

केनरा बैंक की
द्विमासिक गृह पत्रिका
अप्रैल - मई 2020 | 270



श्रेयस Shreyas

Canara Bank's
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समय और लहरें किसी की प्रतीक्षा नहीं करते **Time and Tide wait for none**





अखिल भारतीय राजभाषा सम्मेलन के अवसर पर वीसी द्वारा श्री एल वी प्रभाकर, प्र नि व मु का अ तथा श्री एम वी राव, का नि, संबोधित करते हुए, श्री एल वी आर प्रसाद, मु म प्र, श्री एच एम बसवराज, उ म प्र, मां स वि तथा प्रका रा भा के कर्मचारी भी इस संदर्भ में उपस्थित रहे।

Sri L V Prabhakar, MD & CEO and Sri M V Rao, ED addressing on the occasion of All India Official Language Officers Conference through Video Conference. Sri L V R Prasad, CGM and Sri H M Basavaraja, DGM, HR Wing and H.O. Official Language staff were also present on the occasion.



केनरा बैंक
(भारत सरकार का उद्योग)



Canara Bank
(A Government of India Undertaking)

श्रेयस - SHREYAS

SINCE 1974

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श्रेयस प्रेयस मनुश्यमेत स्तौ संपरीत्य विविनक्ति धीरः//
(कठोपनिषद् II - 2)

Both good and pleasant approach us:

The wise on examining choose the good. (Kathopanishad II - 2)

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प्रबंध निदेशक व मुख्य कार्यपालक अधिकारी का संदेश



MD & CEO's Message

अपने विचारों को सभी साथी केनराइट के साथ साझा करने में अत्यंत प्रसन्नता का अनुभव हो रहा है। बैंक की समृद्ध विरासत को आगे बढ़ाने के लिए मैं हर एक को धन्यवाद देता हूँ। जैसा कि हम फलप्रद सेवा के 115 वें वर्ष में कदम रख रहे हैं, हम देश की सेवा गर्व के साथ करने के लिए स्वयं को पुनः समर्पित करते हैं। आपके सर्वोच्च समर्पण और अथक प्रयास, बैंक को नई ऊँचाई प्राप्त करने में और यह भारत के चौथे बहुत बड़े सार्वजनिक क्षेत्र के बैंक के रूप में उभर कर आने में, मददगार साबित हुए हैं।

बैंक ने अपने कर्मचारियों को हमेशा, अपनी बड़ी संपत्ति के रूप में माना है और बैंक ने इस विश्वास को बरकरार रखा है कि मानव क्षमता का मूल बल का प्रयोग करते हुए बड़ी ऊँचाइयों को प्राप्त किया जा सकता है। इस विश्वास के परिप्रेक्ष्य में हमने सभी चुनौतियों के बावजूद इस वर्ष के लिए पदोन्नति प्रक्रिया को पूरा कर लिया है और 1 अप्रैल, 2020 से इसे प्रभावी भी बना दिया है। प्रतिभा और कौशल को पहचानते हुए, त्वरित निर्णय लेने की सुविधा और व्यवसाय की निरंतरता सुनिश्चित करने के लिए, बैंक के वरिष्ठ प्रबंधन की आवश्यकता और भूमिका आधारित स्थान नियोजन को भी कार्यान्वित किया गया है। मैं ऐसे सफल पदोन्नति उम्मीदवारों को बधाई देता हूँ जिन्होंने इन पेशेवर परीक्षाओं में सफलता हासिल की है। पदोन्नति एक ऐसी निरंतर प्रक्रिया है जो पिछले वर्षों में किए गए निरंतर परिश्रम और प्रयासों की अंतिम उपलब्धि है। अतः जिन्होंने इस वर्ष में पदोन्नति प्राप्त नहीं कर पाया है उन सभी से मैं यह आग्रह करता हूँ कि वे आशा नहीं खोएँ और उसी समर्पण भाव के साथ काम करते रहें। परिश्रम का फल जरूर मिलेगा।

देश की आर्थिक विकास में बैंकों ने निर्णायक भूमिका निभाई है और इस चुनौतिपूर्ण समय में, हमसे यह अधिक अपेक्षा की जाती है कि हम आर्थिक पुनरुद्धार और देश के विकास में अपना योगदान दे। केंद्रीय सरकार द्वारा घोषित प्रेरणादायक पैकेज जो ₹20 लाख करोड़ से भी ज्यादा है, इसमें एक बहुत बड़े सहारे के रूप में बैंक के माध्यम से करने की अपेक्षा है जिसे गरीबों को ऋण के रूप में पहुँचाया जा सकता है।

हमारा बैंक एक जिम्मेदार संगठन के रूप में क्रेडिट विकास को

I am extremely delighted to put across my thoughts to all my fellow Canarites. Let me take this opportunity to complement each one of you for carrying forward the bank's rich legacy. As we step into the 115th year of fruitful service, we rededicate ourselves to serve the nation with pride. It is your utmost dedication and relentless efforts that have helped the Bank score new highs and emerge as India's fourth largest public sector bank.

The bank has always considered its employees as its biggest asset and believes that greater heights can be attained by leveraging our core strength of human potential. Putting this belief into perspective, we have already completed the promotion process for this year despite all challenges and made effective as on 1st April, 2020. Recognising talent and skills, the need and role based placement of the senior management of the bank has also been implemented to facilitate prompt decision making and ensure business continuity. Let me take a moment to congratulate the successful promotion aspirants who have achieved this professional feat. Promotion is a culmination of the continuous hard work and efforts put forth over the years and are an on - going process. Hence, I also urge those who could not make it this year to not lose hope and continue to work with the same dedication. Hard work shall surely get rewarded.

Banks have played a crucial role in the economic growth of the country and at this challenging time, it is more expected of us, to contribute to economic revival and growth of the country. Out of the recent ₹20 lakh crore plus stimulus package by the central government, major support is expected through banks in the form of credit to the needy.

Our Bank as a responsible organization takes part in all

बढ़ावा देने के लिए सरकार के सभी प्रयासों में भाग लेता है और इस तरह अर्थव्यवस्था में सहयोग करता है। इसे ध्यान में रखते हुए, सभी उधारकर्ताओं के लिए हमने केनरा क्रेडिट सपोर्ट और एमएसएमई ग्राहकों के लिए जीईसीएल शुरू किया है। हमें अपने ग्राहकों को उनकी सभी वित्तीय आवश्यकताओं को पूरा करने के लिए अपनी प्रतिबद्धताओं को जारी रखना है ताकि हम उन्हें समय पर सेवा देते रहें तथा अपने आप को एक पसंदीदा बैंकर के रूप में प्रतिस्थापित करना है।

जब पूरा देश कोविड-19 प्रसार को रोकने के लिए बंद था, तब भी हमारे बैंक के सभी कर्मचारियों ने निडर होकर और बिना थके उन लोगों को अनुकंपा सहायता प्रदान की जिन्हें इसकी जरूरत थी और बैंक के सुचारू संचालन में मदद की। ये प्रयास वित्त वर्ष 2019-20 के दौरान बैंक की सकारात्मक कारोबारी वृद्धि में परिलक्षित हुए।

जबकि हम सभी को उम्मीद है कि कोविड-19 महामारी जल्द ही समाप्त हो जाएगी, जिसमें कि पूर्व के अनुमानित समय से भी अधिक समय लग सकता है। इन चिंताओं के साथ, सभी कोविड-19 संबंधित दिशानिर्देशों और सुरक्षा प्रोटोकॉल का अनुपालन करना शायद हम सभी के लिए नया सामान्य है। इसलिए, मैं आप सभी से अपील करता हूँ कि आप इन दृश्यगत चुनौतियों से परे देखें और संवर्धित विकास के अवसरों का पता लगाएं और अधिक से अधिक सफलता हासिल करने के लिए अपने सर्वोत्तम प्रयासों में जुटे रहें। इस सम्बंध में, यह महत्वपूर्ण है कि आप सतर्क रहें और स्वयं को, अपने परिवार और अपने सहयोगियों को सुरक्षित और स्वस्थ रखने के लिए सभी सुरक्षा उपाय करें। मुझे विश्वास है कि वर्ष के आरंभ में हमने जो लक्ष्य निर्धारित किए हैं उन्हें उपलब्ध करेंगे और इस वर्ष को सफल बनाने के लिए आप सभी बेहतर प्रयास करेंगे।

रहे संग, बढ़े संग

हार्दिक शुभकामनाओं सहित,

एल वी प्रभाकर

प्रबंध निदेशक व मुख्य कार्यपालक अधिकारी

endeavours of the government to boost credit growth and thereby supporting the economy. In view of the same, we had introduced Canara Credit Support for all borrowers and GECL for MSME customers. We have to continue with our commitments to promptly serve our customers by meeting all their financial needs and establish ourselves as preferred banker.

While the entire country was under lockdown to contain the Covid-19 contagion, all employees of our bank worked fearlessly and untiringly to provide compassionate assistance to those in need and facilitated smooth functioning of the bank. These efforts are reflected in the positive business growth of the bank during FY2019-20.

While we all hope that the Covid-19 pandemic ebbs soon, this may take longer than previously anticipated. Living with these concerns, following all Covid-19 related guidelines and safety protocols is perhaps the new normal for all of us. Hence, I urge all of you to look beyond the visible challenges and explore opportunities for augmented growth and continue to put in your best efforts to achieve greater milestones. In this pursuit, it is crucial that you remain cautious and undertake all safety measures to keep yourself, your family and your colleagues safe and healthy. I am confident that the milestones that we have set at the beginning of the year will be achieved and each one of you will put in your best efforts to make this year a successful one.

Together We Can

With warm regards,

LV Prabhakar
MD & CEO

Bill Gates says "Huge responsibility accrues with unexpected position"

The position of Chief General Manager is unexpected and sudden and I am deeply indebted to our Management for reposing faith & confidence in my abilities giving me opportunity to take higher responsibilities in our great organisation in the capacity of Chief General Manager. I will do my best to excel in my position.



In the emerging scenario, consolidation of Public Sector Banks generates synergies to meet the future challenges and our focus has to be ushering in significant improvement in operational efficiencies with improved technology, skills and business models. The Indian banking sector is propelled forward to a higher orbit and we have to strive hard to remain relevant in the changed economic environment by reworking our business strategies, redesigning our products and improving service efficiencies. In today's fast paced business world, being able to adopt to change is a quality any successful organisation needs. An organisation which causes change will lead and those who change with the changes taking place around will succeed and those who trail changes will survive. Our ambition, therefore, must be always to cause changes in our organisation and always to take a lead position in the industry.

So, my earnest appeal to Canara Bank family members to be change agent in their respective sphere of activity to take our beloved organisation to greater heights and to keep Canara Bank flag always flying high.

With best wishes & Warm regards,

G V Prabhu

Chief General Manager

I feel honored on my elevation to the post of Chief General Manager of our esteemed organization. I am very grateful to the Top Management for finding me as fit to shoulder higher responsibilities at this crucial time. I express my deep gratitude to all my seniors, colleagues and friends who moulded me to sustain and flourish throughout my carrier. It would not have been possible for me to reach this milestone, without active support and cooperation from all my admired Canarites.



At this juncture I sincerely reaffirm myself to do my best with honesty to uphold the principles and values of our beloved Founder and our esteemed organization. I wish every Canarites and dynamic youngsters to work hard and dedicate yourself to take our Bank to the new paramount in this competitive environment and I am sure, all such performers shall be suitably rewarded by the Bank.

With warm regards,

N Lakshminarayana

Chief General Manager



It is a great honor and privilege to be elevated as Chief General Manager of our beloved Bank. The support and guidance from my superiors and colleagues were responsible for shaping my career and reaching this coveted position. I take this opportunity to express my sincere gratitude to all.



Having joined the bank as an AEO in 1984, I find a healthy stretch of 36 years of service put in this organisation in various capacities and have witnessed tremendous changes in the banking sector. The current amalgamation of Syndicate bank into our Bank has to be viewed as a great opportunity for us to explore to more geographies with the support of the dedicated and motivated young force we have today. The seniors should guide them and mould them to take future responsibilities in the rapidly transforming banking scenario.

The current situation of Covid-19 has its impact on all sectors of the economy and the challenges ahead are enormous. We should gear up and rededicate to work with more zest and energy towards the objective of taking our bank to greater heights. I am sure that our bank will continue to grow strong and bring more laurels in the days to come.

With warm regards,

M M Chiniwar
Chief General Manager

It is indeed a matter of pride and privilege for me to get elevated to the post of Chief General Manager of our great Institution. Reaching to the pinnacle within the Bank is a wonderful experience. On this occasion, I wish to express my sincere gratitude to the Top Management for reposing faith in me to bear higher responsibility. I also express my gratitude to all my seniors and predecessors who had helped in molding and shaping my carrier path and thanks to all with whom I had privilege to work with.



I have witnessed growth trajectory of our mother Institution for last 35 years and feel proud to be part of this great journey. When I joined, the total business of our Bank was Rs.4000 crores in 1984, which rose to ₹10.77 lac crores as on March 2020. Fast changing economic scenario, policies and preferences throw huge challenges in banking career. Each challenge is unique and solutions and strategies are also different. Hence, we need to be updated with new changes taking place in and around us not only locally but also globally. I just want to convey the younger staff to feel proud of being part of this great Organization. Be committed, confident and develop your knowledge and skill, be decisive in the interest of the bank and actively participate in business growth.

Before I conclude,

I wish to say "please take care of this great Institution - Institution will take care of you".

With best wishes,

Pramod Kumar
Chief General Manager



It is indeed a matter of pride and privilege for me to be elevated as Chief General Manager in our great organisation. I take this opportunity to express my gratitude to all my superiors for their constant encouragement, guidance and inspiration to reach this coveted position. I also thank whole-heartedly all my colleagues across all cadres for their unstinted support throughout my career.

Looking back, it has been a wonderful journey filled with various challenges and opportunities in our bank, which gives me immense satisfaction. Now the Banking sector is passing through one of the hardest times. The implication of the Covid-19 is highly visible in the banking sector due to slowdown in economic activities. Since the challenges ahead are multifaceted, our services are also to be more need oriented and appealing to the customers, which shall deepen our customer relationship further.

I also appreciate team Canarites and E-Syndians who have extended their fullest support in making the amalgamation process a smooth going. The HR integration, one of the key areas, for the smooth navigation of amalgamation process of Canara Bank and Syndicate Bank is also moving in the right direction. As the present post comes with higher responsibilities, I reassure to serve our organisation to the expectation of all stakeholders.

I am confident that we will get past the present crisis, re-emerge stronger and will be able to deliver fabulous results with the concerted effort and hard work from all of us.

Together we can.

With warm regards,

L V R Prasad

Chief General Manager



My life's most wonderful journey began in November 1986, when I joined our beloved institution as a Probationary Officer. Looking back today, after a glorious 33 plus years, I feel overwhelmed. Our Bank has grown in size and strength over the years and the recent merger has made it even bigger and better.

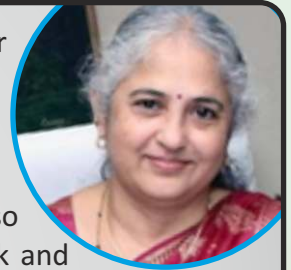
Got the opportunity to work across the country and across verticals and was also fortunate to work under the yesteryear stalwarts who not only taught us work and efficiency; but also instilled in us ethics at work and values in life. I have always got the fullest support, guidance and cooperation of my superiors as well as my team mates which enabled me to discharge my duties to the best of my ability and satisfaction.

I pray the Almighty to shower His choicest blessings on all canarites and I look forward to seeing our Canara Bank soar greater heights in the years to come!

With warm regards,

S Srimathy

Chief General Manager





It is an honour and privilege to have been elevated to the post of Chief General Manager in our esteemed Bank. I want to extend my sincere thanks to this great institution and to my superiors for believing in me and considering me to shoulder higher responsibilities.

While, I recall and thank my wonderful and inspiring superiors and colleagues of my past 35 years of association with them, I trust and aim at becoming a person to reckon with and imbibe strength from all of you in coming days.

My strong desire is to see our Bank as one of technologically superior bank with frictionless digital experience. Our Bank, being the most prominent and perused Banks amongst the PSBs, has strategized the digital importance. I appeal to all Canarites, to ensure 360 degree growth in all digital channels thereby adding to our Bank Business, both in quality and quantity.

At this critical phase of Covid-19, both customers and government are dependent on us, Bankers. We are proud warriors to provide financial support and partner with them for days to come. Our prompt and efficient address to this pandemic will attract new avenues of bankable assets, tangible and intangible, financial and non-financial. I, therefore, visualize a robust and positive response from Canarites in discharging our duties with all humility and diligence.

With Best Wishes,

K Srinivasa Rao

Chief General Manager



I am very glad to be in touch with all of you through 'Shreyas'.

I am also immensely happy to be working for the fourth largest Public Sector Bank, which till last year would have been unthinkable of, unless one resigns and joins such a Behemoth. The youngsters need to understand that they have greater opportunities to grow with the Bank by contributing in its growth and taking it to greater heights.

Though the COVID-19 situation applied breaks to the economy worldwide, it also taught us to be humane. It is in this perspective we need to bring the MSME units as well as larger industries back on rails. Coupled with the Central Government Guarantee through NCGTC Ltd., this becomes a business opportunity as well. By nurturing them, we can prevent NPAs, we can grow our loan book and also add to our interest income.

A word of caution is that, we need to ensure "End use of funds", lest the NPAs will increase.

When the economy stages recovery, consumption grows, thereby the CASA balances, which are accumulating now may deplete. Hence we need to continuously canvass CASA.

The strong executive leadership at the top led by our MD & CEO and the Executive Directors is always providing oversight and guidance to steer the Bank to Greater Heights with human touch.

Let us all lend our hands in building a 'Formidable Bank', create wealth for the 'Nation' and move towards a USD 5 trillion economy.

Wishing you all 'Shreyas'

V M Giridhar

Chief General Manager





I feel immensely honored on my elevation to the post of Chief General Manager in our esteemed organization. I attribute my success to my superiors who have guided and supported me in my entire career, at every stage. My superiors have been a pillar of strength to me and have brought out the best in me, in discharging my duties which has enabled me to give the best to the organization and the organization in turn has recognized and showered me with this elevated position.



With the power comes the responsibility. I take this elevation as an opportunity to further enhance and utilize my abilities to accelerate the growth of our organization.

I am very grateful to the trust and confidence reposed on me by the top management. I assure to continue to render the best services, along with my team, in achieving the organizational goals set.

I express my special regards to all my well-wishers, colleagues and family members, who have been with me in my journey and supported me throughout.

With Best Wishes & Regards,

S Ravindran

Chief General Manager

My elevation as Chief General Manager in our esteemed organization gives me a great sense of satisfaction which I attribute fully to my superiors and fellow colleagues who have guided me and supported me during the past three and a half decades. I am very much indebted to all these people who have shaped my career.



I consider it a privilege to be posted as Chief General Manager of the prestigious Chennai Circle. The Circle has always been in the forefront in all developmental activities of the Bank. It will be my endeavor to ensure that the flag of Chennai Circle is held high and I am confident that along with my staff, we will overcome any challenge faced by working passionately, diligently and with empathy.

We are presently in a very challenging environment, never foreseen. Our position in the Society gives us an opportunity to serve to the best of our ability and ensure the suffering of the common man is greatly reduced, if not fully ameliorated.

As the saying goes : when the situation gets tough, the tough gets going. Let us rise and shine.

On this occasion, I wish to rededicate myself to our Alma Mater & shall continue to serve with great zeal, sincerity and commitment.

With warm regards,

P Palanisamy

Chief General Manager



It gives me immense pleasure on being promoted as General Manager in our great organization. I take this opportunity to express my gratitude to the top management in reposing trust in me. At the same time, I express my sincere thanks to all seniors and colleagues for the guidance and support in my journey of 23 years starting from Elampillai branch in Salem district. I wish to credit my family members also for their unstinted support in this journey.



In this hour of great turmoil induced by COVID-19, there are unfathomable challenges being faced by the banking sector throughout the world without exception. MSME segment has been very badly hit. And in this hour of deep distress, there are huge expectations from the Public at large for support to tide over the crisis. I am sure that with our dedicated workforce, we shall overcome the challenge with flying colours. I thank Shreyas for giving me this opportunity to share my views.

Regards,

Bhavendra Kumar
General Manager

I feel extremely happy and honoured on my elevation as General manager of our beloved Bank. While I sincerely extending gratitude for the confidence reposed by the Bank in promoting me to Top management, I assure that I shall strive hard to shoulder the higher responsibility for the growth of our Bank.



During three decades of my career in our Bank, I have been given excellent opportunities by the Bank in grooming myself in Credit, Forex and International Banking. I take this opportunity to thank my superiors and mentors who have guided me to achieve this feat.

Our Bank is presently going through challenging times facing competition from other Banks and also from new generation fintech companies. It is imperative for each one of us to be business oriented and agile to meet the challenges posed by them and make our beloved Bank as a Market leader.

On this occasion, I rededicate myself to strive for the development of four Bank in the days to come

With warm wishes,

S Ramasubramanian
General Manager



It has been an eventful career spanning over 25 years in this marvellous institution. It is indeed a joyous moment in reaching a professional milestone. This elevation to GM's post has come at a very crucial time on two counts namely the amalgamation of Banks and the pandemic (COVID-19) that has brought the world to a standstill. I accept this elevation to General Manager's post not only as recognition for my performance but also for shouldering more responsibilities towards the overall development of the Bank in the present crisis.



On this occasion, I express my heartfelt gratitude to the Bank, for reposing faith in my capabilities for shouldering higher responsibilities. I take this opportunity to thank all my seniors, mentors and also my colleagues who have stood by me steadfast.

The country is going through a very critical phase and challenges to the banking sector are enormous. It is here that we have to come together and gear up our forces to help our nation withstand the onslaught of this pandemic, by taking care of the needs of our clients who are facing severe hardship. Let us work shoulder to shoulder and emerge successful, by safeguarding the interest of all the stake holders.

I commit myself to our beloved organization to take it to greater heights and distinctions, which no Bank has ever reached before.

With Warm Regards,

Rakesh Kashyap
General Manager

It is a great honour and privilege for me on being elevated as General Manager in our esteemed organisation. On this auspicious occasion, I express my sincere gratitude to my superiors, colleagues and my family for their whole hearted support, guidance and motivation that contributed to my success.



Over a couple of years, the Banking Industry in India has been facing many challenges including spurt in NPA, recession in business growth, low profitability etc. Today, there lies a great challenge ahead for our Bank to bridge the knowledge gap among newly recruited employees. I request all senior employees of the bank to extend hand holding to the newly recruited employees for enriching their knowledge and passing on the rich culture of the Bank to carry on the legacy of the bank and overcome the present challenges faced by the bank.

Bank is now moving towards the "Digital Era". We have advantage of young talent pool that are tech savvy and it will enable us in forging ahead from CBS to Digital transformation across all delivery channels.

I appeal to all my colleagues to take pledge to work hard with dedication, great zeal and devotion to get back the past glory and achieve "NUMERO UNO" position amongst all Indian Banks.

Yours faithfully,

Subodh Kumar
General Manager



At this joyous moment of my elevation as General Manager of this great institution, I thank the top management for recognizing, and rewarding my commitment and hard work. In my 25 years of service, I have grown with the bank and fortunate to work at various places spread over different states and at all levels from branches to Head Office. I express my sincere gratitude to my seniors and superiors for having guided me and shaped my carrier. I would also like to thank all my colleagues and my family for their support and cooperation extended to me all along.



During my carrier, Banking sector faced various challenges and witnessed tremendous changes like migrating from manual to computerized environment, CBS to Digitalization, Globalization, Banking Reforms, Financial Inclusion with JAM, and latest being Merger of PSBs with an endeavor to become banks of global size. Our Bank did register tremendous progress in various fields despite these changes and challenges. To continue the legacy, every Canarite should work with a sense of purpose and stay focused on our goals.

The Bank has given me yet another opportunity to rededicate myself to continue to serve our great organisation with utmost sincerity and commitment.

There is no short cut to success. The only way is work hard, the success will follow.

Stronger Together, Together we can

With best wishes and Warm greetings,

Jayaprakash C
General Manager

It is an honour to be elevated to the post of General Manager in this great institution. I take this opportunity to express my gratitude to the Top Management and my seniors for the guidance, motivation and recognition. I also thank all my colleagues & family who encouraged and supported me throughout my career.



