



*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

బ్యాంకింగ్ పరిశ్రమలో యువనాయకత్వ ఆవిర్భావం - తక్షణ ఆవశ్యకత

బ్యాంకింగ్ పరిశ్రమలో చాలామంది సీనియర్ కామ్రేడ్లు, మరీ ముఖ్యంగా ట్రేడ్ యూనియన్ కార్యకలాపాల్లో కీలకపాత్ర పోషించిన ప్రధమశ్రేణి, ద్వితీయశ్రేణి నాయకులు, క్రియాశీల సభ్యులు ఇటీవలి కాలంలో ఉద్యోగ విరమణ కారణంగా రంగం నుంచి తప్పుకొనడం జరుగుతోంది. ఈ స్థానాలను భర్తీచేయడానికి యువతరానికి చెందిన ఉద్యోగులు ఉత్సాహంగా ముందుకు రావలసిన తక్షణ ఆవశ్యకత తలెత్తింది. అలా ముందుకు వచ్చిన యువతరం ఉద్యోగులకు తగినరీతిలో ప్రోత్సాహం, సరైన మార్గదర్శకత్వం లభిస్తే వాళ్లు సమీప భవిష్యత్తులో అత్యుత్తమ లక్షణాలుగల ఆదర్శ కార్మిక నాయకులుగా రూపుదిద్దుకుంటారనడంలో ఎలాంటి సందేహం లేదు. సకాలంలో ఈ పరిణామం సంభవించకపోతే యువతరం ఉద్యోగుల్లో ట్రేడ్ యూనియన్ కార్యకలాపాలపట్ల చోటు చేసుకుంటున్న నిరాసక్తతను అవకాశంగా మలచుకొని యాజమాన్యాలు బ్యాంకుల పనితీరును మెరుగుపరచడమనే మునుగులో దీర్ఘకాలపోరాటాల ద్వారా మన ముందుతరం కామ్రేడ్లు సాధించి పెట్టిన హక్కులు, సదుపాయాలకు కూడా ఎసరు పెట్టే ప్రమాదం సుష్టంగా కనిపిస్తోంది. దీన్ని నివారించాలంటే యువతరం ఉద్యోగులు నాయకత్వ లక్షణాలు అలవరచుకొని వివిధ స్థాయిల్లో యాజమాన్యంతో ప్రాతినిధ్య హోదాలో వ్యవహరించడానికి, సంప్రదింపులు జరపడానికి అవసరమైన మెలకువలను, లక్షణాలను ఈ వ్యాసంలో వివరించాలనుకుంటున్నాను.

ఒక సంస్థ తన లక్ష్యాలను సాధించడానికి కృషిచేసే విధంగా అందరినీ ప్రభావితం చేసి కార్యోన్ముఖులను చేయగల సామర్థ్యమున్న వ్యక్తే నాయకత్వ బాధ్యతలు స్వీకరించడానికి అర్హుడని చెప్పవచ్చు. **నాయకత్వం లక్షణాలు :**

- నాయకత్వం ఒక నిరంతర ప్రక్రియ.
- నాయకుడు, అతని సహచరులు సమిష్టి లక్ష్యసాధనకోసం కలిసి పాటుపడుతారు.
- సమిష్టి లక్ష్యసాధన దిశగా నాయకుడు తన సహచరులను ప్రభావితం చేస్తాడు.
- వివిధ రకాలైన పరిస్థితులకు అనుగుణంగా నాయకుడు

- పలురకాల నాయకత్వ లక్షణాలను వినియోగిస్తాడు.
- సంస్థలో సభ్యుల ప్రాధాన్యతను నాయకుడు వారికి తెలియజేస్తాడు.
- నాయకత్వ ప్రాధాన్యత :**
- సంస్థలో నాయకుడు అత్యంత కీలకమైన పాత్రపోషిస్తాడు. నాయకుని దీక్షాదక్షతలే సంస్థను విజయపథం మీద ముందుకు నడిపిస్తాయి. సంస్థలో నాయకత్వ ప్రాధాన్యతను ఈ క్రింది అంశాలు సుష్టంగా తెలియజేస్తాయి.
- సంస్థ విజయానికి నాయకుడే సూత్రధారి. నాయకుడు తన పాత్రను ఎలా పోషిస్తాడన్న విషయం మీదే సంస్థ విజయం ఆధారపడి ఉంటుంది.
- ప్రతిభావంతుడైన నాయకుడు సంస్థ సభ్యులను ప్రోత్సహిస్తూ వారిలో నూతనోత్సాహాన్ని నింపుతాడు.
- తన సహచరుల ఆత్మవిశ్వాసాన్ని అత్యున్నతస్థాయికి చేర్చడానికి నాయకుడు నిర్విరామంగా కృషిచేయడం ద్వారా సంస్థకు పటిష్టవంతమైన పునాదులను నిర్మిస్తాడు.
- సంస్థ సభ్యుల్లో ఆత్మగౌరవము, నైతిక స్థైర్యం ఇనుమడించేలా నాయకుడు వారితో వ్యవహరిస్తాడు.

