. Any commercial organisation has the twin commitments of growing its business and earning increasing profit. We have not failed on these aspects for a moment. On both these parameters we have gone manifold during the last 59 years. To come up to the aspirations of the people we have chosen to contribute to change the economy of the country in a positive way. Our employees have gone to every nook and corner of the country and worked in inhospitable conditions to back the growth of agriculture, industry and service sector.

We have taken lead role in supporting the foreign trade and carried out every instruction of the government for the prosperity of the economy of the country when ever we are called upon to take the responsibility. And we are justifiably proud for sharing the responsibilities of the country in meeting the challenges that came in its way to growth and prosperity. We have made a change to the life of many citizen of the country and continue to do so.

Life is a continuous flow. When it ceases to flow it is dead. As the country is progressing the challenges have not gone away. They have merely changed in content and context. A birthday is a day to celebrate the successes we have gathered on the way and to look forward to the future challenges with conviction and commitment to convert them to laurels in time. Our people have shown their mettle in the past and we are sure they will not be found wanting in future.

Celebration of the Birthday is a spontaneous occasion. The well wishers and partners come looking for sharing it. You take their blessings and cooperation. It always gives you more confidence when you have people to stand by you. It encourages you to give more of you to the task at hand.

Celebration becomes observation when it is official. The spontaneity is lost in the meticulous orderliness. The content is lost. You only see the display of what money can buy. The spirit is gone. The best of the dresses do not shine on a tired and listless body, the faces do not show the celebration, it only shows the tiredness of another day in office. We look forward to the day when it will be more spirited and less official.

Our salute to the citizens who have stood steadfastly by us as customers in making us grow. Many times we might have failed to meet their expectations, but each time they have come closure to us recognizing our efforts and not our failures. They have criticized us many times wishing to make us better. With them we have made a winning combination and we wish it to continue.

Nothing is more despicable than respect based on fear. | Albert Camus

SHOW MUST GO ON

CIRCULAR NO:72 DATE: 04.07.2014
TO ALL OUR AFFILIATES/MEMBERS:

INDIVIDUAL HOUSING LOAN - LONGER REPAYMENT SCHEDULE

One of the issues that is engaging the attention of the Federation as well as our Circle Associations is the extension of the benefit of longer repayment schedule with regard to Housing loans in respect of the employees who have joined the bank on or after 01.01.1991, a restriction placed at the time of the review of the Individual Housing Loan Scheme. We have to-day sent a communication to the Corporate Center in this regard. A copy of the same is enclosed.

2. All our affiliates/members are requested to await further developments in the matter.

Yours faithfully,

(Y.SUDARSHAN)
GENERAL SECRETARY

No:6528/46/2014

Date: 4th July, 2014

To,
The Deputy Managing Director & CDO,
State Bank of India,
Corporate Centre,
Madame Cama Road,
MUMBAI - 400 021.

Dear Sir,

INDIVIDUAL HOUSING LOAN SCHEME REPAYMENT OF LOAN - OF THOSE JOINED AFTER 1.1.1991

One of the provisions of the Individual Housing Loan Scheme, which was devised with a view to enable the employees and officers to avail the Loan facilities for residential houses, was the extended period of repayment after retirement. But this facility is not available to those officers who joined the Bank after 1.1.1991. This was the condition prescribed at the time of overhauling of the Individual Housing Loan Scheme.

2. The circumstances under which such a condition was prescribed have undergone lot of changes and the Government now considers Housing activity as a priority

area. In order to give fillip to the individual housing loans and enable people to own their own residential accommodation, this restrictive provision needs to be reviewed and similar facility needs to be extended to post 01.01.1991 officers also, more so when there is no logic or rationale for such a restriction.

3. Now the Bank has permitted employees and officers to avail a second Housing loan. Apart from the above, under the Individual Housing loan an officer is permitted to avail Housing loan even in the last month of his retirement, the only stipulation being recovery of at least one installment before retirement. When that is the case, such officers will be unable to carry over the Housing loan till the age of 75; as such officers have to immediately pay back the loan on retirement. Then the purpose of availing the Housing before retirement or the 2nd Housing loan gets defeated, and the facility extended by the Bank gets nullified.

4. It is also important to note that the repayment of the loan is now extended from 70 years to 75 years to the public, for the simple reason that construction cost has become exorbitant and installment of the loan would be substantial if the repayment period remains the same. It is in this background, that we have been receiving representations from our members across the country in respect of such restrictions. Since the provision of housing is one of the basic necessities of life, and since the life expectancy of has gone up, as per the report of the actuaries themselves and as the repayment capacity of the people is also enhanced, with most of the spouses working or the children being well placed, we request you to please remove the restriction and extend the facility to all the officers irrespective of any cut-off date. This will also ensure that the loan portfolio of the Bank also does not diminish. The facility would go a long way in motivating our officers who have joined after 01.01.1991. Apart from the above extending the facility to all would also not have any cost implication to the Bank. In view of the above, please extend the facility of repayment to all officers irrespective of any cutoff date.
Please treat the matter as urgent.

Yours faithfully,

(Y.SUDARSHAN)
GENERAL SECRETARY

Freedom is nothing but a chance to be better. | Albert Camus

THE DOS AND DON'TS OF ONLINE SHOPPING

Srishti Ghosh Shinde
The Economic Times

With online shopping now part of our daily lives, it helps to be as street smart as you would if you went to a mall. Here are the dos and don'ts of online shopping:

With the temperatures soaring, the weather makes it extremely impossible to venture out for anything. The scorching heat can be a turn-off even for a die-hard shopaholic, who has now found a new venue to indulge online shopping. With the sites offering huge discounts, it becomes even more imperative to not get carried away by it all. There are some things that you need to keep in mind:

Things to do

Keep an eye for best discounts: Although most of these online shopping sites have great discounts around the year, make sure these discounts are not merely to earn clicks. Many of these discounts are on select products, which are usually not mentioned on the homepage. Find out if the product you are buying has a discount, and make sure you apply the right coupon code for the same.

Read the conditions behind the product: Just for clicks is a common tactic that most online shopping sites use to monitor the number of visitors on the site. While making a purchase, make sure you read the terms and conditions associated with the product. There are times when a certain offer is valid only on purchase worth a certain amount, or buy 1 get 1 free offer on identical products, etc.

