



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

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Eternal Vigilance is the price of liberty - Jawaharlal Nehru

మానవ జీవనయానంలోని మూడు ప్రధాన ఘట్టాలు

ప్రతి వ్యక్తి తన జీవితంలో మూడు క్రమానుగత దశలను అనుభవిస్తాడు. ప్రతి దశా దేనికదే ప్రత్యేకమైనప్పటికీ అది తన తరువాతి దశమీద కొంత ప్రభావాన్ని చూపుతుంది. మొదటి దశ జన్మించినది మొదలుకొని 21 నుంచి 27 సంవత్సరాల దాకా కొనసాగుతుంది. ఈ దశలో తల్లిదండ్రులే పిల్లవాడు పెరిగి పెద్దవాడై ప్రయోజకుడుగా మారడానికి ఆర్థికంగానూ ఇతరత్రానూ కావలసిన అన్ని ఏర్పాట్లు చేస్తారు. వీలైనంతవరకూ మంచి స్కూల్లో, కాలేజీలో చేర్పించి విద్యాబుద్ధులు, జీవనోపాధికి కావలసిన నైపుణ్యాలు, మెలకువలూ నేర్పిస్తారు. కేవలం పాఠ్యగ్రంథాల అధ్యయనమే కాకుండా ఈ దశలో పిల్లవాడికి ఆటపాటలు, సంగీతం, సాహిత్యం తదితర సాంస్కృతిక విషయాల మీద కూడా ఆసక్తి జనించవచ్చు. తమబిడ్డకు అత్యుత్తమ శ్రేణికి, ప్రమాణాలకు చెందిన విద్య, శిక్షణ అందేలా చూడడానికి ఈ దశలో తల్లిదండ్రులు తమ ఆర్థిక స్తోమతనుబట్టి చేయవలసిన ప్రయత్నాలన్నీ చేస్తారు. ఈ దశలోనే కొంతమంది పిల్లలు సామాజికరంగం మీద ఆసక్తి కనబరచి సామాజిక కార్యకలాపాల్లో కూడా చురుకుగా పాల్గొనడం ప్రారంభిస్తారు. అలాంటి వాళ్లకు జీవిత తొలిదశలోనే కొన్ని నాయకత్వ లక్షణాలు కూడా అభివృద్ధి చెందుతాయి.

జీవనయానంలో రెండో దశ 21-27 సంవత్సరాల మధ్యలో ప్రారంభమౌతుంది. ఈ దశలోనే ప్రతి వ్యక్తి ఏదో ఒక ఉద్యోగంలో చేరడమో లేదా తానే స్వీయోపాధిమార్గాన్ని అనుసరించడమో చేస్తాడు. ఈ దశ 55/58/60/62 సంవత్సరాల దాకా కొనసాగి ఆ తరువాత తాను పనిచేస్తున్న సంస్థ నియమానుసారం ఉద్యోగ విరమణ చేస్తాడు. కొంతమంది ఉద్యోగ విరమణ వయస్సు కంటే ముందే రిటైరవ్వాలని కూడా నిర్ణయించుకోవచ్చు. మరికొంతమంది విషయంలో వాళ్ల పని విధానం యాజమాన్య ఆకాంక్షలకు అనుగుణంగా లేకపోవడం

వల్ల గానీ ఇతరేతర కారణాలవల్ల కానీ ఉద్యోగాలనుంచి నిష్క్రమించవలసి కూడా రావచ్చు. స్వీయోపాధి మార్గాన్ని ఏర్పాటు చేసుకొన్న వాళ్లయితే తమ ఇచ్చానుసారం పనిచేసి విశ్రాంత జీవితాన్ని తాము కోరుకున్నప్పుడే ప్రారంభించవచ్చు.

