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# HAMARA PRAYAS

THE MONTHLY TABLOID OF A.P. MAHESH CO-OPERATIVE URBAN BANK LTD.

Editor : Ranjana Sharma | Associate Editors : A. V. Rama Rao

## From the Chairman's Desk

BANK ATTAINS A BUSINESS LEVEL OF  
₹ 3563 CRORE AT THE END OF MARCH 2018



### YEARNING FOR LEARNING

Your life will either be an example or a warning to others. So is the life of others: either an example or warning to you. Essentially, every human life, yours and mine and that of others, is either a lesson on how to live or a lesson on how not to. It is true that a lot can be learnt from reading books, but nothing compares how much you can learn out of studying people. Every human life is living encyclopaedia. A human life and the associated experiences are a living testimony to the theoretical understanding of life.

Observe your father to learn discipline. Observe your granny to imbibe willpower. Observe your mom to develop situational leadership. Observe your granddad to learn delegation. Observe your sibling to learn to forgive and forget. Observe your child and learn to live in the present. Observe your Guru to inherit selflessness. Observe your servant to understand contentment. Observe your boss to understand the power of vision.

You can learn that the 'Messenger is the Message' from the life of Christ. You know 'Holistic Abundance' from the life of Krishna. You realise 'Compassion to every form of life is the way' from the life of Mahavira. You learn faith from the life of Prophet. You learn selfless love from Radha, Bhakti from Meera, surrender from Hanuman,

resoluteness from Mahatma Gandhi, resilience from Lincoln, the power of dreams from Martin Luther King, 'impossible to possible' from Steve Jobs, the power of one from Mother Teresa, humility from Dalai Lama, altruism from Bill Gates, persistence from Edison and so on.... Every human life is a learning opportunity.

The key is to keep the student within you alive. The key is to be like blotting paper; ever ready to observe and absorb. The seeker within you should keep seeking. From anybody, from anything, from any situation you can learn. For most people learning stops when schooling stops. Then they just stagnate and vegetate. But, learning is a lifelong quest to actualise and maximise your potential. Learning can stop when breathing stops; not even a breath before. Every event that you encounter in life offers infinite learning possibilities and it is up to you to discover from it, its intrinsic wisdom. If you learn from the event, it becomes an experience and your maturity expands. Even insignificant events when translated into a learning opportunity can create experiences that are very significant to your life.

Robert Bruce after six consecutive defeats learned about resilience on seeing a spider not giving up its pursuit to spin its web. He went ahead and won the battle while fighting it for the seventh time. Einstein, Archimedes and Newton gave the world great discoveries that changed the course of human lifestyle by merely experiencing the experience of insignificant events; yet unfolded significant discoveries. We categorise experiences as success or failure, good or bad, positive or negative, favourable or unfavourable. But in reality, experiences have no negative connotation. Every experience simply offers you a learning opportunity. Experiences in their very nature are simply preparatory; preparing you today to take on tomorrow.

Experiences that you categorise as mistakes can be

your greatest teacher in life. Some of the deepest lessons on life are learnt from your mistakes, which success can never teach. Life drills you through the schools of experiences to evolve you. Life will test you to qualify your growth. If you learn from your mistakes, life will promote you to the next rung of challenges. **Success is a motivator and failure is a teacher.** If you are afraid of mistakes, then you will stop venturing. If you get perturbed by your mistakes, then you will be indecisive. If your mistakes emotionally paralyse you, then your tomorrows will become a mere repetition of your yesterdays.

Everything in life has a purpose. Your mistakes too have a purpose. They are there to teach you something which, there is no other way for you to learn. Mistakes are teachers in disguise. In fact, it will be worthwhile for you to introspect by asking yourself, 'What has been my biggest mistake and what did I learn from it?' Big mistakes are big learning opportunities. Once you develop an attitude to learn from your mistakes, you no more pay the price, but just enjoy the payoffs. Some lessons come cheap but sometimes the price is high; yet, all you can salvage from your mistakes are just the lessons you learn.