Get familiar with the return policy of a purchase: Since it is a virtual platform, you do not get to check the product first hand, so there are chances that you might not like it on arrival. Make sure you go through their return and refund policy whenever you shop online as you can either get it exchanged or exchange product or get a refund. Some sites do not refund your money, instead they transfer the amount into your credit account wherein you are forced to repurchase from their site.

Play safe and choose COD: Cash on Delivery (COD) is the best payment option you can avail of, as part of online

shopping. This is the safest bet, since you pay only after you are handed the product. Most online sites do not allow you to open the product before paying, this prevents you from being able to return it then and there.

Things to avoid

Skip online payment if the payment gateway is not safe: We are all used to paying our utility bills online. It is a convenient way to make payments, but one must be aware of every aspect of internet banking as a payment option while making purchases online. Since you are directed to your bank site from the shopping website, there are chances of your personal or account details being hacked, if the payment gateway is not safe.

Don't ignore the fine print: Most of the products you buy have a fine print engraved within; make sure to read it thoroughly, especially while buying cosmetics, skin care, IT products or electronics online. Make sure to read every single detail of the product or offer you choose. Check for ingredients, warranties and lapses, as well as service policies if any.

Compare sites to check the products' authenticity: Although you choose to buy a product from a particular site due to the discounts it offers, do not forget to compare the product and its price on two to three different sites. This will give you clarity if you are actually availing a discount or it is just superficial. Make sure to check the manufacturer details and confirm if that particular site has online rights to sell the product.

Do not buy food products online: It is difficult to personally go grocery shopping or buy fruits on a regular basis. There are many sites that claim to sell the purest form of food products, especially organic food or health products at reasonable rates. Do not fall for these offers as fresh produce and health products should be bought over the counter to ensure authenticity. Moreover, health products should be bought from reputed stores since there are chances of you ending up with fake product online. Similarly, organic food products are extremely expensive and rarely come at discounted rates.

SAFETY AND SECURITY

D. Thomas Franco Rajendra Dev
General Secretary

The fire accident in the prestigious Bank of Madras building (Chennai Main now) is a wake up call. It is right time; we look at safety and security of our Branches and Offices. Workplace is our temple. We have to keep it neat and clean and ensure safety of staff, assets and records. If we can do a periodic drill and keep our eyes on what is around, we can avoid mishaps. Let us not wait for disasters especially when taking care of old buildings. Let us not compromise safety, security and cleanliness for cost cutting or for any other reason. Old buildings are like old people; they are the link to the past and make us feel proud of our heritage. We have to take extra care of old buildings just as we take extra care of old people to ensure their healthy survival and longevity. The Bank is ours, and we need to safeguard the Bank's Interest and our Customers' interest. We give below the following suggestions for your better vigilance in this area.

1. Housekeeping is the keystone to good fire prevention, and it refers to not only the sense of cleanliness but also to the sense of orderliness. Basic requirements for good housekeeping are proper layout of the equipments, correct material handling, storage, and cleanliness & order. A stitch in time saves nine. Timely repair and maintenance shall save us from all difficulties. Doing a mere 1% of the work that we do on crisis management shall avert all mishaps and protect life and property.
 2. Please remove unwanted items like scrap materials, other unwanted combustible stationary, old disposable records, broken furniture items, oil, paints, petrol, diesel, packing cases, dysfunctional computers & peripherals, waste paper etc. from in and around the building. Dispose off/ destroy what is not needed immediately as per laid down norms. **Please refer to Bank's book of instructions, Volume I, Chapter 9, Annexure 2 (soft copy of which can be accessed by visiting e circulars-“ Codified circulars-General, Go to page 6 and Retention period of Records) for retention period of records. (It is also available in Chennai Circle website under Depts(CDO) – SBLC Trichi- RFIA Docs, Record retention periods) and for sale of old furniture and other fixed assets please refer to Bank's**
- e circular no. CDO/ORG/DFP/1/2014-15 dated 28/06/2014** on Delegation of financial powers – General matters.
3. Clear Shrub and Foliage around the premises periodically.
 4. For storage of garbage use only **steel/metal dustbins** instead of plastic.
 5. Do not use Lobby/Electrical shaft to store cleansing material/waste paper, broken electrical fittings, wooden packing casing cases, oil tins, and pieces of furniture etc.
 6. Keep Fuel drums/cans required for D.G. set away from the D.G. set. Drums shall be kept on the soak pit, filled with sand, sufficiently big to absorb entire fuel quantity.
 7. Check whether system / server room is well maintained; adequate AC for air passage is there.
 8. *Ensure that the UPS room has proper ventilation and batteries are stacked in racks with sufficient intra shelf space allowing air circulation for effective heat transfer. Batteries must never be covered.*
 9. **Ensure that easy access, in case of emergency with effective access control to the System/ Server room, note recounting/examination area, strong/safe room and other restricted areas are enforced at all times.**
 10. Ensure AMC for electrical gadgets like Air conditioners, note-counting machines, printers UPSs etc. and make the AMC provider carry out the service periodically.
 11. Ensure that at least two air conditioners are installed in Server rooms, which require air conditioner for 24x7x365 and fit them with auto timers so that they work alternately.
 12. Ensure that there is no deposit of dust on electronic equipments, air conditioners etc.
 13. Change the air conditioners that are more than three years old.
 14. Any addition/alteration as well as new electrical installation works must be entrusted only to a qualified electrical contractor.
 15. Ensure that smoking is prohibited inside the branch premises.