జీవితంలో రెండవదశ, మొదటిదశ యొక్క క్రమానుగత పరిణామమే. ఈ రెండవదశలో మొదట ఏ సంస్థలో ఉద్యోగ జీవితం ప్రారంభిస్తాడన్నది చాలామంది విషయంలో యాదృచ్ఛికమే అని చెప్పవచ్చు. చాలా ప్రతిష్టాత్మకమైన విద్యాలయాల్లో చదువుకున్న వాళ్లు లేదా అసాధారణ ప్రజ్ఞాపాటవాలతో అత్యున్నత శ్రేణిలో ఉత్తీర్ణులైన వాళ్లకు లేదా సామాజికంగా బాగా పలుకుబడి కల్గిన కుటుంబాలకు చెందిన వాళ్లకు మాత్రం తాము ఏ సంస్థలో పనిచేయాలో ఎంపిక చేసుకునే అవకాశం కూడా లభించవచ్చు. ఈ రెండవదశలోనే తాను ఏ సంస్థలో ఏ హోదాలో ప్రవేశించాడనే దాన్నిబట్టి వ్యక్తి అభివృద్ధి సాధించడానికీ, వృత్తి సంబంధిత పరిజ్ఞానాన్ని పెంచుకోవడానికీ అవకాశాలు లభిస్తాయి. ఉద్యోగంలో చేరిన సంవత్సరంలోపే అధికశాతం వ్యక్తులు పెళ్లిచేసుకుని గృహస్థ జీవిత బాధ్యతలు కూడా స్వీకరిస్తారు. అందుకే ఈ దశలో ఉద్యోగానికీ ఉద్యోగేతర జీవితానికి మధ్య సమతుల్యాన్ని (work life balance) పాటించవలసి వస్తుంది.

ప్రస్తుతం చాలామంది ఉద్యోగులు తమ జీవిత భాగస్వామి కూడా ఉద్యోగిగానే ఉండాలనీ తద్వారా తమ కుటుంబాదాయాన్ని జీవన ప్రమాణాలను మెరుగుపరుచుకోవాలని భావిస్తున్నారు. అయితే భార్యాభర్తలిద్దరూ ఉద్యోగులే అయినప్పుడు ఇంటి పనులను కూడా ఇద్దరూ సరిసమానంగా పంచుకొన్నప్పుడే వైవాహిక జీవితం సజావుగా కొనసాగుతుంది. ఈ దశలో కూడా కొంతమంది వ్యక్తులు తమ విద్యాభ్యాసాన్ని, హాబీలను కొనసాగించి పనిచేస్తూనే అదనపు డిగ్రీలు,

జీవితాన్ని ప్రేమించే వారు సమయాన్ని వృధా చేయరు.

పరిజ్ఞానం సొంతం చేసుకుంటారు. కొంతమంది తాము పనిచేస్తున్న సంస్థను వదిలి కొత్త సంస్థలో ఉద్యోగాలను సాధించడం ద్వారా విస్తృతమైన ఉద్యోగానుభవాన్ని, పదోన్నతులను కూడా సాధిస్తారు. అయితే ఈ దశ మధ్యలో నిరుద్యోగిగా మారకుండా ఉద్యోగజీవితం నిరంతరాయంగా కొనసాగేలా జాగ్రత్తపడాలి.

వ్యక్తి జీవితంలో మూడవదశ ఉద్యోగ విరమణానంతర దశ. ఉద్యోగం చేస్తున్నప్పుడే విశ్రాంత జీవితాన్ని ఆర్థిక ఇబ్బందులు లేకుండా గడపడానికి కావలసిన ఏర్పాట్లన్నీ చేసుకోవాలి. ఈ దశలో ఎక్కువ సమయం ఇంటిపట్టునే గడపవలసి వస్తుంది కాబట్టి. ఏదో ఒక హాబీ, వ్యాపకం ద్వారా చురుకైన జీవనశైలి అమరేలా చూసుకోవాలి. యోగాభ్యాసం, ధ్యానం లాంటి కార్యకలాపాల ద్వారా భౌతికంగా, మానసికంగా ఆరోగ్యవంతులుగా ఉంటూ సంతృప్తితో ప్రశాంత జీవనం గడపాలి. వృద్ధాప్యంలో ఎదురయ్యే అనారోగ్యాన్ని ఎదుర్కోడానికి కావలసిన మానసిక స్థైర్యాన్ని దృఢచిత్తాన్ని అలవరచుకోవాలి.