ఆదర్శనాయకుని లక్షణాలు :

- ఆత్మవిశ్వాసం
- బహిర్ముఖత్వం
- విశ్వసనీయత
- హాస్యప్రియత్వం
- ఉరకలు వేసే ఉత్సాహం
- సహనం
- ఆదరాభిమానాలు
- ధైర్యసాహసాలు
- దృఢత్వం
- భావావేశాలకు లోబడని వివేకం
- మానసిక సమతౌల్యం,
- సందర్భోచితంగా తనను తాను స్థిరత్వం
- మలచుకోగలగడం
- నమ్రత
- సహానుభూతి

ఆత్మవిశ్వాసం తొణికిసలాడే నాయకుడే సహచరుల్లో కూడా దాన్ని నింపగలడు. ఇతరులను హృదయపూర్వకంగా విశ్వసించగలగడం కూడా విజయవంతమైన నాయకత్వ నిర్మాణానికి దోహదం చేస్తుంది. ఎలాంటి గడ్డు పరిస్థితులు ఎదురైనా నాయకునిలో ఉత్సాహం, సంకల్పం నీరుకారి పోకూడదు. సభ్యుల

మీద నాయకునికి ఆదరాభిమానాలు పుష్కలంగా ఉన్నప్పుడే అతడు వారికి అండగా నిలుస్తాడన్న ధీమా కలిగించగలడు. తన అభిప్రాయాలను, అనుభూతులను, వైఖరిని, ఆకాంక్షలను సభ్యులకు సూటిగా వివరించి చెప్పి వారి ఆమోదాన్ని పొందగలగడం నాయకత్వ సాఫల్యానికి ఎంతగానో తోడ్పడుతుంది. నాయకుడు ఎట్టి పరిస్థితిలోనూ చెక్కుచెదరని అచంచల వ్యక్తిత్వాన్ని ప్రదర్శించగలిగితేనే అతని శక్తి సామర్థ్యాలపట్ల సభ్యుల్లో నమ్మకం బలపడుతుంది. నాయకుని ప్రవర్తనలో ఎప్పుడూ స్వాతిశయం, అహంకారం వ్యక్తం కాకూడదు. నమ్రత, అణకువ అతని వ్యక్తిత్వానికి వన్నె తెస్తాయి. కలుపుగోలుతనం, వాక్పాతుర్యం బహిర్ముఖ వ్యక్తిత్వము ప్రధాన లక్షణాలు. సహచరుల్లో చోటుచేసుకున్న దురభిప్రాయాలను తొలగించడానికి, పరిస్థితుల్లో తలెత్తిన ఉద్రిక్తతను ఉపశమింపజేయడానికి హాస్య చతురత బాగా ఉపయోగపడుతుంది. నాయకుడు చాలా సందర్భాల్లో ఆశాభంగాలను కూడా ఎదుర్కొనవలసి రావచ్చు. కాబట్టి నిరాశా, నిస్పృహలకు లోనుకాకుండా సానుకూల దృక్పథం కలిగి వుండడం అత్యంత ఆవశ్యకం. సవాళ్లు ఎదురైనప్పుడు ధైర్యసాహసాలతో వాటిని ఎదుర్కోగలిగి ఉండాలి. సభ్యుల మనోభావాలను అర్థం చేసుకుని వాటికనుగుణంగా నాయకుడు స్పందించాలి. అన్నిటికంటే ముఖ్యంగా సభ్యుల సమస్యలను సానుభూతితో అర్థం చేసుకుని స్పందించే సహృదయం ఉండాలి.

సంప్రదింపుల ప్రక్రియలో నైపుణ్యం : యాజమాన్యంతో సంప్రదింపులు జరిపేటప్పుడు నాయకుడు తాను ప్రాతినిధ్యం వహిస్తున్న సభ్యుల ప్రయోజనాల పరిరక్షణే పరమావధిగా వ్యవహరించాలి. ఉద్యోగులకు / కార్మికులకు కనీసస్థాయిలో వేతనాలు చెల్లించి మరియు అరకొర సౌకర్యాలు కల్పించి పనులు జరిపించుకోవాలన్నదే ఏ యాజమాన్యానికైనా ప్రధాన లక్ష్యంగా ఉంటుంది. దీన్నే చాలాకాలంగా శ్రామిక వర్గ మేధావులు “శ్రమదోపిడి” అని పిలిచారు. అయితే ఇటీవలి కాలంలో యువతరం ఉద్యోగులకు ఈ ‘శ్రమదోపిడి’ అన్నపదం అంతగా రుచించడం లేదు. ఏది ఏమైనా యాజమాన్యాల మౌలిక లక్షణం మారలేదన్నది మాత్రం తిరుగులేని వాస్తవం.

