



*Rights without duties
make anarchy
Duties without rights
make slavery*
- Francis Bacon

విజయం

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Eternal Vigilance is the price of liberty - Jawaharlal Nehru

ఆఫ్ఘానిస్తాన్ వాణిజ్యసంఘం జరిగిన UNI-ILC సమావేశం



UNI-APRO ప్రెసిడెంట్ బ్రదర్ మినావో నోడా నాయకత్వంలో జరిగిన ప్రతినిధి భృందం UNI-ILC సమావేశంలో పాల్గొనడానికి ఇటీవల హైదరాబాద్ కు విచ్చేశారు. ఈ సందర్భాన్ని పురస్కరించుకుని మన యూనియన్ ఆధ్వర్యంలో UNI అన్ని అనుబంధ సంఘాల మీటింగ్ నవంబర్ 8, 2017 న హెడ్ క్వార్టర్స్ లో జరిగింది.

హైదరాబాద్ లోకల్ హెడ్ క్వార్టర్స్ ఆవరణలో అందంగా అలంకరించబడిన ప్రాంగణంలో జరిగిన ఈ మీటింగ్ లో సుమారు 300 మంది యూనియన్ సభ్యులు హాజరయ్యారు. UNI-ILC ప్రెసిడెంట్ బ్రదర్ మిలింద్ నాడ్ కర్ణి అధ్యక్షతన ఈ సమావేశం జరిగింది. బ్రదర్ మినావో నోడా, ప్రెసిడెంట్, UNI-APRO; కా.వి.వి.ఎస్.ఆర్. శర్మ, ప్రెసిడెంట్, AISBISF & Management Committee Member, UNI-APRO; బ్రదర్ త్యాగరాజన్, జనరల్ సెక్రటరీ, UNI-ILC; బ్రదర్ జె.సి.ఆర్. ప్రసాద్, డైరెక్టర్, UNI DOC; కా.ఎన్. రాధాకృష్ణన్, ప్రెసిడెంట్ SBISUHC మరియు మిస్ ప్యూమికో కిమూరా, ఇంటర్నేషనల్ సెక్రటరీ, ICTJ అతిథులుగా హాజరయ్యారు.

హెడ్ క్వార్టర్స్ డిప్యూటీ జనరల్ సెక్రటరీ కా.కె.శ్రీనివాస శర్మ స్వాగతోపన్యాసంతో సమావేశం ప్రారంభించబడింది. బ్రదర్ మిలింద్ నాడ్ కర్ణి తన అధ్యక్ష ఉపన్యాసంలో ప్రపంచ వ్యాప్తంగా యూనియన్ల ఏర్పాటు గురించి, అదే విధంగా ఆ యూనియన్లు

అన్నీ ఐకమత్యంతో ఒక్కటవ్వాలని అవసరాన్ని వివరించారు. ముఖ్యంగా దక్షిణాసియాలోని కార్మిక సంఘాలను బలోపేతం చేయవలసిన ఆవశ్యకతను నొక్కి చెప్పారు. స్టేట్ బ్యాంక్ ఆఫ్ ఇండియా, బ్యాంక్ ఆఫ్ బరోడా మరియు ఇండియన్ ఓవర్సీస్ బ్యాంకులు బ్యాంకింగ్ రంగంలో UNIకి తమ సంఘాలను అనుబంధం చేయటంలో ముందున్నాయని ప్రశంసించారు. ప్రపంచవ్యాప్తంగా కార్మికుల హక్కులను కాపాడటంలో దక్షిణాసియా ప్రాంత ట్రేడ్ యూనియన్లు ప్రముఖ పాత్ర పోషిస్తున్నాయన్నారు.

బ్రదర్ త్యాగరాజన్, జనరల్ సెక్రటరీ, UNI-ILC; బ్రదర్ జె.ఎన్.ఆర్. ప్రసాద్, డైరెక్టర్, UNI-DOC; కా.ఎన్. రాధాకృష్ణన్, ప్రెసిడెంట్, ఎస్ బిఐఎస్ యూ హెచ్ సి మరియు మిస్ ప్యూమికో కిమూరా తమ సందేశాలను తెలియజేశారు.