ఈ జీవనయానంలో మొదటిదశలో తనకు లభించిన విద్యాబుద్ధులు, రెండవదశ ప్రారంభంలో తనకు లభించిన అవకాశాలను బట్టి ప్రతివ్యక్తికీ కొంతమేర శక్తి సామర్థ్యాలు, కొన్ని పరిమితులు ఏర్పడతాయి. ప్రతి వ్యక్తి తన శక్తి సామర్థ్యాలనూ, పరిమితులను సరిగా మదింపు చేసుకుని సామర్థ్యాన్ని పెంచుకోవడానికి పరిమితులను తొలగించుకోడానికి ప్రయత్నించాలి. ఒక వ్యక్తి ఉద్యోగిగా, మేనేజర్ గా తన పాత్రను సమర్థవంతంగా నిర్వహించాలంటే తన శక్తి సామర్థ్యాలతోపాటు సహోద్యోగులకు ఆమోదనీయుడుగా కూడా ఉండాలి. ఉన్నత శ్రేణికి చెందిన సామర్థ్యం, ఆమోదనీయత ఉన్నప్పుడే మేనేజర్ సత్ఫలితాలు సాధించగలుగుతాడు. ఈ రెండు లక్షణాలు కల వ్యక్తులు చాలా అరుదుగానే ఉంటారు. సాధారణంగా అధికశక్తి సామర్థ్యాలు గల వ్యక్తులు స్వాతిశయాన్ని ప్రదర్శించడం ద్వారా సహోద్యోగుల ఆమోదనీయతను ఎక్కువగా పొందలేరు. ఎంత ఎక్కువ సామర్థ్యం ఉన్నా తక్కువ ఆమోదనీయతను పొందిన మేనేజర్లు సత్ఫలితాలను సాధించలేరని ఎన్నో వ్యాపారసంస్థల్లో అనుభవపూర్వకంగా రుజువయింది. వీరికంటే శక్తి సామర్థ్యాలు కొంత తక్కువగానే ఉన్నా సహోద్యోగులందరికీ ఆమోదయోగ్యుడుగా ఉన్న వ్యక్తి మెరుగైన ఫలితాలు సాధించగలడు.

చాలా సంస్థల్లో నాయకత్వ స్థానాల్లో ఉన్న వ్యక్తులు అహంకారపూరిత ధోరణుల ఫలితంగా వివిధ స్థాయిల్లో ఉన్న

ఉద్యోగులు సంస్థలను వదిలి వెళ్లడమో, సమస్యలను సృష్టించడమో జరుగుతుంటుంది. వివేకవంతుడైన, నాయకత్వ లక్షణాలున్న మేనేజర్ వ్యక్తిగతమైన అహంకారానికీ, స్వాతిశయానికీ తావివ్వకుండా వ్యక్తిత్వ సంఘర్షణలు తలెత్తకుండా జాగ్రత్తలు పాటిస్తాడు. ఒకవేళ అలాంటివి సంభవిస్తే వాటిని నేర్పుగా పరిష్కరించి అవి పునరావృతం కాకుండా తగిన యంత్రాంగాన్ని రూపొందిస్తాడు.

ప్రతివ్యక్తి తన జీవితంలోని ఈ మూడు దశల్లో రెండవ దశలో సక్సెస్ ఫుల్ మేనేజర్ గానే కాకుండా క్రియాశీలనాయకుడిగా ఎదగాలి. తనకు నిర్దేశించిన లక్ష్యాలను సాధించగలగడం మంచి మేనేజర్ లక్షణమైతే నూతన లక్ష్యాలను నిర్దేశించుకొని పదిమందినీ ఆ లక్ష్యసాధనకు కార్యోన్ముఖులను చేయడం ఉత్తమనాయక లక్షణం.

- డా॥ రాజన్ మెహరోత్రా

FASCINATING FACTS

- ▶ From space the brightest man made place is Las Vegas.
- ▶ The world's most expensive spice is saffron.
- ▶ The corkscrew was invented in 1890.
- ▶ Albert Einstein never knew how to drive a car.
- ▶ After you have eaten it takes approximately 12 hours for food to entirely digest.
- ▶ The human eye blinks over 4,200,000 times a year.
- ▶ The little hole in some sinks that lets the water drain out. instead of flowing is called a 'porcelator'.
- ▶ The original name of Bank of America was Bank of Italy.
- ▶ The winter of 1932 was so cold that Niagara Falls froze over completely.
- ▶ MTV (Music Television) made its debut at 12:01 a.m. August 1st 1981 (the first music video shown 'Video killed the radio star' by the Buggles)
- ▶ Numismatics is the study or collecting of coins, bank notes and medals. A branch of numismatics called notaphilly is the study of paper money.
- ▶ The Hong Kong cent is the smallest piece of paper money in use today.
- ▶ Americans eat 35,000 tons of pasta a year.
- ▶ Hawaii is the only US state that grows coffee.

మంచి పనులు వెంటనే చేయాలి. ఎందుకంటే కాలం మనకొసం ఆగదు.

TURN A NEW LEAF

New Year comes and New Year goes. So do New Year resolutions' – they come and they go, leaving hardly a trace in your personal and professional life. If you believe in New Year resolutions, try one of the following. Who knows, it might just click for you!