సంప్రదింపుల నిపుణతకు సంబంధించిన ముఖ్యాంశాలు :

- సరైన ప్రిపరేషన్
- పరిపూర్ణమైన విషయపరిజ్ఞానం
- కమ్యూనికేషన్ సామర్థ్యం.
- లక్ష్యానికి సంబంధించి స్పష్టత.
- వెనలుబాటు ధోరణి.
- ఇరుపక్షాలకూ ప్రయోజనకరమైన విధంగా ఇచ్చిపుచ్చుకునే వైఖరి.
- ప్రత్యామ్నాయాలను సూచించగల సామర్థ్యం.

పైన ఉదహరించిన అంశాలను దృష్టిలో వుంచుకొని సంప్రదింపులలో పాల్గొంటే అనుకున్న లక్ష్యాలను సాధించటం సులువు అవుతుంది. అదేవిధంగా యాజమాన్యం యొక్క నమ్మకాన్ని పొందడం కూడా జరుగుతుంది.

మహిళా నాయకులు :

బ్యాంకింగ్ పరిశ్రమలో ఉద్యోగుల్లో సుమారు సగభాగం మహిళా ఉద్యోగులు ఉన్నారు. మహిళా ఉద్యోగులే పురుషులకంటే ఎక్కువ రిస్క్ ఉన్న పనులు నిర్వహించడానికి సంసిద్ధత వ్యక్తం చేస్తున్నారని ఇటీవల చాలా పరిశీలనల్లో తేలింది. కాబట్టి కేవలం మహిళా ఉద్యోగుల సమస్యల మీద ప్రత్యేకించి కృషి చేయడానికే కాకుండా మొత్తం ట్రేడ్ యూనియన్ ఉద్యమానికే నూతనోత్తేజం కల్పించాలంటే మహిళలు నాయకత్వ స్థానాలను స్వీకరించవలసిన అవసరం ఇప్పుడు ఎంతైనా ఉంది.

వీటన్నిటికంటే ముఖ్యంగా బ్యాంకింగ్ రంగ కార్మికోద్యమ మహానేత కా||వై.తారకనాథ్ (అఖిల భారత ఎస్.బి.ఐ.స్టాఫ్ ఫెడరేషన్ పూర్వ కార్యదర్శి, ఎస్.సి.బి.ఐ. పూర్వ ప్రధాన కార్యదర్శి) గారి మాటల్లో చెప్పాలంటే త్యాగశీల సమరశీల స్వభావం, మొక్కవోని సంకల్పబలం, అకురిత దీక్షాదక్షతలున్న వ్యక్తులే నాయకత్వ స్థానాల్లో నిలవాలి. అన్యాయాలను సహించడం కాకుండా వాటిని దిద్దించి పోరాడాలన్న బలమైన సంకల్పం నాయకునికి ఉండాలి. ఇటీవలికాలంలో ఎదిరించి పోరాడే మాట అటుంచి తాము ఎదుర్కొంటున్న సమస్యలను బహిరంగంగా వ్యక్తం చేయడానికి, కనీసం వాటి గురించి చర్చించడానికి కూడా చాలామంది ఉద్యోగులు ముందుకు రాలేకపోతున్నారు. ఇది కార్మికోద్యమానికి ఏ మాత్రం శ్రేయస్కరం కాదు. ఉద్యోగులు నోరువిప్పి తమ అసమ్మతిగళాన్ని వినిపించగలిగినప్పుడే యూనియన్లు కూడా తగిన వేదికలమీద వాటిని ప్రస్తావించి పరిష్కారాలు కనుగొనడం సాధ్యమవుతుంది. అలాకాకపోతే ఉద్యోగులు మౌనంగా కష్టాలు భరిస్తూ నిట్టూర్పులు విడవక తప్పని పరిస్థితులే ఎదురవుతాయి.

బ్యాంకింగ్ రంగ కార్మికోద్యమ చరిత్రనోసారి పరిశీలిస్తే మనమిప్పుడు అనుభవిస్తున్న సదుపాయాలు, హక్కులన్నీ మన ముందుతరాల సమరశీల కామ్రేడ్ల అమూల్య త్యాగాల ఫలితమే అన్న విషయం స్పష్టంగా అర్థమవుతుంది. ఆ త్యాగాల బాటలో మన యూనియన్ మహానేతలు అగ్రభాగాన నిలిచి అందరికీ స్ఫూర్తిదాతలుగా ఖ్యాతి గడించారు. ఆ పోరాట సాంప్రదాయాన్ని కొనసాగిస్తూ భావితరాలకు మరింత మెరుగైన జీవన ప్రమాణాలను కల్పించడానికి, మరిన్ని హక్కులు సాధించడానికి కృషి చేద్దాం.

విప్లవాభినందనాలతో
కా||వి.వి.ఎస్.ఆర్.శర్మ
జనరల్ సెక్రటరీ

**70 ఏళ్ల క్రితం
ఆక్టోబర్ 1947**

Continuation from Feb. 2019 ...