With the Government having recognised the strength of our Bank by amalgamating Syndicate Bank into our fold, it is imperative for us to rise to the occasion and strive for the economic well-being of the nation. We have a great opportunity to excel by novel and innovative approaches. With the dedicated and motivated young force we have today, I have no doubt that our Bank will certainly occupy the numerouno position in the days to come. Our young work force of today should rededicate themselves to work with more vigour and enthusiasm towards growth of our bank in days ahead and reinforce our position as the top performing bank.

I also believe that with position comes great responsibilities and it is an incredible opportunity for me to demonstrate my ability to travel extra miles and bring laurels to my beloved bank during my remaining years of service.

With warm regards,

S Venkataramana
General Manager



I deem it a great honor and privilege to have been elevated to the coveted position of General Manager in our great institution. I offer my sincere thanks and Pranaams to The Almighty, our Honorable Founder Sri Ammembal Subba Rao Pai and my Parents.

I profusely thank my mentors who reposed faith and confidence in me and, provided me a wide variety of exposure, immense opportunities and invaluable guidance. I also take this opportunity to thank my sincere and committed team members who have been significantly contributing to all my performance and successes.

My succinct message to all our staff members is to practice "Nishkama Karma" by serving conscientiously. Moving out of your comfort zones, take up challenging assignments, acquire wide exposure, new skill sets, develop leadership and team building qualities, ability and willingness to take considered decisions which all will help you in building a strong career. Put in your honest efforts, diligently following the Best practices, the organisation will recognise your contribution and take care of you.

I rededicate myself to contribute my best to our beloved organisation in taking it to greater heights.

With warm regards,

P V Janardhana Rao

General Manager



I am extremely happy that I have been promoted as General Manager of this great organization. I extend my gratitude to the top management for reposing confidence in me. At this moment, I vividly recall the guidance provided by my superiors and fondly recall the support extended by my colleagues. Bank has given me the opportunity to work in all four tiers of the organization and such postings have given me more insight into operational and IT areas.

Customers, whether far or near, continued to remain in my focus in all my career and I have always endeavored to provide better customer service at operational units and design customer-centric products and services from IT space.

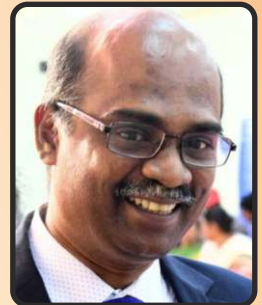
Technology continues to define the BFSI segment on service delivery for the last 3 decades and we are part of it. Further, we witness that many services, confined to branch banking earlier, are now moving to self-service or BC mode. This may continue with more services still at a faster phase. Let us reorient ourselves.

IT integration of Canara Bank Units I and II, following amalgamation, would occupy primary attention during the current FY and let us put our hands together to make the amalgamation a success in all respects and reap its benefits.

With warm regards,

A Narayanan

General Manager





Time management : Way to achieve goals



H M Basavaraja

DGM,
HR wing, Head Office

In today's busy world, time management skills for everyone involved in any type of work are increasingly important. When we move from one task to another task all day long, working solidly from beginning to end, and then reaching the end of the day with important jobs still unfinished, we may have to introspect the way we have managed our time. Therefore, time management is essential to complete all the expected tasks.

Like any other commodity, time is also a finite resource and it needs to be effectively managed. Time management is about planning and controlling the volume of time we spend on different activities. We all have 24-hours in a day. However, why does it seem that some people are able to get the most out of every minute of the day? Time management is therefore an attempt to control and allocate finite time resources. Everyone, at one point or another, struggles with time management and can benefit from planning their time better. In fact, everybody can free up some of their time by exercising more discipline in how they need to manage their time.

Effective utilization of time to the full potential, like any other resources, will relieve some burden from all of those who regularly face shortage of time. The first move ahead is to prioritise your work for a stress free working atmosphere. Effective utilisation of time does not mean that one should be busy whole day doing some labour oriented work

"The biggest obstacle for organising time is our perception of it." If we think it as intangible, relative and qualitative it is very difficult to be managed. First, we need to plan about the things that we require to keep in our room to make it tidy. There is no use of organising a room, which we are not going to use. Put everything in the place where it is supposed to be. Somewhere we use a lot of space in our time schedule. Find out the space available and excise thing that we don't have a room for.

You may spend some days or months in creating the perfect system, but it will never last because everything in it might change, your area of work will change, priorities will change, your children will grow up, your friends, boss

and many more will change. Then you will find that the system you developed is not perfect. Therefore, there is no perfect system for managing your time. Every time it keeps on changing and you have to adapt to the changes as situation demands.

What we need now is to free up our available time to make it more productive and find time for everything you need. The productivity of an origination is directly related to the efficiency of the employees and the efficiency has a direct relationship with the quality of time spent on the work. The effective time management rescheduling the tasks on priority.

Time and tide wait for none - Pen down your goals

The first thing we have to do is to set clear goals in our life. This can be anything, whether you want to achieve the goal in a day, a week, a month or within a particular period. When we have clarity about what is to be done, we will be in a position to plan and execute the decisions as per the time schedule. Therefore setting goals is important and make sure you have powerful deep down meanings for wanting to achieve them. If the goals are not set in the right way, you may lack the proper targets and will force you fall off track. Nevertheless, if you set them right sky is the limit. We can never assess when tide is going to rise and hit us. So we need to be attentive, prepare and precautionous.

Need to be responding and responsive - Develop a personal sense of time

One important way by which we can develop a personal sense of time is to keep a time log, and record how your time is actually spent over a period. When we start doing this activity record how the previous hour was spent. There is often a gap between what we think we are doing and what we are actually doing. When we summarise at the end of the day how time has been spent and we may begin to notice opportunities for improvement. Having identified how time is truly spent now proceed to invest it more beneficially for the future. Most of the time we spend on arguing the problem, rather we should think on resolving the problem.



Schedule the priorities again and again

Most of the people take a lot of time doing things that are not a priority at that particular moment thus lowering the productivity. One must categorize each job and prioritize according to the need and urgency. When you prioritize each assignment, you will not only have an easy time solving the important issues but also will be able to give attention on all the issues relating to our work. When we learn how to prioritize our work, we will greatly save time that would have otherwise been used to do tasks that are unimportant.

“Juice is important than the seed”- Focus on values over volume

Research has shown that multitasking results in mediocre results. When we are tasked with many things, we cannot put attention on too many things and fail to do anything well. However, the answer is not single tasking either. Identify the tasks that will create the most value and focus on those. By prioritizing value over volume and sharpening your focus on tasks that truly matter, you will increase the quality of the work and, ultimately, the value you provide. If some of the jobs do not make the high value list, put them on a do later list. If it continues to remain in the do later list, make an introspection whether it is required to be done.

Get maximum effect from minimum effort- 80-20 Rule

Another great time management tip is to use the 80-20 Rule, also known as the Pareto Principle. This rule states that 80% of the results comes from 20 percent of the efforts. In sales, it also means that 80 percent of the sales come from 20 percent of the customers. Identify the 20 percent of the efforts that are producing 80 percent of the results and scale that out. You can do this with meticulous tracking and analysis. That means if you utilise your time properly even if the duration is shorter, the achievement will be good.

Plan your day in advance - A planed function will always be successful

It is better to make a habit of making a list of the next day activities at least a day in advance. Look at your goals and see what you can do to help move you closer. This doesn't happen overnight. It takes time. However, by making to-do lists, you are effectively setting goals for the day. Daily goals are easier to achieve while helping to move us towards the longer and bigger goals. Differentiate between short time goals and long-time goals, immediate requirements and the requirements at a later time. This will make life easy and stress free.

Wasting time is robbing oneself - Eliminate waste of time

Our office is the place where much of the work is done. The proper organisation of the work place will drastically reduce some of the time consuming activities. The time consumed on various activities in your work place to be carefully observed and organise the work place by elimination of unwanted items from there. There are many activities, which produce neither any result nor add value to the work. These are to be identified and eliminated.



“A stich in time saves nine”- Make the best use of your best time

The best productive time differs from person to person. It has to be identified so that the crucial productive time is not wasted. Instead of idly wasting your extra time try to make use of it. This is a great way to manage your time into manageable works and great time saver. At the end of each day, you will feel stress free and ready to face the next day with more confidence.

Hit the iron when it is hot - Take right decisions at right time

Waiting hurts and indecisiveness can be most painful. Decision-making is one of the important time management skills. It is important to take clear and quick decisions as it has negative or positive impact on others. Postponement of decisions will unnecessarily delay the workflow and affect our valuable time. One need to have vision of the long term goals and register the time as to when it has to be attended.

Therefore, time management skills are to be developed for effective management of time. The ideal management of time will give us sufficient time in hand to do other things in life. The early we plan the better it is in life to move on. Time management is not only using the time fully but also using the time to keep our body, mind and thoughts clear and fit. It is not restricted to work environment alone, but it also ensures allotment of time for personal, physical and divine fulfilment. Time never stops for us rather we have to be in schedule to progress ourselves. In a quickly transforming world, as we have to encounter different tasks in our daily lives, it is imperative that we plan, manage and execute our jobs professionally for a better future.



Sri P. Sarvothum Nayak (who rose to become the first General manager of the Bank), in addition to his B.A., and B.L., had topped the list of successful candidates in the Institute of Bankers Examination in 1931, winning the Sir Norman Murray prize, within three years of this being inducted in the Bank's service. He was to serve the Bank till March 1966. Sarvothum Nayak's first designation was Acting Secretary and Treasurer. The Directors, however felt that he needed training despite his academic record. This led to his being apprenticed, as it were first to the Central Bank of India, and later to Midland Bank, in the United Kingdom.

Sarvothum Nayak spent only 6 months in training at Midland but he was a diligent student and quickly imbibed the lessons to be learned and they were important lessons. On his return, he was quick to apply the lessons in overhauling the administrative and Accounts Department of Canara Bank Ltd.

A run on the Bank

Around 1933, branches used to borrow money from the Head office with interest at the rate of 5% p.a. After selling some of the properties that had come into their possession in the course of settlement of some sticky advances, the debts of the Head Office would be cleared and the branches would show profits. It was about this time that the Central Bank of the country issued a moratorium on the activities of all the banks in India for three days. On the re-opening day, there was a run on the Head office of the Bank and the public withdrew all their deposits even though they had not matured. This amount came to ₹4 lakhs. The Bank did not bat an eyelid. All the depositors, without any exception, were honoured. The Board of Directors, under the leadership of its Chairman Srinivasa Pai, stood like a rock. It did not panic, nor did it produce any excuses or show signs of weakness. Not a single depositor was turned away.

Depositor's faith restored

That did the trick. After about a week, all the depositors came back to Bank and this time deposited even more than had been withdrawn: about ₹6 lakhs! The crisis was over. The Bank had bravely met another challenge and emerged unscathed. About this time too, the Canara Bank Ltd. Started a company called Western Agencies to deal in shares. It was, however, an ill-thought out venture and did not function profitably and had to be

closed down. On the whole, the performance of the Canara Bank Ltd. Between 1926 and 1936 was much better than that of the other South Kanara banks. Out of the additional deposits of ₹127.28 lakhs mobilised by all banks during 1926-39, the Canara Bank share was ₹56.13 lakhs- nearly 45% of the total.

The highest dividends were also being paid by the Canara Bank Ltd. From 1924 to 1931 it was giving annually 16% dividend on equity. The next highest dividend declared was by the comparative newcomer to the South Kanara Banking scene viz., the Canara industrial and Banking Syndicate Ltd. (now Syndicate Bank) which gave 15% continuously from 1931 to 1936.

Years of turmoil

The thirties of the 20th Century were years of great turmoil and massive setbacks. And South Kanara was as much torn emotionally as any other part of India. The effects of the Great Stock Exchange crash of 1929 had begun to bite and unemployment was on the rise. Prices were falling. A murrha (about 40 kgs.) of rice could be had for around 2 rupees and farming had become unremunerative. On the political front, Mahatma Gandhi was coming out of his 'silent years' with a new strategy to fight the British. Nationalism was the watchword. South Kanara was nationalist to the core. Many Directors of the Canara Bank Ltd. habitually wore khadi. Chairman Srinivas Pai himself always wore a Gandhi cap.

Even as great changes were taking place in the country at large, a commercial and financial ferment was working, quietly in South Kanara district. Nine new banks were to be set up between 1930 and 1940-five in Mangalore, two in Coondapur and one each in Udupi and Kallianpur. They were: the Vijaya Bank Ltd (02.05.1931-Mangalore); The Bank of Mangalore Ltd (04.05.1931-Mangalore); The Coondapur Bank Ltd (13.08.1932-Coondapur); Tulunad Bank of Supply Agency Ltd (02.10.1933-Udupi); the Jaya Karnataka Banking and Trading company (14.11.1933-Kallianpur); Nagarkars Bank Ltd (25.09.1934-Mangalore); the Pie Money Bank Pvt Ltd (1934-Mangalore); the Agriculture and Industrial Bank Ltd (07.11.1934-Coondapur) the Attur and Jawahar Bank Ltd (29.06.1939-Mangalore).

To be contd..





“जल ही जीवन, जल बने जीवन का मंत्र”



डॉ. श्याम किशोर पाण्डेय
भूतपूर्व सहायक महा प्रबंधक

आज से लगभग साढ़े चार सौ वर्ष पहले हिंदी के महान कवि रहीम ने जल (पानी) के बारे में एक बड़ी महत्वपूर्ण बात कही है,

“रहिमन पानी राखिए, बिन पानी सब सून्,
पानी बिना न उबरे, मोती, मानुष, चून”।

इस कविता का मर्म समझते हुए आज जरूरी हो गया है कि हम जल संचय करें, जीवन बचाएं। जल की तरह ही मुलायम हों और ठंडे हों ताकि सांसारिक कार्य-व्यवहारों की विषम परिस्थितियों में भी सामंजस्य बिठा सकें।

22 मार्च विश्व जल दिवस है। सत्तर वर्ष पहले भारत ने एकीकृत जल संसाधन प्रबंधन का विचार रखा था और राष्ट्रीयकृत जल शक्ति के निर्माण में भारत ने अग्रदूत की भूमिका निभाई है। यह नीति 1987 में बनी थी। अब तक हमारे राजनेता जल का प्रबंध तात्कालिक जल आवश्यकताओं को ध्यान में रखते हुए करते रहे हैं जबकि आवश्यकता जल की उपलब्धता में आनेवाले गंभीर संकटों को दृष्टि में रखते हुए दीर्घकालिक आधार पर कठोर निर्णय लिए जाने की है। आज जल का संकट केवल उसकी मात्रा में ही नहीं अपितु गुणवत्ता में भी आ रहा है जो आनेवाली पीढ़ियों के लिए गंभीर खतरे की घंटी है। इस खतरे को वर्तमान सरकार ने बड़ी गंभीरता से लिया है। भूतल के जल स्तर को बढ़ाने के लिए भारत सरकार काफी सक्रिय रूप से कार्य कर रही है। इसी का परिणाम है कि हमारे प्रधानमंत्री माननीय श्री नरेंद्र मोदी ने 25 दिसंबर 2019 को अटल भू योजना का शुभारंभ किया। वर्तमान में यह योजना 350 गाँवों तथा गुजरात, हरियाणा, कर्नाटक, मध्य प्रदेश, महाराष्ट्र, राजस्थान और उत्तर प्रदेश में कार्यान्वित की जाएगी। अगले पाँच वर्षों में केंद्र सरकार और राज्य सरकारें मिलकर पानी से संबंधित योजनाओं के कार्यान्वयन पर साढ़े तीन लाख करोड़ रुपये खर्च करेंगी। सरकार की योजना किसानों को शिक्षित करने की भी है क्योंकि हमारे देश में कृषि में ही सर्वाधिक जल का अपव्यय होता है। उदाहरण के लिए धान की फसल को ही लें, रोपाई तभी की जाती है जब खेत पानी से लबालब भरा हो, जबकि इससे कम पानी में भी रोपाई की जा सकती है, यही हाल गन्ना तथा अन्य प्रकार की फसलों के बारे में भी है। इसे ही ध्यान में रखते हुए जागरूक राज्य सरकारें और केंद्र सरकार

किसानों को फसल पैटर्न में परिवर्तन करने की सलाह भी दे रही है और इस दिशा में सही मार्गदर्शन प्रदान करने हेतु कृषि वैज्ञानिकों एवं कृषि स्नातकों की भी सेवाएं ली जा रही हैं। यह तो भौतिक जल का संचय, अपव्यय रोकने, गुणवत्ता बढ़ाने तथा जल की मात्रा को बढ़ाने के संबंध में किए जानेवाले प्रयासों का विवरण है जो महत्वपूर्ण होने के साथ-साथ मानव अस्तित्व एवं पृथ्वी पर निवास करनेवाले अन्य जीव-जंतुओं, वनस्पतियों को बचाने के लिए भी जरूरी है।

जल का दूसरा महत्वपूर्ण पक्ष है, उसका स्वभाव, प्रकृति और ताकत जिनसे मानव जाति को बहुत कुछ सीखने की जरूरत है। इस विश्व में जल जैसा सरल, मुलायम और विनम्र कुछ भी नहीं है। फिर भी, कठोर और न झुकनेवालों को झुकाने की जो ताकत जल में है, वह और किसी में भी नहीं है। कठोरता को मुलायमियत झुका देती है और नरमी से सख्ती पराजित हो जाती है, इसे सब जानते और मानते हैं पर विरले लोग ही इसे अपनाते हैं। हम तब तक जल की अथाह शक्ति से अपरिचित रहते हैं जब तक कि बाढ़ या सुनामी के रूप में इसकी विकरालता का अनुभव नहीं कर लेते। जल का लचीलापन इतना शक्तिशाली होता है कि वह मार्ग में आनेवाली बड़ी से बड़ी बाधाओं के अंदर घुसकर उसे समय के साथ समाप्त कर देता है। आज हम तमाम तरह की समस्याओं से घिरे हुए हैं और कई बार ये समस्याएं इतनी उलझ जाती हैं या विकराल रूप ले लेती हैं कि इनसे उबरने का कोई मार्ग नहीं सूझता, तो ऐसी स्थिति में हमें वही प्रक्रिया अपनानी चाहिए जो जल अपनाता है। जल धक्का लगने पर उससे जूझता नहीं है अपितु उसके सब तरफ फैल जाता है (घूम जाता है)। मार्शल आर्ट में भी सफलता के लिए यही तकनीक अपनाई जाती है। हमें भी जल (पानी) की तरह ही आकारहीन, स्वरूप हीन बनने की क्षमता विकसित करनी चाहिए जैसा कि जल (पानी) करता है, ग्लास में ग्लास के आकार का, पाइप में पाइप की तरह और घड़े में डालें तो घड़े का आकार ग्रहण कर लेता है।

जल (पानी) से एक और गुण सीखना है, प्रवाह का, अनवरत प्रवाहित होते हुए अपने गंतव्यस्थल तक पहुँचना। जल (पानी) को कभी तोड़ा नहीं जा सकता, यदि हम भी जल (पानी) की तरह व्यवहार करने लग जाएं तो हम भी कभी नहीं टूटेंगे। जल कोई ठोस



दीवाल नहीं है जो हमें रोक देगा पर वह तो हमेशा बहता रहता है और कोई भी उसके बहाव को नहीं रोक पाता। जल धीरज का मूर्तिमान स्वरूप है। बूंद-बूंद करके टपकता हुआ जल बड़े से बड़े पथरीले चट्टान तक को गिरा देता है। हमें भी जल से यह गुण सीखना चाहिए कि यदि बाधा के साथ नहीं चल सकते तो बाधा के चारों ओर से चलिए, जल यही करता है। जल हमें यह सिखाता है कि जल्दबाजी की तुलना में धीरज से डटे रहने को ही अंततोगत्वा विजयश्री मिलती है। हमेशा मुलायमियत की निरंतरता को बनाए रखकर ही कठोरता और दुराग्रह पर विजय प्राप्त किया जा सकता है। जल में वातावरण के अनुरूप ढलने की अद्भुत क्षमता है। वह वातावरण के आग्रह पर अपने स्वरूप में आमूल-चूल परिवर्तन कर लेता है, कभी गर्म, कभी ठंडा, कभी ठोस तो कभी हल्का बन जाता है। तेज गर्मी में ताल-तलैया, नदी-समुद्र से भाप के रूप में शोषित जल जमीन छोड़कर आकाश में बादल बन जाता है पर वहाँ भी जल हमेशा आकुल-व्याकुल बना रहता है, उमड़ता-धुमड़ता रहता है और अनुकूल अवसर मिलते ही बूँदों के रूप में फिर से पृथ्वी पर बरस जाता है। सूखी, दरार फटी धरती, ताल-तलैया तथा नदियों को कई गुना जल देकर उन्हें संतृप्त कर देता है। इस पूरी प्रक्रिया में भी जल सदा जल ही बना रहता है।

आज का विश्व गंभीर जल संकट के दौर से गुजर रहा है और भविष्य में इसे और गहराने का ही अंदेशा है। ऐसी स्थिति में, दुनिया के सभी राष्ट्रों की यह महती जिम्मेदारी बनती है कि वे जल संग्रहण में वृद्धि के लिए पुरजोर कोशिश करें, जल के अपव्यय पर रोक लगाए जाएं, कृषि क्षेत्र में जल की मितव्ययिता हेतु समुचित उपाय किए जाएं, आवश्यकता आधारित प्रौद्योगिकी की मदद ली जाए और भूतल के जल स्तर में वृद्धि करने, उसे ऊँचा उठाने के लिए हर जरूरी कदम उठाए जाएं। साथ ही, जल के प्राकृतिक स्रोत प्रदूषित न हों और जल की गुणवत्ता में निरंतर वृद्धि होती रहे ताकि सभी के लिए हमेशा पर्याप्त मात्रा में शुद्ध पेय जल की उपलब्धता सुनिश्चित हो सके, इसके लिए हर संभव कोशिश की जानी चाहिए।

अंत में, भौतिक रूप से जीवित रहने के लिए जल की उपलब्धता जितनी अनिवार्य है उतनी ही जरूरत आज इस बात की भी है कि विविधता, जटिलता एवं तनावग्रस्त बैंकिंग-वातावरण में कार्य कर रहे बैंकर भी जल के इन गुणों को अपने व्यक्तित्व में आत्मसात करें और उन्हें अपने कार्य-व्यवहारों एवं आचरण में मूर्त रूप प्रदान करें। इससे एक तरफ जहाँ बैंकर एवं बैंकिंग व्यवसाय का हित होगा वहीं दूसरी तरफ वृहत्तर समाज में तरक्की एवं खुशहाली भी आएगी।

संपादकीय / Editorial

हर कोई इस बात से सहमत है कि एक अच्छा "कार्य जीवन संतुलन" नौकरी में इच्छित प्रदर्शन के लिए आवश्यक है। उचित समय प्रबंधन यह सुनिश्चित करता है कि हम अपना बहुमूल्य समय बर्बाद न करें। हमारे पास एक दिन में 24 घंटे हैं और विभिन्न गतिविधियों में अपना समय बिताते हैं। यदि हम अपने दिन की योजना बनाते हैं और समायोजित करते हैं कि हम क्या करने में सक्षम हैं, तो हम अपना काम आसानी से पूरा कर पाएंगे।

पत्रिका का वर्तमान अंक समय प्रबंधन पर विशेष ध्यान देने के साथ लाया जा रहा है। देश में प्रचलित कोविड-19 स्थिति के कारण इन कठिन समय में, हम अपने सभी पाठकों से सुरक्षित रहने के लिए पर्याप्त सावधानी बरतने का आग्रह करते हैं।

hohml@canarabank.com पर अपनी प्रतिक्रिया, सुझाव और लेख भेजते रहें।

एस देवनारायणन
संपादक

Everyone agrees that accomplishing a good "work life balance" is essential for optimal job performance. Proper time management ensures that we don't end up wasting our valuable time. We have 24 hours in a day and spend our time in different activities. If we plan our day and accommodate what we are capable of doing, we shall be able to finish our task with ease.

The present issue of the magazine is being brought with special focus on Time Management. In these trying times due to prevailing Covid-19 situation in the country, we urge all our readers to take adequate precautions to be safe.

