



*Rights without duties
make anarchy
Duties without rights
make slavery*

- Francis Bacon

విజయంట్

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Eternal Vigilance is the price of liberty - Jawaharlal Nehru

బ్యాంక్ డిపాజిటర్లకు భయాందోళనలు కలిగిస్తున్న ఎఫ్ఆర్డిఐ బిల్లు

భారత ప్రభుత్వం పార్లమెంటు శీతకాల సమావేశాల్లో ప్రవేశపెట్టబోతున్న ఫైనాన్షియల్ రిజల్యూషన్ అండ్ డిపాజిట్ ఇన్సూరెన్స్ బిల్ 2017 ఆర్థికరంగ సంస్కరణల్లో అత్యంత ప్రధానమైందిగా అధికారులు అభివర్ణిస్తున్నప్పటికీ కడుపు కట్టుకొని తమ కష్టాల్ని బ్యాంకుల్లో డిపాజిట్ చేస్తూ భవిష్యత్తులో గడ్డు పరిస్థితులు ఎదురైనప్పుడు అది తమకు ఆదుకొంటుందని ఆశిస్తున్న లక్షలాదిమంది పేద, మధ్యతరగతికి చెందిన బ్యాంక్ డిపాజిటర్లకు మాత్రం ఎఫ్.ఆర్.డి.ఐ.బిల్లులోని 'బెయిల్ ఇన్' క్లాజు భయాందోళనలు కలిగిస్తోంది. ఈ బిల్లును వ్యతిరేకిస్తూ గత ఆగస్టులో బ్యాంక్ ఉద్యోగుల యూనియన్లు దేశవ్యాప్తంగా నిర్వహించిన సమ్మె పూర్తిగా విజయవంతమైంది.

బ్యాంకులు, భీమా కంపెనీలు ఇతర ఆర్థిక రంగ సంస్థలు దురదృష్టకర పరిస్థితుల్లో దివాలా దిశకు చేరుకుంటే తీసుకోవలసిన పరిష్కార చర్యలను ఎఫ్.ఆర్.డి.ఐ.బిల్లు నిర్దేశిస్తుంది. ఈ బిల్లు మొదట పార్లమెంటు వర్షాకాల సమావేశాల్లో ప్రవేశపెట్టినప్పుడు దానిని పరిశీలనకోసం సంయుక్త పార్లమెంటరీ కమిటీకి నివేదించారు. కమిటీ నివేదిక అందిన తరువాత తగు సవరణలతో ఈ బిల్లు శీతకాల సమావేశాల్లో పార్లమెంటు ముందుకు రాబోతోంది. బ్యాంక్లు, భీమా కంపెనీలు తదితర ఆర్థిక సంస్థలు ఎదుర్కొంటున్న రిస్క్ (సప్లభయం) కారణాలను విశ్లేషించి దివాలా పరిస్థితులను ఎదుర్కొంటున్న సంస్థలను గట్టెక్కించడానికి ఒక రిజల్యూషన్ కార్పొరేషన్ ను ఏర్పాటు చేయాలని ఎఫ్.ఆర్.డి.ఐ.బిల్లులో ప్రతిపాదించారు. సంక్షోభ పరిస్థితులను ఎదుర్కొంటున్న ఆర్థిక సంస్థలను ఈ కార్పొరేషన్ తన నియంత్రణలోకి తీసుకొని ఒక ఏడాదిలోగా పరిస్థితిని చక్కదిద్దడానికి అవసరమైన చర్యలు తీసుకుంటుంది.

ప్రస్తుతం మన బ్యాంకింగ్ భీమా, మ్యూచువల్ ఫండ్ రంగాలు రిజర్వ్ బ్యాంక్, సెబి, నబార్డ్, ఐ.ఆర్.డి.ఏ. వంటి నియంత్రణ సంస్థల పర్యవేక్షణలో నడుస్తున్నాయి. 2008 సం॥లో తలెత్తిన