ముఖ్యఅతిథిగా విచ్చేసిన బ్రదర్ మినావో నోడా తన ప్రధాన ఉపన్యాసంలో సమావేశానికి అద్భుతమైన ఏర్పాట్లను చేసిన నిర్వాహకులను అభినందించటమే కాక అత్యధిక సంఖ్యలో హాజరైన యూనియన్ సభ్యులను చూసి ప్రత్యేకంగా ప్రశంసించారు. దక్షిణాసియా ప్రాంతంలో కార్మిక సంఘాలను బలోపేతం చేయటంలో UNI గ్లోబల్ యూనియన్ పాత్ర ప్రముఖమైనదన్నారు. ప్రపంచ వ్యాప్తంగా ఉన్న యువతరాన్ని తర్ఫీదు చేయటం ద్వారా రాబోయే



రోజుల్లో కార్మిక హక్కులను కాపాడేందుకు తీసుకునే కార్యక్రమాల్లో వారిని భాగస్వాములను చేయాలన్నారు. యుఎన్ఐ గ్లోబల్ యూనియన్ కర్తవ్యాలను, ఉద్దేశాలను పూర్తి చేయటానికి UNI-APRO ఒక ఇంధనంగా ఉపయోగపడుతుందనే నమ్మకం తనకు ఉందన్నారు.

కా||వి.వి.ఎస్.ఆర్.శర్మ మాట్లాడుతూ UNI-APRO అధ్యక్ష స్థానంలో ఉండి ఆ సమావేశాలను అత్యంత ఉన్నతంగా నడిపించటంలో బ్రదర్ మినావో నోడా సిద్ధహస్తులని కొనియాడారు. జపాన్ ప్రతినిధి వర్గాన్ని హైదరాబాద్ కు తీసుకురావటం ద్వారా అనుబంధ సంఘాల మీటింగ్ జరుపుకునేందుకు తమ యూనియన్ కు ఒక అవకాశం కల్పించినందుకు ధన్యవాదాలు తెలియజేశారు. స్టేట్ బ్యాంక్ ఆఫ్ ఇండియాలో యాజమాన్యానికి, ఫెడరేషన్ కు మధ్య సత్సంబంధాలు నెలకొని ఉన్నాయని, తద్వారా బ్యాంకు వ్యవహారాలలో మనం కూడ నిర్ణయాత్మక పాత్ర పోషించగలుగుతున్నామని వివరంగా తెలిపారు.

మన యూనియన్ తరపున ప్రెసిడెంట్ కా||రాధాకృష్ణన్, జనరల్ సెక్రటరీ కా||వి.వి.ఎస్.ఆర్.శర్మ బ్రదర్ మినావో నోడాను ఘనంగా సత్కరించారు. కా||కె.యస్.శాండిల్య, ట్రెజరర్, వందన సమర్పణతో సభ ముగిసింది.

అభినందనలు



LCPC విజయవాడ బ్రాంచిలో అసోసియేట్ గా పనిచేస్తున్న కా||ఎస్.కె.షంషుద్దీన్ కుమారుడు మాస్టర్ ఎస్.కె.హరూన్ నేషనల్ ఇంటిగ్రేషన్ కేంప్ లో కేంద్రీయ విద్యాలయ సంఘటన్ న్యూఢిల్లీ వారు జాతీయ స్థాయిలో నిర్వహించిన హిందీ డిజేట్ లో మొదటి బహుమతి గెలుపొందాడు. జాతీయస్థాయి పోటీలో గెలుపొందిన మాస్టర్ ఎస్.కె.హరూన్ కు 'విజయం' అభినందనలు తెలియచేస్తున్నది.