Keep sending your feedbacks, suggestions and articles to hohml@canarabank.com

S Devanarayanan
Editor

MANAGING Time



Sajeev K,
Officer,
HM & L Section, HO

We are living in a fast moving world. Here time acts as tyrant as said by Aldous Huxley in his article Time and the Machine. He says that the idea of time as hours and minutes is an invention of modern societies centred on the rise of businesses and industrialization. The rising of the sun, phases of moon, and the changing seasons were the methods to measure time before the invention of clock. The industrialisation was responsible for division of time into Hours and minutes. With the rise of business, schedules and deadlines became part of life. The society has begun to be more conscious of meeting these deadlines and the industrial, urbanized world have lost touch with the natural rhythm of time passing.

No time in our life

Nobody has time for anything. We believe to be in the most modern world, highly industrialised, holding all accessories and equipment and still we are left with no time to live. We run behind time. Every time the time machine stands there as a dictator and we are afraid of him. He stipulates rules for us. At the time of invention of time, they might not have thought it in this sense, as we perceive time today. The clock runs steadily and we dance to the tune as if in a trance wherein we forget to live and run those extra miles in search of an undefined destiny.

How busy are we?

We live in a rapidly changing environment where the free credit of 24 hours a day seems insufficient. Are we really short of time in this mechanised world? The earth naturally is magnificent, every creature of nature, its abundant flora and fauna and all the lively life movements on this paradise have to be relished by the human beings. The industrialisation has brought its own negativism, though it is a bi-product created by the human himself. The life of the ancient man had been a struggle for survival and existence. However, today it is struggle to live life to its fullest, earn money and fame, to climb the ladder of professional hierarchy etc. We have lost something in this furious run. That is the time to live happily. We are not able to live devouring the sweet nectar of beautiful moments of life rather go behind the bitterness of a mysterious machine, something invisible, something we never find, thinking

that it would bring more sweetness than the one available in our own garden.

Time moves at lighting speed

For more than two thousand years, the world's great minds have argued about the essence of time. Is it finite or infinite? The time, as said by Albert Einstein, is not a rigid thing but an illusion. We are very much obsessed with time and we know the feeling when time passes. Today turns into yesterday and present becomes past. Everything we have seen now will get faded to become memory. The years flash by in front of us in a blink. No sooner did we realise that the New Year resolutions taken are to be implemented than the year passes away. It is all the movement of time. The people sometimes in the close vicinity have gone to another world. Thinking all these, we again run behind time to catch it. But, it neither comes back nor stops for us to be taken along with it. It keeps on moving in the only one direction it knows. As a child we never bothered about our time rather we were enamoured with many childhood activities. Disconcerting stretch of days will make us aware about the time, which passes in front of us.

Live in the present

What has been done cannot be undone and what has gone is gone forever. Thinking about the past will not help us out in any way and many of us forget to live in the present thinking about the future that some glorious things would happen. The time doesn't wait for anyone and what we have today is this moment and this second. In an unpredictable world, the life of a human has no certainty. The memorable and enjoyable moments we create for ourselves will lead you to the next moment. In many of our lives we work throughout the day until sunset, may be until it becomes dark. The workaholic culture has neither moved us towards a blissful day nor made any positive impact on our relation with our near and dear. This time machine keeps on moving till we realise that this apparatus never stops and the human machine will run down lack of adequate care. It pains us, still we run behind to waste our valuable time. If the time you spend does not produce an output. It is a waste and this waste has to be dumped.

Time and Productivity

Many times, we hear that the productivity is low. When a person is asked to improve the productivity, he thinks of increasing his time spend on the work. Actually, the productivity is not directly proportional to the time spend. The quality time spend will determine the productivity. More over the ability to produce the product with required quality right at the first time will improve productivity. Re making of a product is cumbersome and time consuming. It eats away a lot of our precious time. This has universal applicability in any organisation and the practice of producing substandard products and modifying it to the desired level can be avoided to eliminate the wastage of time in all the activities. Efficiency is not based on the time spend rather it is the quality and quantum of the products produced.

Time -The dictator

The time machine is like a tormenter. It orders you to move ahead of it. However, we human beings only run behind to find that it never waits for us and we cannot run ahead of it. In the present scenario due to the complexity of the job and incessant work culture we follow, we strive hard to finish the jobs in hand; nevertheless, people become unsuccessful in their endeavour, ends up the day in an unpleasant note. Though we have a time management plan to finish the work of the day as scheduled, sometimes it may not be possible. This is due to excessive work, duplication of jobs, improper planning etc. What we fail to understand is the distractions coming in the way of our target. In spite of our planning and schedule we fail in achieving them, leading to accumulation of jobs. Therefore reducing these distractions, which act as an impediment towards the progress of our work is very important.

Changing priorities

Mr X, who works in a multinational national company always complaints of lack of time in all his activities. Even though he was hard working and is in the good books of the boss, he never felt satisfied in work rather he finds the time is too less to complete the work allotted to him. He could hardly find time out of office to spare with friends, family and kids. He was obsessed with the work in office and always thinks about it day and night. Mr X worried about the annoyance of the family decided to practice time management. He made a timetable, prioritised the things to do at office, time schedule for exercise, time to spend with family etc. and he became happier that at least in paper he gets time. The next day he went to office with his plan. Boss enquired about the progress of the work, gave



him some other works as top priority. Even before he could finish half of the work, the boss prioritised some other work as important. Wife called and reminded of their previous day's plan. Some other Staff had to

leave early due to some urgency. Everything looks messy and he ends up the day as before and cursed the work.

Adaptability

We should understand in life that there are many situations when we are compelled to handle different types of problems and everything looks urgent. In these situations, we try to do a multitasking and ultimately ends up without finishing any of the works to the desired level. The time management can be handy at times but not always. In the lightning movement of things in this capricious world, it is the transformation to adapt to the situation is paramount for managing the most precious time. The attention to the work is important to finish it right at the first time without further changes and modifications.

Attention Management

The advocates of work place management advices to strengthen our skill in attention management by eliminating these disruptions thereby improving the productivity in work. It is the practice of controlling distractions, being present in the moment, finding flow, and maximizing focus, so that you can unleash your genius. As we know in the present scenario with lot of work pressure and our ride to complete the tasks deprives us the essence of life. To live life to the full potential we need to build a unique strategy to manage the time and most importantly attention management towards what we do in the present moment. The time we spend in an activity is not important rather it is the output, which counts. Shiv Khara has rightly said in his book "You can sell" results are rewarded efforts are not. The aspiration of living a blissful and happy life with adequate time for everything can be attained with minor changes in our schedule and focussed attention on what we do.





Adventures of a Polyglot Aspirant



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Can we imagine to say “No” to one's own boss that too on face when a person is undergoing his probation immediately on getting promoted? We don't need great wisdom to reply that question. That's precisely why this article has been titled as “Adventures”. Your prerogative to retitle as “MISADVENTURES” is definitely available after you have read this article.

An Antonym of Polyglot

The word Polyglot itself sounds like Greek and Latin for me as I am from a small village near Thirunelveli, which is in the southern part of our nation. When I figured out what **Polyglot (One who knows many languages)** means I realised that I have remained an Antonym for Polyglot till very long time even after getting job - i.e., Monolingual. I only knew my mother tongue Tamil though I have the nightmarish experience of learning, writing, passing English as another language in school more particularly taught by “more than normal” strict English teachers. Only consolation is that, many of my friends also felt jittery about English.

Enlightenment under Tree



One fine school summer holidays, I was sitting below the Velikathan Tree (**Prosopis juliflora for Botany lovers - akavilayati kikar / Ballaari Jaali**) gracing our cows. I got a sudden enlightenment that I should learn English. Unfortunately, this enlightenment was not noticed by anybody in this world. I sought help from my friend who

visited my village during summer holidays as he was studying in English Medium. Both of us decided, at that time onwards we would **speak only in English**. As middle school kids, we never knew the consequences of the resolution. One auspicious day we decided to start our Spoken English project. Both of us were insisting that “You Start First” and that deadlock never ended. Finally, we had to finish the whole summer vacation holidays without talking to each other though we played “together”. My friend stopped visiting our village thereafter fearing this English deadlock.

As a kid, when my father took us to a tour to Kanyakumari, I used to wonder how foreign tourists were able to speak English so fluently without knowing the real reasons. Later after my “Enlightenment”, I decided that talking to Foreigners in English would help immensely in my mission of Spoken English. After many hesitations, I once achieved a great feat of asking a foreigner “What is your name?” and though I could not understand what he replied, I managed with a grin on face and looked proudly at all my friends who were surrounding me.

Though I managed to ask few more questions as college student, I have developed courage and spoken few sentences freely like “where from you are coming”, “do you like our country ?” etc.,.But, next occasion of speaking with a foreigner is still unforgettable to me. As usual, I shot my simple questions in broken English. I was perplexed to see the foreigner with whom I was speaking, referring to a book and replying slower than me. The book has a cover with mirror image like that of English letters. The puzzle got resolved when he said finally that he was from German and his English was not good like my English. Camouflaging few facts, I took pride in that appreciation, kept on telling my friends, that my knowledge level of English has reached a level of making a “White” to refer to dictionary to reply my English questions. So the lesson is - **All Whites are not English Speakers**. Please do not ask me “Whether the vice-versa is true?”

Ek Duuje Ke Liye

The mellifluous melodies of Hindi songs and the movie like “Ek Duuje Ke Liye” made me to seriously consider learning Hindi and expanding my horizon of learning



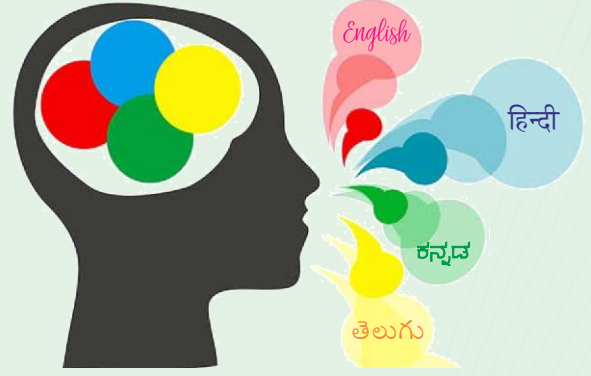
languages beyond English. Unspoilt by the political advices, I ventured into learning Hindi. I could not join any class but my cousin helped as she was learning Hindi in Dakshin Bharath Hindi Prachar Sabha. I was panicked by the number of letters initially but I worked hard to learn them to some extent. Everything was like Hindi melody song, till my cousin taught me the genders. I got horrified when I came to know that few non-living things too have genders like, car is feminine and plane is masculine. My over enthusiastic nagging questions stopped my cousin from teaching me Hindi.

I cannot forget one gentle man from Uttar Pradesh, Sri. R P Singh who had come on “South” transfer working in a logistical company. He had no knowledge on spoken English. Somehow life gave me his acquaintance as we both commuted together to work in the same place. His English and my Hindi was at par and hence we both boldly talked to each other in our choice mixed with English and Hindi, eventually my fear of talking in Hindi reduced.

Later with the help of Bank, I passed Prabodh. But, my spoken Hindi even now remains as a challenge for the Hindi knowing listeners not as test of language but as test of their patience and tolerance.

Bengaluru – A heaven of / for Polyglots

My promotion to Scale-1 officer cadre was propelled by my desire to work in Delhi thereby also improving my Hindi. It was common in those days to get transfer to North India on promotion. But, I was surprised to see that I was posted to a village branch near Bengaluru. My



Polyglot aspirations started budding when I landed in Bengaluru. I would say that, Bengaluru is the most harmonious City in our country which accommodates a major share of population who are Polyglots. Flair of Bangaloreans in switching between more than 4 or 5 languages in minute without any hiccups surprised me. Along with the Jerkin I bought a handy book of Balaji publications “Learn Kannada through Tamil in 30 days”.

This time, I decided to learn the scripts also seriously from beginning. I started with reading boards of the buses though I had to miss few buses and end up going late and got scolded by my boss. However, my desire to learn Kannada was unabated. Somehow I managed to identify “Shi” the first letter so that I can take the bus going to Shivaji Nagar from where I can take another bus to reach my branch.

Mosaranna vs Curd Rice

Then I braved enough to tell my colleagues that I want to learn Kannada sincerely and sought their help in the process. Most of them were Bangaloreans knowing 4 or 5 languages including Tamil. Hence, if I do not tell them, by nature they may switch their language to English or Tamil to make me comfortable. All of them were very





helpful in my aspiration to learn Kannada tolerating my mistakes.

In my first day of joining the village branch near Bengaluru, my colleague told one boy working as daily wager to take me to nearby restaurant to have my lunch. That boy being school drop-out landed as daily wager and sincerely took me to the only restaurant in that village. The waiter told the list of items available. I heard him telling "Mosaranna". I asked him, "What is Mosaranna?" The boy with his little vocabulary in English tried to explain something in broken English saying cow, spice etc., I being a pure vegetarian suddenly got an alert that whether this is not a pure vegetarian restaurant because for me "Mosaranna" sounded similar to Masala item. To be on a safer side, I told him to order Curd Rice for me.

That boy with all sincerity ordered
"Ondhu Mosaranna and Ondhu Curd Rice".

Waiter yelled at him saying
"Mosranna and Curd Rice Eradum Ondhe alwaa Ri?"
(Both Mosaranna and Curd Rice are same?)

I could see everyone in the restaurant bursting into laughter. Later when I explained this to my colleagues, the entire branch kept repeating this funny incident whenever we sit for lunch. Undisputedly that is the most powerful way of learning one single word.

Saying No to Boss

My boss who hails from Shivamoga encouraged me in my pursuit of learning Kannada until he faced a situation which confused him to continue the support or not. One day I was working in Advances Department. A borrower who had been sanctioned with vehicle loan recently had brought his vehicle for inspection, my Manager asked me,

"Ivaru Hosa Gaadi Thandhidhaare Nodidharaa?"
(Have you inspected the new vehicle he has brought?)

I dutifully wanted to reply him "I have not seen yet" but tried to reply him in Kannada to impress him and told

"Nodalla Sir"

Everyone including him who wears smile once or twice in a year also laughed aloud. I asked my clerk what went wrong. She told that my Kannada reply was wrong and explained further controlling her laughter.

"Nodalla means I will not see.. Nodilla is appropriate".

My boss did not take that as disobedience and hence my learning continued.

I also faced challenge initially, to use any Kannada word with "Di" as suffix (like Maadi / Nodi etc.,) more particularly with women. This is because the phrase "Di" is suffixed in Tamil to talk to women/girls in singular like "Podi / Vaadi". Believe me, it took longer than expected time for adjusting to that phrases.

Many such funny incidents flavoured my journey to learn Kannada and finally I acquired a decent level of fluency. Thanks to all my tolerant friends who helped me to learn this wonderful language.

Naaki Kannada Raadhu Sir

Later after few years, I was posted to a rural branch as Branch head. The branch is a small hamlet in Karnataka-Andhra border. The branch though geographically located in Karnataka, many residents of the nearby villages were speaking only Telugu by default. My polyglot aspiration once again gathered momentum this time with Telugu as goal. Though learning few spoken Telugu was easier. I could not pick up much. One day with bits and piece, I spoke in Telugu to a villager and happily waited for the response. I was shocked to get the reply

"Naaki Kannada Raadhu Sir...TelugalliCheppandi"
(I do not follow Kannada Sir, Speak in Telugu)

My Telugu mission was shattered to pieces when I understood that my Telugu speaking also sounded like Kannada. I did not dare to speak Telugu after that.

Mission Française

To keep my Polyglot aspiration alive, I found a new target, a Global language this time for a change. Inspired by my son studying French, I also started learning French. But, this time, only through an App called Duolingo. I picked up stars, marks etc., but my French mission is only in the primitive stages. "Le voyage est long". So French people visiting India need not get frightened.

It is truly a wonderful experience to learn new languages. This makes our thinking horizon to expand. I would say that everyone should emulate Bangaloreans and learn at least 4 or 5 languages. God is kind and generous. Life is Beautiful.





“Force Majeure” and Novel Corona Virus



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Presently the World is going through an unprecedented crisis due to outbreak of novel Corona virus (nCOVID19) pandemic. The endeavours of world Governments to contain the spread of Corona Virus have curbed the free movement of human resources and materials. India, whose industries are labour centric, is currently witnessing a phenomenon of reverse migration where the migrant labourers in huge numbers are repatriating to their home towns and consequently the employers and industries are facing acute shortage of manpower. Further the lock downs imposed by the Government have also created difficulties for movement of raw materials and stock.

These unprecedented circumstances have left several contracts unperformed and unfulfilled leaving the parties under the threat of claims for damages and compensation. Several cases have been preferred before various Courts across the country in this regard especially in relation to Bank Guarantees and other issues related to Negotiable instruments and arbitration. However taking into consideration the gravity of situation the Courts have preferred to take a lenient stand and have excused such non-performance as an event of force majeure.

In Black's Law Dictionary the term “force majeure” has been defined as an event or effect that can neither be anticipated nor controlled. Courts in India over the years have given widest meaning to the term force majeure with intention to save the bona fide performing party from the consequence of anything over which such party has no control.

In general practice force majeure clause is incorporated in the contracts to cover extraordinary events or circumstance beyond human control wherein both parties are absolved, temporarily or otherwise, from contractual liability. This clause essentially frees both parties from liability or obligation when an extraordinary event or circumstance beyond the control of the parties, such as a war, strike, riot, crime, epidemic or an event

described by the legal term act of God (hurricane, flood, earthquake, volcanic eruption, etc.), prevents one or both parties from fulfilling their obligations under the contract. In practice, most force majeure clauses do not excuse a party's non-performance entirely, but only suspend it for the duration of the force majeure event.

Where no such clause is incorporated in the contract, then Doctrine of Frustration as envisaged in Section 56 of the Indian Contract Act 1872 applies which provides that an agreement to do an impossible act is void and no party to such an agreement is bound to perform any of the obligations under the agreement. It is pertinent to mention here that the performance of obligations should become impossible permanently. Where the impossibility is temporary in nature then the performance of contract would depend on the nature of the contract considering whether time is the essence of contract or not. For e.g. a contract for sale and purchase of land cannot be held to become impossible to execute because of lockdown but postponed only for some time unless specifically provided in the contract otherwise. However if the party is otherwise able to perform its obligation but has struck in financial crunch or economic hardship then he may not be able to take the benefit of force majeure as that is not something over which party has no control.

In the recent case of Halliburton Offshores Services. V. Vedanta Limited 2020 SCC Online Del 542 the Honourable High Court of Delhi has held that lockdown because of n-COVID-19 is in the nature of force majeure. Ministry of Finance has also notified vide its notification dated 19.02.2020 that disruption because of COVID-19 lockdown should be considered as a natural calamity to invoke force majeure clause.

The response of the Government and the courts recognising the COVID-19 lockdown as a natural calamity has proven to be a silver lining for the already stressed businesses considering the current scenario.





Why do we procrastinate?



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I still remember my MBA project submission during the early 2004. We were given 6 months to complete the

they came across so far. Well, no surprises there!! But this whole incident set me thinking. Why did I procrastinate? Why did I find it so hard to stick to the schedule? A whole lot of cogitation, brain-picking and reading about the purported subject brought me to this conclusion that the brain of a procrastinator is differentially wired. There is a lot of instant gratification going on in the procrastinator's brain, which makes him/her to interrupt their productivity and fill it up with deviant distractions. Let's understand more about this.



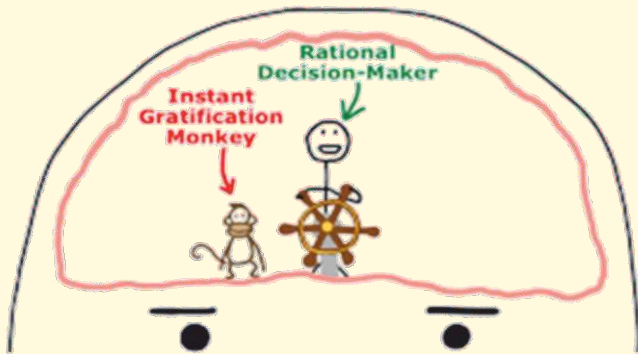
Why do WE PROCRASTINATE ?

thesis work and submit the project for final grading. I was confident that I would be able to exorcise the phantasm of disillusionment shrouding my "lazy" self and be the first one to hand over the completed project work. But, confidence is often the garb of naivety and for perpetual procrastinators like me it becomes the veneer for self-deceit. 6 months soon became 6 weeks and one fine morning it dawned on me that my thesis submission date is the very next day. 200 pages in less than 24 hours!! Suddenly my tepidness gave way to a vertiginous flow of energy and vigor. "Yes! I can do this", was a persistent self-affirmation which I felt ricocheting inside my head. But the truth be told, I was far away from what you refer to as "Compos mentis" (in full control of the mind). I was panic stricken, febrile with the looming sense of failure and clueless as to how to proceed. But somehow I did complete my thesis work on time and the next day when I went to submit I felt a rare sense of accomplishment, which was quite unfortunately ephemeral! Within a week's time I got a call from the research desk stating that my thesis was the "worst"

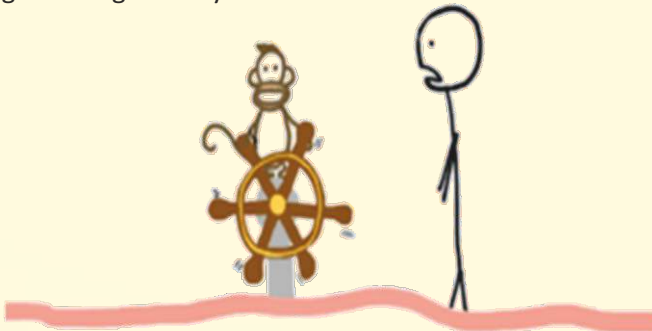
You have a task to complete and there is a deadline fast approaching. A non procrastinator would find it not hard to stick to the schedule and complete the whole process on time. But for a procrastinator, things happen in a different sequence. When we (procrastinators) sit down to work we get inexorably pushed towards possible distractions. A pop up message in whatsapp about the histrionics or idiosyncrasies of a popular actor/ actress might push us in that direction. The instant gratification component in our brain says "what's the big deal? Go ahead and read it, it's not going to do any harm!". But the moment we start reading this innocuous message, unknowingly, we will be pushed into this vortex of time consuming, yet useless, escapades which ultimately de-tracks us from our volition to finish the job on hand. The end result is a disaster – a very unproductive day. This pattern continues until we consciously become aware of the workings of our brain/ mind and take steps to counter this phenomenon.

The instant gratification process that happens in our brain is so powerful that people often compare it to a playful monkey that has taken control.

Procrastinator's Brain



When the rational decision maker in our brain says “Let's do this now!” the monkey says “Nope! Let's see what Amitabh Bachchan (arguably one of the most googled Indian celebrity) is up to!”, and within no time the control shifts from the rational decision maker to the gambling monkey.



So when your mind is vacillating and hopping unwittingly from one thing to the other, instead of concentrating the job on hand, just realize that there is a monkey at work.

But let's not be disappointed as there are ways to tame this monkey. The procrastinator's world over, who has learnt to deal with these alluring thoughts & instant gratification, recommends three simple steps as a possible solution.

1. Being aware: As I mentioned earlier the primary step to resolving procrastination is to understand/ become aware that you are one. If you find yourself discarding important tasks and filling up your days with inconsequential and frivolous stuff then realize that you are treading the path of dithering work. The sooner you realize this, the easier it would be to make amends with your commitments and promises. Setting up a daily task

schedule, prioritizing and maintaining a system of self made deadlines and targets would go a long way in keeping us on track.

2. Knowing why: We need to understand the reason why we chose to procrastinate on each occasion. A self-analysis of such situations would throw lot of light and would definitely enlighten us as to why we chose the “flight mode” rather than the much warranted “fight mode” and also what exactly triggered these emotions in us. It can be due a plethora of reasons starting right from being uncomfortable with the job to the point of being overwhelmed with the responsibilities that we start questioning our own capabilities and competencies. It can also be due to an overload of tasks which often muddles our mind, making it hard to find a starting point or a framework to begin the work. So, it is imperative to understand the reason behind our procrastinations and take concrete steps to overcome our chapped confidence and chaotic work style and usher in order and sophistication.

3. Being tactful: The only way to be ahead of these inefficacious instant gratification is to set objectives and tactfully reward yourself on completion of each tasks. It might sound like feeding your own ego, but the fact is it works! Everyone needs some kind of appreciation and consistent egging on to be motivated enough to complete the task. When such niceties do not come from the place where it is expected to come, you graduate yourself to the role of the rewarding entity and tactfully reward yourself for works / tasks where in you have put your time, efforts, energy and competencies at work.