అంతర్జాతీయ ఆర్థిక సంక్షోభంలో దిగజాలాంటి ప్రపంచశ్రేణి బ్యాంకులు దివాలా తీసినప్పుడు కూడా మన బ్యాంకింగ్ రంగం, ఇతర ఆర్థికరంగ సంస్థలు ఏ మాత్రం చలించకుండా తట్టుకొని నిలబడటానికి అవి పటిష్టవంతమైన పర్యవేక్షణలో ఉండడమే కారణమని ఆర్థికరంగ నిపుణులు ప్రశంసించారు కూడా. అటువంటప్పుడు ఆర్థిక రంగ సంస్థల్లో సంక్షోభ పరిష్కారానికి ప్రత్యేకంగా ఒక సంస్థను ఏర్పాటు చేసి దివాలా తీయనున్న ఆర్థిక సంస్థను 'బెయిల్ ఇన్' చేయాడానికి సగటు డిపాజిటర్ల పొదుపు మొత్తాలను కూడా వినియోగించాలనడం భావ్యమా అని బ్యాంకింగ్ యూనియన్లు ప్రశ్నిస్తున్నాయి. ప్రస్తుతం ఏదైనా బ్యాంక్ దివాలా తీస్తే లక్ష రూపాయల దాకా ఉన్న బ్యాంక్ డిపాజిట్లను డిపాజిట్ ఇన్సూరెన్స్ అండ్ క్రెడిట్ గ్యారంటీ కార్పొరేషన్ చెల్లిస్తుంది. త్వరలో ప్రభుత్వం ప్రవేశపెట్టనున్న ఎఫ్.ఆర్.డి.ఐ.బిల్లు డిబిసిజిసిని కూడా రద్దు చేయాలని ప్రతిపాదిస్తోంది. దీనికి తోడు ప్రతిపాదిత బిల్లులోని బెయిల్-ఇన్ నిబంధన ప్రకారం సంక్షోభ పరిస్థితులను ఎదుర్కొంటున్న ఆర్థిక సంస్థ పరిష్కార చర్యల్లో భాగంగా ఖాతాదారులు డిపాజిట్ చేసిన మొత్తాలకు బదులుగా సెక్యూరిటీలు జారీ చేయడానికి వీలు కల్పిస్తోంది. రిజల్యూషన్ కార్పొరేషన్ తన నియంత్రణలో ఉన్న 'క్రిటికల్ సంస్థ'లో ఉద్యోగుల సంఖ్యలో కూడా కోత విధించవచ్చు, వారిని బదిలీ చేయవచ్చు. వారి జీతభత్యాలను కూడా తగ్గించవచ్చు. ఇన్ని చర్యలు తీసుకొన్నప్పటికీ రెండు సంవత్సరాల్లో పరిస్థితి చక్కబడకపోతే సంస్థ లిక్విడేట్ అవుతుంది.

దీర్ఘకాలంగా అపరిష్కృతంగా ఉన్న మొండిబాకీల సమస్య బ్యాంకులకు గుదిబండలా తయారయింది. గత జూన్ నెలలో రిజర్వ్ బ్యాంక్ విడుదలచేసిన ఆర్థిక స్థిరత్వ నివేదిక ప్రకారం మార్చి 2017 నాటికి మన బ్యాంకుల స్థూల నిరర్థక ఆస్తులు 9.04 శాతం దాకా ఉన్నాయి. త్వరలో పార్లమెంటులో ప్రవేశపెట్టబోతున్న ఎఫ్.ఆర్.డి.ఐ. బిల్లు ఆర్థిక సంస్థలు ఎదుర్కొంటున్న సమస్యలను నిర్ణీతకాల వ్యవధిలో పరిష్కరించి మన ఆర్థిక వ్యవస్థకు స్థిరత్వాన్ని

ప్రసాదిస్తుందని ప్రభుత్వం వివరిస్తోంది. అయితే సుబ్బి పెళ్లి వెంకి చావుకు వచ్చిందన్నట్లు కాకుండా ఎఫ్.ఆర్.డి.ఐ బిల్లు మూలంగా డిపాజిటర్లు బ్యాంకుల్లో దాచుకున్న వారి కష్టాధినికానికి భద్రత కల్పించాలని రిజర్వ్ బ్యాంక్ ఉద్యోగుల సంఘం కూడా గట్టిగా డిమాండ్ చేసింది. ప్రభుత్వ రంగ బ్యాంకులను, బీమా సంస్థలను, ఇతర ఆర్థిక సంస్థలను నిర్వీర్యం చేస్తూ కొత్తగా ఏర్పాటు కాబోతున్న రిజర్వ్ బ్యాంక్ కార్పొరేషన్ కు అపరిమితమైన అధికారాలను కట్టబెడుతున్న ఎఫ్.ఆర్.డి.ఐ. బిల్లును ఉపసంహరించుకోవాలని బ్యాంక్ ఉద్యోగుల, అధికారుల యూనియన్ల ఐక్యవేదిక యు.ఎఫ్.బి.యు గట్టిగా డిమాండ్ చేస్తోంది.