With no rewind option in life, with no CTRL-Z in life, with no undo possibilities, learn the lessons, draw a limit to the past, and herald into the future with renewed maturity. The only way to erase a negative is by producing enough counter positives. So, don't look back at your mistakes for too long. Simply look ahead with the maturity gained from the mistakes committed. You can always make up for your yesterday by the way you live your tomorrow.

The new paradigm is: 'To err is human. By learning from it, you design your own destiny'. **Keep growing, keep maturing and keep learning.**

Purshotamdas Mandhana



## WHAT NOT TO SAY?

# Chairman - Emeritus Inks

In everyday life, to know what not to say is as important as knowing what to say. By saying what we should not be saying and not saying what we should be saying we can damage relationships. There are some rules we need to follow here. But the mind is a tricky instrument and can place impediments on the way. It can trick us into believing that what we are saying is right and also justify it. In many situations we can get away when we put our foot in the mouth. And these situations can be critical. Once a habit is formed of speaking, the first thing that comes to our mind we can land ourselves in trouble. When the situation is delicate we need to slow down, pause and keep our foot on solid ground. We need to be careful with our words when the relationship matters. In life, we will keep encountering people who contradict what we say or believe. When we are contradicted, we can either go on the defensive or the offensive. We take contradiction personally, which means we take it as a personal attack on our self-image, not just an attack on an idea. We are strongly identified with the ideas we hold as though our life depended on it. All human conflicts are due to clash of ideas. If we are on the offensive, we are prone to saying things like: you don't know what I am talking about, I don't think you got the point, your argument is absurd, you have not understood what I am saying, only a dumb person will argue like this and so on. This will only make the other person become more offensive in return and a heated emotional exchange of words will ensue. On the other hand, the defensive person will justify whatever he has said instead of attacking what the other has said. A diplomatic response would be to say: let us take up your objection and analyse it

for its merits and compare it with my proposition and may be the best idea win. We need to be open to meritocracy when it comes to ideas. This means letting go of our emotional attachment to ideas. We need to value truth more than our attachment. Ideas and ideology divide people and destroy relationships. When arguments get heated, we have to make a choice between the relationship and the idea. Some people choose ideas over people. If you want to save the relationship, defending the idea has to be given up. Ideas and opinions really don't matter that much. The willingness to sacrifice an idea will happen when we separate ourselves from the idea and realise that it is just a movement of thought. It is not our lifetime job to defend every thought and idea. Some ideas are worth dying for. Most are not. The choice of words when we disagree with someone has to be carefully chosen. We have to pause and formulate our words and not say the first thing that comes into our heads out of habit. The first thought will invariably be a thought infused with strong emotion. A response such as-what you are saying is thought provoking but let us also explore other options and then see what works best-will make the discussion less acrimonious. When a person comes up with a brilliant idea, it is unwise to ask him who told you that or where did you read about it or even to say this was already written about by some author in a book. That would be very insensitive. It will dampen his enthusiasm. He may not have read the book or known if anyone came up with the idea earlier. We must applaud people who come up with good ideas even if we have heard them before. The same applies to jokes. Even if we have heard the joke a million times, a

sensitive person will laugh as though he heard for the first time instead of jumping and saying I have heard that joke before. It is highly inappropriate to talk about the superiority of one religion over another or one guru over another, but this is often a topic of heated discussion. Religion consists of ideas, beliefs, customs, traditions, rituals, festivals, myths, stories, lives of saints, wisdom of life and so on. Each religion is different and we can enjoy knowing each of them since each has something to offer for a better life in this planet. When someone praises us, appreciates us or speaks high of us, what not to do is to be apologetic. When someone has a positive opinion of us, what is the point of becoming humble all of a sudden and act as though we do not deserve the accolades. Simply lap up the praise and beam. Maybe we don't feel the way the other person feels about us. That will always be the case. We can never see ourselves the way others see us. We are too close to ourselves and judge ourselves all the time. Others do not. They may value something about us which we may not care much about. But why let that be known? Allow others to continue seeing us in the positive way they perceive us may be most accurate. They probably have a relatively better unbiased view of us, which we can never have. But our false sense of humility suddenly comes forward and spoils the show. We need to learn to accept compliments with grace and dignity and not be unduly embarrassed. The best way to learn what not to say is by observing other people saying things that we feel they should not be saying. It is easier to spot in others than in our selves.