మన యూనియన్ అమరావతి ఎల్.హెచ్.ఓ కార్యాలయం ప్రారంభోత్సవం



ఇ-అసోసియేట్ బ్యాంకులు ఏప్రిల్ 1, 2017 న స్టేట్ బ్యాంక్ ఆఫ్ ఇండియాలో విలీనమైన తర్వాత ఆంధ్రప్రదేశ్ రాష్ట్రంలోని మాడ్యూల్స్ అన్నీ కలిపి 'అమరావతి' సర్కిల్ గా హైదరాబాద్ గన్ ఫౌండ్రీలో ఏర్పడింది. సభ్యుల సౌలభ్యం కొరకు, వారికి అందుబాటులో ఉండటం కోసం అమరావతి లోకల్ హెడ్ క్వార్టర్స్ గన్ ఫౌండ్రీ కాంపౌండ్ లో యూనియన్ కార్యాలయాన్ని ప్రారంభించడం జరిగింది.

నవంబర్ 15 ఉదయం 9.00 గం||లకు ఫెడరేషన్ అధ్యక్షులు మరియు మన ప్రధాన కార్యదర్శి కా||వి.వి.ఎస్.ఆర్.శర్మ, అమరావతి LHOలో యూనియన్ కార్యాలయాన్ని శాస్త్రోక్తంగా ప్రారంభించారు. ఈ సందర్భంగా జరిగిన నూతన కార్యాలయ ప్రవేశ మరియు పూజా కార్యక్రమాల్లో కా||వి.వి.ఎస్.ఆర్.శర్మతో పాటు మన యూనియన్ అధ్యక్షులు కా||ఎన్.రాధాకృష్ణన్ కూడా పాల్గొన్నారు. ఈ వేడుకలో అమరావతి సర్కిల్ CDO శ్రీ వీరేంద్రకుమార్ సిన్హా; AGM (HR), శ్రీ ఎ.ఆర్.కె.శర్మ; CM (HR), శ్రీ సీతారామ రాజు; ఎజిమ్ (OAD) శ్రీ ఎమ్.ఎస్. మూర్తి; శ్రీ విజయకుమార్ CM (Premises & Estate) పాలుపంచుకున్నారు. అలాగే మన యూనియన్ సెంట్రల్ కమిటీ సభ్యులు మరియు ఎజియన్లు అందరూ ఈ కార్యక్రమంలో భాగస్వాములయ్యారు. ఈ సందర్భంగా జరిగిన పూజా కార్యక్రమానికి సభ్యులు పెద్ద సంఖ్యలో హాజరైనారు.



సభలు-సమావేశాలు

విశాఖపట్టణం మాడ్యూల్ రీజియన్-3 ఫోకల్ పాయింట్ మీటింగ్



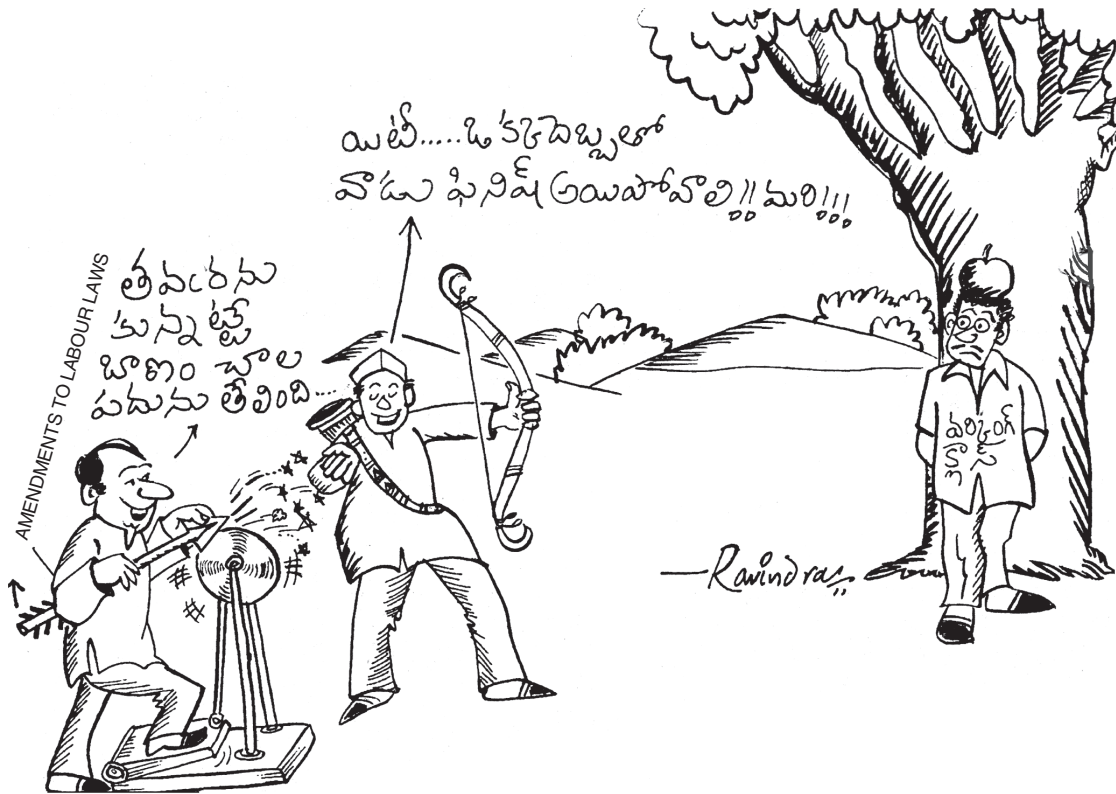
విశాఖపట్టణం మాడ్యూల్ రీజియన్-3 ఫోకల్ పాయింట్ మీటింగ్ 5.11.17న జరిగింది. నాటి సమావేశానికి కావ్రేడ్ జె.ఎస్.ఆర్.కె.కుమార్ అధ్యక్షత వహించారు.