16. Ensure that Portable (small) Generator is not placed inside the premises
17. Ensure that the power supply to any of the unit/equipment installed inside the vault (camera/sensors etc.) individually should not exceed 24 V DC. Use only FRLS (Fire Resistant Low Smoke) cables passing through MS conduits for power supply inside the vault.
18. Install Automatic Fire Detection & Alarm System with an Auto dialer incorporated to provide early warning of the fire to the concerned officials and agencies.
19. Keep at least one 5 kg DCP (Powder type) or CO₂-3kg capacity fire extinguisher near the Diesel Generator.
20. Ensure that fire extinguishers are not kept inside the System room, Record room or Stationery room.
21. Ensure that smoke detectors are provided at System room, UPS room, Stationery and Record room.
22. Ensure that heat detector is provided in the canteen/pantry.
23. Ensure that one 9 ltr Water type extinguisher is placed near each Stationery & Record room and at least one 4.5 Kg trolley mounted CO₂ Gas type extinguisher is placed near System / UPS room.
24. Ensure that fire extinguishers are in working order and located suitably. Refilling of Fire Extinguishers has to be completed in time and practical demonstration of operating the same to the staff in the premises should be given.
25. Provide suitable signage, glow in dark material to identify "EXITS" & "Fire Equipments."
26. Cover all the fire-sensitive-points with fire & smoke sensors.
27. Do not use multi-plugs on electric points.
28. Ensure that no loose and open electric wires hang insecurely. Keep them inside ISI marked PVC cables and properly fix them to the walls.
29. Before leaving Office, switch off all fans, electrical appliances etc. except equipments like server where power is required round the clock when not in use.
30. Ensure that only commercial LPG cylinder of 19 kg is used and not domestic cylinder in the canteen. The Gas Stove, Pipe, and the LPG Cylinder in the Pantries/ Kitchens, if any should be properly installed by an authorized technician. Ensure that at the end of the day, the LPG Cylinder must be turned off and isolated from the Valve and not only from the burner.
31. Ensure that fire alarm is installed and Bank Guards are carrying out testing of it by giving smoke to all the smoke detectors installed in the premises & such tests are being recorded in Security Information Register provided by the Security Officer.
32. **For electrical short circuit fire: Immediately, switch off the main electric switch or local control panel, air conditioners, electrical gadgets etc. and use only carbon dioxide or dry chemical powder type fire extinguisher.**
33. Ensure that no water accumulation / seepage takes place in the premises.
34. Display important telephone numbers at vantage points.
35. Ensure that the DRP plan is current and duly approved by the controlling authority and the mock drill conducted periodically.
36. Check whether fire safety certificate is current and the comments given by Fire Officer & Security Officer have been complied with.
37. Ensure that emergency Exit is always free to access without anything blocking the way.
38. Adequate **insurance cover** for the cash and valuables including pledged gold and the branch building is to be arranged.

SECURITY

1. The main entrance should be provided with separate locking devices. Strong and good quality high leverage locks with short arms may be used (e.g. Godrej Navtal type).
2. Ensure that Bank's instructions are strictly followed for access control and locking up arrangements.
3. Ensure that the CCTV Server & monitor, Hotline (Currency Chest Branches only), Burglar Alarm system control panel, Auto dialers, Hooters and PIR detectors are fitted hidden from public view.

Similarly ensure that the burglar alarm key is not left on the control panel.

4. Use FBR safe of approved class for keeping cash and gold.
5. Use FBR safe for keeping gold even in strong rooms of all branches.
6. Keep Security/loan documents in fire resistant filing cabinet (FRFC) or fire resistant record cabinet (FRRC).
7. Ensure that the strong/safe room and note shroffing area is screened off from public view.
8. Ensure that uninterrupted power supply is made available to the CCTV from an independent UPS source and effectively cover all the sensitive areas in the premises and it is kept 'ON' at all times.
9. Ensure that all cameras inside the vault have 24x7 x365 power supply (12 volts).
10. Ensure that Burglar alarms with Auto-dialer is installed and meticulously used
11. Provide adequate **perimeter lighting** of sensitive areas preferably on all exposed sides of the branch premises during nighttime.
12. Close the cash enclosure grille gate from inside, while operating strong room.
13. Cash Safe / Strong Room should be properly locked and secured after each transaction.
14. Both the doors of the strong Room are closed and locked by the joint custodians each time cash transaction from the strong room are completed.
15. The Cash Officer should ensure proper functioning of the alarm system every day and record it in the Alarm Test Check register.
16. Don't use armed guard for sundry duties.
17. Secrecy & proper security arrangements for cash remittances. Movement of cash outside the branch without escort should not be allowed.
18. Guard is properly turned-out and remains alert on duty.
19. Staff members to be alert to notice any suspicious movement in vicinity of the branch
20. Liaise with local Police authorities for day / night patrolling. Take help of village / market night chowkidar etc.

21. Daily ensure that all windows are properly closed, locked, bolted and there is no tampering or damage and also check that all table drawers and almirahs are properly locked.
22. If working late in unavoidable circumstances, the branch head must ensure that at least two or more staff members are present.
23. Have a Branch level staff meeting and get suggestions from staff and involve them in maintenance of the Branch as a beautiful workplace.
24. In Big Branches, have a periodic check of safety, security and cleanliness and where possible have a quality circle or a committee to meet weekly once to assess the situation and find remedies.
25. Report difficulties in writing to the Controllers and seek directions and implement them.

Comrades, Branch/Office is our family and home as we spend most of our time other than the time to sleep at the Branch/Office. A neat and clean Office/Branch and family togetherness makes life enjoyable.

Let's enjoy our Branch/Office Life.

"Life is Pleasant. Let's spread pleasantness around"

CREATING A BLUEPRINT FOR YOUR LIFE

Brian Tracy

Do you know the common characteristic of top salespeople? They have taken the time to sit down and create a clear blueprint for themselves and their future lives. Even if they started the process of goal setting and personal strategic planning with a little skepticism, every one of them has become a true believer.

Becoming a True Believer

Every one of them has been amazed at the incredible power of goal setting and strategic planning. Every one of them has accomplished far more than they ever believed possible in selling and they ascribe their success to the deliberate process of thinking through every aspect of their work and their lives, and then developing a detailed, written road map to get them to where they wanted to go.

The Definition of Happiness

Happiness has been defined as, "The progressive achievement of a worthy ideal, or goal." When you are working progressively, step-by-step toward something that is important to you, you generate within yourself a continuous feeling of success and achievement.

You feel more positive and motivated. You feel more in control of your own life. You feel happier and more fulfilled. You feel like a winner, and you soon develop the psychological momentum that enables you to overcome obstacles and plough through adversity as you move toward achieving the goals that are most important to you.

Determine Your Values

Personal strategic planning begins with your determining what it is you believe in and stand for-your values. Your values lie at the very core of everything you are as a human being. Your values are the unifying principles and core beliefs of your personality and your character. The virtues and qualities that you stand for are what constitute the person you have become from the beginning of your life to this moment.

Your values, virtues and inner beliefs are the axle around which the wheel of your life turns. All improvement in your life begins with you clarifying your true values and then committing yourself to live consistent with them.

Fuzzy or Clear?