**Ramesh Kumar Bung**

## BRANCHES THAT HOLD MORE THAN ₹ 100 CRORE BUSINESS

[As on 31.03.2018]  
[Rs. in Crore]

| S.NO. | NAME OF THE BRANCH | DEPOSITS | ADVANCES | TOTAL BUSINESS |
|-------|--------------------|----------|----------|----------------|
| 01.   | BEGUM BAZAR        | 321.67   | 75.12    | 396.79         |
| 02.   | SULTAN BAZAR       | 192.21   | 101.54   | 293.75         |
| 03.   | HIMAYAT NAGAR      | 185.62   | 101.24   | 286.86         |
| 04.   | SECUNDERABAD       | 127.23   | 89.86    | 217.09         |
| 05.   | SIDDIAMBER BAZAR   | 147.77   | 65.48    | 213.25         |
| 06.   | KACHIGUDA          | 105.03   | 26.89    | 131.92         |
| 07.   | AMEERPET           | 73.75    | 39.78    | 113.53         |
| 08.   | CHARMINAR          | 73.02    | 27.08    | 100.10         |

# MD & CEO SPEAKS

## My Dear Colleagues,

I am happy to share performance highlights of the Bank for the year ended 31.03.2018; **Total Business achieved is ₹ 3563 crore (with an absolute growth by ₹ 233 crore), Deposit stood at ₹ 2308.00 crore and Advances figured at ₹ 1255 crore.**

I appreciate one and all for the invaluable contribution, dedication, hard work and efforts put in for the overall business growth of the Bank. We have entered into new financial year and we all know that with the recent developments in the Banking Industry, the coming days will be more challenging and tough. Hence, it is imperative for us to be more proactive, vigilant and attentive in dealing with the clientele and getting business to the bank.

Please be noted that whatever may be the circumstances, we have to move ahead. The tougher road will move away sooner or later. We should continue our concerted efforts for growth and development of the Bank. Let's be positive and put in our whole hearted efforts for the growth of the Bank.

Though New Year will bring its own mix of successes and challenges, but our direction is clear and we all know what we must perform. Our job is to continue to focus intently on what we can control: providing our customers and clients with the best service and most comprehensive banking services in the market, managing our costs, enriching our brand, and doing our part to keep business moving forward.

Bank offers all techno savvy services at par with New Generation Banks viz, IMPS, Internet Banking, Debit/ATM Card, AEPS, BBPS, E-Lobby, Toll Free Banking Services etc., and very soon we are going to launch UPI, QR code services.

We have sophisticated products and the image of providing personalized services to the customers. It is our responsibility to ensure reaching of products to the customers and offer them personalized

services viz., receiving customers with smile, keeping regular touch with customers, giving prompt & courteous service, resolving issues amicably etc.

Customers reach and satisfaction is our motto. Delight every customer you come across! It has been the final destination for every journey that we have undertaken. Our motto is simple – Solve the customer's query first and cool his mind. Then offer solutions that are best suited to him more particularly offer him with a touch of MAHESH BANK Excellence. Partner him in growth, as he enjoys our patronage.

**Excellence is never by chance, it is the result of high intention, sincere effort, intelligent direction, skilful execution and the vision to see obstacles as opportunities.**

So, strive hard for the same and I am sure that sincere efforts for accomplishing the same will yield manifold results to the Bank.

I have immense faith in your commitment, dedication and hard work and believe that you all stand up to the occasion and put in your heart & soul for achieving the targets set for the current financial year.