డి.జి.ఎన్.కావ్రేడ్ సాంబశివరావు సభ్యులను ఉద్దేశించి మాట్లాడుతూ యూనియన్ నాయకులు సభ్యుల వద్దకు వెళ్ళి వారి సమస్యలను పరిష్కరించే సంస్కృతి మన యూనియన్ కున్న ప్రత్యేకత అని తెలిపారు. ప్రతిమెంబరు హాసింగ్ లోన్ తీసుకోవాలని, ఎడిషనల్ పిఎఫ్ అప్లై చేయాలని తెలిపారు. జెఎఐబి, సిఎఐబి త్వరగా పూర్తి

చేస్తే వచ్చే ఇంక్రిమెంట్ల గురించి సవివరంగా తెలియచేశారు. సభ్యులకు బ్యాంకులో పనిచేస్తున్నప్పుడు కస్టమర్ సర్వీస్ ప్రాముఖ్యత గురించి వివరించారు. వివిధ బ్రాంచీల లోకల్ సెక్రటరీలు వెలిబుచ్చిన సమస్యలకు, సందేహాలకు సరైన పరిష్కారాలు తెలియచేశారు.

ఈ సమావేశంలో ఏ.జి.యస్ లు కా||నరేంద్ర, కా||సుప్ప Five Year Transfer పాలసీ, కెరీర్ ప్రోగ్రెషన్ అమలు మరియు మెర్జర్స్ తర్వాత మన యూనియన్ లో మెంబర్ షిప్ గురించి వివరించారు. రీజనల్ సెక్రటరీలు కా||చంద్రశేఖర్, కా||కుమార్, కా||రవికుమార్, ఆర్గనైజింగ్ సెక్రటరీలు కా||శ్రీనివాస్, కా||ఆదినారాయణ మరియు విశాఖపట్టణం చుట్టుప్రక్కల బ్రాంచీల లోకల్ సెక్రటరీలు, సభ్యులు అధికసంఖ్యలో పాల్గొని ఈ సమావేశాన్ని విజయవంతం చేశారు.

VIGILANT - CARTOON



గుణబద్ధమైన మనస్సును ఈ శ్వరబద్ధముగా మార్చడమే ఆధ్యాత్మికత.

6 SIMPLE AND NATURAL REMEDIES TO TREAT ASTHMA

Highlights

- Garlic and onion are nature's very own antibiotics to treat asthma
- Studies show that magnesium relaxes the muscles of the respiratory tract
- Licorice root has been used historically to treat asthma

With an increase in environmental pollutants, rate of obesity, use of preservatives, adulteration of food and stress levels, there has been a sharp rise in asthma, allergies and gastroesophageal reflux disease. Conventional medication, manages the problem, however, asthma needs to be treated at its roots, to prevent flare-ups. Food can be extremely powerful and beneficial in fighting asthma and providing relief without any side-effects. Let's look at few potent food choices that can provide relief and help in managing asthma.