విరాళాలు

పేరు	బ్రాంచి	ఋణం
కె.రవికుమార్	A.O. సికింద్రాబాద్	5,000/-
పి.వెంకటరావు	రిటైర్డ్.ఎజిఎమ్	3,700/-
ఎమ్.జగదీశ్వరరావు	వరదయ్యపాలెం	2,501/-
టి.అంజనేయులు	ఒంగోలు	2,116/-
వంశీ కృష్ణ	పలమనేరు	2,001/-
టి.ఎస్.సుబ్రహ్మణ్యం	మదనపల్లి	2,001/-
పి.రవి కుమార్	కమతమూరు	2,001/-
పి.విశ్వేశ్వరరావు	వి.కోట	2,001/-
డి.రవీంద్ర	పొలకల	2,001/-
ఆర్.శివప్రసాద్	అరిముత్తనపల్లి	2,001/-
ఎల్.రవి కుమార్	బి.కొత్త కోట	2,001/-
ఆర్.చంద్రమౌళి రెడ్డి	బి.కొత్త కోట	2,001/-
జి.సూర్య ప్రసాద్ బాబు	గాంధీ రోడ్, చిత్తూరు	2,001/-
ఎమ్. తిరుపతి రావు	కలెక్టరేట్ బ్రాంచ్, చిత్తూరు	2,001/-
ఎమ్.మాధవరావు	పీలేరు	2,001/-
బి.రాజేంద్ర	వడమాలపేట	2,001/-
సి.విష్ణు వర్ధన్ రెడ్డి	నంగమంగళమ్	2,001/-
ఎమ్.మునీంద్ర	నంగమంగళమ్	2,001/-
కె.సూర్యనారాయణ	బంగారుపాలెం	2,001/-
కె.వేణుగోపాల్	బాకరాపేట	2,001/-
టి.శాంతి	తణుకు	1,116/-
కె.జగన్	తణుకు	1,116/-
సిహెచ్.రవి	ఇన్స్టిట్యూట్	1,116/-
డి.సతీష్	ఎల్.సి.సి, విజయవాడ	1,000/-
కె.కమల మయూరి	ఎల్.సి.సి, విజయవాడ	1,000/-
డి.అశోక్ కుమార్	ఎల్.సి.సి, విజయవాడ	1,000/-
జి.నరసింహారావు	ఎల్.సి.సి, విజయవాడ	1,000/-
జి.లక్ష్మణరావు	ఎల్.సి.సి, విజయవాడ	1,000/-

యునియన్ పై అభిమానంతో విరాళాలనందించిన ఈ కామ్రేడ్లందరికీ కృతజ్ఞతలు తెలియజేస్తున్నాం.

OUR MYSTERIOUS UNIVERSE

According to the latest findings, the universe came into being about 13.7 billion years ago. In theory, therefore, we cannot receive any radiation more than 13.7 billion years old. Or, to put it another way, no light that reaches us from deep space can have travelled from more than 13.7 billion light-years away. Of course, this does not mean that the universe comes to an end at this distance. The universe could be very much larger than the area we are able to observe through our telescopes, and it could even extend to infinity.

When it was discovered that nearly all galaxies are moving away from us, Scientists wondered whether the Milky Way might be situated at the centre of the universe. Plausible as the idea may seem, it is incorrect. In reality, galaxies scarcely move, it is the space between them that stretches - just like the surface of a balloon when it is inflated. Every point moves away from every other point, but no one point is the central point on the balloon's surface. This would also be true if the universe were not curved like the balloon's surface but infinite. Although we may find this hard to imagine, even a universe of this kind would have no centre.

Although the universe as a whole is expanding, there are still galaxies moving in our direction - for example, the nearby Andromeda Galaxy which is travelling straight towards us at a rate of about 300 km/sec.

To understand this apparent contradiction we have to differentiate between two phenomena: on the one hand the motion of galaxies through space, on the other hand the expansion of the cosmos itself. Random motions of galaxies in Space are typically in the Order of a few hundred kilometres per second. For galaxies that are very close to our Milky Way galaxy, the expansion is negligible and random motions dominate. For more distant galaxies, random motion is negligible compared to that of expansion. Hence all distant galaxies seem to be rushing away from us as a result of expansion, whereas nearby galaxies can be moving either towards us or away from us.

IF NOTE BAN STANDS EXPOSED, COUNTRY WOULD WANT TO KNOW WHAT INPUTS WENT IN

Nine months after demonetisation, with almost 99% of the banned notes back into the system and the economy gripped by slowdown, the former Governor of the Reserve Bank of India, Raghuram Rajan, has said that if a decision such as this turns out exposed — of not having the right effects on the economy, “as a country, you would want to ask what were the inputs that went into that decision”.

Although the government announced it was withdrawing `500 and `1000 notes on November 8 last year, Rajan, who was Governor until September 4, 2016, was asked by the government in February that year for his views on demonetisation, which he says he provided orally.

In his new book, “I do what I do,” launched, Rajan says he had conveyed to the government that though there could be long-term benefits, the likely short-term economic cost would outweigh them and that there were potentially better alternatives to achieve the main goals.

He has also said that the RBI put together a note to the government outlining the potential cost and benefit of demonetisation as well as alternatives that could achieve similar aims besides flagging off what would happen if the preparation was inadequate. He added that at no point during his term, was the RBI asked to make a decision on demonetisation.

“I would rather ask the question — to what extent does the decision get informed by good economics? That’s what we would all want. And to that extent if that decision turns out exposed — to not having the right effects on the economy — as a country, you would want to ask what were the inputs into that decision, (demonetisation),”.

Rajan, who has returned to his teaching assignment at University of Chicago, said that he wouldn’t want to share ‘If a decision (noteban) stands exposed, country would want to know what inputs went in’ details of who were the top policy-makers who received his and the RBI’s assessment. “I would say anybody who was involved in the demonetisation decisions was informed,” he said. What he did indicate, though, was that the chilling effect that such a move would have on economic activity especially on informal activities which cannot migrate to other modes of transactions such as credit cards was red-flagged to the government.