**I am sure that we will catch up with the average growth of the banking industry and achieve growth of 25% in Business with CD Ratio of 60%, CASA 30% and curtailing NPAs below 3%, for the F.Y.2018-19.**

With Best Wishes for your personal & career growth,

Cordially yours,

**Umesh Chand Asawa**

## How to link Aadhaar with your mobile number using IVR?

According to a recent directive from the government of India, it is mandatory for existing customers to verify their mobile number and link with Aadhaar. The deadline for the same is March 31, 2018, and if you haven't done it yet, the process has been simplified. Earlier, you were required to visit the retailer or a nearby store, but now, you can complete the re-verification process by simply dialling a toll-free number.

If you're a Vodafone, Airtel, Idea or BSNL subscriber, you can dial 14546 from your mobile and follow the IVR. Reliance Jio customers don't need to follow the procedure, as the connections were given by submitting Aadhaar number. For others, let's take a look at how to go about it.

Linking mobile number with Aadhaar for the first time: If your mobile number hasn't been linked to Aadhaar before, it needs to be done

offline. This is because an OTP is sent to the registered mobile number for authentication. For this, you'll need to visit your nearest Aadhaar centre and fill the correction form. Along with the form, you will also need to provide the photocopy of your Aadhaar, PAN card, passport, or voter ID card. At the time of submission, the Aadhaar enrolment centre will also take your biometrics – the impression of your thumb. After successful verification of biometrics, the centre will give you an acknowledgment slip, and within a maximum of 10 days, your mobile number will be linked with Aadhaar.

**The Supreme Court on 13th March, 2018 extended the March 31 Aadhaar deadline till it delivers its final verdict on the entire case..**

## THE INCREASING SIGNS THAT HUMAN CONSCIOUSNESS REMAINS AFTER DEATH

Clinically, we understand death to mean the state that takes hold after our hearts stop beating. Blood circulation comes to a halt, we don't breathe, our brains shut down - and that's what divides the states we occupy from one moment (alive) to the next (dead). Philosophically, though, our definition of death hinges on something else: the point past which we're no longer able to return. Those two were more or less the same until about 50 years ago, when we saw the advent of CPR. Today, someone's heart can stop and they can be dead, and then they can come back.

Modern resuscitation was a game-changer for emergency care, but it also blew apart our understanding of what it means to be dead. Without many people returning from the dead to show us otherwise, it was natural to assume, from a scientific perspective, that our consciousness dies at the same time as our bodies. Over the last few years, though, scientists have seen repeated evidence that once you die, your brain cells take days, potentially longer, to reach the point past which they've degraded too far to ever be viable again. This does not mean you're not dead; you are dead. Your brain cells, however, may not be.

"What's fascinating is that there is a time, only after you and I die, that the cells inside our bodies start to gradually go toward their own process of death," Dr. Sam Parnia, director of critical care and resuscitation research at New York University Langone Medical Center, told Newsweek. "I'm not saying the brain still works, or any part of you still works once you've died. But the cells don't instantly switch from alive to dead. Actually, the cells are much more resilient to the heart stopping-to the person dying-than we used to understand."

Scientists working on human cadavers have from time to time observed genes that are active after death, according to University of Washington microbiology professor Peter Noble. For a 2017 study published in *Open Biology*, Noble and his colleagues tested mice and zebrafish and found not just a handful, but a combined total of 1,063 genes that remained active, in some cases for up to four days after the subject had died. Not only did their activity not dissipate-it spiked.

"We didn't anticipate that," Noble told Newsweek. "Can you imagine, 24 hours after [time of death] you take a sample and the transcripts of the genes are actually increasing in abundance? That was a surprise." Quite a few of these are developmental genes, Noble said, raising the fascinating and slightly disturbing possibility that in the period immediately following death, our bodies start reverting to the cellular conditions that were present when we were embryos. Noble found that certain animals' cells, post-mortem, remained viable for weeks. The research suggests a "step-wise shutdown," by which parts of us die gradually, at different rates, rather than all at once.