1. Garlic and Onion: These are nature's very own antibiotics to treat asthma. Onion and garlic stimulate the excretory organs, for assimilation of food to strengthen the lungs. Onions are very rich in a powerful anti-inflammatory compound called quercetin that helps relieve allergies. A prominent researcher Dr. Walter Dorsch, found that onions have a direct anti-asthmatic effect due to the presence of thiosulphates that have very active anti-inflammatory properties.

2. Magnesium: Studies show that magnesium relaxes the muscles of the respiratory tract. In fact, children who are deficient in this mineral are at a higher risk of developing asthma. Dark green vegetables are highest in magnesium, and are packed with chlorophyll. Include 1/4 cup of pumpkin seeds in your daily diet. Also figs, anjeer, banana, cashews and dark chocolate are good sources of magnesium.

3. Round flaxseeds: This is one of the most powerful foods of the universe. Two tablespoons of freshly ground flaxseeds or flaxseed oil can treat acute asthma very effectively. Flaxseeds are loaded with anti-inflammatory omega 3 fatty acids.

4. Vitamin D: Decreased levels of this very important nutrient has shown prevalence of asthma in children and adults. Several studies show association between low levels of vitamin D and decreased lung function. Try to get natural sunlight daily so your body can make up for the deficiency, also add supplements if needed.

Vitamin C foods: Vitamin C helps in decreasing the inflammatory responses in the airways and also lessens the spasms of the bronchial passages. Research also suggests that vitamin reduces wheezing and breathlessness. Eat mangoes, guava, tomatoes, papaya, oranges, amla, and green vegetables.

5. Licorice root: It has been used historically to treat asthma. It has been used in Chinese medicine to improve lung function, reduce bronchial secretions and energize the body. Tea made with licorice root is helpful to relax the bronchial tubes.

6. Turmeric: Curcumin present in turmeric is very effective in bronchial asthma. It dilates blood vessels for better air flow. It also lowers the activity of inflammatory enzymes LOX and COX 2 to provide relief from asthma. Mix 1/4 teaspoon of turmeric powder and 1/4 teaspoon of black pepper powder to a glass of water. Drink this first thing in the morning to get relief from breathing disorders.

Food is very effective in treating several diseases. Similarly certain inflammatory foods need to be eliminated, that may provoke allergies:

1. Avoid dairy: Even if you don't have allergies to dairy products, still avoid them completely as they encourage mucus production and block your airways.

2. Sugar, junk food & processed food: These are all inflammatory foods that encourage allergies and trigger asthma.

3. Do not eat cold food and chilled water as this will tighten your air ways. Eat smaller meals to keep pressure off your diaphragm.

4. And finally fear, anxiety, and stress trigger asthma attacks. Keep stress levels low as it has become a major cause of modern day diseases.

BANKING SERVICES AT YOUR DOORSTEP

Seniors and differently-abled can breathe easy now

If you are 60 years and above and have been getting banking services, there's reason for you to cheer. Recently, the Reserve Bank of India (RBI) has mandated banks to offer special facilities to senior citizens and differently-abled persons. This should improve access to banking services to people in these two categories.

What's on offer

For one, standing in those long queues to either withdraw or deposit money at bank branches will soon be passé. The RBI has now made it mandatory for banks to have a dedicated counter for senior citizens and the differently-abled (includes those who are visually impaired too). In case a bank does not have the manpower and infrastructure to set up a dedicated counter to service these special customers, they need to identify one counter that will give priority to these customers. Thus, this move should provide access to banking services faster, saving the hassle of waiting for too long.

Two, for customers who are 70 and above or are differently abled (including visually impaired) or are suffering from medically certified chronic diseases, the RBI has mandated banks to offer services at their doorstep. This covers basic services such as pick-up of cash and other instruments such as cheque, delivery of cash against withdrawal made from the account and delivery of demand drafts. In addition to this, doorstep banking services will also help customers submit their KYC documents and life certificate.