As for the RBI’s apparent suggestion prior to demonetisation to withdraw only Rs 1000 notes and not the Rs 500 note, Rajan said that the more a currency is used for transactions, the more the central bank has to be in readiness to replace it.

Rajan who drew flak for voicing his views on issues other than monetary policy — mainly by members of the ruling party — while he was in office said that as a central bank governor, he had a right to warn specially as a risk manager of the country and that it was not correct to equate the RBI Governor with his counterparts in the US Federal Reserve or the Bank of England.

Janet Yellen, the chief of the US Fed Reserve, doesn’t have a developmental or reform agenda while the Bank of England head Mark Carney was criticised much for speaking on the consequences of Brexit. “You have to, in a developing or emerging market, talk about the progress of the system unlike the developed markets. It’s all about whether pieces of action contribute to economic growth or not.”

Rajan said that in none of his speeches as RBI Governor was there any direct criticism of the government and that he was mindful of his responsibilities without wanting to be a fifth columnist while working in the central bank.

That was an obvious reference to a speech on tolerance and respect he had delivered at IIT Delhi in October 2015.

The former Governor said that he felt had to speak out at that time. “In an environment — in our diverse country — if there is intolerance, it impedes our economic progress. And it is very important to reinforce and not so much the current situation, our historic tradition of tolerance,” Rajan said.

He said that a government minister he met soon after that told him that this was exactly what he had been saying too and that if there was a sense of intolerance it impedes economic progress. “If you note, in all these speeches, I have not spoken on Bharatanatyam or yoga or Indian culture. It’s all about various pieces of action.”

Rajan said that the recent Supreme Court judgement on privacy, for instance, reaffirms the faith of many that the core of India is strong and stable and tolerant and that the country would be able to retain it in the days ahead. “But that doesn’t mean that we should be complacent and not aware of the potential dangers to this core. **So I think that eternal vigilance is the price of liberty. So we should be vigilant.**”

Courtesy : Financial Express

PREVENTION OF AIR POLLUTION : NATURAL WAYS TO PURIFY AIR AT HOME

Did you know: The air inside your home is actually 2 to 5 times more polluted and toxic than the air you breathe outdoors? It's appalling, really. We go for regular health check-ups, pop pills on a daily basis, stress over allergies, but neglect the most basic thing there is - the quality of the air we breathe 24/7. Everything from the mattresses we sleep on to our kids' pajamas can contain harmful chemicals and toxins. Dr. Manoj K. Ahuja, Healing Touch Hospital says, "Breathing in toxic gases can cause rashes, coughing, irritation in the eyes, as well as asthma like symptoms.

Formaldehyde, a toxic gas, is found in insecticides, glues, shampoos, shaving creams, carpets and is actually a carcinogen. It is even found in cigarette smoke which is a major contributor to air pollution and can lead to potentially fatal complications, even if it's secondhand smoke. Also, chemicals from paint, woodwork in the house or office, hair and nail products, cleaning products and detergents - all contribute to air pollution inside our homes. It surprises me how so many potentially harmful contaminants get trapped inside our homes, and we can't even open a window to get some fresh air!

A team of researchers led by the University of Surrey in the United Kingdom published a study on air pollution in Delhi, also known as 'the most polluted city in the world'. According to the study, New Delhi suffers from a "toxic blend of geography, growth, poor energy sources and unfavourable weather which boosts dangerously high levels of air pollution". And since we spend so much of our time inside the house (an average of 90%), we thought it fit to list natural ways to purify the air at home and your workplace. After all, breathing in clean air should be a priority.

6 NATURAL WAYS TO PURIFY AIR AT HOME

1. Increase Ventilation

Ventilating homes reduces moisture levels, a major problem for indoor air quality. But no, we're not asking you to open a window and let all the outdoor air pollution enter your living space. Instead, install trickle vents to purify and cycle the air you breathe indoors. Another great alternative is to use exhaust fans which help carry pollutants outside. Make it a point to ventilate your kitchen since cooking can be a major source of indoor air pollution, especially if you have a gas stove. Scientists who measured indoor air quality found that cooking a single meal on a gas stove can produce levels of nitrogen dioxide that the EPA considers unsafe to breathe. Also, after you take a shower, be sure to vent out all the steam and extra moisture in

the air which can cause mold and mildew growth by turning the fan on.

2. Beeswax Candles

Beeswax candles act as natural air purifiers. If you love to fill your home with scented candles, avoid paraffin candles which are petroleum derived and release benzene, toluene and soot into the air. Since these candles do more harm than good, opt for beeswax candles which ionise the air and neutralise toxic compounds and other contaminants. Besides improving the air quality at home, beeswax candles burn slowly so you don't need to replace them often. In fact, pure beeswax candles burn with almost no smoke or scent. They are especially helpful for asthmatics and to remove common allergens like dust from the air.