The Indian capitalist class has come to power and it has taken the experience of Fascist countries and immediately started in this country a Government sponsored Trade Union. How can national money be squandered away? This is the sentimental, hypocritical plea that the capitalist Government always takes. That guarantee is not forthcoming from the national Government that we are having today. The profit must go to the people, the welfare of the people must be trade union's ideal in the spirit of nationalization. Is it expected that the National Government over here which has come to power because of the people not because of the capitalist, these cowards and traitors, these people having fought for the cause of the country.

National unity includes the tailings of those who have created this country. It is an Anti-Labour drive under the cover of nationalization that is going on and we must be very careful to fight it out. Workers have no chance of an experienced Trade Unionist to build up their Union. The working class requires the help of trained Trade Union leaders. If the Branch people come and organize the working it will impersuate the working class. If they can be kept away under the plea of outsider the workers are only bound up to the four walls of capitalism. This bogie of outsider has been created and we have to fight against it-outsider who has no feeling of co-operation and comradeship who only knows how to rob people under the cover of nationalization. We stand for a large, greater and better India.

The working class has every right to strike which is a sacred right and under no cover we have to leave it. Pandit Jawaharlal Nehru said even for legitimate cause you should not strike. Why does the worker strike? When all the doors are closed then only a worker resorts to strike. They never take it as a joke. When they are absolutely desperate, then they launch a strike. As things are today, unless we are on our guards we may be losing the game completely.

As for nationalization, this nationalization which is happening in our country is a false caricature. What is nationalization and what actually you can expect of nationalization? There is a complete illusion that under nationalization that the things actually become of the people

which is absolutely wrong. Nationalization only means that the existing Government takes over the Industry in their hands. If the existing Government is a capitalist Government, the owner was an individual capitalist, now the capitalist state is the Agent of the capitalist trades. As in the case of Italy in order to save capitalism, you have to even punish a few worthless capitalists. That is the essence of nationalisation. The worthless capitalists are weeded out in order to keep the needed capitalists going. Nationalisation is only a exploitation by capitalists. We cannot allow the inherent right of workers, to have their Trade Union to be taken away from them irrespective of their type of service.

I would like on your behalf to inform our Government and ministers concerned that the labour in India in spite of its slow development that our rights are taken away that labour can never be resisted. We are not out to embarrass the present Government. So we want that they should give us a guarantee of living. We want that they should make us feel that we are no longer slaves. We shall resist to the last drop of our blood.

WAGES

It is impossible to live with the little wages which we are getting now. Increase in wages is to the interest of workers. Every worker wants that here is an improvement in the industry but expects at the same time in that improvement he has a humble and decent share. The Government raise the plea that because the workers want higher wages the prices are rising. It is only due to competition in the market, black-marketings, etc. The rise in prices is never the result of increased wages. It is because of the capitalists' method of production and distribution. Government is being led by capitalists and higher policies are due to capitalists mischief. The balance sheet of each company must be published to the people. Government by a law should hold the throat of capitalist to publish their balance sheet if they are producing for national interests. That should be one of our demands.

TRIBUNALS

Let us see how the Tribunal functions, We cannot go from Tribunal to Tribunal it must go through the Government. It must have the sanction of the Government. It must always go straight In the case of our Bank it took 8 or 9 months to get the sanction They are utterly devoid of human feelings. This shows the unusual callousness. In the mind, they are full of inhuman feelings. This Tribunal is not an instrument in our hands and is never in our favour. They know nothing of the labour Union.

The Tribunal is absolutely expensive for the workers. In each case of the Tribunal, the Government must bear the expenses. It is a battle of nerves which the Government has

started against the labour class. It is only the effort of our Union that has achieved the success. Do not think that the Tribunal is so impartial that it is not influenced by the Government. You must first of all prepare for a Tribunal that only fulfills when you make it fulfill by pulling its ears.

Fight is the essence of Trade Unionism. The I.B.I.S.F. will deal with the problem affecting the employees of the I.B.I. It does not propose to do anything beyond that. It safeguards the interests of the employees and co-operate with other Trade Unions. There is the All India Banks Federation for the benefit and betterment of all Banks in India. For the specific service reasons we have our own Federation.

All India Organ will lend great strength to us. You should take the lead so that the proposed body comes in time.

FASCINATING FACTS

- ▶ Rain contains vitamin B12.
- ▶ Our liver has over 500 functions.
- ▶ Your brain uses 25% of all the oxygen you breathe.
- ▶ After Hawaii, New York is the state surrounded by the most water.
- ▶ Ice skating rinks always go counter clock wise (for the majority of people that are right handed needing to hang onto the rail).
- ▶ A flea can jump 350 times its body length.
- ▶ Cucumbers are 96% water.
- ▶ A full moon is 9 times brighter than a half moon.
- ▶ A honeybee's top speed is 24kph (15mph).
- ▶ A humming bird flaps its wings up to 90 times a second (5,400 times a minute).
- ▶ Flies always launch backwards for a quick getaway.
- ▶ Horses have 18 more bones than humans.
- ▶ A cheetah's top speed is 114kph (70mph).
- ▶ Horses sleep standing up.
- ▶ A jellyfish is 95% water.
- ▶ Bats are the only mammals that fly.
- ▶ A cat uses its whiskers to determine if a space is too small to squeeze through.
- ▶ Every day 7% of the US eats at McDonalds.
- ▶ A snail can sleep for 3 years.
- ▶ Tigers have striped skin as well as fur.