Exactly why some cells are more resilient to death than others can't yet be said. In a 2016 study published in the *Canadian Journal of Biological Sciences*, doctors recounted shutting off life support for four terminally ill patients, only to have one of the patients continue emitting delta wave bursts-the measurable electrical activity in the brain we normally experience during deep sleep-for more than 10 minutes after the patient had been pronounced dead; no pupil dilation, no pulse, no heartbeat. The authors were at a loss for a physiological explanation.

Parnia's research has shown that people who survive medical death frequently report



## WHERE DO YOU GO WHEN YOU DIE?

experiences that share similar themes: bright lights; benevolent guiding figures; relief from physical pain and a deeply felt sensation of peace. Because those experiences are subjective, it's possible to chalk them up to hallucinations. Where that explanation fails, though, is among the patients who have died on an operating table or crash cart and reported watching-from a corner of the room, from above-as doctors tried to save them, accounts subsequently verified by the (very perplexed) doctors themselves.

How these patients were able to describe objective events that took place while they were dead, we're not exactly sure, just as we're not exactly sure why certain parts of us appear to withstand death even as it takes hold of everything else. But it does seem to suggest that when our brains and bodies die, our consciousness may not, or at least not right away. "I don't mean that people have their eyes open or that their brain's working after they die," Parnia said. "That petrifies people. I'm saying we have a consciousness that makes up who we are-ourselves, thoughts, feelings, emotions-and that entity, it seems, does not become annihilated just because we've crossed the threshold of death; it appears to keep functioning and not dissipate. How long it lingers, we can't say."

**A. Masthan Reddy**  
Joint General Manager

## AMAZING MATHEMATICS

If all the 26 alphabet (A to Z) are allotted numbers from 1 to 26, (Ex: A=1, N=14 etc.) then, let us see some of the words and their values:

**HARD WORK** = 8+1+18+4+23+15+18+11 = 98%

**KNOWLEDGE** = 11+14+15+23+12+12+5+4+7+5 = 96%

**LOVE** = 12+15+22+5 = 54%

**LUCK** = 12+21+3+11 = 47%

None of the above makes 100%. Then what makes 100%? Is it money? No. (It is 72%) Leadership? No. (It is 97%). Every problem has a solution, only if we perhaps change our..... **ATTITUDE**. See - 1+20+20+9+20+21+4+5 = 100%. It is therefore our **ATTITUDE** towards life and work that makes our life 100% successful.

**Preeti Awasthi**  
HO :F&A.



Sri Purshotamdas Mandhana, Chairman and Sri Ramesh Kumar Bung, Chairman-Emeritus honouring Sri Bhavani Shankar Kedia and N. Y. Sharma, astrologers on the occasion of Panchanga Sraavanam heard at Head Office. Photo Shows Sri Rampal Attal, Vice Chairman, Sri Umesh Chand Asawa, MD & CEO and other staff members on the occasion.

## PANCHANGA SRAVANAM HEARD DURING UGADI FESTIVAL CELEBRATED AT THE BANK

The Bank has conducted 'Panchanga Sraavanam' (hearing of the almanac) at its Head Office on the occasion of Vilambi Ugadi, the Hindu New Year. Sri Bhavani Sankar Kedia and Sri Nookala Yajna Narayana Sarma, well-known astrologers were invited to reveal the ingredients of yearly almanac and the results predicted during the year. Sri Purshotamdas Mandhana, Chairman and Sri Ramesh Kumar Bung, Chairman-Emeritus have felicitated the scholars. Sri Rampal Attal, Vice-Chairman, Sri Umesh Chand Asawa, MD & CEO and other employees of the Bank have participated in the Panchanga Sraavanam.

Elucidating about the importance of the science, Sri Bhavani Sankar Kedia stated that the importance of Astrology in our lives can be gauged from the real meaning of the word 'disaster.' Just like nature, it has no good or bad. It just reveals what was, what is, and what can be. Sri N. Yajna Narayana Sarma narrated about the year's rainfall, individual income and expenditure, auspicious months and predictions of the individual horoscopes.