These are just tips of the ice berg. There are umpteen number of ways by which we can stop this habit of procrastination and get into the groove of using time productively.

As we explore and experiment with various strategies towards working differently and efficiently, do understand that getting over procrastination completely might take time and it just does not happen like an overnight transformation. A habit once developed becomes hard to break but with doing our part and taking steps in the right direction we can surely gravitate closer to overcoming the ills of procrastination.

“Remember an action today can prevent a crisis tomorrow!”





एक और पृष्ठि



संजय गौतम

परि. अधिकारी

राजभाषा अनुभाग, प्रधान कार्यालय

उत्तर भारत के लगभग सभी राज्यों में जनवरी माह की कड़ाके की सर्दी से तो सभी परिचित होंगे। कुछ वर्ष पहले ऐसी ही सर्दियों की एक रात एक परीक्षा की तैयारी के चलते मैं भी रतजगा कर रहा था। हालांकि सर्दियों में प्यास कम लगती है पर फिर भी लगती तो है ही, तो पानी पीने के लिए किसी तरह रजाई छोड़ी, पानी पीते वक्त एकाएक ये ख्याल आया कि शॉल ओढ़कर थोड़ा कोहरे से भरे वातावरण में छत पर टहल कर आता हूँ उसके बाद सोता हूँ। क्योंकि आप किसी मौसम का भरपूर आनंद तभी ले सकते हैं जब आपको उस मौसम की भीषणता का अहसास हो और उससे बचने का साधन भी आपके पास हो। जैसे घनघोर बरसात में छता या छत, भीषण गर्मी में एसी कूलर पंखा या गांव के बागीचे में गर्मी को चीरता हुआ ठंडी हवा का प्राकृतिक झोंका, और सर्दियों में उत्तम और सर्वोत्तम रजाई जो कि मेरे पास थी। तो मैंने भी सोचा कि थोड़ा सर्दी की भीषणता से परिचित हो लूँ। वैसे भी कानपुर में लेह, शिमला, कश्मीर की तरह बर्फबारी तो होती नहीं है इसलिए कोहरे से ही काम चलाना पड़ता है। छत पर जाकर कुछ समय बिताने के बाद जैसे ही ठिठुरन महसूस होने लगी तो नीचे आ गया, नाइट बल्ब ऑन करके मैं अपने बिस्तर की तरफ बढ़ा ही था कि एक आवाज सी सुनाई दी जैसे कोई घुंघरू के साथ मेरे पीछे आ रहा हो। घोर सन्नाटा, जब घर में सब सो रहे थे उस पर अचानक ऐसी आवाज मेरे रोंगटे खड़े कर गई। मैं बिस्तर पर लेट तो गया पर ये बात मेरे मन में चलती रही। 5 से 10 मिनट लेटे हुए इसी के बारे में सोचता रहा फिर चैन ना आने पर रजाई छोड़ उठ ही गया। स्पष्ट कर दूँ कि नकारात्मक शक्तियों यथा भूत पिशाच इत्यादि के अस्तित्व पर मेरा कोई विश्वास नहीं है और इक्कीसवीं सदी में विज्ञान और शिक्षाकी इतनी प्रगति के बाद ज्यादातर लोगों का ऐसा ही मानना है पर कुछ पुराने खयालात के लोग और यहां तक कि कुछ पढ़े लिखे लोग आज भी इन चीजों पर विश्वास करते हैं। अपनी इक्कीसवीं सदी की सोच के बावजूद उस आवाज को लेकर मैं बहुत बेचैन था। मैंने उठकर लाइट ऑन की सच कहूँ तो इस दौरान मन में वैसे ख्याल भी दस्तक देने लगे जो बचपन से पुराने किस्से कहानियों में सुनता आ रहा था, यही सोच रहा था कि गया था मौसम की भीषणता से परिचित होने लेकिन परिचय कोई और ही कर बैठा, और तो और अब पीछे भी आ रहा है। इन विचारों के बावजूद उस आवाज का रहस्य जानने की प्रबल इच्छा के चलते मैं दोबारा दबे पाँव कमरे से बाहर निकला कमरे के बाहर बरामदे में देखा फिर दोबारा छत पर

जाने लगा इस बीच मुझे एक दो बार फिर से वही आवाज सुनाई दी, मैं वहीं रुक गया फिर मैंने 2 मिनट वहीं रुक कर आवाज का श्रोत पता करने की कोशिश की पर फिर कोई आवाज नहीं आई तो मुझे लगा मेरा भ्रम है। फिर भी ये सोच कर धीरे से ऊपर गया कि शायद कुछ पता चले पर ऊपर जाकर देखा तो वहां कोहरे के अलावा कुछ नहीं था। थोड़ा सामान्य हुआ फिरते जी से सीढ़ियों से नीचे उतरने लगा तो उस समय जो हुआ उसने मेरी सारी नींद और सर्दी किनारे रख मानों मुझे झकझोर दिया हो। हुआ यूं कि मैं जिस गति से नीचे उतर रहा था मुझे लगा उसी गति से मेरे पीछे-पीछे कोई और भी छम छम की ध्वनि के साथ उतर रहा है और मेरे रुकते ही वह भी वहीं रुक गया हो। जनवरी की सर्दी में भी मुझे पसीना आ चुका था लेकिन मेरे सामने प्रत्यक्ष रूप से कुछ नहीं था कि क्या है क्यों है कौन है और कहाँ है? एक बार सोचा घर में किसी को जगा कर इसके बारे में बताऊं पर फिर यही सोचा कि क्यों परेशान करूं और यह भी कि जिसको जगाऊंगा वो मेरे बारे में यही सोचेगा कि मैं भी... तो मैंने इसके बारे में खुद ही कुछ निष्कर्ष निकालने के बारे में सोचा पर कुछ समझ में नहीं आ रहा था कि क्या करूं? फिर थोड़ा शान्त हो अपने कमरे की तरफ बढ़ा तो फिर वही आवाज आई पर इस बार कुछ तर्क मिला कि मेरे गतिमान होने पर ही यह ध्वनि आती है अन्यथा नहीं फिर मैंने अपने कदम एक एक कर बढ़ाने चालू किये तो तस्वीर काफी हद तक साफ हो चुकी थी, ये पाया कि यह आवाज दो कदम बढ़ने पर सिर्फ एक बार ही आती है मतलब बांया पैर बढ़ाने पर आती है लेकिन दांया पैर बढ़ाने पर नहीं आती। पर मेरी समझ से परे था कि इस आवाज का श्रोत क्या है क्यों कि मेरी जेबों में भी ऐसा कुछ नहीं था जैसे कि सिक्के वगैरा जिससे कि ऐसी आवाज उत्पन्न हो सके। फिर मैंने अपना बांया पैर जमीन पर दो चार बार पटकता तो वही आवाज आ रही थी तो मैंने बांये पैर को तलवे की तरफ से देखा तो पाया कि पैर की तीसरी और चौथी उंगली के बीच में एक देसी चने से भी छोटे आकार का किसी चीज से टूटकर अलग हुआ घुंघरू फंसा हुआ था जो कि शायद घर में कहीं पड़ा होगा जो कि नंगे पांव चलते वक्त पैर के नीचे आकर फंस गया होगा जो कि उस आवाज का श्रोत था। अब जाकर जिज्ञासा शान्त हुई और सुकून मिला और एक बार फिर पृष्ठि हुई कि तथाकथित नकारात्मक शक्तियों जैसा कुछ भी नहीं है। इस अनुभव को लिखने का उद्देश्य मात्र इतना है कि आपके साथ यदि ऐसा कुछ घटित होता है जिसका कारण आपको पता न चल रहा हो तो जब तक घटना कारण पता



नहीं चलेगा वो आपको आश्चर्य में डालेगी विचलित करेगी और ऐसे में आपका आश्चर्य में पड़ना स्वाभाविक है तो ऐसे में येन केन प्रकारेण उसका कारण पता करें जैसे ही कारण पता चलेगा इन तथाकथित नकारात्मक शक्तियों की अस्तित्व विहीनता की एक और पुष्टि हो जाएगी।

यकीन मानिए यदि थोड़ा भी अंधविश्वास होता और थोड़े प्रयास के बाद उस रात इस ध्वनि के श्रोत का कारण पता किए बगैर सो जाता तो इस अनुभव को मैं एक अलग दृष्टिकोण से लिख रहा होता, कहीं न कहीं इसका झुकाव इन तथाकथित शक्तियों के समर्थन में होता। जेहन में जीवन पर्यन्त के लिए ये बात घर कर जाती कि आखिर वो क्या था? आपसे कभी इस विषय पर बात करता तो इन तथाकथित नकारात्मक शक्तियों के अस्तित्व का पुरजोर समर्थन करता। सिर्फ

इस एक अनुभव के चलते आपके द्वारा दिया गया कोई भी तर्कसम्मत तथ्य मुझे आपसे सहमत होने के लिए पर्याप्त न होता।

हालांकि कई बार आपको भी ऐसा लगा होगा कि जैसे पीछे, अंधेरे में या किसी विशेष जगह पर कोई है पर जब आप उसे गौर से देखते हैं तो पाते हैं कि वहां तो कुछ और है जिसे आप कुछ और ही समझ रहे थे। तो ऐसे आप का गौर से देखना भी इस बात की पुष्टि करता रहता है लेकिन कई बार यही पुष्टि थोड़ा प्रयास की दरकार करती है जिसके अभाव में कई बार लोग जाने अनजाने इस अंधविश्वास की चपेट में आकर ऐसी तथाकथित नकारात्मक शक्तियों पर विश्वास भी कर लेते हैं लेकिन यह तय है कि स्थिति कितनी भी जटिल हो यदि आप प्रयास की पराकाष्ठा तक पहुंचते हैं तो इनकी अस्तित्व विहीनता की पुष्टि अवश्य होती है।



कविता

जागो मानव... और जगाओ अपने आत्म बोध को...



सुनिल एल.

वरिष्ठ प्रबंधक
सामान्य अग्रिम अनुभाग
क्षेत्रीय कार्यालय

हे मानव, तू कितना ताकतवर था?
अभी क्या, तुम समझ गये कि कितने कमजोर हो?
फैल गया है अंधकार सारे संसार में,
ढूँढो रोशनी की झलक ।

तुम्हारा दुश्मन तुमसे ज्यादा खतरनाक है,
अगर तुम भागना चाहते हो तो भी भाग नहीं सकते,
तुम्हारा खतरनाक हथियार भी कमजोर हो गया है,
अदृश्य है तुम्हारा दुश्मन ।

लड़ रहे थे अब तक हम एक दूसरे से,
जाति, वर्ण आदि के नाम पर,
हमें जागना होगा, समझदार बनना होगा,
अब मिल-जुलकर लड़ने का वक्त आ गया है ।

हे मानव, अभी तुम अकेले हो गए हो,
तुम्हें चेहरा दूसरों से छुपाना पड़ेगा,
ये तुम्हारा कर्मफल है,
तुम्हें इसे हाथ धोकर हटाना होगा ।

अभी तक, सभी थे साथ तुम्हारे,
आज्ञा पालने के लिए परिचारक थे,
मस्ती करते थे मित्रों के साथ,
अभी कोई नहीं, सिर्फ तेरी छाया है ।

ये तो हैं नहीं कोई मेहमान,
निमंत्रण से नहीं आया,
अपने आप आया है, और
हमें अंधकार पर ले जा रहा है ।

अकेले आते हैं इस दुनिया में हम,
अकेले ही जाना पड़ेगा,
छोड़ो तुम्हारा अहं भाव, और
आगे बढ़ो एक साथ ।

लड़ना होगा इस सामान्य शत्रु से,
रंग एक है हमारे खून का,
एक रूप है हम सब का,
आत्म बोध को जगाओ, और
रक्षा करो खुद का, और प्रकृति का ।





Meet our Sports Star - Mohammed Saif

In conversation with Sri P Srinivasa Murthy, Manager, Sports Cell, HR Wing, HO



Sri Mohammed Saif, who joined our bank in 2017 under Sports Category, has been a member of our Bank's Cricket Team and played a stellar role in our Bank winning the Karnataka State 1st Division League Championships 2018. Before joining the bank he had, the reputation of scoring a half-century in the Ranji Trophy debut for UP State Team and representing India U-19 team. He was the highest run getter for Uttar Pradesh State Team in the Ranji Trophy Championships 2019-2020 season. He accumulated 571 runs. Fondly called as "Saifu" by his Bank mates, Sri Mohammad Saif, is an elegant left handed middle order batsman & useful left arm spinner. Sri Saif's batting style reminds us of former England stylish batsman Mr David Gower, who was renowned for his stylish and graceful batting – Maximum results with minimal effort. He is presently working at our Head Office Staff Administration (HOSA) Section.

1. What inspired / motivated you to take up the Sport?

My Father inspired me to play cricket. He was a League level cricketer and is very passionate about the game.

2. How did your Sports career start?

In my backyard, I used to play with my cousins. My father saw me playing and decided that I should pursue Cricket and admitted me to a cricket academy.

3. Where did you study School / college and how was the quality of equipments / infrastructure / facilities, when you started your Sports career? What were the kind of obstacles you faced in your early career?

I hail from Varanasi and my first school was Little Heaven. From 9th Std onwards I joined the Sports college, Lucknow, where former Indian Cricketers, Sri Suresh Raina & Sri R P Singh studied. The Sports College, Lucknow is promoted by the UP govt and is the best place for any Sports person to shape his/her career. They provide books, Uniform and best of Sports Infrastructure and facilities. Being away from my Home was the only problem faced by me.

4. Did your parents pressurise you to focus on studies? How did you fare in studies?

No, I was very fortunate because my parents, especially my father never insisted / enforced that Studies were the 1st priority and always supported me to take up Cricket as a profession/ career and studies can be second priority. Nevertheless, I was very good at studies and completed my graduation.

5. Did anyone from your family / friend or a Coach, help you in shaping your career?

My father was my first coach. He used to take me to the stadium for practice every day. After joining the Bank, one of our former Bank team players, Mr Syed Rashid Hussain has been my Godfather. He provided me Home, food and everything that I needed, away from my home. I shall ever remain grateful to him and his family.

6. Who played along with you in your junior days?

During the initial phase of my career, Sri Amir Gani, who represented India-U19 & U-23 played with me in the UP local matches. When I represented UP in the Junior U-16 & U-19 matches, Sri Kuldeep Yadav, the Indian Chinaman bowler played with me and is a very good friend of mine. When I represented India U-19, I played alongside Sri Sanju Samson, Sri Vijay Zol, Sri Deepak Hooda & Sri Shreyas Iyer.

7. What were your achievements before joining the Bank?

- ◆ I was the highest run getter in the BCCI U-16 Vijay Merchant trophy in year 2011-12 and got the Polly Umrigar National Junior Cricketer award from the BCCI.
- ◆ In the year 2013-14, I represented India U-19 team in the quadrangular series in Australia and a bilateral series in Srilanka.
- ◆ During 2014-15, I made my Ranji Trophy debut and scored 87 runs against railways. Incidentally, Sri B K Venkatesh Prasad, former International Cricketer and DGM of our Bank, was the Coach for UP State Team.

8. What are your achievements after joining the Bank and how did the Bank help you in shaping your career?

- ◆ I have been playing Ranji trophy for Uttar Pradesh for last three years and in the last season i.e 2019-2020, I was the highest run getter for Uttar Pradesh.
- ◆ The Bank apart from providing financial security has helped in shaping up my career. I got opportunity to learn skills from a host former National & International Cricketers like Sri B K Venketesh Prasad, Sri Sunil B Joshi, Sri Mansur Ali Khan, Sri Bharat Chipli, Sri C Raghu & our Manager Sri Srinivasa Murthy. Incidentally, I had the opportunity to get guidance from Sri Sunil B Joshi and Sri Mansur Ali Khan when they were the Head Coaches of UP State Ranji Trophy Team.

9. Which is the most memorable moment your career till date? Similarly, share your most bitter experience in Sports.

My best moment, till date was getting selected to play for India U-19 for the tour of Australia. I was very disappointed, when I did not make it to the India team for the U-19 World Cup.

10. Injury is part and parcel of any sports. Were there any injuries during your career and how did you regain your fitness?

I had a bad attack of Tuberculosis after my 4th Ranji trophy match and it took me almost a year to recover and re-start my career. It was the most challenging period of my life and I am grateful to my family &

friends for helping me recover and regain my original fitness.

11. What are the lessons that Sports has taught you?

Be humble, Never give up, Keep working Hard, always be on the top of your game and this game is not easy.

12. What are your hobbies? Apart from your sport, do you play any other game?

I love football & I am a big fan of Mr. Cristiano Ronaldo.

13. What is your advice to the parents of whose children wants to pursue a career in sports?

My request to all parents is that if your child wants to play any sports, just let him/her play whichever sport they want. Please do not pressurise them to focus only on studies because sports itself is the best teacher it teaches us things which no notebook or textbook can teach.

14. What is your advice to an upcoming & budding Sportsperson?

Just enjoy the game as much as you can because this is the best feeling in the world, doing what you love to do.





दिल्ली से चंडीगढ़ - ज्ञान संगम



बी के उप्रेती

भूतपूर्व वरिष्ठ प्रबंधक
केनरा बैंक

अक्सर मुझे नौकरी के चक्कर में दिल्ली से चंडीगढ़ जाना पड़ता था। इस यात्रा के लिए रेलगाड़ी से सफर करना ही सुखद लगता था। एक तो ट्रेन में सफर करने में झटके नहीं लगते हैं और वॉशरूम की भी सुविधा होती है। जैसे-जैसे इंसान की उम्र बढ़ती है यही दोनों सुविधाएं सुखद यात्रा के लिए बहुत महत्वपूर्ण होती हैं। जब मैं स्कूल में पढ़ता था तब हर साल स्कूल प्रबंधन द्वारा वर्ष में एक ट्रिप का आयोजन किया जाता था। हमारे अध्यापक यह कहते थे कि आप सिर्फ घूमने नहीं जा रहे हो बल्कि आपको जीवन के अनुभवों से भी रूबरू कराया जाएगा और इस यात्रा से ज्ञान वर्धन भी होगा। यात्रा खत्म होने के बाद हमारे अध्यापक हमको कहते थे कि यात्रा के अनुभवों को निबंध के रूप में प्रस्तुत करो। जब मेरा ट्रांसफर दिल्ली से चंडीगढ़ हुआ तो मुझे एहसास हुआ सफर में भी जिंदगी जीने के गुण छिपे हुए हैं। सफर के दौरान हम बहुत से लोगों से मिलते हैं, बातचीत करते हैं और बहुत कुछ महसूस करते हैं और यही अनुभव हमें ज्ञान देते हैं और हमारा मार्गदर्शन करते हैं।

रविवार के दिन मुझे वापस चंडीगढ़ जाना होता था। मैंने ट्रेन का रिजर्वेशन कराया और ट्रेन पकड़ने के लिए घर से स्टेशन के लिए चल पड़ा। स्टेशन पहुंचा तो ट्रेन प्लेटफार्म पर खड़ी थी और मुझे ऐसा लग रहा था जैसे कि ट्रेन मेरे लिए ही खड़ी है। यदि आप समय से स्टेशन पहुंच जाते हैं तो ट्रेन आपके स्वागत के लिए खड़ी होती है। ट्रेन भी उन्हीं यात्रियों का स्वागत करती है जो समय के पाबंद होते हैं और लेट पहुंचने वाले यात्रियों का सम्मान नहीं करती है और उनको स्टेशन पर ही छोड़ कर चली जाती है। ट्रेन के अंदर

गया तो पता चला मेरी सीट खिड़की वाली है। मेरी खुशी का ठिकाना नहीं था। बच्चे हों या बूढ़े सभी को सफर में खिड़की वाली सीट चाहिए। असल में यही तो ट्रेन की हाट सीट होती है। मैं अपनी सीट पर बैठ गया और ट्रेन के चलने का इंतजार करने लगा। थोड़ी ही देर में ट्रेन चल पड़ी। कुछ देर तक तो ट्रेन के बाहर हरे भरे खेत खलियानों का सुंदर नज़ारा देखता रहा। हरे भरे खेत ऐसे लग रहे थे जैसे हरे रंग का कालीन बिछा हो और सरसों के पीले फूल देख कर ऐसा लग रहा था जैसे यही बसंत की घटा है। कुछ ही समय में पानीपत स्टेशन आ गया। मैंने पानीपत स्टेशन आने से



पहले ही मन बना लिया था कि यहां के ब्रेड पकौड़े खाऊंगा। पानीपत स्टेशन अपने खस्ता करारे ब्रेड पकौड़ों के लिए बहुत प्रसिद्ध है। गाड़ी अभी रुकी भी नहीं थी कि ब्रेड पकौड़े वाला चलती ट्रेन में चढ़ने की कोशिश करने लगा। अपनी जान को जोखिम में डालकर एक हाथ में ब्रेड पकौड़े की ट्रे दूसरे हाथ से ट्रेन के डब्बे का हैंडल पकड़ कर अंदर घुसने लगा। मुझे उसको देख कर डर लग रहा था। जरा सी भी हाथ की पकड़ ढीली हुई होती तो पकौड़े वाले की जान को खतरा हो सकता था। लेकिन वह पकौड़े वाला गेट पर खड़े सभी यात्रियों को धक्का देते हुए हमारे डब्बे में घुस गया और चिल्लाने लगा गरमा गरम पकौड़े, पानीपत की शान पकौड़े, जो खाएगा वो स्वाद पाएगा और जो नहीं खाएगा वह पछताएगा, मज़ा ना आए तो पैसे वापिस। उसके बेचने के अंदाज से सभी यात्री पकौड़े खरीदने के लिए लालायित हुए। मेरी सीट आखिर में थी तब तक उसके सभी पकौड़े बिक गए थे बस एक ही पीस रह गया था। वह मुझे देख कर कहने लगा साहब यह मेरा आखिरी





लकी पकौड़ा है जो खाएगा वह जीवन में तरक्की पाएगा। उसके हंसमुख मिज़ाज के कारण मैंने ब्रेड पकौड़ा उससे खरीद लिया। मैंने उसको पैसे देते हुए कहा भाई थोड़ा सावधानी से गाड़ी में चढ़ा करो, गाड़ी के रुकने का इंतज़ार किया करो और चलती गाड़ी में मत चढ़ा करो। मैंने उसे बताया कि मैं तुमको गाड़ी में चढ़ते हुए देख रहा था जरा सी भी तुम्हारे हाथ कि पकड़ ढीली हो जाती तो कुछ भी हो सकता था। गाड़ी कहां भागे जा रही थी। गाड़ी तो स्टेशन पर रूकनी ही थी तो तब आराम से चढ़ जाते। ऐसी असावधानी मत किया करो कि जीवन ही खतरे में पड़ जाए। पकौड़े वाले ने कहा सर आजकल बहुत कॉम्पटीशन है, स्टेशन पर 20 पकौड़े वाले हैं। यदि मेरे से पहले कोई पकौड़े वाला डब्बे में घुस जाता तो वही पकौड़े बेच पाता और जो बाद में आएगा वह पकौड़े नहीं बेच पाएगा। यदि मैं पकौड़े नहीं बेच पाऊंगा तो मेरा ठेकेदार मुझे नौकरी से निकाल देगा और एक गाड़ी के आने पर पूरी पकौड़े की ट्रे बेचने का टारगेट हमको मिलता है और पूरी ट्रे बेचने पर कमीशन भी मिलता है। जो पहल कर गया वही बाजी मार जाएगा हमारे बिजनेस में। मैंने कहा कि तुम इतना खतरा मोल लेकर चलती गाड़ी के डब्बे में चढ़ जाते हो क्या आपको डर नहीं लगता। पकौड़े वाला बोला सर हमको अब अनुभव हो गया है कैसे चलती गाड़ी में चढ़ा या उतरा जाता है यह पापी पेट सब डर भगा देता है। वैसे भी डर के आगे जीत है सर, जो डर गया सो मर गया। इसलिए क्या करें साहब नौकरी तो मिलती नहीं है पकौड़े बेचकर ही गुजारा करना पड़ता है। पकौड़े वाले से बात कर ऐसा लग रहा था जैसे कि वह कोई मैनेजमेंट का कोर्स करने के बाद पकौड़े बेच रहा है। उसके मुंह से कॉम्पटीशन, टारगेट और एक्सपीरियंस जैसे शब्द सुनकर मैं हैरान था। गाड़ी ने सीटी दी और पकौड़े वाला नमस्ते कह कर उतर गया।