1. Which Newspaper was started in 1878 by 4 Law students & 2 Teachers?
2. What important ceremony in Delhi starts with a Halwa ceremony?
3. Full name of AMUL?
4. Which country is the biggest buyer of Indian Basmati Rice?
5. From Gita, Mahabharata "Yoga Kshemam Vahamyaham" is derived. It is the slogan of which organisation?
6. Which country issued Panda coins known for diplomatic relation with Pandas?
7. Who is the owner of Filmfare & Femina in India?
8. Name of the oldest Book store in India?
9. Which pharma company was founded Kasinadhuni Nageswara Rao in Mumbai in 1893?
10. Titan company is a joint venture between the Tata Group and Govt. of which state?

Compiled by : **Com. V. Siva Rama Krishna**
Kovanur Branch

(For Answers, please see next month issue)

ANSWERS FOR THE MARCH 2019 QUIZ

1. Asian Paints
2. President of India
3. Jaipur
4. NITI Aayog
5. University of Mumbai
6. Newyork Times
7. Jamma Lal Bajaj
8. Indian Navy
9. RBI
10. Budget

RULES ON LIVING A CONTENT LIFE!

Successful living is a state where the mind and body are in perfect sync. In this state, one is able to make use of all of the available resources to live happily and with satisfactory results as far as life, work and relationships go. This does not mean that there are absolutely no problems. It simply means that you look at the problems and challenges as opportunities for growth, and solve them to live to the best of your abilities. **So, what are the rules for successful living? Here is our list!**

1. Believe and understand: Believing in your abilities is one side of the coin. Understanding your limitations is the other side. So, once you have both things in place, it becomes easier to plan your actions in a realistic manner. When you believe in your competence and understand your limitations, you will either take on those tasks that will be commensurate with your skills, or you will equip yourself with higher skills so as to take on even more varied activities and tasks.

2. Simplify: This is an often repeated and extremely underrated term. To be more organised, you do not merely need the latest modular fittings in your home and office. One of the aspects of simplifying is decluttering. When you declutter, you are effectively removing all those things that do not serve you. If these things were to remain in front of you, they will only serve to expend your energy with thoughts of wastage and wastage of time as well, since you will be working your way through chaos to get to your core.

3. Moderation: Simplification and moderation go hand in hand. Superfluous acts may give instant gratification, but they do not serve you in the long run. They strip you of self-control and can even alienate you from your relationships as you get closer to things rather than people. So, it is good to have a healthy dose of everything in your life for true balance and successful living.

4. Perspective: If problems are bogging you down, then there are chances that your perspective is all wrong. Being more open and looking at the big picture are two sure shot ways of ensuring that the problems come and go without affecting your equilibrium.

Being in the moment and putting your family first is a part of creating a balanced situation in life where judgements, material wants and egos will not matter.

A CASH-DEPOSIT MACHINE THAT SERVES CUSTOMERS OF ALL BANKS

A Chennai-based start-up, Life Tel Communication, has come out with a cash-deposit machine (CDM) that accepts cash from customers of all banks. If you have an account in bank 'A', you cannot deposit cash in another bank's CDM. You can do that only in the CDM of bank 'A'.

This is really a hurdle for people in many locations, particularly in rural areas, where customers may not have their bank's branch in close proximity. Though there could be one or two branches of other banks, customers will not be able to deposit cash in the CDMs of those banks.

Life Tel's new CDM promises to remove this hurdle. Started by three professionals – Hariharasubramanian, Everest Palraj and S Venkatesh – the fledgeling start-up has installed its machines in a few places in Chennai and Coimbatore on a pilot basis. It is doing the pilot for a public sector bank to showcase the machine's capabilities. The company claims it has been getting very good response for the machines.

Double advantage

While the new machine promises to help customers save on time and cost of travel, services providers and banks also stand to gain.

"If a customer of any bank deposits cash in our machine, the minimum charges would be ₹20 for a transaction amount up to ₹5,000. And from there on, for every ₹5,000, an additional ₹20 will be charged (cash deposit can be made up to ₹49,900).

Currently, it is about ₹100 plus tax (for non-base branch deposits) by most of the private banks, and State Bank of India's kiosks charges start from ₹25 per transaction," said Hariharasubramanian, promoter of Life Tel.