## MISINTERPRETING FEMINISM

"Why doesn't the man get up from the senior citizen's seat, an old woman is standing beside him" said a woman who was comfortably sitting 2 rows away. "Yes, an old woman is standing, no shame, no shame" laments another woman sitting behind the old woman, who was still standing. These women, had gone on nagging the man who simply refused to get up, made him vacate his seat.

Is this an ideal scenario? Sadly, the answer is no. What was wrong in the situation was that none of the women sitting had gotten up to offer their seat to the old lady, and yet they kept harassing the man to get up. We talk about equality and how feminism is required for the society in the present times, but do the women actually comprehend the same? It is assumed by many that feminism is nothing but male bashing. It seems redundant to say that feminism is a privilege which is conferred by the patriarchal society on us, women.

Article 14 of the Constitution of India promises its citizens that every one shall be equal before the law. This can be further construed to mean that there will be no discrimination meted to any citizen based on their gender, caste, color, etc. In spite of such a wide scoped law, why is there a need for the growing rage of feminism and we need to see, if we're misunderstanding the necessity for it.

Feminism as a concept meant that its propounders spoke of equality of the sexes and which was to be ingrained and taught in the society and not as a privilege which was conferred on the "fairer" sex. For this very purpose, it is imperative that we stay true to the reason why feminism was started in the first place. Feminism is an attitude which people have towards the society. It cannot be taught as a subject, but something which is more empirical. Feminism is inclusive of the needs and rights of every individual irrespective of their gender, sexual orientation and any other criteria used for discrimination. We need to understand what this word actually emulates in its entirety.

Feminism is the belief that a woman ought to be respected for being an individual rather than just

being someone's daughter, sister, wife etc. It is the belief that women are at par with men and deserve equal opportunities and equal pay. It is the belief that a woman's identity and individuality doesn't have to change post marriage. It is the belief that a woman doesn't have to choose between her domestic life and her career, and that she can have it all if she wishes. When the privacy and modesty of a woman are encroached upon, the fault does not lie with the survivor. It is the belief that a man can also be a victim. Feminism is the belief that 'consent' should always be prioritised. Finally, it is the belief that men and women should have the equal rights, freedom and privileges in every aspect.

So, when a woman says that she is not a feminist, it means that she does not value the struggle which women in the past had to go through for ages so that we could get our rights, and if a man says he is not a feminist, it means that he does not believe that women deserve all that they strive for. We need to stop equating feminism with extreme male bashing and superiority of one gender to another, because that would kill the very essence of humanism.

**K. Laxmi Reddy**  
HO: LAW Dept.

# ROOTS: THE SAGA OF AN AMERICAN FAMILY

Roots is a novel written by Alex Haley and first published in 1976. It tells the story of Kunta Kinte, an 18th-century African, captured as an adolescent, sold into slavery in Africa, transported to North America; following his life and the lives of his descendants in the USA down to Haley. The release of the novel, combined with its hugely popular television adaptation, *Roots* (1977), led to a cultural sensation in the USA, and it is considered to be one of the most important U.S. works of the 20th century. The novel spent forty-six weeks on *The New York Times Best Seller List*, including 22 weeks at number one. It stimulated interest in genealogy and appreciation for African-American history.

*Roots* tells the story of Kunta Kinte—a young man taken from the Gambia when he was seventeen and sold as a slave—and seven generations of his descendants in the USA. Kunta, a Mandinka living by the River Gambia, has a difficult but free childhood in his village, Juffure. His village subsists on farming, and sometimes they lack enough food, as the climate is harsh. Kunta is surrounded by love and traditions. Ominously, the village had heard of the recent arrival of toubob, men with white skins who smell like wet chickens.