Set limits. If your life is overfilled you may need to set some limits. So stop doing some of the least important things, the things that honestly don't matter that much. Set a limit for how many times you will check in-boxes, Instagram, Twitter etc. per day. And say no if you really don't have the time.

Find a relaxation technique that works for you. like belly breathing and working out to release tensions and recharge during the day. What works for you? Long walks, music, yoga, meditation or going for a swim? Find out and do that.

Don't make mountains out of molehills. This can create a lot of unnecessary stress. When facing what looks like a mountain ask yourself questions like: Does someone on the planet have it worse than me right now? Will this matter in 5 years? These questions help you to zoom out and realize that things may not be that bad and that you can handle them.

Slow down. Your emotions work backwards too. If you slow down while walking, moving your body or talking you can often start to feel less stressed (compared to if you move/talk fast). Slowing down to decrease stress goes for many other things you do in everyday life too like riding your bicycle, working at your desk and eating.

Unclutter your world, unclutter your mind. Just take 3 minutes to declutter your work space or the room you're in. An uncluttered, simplified and ordered space around you brings clarity and order to the mind. So don't stop there. Declutter, simplify and organize your home and life too to live in a more relaxing environment.

Use a minimalistic work space. My work space is just a laptop on a wooden desk. I use a comfy chair and there is room for my glass of water beside the computer. That's it. There are no distractions here. Just me, the computer and the water. This brings peace and makes it easier to focus during my working hours.

Be 10 minutes early. It's a small change in habit but it can transformed much of our travel time during the year from a slightly or very stressful time to periods of relaxation and recharging.

Accept and let go. Now is now. But if something negative from the past - something someone said, something someone

did – is still on your mind then accept and let that feeling and thought in instead of trying to push it away. When you accept it, it starts to lose power. And while the facts may still be there in your head the negative feelings become a lot less powerful. At this point, let that thing go like you are throwing out a bag of old clothes. And direct your focus to the present moment and something better instead.

Ask instead of guessing. Reading minds is pretty much impossible. But still we often try it and create anxiety, uncertainty and misguided conclusions for ourselves. So ask and communicate instead. It may sometimes be a bit hard at first but it can save you and the people around you so much trouble in the long run.

Escape for a while. Read a novel, watch your favorite TV-show or a movie. It's simple but it works well to just release pressure and relax.

Solve a problem that is weighing down on you. Don't procrastinate anymore. Solve your problem and release it and all the underlying stress and tension that it is creating in your life. You probably already know what to do, you are just not doing it yet. But the longer you wait the worse the tension inside becomes. So get up from your chair and get started on doing it for just 1-3 minutes right now.

Disconnect over the weekend. Leave your work - and work phone - where it belongs. Disconnect or at least limit your internet activity and the checking of your smart phone over the weekend. Spend more of your Saturdays and Sundays with an undivided attention on your family, friends, hobby or maybe connect with nature.

Remember the 5 little words that'll help you to stay sane: one thing at a time. By keeping those words in mind and letting them guide you through your day and week you'll be less stressed and more focused (and that will not only bring more inner peace but also help you do a better and quicker job at pretty much anything).

Breathe. When stressed, lost in a problem or the past or future in your mind breathe with your belly for two minutes and just focus on the air going in and out. This will calm your body down and bring your mind back into the present moment again.

Remember: The proverb, "Tomorrow never comes" is not always true! Sometimes you have a bad day. Or life interferes with your plans for the day. And so you don't accomplish what you had planned or hoped to do.. The best way to handle such a situation, in my experience, is to kindly tell yourself that there's a tomorrow too and that you can get it done then. Beating yourself up, on the other hand, is not a smart or helpful strategy.

EASE OF DOING BUSINESS AND WORKERS

Perhaps for the first time since last four years, a Report from the World Bank and the comments given by various newspapers as also from the Hon'ble Finance Minister, shows that for a higher ranking in the ease of doing business there was no necessity of reforming the various labour laws in favour of the employers. While the labour law reforms have done very little in improving India's ranking amongst 190 countries in last four years, its place has come to 77 improving from 100 this year.

The news report of 1st November 2018 about this improved ranking of India published by the World Bank and the comments published by the newspapers, shows many reasons for this.