The start-up is also developing an app that will provide details on the number transactions done by the machine every day and also the availability of currency notes in the machines (for refilling or clearing the boxes).

"I think this is the first time in the country a CDM has come up with these kind of features. Our machine can be installed in any place in the country. It will be really useful in places where cash transactions are very high," he said.

The promoters are in talks with the banks, but yet to seal any deal. They are also currently scouting for potential investors for its business growth.

Courtesy : Business Line

WOW-WOMAN OF WONDER



IRA SINGHAL

Ira Singhal -a signal of hope for every disabled person battling the odds.

Ira Singhal is an individual who makes us rethink our entire lives. She is a testament to the fact that stubbornly pursuing our passions is the only way to the path of greatness. She is a person who did not let a mere disability get in the way of her absolute genius. Yes, she is a genius in her own terms. Her story is infallible and profusely inspiring.

Recently, the country is abuzz with the accolades gathered by an exceptionally tenacious soul, Ira Singhal. Ira Singhal, a differently abled woman, topped the Union Public Service Commission examination for 2014. However, what is utterly interesting to note, is that this is not her first fight. Here is a snapshot of her brilliance and courage.

Singhal was born in Meerut to Rajendra Singhal and Anita Singhal. Her father is an engineer and mother is an insurance advisor. She was among the toppers at Sophia Girls School, Meerut and Loreto Convent School, Delhi. Ira has scoliosis, a spine-related disorder, which disrupts her arm movement. She completed her schooling from the Army Public School, Dhaura Kuan and studied Computer Engineering from Netaji Subhas Institute of Technology and received Dual MBA in Marketing & Finance from Faculty of Management Studies, Delhi.

With 62% locomotor disability, 30-year-old Singhal topped the Union Public Service Commission's (UPSC's) civil services examination, in which women bagged four of the top five spots. But this was not her first attempt.

Singhal had appeared for the civil services examination in 2010, 2011 and 2013 and 2014. Recalling the 2010 episode, Ira mentioned how her file was rejected in 2011. That is when she had filed a law suit and won in 2014.

"They said my disability did not fit into any of the disability categories they could accept and, hence, they rejected me. They violated the Persons with Disabilities Act (PWD) Articles 14 and 16. I not only moved the Central Administrative Tribunal with my case, but also won it, and in 2014, I was inducted as assistant commissioner in the customs and central excise service," she said.

Singhal has locomotor disability since childhood. She cannot fully twist her arms because of problems with her spinal cord and her short height.

Locomotor disability, which affects the bones, joints and muscles, leads to substantial restriction on the movement of the limbs. Although it is a progressive disease, that grows till one reaches adulthood, in Singhal's case, there is no chance of it getting worse.

But the disability itself has never hampered her.

She says she has travelled the world and her disability never came in the way of discharging her duties.

Singhal's father is an insurance and financial sector consultant.

"When my brother died, people told my parents that now you only have a girl child. How will you manage? Who will earn for you when you'll be old? My father clearly told them that he's happy to have me and I am no less than a son for him," said Singhal recalling the 1994 incident when her brother died.

Being differently abled proved to be Ira's biggest obstacle in her success, when because of her disability, she was declared not eligible to be an Indian Revenue Services (IRS) Officer. Apart from IAS, she was not eligible for any UPSC services. Even after giving CSE in UPSC, she was not allowed to join any other service such as secretarial and clerical posts. To get her dream job of an IAS Officer, she needed to score the best in the UPSC exam. Being among UPSC qualified candidates with best rank was the toughest part of her dream. But, she never gave up and gave her 100 percent to achieve it. She was not happy with the discrimination in the UPSC Examination due to physical issue and fought against the system. Ira believes that there should not be any discrimination in the UPSC Examination system as it is the country's highest exam.

When she first appeared for the exam. She quit her cushy, well-paying two-year-old job at Cadbury India (now Mondelez India) in Mumbai to prepare for the UPSC. Keen to retain her, Cadbury offered everything it possibly could — from a generous salary to ample leave to an extended sabbatical.

"But I realised this was not what I wanted to do in life. I have never been motivated by money. I wanted to help the world," she says.

With a strong resolve, Ira appeared for the UPSC in 2010. Her rank made her eligible to get into the Customs and Central Excise Service cadre. But her file, first on hold, was rejected. "Because my disability did not fit into any of the disability categories on their list," she explains.

Ira filed a lawsuit in the Central Administrative Tribunal. "She had no dearth of jobs in the private sector. But, I felt injustice was being done and we had to fight it," says her father Rajendra Singhal, a consultant in the insurance sector. It was a violation of the Persons with Disabilities Act (PWD) Articles 14 and 16. "My dad is big on fighting for justice," says Ira. Also, the Singhals felt they had to fight for other disabled candidates. "We could fight. We had the funds and the patience. But not everybody can," says Singhal senior.