3. Salt Lamps

A salt lamp is another great natural air purifier. "Salt crystal products tend to reduce airborne irritants, pathogens and allergens by pulling water vapour out of the air. Himalayan pink salt is a natural ionic air purifier that pulls toxins from the environment and neutralises them", says Dr. Manoj K. Ahuja, Healing Touch. Simply adding a Himalayan pink salt lamp in your room or near your desk at the office does the trick, in terms of functionality and decor. You can leave it on at night as well, since the natural orange glow doesn't disrupt sleep hormones. Note to remember: Salt lamps improve air purification much more when they are turned on, but surprisingly work when turned off too.

4. Activated Charcoal

Use activated charcoal as a natural air purifier. A fantastic way to purify indoor air is with activated charcoal, also referred to as active carbon. It's odourless, highly-absorptive and works wonders with eliminating toxins from the air. Another fantastic way to purify air at home naturally is bamboo charcoal.

5. Houseplants

NASA conducted a study which stated, "Houseplants can purify and rejuvenate air within our houses and workplaces, safeguarding us from any side effects associated with prevalent toxins like ammonia, formaldehyde and also benzene." It's the best way to counter the impact of pollution indoors, particularly if you have a family member with some respiratory illness. It's suggested that you have at least one plant per 100 square feet of home for efficient air cleaning to be accomplished. The best plants to filter toxins from the air are Peace Lily which prefers moderate sunlight, Lady Palm or Broadleaf Lady Palm which is adaptable but prefers bright, indirect light.

Areca Palm, also referred to as Butterfly Palm, Golden Cane Palm and Bamboo Palm grow in bright, indirect light and can

be kept anywhere, especially in carpeted rooms or those which have recently been painted. Chrysanthemum, commonly referred to as Pot Mums loves bright sunlight, and Money Plant i.e. Golden Pothos - also called Devil's Ivy, Money Plant, Silver Vine, Centipede Tongavine - is adaptable. Another houseplant which helps purify the air is English Ivy - often called Common Ivy or European Ivy and can be kept in rooms with computers, printers, fax machines et al. Boston Fern also grows easily in bright light and is best for hanging baskets. Spider Plant is useful in kitchens with gas stoves as it helps control carbon monoxide and xylene.

6. Essential Oils

In the presence of essential oils like cinnamon, oregano, rosemary, thyme, grapefruit lemon, clove, tea tree - viruses, fungi, bacteria and even mold cannot survive. Studies from Weber State University show that Thieves Oil has a 99.96% kill rate against airborne bacteria. It is an antiseptic blend of pure essential oils including pine needle, cinnamon, thyme, eucalyptus, lemon and grapefruit which helps keep the home free from germs and purifies the air. You can add it to soaps and detergents to breathe fresher, cleaner air.

10 Quick Tips

1. Carpets are a toxic sponge. Clean them often. Especially the part of the carpeting near the entry of the house. According to an EPA study, if you use a doormat and take shoes off at the door - common toxins are reduced by about 60%.

2. Eliminate excessive moisture, dust build-up and the use of chemical products like paint, detergents, and synthetic fibers. Side note: Say no to dry dusting! Use a damp cloth to clean up and to avoid breathing in all the dust particles which are lifted into the air while you clean.

3. Quit smoking, and prevent guests from smoking inside your house.

4. When it comes to household items, always be on the lookout for natural alternatives to chemical-laden items.

5. If you have plants at home, clean leaves regularly to get rid of dirt.

6. Take off your shoes! Shoes carry coal tar, cigarette ash, pesticides, fungal spores, lead dust, pollen, wood smoke, industrial toxins, mutagens, dust mites, and who knows what else!

7. Resist the temptation to open windows and cool your home by using ceiling fans, heat-blocking window treatments and minimising the use of heat-producing appliances.

8. Since dry cleaning solvents can be toxic to breathe, first let dry-cleaned items air outdoors before bringing them inside

in order to prevent chemicals from entering your home.

9. Know the limitation of air purifiers, as they can help reduce some of the tiniest air borne particles to an extent but fail to get rid of larger particles effectively.

10. Clean your air conditioner to help keep asthma triggers away from your house. And as soon as you notice drips and leaks, get it fixed.