गाड़ी ने धीरे धीरे स्पीड पकड़ी और अब अगला स्टेशन करनाल आना था। मैं खिड़की के बाहर का नज़ारा देख रहा था तभी किसी की मधुर आवाज कानों में पड़ी। कोई बहुत ही सुरीली आवाज़ में



रघुपति राघव राजाराम पतित पावन सीताराम गाता हुआ मेरे नज़दीक आ गया। अब उसने शब्द गाना शुरू कर दिया जो कि अक्सर गुरुद्वारों में गाया जाता है कोई बोले राम राम कोई खुदाई कोई बोले गोसाई है कोइ अलाहे। यह शब्द सुनकर मेरे डब्बे में सफर कर रहे यात्री जो अमृतसर दरबार साहिब के दर्शन जा रहे थे बहुत प्रसन्न हुए और भक्ति रस में ड्रुमने लगे और सभी ने उसकी झोली में कुछ ना कुछ डाला। तभी उसने ए आर रहमान का बहुत प्रसिद्ध देश भक्ति गीत वंदे मातरम गाना शुरू कर दिया। इस देश भक्ति गीत को सुन कर सभी यात्री बूढ़े बच्चे और जवान सभी झूम उठे और जाते जाते अभी तक जिन यात्रियों ने उसकी झोली में कुछ नहीं डाला था उन्होंने भी प्रसन्न हो कर उसको बक्षीश दी और वह सभी यात्रियों को राम राम जी, सत श्रीअकाल और खुदा हाफिज़ कहकर आगे बढ़ गया। पानीपत से चलकर गाड़ी कब करनाल पहुंच गई समय का पता ही नहीं चला। इस भीख मांगने वाले ने सभी का मन मोह लिया था। उसके भजन सुनकर सभी यात्री खुश थे और सभी ने स्वेच्छा से अपनी जेब से निकालकर कुछ ना कुछ उसकी झोली में डाला। इसी बीच और भी कई भीख मांगने वाले आए हैं लेकिन इतना पैसा और वाह वाही नहीं लूट पाए जितना कि वह लूट गया। उसके अंदाज ने मुझे सोचने में मजबूर कर दिया की भीख जैसे व्यवसाय में भी नयापन, नई सोच नए प्रोडक्ट और टारगेट ग्रूप का ख्याल रखेंगे तो भूखे नहीं मरेंगे और अच्छा कमा सकते हैं। उस भिखारी को पता था कि ट्रेन में सफर करने वाले सभी वर्ग जैसे हिंदू, मुस्लिम, सिख, ईसाई, बूढ़े, जवान का ख्याल करते हुए गीत, भजन और शब्द गाए जाए तो अच्छी कमाई की जा सकती है। उसके भीख मांगने के अंदाज ने मुझे सोचने में मजबूर कर दिया कि आज के समय में राजनीति और व्यापार में सफल होने के लिए सभी वर्ग का साथ और ख्याल रख कर ही सफलता हासिल की जा सकती है। आज की राजनीति और व्यापार का यही मॉडल होना चाहिए। तभी वह सफल होगा और टिका भी रहेगा।



गाड़ी चल पड़ी थी और मैं हरे भरे खेत खलियानों को निहार ही रहा था तभी मेरा ध्यान टूटा और देखा कि एक सामान बेचने वाला हमारे डिब्बे में दाखिल हुआ है। वह ज़ोर ज़ोर से चिल्ला रहा था टाइमपास ताश, लूडो, सांप सीढ़ी, और बच्चे के खिलौने ले लो। उसके हाथ बच्चों के खिलौने से भरे हुए थे और जब वह मेरे नज़दीक आया तो पता चला कि वह सूरदास है। आंखों से उसे दिखाई नहीं दे रहा था और वह गाड़ी में चढ़कर सामान बेच रहा था। कुछ लोग तो उससे केवल बात कर रहे थे और बच्चों के खिलौने को चला कर देख रहे थे लेकिन खरीद नहीं रहे थे। कुछ यात्रियों में ऐसे महानुभाव भी थे जो कि इस सूरदास से भी मोलभाव करने में नहीं कतरा रहे थे। तब उसने कहा साहब मेरे रेट से यदि कम रेट में समान आप को मिल जाए तो वापस मुझे लौटा देना मैं इसी ट्रेन में आपको लौटते वक्त भी मिलूंगा। वह बोला जितना आटे में नमक की जरूरत होती है उतना ही लाभ मैं लेता हूँ इसलिए मोल भाव मत कीजिए। मेरा माल स्टैंडर्ड है और दाम भी उचित है। मैं भीख मांग कर गुजारा नहीं करता केवल मेहनत और ईमानदारी पर विश्वास करता हूँ। ऐसा कहते-कहते मेरे पास आ गया। मैंने उससे पूछा लूडो और सांप सीढ़ी कितने की है तो उसने 70 रूपए बताए। मैंने बिना मोल भाव के दोनों आइटम खरीद लिए। वह कहने लगा साहब मेरे पास एक बहुत ही अच्छे खिलौना आपकी बच्ची के लिए है। नाचता हुआ भालू है जो केवल 100 का है अपने बच्चे के लिए ले जाओ। वह जरूर इस से खेल कर खुश होगी। मेरी बेटी तो अब बड़ी हो गई है जो इस तरह के खिलौनों से नहीं खेल खेलेगी। लेकिन मुझे अपने पड़ोस में रहने वाली छोटी बच्ची का ख्याल आ गया और मैंने वह खिलौना भी ले लिया। उस सूरदास ने मेरा धन्यवाद किया और आगे बढ़ गया।

उसके व्यवहार ने मुझे सोचने पर मजबूर कर दिया। करनाल स्टेशन से एक भिखारी चढ़ा था जो आंखों से अंधा था और भीख मांग रहा था। यह भी आंख से अंधा होने के बावजूद भीख नहीं बल्कि मेहनत मजदूरी और ईमानदारी से जीना चाहता था। आज के युवा जरा सी मुसीबत आने पर आत्महत्या कर लेते हैं। बुरी संगत में पड़कर चोरी डकैती और स्मगलिंग जैसे बुरे धंधों में लिप्त होते हैं। वही एक इंसान आंखें चली जाने के बाद भी हिम्मत, मेहनत, लगन और ईमानदारी से धंधा कर के मिशाल पेश कर रहा है। यह सब सोचते सोचते मैं अपने गंतव्य चंडीगढ़ पहुंच गया।

चंडीगढ़ पहुंचकर ख्याल आया कि घर में पकाने को सब्जी नहीं है और सोचा कि सब्जी मार्केट से सब्जी लेकर ही घर जाता हूँ। मैं चंडीगढ़ की सेक्टर 44 के बुरेल मार्केट चला गया। यह मार्केट

सस्ती, ताज़ा सब्जियों और मध्यम वर्ग के लोगों के लिए बहुत ही किफायती है। मैं मार्केट में आलू खरीदना चाहता था और आलू का भाव 10 रूपए के 2 किलो मिल रहे थे। मैं हैरान था यदि मार्केट में आलू का भाव 10 रूपए का 2 किलो है तो उस बेचारे किसान को क्या फायदा होता होगा। उसकी तो आलू बुआई की लागत भी नहीं मिलती होगी। मैंने सब्जी वाले से 1 किलो आलू तोलने को कहा तो उसने कहा 10 के 2 किलो हैं और 2 किलो से कम नहीं बेचूंगा। मैंने कहा मैं अकेला रहता हूँ कृपया 1 किलो दे दो उसने कहा आगे ट्राई कर लो। आगे एक और सब्जी वाले से पूछा उसने भी यही जवाब दिया और यह कह कर टाल दिया कि आजकल फुटकर की बहुत तंगी चल रही है। मेरे पास 5 रूपए का सिक्का नहीं था और आलू खरीदना जरूरी था क्योंकि आलू के बगैर सब्जी खाने में मजा नहीं आता है। मैं हताश हो गया लेकिन मंडी के कोने में मुझे एक दुकान नज़र आई जहां पर एक बच्चा जोकि 13 या 14 साल का होगा और ज़ोर ज़ोर से आवाज दे कर आलू, प्याज बेच रहा था। मैंने सोचा एक बार इसको भी ट्राई कर लेता हूँ। मैंने उससे पूछा आलू क्या भाव है उसने कहा साहब जी 10 का 2 किलो। मैंने कहा 1 किलो दे दोगे? उसने कहा क्यों नहीं जितना चाहे उतना मिल जाएगा। मैंने फिर कहा मेरे पास 5 रूपए का टूटा नहीं है। उसने कहा कोई बात नहीं आप आलू छंटो और उसने मुझे एक किलो आलू दे दिए। मैंने उसको 10 रूपए का नोट दिया और मुझे 5 रूपया लौटाने के लिए अपने गल्ले को टटोला तो 5 रूपए का सिक्का नहीं मिला तो उसने मुझे 10 का नोट वापस करते हुए कहा आप आते जाते कभी दे जाना। मैं उसकी बात सुन कर हैरान था और उसको बताया कि बाजार में इतने सारे सब्जी वाले होने के बावजूद कोई भी मुझे 1 किलो आलू देने के लिए राजी नहीं हुआ। वह कहते थे 2 किलो से कम नहीं बेचेंगे। मैंने इस नाबालिक सब्जीवाले से पूछा तुम उम्र में उन सभी से छोटे हो लेकिन उन सब से बहुत परिपक्व और समझदार हो। मैंने पूछा इतना विवेक और समझदारी तुम्हारे पास कहां से आई। उस छोटे से बालक ने मुझे कहा साहब मैं अखबार पढ़ता हूँ और कहीं पर पढ़ा था कि संतोष सबसे बड़ा धन है तब से मैंने इस बात को गांठ बांध लिया है। यदि ग्राहक के पास टूटा नहीं होता है तो मैं उनको सब्जी दे देता हूँ और मेरा मानना है कि मेरा पैसा भी वापस आ जाता है। साहब जी व्यापार का मूल सूत्र है कि अपने ग्राहक पर विश्वास करो। मेरे स्वर्गीय पिताजी जी कहा करते थे कि ग्राहक भगवान होता है।

इस नाबालिक से वार्तालाप कर के मैं मंत्र मुग्ध हुआ और मुझे अपने अध्यापक का कथन याद आया कि यात्रा और जीवन यात्रा भी चलता फिरता विद्यालय होता है।





ईश्वर बहुत दयालु है



तनु गोयल
शाखा प्रबन्धक
सी.बी.एस.सी.,
पटपडगंज शाखा, नई दिल्ली

एक राजा का एक विशाल फलों का बगीचा था। उसमें तरह-तरह के फल होते थे और उस बगीचे की सारी देखरेख एक किसान अपने परिवार के साथ करता था। वह किसान हर दिन बगीचे के ताज़े फल लेकर राजा के राजमहल में जाता था।

एक दिन किसान ने पेड़ों पे देखा नारियल अमरुद, बेर, और अंगूर पक कर तैयार हो रहे हैं, किसान सोचने लगा आज कौन सा फल महाराज को अर्पित करूँ फिर उसे लगा अंगूर करने चाहिये क्योंकि वो तैयार हैं और बहुत जल्द दूसरे फलों की अपेक्षा खराब भी हो जायेंगे इसलिये उसने अंगूरों की टोकरी भर ली और राजा को देने चल पड़ा।

किसान जब राजमहल में पहुँचा, राजा किसी दूसरे खयाल में खोया हुआ था और नाराज भी लग रहा था किसान रोज की तरह मीठे रसीले अंगूरों की टोकरी राजा के सामने रख दी और थोड़े दूर बैठ गया, अब राजा उसी खयालों-खयालों में टोकरी में से अंगूर उठाता एक खाता और एक खींच कर किसान के माथे पे निशाना साधकर फेंक देता।

राजा का अंगूर जब भी किसान के माथे या शरीर पर लगता था किसान कहता था, ईश्वर बड़ा दयालु है राजा फिर और जोर से अंगूर फेंकता था किसान फिर वही कहता था ईश्वर बड़ा दयालु है।

थोड़ी देर बाद राजा को एहसास हुआ कि वो क्या कर रहा है और प्रत्युत्तर क्या आ रहा है वो सम्भल कर बैठा, उसने किसान से कहा, मैं तुझे बार-बार अंगूर से मार रहा हूँ, और ये अंगूर तुम्हे लग भी रहे हैं, फिर भी तुम यह बार-बार क्यों कह रहे हो कि ईश्वर बड़ा दयालु है।

किसान ने नम्रता से बोला, महाराज, बागान में आज नारियल, बेर और अमरुद भी तैयार थे पर मुझे भान हुआ क्यों न आज आपके लिये अंगूर ले चलूँ लाने को मैं अमरुद और बेर भी ला सकता था पर मैं अंगूर लाया। यदि अंगूर की जगह नारियल, बेर या बड़े बड़े अमरुद रखे होते तो आज मेरा हाल क्या होता ? इसीलिए मैं कह रहा हूँ कि ईश्वर बड़ा दयालु है!!



कथा सार –

इसी प्रकार ईश्वर भी हमारी कई मुसीबतों को बहुत हल्का कर के हमें उबार लेता है पर ये तो हम ही नाशुक्रे हैं जो शुक्र न करते हुए उसे ही गुनहगार ठहरा देते हैं, मेरे साथ ही ऐसा क्यों, मेरा क्या कसूर, आज जो भी फसल हम काट रहे हैं ये दरअसल हमारी ही बोई हुई है, बोया बीज बबूल का तो आम कहाँ से होये। और बबूल से अगर आम न मिला तो गुनहगार भी हम नहीं हैं, इसका भी दोष हम किसी और पर मढ़ेंगे, कोई और न मिला तो ईश्वर तो है ही।

आज हमारे पास जो कुछ भी है अगर वास्तविकता के धरातल पर खड़े होकर देखेंगे तो वास्तव में हम इसके लायक भी नहीं हैं पर उसके बावजूद मेरे ईश्वर ने मुझे जरूरत से ज़्यादा दिया है और बजाय उसका शुक्र करने के हम उसे हमेशा दोष ही देते रहते हैं।

पर वो तो हमारा पिता है हमारी माता है किसी भी बात का कभी बुरा नहीं मानता और अपनी नेमतें हम पर बरसाता रहता है। अगर एक बार उसकी बख्शिसों की तरफ देखेंगे तो सारी उम्र के भी शुकराने कम पड़ेंगे। ईश्वर वास्तव में बहुत दयालु है।





कल्पना परिहार
विशेष सहायक
क्षेत्रीय कार्यालय, जोधपुर

गुलिवर और डिजिटल दुनिया

कई वर्षों बाद गुलिवर फिर एक बार समुद्री तूफान में फंस कर, वेग से चलती हवाओं के बीच अपने साथियों से बिछड़ कर लहरों के साथ एक अनजान तट पर पहुँच गया। जब गुलिवर की आंख खुली उसने अर्धचेतन अवस्था में अपने आप को बहुत से लोगों से घिरा पाया, किसी विचित्र यंत्र के साथ। सभी अपने चेहरे पर अनेकों मुद्राओं के साथ उस पर निशाना साधे उस यंत्र पर अपनी उंगलियाँ चला रहे थे यह देखते ही गुलिवर के होश उड़ गए उसने सोचा कि कहीं यह यंत्र उसे मारने के लिए तो नहीं है 'है भगवान अब ये कौन सी दुनिया है और यह कैसा हथियार है।' तभी वहाँ सैनिकों की टुकड़ी आई और उसे एक वाहन में बिठा दिया। लंबी दूरी कुछ क्षणों में तय हो गई। गुलिवर ने देखा रात होने पर भी चारों तरफ हजारों दिए बिना लौ के ही टिमटिमा रहे थे। रात में भी दिन जैसा उजाला था। अब गुलिवर को एहसास हो गया था कि वह ऐसे विचित्र दुनिया में आ गया है जहाँ लोग ना तोलिलीपुट वासीयों की तरह बौने हैं और ना ही ब्रोबडिंगनाग वासियों की तरह विशालकाय पर सामान्य होते हुए भी विचित्र हैं।

कुछ ही देर में सैनिकों ने उसे अपने अफसर के सामने पेश कर दिया था। फिर जब गुलिवर ने अपना नाम और पूरी कहानी सुनाई और एक नाव की व्यवस्था करने का आग्रह किया ताकि वह अपने घर लौट सके तो अफसर को यकीन हो गया कि यह कोई ओर नहीं बल्कि एक सनकी बहुरूपिया है। उसने सैनिकों को आदेश दिया कि हट्टे कट्टे दिखने वाले इस आदमी को किसी मजदूरी पर लगाया जाए और इस पर नजर रखी जाए।

गुलिवर को एक फैक्ट्री में मजदूरी पर लगाया गया। वहाँ पहुँचने पर उसने देखा कि बड़ी-बड़ी मशीनों से सारा काम अपने आप हो रहा है, आस पास मौजूद लोग एक काँच की पट्टिका पर उंगलिया घुमा कर उन मशीनों को संचालित कर रहे हैं। उसे सामान्य से दिखने वाले लोगो मे भी किसी दिव्यशक्ति के होने का अहसास हुआ। उसने वहीं रह कर ऐसी

ही शक्ति अर्जित करने की सोची। उसे रहने के लिए एक कमरा दिया गया एक अन्यकर्मचारी के साथ।

जब अंधेरे कमरे में बत्ती जलाई गई तो गुलिवर का फिर माथा ठनका कि फिर एक उंगली चली और उजाला हो गया। उसके साथी ने विचित्र यंत्र पर फिर से उँगली चलाई और कुछ मिनट में ही खाना आ गया। यहाँ तक की उंगली घुमा कर उसने उस विचित्र यंत्र पर खुद का और गुलिवर का प्रतिबिंब अंकित कर दिया। अब उसे यकीन हो गया कि यह सेना का मुखबिर है और उसे कभी भी कैद कर सकता है।

सवेरा होने से पहले ही गुलिवर छुप कर निकल भगा। भागते भागते वह बहुत दूर निकल गया। थकान और भूख प्यास से बेहाल हो वह गिरकर बेहोश हो गया। जब वह होश में आया तो उसने अपने आप को एक घर में पाया जहाँ कुछ महिलाएं और बच्चे दिखाई दिए। कमरे में ठंडक होने का जिक्र करने पर एक महिला ने उठकर फिर एक यंत्र पर उंगली घुमाई और कमरा सामान्य तापमान पर आ गया। एक बार फिर उसका माथा ठनका और वहाँ से उठने को हुआ तभी पास रखी मशीन पर उसका हाथ लगा तो वह थोड़ा सहम गया मगर पास खड़ी महिला ने उसे बताया कि यह मशीन तो हवा को शुद्ध करती है और हमें प्रदूषण से बचाती है। अनायास ही गुलिवर के मुँह से निकला, "हवा को भी मशीन से शुद्ध करते हैं", उस महिला ने इठलाते हुए कहा, "हां भैया हम तो पानी भी मशीन से शुद्ध करते हैं और मशीन से ही शुद्ध खाना भी बनाते हैं।" गुलिवर इन सब बातों को समझने की कोशिश करने लगा और सोचने लगा कि यहाँ लोगों को हवा पानी शुद्ध करने के लिए मशीनें लगानी पड़ती है क्या यहाँ पर पेड़ पौधे भी निराले हैं जो हवा पानी भी शुद्ध नहीं कर सकते।

फिर उसने घर में इधर-उधर नजर दौड़ाई पास में ही बच्चे खेल रहे थे। उसने देखा बच्चे अजीब चीजों से खेल रहे थे



और अपने उंगलियों के इशारे से यंत्र चला रहे थे। उसे बताया गया कि यह रिमोट से चलते हैं, मोबाइल व वीडियो गेम हैं। गुलिवर ने सोचा हमारे देश में तो बच्चे गुड्डे-गुड्डियों या दौड़ भाग कर खेलते हैं, वाकई ये अजीब देश है। खिलौने भी हथियार जैसे लगते हैं। तभी सामने दीवार पर बड़ी सी कांच की पट्टिका दिखी और उसके आश्चर्य का ठिकाना नहीं रहा जब उसमें बहुत से लोगों को कैद पाया। उसने सोचा इस देश में घर पर भी कैद खाना है महिलाएं और बच्चे भी सशक्त प्रहरी हैं और दिव्य शक्ति से लोगों को कैद कर लेते हैं। वहां से भागने के अलावा उसे कोई रास्ता नहीं सुझा, चुपके से वह वहां से खिसक लिया और समुद्र की ओर जाने लगा। उसने सोचा तट पर जाकर वह स्वयं कोई कोशिश करके अपने देश लौटने का इंतजाम करेगा।

रास्ते में उसने कुछ युवाओं को देखा उसी विचित्र यंत्र पर उंगलियां घुमा रहे थे और जोर जोर से अकेले ही किसी से बातें भी कर रहे थे, कोई मुस्करा रहा था, कोई झूम रहा था। उनके कानों को किसी सजा के रूप में बंद कर दिया गया था। 'हे भगवान ये कैसा विचित्र देश है बेचारे युवाओं कोई यातना दी जा रही है की उनके कान बंद कर दिए हैं और इस कारण वे

अपना मानसिक संतुलन खो बैठे हैं और अजीब व्यवहार कर रहे हैं। वह उनसे कुछ कहता उससे पहले ही उन्होंने विचित्र यंत्र उसकी ओर घुमा कर उंगलियां चलानी शुरू कर दी। वह घबरा गया और सोचने लगा बड़ी मुस्तैद आर्मी है यहां लगता है सभी लोग हथियार से लैस हैं, यह सोच कर वहां से किसी तरह से बच निकला और तट पर पहुंच गया।

वह अपने देश वापस जाने के बारे में सोच ही रहा था कि एक व्यक्ति उसके पास आकर बोला कि तट पर एक नौका तुम्हारा इंतजार कर रही है, तुम्हारे साथी तुम्हें लेने आये हैं। गुलिवर सोच में पड़ गया कि ये कैसे हुआ, उन्हें मेरा पता कैसे मालूम चला। उस व्यक्ति ने उसे बताया कि यह डिजिटल दुनिया है और हम ड्रोन व सेटेलाइट की सहायता से समुद्री यात्रियों और तट पर निगरानी रखते हैं, और हमने तुम्हें देख लिया था और तुम्हारे साथियों तक संदेश पहुंचा दिया था। गुलिवर ने उन्हें धन्यवाद दिया और यह सोचते हुए चल दिया कि काश ये विचित्र यंत्र पहले की यात्राओं में भी होते तो उसे भटकना नहीं पड़ता।



Babies' Corner

To
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No.58/2013 dated
29.06.2013

RISWAN & NAYILAH
Children Of
Mr Shabin A M, Officer,
NRI Cell, CO, TVM &
Mrs Fouzia A L, Officer,
Ullur Branch



Time Management Key to Efficiency & Productivity



K.P. Ramesh Rao,
Ex-Employee
Canara Bank

"Time is free, but priceless. One cannot own it, but one can use it. One cannot keep it, but one can spend it. Once one has lost it, one can never retrieve it.."

Time is a subject of serious discussion in ordinary life, in philosophy and in Science. In Indian Philosophy, Kālā is a living entity sometimes personified as Rudra or Siva who devours or consumes creation in bits and pieces, which is what Time is. Time means consumption. In Science, Time is part of Space, both of them forming a single entity called 'Space-Time Continuum.' There was neither Space nor Time before the Big Bang, a name given to the moment when the creation of the Universe began. In the ordinary sense, Time is what the clock, the sun, the



moon, the earth, the seasons, etc. signify by their movements. There cannot be an absolute definition of time. In ordinary life, time is measured in relation to events happening and work done. The past is time that is passed, the present is time at hand and the future is time ahead.

Time though appears beginning less and endless acquires limitation once some task is set against it. I brush my teeth in 3 minutes or take bath in 10 minutes means I have congealed time and UNITISED it. This unitisation of time is useful in day to day life to define and valorise different activities. When there is a single task, a timeframe becomes necessary in order that the task is

not stretched or shrunk inordinately. When there are many tasks to be done, one need to prioritise and go by deadlines to each task so that all of them are finished according to specifications set. Thus fragmenting time has practical benefits.

Today we are living in a complex world where time is at a premium because the range of human activities and pursuits have increased beyond imagination. Unlike the simple, leisurely, countryside life of olden days, modern life has put greater pressure and demands on time. In a mechanistic world such as the current one, everything has to move in step with time before time-out happens. It is in this context that time management assumes importance.