Three, getting cheque books from the bank has also been made easy now. These special customers do not have to go to the bank directly to submit request for a fresh cheque book. They can send the form duly filled through any representative. Banks have been mandated to provide a minimum of 25 cheque leaves every year at no additional fee.

Four, for senior citizens who depend on Government pension to meet their monthly needs, timely submission of life certificates is critical to receive pension without interruption. While the RBI had earlier notified that pensioners could submit life certificates at any branch of the pension paying bank, there have been issues with the same such as delay in uploading of these details by the branches into the core banking system. To address this, the RBI has instructed that the certificates received

will have to be uploaded immediately by the receiving branch. One can now also submit life certificates digitally through the Jeevan Praman website (<https://jeevanpramaan.gov.in/>).

Five, for customers fully compliant with the Know Your Customers (KYC) norms, banks have been asked to ensure automatic conversion to senior citizen accounts when the criteria for the same are met. This will save them the trouble of having to go to the branch.

Finally, the RBI in 2015 notified that senior citizens who are either old, sick or incapacitated and are unable to sign cheques/other documents due to physical incapacity can use their thumb impression or other sign, verified by two individual witnesses to operate their account. They will have to authorise a person to operate their account. This facility, which was only available to the sick, incapacitated persons, is now applicable to visually impaired customers too.

The RBI has mandated that all these services be provided by not just scheduled commercial banks (including regional rural banks) but also small finance banks and payment banks.

Even as the Government, on the one side, is pushing for digitisation and e-delivery of banking services, reducing the dependence on physical banking infrastructure, the above initiatives take cognizance of the needs of seniors and sick individuals. Hence, it is a welcome move.

Courtesy : Business Line

విరాళాలు

పేరు	బ్రాంచి	ఖరాచం
కె. రాజరావు	లక్ష్మీపురం, చల్లపల్లి	10,000/-
ఎస్. దివాకర్	కార్పొరేట్ శాలరీ బ్రాంచి	5,116/-
ఆర్. చక్రపాణి	పాకాల (చిత్తూరు)	3,000/-
ఎస్. నాగేశ్వరి	యనమల కుదురు	2,116/-
టి. రమేష్ బాబు	పుత్తూరు	2,100/-
ఇ. శ్రీనివాసరావు	తాడేపల్లిగూడెం	2,000/-
సి హెచ్. ఎల్. భాస్కరలక్ష్మి	సీతమ్మధార	2,000/-
వి. జి. శివ ప్రసాద్	పెద్దేపమ్	1,116/-
ఎన్. నాగేశ్వరరావు	ఇబ్రహీం పట్నం	1,116/-

యూనియన్ పై అభిమానంతో విరాళాలనందించిన ఈ కామ్రేడ్లందరికీ కృతజ్ఞతలు తెలియజేస్తున్నాం.

WOW-WOMAN OF WONDER



HARSHINI KANHEKAR

Harshini Kanhekar-the first woman firefighter of India story.

Harshini Kanhekar, 37, is India's first firewoman. She has literally and figuratively broken through walls and ceilings while paving the way for various policy changes in the field of fire service. So how did this young woman, who dreamt of joining the armed forces, learn to fight fires so fearlessly?

Not too long ago, this braveheart was struggling with fears of a mediocre life, as a young teen studying in an all-girls' college in Nagpur.

"I did not talk to anyone, participate in competitions, or study. That can easily be called one of the darkest phases of my life" she says.

This was in stark contrast to how she had been while at school. Although not very good at studies, she had always been actively involved in extracurricular activities, participating and winning most competitions.

"I could not allow myself to slip into oblivion. I decided I had to change"

The dream of donning a uniform

After completing her pre-university in Lady Amritbai Daga (LAD) College, Nagpur, she enrolled for a Bachelor of Science degree at the same college. But this time, she started with a completely fresh perspective. Harshini started actively taking part in all competitions and, started winning them too. This made her popular among the students and staff of the college. She had found her mojo again! Around the same time, she joined the National Cadet Corps (NCC).

"This was the turning point of my life."