FASCINATING FACTS

- ▶ The hottest chile in the world is the habanero.
- ▶ Australia is the only country that is also a continent.
- ▶ Europe is the only continent without a desert.
- ▶ Hawaii officially became apart of the US on June 14 1900.
- ▶ The dollar was established as the official currency of the US in 1785.
- ▶ The supersonic Concorde jet made its first trial flight on January 1st 1969.
- ▶ In 1872 Yellowstone in the US was the world's first national park.
- ▶ A person will die from total lack of sleep sooner than from starvation (Death can occur about 10 days without sleep while starvation takes a few weeks).
- ▶ The average human drinks over 60,566 litres (16,000 gallons) of water in a lifetime.
- ▶ An individual blood cell takes about 60 seconds to make a complete circuit of the body.
- ▶ By age 60 most people would have lost half of their taste buds.
- ▶ Every square inch of the human body has an average of 32 million bacteria on it.
- ▶ Fingernails grow faster than toenails.
- ▶ Humans shed and regrow outer skin cells every 27 days (almost 1,000 new skins in a lifetime).
- ▶ It takes 17 muscles to smile and 43 to frown.
- ▶ The human body has over 600 muscles (40% of the bodys weight).
- ▶ In 1900 the average life span in the US was 47.
- ▶ The vocabulary of the average person is between 5,000 to 6,000 words.
- ▶ DNA stands for Deoxyribonucleicacid.
- ▶ The study of insects is called entomology.

WOW-WOMAN OF WONDER



SHALINI SARASWATI THE BRAVEHEART BLADE RUNNER

An Indian woman who lost both legs, and hands, to a rare bacterial infection has defied all odds to become an audacious blade runner. An engineer by profession, Shalini Saraswathi, 37, from Bengaluru, overcame the grievous condition to which she lost both her legs from below her knees and each of her hands.

When Life Snatched Away My Feet & Hands, I Learnt To Run: Shalini

Had it not been Shalini, it would have been easier for to take a route of self-pity and paint oneself into a dark corner. Back on her feet after a two-year struggle, the new and improved Shalini 2.0 — as she prefers to call herself. Shalini had a tremendous determination and she is back attempting complete the Open Run 10K Run at the TCS World 10K. She was once a passionate Bharatnatayam Dancer

In an inspiring show of grit, the quadruple amputee took part in an open 10,000m run recently - just three years after fighting with a rare, life-threatening disease.

When Tragedy Came Calling

In 2013, pregnant with her first child and returning from her marriage anniversary celebration in Cambodia, Shalini developed a mild fever.

But the mild fever soon worsened and Shalini was diagnosed to have developed an acute case of Rickettsial with morts - a rare bacterial infection.

Shalini's life turned upside down over the next few months. She remained in the ICU of a local hospital, where she lost her baby - something that Shalini considers as the biggest loss of her life.

True Fighters Never Give Up

As she battled her condition further, gangrene attacked her left arm and it seemed almost certain that it would have to be amputated.

Her left hand was amputated and a few months later her right hand dropped off on its own. But her

ordeal was far from over. Her legs fell prey to gangrene next. From deep within her, Shalini drew on courage that only a true fighter could access."

On the day my legs had to be amputated, I wore a bright shade of nail polish as I went to the hospital. If my legs were going, they were going to go out in style! she wrote on her blog.

I've always been a very happy go lucky cheerful person. Anyone who has ever known me would describe me as someone with a big smile, and great sense of humor. That's one of the things that helped me in my difficult situation, I just had a sunny disposition 'to deal with it.' But, the people around you matter a lot and I am lucky to be surrounded with an extremely large supportive group of friends who stood with us physically and emotionally through the situation.

My parents, husband, in laws, my sister – all of us lived with the only thought "tomorrow was going to be better, and we only want to move forward". It was a combination of everything...a great support system, being immensely loved, lots of positivity, lot of laughter, meeting great bunch of doctors, nurses, random strangers who went out of their way to help us

The Survivor, The Winner

She tried to get back on her feet with the help of prosthetic legs. After giving it her all, Shalini walked for the first time in December 2014.

But the gritty woman wanted to prove that she could do more than what was expected of her.

I had a feeling that I would be rejected by the society. And I had so much to prove to myself also. So I decided to train to become a runner.

Soon after, Shalini began training under coach BP Aiyappa at a local sports facility within Bengaluru. She began practicing for 90 minutes every morning, walking and doing related workouts.

After a two-year struggle, she began to run half marathons.

She said: "I was very clear about one thing – I wanted to get my life back in order. So, when I got my prosthetic limbs, I wanted to walk.

"Then began encounters with a series of trainers, none of whom knew what to do till I met Aiyappa. In the beginning, I had no stamina or balance whatsoever. It took a whole lot of work for me to

feel like my prosthetic legs were an extension of my own body."

Running the 10 kilometre marathon was coach Aiyappa's idea. He had major plans for her even while Shalini couldn't walk properly.

Shalini said: "We talked about running for six months and I had to make a whole lot of sacrifices, but I'm glad I could do it. For me, it was about taking control of my body. I wanted to do this because I had smelled my body rot when I was sick."

Shalini's husband Prashanth Chowdappa supported her throughout her medical condition and helped her being hopeful about life.

Now when Shalini's life is back on track with her new found love for running marathons. She just wants to run and continue running till she is fit enough to do it.

"I feel great while I run. It gives me motivation. I want go bigger and participate in marathons across the world," she said.

"But for now, it is all about standing up on my own legs and take one step at a time."