Successful people are successful because they are very clear about their values. Unsuccessful people are fuzzy or unsure. Complete failures have no real values at all.

Build Self-Confidence and Self-Esteem

Values clarification is the beginning exercise in building self-confidence, self-esteem and personal character. When you take the time to think through your fundamental values, and then commit yourself to living your life consistent with them, you feel a surge of mental strength and well-being. You feel stronger and more capable. You feel more centered in the universe and more competent of accomplishing the goals you set for yourself.

Action Exercises

Here are two things you can do immediately to put these ideas into action.

- ❖ First, decide for yourself what makes you truly happy and then organize your life around it. Write down your goals and make plans to achieve them.
- ❖ Second, begin with your values by deciding what it is you stand for and believe in. Commit yourself to live consistent with your inner most convictions - and you'll never make another mistake.

YOURS FAITHFULLY

C Gopinath, The Business Line

Why it's important to deal with a trust deficit

It is easier to think of trust in terms of its absence. When there is no trust, we expect to be cheated. Thus, trust is a belief that a person or an institution can be expected to function without deceit or wrong intentions.

Edelman, a US-based public relations firm, has been calculating a 'trust barometer' by surveying respondents across many countries. In its 14th survey released this year, 33,000 respondents in 27 'markets' were quizzed on their trust in business, government, NGOs and media.

While I could not find a definition of trust in the report nor a listing of questions asked of their respondents, I found the following general statement on their website, that trust is seen as a 'forward facing metric of stakeholder expectation.' In some charts, the organisation captures expectations of behaviour related to communication, social responsibility, quality, and so on.

India trusts

Cynics would be disappointed to know that trust is pretty high in India, ranked fifth. Over 70 per cent of our people trust business, NGOs and media, while only 53 per cent trust the Government. Trust of the Government is very high in China and Singapore. Hmm.

Trust is something Prime Minister Narendra Modi seems keenly aware of. In his first meeting with senior bureaucrats, he assured them that he would work on the basis of trust and not favouritism.

There is a great opportunity for the Government to take a clue from the Edelman survey and see if it can push this idea of trust further down the line. Such as trusting the people of the country in many small ways.

Think back on every interaction you have had with government and quasi-government agencies. You have to submit multiple copies of forms, multiple proofs of your identity and address.

Remember the RBI's KYC form? It wanted every bank account holder to submit documents not once but every couple of years to prove who they are. Many private firms learnt their management lessons apparently from the Government for they also follow obstreperous procedures.

There is an enormous need for work experts to review all government offices and recommend how procedures and document submission requirements can be based on trust rather than distrust. The few who violate the trust can be severely dealt with, rather than suspect everyone.

A legacy of mistrust

All this has a history that we cannot forget but need to stop using it as an excuse. I refer to colonialism. A colonial power could not trust the people it was ruling for they may gang-up and overthrow it. So it made a lot of sense to device these ingenious bureaucratic procedures. I have heard of pensioners requiring to produce a certificate from a 'competent' authority that he or she is alive!

Other results of the Edelman survey are of interest. Companies that are based in BRIC nations are less trusted compared to western-based companies. Interestingly, a majority of respondents in developed countries do not want BRIC to invest in their countries. This bias may border racism. Or, perhaps, this stems from all the bad press of jobs having been lost to the BRIC.

The survey also reports privately-held companies feel they are more responsive to customers needs, more entrepreneurial, respond to society's needs better, and act more responsibly than publicly-held companies. India's past governments, prone towards socialism, have historically looked at the private sector with suspicion. The present government will hopefully change that.

3 STEPS TO GREATER HAPPINESS

Brian Tracy

Did you know that your ability to achieve your own happiness is the key measure of your success, of how well you are doing as a person?

You learn the key to happiness that has been the same through all of history. You learn how to dispel the two myths that may be holding you back and how to achieve more happiness in everything you do.

Dedicate Yourself to Your Best Talents

The key to happiness is this: dedicate yourself to the development of your natural talents and abilities by doing what you love to do, and doing it better and better in the service of a cause that is greater than yourself.

This is a big statement and a big commitment. Being happy requires that you define your life in your own terms and then throw your whole heart into living your life to the fullest. In a way, happiness requires that you be perfectly selfish in order to develop yourself to a point where you can be unselfish for the rest of your life.

Please Yourself First

In Edmond Rostand's play *Cyrano de Bergerac*, Cyrano is asked why he is so intensely individualistic and unconcerned with the opinions and judgments of others. He replies with these wonderful words: "I am what I am because early in life I decided that I would please at least myself in all things."

Your happiness likewise depends upon your ability to please at least yourself in all things. You can be happy only when you are living your life in the very best way possible. No one can define happiness for you. Only you know what makes you happy. Happiness is an inside job.

Your Happiness is Up to You

The biggest myth about happiness is when people say that it is not legitimate or correct for you to put your happiness ahead of everyone else's. Throughout my life, I've met people who have said that it is more important to make other people happy than it is to make yourself happy. This is nonsense.

The fact is that you can't give away to anyone else what you don't have for yourself. Just as you can't give money to the poor if you don't have any, you can't make someone else happy if you yourself are miserable.

The very best way to assure the happiness of others is to be happy yourself and then to share your happiness with them. Suffering and self-sacrifice merely depress and discourage other people. If you want to make others happy, start by living the kind of life and doing the kind of things that make you happy.

Action Exercises

Here are three steps you can take immediately to put these ideas into action.

- First, define for yourself the activities that you really love and enjoy, at home and work, and then organize your life so you do more of them.
- Second, believe in yourself and trust your own feelings. Then, please at least yourself in all things.
- Third, determine what it is that you do that brings the most happiness to others and then organize your life so that you can do more of it.

STRIKE IT OUT

Jinoy Jose P, Assistant Editor
The Business Line

The best way to tackle workers' dissent is to end informal work

The strike at food products giant Britannia Industries' Delhi factory, like many similar agitations, raises questions on the sweeping contractualisation of jobs India has seen in the past two decades. Of the 900 workers at this factory, only 150 are on regular rolls; the rest have been on strike demanding regularisation of employment and a wage raise. Britannia, which controls over 30 per cent of the food products market in India, has declared the strike illegal and is trying to shift production to other units to save a possible supply crunch.

The union at strike says their demands are only judicious. Arguments of both parties sound familiar.