What is time management? It simply means organising one's time in such a way that one's efficiency, work quality, productivity, and output are maximised, the stress factor is minimised, the work- life balance is idealised, and the leisure and relaxation period is



Time Management

optimised. Time management is necessary both in personal life and in working life. Its value is proportionately high in corporate life.

In time management, five things stand out. Organisation, Prioritisation, Economisation, Planning and Delegation. Organisation refers to a well-honed



work system where the goals are clear, tools are effective, and housekeeping is spick and span. When the objective to be achieved is definite and clear, there is no chance of straying in doubts and confusion. A task is much more easier and smoother if the tools are at hand, ready and in shipshape.

Prioritisation sets clear distinction between exigent, urgent, important and emergent tasks. Exigent tasks do not happen always, but one has to be well prepared for it at any given time. Urgent tasks are important tasks with no elbowroom to manoeuvre. Important tasks are those that matter most at all times and cannot be compromised timewise, among other things. Emergent tasks are those which are waiting in the wings for their turn but cannot be pushed back.



To illustrate with a homely example: On marriage eve night, the electric system broke down in the complex where the guests and host were housed. Nothing could proceed without light because the preparations start from almost midnight for the marriage in the morning. Vegetables and grocery for marriage snacks/meals had not arrived because the lorry carrying them had broken down midway. The priest who would conduct the marriage had an accident. The reception music group was held up due to cancellation of the train. Now restoring the electric system is Exigency. Making alternate transport for vegetables and grocery is Urgency. Arranging a substitute priest is Importance. Finding a music band locally is emergent ie. about to come. Since the reception is in the evening and music can even be done away with, the issue can be placed down at the end of priority list. At corporate levels the equivalent situations are more serious and at stake are cost, profit as well business reputation.

Coming to Economisation, it refers to getting the task done with minimum efforts with maximum results. Economisation is the hallmark of efficiency and productivity. Any task well and neatly executed conserves both time and energy. Like monetary investment, investment of efforts and time should be wisely done because in the long run time has the same value as money. For this, expertise has to be developed. If potter who produces one elegant vase in one hour produces two vases of the same elegance in that one hour, that is Economisation.

Planning is an essential ingredient of time management. Drawing out a plan provides clear vision and arms the mission with additional strength. It is the same as strategising a war or working out its logistics. It is said that Napoleon won the battles in his mind first, and then in the battlefield. Planning clears all mental cobwebs in advance and presents a well laid-out path, which is easier to tread or march upon towards the already set goals. It is to be borne in mind that planning should include possible substitutions, even deviations and shortcuts, in the case of contingencies and unexpected setbacks. They call it Plan B, Plan C etc.

Delegation is to time management what is check-in baggage to air travel. One cannot carry the whole of luggage with one to on one's seat. Similarly, one has to learn to pass excess baggage to those who are meant to handle them. Let multitasking be left to octopuses. Centralising all functions and decisions either out of lack of faith on others or out of a false sense of one's own perfectibility is self-defeating. It may even end in overload, tripping and even total burnout.

Talking of stress, an important goal of time management should be to create a decent quantum of free time for oneself to relax, refresh, recreate, and recharge. Coming out of the daily grind at regular intervals, taking break from the routine, leaving the brain fallow now and then is imperative from the point of view of both physical and mental health. At the end of the day all sweat and toil is to find health, happiness and self-fulfilment. If work is the current account of time management, free time is its savings bank account. Never have an overdraft account in time management! "It is not enough to be busy," said Thoreau, the American thinker, "The question is, what are you busy about?"





अनुवाद : विधि के विशेष संदर्भ में



बी सरस्वती

वरिष्ठ प्रबंधक

राजभाषा कक्ष

अंचल कार्यालय, तिरुवनंतपुरम

आमुख :

अनुवाद अपने आप में कला और विज्ञान दोनों है। स्वर्गीय श्री नेहरु ने अपने लेख शब्दों का अर्थ में लिखा था “एक भाषा से दूसरी भाषा में अनुवाद करना बहुत कठिन काम है और सच पूछिये तो ज़रा भी गहरी बातों का ठीक-ठीक अनुवाद हो ही नहीं सकता।” चक्रवर्ती राजगोपालाचारी ने लिखा था “मेरा यह सुदृढ़ अभिमत है कि उत्कृष्ट साहित्यिक ग्रंथों का एक भाषा से दूसरी भाषा में अनुवाद करना संभव नहीं है।” होमर का अनुवाद करते समय विलियम कूपर ने अपने पत्र में लिखा था “हर भाषा में कुछ ऐसे तत्व होते हैं जिनका दूसरी भाषा में रूपांतर करना उसके पाठ को ही नष्ट कर सकता है।”

अनुवाद करते समय हमें पाँच ‘क’ पर ध्यान रखना होगा। क्या, क्यों, कैसे, किस के लिए और कब। यह इसलिए कि अनूदित सामग्री, इसकी

आवश्यकता, लक्ष्य समूह आदि अनुवाद की गुणवत्ता को प्रभावित करता है। सरकारी काम काज में जो सबसे महत्वपूर्ण बात है, वह सौंदर्य की नहीं, बल्कि रस की है। एक भाषा से दूसरी भाषा में अनुवाद करते समय यह महत्वपूर्ण है कि जिस भाषा से अनुवाद किया जा रहा है उसकी संकल्पना दूसरी भाषा में ठीक-ठीक आ जाए। इसके लिए यह आवश्यक है कि अनुवादक को पहले विषय की जानकारी हो और इसके बाद दोनों भाषाओं का ज्ञान हो। यह ध्यान अवश्य रहें कि यह अनुवाद जिस के लिए किया जा रहा है वह इसे अच्छी तरह से समझ सके। तो आप इसे सरलता से कर सकते हैं। इसके लिए आप जटिल वाक्य रचना से बचें और सरल भाषा का प्रयोग करें। अनुवाद शब्दों का नहीं, बल्कि संकल्पनाओं का होता है। यही इसका मूल सिद्धांत है।

विधि एवं अनुवाद :

पुराने जमाने में गाँवों में पंचायत होती थी। वहाँ की अच्छी-बुरी

घटनाओं, झगड़ों एवं अन्य विषयों पर जब बहस होती थी, तब पंचायत निर्णय करती थी। धर्म संबंधी बातों पर धार्मिक आचार्य निर्णय लेते थे। सबसे बड़े निर्णय अधिकारी राजा होते थे। हमारे देश में मनु स्मृति, पाराशर स्मृति आदि नीति ग्रंथ विधि के भी ग्रंथ थे।

युगों के बदलते-बदलते विधि और प्रशासन की प्रक्रिया में परिवर्तन होता चला है। मुगल शासन काल में प्रशासन फारसी भाषा के माध्यम से चलता था। विधि के क्षेत्र में भी फारसी का बोलबाला था। जब अंग्रेज कंपनी का शासन जम गया, अंग्रेज न्यायाधीश (जज) होने लगे तब विधि की भाषा अंग्रेजी होने लगी। भारतीय वकील, पंडित और मौलवी आदि यहाँ की नियमावली अंग्रेज जज को समझाते थे। इस

कार्य में अनुवाद सहायता देता था। इंग्लैंड की विधि प्रणाली भी भारत में लागू की गई थी। इसलिए जज, वकील और जूरी की व्यवस्था यहाँ की गयी। बाद में जूरियों की व्यवस्था समाप्त हुई।

अंग्रेजी जानेवाले वकील अंग्रेजी के माध्यम से भारतीयों के मुकदमों की पैरवी करते थे। निर्णय अंग्रेजी में सुनवाया जाता था। यह प्रणाली अंग्रेजों को भी अनुचित अनुभव हुई। इसलिए ब्रिटिश पार्लियामेंट ने अठारहवीं शती के अंत में यह विधान कर दिया कि भारत संबंधी विधि के अनुवाद भारतीय भाषाओं में प्रकाशित किए जाएं। सन् 1820 में यह आदेश दिया गया “Every regulation with marginal notes, shall be translated in the Persian and Hindustani languages by the translators. किंतु 1830 में फारसी समाप्त हो गयी और अंग्रेजी ही रही। फिर भी भारतीय न्यायालयों में, खास करके छोटे न्यायालयों में, फारसी शब्दावली जारी रही है।



विधि अनुवाद – प्रारंभिक प्रयास :

हिंदी की विधि शब्दावली का संग्रह और सर्वप्रथम प्रकाशन करने का श्रेय श्री एस एस विल्सन को है (Glossory of Judicial and Revenue Terms 1855). 1961 ई में राजभाषा विधायी आयोग की स्थापना हुई। इसका कार्य भारतीय मानक विधि शब्दावली तैयार करना था। सन् 1970 में विधि शब्दावली का प्रकाशन हुआ। इसका परिवर्धन समय-समय पर होता आ रहा है। विधि शब्दावली का अनुवाद कठिन होता है। सामान्य दृष्टि से विधि शब्द की अपेक्षा कानून शब्द अधिक प्रचलित है। फिर भी विद्वानों ने विधि शब्द को स्वीकार किया है। इसका कारण यह है कि जब कानून शब्द से विशेषण आदि रूपों का निष्पादन करना पड़ता है तब वे फारसी शब्द हिंदी की प्रकृति के अनुकूल नहीं पड़ते। हमारे देश में पहले जो फारसी शैली की विधि शब्दावली थी उसका एक उदाहरण “आपको इतला दी जाती है कि अगर बरोज मजबूर आप हाजिर न होंगे तो मुकदमा बगैर हाजिरी फैसला होगा। बसबत मेरे दस्तखत और मुहर अदालत के आज बतारीक 29 माह 3, सन् 1978 जारी किया गया।” आधुनिक संविधान के अनुसार जो विधि शब्दावली तैयार की गई है, उसमें संस्कृत शब्दों की अधिकता है। किंतु विधि की भाषा जन साधारण की नहीं हो सकती।

अनुवाद – सरकारी प्रयास :

स्वतंत्रता प्राप्ति के बाद वैज्ञानिक-तकनीकी शब्दावली के लिए शिक्षा मंत्रालय ने सन् 1950 में वैज्ञानिक शब्दावली बोर्ड की स्थापना की। सन् 1952 में उक्त बोर्ड के तत्वावधान में शब्दावली निर्माण का कार्य प्रारंभ हुआ। अन्ततः 1960 में केन्द्रीय हिन्दी निदेशालय की स्थापना हुई। इस प्रकार विभिन्न अवसरों पर तैयार शब्दावली को 'पारिभाषिक शब्द संग्रह' शीर्षक से प्रकाशित किया गया, जिसका उद्देश्य एक ओर वैज्ञानिक तथा तकनीकी शब्दावली आयोग के समन्वय कार्य के लिए आधार प्रदान करना था और दूसरी ओर अन्तरिम अवधि में लेखकों को नई संकल्पनाओं के लिए सर्वसम्मत पारिभाषिक शब्द प्रदान करना था।

सन् 1962 में डॉ. दौलत सिंह कोठारी की अध्यक्षता में वैज्ञानिक तथा पारिभाषिक शब्दावली आयोग की स्थापना की गई। वैज्ञानिक तथा तकनीकी शब्दावली आयोग (सीएसटीटी) हिन्दी और अन्य सभी भारतीय भाषाओं के वैज्ञानिक और तकनीकी शब्दों को पारिभाषित एवं नए शब्दों का विकास करता है। अपनी स्थापना से अब तक के वर्षों में शब्दावली आयोग ने ज्ञान की विभिन्न शाखाओं, यथा-विज्ञान, मानविकी, समाजशास्त्र, कृषि, आयुर्विज्ञान तथा

इंजीनियरिंग इत्यादि में कई लाख तकनीकी शब्दों के हिन्दी पर्याय निर्धारित कर उन्हें विभिन्न शब्द संग्रहों तथा परिभाषा कोशों के रूप में प्रकाशित किया है। सन् 1968 में ग्रंथ निर्माण की योजना के अंतर्गत 15 राज्यों में 'ग्रंथ अकादमी' तथा 'पाठ पुस्तक मंडलों' की स्थापना की है जिससे कि हिंदी के साथ-साथ भारत की अन्य आधुनिक भाषाओं में तकनीकी शब्दावली का विकास तथा पाठ-पुस्तक का प्रकाशन किया जा सके।

शब्दावली आयोग तथा विभिन्न राज्यों में स्थापित ग्रंथ अकादमियों तथा पाठ-पुस्तक मंडलों के समन्वित प्रयास से अब तक हजारों पाठ-पुस्तकों का प्रकाशन किया जा चुका है। इसके अतिरिक्त पूरक सामग्री के रूप में ग्रंथ मालाओं, चयनिकाओं तथा पत्र-पत्रिकाओं की एक लंबी सूची प्रस्तुत की जा सकती है। अखिल भारतीय शब्दावली, विभागीय शब्दावलियाँ तथा प्रशासनिक शब्दावली अपने आप में आयोग के अनूठे प्रयास हैं। शब्दावली आयोग ने कम्प्यूटरीकृत राष्ट्रीय शब्दावली बैंक की स्थापना भी की है। फरवरी 2000 में आयोग ने राष्ट्रीय सूचना केन्द्र के सर्वर पर वेबसाइट प्रारम्भ किया है। इस वेबसाइट पर आयोग के विषय में अंग्रेजी तथा हिंदी दोनों भाषाओं में पूरी जानकारी दी गई है तथा कई महत्वपूर्ण विषयों की शब्दावलियाँ भी उपलब्ध करायी गयी है।

विधि की भाषा एवं जन साधारण की भाषा :

विधि की शब्दावली में अपेक्षित सर्वप्रमुख गुण निश्चित अर्थवत्ता है (precision of meaning). विधि के क्षेत्र में वस्तुओं के नाम कम होते हैं, संकल्पनाएं अधिक होते हैं। हम सामान्य व्यवहार में कई संकल्पनाओं के लिए एक सामान्य शब्द का व्यवहार कर सकते हैं। किंतु विधि के क्षेत्र में इनमें सूक्ष्म अंतर होता है।

उदाहरणार्थ Ordinance, Mandate, Writ & Injunction. चारों शब्द मूलतः आदेश का भाव ही प्रस्तुत करते हैं। मगर प्रत्येक का विशिष्ट अर्थ तथा प्रसंग होता है।

अध्यादेश अथवा Ordinance आधिकारिक आदेश जो किसी कार्य, व्यवस्था आदि के संबंध में राष्ट्रपति या राज्यपाल द्वारा निकाला जाता है। आदेश अथवा Mandate वह अधिकार है जो कोई बहुत उच्च अधिकार रखनेवाले मंडल या संस्था अपने किसी सदस्य राज्य को अथवा प्रदेश को कुछ दिनों तक व्यवस्था करने या शासन चलाने के लिए देता है। किसी उच्च न्यायालय की ओर से अधीनस्थ न्यायालय को कोई विशिष्ट कार्य करने के लिए भी इस प्रकार का आदेश दिया जाता है।



याचिका अथवा Writ सर्वोच्च न्यायालय या किसी उच्च न्यायालय का दिया हुआ वह आदेश है जो अधीनस्थ न्यायालय को किसी मामले की सुनवाई तब तक रोक रखने के लिए कहे जब तक सर्वोच्च न्यायालय या उच्च न्यायालय उस मामलों में अपना विचार प्रकट न कर दें।

Injunction किसी आदेश या निर्णय द्वारा किसी काम को करने से रोकने अथवा करने के लिए कहा जाता है।

अनुवाद की सहायक सामग्री (Tools for Translation) :



अनुवाद के क्षेत्र में प्रतिदिन प्रगति होती जा रही है। अनुवाद विज्ञान के नये नये आयाम खुलते जा रहे हैं। पुराने जमाने में अनुवाद को आसान और सस्ता काम मानते थे। मगर अब अनुवाद को अंतर्राष्ट्रीय स्तर की गरिमा प्राप्त हो चुकी है।

अनुवाद के लिए सहायक सामग्री की बात इसलिए उठती है कि मानव की बौद्धिक क्षमता सीमित होती है। एक कुशल अनुवादक स्रोत भाषा और लक्ष्य भाषा में अपने को पारंगत भले ही समझे, फिर भी उसका ज्ञान वस्तुतः सीमित रहता है। प्रत्येक भाषा में अनेक नई संकल्पनाओं की उद्भावना हो रही है। उनके लिए नये-नये शब्द गढ़े जा रहे हैं। यह संभव नहीं है कि कोई अनुवादक ज्ञान-विज्ञान के अनंत क्षेत्रों का अधिकारी विद्वान हो। अनुवादक जिस विशिष्ट क्षेत्र का विशेषज्ञ हो उसकी सामग्री का अनुवाद उसके लिए अधिक सुगम होगा। वह प्रायः या तो स्रोत भाषा पर अधिक अधिकार रखता है या लक्ष्य भाषा पर। ऐसी दशा में अनुवादक के लिए सहायक सामग्री अनिवार्य होती है।

अनुवाद की प्रक्रिया में सबसे पहले मूल सामग्री की बातों को अच्छी तरह समझना पड़ता है। जहाँ विषय दुरूह है वहाँ विषय पर प्रकाश डालनवाले संदर्भ ग्रंथों की आवश्यकता पड़ती है। जहाँ

किसी खास विषय की शोध सामग्री का अनुवाद करना पड़ता है, वहाँ शोध संदर्भ ग्रंथ भी पढ़ने पड़ते हैं। जहाँ सामान्य पाठक के लिए किसी सामग्री का लोकप्रिय अनुवाद करना है वहाँ उस विषय के विश्व विज्ञान कोश से थोड़ी बहुत जानकारी मिलती है।

आजकल सारी विकसित भाषाओं में धर्म, साहित्य, दर्शन, शिक्षा, विज्ञान, प्रौद्योगिकी आदि हर क्षेत्र में विश्व विज्ञान कोश उपलब्ध है। मूल सामग्री का भाव समझ लेने के पश्चात् उसके योग्य लक्ष्य भाषा के शब्दों का पता लगाना पड़ता है। द्विभाषी शब्द कोश इसमें सहायता देते हैं। सामान्यतः शब्द कोशों में एक-एक शब्द के अनेक अर्थ दिये जाते हैं। उनके प्रसंगों का उल्लेख नहीं रहता। गलत शब्द, गलत प्रसंग दोनों अनुवाद के काम को मीने में मिलाते हैं। इसलिए प्रसंगानुसार उचित शब्द चुन लेना अनुवादक का काम है। इस दिशा में प्रयोग को, ऐतिहासिक कोश, पर्यायवाची कोश आदि सहायता दे सकते हैं।

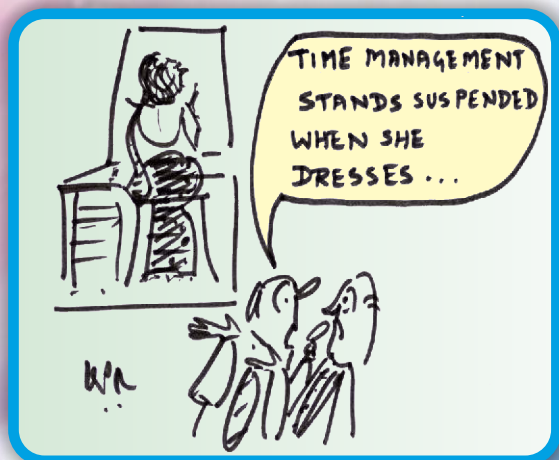
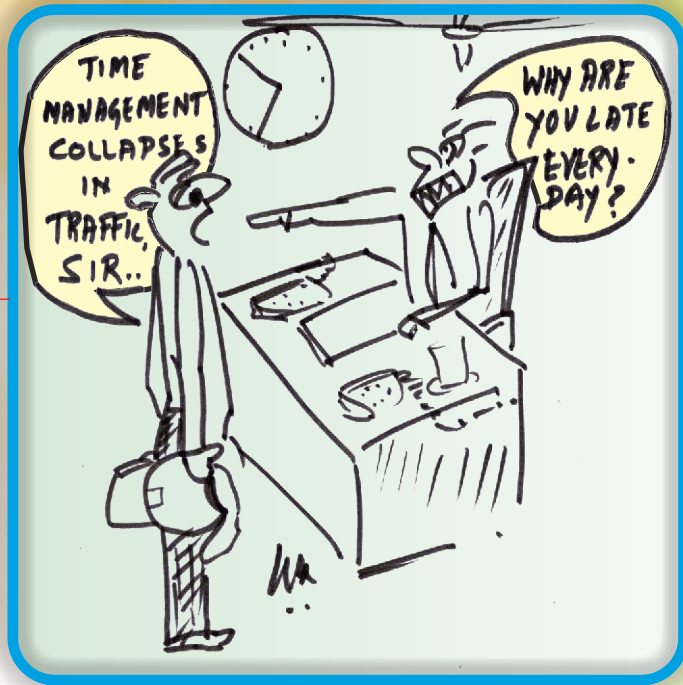
जो अनुवादक विज्ञान और प्रौद्योगिकी के क्षेत्र में अनुवाद करते हैं उनके लिए समस्या और भी है। विधि के क्षेत्र की भी बात ऐसी ही है। एक ही तकनीकी शब्द विभिन्न तकनीकी क्षेत्रों में विभिन्न अर्थों में प्रयुक्त होता है। अनुवादक को प्रत्येक विज्ञान का द्विभाषी शब्द मिले तो वह त्रुटिरहित अनुवाद कर सकेगा और अनुवाद कार्य में शीघ्रता भी आएगी।

आज अनुवाद कार्य को संपन्न करने के लिए कई प्रौद्योगिकी सहायक सामग्रियाँ भी उपलब्ध है। गूगल ट्रांसलेटर, कंठस्थ आदि कुछ उदाहरण है। एक बात ध्यान रखना समीचीन होगा कि इन सब प्रौद्योगिकी उत्पादों का विकास मानव ने ही किया है, तो इन मशीनों की तुलना में अच्छा अनुवाद मानव कर पाएगा।

उपसंहार :

शुरू में बताया था कि अनुवाद अपने आप में कला और विज्ञान दानों है। अनूदित सामग्री में, कला का सौंदर्य और विज्ञान का अनोखापन होना आवश्यक है। विधि की भाषा में प्रायः एक-एक अनुच्छेद एक-एक संश्लिष्ट वाक्य के रूप में लिखा जाता है। प्रायः ऐसे वाक्य लम्बे होते हैं और उनके उप वाक्य होते हैं। इनका अलग-अलग अनुवाद करना पड़ता है और मूल वाक्य के साथ इनका संबंध भी सुरक्षित रखना पड़ता है। इसलिए विधि की भाषा के अनुवादकों को विधि का विशेषज्ञ होना चाहिए। साथ में अनुवादक को अपनी प्रतिभा का भी विकास करना आवश्यक होता है। अगर अनुवादक में प्रतिभा नहीं तो अच्छा अनुवाद नहीं होता।





Refer to "drawer" by:
K P Ramesh Rao





Themes to shape global economy post Covid-19



Rupali Sarkar
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The World today is fighting a two pronged battle against the impact of Covid-19, minimizing the health risks and infections from the pandemic on the one hand and containing the economic damages, while trying to keep the economy afloat on the other. The economic damages inflicted because of Covid-19 and the consequent lockdown imposed by major economies including US, UK Eurozone, China and India is expected to be immense, leading to a contraction in world GDP growth.

The deep economic impact of the pandemic has been well acknowledged and is being much talked about. Hence taking a step forward, we try to look at the future of the global economy post Covid-19. This pandemic is expected to create a new normal and change many ways on how economies, business and markets operate. Hence we explore five key themes that are expected to shape the global economy once the pandemic fades and the world adjusts to this new normal.

Further deterioration in US China relationship - US and China were at loggerheads even before the Covid-19 pandemic hit the world. For over two years, increasing round of tariffs, restriction on business (eg Huawei), heated exchange of words (US called China currency

manipulator) and several rounds of failed negotiations were the highlights of the diplomatic ties between the two nations. However, in October 2019, US and China reached a tentative agreement for the "first phase" of a trade deal, thus providing some solace to the persistent trade tensions and providing a breather to the markets. However, with the emergence of Covid-19 and China being the ground zero, things have again taken an ugly turn. The resentment in US toward China has increased sharply, triggered by the stand taken by the US administration led by President Donald Trump to attribute the blame of the pandemic on China. Recently US imposed new restrictions on Chinese tech giant Huawei to use American technology. All this suggest that another difficult phase in the US China relation is in the offing and this may act as next round of negative trigger for the markets once the pandemic fades.