"I call myself a free bird - Being a free bird for me signifies my sense of freedom from what humans suffer from - bondage and fear. I've been through the worst in my life, and I no longer fear anything. I live for the moment, today and make the best of everything I have. My aspirations and happiness is related to smaller things...coffee with a friend, holding hands, laughing with people you care about, watching the sunset, reading a book..."

My day always starts with the stadium and work out. I work at Firstsource Solutions as Deputy General Manager and work in the Business Transformation team. My days are usually packed with typical meetings, calls, lunches and tea breaks and actual work! I work with a great bunch of people and have a great support mechanism at work. I'm usually back home by 7pm and work if required from home after that.

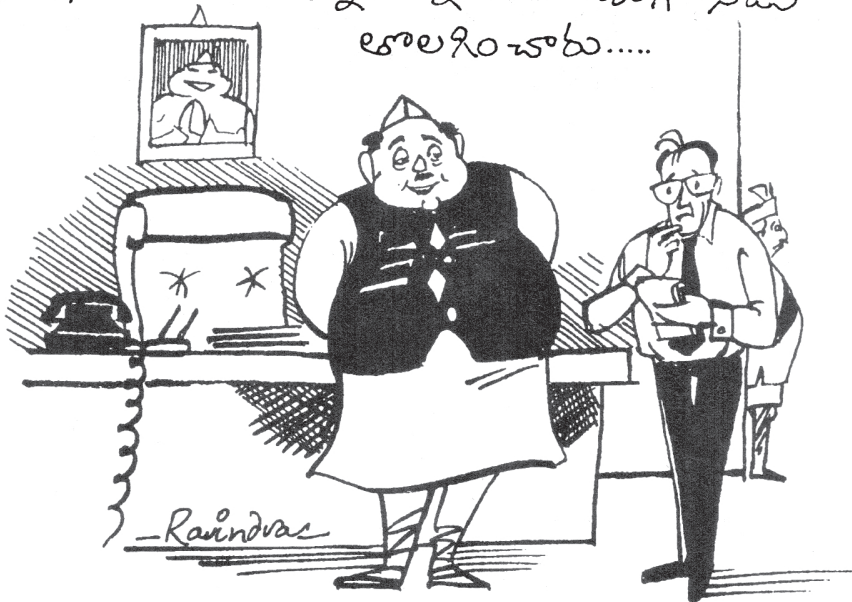
My mantra is - live in the moment, you never know how your life is going to change tomorrow.

To the lady, the hero, the inspiration...a big salute!

K. Shravya Rav, Vigilant Committee Member

VIGILANT - CARTOON

ప్రభుత్వం సంస్థల ఉద్యోగులను నేనుగూడ హార్టండ్ ఫెర్
 సిస్టమ్ ని పూర్తిగా వ్యతిరేకిస్తున్నా... ఎంచేతంటే నాలుగు క్రితం
 మంత్రి వర్గంలోకి తీసుకున్న నన్ను ఆ కారణంగా నడు
 లాలగించారు.....



e-CIRCULARS ISSUED DURING SEPTEMBER - 2017

BSBDA- SMALL ACCOUNT COMPLIANCE OF RBI GUIDELINES
NBG/PBU/LIMA-DISABLE/14/2017 - 18 DATED 01/09/2017

MERCHANT ACQUIRING BUSINESS (MAB) DEPLOYMENT OF POS
TERMINALS / BHARAT QR AT MERCHANTS OF RRBS
CS&NB/CS^NB-MAB/23/2017 - 18 DATED 06/09/2017

ISSUANCE OF MULTI CITY CHEQUE BOOKS & WELCOME KITS
STANDARD OPERATING PROCEDURE (SOP)
NBG/BRNWM-BRANCHES/5/2017 - 18 DATED 07/09/2017

STATE BANK OF INDIA POLICY FOR DEALING WITH INCIDENTS OF
FREQUENT DISHONOUR OF CHEQUES AND FAILED NACH (NATIONAL
AUTOMATED CLEARING HOUSE)/ECS (ELECTRONIC CLEARING
SERVICE
NBG/BOD-BOD/19/2017 - 18 DATED 11/09/2017

AGRI BUSINESS: NEW LOAN PRODUCT PRADHAN MANTRI MUDRA
YOJNA (PMMY)-ALLIED AGRI
NBG/ABU/PDM-PMMY/23/2017 - 18 DATED 13/09/2017

FOREX BUSINESS "E FX FORUM" – A KNOWLEDGE SHARING PORTAL
GMUK/GMU/SP-MISC/51/2017 - 18 DATED 13/09/2017

AGRI BUSINESS: MASTER CIRCULAR REVISED KISAN CREDIT CARD
(KCC) UPDATED UPTO 15.09.2017
NBG/ABU/PDM-KCC/25/2017 - 18 DATED 15/09/2017

AGRI BUSINESS: MASTER CIRCULAR SBI ASSET BACKED AGRI LOAN
(ABAL) UPDATED UPTO 14.09.2017
NBG/ABU/PDM-ABAL/26/2017 - 18 DATED 16/09/2017