In fact, this strike follows a similar agitation by more than a thousand workers at 23 hot roller plants in Delhi's Wazirpur industrial area. The workers were demanding, among other things, minimum wages and job security. After stalling work for 22 days, the workers - mostly migrants - called off their strike on June 29 when they entered an agreement with factory owners at the Deputy Labour Commissioner's office. For a change, there was a solution to the crisis.

More such strikes are in store as the key cause of the problem remains unsolved- informalisation of work. In the past two decades, every sector has built alarmingly huge armies of informal workers.

Take manufacturing. Economists Jayati Ghosh and CP Chandrasekhar have noted that the share of contract workers in Indian manufacturing has grown steeply and steady between 1990 and 2010- from almost 15 per cent to nearly 35 per cent of the workforce in registered manufacturing. Labour watchdog ILO has called for better treatment of contract workers, especially in emerging economies.

There are obvious reasons why companies want to hire workers on flexible contracts. But the gains to be had from cost-cutting owing to contract labour are mostly short-term in nature. That such a strategy is counter-productive can be seen from the number of strikes demanding better pay, job security and other benefits, notably in Maruti Suzuki's Manesar plant in Haryana a year ago.

Whether companies like it or not, the solution is to end the informal nature of employment. Better pay, job security, safe work environments and social security benefits will only help workers bring out their best. In fact, companies making high-specification products realise that contract labour can lead to batch rejections. In other words, formal labour arrangements help enhance the quality of products. That's the labour reform we need.

ଚେନ୍‌ପାତା

ଡ.ଲକ୍ଷ୍ମୀକାନ୍ତ ତ୍ରିପାଠୀ

ଭାରତୀୟ ଷ୍ଟେଟ୍‌ବ୍ୟାଙ୍କ, ଜଳଦା, ରାଉରକେଲା-୪୩

ରାଧୁ ମିଶ୍ର ଓ ନଖୁଆ ତିହାଡ଼ି- ଉତ୍ତର ରୁହନ୍ତି ରାଉରକେଲାରେ । ବେଳେବେଳେ ନଖୁଆ ତିହାଡ଼ି ତାଙ୍କର ଘର ବାଲେଶ୍ଵରକୁ ଆସନ୍ତି ହରିଦ୍ଵାରରୁ ପୁରୀ ଯାଉଥିବା ଉତ୍କଳ ଏକ୍ସପ୍ରେସରେ । ରାତି ଗୋଟାଏ ବେଳେ ଉତ୍କଳ ଏକ୍ସପ୍ରେସ୍ ବାଲେଶ୍ଵରରେ ପହଞ୍ଚିଯାଏ । ସେଇ ଟ୍ରେନ୍‌ରେ ବସି ବକ୍ସରୁ ବାଲେଶ୍ଵରକୁ ପୁରୀ ଯାଏ ଜଗନ୍ନାଥଙ୍କୁ ଦର୍ଶନ କରିବାପାଇଁ । ବକ୍ସରୁ ଟ୍ରେନ୍‌ରେ ଚିଟିସି ସହିତ ଦୋଷ୍ଟି କରିଦେଇଥାଏ । ସେଇଥିପାଇଁ ଜେନେରାଲରେ ଟିକେଟ୍ କାଟିଥିଲେ ମଧ୍ୟ ସ୍ଥିପର କ୍ଲବ୍‌ରେ ଉଠିଯାଏ । ସ୍ଥିପର ଖାଲି ଥିଲେ ତ ଶୋଇପଡ଼େ । ନହେଲେ ଚିଟିସି ପାଖରେ ବସିବସି ଗପକରେ ଓ ବେଳେବେଳେ ଚିଟିସିକୁ ଶୁଆଇପକାଇ ଯାତ୍ରୀମାନଙ୍କର କଥା ବୁଝାବୁଝି କରେ ।

କଟକରୁ ‘ବ୍ୟଙ୍ଗ ଦରବାର’ ନାମକ ହାସ୍ୟରସାତ୍ମକ ସାହିତ୍ୟ ପତ୍ରିକା ପ୍ରକାଶ କରୁଥିବା ଜ୍ଞାନ ହୋତା ତାଙ୍କ ପତ୍ରିକାର ବାର୍ଷିକ ଉତ୍ସବକୁ କାନ୍ତକବି ପୁରସ୍କାର ପ୍ରାପ୍ତ ରାଧୁମିଶ୍ରଙ୍କୁ ମୁଖ୍ୟବନ୍ଧା କରିବାକୁ ମନସ୍ତୁ କଲେ । ରବିବାର ଥିବାଯୋଗୁଁ ରାଧୁ ମିଶ୍ର ମଧ୍ୟ ରାଜି ହୋଇଗଲେ । ଠିକ୍ ହେଲା ଯେ ରାଧୁ ମିଶ୍ର ଓ ନଖୁଆ ତିହାଡ଼ି ରାଉରକେଲାରୁ ବାହାରିବେ । ନଖୁଆ ତିହାଡ଼ି ରାତି ଗୋଟାଏ ବେଳେ ବାଲେଶ୍ଵରରେ ଓହ୍ଲାଇଯିବେ । ଭୋରରେ ଯାଇ କଟକରେ ପହଞ୍ଚିବେ ରାଧୁ ମିଶ୍ର ।

ନିର୍ଦ୍ଦିଷ୍ଟ ଦିନ ରାଧୁ ମିଶ୍ର ଓ ନଖୁଆ ତିହାଡ଼ି ଟ୍ରେନ୍‌ରେ ବସିଗଲେ । ଯୋଗକୁ ସେହିଦିନ ବକ୍ସରୁ ଜଗନ୍ନାଥଙ୍କୁ ଦର୍ଶନ କରିବାପାଇଁ ପୁରୀ ଯାଉଥାଏ । ରାଧୁ ଓ ନଖୁଆଙ୍କ କଥାବାର୍ତ୍ତାରେ ବଗିଚାସାରା ଉଠୁଥାଏ ଓ ପଢୁଥାଏ । ସମସ୍ତେ ନିଜ ନିଜର କଥା ବନ୍ଦକରି ଏଇମାନଙ୍କର କଥା ଶୁଣୁଥାଆନ୍ତି । ବକ୍ସରୁ ଓ ନିଜେ ଚିଟିସି ମଧ୍ୟ ଏମାନଙ୍କ ପାଖରେ ବସି କଥା ଶୁଣୁଥାଆନ୍ତି ଓ ନିଜେ ମଧ୍ୟ କଥାରେ ଭାଗ ନେଇଯାଉଥାଆନ୍ତି ।