The NCC helped her discover an untapped adventurous streak, and she decided to apply for the armed forces. After completing her graduation, Harshini applied to quite a few colleges and courses but ended up pursuing an MBA. Her sights, however, were still on joining the armed forces, and she had simultaneously started preparing for the exams.

She was not very happy studying for the MBA and began applying to various other courses. Around the same time, she applied to a fire engineering course on the insistence of a friend who had learnt about the course through an employment portal.

"The only question I asked my friend before appearing for the exam was if there was going to be a uniform. I had always dreamed of donning one and when she said yes, I wrote the exam and got busy again with my MBA."

One day, she got a call from her father, who told her a telegram in her name had arrived. It was from the National Fire Service College in Nagpur. She had got through!

"My friend, Shilpa, who had appeared for the exam with me hadn't got through. A little later, we all learnt that I was the first girl in the history of the college to have made it. It was surreal, that feeling"

Although it was no mean achievement, Harshini's parents were apprehensive. "Nobody knew about this college, and what the course was all about."

The ONLY girl

But they soon learnt that the college was the only of its kind in all of Southeast Asia, and was run by the Home ministry. Harshini had put in a lot of hard work to get through. It was a UPSC style examination with only 30 seats up for the grabs. And soon, she was going to be the first girl to ever study there!

After studying in an all-girls' college for five years, she was now going to be studying in a college full of boys. It was not going to be easy. The seven-semester course in fire engineering required the students to live in residence, so special provisions had to be made for Harshini.

"As I was the only girl, the college had to obtain special permission from the Home ministry to allow me to go home after classes."

It was not a regular course that required her to be in college all day. She had to change into different uniforms for each drill and be present in time. While her classmates went to their hostels, which were located on the campus, she had to go home. The schedule was gruelling. But she had to keep at it.

Being a girl in an only boys' college sure got her a lot of popularity, but it also put her under a lot of pressure to perform.

"All the boys in my college used to ridicule me because of all the media attention and publicity I was receiving. According to them, I was doing nothing different. What they failed to understand that it was not about Harshini Kanhekar, the person, but more about a girl breaking into a male bastion, and doing what no one ever had."

Dealing with heavy water hoses, suction hoses, and mock drills with dummies, the course was difficult for everybody who was taking it. But Harshini had additional challenges to take on.

"As I was the first girl to be taking up the course, there were a lot of expectations. I could not afford to make mistakes because my performance would set the tone for how girls would be perceived in this field."

Fearless and raring to go

Her first fire situation was a cylinder blast in Shirdi during her practical year at college, where she was required to work in fire stations. Ever since, she has always been on the lookout for larger fires.

"I always used to ask my station commander when I will get to douse big fires."

Before joining ONGC in 2006, Harshini has helped douse several big fires in Delhi, Kolkata, and Mumbai. Her longest operation was in Delhi when a tin factory caught fire, and she along with others, had to fire fight for six hours at a stretch. As a part of her service, she has also rescued civilians during floods, building collapses, wildlife attacks, and river swelling.

After joining ONGC, she was posted at the company's Mehsana station, where she was in-charge of one of the three fire stations. Owing to her bravery, Harshini was also granted access to offshore rigs recently and is currently the deputy manager, Fire Services.

"I am fortunate to have had supportive parents, great instructors, and now, employers who have always stood by me."

BURNING BARRIERS AND FIGHTING

Harshini's success story is a great example for everybody who is looking to do what no one ever has. She has shown us what courage and hard work, when combined together, can achieve. As she continues to make us all proud, she has something to say to the government's policy makers and management of educational institutions and corporates.

"Don't assume that any job is unfit for someone purely on the basis of gender. The women of today are flying fighter jets, fighting fire, and doing the unthinkable. It doesn't imply that we couldn't do it ten years ago. Ability should only be judged on the basis of qualification and not gender."