Kunta is excited to see the world, but is forbidden to do so by his father, Omoro. At one point, Kunta sees men in hoods taking away kafo (children). This confuses Kunta, but is eager to learn his father will take him outside Juffure. Omoro and Kunta, set off, learning much more about their surroundings. When they return, Kunta brags to all his friends about the journey, but doesn't pay attention to his family's goats, which fall prey to a panther.

Later on, Kunta is taken off from manhood training, with other kafo. Kunta learns even more about the Gambia, but fears the slave trade, which he learns is closer to home than he thinks. Kunta passes his training, and learns more about Juffure's court system. One day, he witnesses the case of a young girl, who was kidnapped by the toubob, and came back pregnant. She gives birth to a mixed-raced child, and the case is unresolved.

One morning when Kunta is cutting wood to make a drum, he is ambushed by slates, black slave traders, and is knocked unconscious. He awakens in the brig of a ship, naked and chained. After a nightmarish journey across the Atlantic on board the British slave ship *Lord Ligonier*, he is landed in Annapolis in the British colony of Maryland. John Waller of Spotsylvania County, Virginia purchases Kunta at an auction and gives him the name Toby. However, Kunta is headstrong and tries to run away four times. When he is captured for the last time, slave hunters cut off part of his right foot to cripple him.

Kunta is then bought by his master's brother, Dr. William Waller. He becomes a gardener and eventually his master's buggy driver. Kunta also befriends a musician slave named Fiddler. In the aftermath of the American Revolutionary war, Kunta marries Bell, Waller's cook, and together they have a daughter, Kizzy. Kizzy's childhood as a slave is as happy as her parents can make it. She is close friends with John Waller's daughter "Missy"

Anne, and she rarely experiences cruelty. Her life changes when she forges a travelling pass for her beau Noah, a field hand. When he is caught and confesses, she is sold away from her family at the age of sixteen.

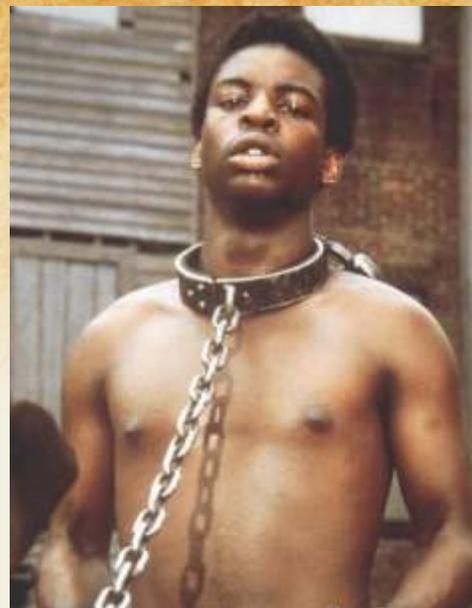
Kizzy is bought by Tom Lea, a farmer and chicken fighter who rose from poor beginnings. He rapes and impregnates her, and she gives birth to George, who later becomes known as "Chicken George" when he becomes his father's cockfighting trainer. Chicken George is a philanderer known for expensive taste and alcohol, as much as for his iconic bowler hat and green scarf. He marries Matilda and they have six sons and two daughters, including Tom, who becomes a very good blacksmith. Tom marries Irene, a woman originally owned by the Holt family.

When Tom Lea loses all his money in a cockfight, he sends George to England for several years to pay off the debt, and he sells most of the rest of the family to a slave trader. The trader moves the family to Alamance County, where they become the property of the Murrays. The Murrays have no previous experience with farming and are generally kind masters who treat the family well. When the American Civil War ends, however, the Murray slaves decide rather than sharecrop for their former masters, they will move from North Carolina to Henning, Tennessee, which is looking for new settlers. They eventually become a prosperous family. Tom's daughter Cynthia marries Will Palmer, a successful lumber businessman, and their daughter Bertha is the first in the family to go to college. There she meets Simon Haley, who becomes a professor of agriculture. Their son is Alex Haley, the author of the book.