ରାଧୁ କହିଲେ- ବୁଝିଲ, ବିଜ୍ଞାନମାନେ ଟ୍ରେନ୍‌କୁ ଗୋଟେ କ୍ଲବ୍‌ରୁମ୍ ସହିତ ତୁଳନା କରିଥାଆନ୍ତି । ଆଗ ଦୁଇଧାଡ଼ି ହେଲା ଭିଆଇପିମାନଙ୍କର, ମାନେ ଏକଜିକିଉଟିଭ୍ କ୍ଲବ୍ । ମଝି ଧାଡ଼ିମାନ ଯାଧାରଣମାନଙ୍କର, ମାନେ ଜେନେରାଲ କ୍ଲବ୍ । ଆଉ ପଛ ଦୁଇଧାଡ଼ି ହେଲା ସ୍ଥିପର କ୍ଲବ୍ । ହାଃ ହାଃ ।

ନଖୁଆ ତିହାଡ଼ି କହିଲେ- ଖାଲି କ୍ଲବ୍ ନୁହେଁ, ଆମ ଦେଶଟାଏ ଗୋଟେ ଟ୍ରେନ୍ ଭଳିଆ । ଏତେବଡ଼ ଟ୍ରେନ୍‌ଟାକୁ ଯେମିତି ଜଣେ ଭାଇଭଉଁର ଚଳାଉଥାଏ, ଏତେବଡ଼ ଦେଶଟାକୁ ସେମିତି ଜଣେ ସାଧାରଣ ମଣିଷ ଚଳାଉଛି । ହେଲେ ସବୁ ମାୟାରେ ବାୟା । ତମକୁ ଲାଗୁଥିବ ଟ୍ରେନ୍‌କୁ ଭାଇଭଉଁର ଚଳାଉଛି ? ହେଲେ ଟ୍ରେନ୍‌ରୁ ଯେଉଁ ତାରଟା ବାହାରି ଇଲେକ୍ଟ୍ରିକ ଲାଇନରେ ଲାଗିଛି, ସେଇ ତାରଟାହିଁ ଟ୍ରେନ୍‌କୁ ଚଳାଏ । ସେମିତି ଆମ ଦେଶକୁ ଯିଏ ଚଳାଉଛି, ସିଏ ବି ଆଉକାହା କଣ୍ଟ୍ରୋଲରେ ଅଛି । ହାଃ ହାଃ ।

ଏଥର ସମସ୍ତେ ଚିଟିସିକୁ ଚାହିଁଲେ । ଆପଣ କିଛି କୁହନ୍ତୁ । ବକ୍ସରୁ ଆଗ ହୋଇପଡ଼ି କହିଲା- ହଁ ହଁ କୁହନ୍ତୁ । ଏପଟେ ମୁହଁ ଚୁଲାଇ ପୁଣି କହିଲା- ବୁଝିଲେ ଆଜ୍ଞା ! ଆମ ଚିଟିସିବାବୁ ଜଣେ ପୁଣ୍ୟାତ୍ମା ଲୋକ । ଚିକିଏ ଦାଡ଼ି ଛାଡ଼ି ଦେଇଥିଲେ ଆମରାଜ୍ୟରେ ଗୋପବନ୍ଧୁଙ୍କଠାରୁ ଆହୁରି ମାନ୍ୟ ପାଇଥାଆନ୍ତେ ।

ଚିଟିସି ପାଟି ଖୋଲିଲେ । କହିଲେ-ବୁଝିଲେ ଆଜ୍ଞା ! ଏଇ ଯାତ୍ରୀମାନଙ୍କ ସହିତ ମିଶି ମୋ ଜୀବନରେ ଘୋର ପରିବର୍ତ୍ତନ ଆସିଛି । ଆଗରୁ ବିନା ଟିକେଟ୍‌ର

ଯାତ୍ରୀମାନଙ୍କୁ ମୁଁ ଦୃଢ଼ ହସ୍ତରେ ଦମନ କରୁଥିଲି । ଯିଏ ଟିକେଟ୍ କରୁ ନଥିଲା ତା ପେଟ୍ ପକେଟ୍ ଭିତରେ ହାତ ପୁରାଇ ଯେତେ ପଇସା ଓ ଟଙ୍କା ରଖୁଥାଏ ସବୁ ବାହାର କରି ଆଣୁଥିଲି । କିନ୍ତୁ ଜଣେ ଅର୍ଦ୍ଧବୟସ୍କ ବ୍ୟକ୍ତିର ପକେଟ୍‌ରେ ହାତ ପୁରାଇବା ପରଠାରୁ ମୁଁ ଆଉ କାହା ପକେଟ୍‌ରେ ହାତ ପୁରାଇବା କାମ ପୁରାପୁରି ଛାଡ଼ି ଦେଇଛି ।

ବକ୍ସରୁ ପଚାରିଲା- ଭାଇ, ତା ପକେଟ୍‌ରେ କ’ଣ ପଇସା ନଥିଲା ?
ଚିଟିସି କହିଲେ-ନା, ଖାଲି ପଇସା ନୁହେଁ, ତାର ଆଦୌ ପକେଟ୍ ହିଁ ନଥିଲା । ପକେଟ୍ ଜାଗାରେ ଥିଲା କେବଳ ଗୋଟେ ବଡ଼ କଣା । ପକେଟ୍‌ରେ ହାତ ପୁରାଇବା ପରେ ମୁଁ ଜାଣିବାକୁ ପାଇଲି ଯେ ସେ ଭିତରେ କିଛି ବି ପିନ୍ଧି ନଥିଲା ।