In the ease of getting electricity connections, India has climbed from 137 to 24th rank. For construction permits the ranking has gone up from 184 to 52. For various permits for starting a business the ranking came from 146 to 80. The time and cost of importing and exporting through measures like digitalisation, upgrading ports infrastructure, are reduced causing yet another improved facility. It is also believed that it may be because of the backdrop of an escalating trade war between the US and China which is helping the other Asian countries like India, Indonesia, Vietnam, Philippines etc.

The Finance Minister Shri. Jaitley has given a statement in which he has repeated all these reasons as reported in the World Bank report and has further added that payment of taxes, resolving insolvency, the GST and NCLT mechanism are in place. He has further said that Enforcement of Contracts will be resolved by amending the Specific Reliefs Act, leaving damages as only exception. Commercial Courts have been set up and Arbitration Act has been amended to provide expeditious arbitrations and to avoid judicial interventions.

All these reports are important from the workers' point of view. All along last four years, it was being emphasised that for ease of doing business the so called stringent labour laws have to be amended to suit the employers. Many prominent Indian industrialists used to meet the Government and discuss this issue. In order to please them, the Government amended a number of labour laws to utter disappointment and disadvantage of the working class inspite of vehement opposition by the trade unions.

As a matter of fact what is the percentage of labour or total employees' cost to the turnover of a company? This comes to from 1% to 15%. In chemicals and pharmaceutical companies it is hardly 1 to 3 %, while in Engineering units it may go up to 15%. All other industries it is between 5 to 12%. So by amending the various labour laws and reducing the labour cost is not a significant effort to improve the financial condition. It is the

remaining 99 to 85% of the share of capital which has to be properly controlled or scrutinised for ease of doing business. For example the raw material cost is the major part which may vary from 25% to 60 to 70% depending upon the type of industry. The marketing cost which is the highest in pharma companies, is another major part. Power and fuel cost, technical upgradation cost, infrastructure and transport cost etc. have to be controlled by employing highly qualified and capable employees at high remuneration. All these are much more important than the labour cost or even labour handling. Employment of more contract workers, apprentices, NEEM and fixed term employees etc. will reduce some cost out of the already smallest portion of 1 to 15%. If however a small percentage of other costs are saved, it will be much more beneficial to the company. It is some of these costs which are being studied by the rank giving institutions like the World Bank.

The Government on the other side is increasing the cost of industries in some major changes made by the Government. Even while making a propaganda that stringent labour laws will be amended to suit the employers, they have increased the limit of salary in Payment of Bonus Act, Provident Fund Scheme, ESIC Act etc. In Bonus Act the salary limit is doubled from Rs. 3500 to Rs. 7000 which has made Bonus amounts of 8.33% and 20% to Rs. 7000 from Rs. 3500 and Rs. 16800 from Rs. 8400. PF Act has increased limit to Rs. 15000 from Rs. 6500 and is likely to increase to Rs. 24000. The 12% employers' contribution is thus increased. ESIC limit is increased to Rs. 21000 of which the employer has to contribute at 4.75% to ESIC for each workman.

There is an increase in the tax to be paid by a labour contractor on the total wage bill he would get from the principal employer for the contract labour supplied by him. Formerly he was paying 12% service tax on this amount which is increased to 18% as GST. Of course this is paid by the principal employer. So on one side the Government has softened Contract Labour Act to encourage recruitment of contract workers against permanent hands and more taxes are collected

The heavy increase in the petrol and diesel prices has increased the transport costs in industries which is a burden on their business.

It is therefore a totally false notion or understanding created by the Government and the Indian industrialists, that saving on labour was to help ease of doing business. Now from these fresh reports of the World Bank it is shown that it is for various other measures like quick licenses, quick loans, easy electricity connections, import export facilities like ports and other infrastructure, digitisation for on line transactions etc. are the major reasons for improving the ease of doing business especially from foreign investors AND NOT THE LABOUR REFORMS!

70 ఏళ్ల క్రితం ఆక్టోబర్ 1947

Continuation from last month ...

CONCLUDING SPEECH OF THE PRESIDENT

Comrades, I thank you from my heart for the honour that you have done to me by electing me the President of your Federation. I only hope I will be worthy of the trust that you have bestowed on me.

Now that situation has changed. That situation is completely altered and therefore it is necessary to have a clear picture of the situation - the labour movement of our country. The first question is this: We must have a very clear picture of the actual political content of the independence that we have achieved. It is true and there is no shadow of doubt that it has been a step forward. We have certainly secured victory over the reactionary forces, but let us not run away with the idea that shaped them altogether. We have still George VI as our king and still we have Auchinleck as our C-in-C.