K. Shravya Rav, Vigilant Committee Member

FASCINATING FACTS

- ▶ The word 'karate' means 'empty hand'.
- ▶ The Cambodian alphabet has 74 letters.
- ▶ The word fortnight is a contraction of the 2 words 'fourteen nights'.
- ▶ Wheat is the world's most widely grown plant.
- ▶ Cheerios cereal was originally called Cheerioats.
- ▶ Flushable toilets were in use in ancient Rome.
- ▶ The first credit card was a Diner's Club card issued in 1950.
- ▶ The most abundant metal in the Earth's crust is aluminum.
- ▶ The world's first roller coaster opened in 1884 at Coney Island New York.
- ▶ The average life span of a mosquito is 2 weeks.
- ▶ The average person walks the equivalent of twice around the world in a lifetime.
- ▶ The Empire State Building in New York weighs over 365,000 tons.
- ▶ Sea water is approximately 3.5% salt.
- ▶ There are over 900 species of bats.
- ▶ After bananas a zoo gorilla's favorite food is celery.
- ▶ The African Rock Python can survive 2 years without eating.
- ▶ The average American will consume over 465 trees worth of paper over their lifetime.
- ▶ Over 550 hot dogs are eaten every second in the United States.
- ▶ Instant mashed potatoes (dehydrated potato flakes) were invented in Canadian in 1962.
- ▶ In American supermarkets peanut butter is one of the most frequently purchased items.

e-CIRCULARS ISSUED DURING OCTOBER - 2017

MASTER CIRCULAR SAVINGS BANK ACCOUNT
NBG/PBU/LIMA-SB/17/2017 - 18 DATED 04/10/2017

BSBDA- SMALL ACCOUNT COMPLIANCE OF RBI GUIDELINES
NBG/PBU/LIMA-SB/18/2017 - 18 DATED 04/10/2017

STANDARD OPERATING PROCEDURE: GOODS & SERVICES TAX (GST) PAYMENT OF SERVICE FEE/INCENTIVE (COMMISSION) TO AUTO LOAN DEALERS / AUTO LOAN COUNSELLORS (ALCS)/DEALERS SALES EXECUTIVES (DSES)/SSL
NBG/PBU/AL-AUTOLOAN/10/2017 - 18 DATED 04/10/2017

NRI SERVICES: DISCONTINUATION OF RESIDENT FOREIGN CURRENCY (RFC) SAVINGS BANK (SB) ACCOUNT
NBG/PBBU/NRI-DEPOSIT/16/2017 - 18 DATED 04/10/2017

SAVINGS BANK ACCOUNT CLOSURE CHARGES
NBG/PBU/LIMA-SB/19/2017 - 18 DATED 06/10/2017

SAVINGS BANK ACCOUNT MONTHLY AVERAGE BALANCE (MAB) AND PENALTY FOR NON-MAINTENANCE
NBG/PBU/LIMA-SB/20/2017 - 18 DATED 06/10/2017

NRI SERVICES: APPLICATION OF TDS ON NRO DEPOSITS ON ACCRUAL BASIS ANNUALLY EFFECTIVE FROM FY 2017-18
NBG/PBBU/NRI-DEPOSIT/17/2017 - 18 DATED 07/10/2017

STANDARD OPERATING PROCEDURE RECTIFICATION OF FAILED DEMOGRAPHIC AUTHENTICATION OF AADHAAR SEEDING IN BANK ACCOUNTS
RABG/RB-MCFI-FI/5/2017 - 18 DATED 07/10/2017

MOBILE WALLET: STATE BANK BUDDY BUDDY WITH ACCOUNT OPENING.
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PERSONAL BANKING ADVANCES SBI SCHOLAR LOAN SCHEME - INCLUSION OF COURSE BIRLA INSTITUTE OF TECHNOLOGY & SCIENCE (BITS) PILANI
NBG/PBU/PL-SCHOLAR/32/2017 - 18 DATED 09/10/2017

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GOVERNMENT BANKING: DEFENCE PENSION "AADHAAR" AS IDENTITY DOCUMENT TO RECEIVE PENSIONARY BENEFITS IN RESPECT OF ARMED FORCES PERSONNEL.

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NPCI PRODUCT - IMMEDIATE PAYMENT SERVICES (IMPS) REVISION IN CUSTOMER SERVICE CHARGES

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YONO (PROJECT LOTUS INITIATIVE)

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CDO/OLD-OL POLICY/4/2017 - 18 DATED 30/10/2017

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