ଟ୍ରେନ୍ ଟାଟା ଷ୍ଟେସନ ଅତିକ୍ରମ କରିଗଲା । ରାତି ଗୋଟାଏ ବେଳେ ଯାଇ ବାଲେଶ୍ଵର ପହଞ୍ଚିବ । ନଖୁଆ ଚିକିଏ ନିଦ ବାଉଲା ଲୋକ । ଏବେଠୁ ଶୋଇ ନ ପଡ଼ିଲେ ଆସନ୍ତା କାଲି ଦିନସାରା ନିଦ ଘାରି ହୋଇ ରହିଥିବ । କିନ୍ତୁ ବାଲେଶ୍ଵରରେ ପହଞ୍ଚିବା ବେଳକୁ ନିଦ ଭାଙ୍ଗିବାଟା ଦରକାର । ନଖୁଆ ଥରେ ଶୋଇଲେ ବୁଝା ବିଷୁ ମହେଶ୍ଵର ବି ତାକୁ ଉଠାଇବା କଷ୍ଟ ହୋଇପଡ଼େ । ସେଇକଥା ସେ ବକ୍ସରୁ କୁ ବି ଜଣାଇଦେଲା । କହିଲା- ତମେ ତ ରାତି ସାରା ଚାହିଁବ ବୋଲି କହୁଛ । ମୋତେ ଚିକିଏ ବାଲେଶ୍ଵରରେ ଓହ୍ଲାଇଦେବ । କିନ୍ତୁ ମନେରଖ, ମୋର ନିଦ ଯଦି ନଭାଙ୍ଗେ ତେବେ ମୋତେ ଟେକିଟେକି ନେଇ ତଳେ ଛାଡ଼ି ଦେଇ ଆସିବ, ଭୁଲିବନାହିଁ ।

ବକ୍ସରୁ ହଉ ବୋଲି କହିବାରୁ ନଖୁଆ ଶୋଇପଡ଼ିଲେ । ତା ପାଖାପାଖି ଆଉ ପଟକୁ ରାଧୁ ମଧ୍ୟ ଶୋଇପଡ଼ିଲେ । ଚିଟିସିକୁ ବି ନିଦ ଆସିଗଲା । କେବଳ ବକ୍ସରୁ ଚାହିଁ ବସିଥାଏ ।

ତହିଁପରଦିନ ସକାଳେ ନଖୁଆର ନିଦଭାଙ୍ଗିବା ବେଳକୁ ସେ ସେଇମିତି ଟ୍ରେନ୍‌ରେ ହିଁ ଅଛି । ବୋଧହୁଏ କେଉଁ ଷ୍ଟେସନରେ ଗାଡ଼ି ଅଟକିଛି । ଘଣ୍ଟାକୁ ଚାହିଁ ଦେଖିଲା ସାତେ ଚାରିଟା ବାଜିଲାଣି । ବକ୍ସରୁ ସେହିପରି ଝରକାବାଟେ ବାହାରକୁ ଅନାଇ ବସି ରହିଥିଲା ।

ନଖୁଆକୁ ଖୁବ୍‌ଗୋଟେ ରାଗ ଲାଗିଲା । ଲୋକଟା ବାଲେଶ୍ଵରରେ ଓହ୍ଲାଇଦେବ ବୋଲି କଥା ଦେଇଥିଲା । ସେଇମିତି ଚାହିଁ ରହିଛି ଅଥଚ ଡାକିଲାନାହିଁ ।

ଦୋଅକ୍ଷରୀ ଠାରୁ ଆରମ୍ଭ କରି ପାଞ୍ଚଅକ୍ଷରୀ ପର୍ଯ୍ୟନ୍ତ ଯେତେ ଗାଳି ଶିଖୁଥିଲା, ନଖୁଆ ସବୁ ଅଜାଡ଼ିଦେଲା ବକ୍ସରୁ ଉପରେ । ବକ୍ସରୁ ପାଟି ଖୋଲିଥିଲେ ହୁଏତ ହାତ ବି ଉଠାଇ ଦେଇ ଥାଆନ୍ତା । ମାତ୍ର ବକ୍ସରୁ କିଛି ନକହି ନିରବରେ ବସି ରହିଥିଲା । ନଖୁଆ ତରବର ହୋଇ ଗାଡ଼ିରୁ ତଳକୁ ଓହ୍ଲାଇଗଲା ।

ବକ୍ସରୁର ଏପରି ଅବସ୍ଥା ଦେଖି ଚିଟିସି ତାକୁ ଆଶ୍ଚାସନା ଦେବାପାଇଁ କହିଲେ- ସେ ଲୋକଟା ଏତେ ଗାଳି ଦେଇଗଲା, ତମେ ଚିକିଏ ବି ପାଟି ଫିଟାଇଲ ନାହିଁ ? ତମେ ଚିକିଏ ପାଟି ଫିଟାଇଥିଲେ ଆମେ ପରା ଚଢ଼ି ଯାଇଥାଆନ୍ତୁ । ବକ୍ସରୁ ସେଇମିତି ମନଦୁଃଖ କରି କହିଲା- ଏ ତ କମ୍ ଗାଳି ଦେଇଛି । ଆଉଜଣାକୁ ମୁଁ ଯେତେବେଳେ ବାଲେଶ୍ଵରରେ ଜବର୍ଦ୍ଦସ୍ତି ଓହ୍ଲାଇଦେଲି, ସେତେ ମୋତେ ଯାଠାରୁ ତିନିଗୁଣ ଅଧିକା ଗାଳି ଦେଇଥିଲା ।

SHOW MUST GO ON

CIRCULAR NO: 73

DATE: 04.07.2014

TO ALL OUR AFFILIATES/MEMBERS:

INDIVIDUAL HOUSING LOAN SCHEME PERMITTING REPAYMENT OF HOUSING LOAN TO OFFICERS WHO HAVE COMPLETED 30 YEARS OF PENSIONABLE SERVICE AND RETIRE BEFORE SUPERANNUATION

We have today sent a communication to the Corporate Centre to extend the facility of extension of repayment of housing loans to even those who retire before superannuation but have completed 30 years of pensionable service. A copy of the same is enclosed.

2. All our affiliates/members are requested to await further developments in the matter.

Yours faithfully,

(Y.SUDARSHAN)
GENERAL SECRETARY

No: 6528/45/2014

Date: 4th July, 2014

To,
The Deputy Managing Director & CDO,
State Bank of India, Corporate Centre,
Madame Cama Road, MUMBAI - 400 021.

Dear Sir,

INDIVIDUAL HOUSING LOAN SCHEME PERMITTING REPAYMENT OF HOUSING LOAN TO OFFICERS WHO HAVE COMPLETED 30 YEARS OF PENSIONABLE SERVICE AND RETIRE BEFORE SUPERANNUATION

As per the present guidelines the officers who retire before superannuation are not being permitted to continue the repayment of Housing loan after retirement. This may be under the premise that the officers who retire before superannuation may go for alternate jobs.