Thousands of persons in our country have sacrificed their lives, they have their houses burnt, women raped, everything destroyed for the sake of complete freedom. We are not Canada, we are not Australia there is no blood connection, there is not cultural affinity. Why should we be called as a Dominion State. Our Congress leaders have said that Dominion State is unacceptable to us. British must be out, their common connection with us must cease except the basis of absolute freedom. Unfortunately we have not advised that We have advanced a step forward but that freedom is far away. The British are still going to invest some money in India, We have the Dalmias, the Sovabhani We have the Motor Industry built up in Bangalore. You know in Bombay the Textile Manufacturing Industry is going to be built up soon. This is all a conspiracy.

In other words there is fifth columnist collaboration between our Capitalists and the British Capitalists. Economic slavery exists but in front a black man stands, behind, stands the British. That is the situation here today. The tactics has been changed.

In economic exploitation there is not one problem that holds good. England exploits not by political dominion but by industries. They do not need always political domination. It is troublesome. The economic factors have changed. Previously the greater part of exploitation of our masses used to be on the part of British capitalists, now it is 60% by Indians and 40% by British capitalists. They are getting below from market in other

words their market is being taken away by Soviet Russia and America, England is the 100 rate power today. Somehow by arrangement the Indian market is to give some kind of collaboration with the Indian capitalists. That is the real essence of dominion states We have never experienced such a magnanimity as this magnanimity of the British Imperialism. In order to have their existence they must come to some kind of compromise, which is that diplomatic compromise. This division of India, and other ways they have kept their posts of resistance throughout India. Do not be under the impression that we have gained much.

The real fight is still as before us. We have to absolutely squeeze them out. We must have the control of the industries by our people, I mean the toilers who give us the chance of talking culture It is our leaders who all the time promised that we want to have swaraj for the people that we will not forget you when the day comes.

We shall see that you have everything. Have they been fulfilled? Even if it came in the hands of socialists, we could not create miracles. The next day after revolution there cannot be much;

Have this Government made the right beginning? There has not been any right beginning. There has been Anti-Labour

Legislation throughout India by the Congress Government. It is a false propaganda. Labour is never a traitor. Labour has brought whatever we have achieved today. They have done it. They have suffered and whatever we have gained today, it is due to them only. False propaganda through the Nationalist press has created confusion that labour has become Anti-National.

Labour has wanted to give certain amelioration in our condition. The Central Government had been urging increased production and longer hour of work. We are ready to improve the conditions to enable the country to stand on its own legs, nationalize it and take it our hands. You must realize the difficulties and distress ahead of you.. The middle class workers want the guarantee that they will be put in the proper place and the resulting profit would not go to fill the coffers of the capitalists but would be utilised for the benefit of the masses.

Moreover Government sponsored Trade Unions have come to our country. In every country in the world, Trade Unions are completely independent of the Government. Examples of Germany, Italy and France are cited. On principle the Trade Union organisation must be independent of the Government where is working class Union, there is also something sponsored by the Government. Even under a Labour Government it is necessary that the working class must have an independent Trade Union.

Contd. next month

FEBRUARY
QUIZ
2019

1. Famous Bank which for its head quarter has two buildings known as Credit & Debit. Which Bank ?
2. Who officially gives the Nobel Prize for Economics ?
3. This company is the world's largest Ice Cream manufacturer ?
4. Which post did Arvind Kejriwal hold in the Indian Revenue Service ?
5. Who is the world first billion dollar author ?
6. Who is the first ever woman to lead a Fortune 500 Indian Company ?
7. The Motto of which fact finding Indian Organisation is 'Industry, Integrity & Impartiality' ?
8. Which Nobel Laureate joined the Indian Finance Department as Asst Accountant General in 1907 ?
9. Which is the first city in India to experiment with public transport buses running on ethanol ?
10. Which entity in India launched the video game called 'Guardians of the Sky'?