China's dominance in global order to remain unscathed- In contrast to popular opinion, China may continue to enjoy a dominant position in global economy, manufacturing and trade. Opinions that China may lose its hold over the globe is based on two prepositions- First is the damage to its own economy due to the pandemic and the second and stronger one is the negative spotlight on China and worsening diplomatic ties in the current situation. The latter has led to expectations that companies may stop doing business in/with China,



economies will sever trade ties and China will be isolated. However, this may not be feasible, not at least in the short-run given the hold China has on the global economy currently.

To put this in numbers, China is world's second largest economy, presently accounting for the largest share of world's manufacturing output (28%), world's imports (15%) and second largest share of world's exports (8%) and oil consumption (14%). Hence for the world, it will not be easy to replace such dependencies in the short run without creating imbalances. Further, in 2020 China is among the very few economies that would still have a positive growth rate (besides India as per IMF) thus suggesting that the country will continue to add to its output while most other countries are expected to see a decline.

A strong blow to globalization- The world has seen an increase in protectionist policies in the last half decade, with developments like Brexit, US China trade war, US immigration control measures and rise of reshoring in Japan. The current pandemic underscored the risks related to concentration of outsourcing to a few regions as well as the fallouts of an extremely globalized world. Hence de-risking supply chains will be a key business priority and more inward looking policies, with focus on strengthening domestic driver will be a key theme of the post Covid-19 world.



Increase in income inequality - Covid-19 will eventually fade but will leave behind a world that is expected to be more unequal in terms of income and prosperity. First, the lockdown in response to the pandemic and the consequent disruption to businesses has led to huge job

losses across the globe. While businesses are gradually gaining back normalcy; having employment back to pre Covid-19 time will take much longer. Second, the current pandemic has forced businesses to innovate and adopt more digital avenues to sustain profitability. According to a McKinsey report, automation could eliminate around 236 million jobs in China, 120 million in India and 73 million in US by 2030. Unemployment is already an issue at large across the globe and a faster pace of digitization will aggravate the problem, especially for low skilled jobs. Hence, higher unemployment and greater income inequality is likely to characterize the post Covid-19 world.



The changing face of healthcare - The Covid-19 pandemic has brought to the forefront the issue of inadequate healthcare infrastructure and capacity, which has hitherto been sidelined. In developing countries like China and India, immense thrust is given on physical infrastructure like roads, railways, power and bridges, while government spending on infrastructure remains muted. As per World Bank, in India and in South Asia, expenditure on health accounts for just 3.5% of GDP compared to a global average of 9.9% and 17% in US. This definitely will change if the learnings from the current pandemic are put to use. A specially designed fiscal push from the government in public health, with a wider social outreach, especially in developing countries is the need of the hour. Further, easier regulator processes for private sector health facilities will also complement the emerging health needs. This will make the world much stronger, confident and prepared to tackle a pandemic of this magnitude in future.





APRIL 2020

Non-food loan growth declines to 7.3% in Feb:

The pace of non-food credit dispensed by Indian Banks decelerated to 7.3 per cent in February, from 13.2 per cent in the year-ago period. The slump in credit was evident across industry, agriculture, and the services sector. However, the retail loans segment was an exception, to 17% in February 2020 as against 16.7 per cent in February last year, according to RBI data. Bankers said the tepid credit off-take was a reflection of the prolonged economic slowdown.

Commerce Ministry extends foreign trade policy by one year:

The Commerce Ministry extended the quinquennial foreign trade policy (2015-2020) by another year till 31 March, 2021 while continuing with most of the existing export promotion schemes. "Benefit under all the export promotion schemes (except Service Exports from India Scheme) and other schemes, available as on date, will continue to be available for another 12 months. Decision on continuation of SEIS will be taken and notified subsequently," the Commerce Ministry said in a statement. Validity period for making imports under various duty free import authorizations expiring between 1st February and 31st July has been allowed automatic extension for another six months from the date of expiry, without requirement of obtaining such endorsement on these authorizations.

Core sector output at 11 month high:

A sudden uptick in petroleum production pushed up the output of the eight core sectors to an 11-month high of 5.5 percent in February, after January's output was revised to a reduced 1.4 percent. Core sector output had contracted for four months till November, with a broad-based decline gripping most sectors. As a result, core sector output in the April-February period dropped to one per cent, compared to 4 per cent in the corresponding period last year. Output rose for the third straight month in February, mainly on the back of growth in refinery products, as well as higher coal production and electricity generation due to the onset of summer. The data by the Commerce and Industry Ministry,

released, showed that production of refinery products rose 7.4 per cent in February, up from the 1.9 per cent growth in January.

Manufacturing PMI at 4-month low:

Growth in the manufacturing sector fell to a four-month low in March, with export orders crashing and domestic demand rising marginally, said a monthly survey released on Wednesday. The Nikkei India Manufacturing Purchasing Managers' Index (PMI) stood at 51.8 in March, after February's 54.5 — much below the eight-year high of 55.3 in January. In PMI parlance, a figure above 50 means expansion, while a score below that denotes contraction. The beleaguered sector had last contracted in October, when the index fell to a two-year low of 50.6. However, official data shows contraction has remained entrenched in the sector. Experts say the 21-day lockdown and its impact on business could be a storm too strong for the sector to weather in April.

**Foreign investors sell over ₹1 lakh-cr. securities in a month, for first time in history:**

For the first time in the history of the Indian capital markets, Foreign Portfolio Investors (FPIs) have sold securities worth over ₹1 lakh crore in a single month. As per data from the National Securities Depository Limited (NSDL), the cumulative net outflow from the debt and equity segments was pegged at ₹1.18 lakh crore in March — more than double the previous high of ₹44,000 crore witnessed in June 2013. Further, both the equity and debt segments have individually registered new highs in terms of monthly outflows of ₹61,973 crore and ₹60,376 crore, respectively.

Forex reserves surge \$5.65 bn to \$475.56 bn:

After falling massively in the week ended 20th March, the country's Foreign Exchange reserves surged by \$5.65 billion to \$475.56 billion in the week ended 27th March, helped by an increase in foreign currency assets, according to the latest data from the RBI. In the week ended 20th March, the reserves had declined by \$11.98 billion to \$469.91 billion as the RBI was supplying dollars to contain fall in the rupee, which has breached the 76 mark against the US dollar. In the week of 13th March, it had fallen by \$5.34 billion to \$481.89 billion.



MAY 2020

Core sector contracts record 6.5% in March:

India's eight infrastructure sectors contracted by a record 6.5% in March after touching an 11-month high in February, hit by a nationwide lockdown to contain the spread of Covid-19. Data released by the industry department, showed sectors including crude oil (-5.5%), natural gas (-15.2%), refinery products (-0.5%), fertilizers (-11.9%), steel (-13%), cement (-24.7%) and electricity (-7.2%) saw a contraction in output in the month, except coal which grew 4%.

E-transactions plummet in April:

Digital payments nosedived in April, as economic activity came to a near standstill because of the nationwide lockdown, data released by National Payments Corporation of India (NPCI) indicated. The value of IMPS (Immediate Payment Service) transactions in April fell to about ₹1.21 trillion from about ₹2.02 trillion in March. The transaction count was 122.5 million in April, from 216.8 million in March. The IMPS is typically used for transactions up to ₹50,000. The drop in such payments, 43.72 per cent compared with February and 40 per cent since March, indicates a huge contraction in economic activities.

Manufacturing PMI in April slumps to record low of 27.4:

The nationwide lockdown in April, coupled with a crash in export orders, led to unprecedented contraction in manufacturing output, The survey highlighted how reduced demand had led to new businesses collapsing at a record pace in April, while firms sharply trimmed staff numbers. Manufacturing PMI stood at just 27.4 in April, showing the sharpest deterioration in business conditions across the sector since the data collection began over 15 years ago. In PMI parlance, a print above 50 means expansion, while a score below that denotes contraction. PMI had been on a downward curve, registering 51.8 in March — below the eight-year high of 55.3 in January.

Services sector activity sinks to the lowest ever:

India's services sector, which accounts for more than half of the nation's gross domestic product, collapsed to the lowest level in the world, stoking fears that the economy

is headed for a recession as a crushing lockdown shut businesses and kept consumers indoors. The services Purchasing Managers' Index (PMI) for India sank to an unprecedented 5.4 in April from 49.3 in March, the sharpest deterioration in services activity since IHS Markit started collecting the data in December 2005. A reading below 50 indicates activity is shrinking. The data indicates services have been hit worse than the manufacturing sector. Data released last week showed manufacturing PMI dropped to a record low of 27.4 in April from 51.8 in March.

Sarfaesi act boost: Co-op banks may now go after NPAs with vigour:

The Supreme Court's ruling, that the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest (Sarfaesi) Act will apply to the co-operative banks could be just what the doctor ordered for the ailing sector. With the legal backing, these banks will now pursue recoveries of long-pending dues with renewed enthusiasm and reduce their Non-Performing Assets (NPAs), experts believe.

**RBI fixes the new 10 year G-sec rate at 5.79%:**

The Reserve Bank of India, announced the cut-off yield on the new 10-year government security paper at 5.79% - the lowest since February 2009. The is reflective of the Central Bank's aggressive rate cutting and liquidity injection operations. In post-issue trading, the bond closed at 5.72% at a price of ₹100.55. While the G-sec auction was notified for an amount of ₹10,000 crore, the Central Bank has exercised a green shoe option of ₹2,000 crore. This is an indication of strong demand for government securities despite the excess supply, according to bond dealers.

Forex reserves rise by \$1.62 billion as on 1st May:

India's foreign exchange reserves rose by \$1.622 billion during the week ended 1st May to USD 481.078 billion. Since end-March, the forex reserves have risen \$3.27 billion. The forex reserves had witnessed a fall as the rupee remained volatile, weakening and subsequently recouping its losses to stay above the 76-mark against the dollar since 29th April.



Trip to Dindugul and Idukki



R P Nirmala,
SWO
ED SECRETRAIT

It was our long time idea, to go on a getaway vacation. When one of our cousins suggested we all visit Tamil Nadu and Kerala for a couple of days, we readily agreed. We quickly charted out our travel plans and finalised on visiting Dindigul and Iduki.

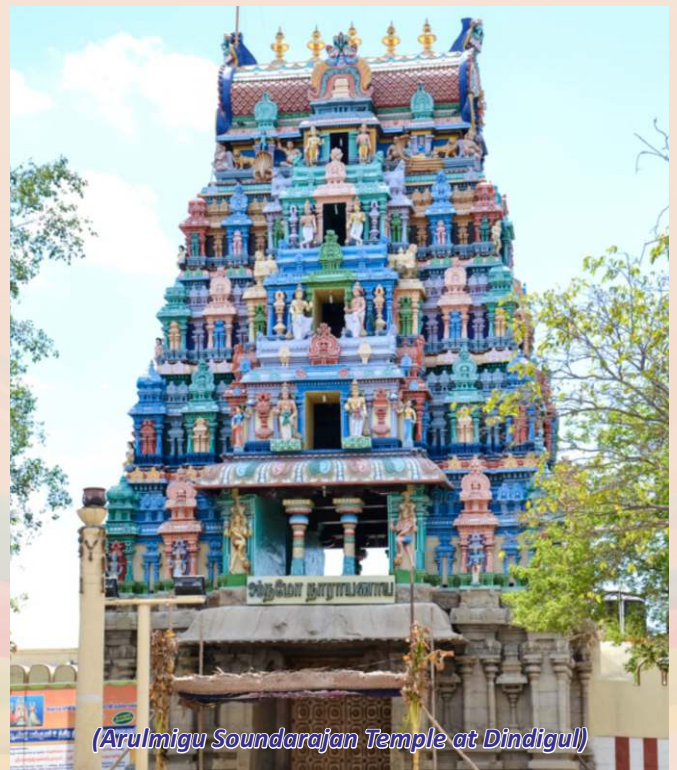
We left Bangalore at about 9.00 AM on a Sunday morning in January. We took the route via Hosur Road and thereafter hit NH 44. NH 44 (earlier NH 7) is presently the longest running National Highway in India. It starts from Srinagar in the North and ends at Kanyakumari in the South, covering a distance of 3,745 kms. The drive on NH 44 was very smooth, thanks to its 4 lane, straight roads. It is a beauty for the driver as one can easily drive at a speed of nearly 100 KM PH. We lunched at a wayside vegetarian restaurant, before reaching Dindigul.

On reaching Dindigul, we had to search for Hotel rooms, as all hotels were full due to the marriage season. Finally, we got mediocre rooms at a hefty price. Of course, prior stay arrangements can be made by online booking/through OYO/make my trip, etc. where good rooms are available. After freshening up, we set out to visit the ancient Arulmigu Soundararaja Perumal Temple at Thadikombu, a place that is about 15 kms from Dindigul. This unique temple is constructed in Hoysala style architecture. It is said that the construction of this temple probably started during the reign of King Aliya Rama Raya of the Vijayanagar empire. It has a tall Rajagoparam and a wide prakaram for Car festivals. The idols and statues have sharp facial features just like the statues at Belur and Halebeedu. The Main deity is Lord Vishnu with his consort Lakshmi and Soundaravalli. Adjacent to this is the shrine for Devi Maha Lakshmi. There are shrines for Lord Ganesha and Lord Hayagriva (the horse-faced God who is said to enhance memory power especially for students), Chakarathalwar and Lord Narasimha, Anjaneya and Swarna Bhairava. On the other side, devotees were performing special puja to Lord Kala Bhairava with pairs of lamps lit before the idol of

Bhairava. In the prakaram, there are life-size idols depicting the Avatars of Lord Vishnu, and idols of Nataraja, Lakshmi Narasimha, Venugopala, Garuda, Manmatha, Rathi, Veera Bhadra and Kartaveeryarjuna (the one who is said to have a thousand arms).

Other places that can be visited while in Dindigul are the Dindigul Fort, Sivan Temple and Anjaneya Temple. The famous Dindigul locks are known throughout the world for their superior quality and durability, so much so that even the city is called Lock City.

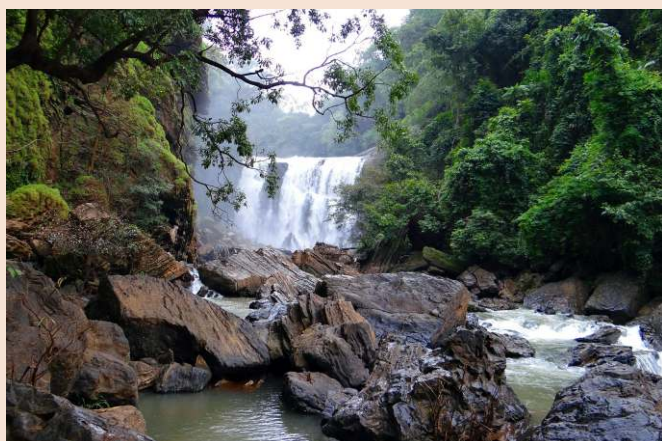
On the second day of our tour, we left Dindigul and proceeded towards Vaigai. En-route we took an off-road to a quiet village in Aathoor Taluk, which has Kamarajar Lake at its foot hills. The drive from the highway to the lake alternated between tar road and kacchha road.



(Arulmigu Soundarajan Temple at Dindigul)



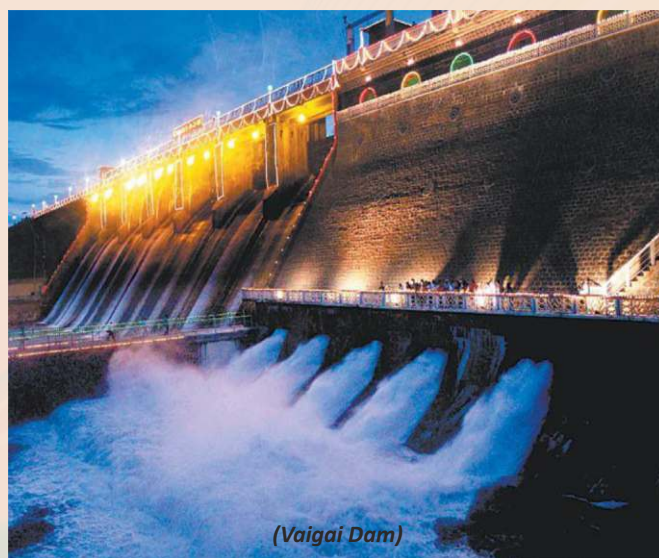
Though the lake was parched, we enjoyed watching the vast, lush green paddy fields on either side of the road. These paddy fields are irrigated by the water released from Vaigai Dam and From the lake bed, we could see the panoramic view of Western Ghats. There is lot of greenery around and we could feel the fresh breeze even under the hot Sun. We were told that lot of foreigners visit there for sighting rare species of butterflies and bird watching.



From Athoor, we continued our journey on NH 44 towards Vaigai Dam. The darn is a magnificent man-made structure constructed across the Vaigai river in Theni district. We had to climb up a few steps to reach the top of the darn. We got a panoramic view of the dam and its surroundings. The water level was very good on the day of our visit. Three small gates were opened allowing the white, frothy waters to flow out. The dam provides drinking water and irrigates Madurai and Dindigul districts. A beautiful park is also maintained in front of the dam.

From Vaigai Dam, we proceeded towards Kattappana (a town in Kerala), which is about 90 kms. Since we did not want to waste time looking out for restaurants, we had a quick lunch at one of the vegetarian restaurants near the Kattappana Private Bus Stand. We were pleased to see the Bus stand neatly maintained and even the colour of the buses was an attractive Shining Pink. From Kattappana we moved on to Idukki via Kumily, which is gateway town in Kerala to Tamil Nadu. Kumily lies in the southeastern part of Idukki district. A substantial portion of the land is covered by vast cardamom plantations and parts of land in the south and southeast portion are under the premises of Periyar Wildlife Sanctuary, which are thick forests.

Our stay was pre-booked online at the Government of Kerala Tourism Guest House through the website "stateprotocol.kerala.gov.in." After occupying the rooms, which were on the first floor, and unpacking the luggage, we went downstairs for a hot cup of tea. The balcony in the rooms offered us a beautiful extensive view of the Periyar waters, the idukki dam and the Vaisali Cave.



(Vaigai Dam)

Idukki is known as the spice garden of Kerala. Rugged mountains and forests cover about 97 percent of the total area of the district. Its natural beauty is highly mind blowing, the serene silence of nature at its peak can be felt and one becomes part of nature and we can experience the mesmerizing loveliness of nature with



scenic landscapes and cool breeze around. There are many peaks which exceed a height of more than 200 mts



(Idukki Dam)

and boast the beauty of Idukki including Anamudi and Meesapulimala peaks. Periyar, Thodupuzhayar, Muthirappuzhayar, and Thalayar are the important rivers of the district. Idukki Dam, Asia's largest arch dam, is located in the Idukki Township. The dam is built where the Periyar flows through the gorge formed between two mountains known as 'Kuravanmala' and 'Kurathimala'



(Muthirappuzhayar)

Just opposite the Guest House is the Hill View Park. The magnificent Hill View Park, a sprawling 8-acre area, is brilliantly planned, and superbly maintained and exudes a serene ambience. The alluring circuitous, slope walkway takes us around the Park. We could see a variety of crotons; colourful flowering plants; medicinal plants, trees and other flora. I, particularly, loved the tiny violet flowers amid the green leaves. The Park is also home to numerous birds and butterflies. There are a couple of view points in the park, where visitors can sit

and relax on the stone benches and have a full view of the lush green surroundings, the Periyar waters, sun rise and sun set. There is a pond in one part of the park, perhaps for boating, but there was no activity found. On reaching the Pinnacle of the Hill Park, we found a watch tower. It was sunset time and we were lucky to get a 360 degree view of the entire surroundings; the beautiful amber horizon on one side, the sun setting down the hills on the other side, the glistening water and the dam, on yet another side.

Visit to Idukki would not be completed without having a stopover at Munnar which is around 53 Km from Idukki dam. 1,600 m above sea level, this hill station was once the summer resort of the erstwhile British Government in South India. Sprawling tea plantations, picturesque towns, winding lanes make this a popular resort town. Among the exotic flora found in the forests and grasslands here is the Neelakurinji. The flower blooms and covers the valleys and adjoining mountains in blue once in every twelve years. Then hillocks turn into an expanse of purple flowers, a sight so wondrous. They last blossomed in 2018. One of the main attractions near Munnar is the Eravikulam National Park. This park is famous for its endangered inhabitant – the Nilgiri Tahr. Spread over an area of 97 sq. km., this park is also home to several species of rare butterflies, animals and birds. A great place for trekking, the park offers a magnificent view of the tea plantations caressed by blankets of mists.



Munnar also has the highest peak in South India, Anamudi, which is an ideal spot for trekking. With many more places to explore in Idukki we returned with an unforgettable experience of the nature, which enthralls and instigates you to go back again!





उत्सव



सीमा

प्रबंधक (राजभाषा)
अध्ययन एवं विकास केंद्र,
दिल्ली

महानगरों में प्रत्येक हाउसिंग सोसाइटी के आस पास या कुछ दूरी पर प्रायः एक झुग्गी झोंपड़ी बस्ती होती है। वरना घरों में काम करने के लिए बाइयाँ कहाँ से मिलेगी। मुझे मालिकों और नौकरों का रिश्ता परस्पर परजीवी सा प्रतीत होता है। हमारी हाउसिंग सोसाइटी से कुछ दूरी पर, यमुना पुरते के पास एक झुग्गी झोंपड़ी बस्ती है। उस दिन सुबह जब आँख खुली, न्यूज पेपर में खबर पढ़ हैरान रह गई। यमुना पुरते की उस बस्ती में बीती शाम आग लग गई। पूरी बस्ती जल गई। ये शुक था, किसी के हताहत होने की खबर नहीं थी। बालकनी से देखा तो मिसेज शर्मा कार में कुछ सामान रख रही थी। मुझ से रहा नहीं गया। मैंने पूछ लिया— मिसेज शर्मा, क्या कहीं जा रही हैं?

यहीं पुरते तक, क्या आप को मालूम नहीं पुरते वाली झुग्गी बस्ती में कल रात आग लग गई है। मिसेज शर्मा ने कहा। देखना आज कोई काम वाली नहीं आएगी। सब से बड़ा दर्द मिसेज शर्मा ने जल्द बाँट लिया। बस कुछ पुराने कपड़े, बर्तन और थोड़ा-सा खाने का सामान है सोचा वहाँ बाँट आऊँ। वहाँ तो सब जल कर खाक हो गया है। मिसेज शर्मा ने बताया।

एक दूसरे का दर्द बाँटने के कारण ही इंसानियत अभी जिन्दा है। मुझे आफिस के लिए तैयार होना था और आज तो काम वाली का इंतजार करना भी बेकार है, यह सोच मैं जल्द अन्दर आ गई। काम निपटा जब मैं आफिस के लिए निकली तो उसी बस्ती के आगे की मेन रोड से गुजर रही थी। देखा सब जल चुका था और बस्ती के

कुछ लोग उस बचे झुलसे सामान से कुछ खोज रहे थे। दूसरी ओर क्या देखती हूँ कि कार वालों की लम्बी कतार थी। ऐसा लगा लोग आज सब कुछ दान कर देना चाहते थे। कितने जाने पहचाने चेहरे हमारी ही सोसाइटी के थे। क्या कपड़े, बिस्कुट, रोटियाँ, डबल रोटियाँ बरतन, पुरानी चप्पलें, चादरें, बाल्टी क्या क्या नहीं बाँट रहे थे। यूँ कि दानवीर होने की किसी प्रतियोगिता का कोई लाइव शो चल रहा हो।

अचानक उसी शाम मुझे आफिस के काम से शहर से बाहर जाना पड़ा। चार दिन बाद लौटने पर मुझे लगा कि मैं भी बस्ती में कुछ देकर आऊँ यही सोच कार में कुछ सामान रख रही थी तो मिसेज मेहता ने कहा बस्ती के लिए सामान ले जा रही हैं। अच्छा है हम सब को बस्ती वालों की सहायता करनी चाहिए। जितनी जल्दी ये लोग रिहैबिलिटेड होंगे, उतनी जल्दी ये कामवालियाँ काम पर आएगी। वर्ना मुश्किल तो हम वर्किंग लेडीज की ही होने वाली है।

मैं बस्ती में सामान बाँटकर निकल ही रही थी कि बरबस मेरे कदम एक बच्ची की मीठी सी आवाज सुन, थिर हो गए। वो अपनी बड़ी बहन से बिस्कुट का डिब्बा माँगते-माँगते कह रही थी। दीदी, दो ना, मुझे वो वाला पैकेट दो। दीदी आजकल कितना बढ़िया सामान मिल रहा देखो, देखो मेरी नई फ्रॉक। वो मस्ती से झूमते हुए अपनी बहन को दिखा रही थी। ये बिस्कुट तो बहुत स्वाद है, वाह मजा आ गया ओह, ये तो खत्म होने वाला है। दीदी, दीदी बस्ती में दोबारा आग कब लगेगी ?????