2. But there are two categories of people who retire before the age of superannuation.

(a) Officers who complete 30 years of pensionable service (eligibility to get the maximum pension benefit)

(b) Officers who retire before completing 30 years of pensionable service.

3. The first category of officers generally opt for retirement either on medical grounds of self or spouse or because they need a lumpsum amount to meet certain financial commitments like daughters marriage etc.

4. We are of the view that the above said officers, belonging to the first category would have opted for retirement out of certain family compulsions, rather than for seeking greener pastures elsewhere. The loyalty of these officers is unquestionable. Therefore we request

you to revisit this guideline, in the interest of fairness, equity and justice and issue instructions to provide the facility of repayment of Housing loan upto 75 years to such officers also who retire after completion of 30 years of pensionable service, which will go a long way to mitigate their financial hardship, post retirement, as they are otherwise compelled to liquidate their Housing loans on retirement using all their retirement benefits.

Thanking you,

Yours faithfully,

(Y.SUDARSHAN)
GENERAL SECRETARY

BE HAPPY AND LIVE IN PEACE

Narendra Kumar Sethi
Manager, PBD, Nayabazar Branch

If we do not get what we want, we suffer, if we get what we do not want, we also suffer, even if we get exactly what we want, we still suffer as because we do not hold on to it forever. Happiness that depends on conditions and external factors are temporary pleasure but permanent sufferings only.

True happiness and peace does not come from external factors; it comes from within, from understanding and self realization. No doubt, 'happiness' and 'peace' are not the one and same, but they are two sides of the same coin. If 'happiness' is romance 'peace' is love.

However, when we feel depressed we live in the past, when we feel anxious, we live in the future but when we live at peace we live in the present. Happiness and peace will leave us when we let it go. Nobody can hurt us without our permission.

If we want peace, we have to be ready for war. Really the only battle that is worth fighting is the war for peace. In this war we need to muster courage not only to stand up and speak but to sit down and listen. No other battle is worth fighting that fails to organize peace.

We all want to be happy and live in peace. But merely wanting, thinking and talking do not help. Some of us understand it. Some others believe in it. But a few who works on it becomes happy and live in peace. If we cannot find peace within, we can not find it anywhere else. So, let us first celebrate being ourselves.

The world is much more a beautiful place than what we generally think of it. The world is our oyster; it is up to us to find out the pearl. So let us "Fill what is empty" and "Empty what is full" and live a life in either ways- One is as if nothing is a miracle.....!!! Another way is as if everything is a miracle.....!!!

Integrity has no need of rules. | Albert Camus

WALL OF INFORMATION

STAFF: MISCELLANEOUS WAIVER OF INTEREST ON LOANS OF DECEASED EMPLOYEE STAFF SUGGESTION SCHEME

In case of death of an officer, it is a traumatic experience for the family. Most of the family members do not know the entitlements being non-staffs. Increasingly we are coming across cases where adequate care is not being taken of these matters. In fact in case of one officer, the pension was paid to the family after the lapse of one year after repeated requests. We will request our members to help the family in getting the entitlements and any difficulty /clarification in this regard may please be sent to the Circle Association Office for taking up the matter with the appropriate authority. In some of these cases the provisions for waiver of interest on the loans of the deceased officer is not made at the branch end. We therefore reproduce the relevant circular instructions for the benefit of our members.

General Secretary

e-Circular P&HRD.SI No. : 683/2008 - 09 Circular No. : CDO/P&HRD-IR/99/2008 - 09 Saturday, February 14, 2009.25, Magh 1930(S).

All Branches/offices of
State Bank of India

Madam/Dear sir,

We have received a staff suggestion from Shri K. Lakshmana Rao, Regional Manager, Region IV, Jagdalpur, Bhopal Circle (PF Index 3329240) which reads as under:

"As a sort of welfare measure to the employees and their families, interest on all loans of the deceased employees may be waived from the date of death of the employee. This interest should not be charged in such loans and the benefits passed to the families of the deceased employee. Though the income by way of interest on such loan accounts waived by the Bank is small, the measure if approved will bring more loyalty from the employees towards the Bank."

2. As per extant guidelines, the suggestion was examined and found that the suggestion is worth implementing as it will serve as a goodwill gesture towards the family of the deceased employee. Accordingly it was placed before the Staff Suggestion Screening Committee in its meeting dated 07.11.2008 by the Convener of the Committee, Systems and Procedures Department at this office. After detailed deliberations/discussion, the committee has considered the suggestion as accepted and requested to initiate necessary steps to implement the suggestion after getting

approval for the revised procedure/scheme etc.

3. We observe that the liabilities of deceased employees towards the Bank are normally liquidated from the proceeds of terminal benefits payable to the nominee/legal heirs. The settlement of claims relating to terminal benefits of a deceased employee takes 2/3 months. Interest payable in such loan accounts after the death of an employee may not be a huge sum. It has therefore been decided by the CHRC in its meeting dated 27.01.2009 that interest on loan accounts of a deceased employee may be waived for the period from the date of death of the employee to date of closure of loan accounts, subject to the following:

- I. There should not be any delay in settlement of terminal benefits for reasons attributable to the concerned nominee/legal heir.
 - ii. There should not be any legal dispute among the nominee(s)/counter claim for terminal benefits of the deceased employee.
 - iii. Loan accounts in the name of the deceased employee should get liquidated within 3 months from the date of death of the employee out of his terminal dues or otherwise.
 - iv. The amount of interest applied on loan accounts from the date of death of the employee till the liquidation of loan may be reversed manually by debit to interest account which will be authorised by the Branch Manager..
 - v. The provision of such gesture may be advised to the spouse/nominee of the employee in the condolence letter with a request to submit the required papers in time so as to get the benefit of waiver of interest.
 - vi. The above provision will be available in respect of housing loan under individual housing loan scheme, conveyance loan, personal loan, computer loan and relief loan for natural calamities. However, this provision will not be applicable if the housing loan is allowed to continue for repayment to be made by legal heirs after the death of the employee.
4. The above welfare measure comes into force with effect from 27.01.2009 i.e. the date of approval by the CHRC. Please bring the contents of this 'e' circular to the knowledge of all staff members working under your control.

Yours faithfully,
for Dy Managing Director &
Corporate Development Officer.

The welfare of the people in particular has always been the alibi of tyrants. | Albert Camus