REHBU: LOAN AGAINST PROPERTY (LAP) SCHEME MODIFICATIONS
NBG/RE,H^HD-HL/27/2017 - 18 DATED 16/09/2017

INTERNET BANKING (INB) CLAIMING OF INB PPKS BY LCPCS/
BRANCHES IN BRANCH INTERFACE - INB
NBG/NBG-INB-RINB/4/2017 - 18 DATED 16/09/2017

MARGINAL COST OF FUNDS BASED LENDING RATES (MCLR), WITH
EFFECT FROM 01.09.2017
CCO/CPD-ADV/62/2017 - 18 DATED 16/09/2017

EXCHANGE OF MUTILATED/ CUT NOTES
NBG/AGNYBKG-CC/9/2017 - 18 DATED 18/09/2017

MERGER OF SBI WITH ASSOCIATE BANKS: CLOSURE OF ECS
OPERATIONS AT EABS CCPCS STANDARD OPERATING PROCEDURE
(SOP) FOR FRONT END DATA MIGRATION
NBG/AGNYBKG-URRBCH/10/2017 - 18 DATED 18/09/2017

REASON 'ACCOUNT CLOSED' AND "NO SUCH ACCOUNT"
NBG/AGNYBKG-NPCI/11/2017 - 18 DATED 18/09/2017

NATIONAL AUTOMATED CLEARING HOUSE (NACH) PENALTY ON
MULTIPLE REPRESENTATION OF A TRANSACTION RETURNED WITH
MASTER CIRCULAR TERM DEPOSITS
NBG/PBU/LIMA-TD/16/2017 - 18 DATED 20/09/2017

CORPORATE INTERNET BANKING (CINB) ENHANCEMENT IN
TRANSACTION LIMIT FOR VISTAAR VARIANT
NBG/NBG-INB-CINB/5/2017 - 18 DATED 20/09/2017

BHARAT INTERFACE FOR MONEY (BHIM) INCENTIVE SCHEMES
FOR INDIVIDUALS AND MERCHANTS FOR BHIM
CS&NB/CS&NB-DBNB/24/2017 - 18 DATED 25/09/2017

SPLITTING OF BULK DEPOSIT TO BELOW RS. 1 CR TO GET BENEFIT
OF HIGHER INTEREST RATE
NBG/SMEBU-LIP/38/2017 - 18 DATED 25/09/2017

SOCIAL SECURITY SCHEME ATAL PENSION YOJANA (APY)
PAYMENT OF INCENTIVE TO STAFF (FY 2017-18)
NBG/FIMF-APY/3/2017 - 18 DATED 26/09/2017

AGRI BUSINESS INTEREST SUBVENTION SCHEME: 2017-18
NBG/ABU/BP-INNT. SUB/8/2017 - 18 DATED 26/09/2017

REWARD AND RECOGNITION PROGRAM FOR THE SECURITY STAFF
CDO/SECURITY-SEC PRE/2/2017 - 18 DATED 27/09/2017

RBI NOTIFICATION: REIMBURSEMENT OF MERCHANT DISCOUNT
RATE (MDR) CHARGES FOR GOVERNMENT TRANSACTIONS UP TO
RS. 1 LAKH THROUGH DEBIT CARDS
NBG/GAD-MDR/17/2017 - 18 DATED 28/09/2017

INTEREST RATES ON RETAIL DOMESTIC TERM DEPOSITS (BELOW
RUPEES ONE CRORE) W.E.F. 1ST OCTOBER 2017
CFO/IT-ALM-INTEREST/1/2017 - 18 DATED 29/09/2017

REAL ESTATE & HOUSING BUSINESS UNIT GUIDELINES FOR
PAYMENT OF COMMISSION TO HLCS, HLAS, MCS, MAS & SSL FOR
SOURCING OF HOME LOANS
NBG/RE,H^HD-HL/29/2017 - 18 DATED 29/09/2017

GOLD LOANS: AGRI GOLD LOAN AND PBBU GOLD LOAN MARKET
VALUE AND ADVANCE VALUE OF GOLD EFFECTIVE FROM
01/10/2017
NBG/PBBU-PMD-GL/11/2017 - 18 DATED 29/09/2017

REVISION IN MARGINAL COST OF FUNDS BASED LENDING RATES
(MCLR), BASE RATE AND BENCH MARK PRIME LENDING RATE (BPLR)
WITH EFFECT FROM 01.10.2017
CCO/CPD-ADV/75/2017 - 18 DATED 29/09/2017

REVISION OF INTEREST RATES ON NRE AND NRO RETAIL TERM
DEPOSITS (BELOW RS. 1 CRORE) W.E.F. 01.10.2017
NBG/PBBU/NRI-DEPOSIT/14/2017 - 18 DATED 29/09/2017

**Members may send their suggestions / contributions to the Editor, Vigilant either by post to
Union Office or through e-mail ID : sbisuhc.vigilant@gmail.com**