नीतिकथा पंचतंत्र



बोजो लोबो

प्रबंधक (राजभाषा)

राजभाषा कक्ष, सा.प्र. अनुभाग,

क्षे.का., एरणाकुलम

आमुख :

संस्कृत नीतिकथाओं में पंचतंत्र का प्रथम स्थान माना जाता है। इस ग्रंथ के रचयिता पं. विष्णु शर्मा हैं। विष्णु शर्मा की इन कहानियों में दुनिया के सभी महद् ग्रंथों का सार शामिल है।

दक्षिण क्षेत्र में महिलारोप्य नामक एक देश था और अमरशक्ति नामक राजा महिलारोप्य पर शासन करता था। उत्तम शासक होने के कारण सभी उनको पसंद करते थे। उनके तीन बेटे थे, धनशक्ति, उग्रशक्ति और अनंतशक्ति। वे तीनों, एक से बढ़कर एक, अक्ल के दुश्मन थे।

साधारण शिक्षा प्रणाली से उन्हें सुधारने के सब तरीके धूमिल हो गए। दुःखी राजा ने अपने मंत्रियों को बुलाकर कहा; “मेरे बच्चे शिक्षा ग्रहण करने में पीछे हैं। इसलिए वे विवेकवान भी नहीं हैं। हमारे देश में और कोई कमी न होने पर भी, इस कमी से मैं बहुत दुःखी हूँ। इनके बारे में सोचने से मैं चैन से सो भी नहीं सकता। बच्चे पैदा नहीं होने से या उनके मृत्यु होने पर दुःखी होना स्वाभाविक है। हम उस दुःख को सह सकते हैं। लेकिन मूर्ख बच्चों से होनेवाले दुःख का कभी अंत ही नहीं होता। मूर्ख बच्चों से क्या फायदा है? इसलिए मेरे बच्चों को सद्बुद्धि देने के लिए कोई उपाय चाहिए।”

यह सुनकर मंत्रीगण एक-एक करके मार्ग सुझाने लगे। “हे राजा, उनको बारह साल व्याकरण सीखना चाहिए। उसके बाद धर्म, व्यवहारिक ज्ञान आदि संबंधी किताबें पढ़ना चाहिए। तब वे बुद्धिमान हो जाएंगे।”

लेकिन श्रद्धालु नामक मंत्री ने सुझाया कि, हे राजा, ज़िंदगी बहुत छोटी है। पढ़कर सीखनेवाले ज्ञान का कोई अंत ही नहीं है। इसलिए कोई आसान तरीका ढूँढना होगा। मैं पं. विष्णु शर्मा को जानता हूँ। वे ज्ञान प्रवीण हैं। मुझे लगता है कि एक पलक में वे आपके बच्चों को आपकी इच्छानुसार विवेकवान बना देंगे।

राजा ने पं. विष्णु शर्मा को राजमहल में बुला लिया और कहा, मेरे पुत्रों को प्रायोगिक जीवन कला सिखा दें, प्रतिफल स्वरूप मैं आपको सौ कोस ज़मीन दूँगा।”

यह सुनकर विष्णु शर्मा ने बताया “हे राजा, मैं सौ कोस ज़मीन हेतु शिक्षा बेचने के लिए नहीं आया हूँ। परंतु छः महीनों के भीतर मैं आपके पुत्रों को विवेकवान न बना दूँ तो मेरा नाम विष्णु शर्मा नहीं रहेगा। संक्षेप में कहूँ तो, मैं यह, ज़मीन या पैसे के लिए नहीं कह रहा हूँ। मैं अब अस्सी साल का हो गया हूँ। पैसा मेरे किसी काम का नहीं है। एक चुनौती लेने की इच्छा से मैं यह कार्य कर रहा हूँ। आज की तारीख आप लिखकर रख लें। छः महीनों के भीतर राजकुमारों को प्रायोगिक जीवनकला में अग्रणी न बना दूँ, तो आप जो चाहे कर सकते हैं।” विष्णु शर्मा की यह बात सुनकर राजा अत्यधिक खुश होकर राजकुमारों को उनके साथ भेज दिया।

विष्णु शर्मा राजकुमारों को लेकर अपने घर पहुँचे। अपनी पाँच पुस्तकें उन्हें कंठस्थ करा दिया। वे थे: 1) मित्रभेद (मित्रों में मनमुटाव एवं अलगाव), 2) मित्रलाभ या मित्रसंप्राप्ति (मित्र प्राप्ति एवं उसके लाभ), 3) काकोलुकीयम् (कौवे एवं उल्लुओं की कथा), 4) लब्धप्रणाश (हाथ लगी चीज (लब्ध) का हाथ से निकल जाना (हानि)) और 5) अपरीक्षित कारक (बिना सोच के काम)। पाँचों पुस्तकें कंठस्थ करके राजकुमार छः महीनों के अंदर विवेकवान हो गए। तब से प्रायोगिक जीवन कला की ये पाँच पुस्तकें ‘पंचतंत्र’ नाम से जानी जाती हैं।

मित्रभेद

नीतिकथाओं में एक मुख्य कथा होती है और उसको पुष्ट करने के लिए अनेक गौण कथाएं होती हैं। उसी प्रकार ‘मित्रभेद’ नामक इस प्रथम तन्त्र में एक दुष्ट सियार द्वारा पिंगलक नामक सिंह के साथ संजीवक नामक बैल की शत्रुता उत्पन्न कराने का वर्णन है जिसे सिंह ने आपत्ति से बचाया था और अपने दो मंत्रियों— करकट और दमनक के विरोध करने पर भी उसे अपना मित्र बना लिया था। इस



तन्त्र में अनेक प्रकार की शिक्षाएं दी गई हैं जैसे कि धैर्य से व्यक्ति कठिन से कठिन परिस्थिति का भी सामना कर सकता है। अतः प्रारब्ध के बिगड़ जाने पर भी धैर्य का त्याग नहीं करना चाहिए।

मित्रसम्प्राप्ति

इस तन्त्र में मित्र की प्राप्ति से कितना सुख एवं आनन्दप्राप्त होता है वह कपोतराज चित्रग्रीव की कथा के माध्यम से बताया गया है। विपत्ति में मित्र ही सहायता करता है। इसमें ऐसा कहा गया है कि मित्र का घर में आना स्वर्ग से भी अधिक सुख प्राप्ति का कारण बनता है। इस तन्त्र का उपदेश यह है कि उपयोगी मित्र ही बनाने चाहिए जिस प्रकार कौआ, कछुआ, हिरण और चूहा मित्रता के बल पर ही सुखी रहे।



काकोलुकीयम्

इसमें युद्ध और सन्धि का वर्णन करते हुए उल्लुओं की गुफा को कौओं द्वारा जला देने की कथा कही गयी है। इसमें यह बताया गया है कि स्वार्थ सिद्धि के लिए शत्रु को भी मित्र बना लेना चाहिए और बाद में धोखा देकर उसे नष्ट कर देना चाहिए। इस तन्त्र में कौआ, उल्लू से मित्रता कर लेता है और बाद में उल्लू के किले में आग लगवा देता है। इसलिए शत्रुओं से सावधान रहना चाहिए। इस तन्त्र का उपदेश यह है कि जो मनुष्य आलस्य में पड़कर स्वच्छन्दता से बढ़ते हुए शत्रु और रोग की उपेक्षा करता है या उसे नहीं रोकता है, वह उसी (शत्रु अथवा रोग) से मारा जाता है।

लब्धप्रणाश

इस तन्त्र में वानर और मगरमच्छ की मुख्य कथा है और अन्य उप कथाएं हैं। इन कथाओं में यह बताया गया है कि लब्ध अर्थात् अभीष्ट की प्राप्ति होते-होते कैसे रह गई या नष्ट हो गई। इसमें वानर और मगरमच्छ की कथा के माध्यम से शिक्षा दी गई है कि बुद्धिमान

अपने बुद्धिबल से जीत जाता है और मूर्ख हाथ में आई हुई वस्तु से भी वंचित रह जाता है।

अपरीक्षितकारक

पंचतन्त्र के इस अन्तिम भाग में विशेषरूप से विचार पूर्वक सुपरीक्षित कार्य करने की नीति पर बल दिया गया है। अच्छी तरह विचार किए बिना एवं भलीभांति देखे-सुने बिना किसी कार्य को करने वाले व्यक्ति को कार्य में सफलता प्राप्त नहीं होती। उनको जीवन में अनेक कठिनाइयों का सामना करना पड़ता है। अतः किसी भी कार्य का अन्धानुकरण नहीं करना चाहिए। इस तन्त्र की मुख्य कथा में बिना सोचे समझे अन्धानुकरण करने वाले एक नाई की कथा है जिसको मणिभद्र नाम के सेठ का अनुकरण कर जैन-संन्यासियों के वध के दोष पर न्यायाधीशों द्वारा मृत्युदण्ड दिया गया। अतः बिना परीक्षा किए हुए नाई के समान अनुचित कार्य नहीं करना चाहिए। इसमें यह भी बताया है कि पूरी जानकारी के बिना भी कोई कार्य नहीं करना चाहिए क्योंकि बाद में पछताना पड़ता है जैसे कि ब्राह्मण पत्नी ने बिना कुछ देखे खून से लथपथ नेवले को यह सोचकर मार दिया कि इस ने मेरे पुत्र को खा लिया है। वस्तुतः नेवले ने तो सांप से बच्चे की रक्षा करने के लिए सांप को मारा था जिससे उसका मुख खून से सना हुआ था।

उपसंहार

ये कहानियाँ मनोविज्ञान, व्यवहारिकता तथा राजकाज के सिद्धांतों से परिचित कराती हैं। कहानियों में सभी विषयों को बड़े ही रोचक तरीके से सामने रखा गया है तथा साथ ही साथ एक सीख देने की कोशिश भी करती है। कहानियों में मनुष्य, पशु-पक्षियों आदि को सुविधानुसार पात्र बनाया गया है तथा उनसे कई शिक्षाप्रद बातें कहलवाने की कोशिश की गई है जिससे कहानियां बहुत जीवंत प्रतीत होती हैं। पंचतन्त्र में मानव को व्यवहार कुशल बनाने का प्रयास अत्यधिक सरल एवं रोचक शैली में किया गया है। आधुनिक युग में बच्चों को इन कथाओं के बारे में अवश्य पढ़ाया जाना चाहिये।

इस पुस्तक की महत्ता इसी से प्रतिपादित होती है कि इसका अनुवाद विश्व की लगभग हर भाषा में हो चुका है।

स्रोत : पंचतंत्र का मलयालम अनुवाद एवं विकिपीडिया



G Meera
SWO
RL & FP Wing, HO

MY SUCCESS STORY

Well, to start with, I would like to ask a simple question. How do you define success? According to me, becoming successful is overcoming your weaknesses. On the basis of this, I can proudly announce that I am successful! Now let me reveal the story of my success.

When I was in my mother's womb, she faced many problems and I was not welcome heartily. She always felt that her tension and sadness in pregnancy affected my health in childhood. I came to earth as an unwanted child with a number of ailments. Everyone loved my brother, a cute little naughty kid, more than me who was a sick and crying baby. Taken after my mother, I became a very shy and timid girl. I was average in my studies, looks and behaviour. Nobody noticed me and I always hid in my shell.

My father was just the opposite of my mother. He was a brave, intelligent, talented, charismatic, sociable person. He was a well-educated man, a successful advocate by profession. He was a State level champion in Athletics and was a basketball coach too. People liked him, loved him and surrounded him always. He was popular for his wonderful running commentary of the sports events held in my city. He was a good singer and a good theatre artist. Overwhelmed by his success and popularity, he never bothered about me, a meek little kid. He loved my brother, who was so cute with curly hair, fair complexion and naughty eyes, more than me. Seeing the behaviour of my parents, I used to wonder whether they have adopted me from an orphanage.

As I grew up, I suspected that my father was ashamed of me. I wanted to become like him. But, how? He had a good hold on English. Studying in Kannada medium, I had no fluency in English. Despaired, I fell back on the comfort of daydreaming. I did not know that life is the best teacher.

When I completed my degree, I got married. My husband

was not a well-paid man and suddenly I lost the comforts of my father's wealthy home. I strived hard for a job and finally got a clerical job in Canara Bank. Well, now comes the real testing time of my life! I was very timid in my school/college days. When I was in School, I silently tolerated the tortures given by some of my classmates who were in the orphanage of my convent. In college, I never dared to speak to my male classmates. I never raised my voice against anyone. Now I cannot keep silent anymore. I had to converse with the male customers of the Bank, guide them and give service to them with a smile. Sometimes the customers were aggressive, intentionally picked a quarrel with a young and good-looking staff (and that is me!). At such times, I felt suffocated, sweating and shaky. But there was no escape. I had to stand firmly and convince them about the rules of the Bank. In a way my Bank made me brave, bold and confident; taught me how to manage people; how to handle tough situations. I became well versed in English and Hindi as well. But, of course, this transformation was so painful, at times I cried my heart out and dreamt of resigning the job and living happily as a contented house wife! But, I was destined to become something else. As I became richer, I remembered the early days of my marriage, my tough times and started helping the poor students financially. I immensely thank my Bank for having enabled me to help others

A few years ago, I took a transfer to Bangalore. Now starts the second innings of my life! Definitely, a big city will have its own benefits. Here nobody bothers to peep into the next person's life. You can live as you wish. I call it a city of opportunities. I started to breathe life more freely. I spoke to people in a friendlier manner. Because of this nature, I was recognized as a bubbly and lively woman and people started to notice me. Offers for acting in drama came my way. That's how I entered the colourful world of Theatre. I had stage fear since childhood and the Theatre helped me to overcome it. I was noticed as a stage artist by many. Once I got hold of



the theatre language, I started writing scripts; enacted them in my work place by forming a team of interested people. Once I started writing scripts, I could write stories as well. I wrote short stories for our Bank's house magazine in English and Hindi, wrote in Kannada for the renowned magazines in Karnataka. Even a serial has been published in one of the popular weeklies! I started taking part in all the competitions held by our Bank, whether it is for Hindi Day or Kannada Rajyotsava. Offers came my way for writing and enacting plays apt for the occasion. I even compared some big functions. Now the time had come for me to materialise my lifetime dream. To become a film actor! Of course, it was not easy.

I told about my dream to my theatre friends and asked them to help me get a chance. Somebody helped me to join a WhatsApp group specially meant for Theatre, Films and Tele-serials. When I uploaded my photo and my details, somebody offered me a major role in a short film. That was my first experience of facing a camera. It was a wonderful script written in Hindi. The director was a nice gentleman and taught me about the camera angle, etc., very patiently. I went to a studio for dubbing also,

which was quite a thrilling experience. One day I saw in the WhatsApp group an audition call for a film by none other than Sri P Sheshadri, a famous director in Kannada film industry, who has won about 9 National awards for his films! I immediately called him. He sent me a few lines and asked me to send a video enacting them. My husband made a video of it in his mobile and sent it. I can never forget the moment he called me for an audition! I succeeded in the audition and was given a major part in the movie, BHETI. I took permission from the Bank and acted in the movie. It was screened in the film festival and won the Special Jury Award! It was screened in many film festivals, national and international. I was offered roles in many tele-serials, which I refused because of my Bank job. Still I am acting now and then in serials in guest roles. I hope to get into acting seriously, after my retirement.

So, this is my success story, growing from a timid girl to a bold lady; an unnoticed ordinary human being to an entrant into the silver screen; a lower middleclass housewife to a well to do woman who can help many poor students to materialize their dreams!

Songs of Nature

Shreyas Contest
English Poem



Winne Jagadamma panicker
Officer, Kunnathukal

Oh dear wind,
Bring me the fragrance of rain touched soil,
Once parched and dry, broken in drought,
Soil that just quenched its thirst
By the splash of rain,
Through the fury of light, thunder and noise.
Oh rain, such a melody you are
Rippling the river all day long...

And then as the sunlight slowly fell on the river,
Sparkling rays swayed to and fro,
Little fishes wriggled beneath the rippling water,
Eyeing a view at me.
It's dawn for them and its dawn for me,
A gush of fresh air, just caressed my hair
And left into thee...

Little chirping birds, singing pretty tunes,
Sitting on green leafy branches
Sans shade, little drops of dew
It's their spring song
Of colours so bright! Yellow, pink, and purple.

Dear blue sea, your depth is still unknown,
Ashore you seem so restless,
Yet beneath you are so dark and still,
You are an unknown miracle,
Engulfing the setting sun, into your depth,
A mystery still entangled...



Crossword Puzzle



Vivek C Hegde
Asst Gen Manager
CO, Hyderabad

My wife loves to solve crossword. So does my father. It rubbed on me. The three of us sit together and solve it. In solving it, we find limitless joy. There's a lot of similarity between 'life' and 'crossword'. Crossword is a puzzle. So is life. Both offer clues. Some are simple. Some are cryptic. All that we need to do is to observe them closely, understand and analyse, dissect and decipher to find the solution. In trying to find solution to the crossword, let's not 'crossword' at one another.

For a meaningful life, we need to sit 'across' and not be at 'cross' with one another. Neither should we look 'down' upon another in life. While the lexicon is full of words, the life is full of challenges. Lexicon makes us 'word-wise', while life makes us 'world-wise'. Let's avoid an attitude of confrontation which only creates a void. Instead, it makes sense to create a consultative atmosphere that encourages healthy exchange of ideas. Fiscal deficit is a central problem, while trust deficit is centre to our problem. Both need to be addressed. The transparency of clues apparently emphasizes the necessity of embracing the same in our life too. It makes eminent sense to remind ourselves of the power of 'forgive and forget' principle. Let's 'give' into forgiveness and forget to 'forge' ahead in life.

While solving the puzzle, we followed an unwritten rule of not playing one-upmanship. If one of us knew the answer, it wasn't immediately announced thereby letting the others also have sufficient time to come up with the solution. This ensured that all of us enjoyed solving the puzzle reflecting the 'inclusive' culture. Also, it indicates the importance of 'equal opportunity' to all so that none felt 'left behind'.

Solving crossword puzzle is a useful ploy to employ our mind. Although the solutions stare at us, we fail to see them because of our closed mind. We need to be flexible

and have an open mind. Our mind is the 'register' for all the 'citizens'. With its infinite capacity to register everything, it should be on guard to prevent 'infiltration' of 'negative or bad elements'.

We need to be focused at all times and remove the mental block to encourage healthy, constructive criticism, to invite debate and dialogue that will pave the way in solving crossword of life. Our reluctance to learn from the past is proving to be an obstacle. There's an urgent need to reform which is sure to replace reluctance in our quest for achieving excellence.



In life, we come 'across' several crossroads, not knowing which way to go. Such occasions ostensibly offer us an opportunity to pause, to reflect on the past to get a sense of the history which is full of life lessons. In order to create history, we have to remember our history. And not re-write it. Life is a jigsaw puzzle where we need to gather the scattered pieces together to solve. In our attempt to piece them together, let us not go to pieces. A word that appears right 'across' a set of squares may not go 'down' well with the rest. Let's focus on all pieces – and not on one piece – to attain 'peace' and solve a crossword of life.

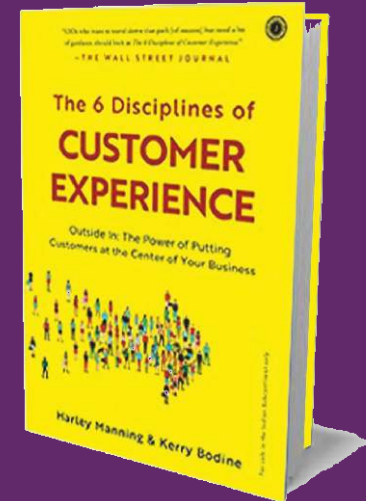


Name	Staff No	Designation	Branch	Expired on
DRAGPAL	68598	SWO A	BHOPAL BERASIA ROAD MAIN	13-Feb-20
VEERAMUTHU K	58469	SWO A	COIMBATORE RATHINAPURI	19-Feb-20
V SUNDARARAMAN	41156	SWO A	CHENNAI CUR CHEST	20-Feb-20
GANESAN N	72753	DAFTARY	AVANASHI	29-Feb-20
VARINDER KUMAR	114108	SWO A	JALANDHAR MODEL TOWN	03-Mar-20
CHANDRA PAL	67027	SWO A	LUCKNOW CUR CHEST	09-Mar-20
T NATARAJAN	45572	HKP	RASIPURAM	10-Mar-20
GANESH CHANDRA PANJA	48615	MANAGER SC II	KOLKATA CLEARING SECTION	11-Mar-20
LALOO RAM	62484	SWO A	KATARI	11-Mar-20
PREM CHAND	67090	HKP	DELHI CO	13-Mar-20
N THANGAVEL	74519	ARMED GUARD	TUTICORIN CUR CHEST	22-Mar-20
MARISWAMY G S	57110	DAFTARY	GAURIBIDNUR	25-Mar-20
SUBRAMANIAN P	67544	SWO A	KUTTATHUPATTI	05-Apr-20
SANJAY KUMAR PANDEY	72388	HKP	PATNA C.O.	16-Apr-20
ANGALA ESWARI	86427	HKP	AMMAYANAYAKANUR	20-Apr-20
RAJAPPA ALIAS PREM RAJ KUMAR	93152	HKP	KOGAR	28-Apr-20
MD SABIR HUSSAIN	71718	PEON	KOLKATA C.O.	29-Apr-20

*Death, said Milton, is the golden key that opens the palace of eternity.
Shreyas, in homage to Canbank's departed souls, pray that they rest in bliss, in the eternal palace.*

The 6 Disciplines of CUSTOMER EXPERIENCE

Book Review



Customer experience is how our customers perceive their every interaction with an organisation. It is a fundamental business driver. In an age when customers have access to vast amounts of data about an organisation and its competitors, customer experience is the only sustainable source of competitive advantage.

The book starts with the concept of customer experience eco system. The authors say that the root cause of the customer experience problems lie not with the customer facing employees like sales staff, but with behind the scene employees like accountants and programmer, as well the policies and the technologies that the employees use every day. Identifying and solving these problems has the potential to drastically increase sales and decrease costs.

Harley Manning who had vast experience in the field of customer experience co-authored the book with Kerry Bodine who is also well experienced in customer experience research.

The six disciplines of customer experience as promulgated by them are strategy, customer understanding, design, measurement, governance and culture. Every aspect of making a contented and amazing customer experience is vividly explained in the book. The strategy adopted for a better customer experience must support the corporate strategy and must align with the brand. Sometimes our perception about the customer can go wrong. What we think about the customer's perception may not be same as reality. We need to get inputs from the front staff like, customer care and the persons directly involved in the process who can give valuable suggestion for improvement so that a better strategy can be formulated.

The authors take the readers through a different path of customer experience rather than the customer service. Manning says a brand's ability to understand and identify customer expectations is crucial in supplying a great customer experience. Once the customers' needs are understood the customer experience have to be purposely designed. In one of the chapters 'Culture', the authors ask to create a system of shared values and behaviours that focus employees on delivering a great customer experience.

Customer expectations continue to rise faster than the pace in which companies are making improvements in customer experience. As power shifts from businesses to customers, more firms respond by transforming their customer experience in an effort to retain or gain market share. Improvements in customer experience can yield financial benefits, including faster revenue growth and enhanced profits.

Many case studies are given in each chapter to enable the reader to go through the actual customer experience, which would help to implement it in any organisation by making required changes as applicable. The stories given in the book are interesting and motivating as it takes us to the actual field experience. Though the chapters are lengthy, the authors have taken at-most care in communicating their ideas through various means and the theme in each chapter does fit with the actual customer experience. The book is worth reading for those who are really interested in improving the customer experience.

S Devanarayanan







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Manager
Credit analysis cell,
HO, Bengaluru