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

(For Answers, please see next month issue)

ANSWERS FOR THE JANUARY 2019 QUIZ

1. Jawaharlal Nehru
2. Tata Steel
3. Vidya Balan
4. Chemical, Industrial & Pharmaceutical Labouratories
5. Bank of sweden.
6. Scientifically analyse elections
7. Narayana Murthy
8. A project to track indian currency notes
9. Bangladesh
10. C V Raman

విరాళాలు

పేరు	ప్రకారం	ఖరీదా
పి. రమ	గన్నవరం	5,116/-
కె. ప్రభాకర్	విశాఖపట్నం	5,000/-
ఎన్. సత్యనారాయణ	మంగళగిరి	2,116/-
కె. సతీష్ కుమార్	వరంగల్	2,000/-
బి. శ్రీరాములు	జనగాం	2,000/-
ఎన్. జయవాణి	గన్నవరం	1,116/-
ఎమ్. కృష్ణ సుధాకర్	విజయవాడ	1,116/-
ఎన్. కె. బేగం	తణుకు	1,116/-
టి. భాస్కరరావు	తణుకు	1,116/-
బి. సురేష్ కుమార్	తణుకు	1,116/-
ఇ. జాకబ్	పలమనేరు	516/-

యానియన్ పై అభిమానంతో విరాళాలనందించిన
ఈ కామ్రేడ్లందరికీ కృతజ్ఞతలు తెలియజేస్తున్నాం.

VIGILANT - CARTOON



నువ్వు మనిషి పైతే
నేను గ్యాస్ వామిని.....
నువ్వు ఫైనాన్సియల్
సెక్టరు పైతే
నేను టెక్ స్టార్టప్ ని.....
కావాలి.....

— Ravindra



ఆనందం వస్తువులలో ఉండదు. మనసులో ఉంటుంది.

DESK JOB COULD LEAD TO SPONDYLITIS; TRY THESE AMAZING HOME REMEDIES TO GET RID OF SPONDYLITIS

Some common symptoms of spondylitis are sever pain the back, shoulder, heel and neck, fatigue, chronic inflammation in the lower back, weight gain and bowel problems.

HIGHLIGHTS

1. Spondylitis could be due to genetic factor, stress or poor posture.
2. Yoga is one of the best therapies to treat and prevent spondylitis.
3. A well-aligned posture is extremely important to treat spondylitis

Spondylitis is a serious and painful condition which affects the spine. Generally, spondylitis affects the aged population but now days it is common among youth as well. This is because of poor posture and long working hours. Chronic back pain can hinder physical movement and can also impact your day to day activities and productivity. Some common symptoms of spondylitis are sever pain the back, shoulder, heel and neck, fatigue, chronic inflammation in the lower back, weight gain and bowel problems. Spondylitis could be due to genetic factor, stress, inactive life-style, poor digestion, long working hours and obesity.

These simple home remedies can help you get rid of spondylitis:

1. Yoga

Yoga is one of the best therapies to treat and prevent spondylitis. Yoga can play a pivotal role in the management of spondylitis. Yoga can help reduce spinal stiffness and can even enhance spinal flexibility. Some of the best yoga poses for treatment and prevention of spondylitis are Shalabhasana, Vakrasana, Ardha chakrasana, Dhanurasana and Shavasana. These yoga poses can help strengthen the core and spinal muscles. But consult a doctor before performing any exercise.

2. Good posture

A well-aligned posture is extremely important to treat or prevent spondylitis. You must check your posture frequently at home at work and even while

sleeping. Make sure that you are well-aligned. Also, ensure that you do some gentle range-of-motion exercises in between work to avoid long periods of immobility. Your spine should not stiffen into a bent position, so aim for tall and straight postures.

3. Heat and cold compress

As neck muscles are sore, warm and cold compress can also help in providing temporary relief from your discomfort. You can apply ice packs or heating pads to the parts of your body where the pain is unbearable. Even warm bath or shower can help in relieving pain and stiffness in joints. You can take a few cloves of fresh garlic and crush them. Add them in a tablespoon of vegetable oil. Heat the mixture and allow the oil to cool down. Use this oil to massage the neck. This will help lessen the pain and stiffness.

4. Massage

Massage therapy may be helpful if you are suffering from spondylitis. Massage may not only help relieve the pain and stiffness of spondylitis but may also help ease the stress which is common if you are suffering from this painful condition. You can use warm mustard oil or clove to massage the affected area.

5. Neck exercises

Neck exercises can be of great help and provide relieve from pain. They can help reduce stress and your day to day activities possible. Look towards one side and then slowly drop the chin to your chest. Repeat the same motion at the other side. Do it for around five to ten times.