Her legal battle continued even as she appeared for the UPSC exams in 2011, 2013 and 2014. Each time she hoped to improve her ranks and get picked for a cadre where her disability was not a hurdle. With little luck. Finally, she won the case in 2014 when she was inducted as assistant commissioner in the Customs and Central Excise Service. And just when she was settling down with the win, she was declared the UPSC topper early this year.

There are many reasons why her success is being cheered. It shines the spotlight on challenges that candidates with disabilities face in the government. According to media reports, between 2005 and 2014, there were 245 cases of disabled candidates clearing the UPSC exam

Ira Singhal appeared in the CSE (civil services exam) in the year 2010, 2011, 2013 and in 2014. In the year 2011, Ira also filed a lawsuit after the commission said that Ira's disability did not fit into any disability category, hence her lawsuit was rejected. She moved to Central Administrative Tribunal after the commission rejected her lawsuit. After a long patience, she won her case in 2014.

"My father taught me to never allow anyone to take pity on you," she says. Singhal senior admits that being the head of a joint family he did not allow Ira any concession and was tough on her, far tougher than other children in the family. "I knew she had to fight far bigger battles in life. And she had to be tough and resilient," he says.

But Singhal's biggest challenge was not so much topping the exam, as it was in getting society to accept her.

Ms. Singhal has earlier worked as a Spanish teacher for a year, as well as a manager in Cadbury India, and a marketing intern in beverage giant The Coca Cola Company.

She holds an MBA in Marketing from Delhi University's Faculty of Management Studies (FMS), and a BE in Computer Engineering from Netaji Subhas Institute of Technology (NSIT).

She currently serves as SDM (Sub-Divisional Magistrate) of Alipur sub-division in North Delhi district and gets to work for the betterment of the region.

She is the Brand Ambassador for Department of Disability, Ministry of Social Justice and Empowerment, Government of India. She is also one of the brand ambassadors for Ministry of Women and Child Development & NITI Aayog and is on the National Panel for Accessible Elections, Election Commission of India. She has also been a part of the Designing of Central Board of Secondary Education (CBSE) Examination Policy with regard to children with disabilities. Her innumerable awards include India Today's Woman of the Year 2015, President's Gold Medal for Topping the IAS Training, First Ladies of India Award by the Ministry of Women and Child Development, Government of India. She is also recorded in the Limca Book of Records.

She has been a speaker on wide ranging issues like education, disability, Gender issues, skill development, Career counseling etc. at more than 500 international and National conferences, Industry forums, universities, colleges and other top institutions of the country including IIMs & IITs. She has been working towards various social causes including empowerment of persons with disabilities, empowerment and promotion of Transgender community, Women Empowerment, prevention of Child labour & child marriages, prevention of illegal conversion of green lands, promoting green energy, skill development, promotion of Mental Health and promotion of Khadi and indigenous fabrics. She rescued around 340 child and bonded labourers and restored them to their families, within 1 year in her first posting as SDM (Sub-Divisional Magistrate), Alipur in North Delhi district. She is also the first person to give a job to a transgender person full-time employment in a government office in Delhi.

Her big UPSC success is a story of both travails and triumphs — not just for her but many UPSC aspirants who suffer from a range of disabilities.

K. Shravya Rav, Vigilant Committee Member

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CLEANLINESS OF ATM PREMISES: DISCONTINUATION OF TRANSACTION SLIPS FOR UNSUCCESSFUL TRANSACTIONS

NBG/NBG/AC-NBG-ATM/8/2018 - 19 DATED 05/03/2019

REVIEW OF RACPC PROCESS: FORMAT TO BE SUBMITTED BY THE HOME LOAN SOURCING ENTITIES

NBG/RE,H&HD-HL/63/2018 - 19 DATED 07/03/2019

RECOVERY OF BANK'S DUES THROUGH CIVIL COURTS - STANDARD OPERATING PROCEDURE (SOP)

CCO/PPD-SAM/181/2018 - 19 DATED 08/03/2019

STAFF: AWARD UNIFORM & LIVERIES OF SUBORDINATE STAFF AND MAINTENANCE STAFF IN CLERICAL CADRE PERIODICITY FOR REVIEW OF COST OF CLOTH & MISCELLANEOUS ITEMS