Do you know

That sand dunes can travel long distances? Dunes are often crescent-shaped. The wind carries sand particles a short distance and then drops them along the edges of the dune. This creates a crescent-shaped dune, which is also known as a bar chain dune. The speed at which wandering dunes can travel depends on the speed and direction of the prevailing winds and the size of the grains of sand. They usually move between 8 and 10 meters per year. Even in Europe - in Lithuania and Poland, for example - wandering dunes have covered large swathes of land, smothering all life in their path.

e-CIRCULARS ISSUED DURING JANUARY - 2019

GROUP MEDICLAIM POLICY FOR SBI RETIREES (POLICY – 'B')
RENEWAL OF POLICY ON MODIFIED TERMS & CONDITIONS
CDO/P&HRD-PPFG/70/2018 - 19 DATED 01/01/2019

E - MANDATE PROCESSING CHARGES
NBG/AGNYBKG-NACH/23/2018 - 19 DATED 01/01/2019

INTEREST RATES FOR SMALL SAVINGS SCHEMES
NBG/GAD-SSS/30/2018 - 19 DATED 02/01/2019

CONTACTLESS LENDING PLATFORM (CLP) : RENEWALS OF CREDIT
PROPOSALS THROUGH CLP
NBG/SMEBU-SME ADVANC/50/2018 - 19 DATED 02/01/2019

PROJECT HRMS: ROLL OUT OF NEW SERVICE CAPTURING
EXTERNAL REFERENCE/ REPRESENTATION IN HRMS
CDO/P&HRD-CDS/74/2018 - 19 DATED 03/01/2019

REHBU: INVITING WRITE-UP/SUGGESTIONS FROM STAFF MEMBERS
OF CIRCLES OF NBG VISION TWENTY TWENTY (2020) –
IMPROVEMENT/INNOVATION IN HOME LOANS PROCESS
NBG/RE,H&HD-HL CONTE/48/2018 - 19 DATED 04/01/2019

EARLY WARNING SYSTEM (EWS) ROLL OUT OF REVISED MODEL
CCO/CPMD-EWS/3/2018 - 19 DATED 04/01/2019

MERCHANT ACQUIRING BUSINESS SOP FOR MANAGEMENT OF
CHARGEBACK DISPUTES
R&DB/CS&NB-MAB/37/2018 - 19 DATED 04/01/2019

DOORSTEP BANKING FOR FINANCIAL SERVICES
NBG/PBU/LIMA-SB/21/2018 - 19 DATED 04/01/2019

REHBU: SBI HOME LOANS-PAL(PRE-APPROVED LIMIT)
NBG/RE,H&HD-HL/49/2018 - 19 DATED 04/01/2019

STAFF: MISCELLANEOUS: RECEIPT AND RETENTION OF
HONORARIUM/ FEES FOR PARTICIPATING IN DIFFERENT ACTIVITIES
CDO/P&HRD-PM/75/2018 - 19 DATED 05/01/2019

STUDENT LOAN SCHEME-STUDIES IN INDIA-NEW SCHEME IDS IN
LOS FOR MEDICAL COURSES & DEVIATION CASES
NBG/PBU/PL-STUDENT/53/2018 - 19 DATED 07/01/2019

BUILDER FINANCE PROPOSALS: ADMINISTRATIVE APPROVAL
NBG/RE,H&HD-BF/50/2018 - 19 DATED 08/01/2019

CUSTOMER SEGMENTATION NOTIFICATION ON CUSTOMER
SEGMENT / CATEGORY WITH DIFFERENT BACKGROUND COLOUR
AND SEGMENT IN TRANSACTING SCREEN
NBG/PBU/PREM-GEN/4/2018 - 19 DATED 08/01/2019

DECEASED EMPLOYEE SETTLEMENT OF PENSION AND GRATUITY
CDO/P&HRD-PM/77/2018 - 19 DATED 09/01/2019

DISCONTINUATION OF MANDATORY REQUIREMENT OF AADHAAR
FOR ISSUANCE OF IOI AGAINST CASH: STANDARD OPERATING
PROCEDURE (SOP) ON CASH RECEIPTS
R&DB/BOD-GB/109/2018 - 19 DATED 09/01/2019

DASHBOARD ON SANCTION AND DISBURSEMENT OF LOANS
MONITORING TOOL
CCO/CPMD-ADV/148/2018 - 19 DATED 09/01/2019

STANDARD OPERATING PROCEDURE (SOP) OPENING OF
ACCOUNTS FOR CENTRAL GOVT.TRANSACTIONS
NBG/GAD-GOVT AC/33/2018 - 19 DATED 10/01/2019

SALARY PACKAGE ACCOUNTS DEMAT AND ONLINE TRADING
ACCOUNT
NBG/PB/C&ITU-CSP/5/2018 - 19 DATED 10/01/2019

HOME LOANS: SECURITY DOCUMENTS
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