CDO/P&HRD-IR/93/2018 - 19 DATED 11/03/2019

CLARIFICATION ON COMMISSION PAYABLE TO HLC, HLA, MC & MA

NBG/RE,H&HD-HLC/MC/64/2018 - 19 DATED 11/03/2019

IMPLEMENTATION OF CUSTOMER RELATIONSHIP MANAGEMENT (CRM) CUSTOMER 360 VIEW: RESTRICTION OF ACCESS TO USERS

IT/GLOBALIT-CRM/16/2018 - 19 DATED 11/03/2019

SBI CRE HOME LOAN SCHEME: REVIEW/ MODIFICATIONS

NBG/RE,H&HD-HL/65/2018 - 19 DATED 12/03/2019

SBI CAP SECURITIES (SSL): SOURCING OF HOME LOAN BUSINESS: PAYMENT OF COMMISSION TO SSL

NBG/RE,H&HD-HL/66/2018 - 19 DATED 13/03/2019

PROJECT LOTUS: YONO NEW PRODUCT: YONO CASH CARD-LESS CASH WITHDRAWAL THROUGH ATMS

R&DB/S&DB-YONO/23/2018 - 19 DATED 15/03/2019

'SBI YOUTH FOR INDIA' PARTICIPATION OF SBI OFFICERS

CDO/P&HRD-CM/94/2018 - 19 DATED 16/03/2019

SCHEME OF DELEGATION OF FINANCIAL POWERS - GENERAL MATTERS - 2019

CDO/ORG-DFF/4/2018 - 19 DATED 16/03/2019

CAPPING OF UNLIMITED PASSING POWERS OF CBS USERS

R&DB/BOD-GB/139/2018 - 19 DATED 18/03/2019

PAN AMENDMENT / DELETION

R&DB/OPS-KYC/KYC/11/2018 - 19 DATED 18/03/2019

MAINTENANCE OF BANK BRANCHES

M&C/M&C-STANDARDIZATION/2/2018 - 19 DATED 18/03/2019

SORTING OF NOTES- PROCESSING ON NOTE SORTING MACHINES (NSM)

NBG/AGNYBKG-CC/31/2018 - 19 DATED 22/03/2019

REVIEW OF RATE OF COMMISSION PAYABLE TO HLC, HLA, MC & MA

NBG/RE,H&HD-HLC/MC/68/2018 - 19 DATED 22/03/2019

DOORSTEP BANKING SERVICES (DSB) FOR SENIOR CITIZENS AND INFIRM PERSONS

NBG/PBU/LIMA-SB/29/2018 - 19 DATED 22/03/2019

"HANDLING OF CLAIMS OF DECEASED CONSTITUENTS IN THE SAVINGS, CURRENT AND TERM DEPOSIT ACCOUNTS WITH VALID NOMINATION - SIMPLIFICATION OF DOCUMENTS/"PROCEDURES"

NBG/PBU/LIMA-MISC/30/2018 - 19 DATED 22/03/2019

OMBUDSMAN SCHEME FOR DIGITAL TRANSACTIONS 2019

NBG/CS&OPS-CMS/2/2018 - 19 DATED 26/03/2019

CHEQUE TRUNCATION SYSTEM (CTS) - FRAUD PREVENTION MEASURES

NBG/AGNYBKG-CTS/32/2018 - 19 DATED 27/03/2019

VACATION POLICY

CDO/P&HRD-PM/97/2018 - 19 DATED 29/03/2019

RECOVERY OF BANK'S DUES THROUGH LOK ADALATS STANDARD OPERATING PROCEDURE

CCO/PPD-ADV/199/2018 - 19 DATED 30/03/2019

SETTLEMENT OF BANK'S DUES THROUGH COMPROMISE STANDARD OPERATING PROCEDURE

CCO/PPD-ADV/200/2018 - 19 DATED 30/03/2019

FILING OF CRIMINAL CASES AGAINST DEFAULTERS STANDARD OPERATING PROCEDURE (SOP)

CCO/PPD-ADV/201/2018 - 19 DATED 30/03/2019

GUIDELINES UNDER BUILDER TIE UP : MODIFICATIONS

NBG/RE,H&HD-HL/69/2018 - 19 DATED 30/03/2019

కామ్రేడ్ వై. తారక్ నాథ్ మెమోరియల్ స్కాలర్ షిప్పులు

మన ప్రియతమ దివంగతనేత కామ్రేడ్ వై. తారక్ నాథ్ జ్ఞాపకార్థం ఆంధ్రప్రదేశ్ మరియు తెలంగాణ ప్రభుత్వ బోర్డులచే నిర్వహించబడిన ఎన్.ఎస్.సి. మరియు ఇంటర్ (ప్రథమ మరియు ద్వితీయ సంవత్సరం) వార్షిక పరీక్షలలో 90%కు మించి మార్కులు పొందిన వారికి రూ.1,116/- చొప్పున, 85% నుంచి 90% వరకు మార్కులు పొందిన వారికి రూ.555/- చొప్పున మన సభ్యుల పిల్లలకు ప్రతి సంవత్సరము మన యూనియన్ స్కాలర్ షిప్పులను అందచేస్తోంది. ఈ సందర్భంగా సభ్యులు తమ పిల్లల మార్కు/ఎప్రిల్, 2019 సంవత్సరపు పరీక్షల మార్కుల జాబితాలను (Improvement మార్కులు ఆమోదించబడవు), వారి ఫోటోను (వెనుకవైపున వారి పేరువ్రాసి) లోకల్ సెక్రటరీల ద్వారా జూలై 31, 2019లోపు చేరేలా యూనియన్ హెడ్ క్వార్టర్స్, హైదరాబాద్ కు పంపగలరు.

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