**Search for his roots:** Alex Haley grows up hearing stories from his grandmother about the family's history. They tell him of an ancestor named Kunta Kinte, who was landed in "Naplis" and given the slave name Toby. The old African called a guitar a ko, and a river the Kamby Bolongo. While on a reporting trip to London, Haley sees the Rosetta Stone in the British Museum and thinks of his own family's oral traditions. Could he trace his own family lineage back to its origins in Africa?

In the USA Census for Alamance County, North Carolina, he finds evidence of his ancestor Tom Murray, the blacksmith. He attempts to locate the likeliest origin of the African words passed down by Kunta Kinte. Dr. Jan Vansina explains in the Mandinka tongue, kora is a type of stringed instrument, and bolongo is the word for river. Kamby Bolongo could then refer to the Gambia River.

Alex Haley travels to the Gambia and learns of the existence of griots, oral historians who are trained from childhood to memorize and recite the history of a particular village. A good griot could speak for three days without repeating himself. He asks to hear the history of the Kinte clan, which lives in Juffure, and is taken to a griot named Kebba Kanji Fofana. The Kinte clan had originated in Old Mali, moved to Mauritania, and then settled in the Gambia. After about two hours of "so-and-so took as a wife so-and-



so, and begat," Fofana reached Kunta Kinte. About the time the King's soldiers came, the eldest of these four sons, Kunta, when he had about 16 rains, went away from his village to chop wood to make a drum...and he was never seen again.

After searching records of British troop movements in the 1760s, Haley finds "Colonel O'Hare's forces" were dispatched to Fort James on the Gambia River in 1767. In Lloyd's of London, he discovers a British merchantman named the *Lord Ligonier* had sailed from the Gambia on July 5, 1767 bound for Annapolis. The *Lord Ligonier* had cleared customs in Annapolis on September 29, 1767, and the slaves were advertised for auction in the *Maryland Gazette* on October 1, 1767. He concludes his research by examining the deed books of Spotsylvania County after September 1767, locating a deed dated September 5, 1768, transferring 240 acres and a slave named Toby from John and Ann Waller to William Waller.

**Characters in Roots:** 01. Kunta Kinte – original protagonist: a young man of the Mandinka people, grows up in the Gambia in a small village called Juffure; he was raised as a Muslim before being captured and enslaved. Renamed Toby. 02. John Waller – planter, who buys Kunta. 03. Dr. William Waller – doctor of medicine and John's brother: buys Kunta from him. 04. Bell Waller – cook to the doctor and wife of Kunta. 05. Kizzy Waller – daughter of Kunta and Bell. 06. Missy Anne – Dr. Waller's niece, who lives off the plantation, but visits Dr Waller regularly. She befriends Kizzy and teaches her reading and writing by playing "school". 07. Tom Lea – slave owner in North Carolina to whom Kizzy is sold. 08. George Lea – son to Kizzy and Tom Lea, he is called "Chicken George". 09. Matilda – whom George later marries. Tom Murray – son of Chicken George and Matilda. 10. Cynthia – the youngest of Tom's and Irene's eight children (granddaughter of Chicken George) 11. Bertha – one of Cynthia's children; the mother of Alex Haley. 12. Simon Alexander Haley – professor and husband of Bertha; father of Alex Haley. 13. Alex Haley – author of the book and central character for last 30 pages; The great-great-great-grandson of Kunta Kinte.

**Smitha Koller**  
**HO: Audit**

# THE STORY BEHIND CHYAWANPRASH

Before going into the story behind Chyawanprash, let's recall the ashvamedha yagya of Lord Rama in Ramayana. The rishi Agasthya and rishi Vashista advised Lord Rama to assign rishi Chyavana to help in performing the ashvamedha yagya. Lord Rama then told Hanumanji to invite and bring Chyavana to Ayodhya. Before Hanumanji left, rishi Agasthya warned Hanumanji that rishi Chyavana was doing penance at the bank of the Sarayu River, and is a very fractious person who gives harsh punishment even for small mistakes. Hanumanji was poised that nothing will happen in prabhu's work, so if something happens he would receive the curse as blessings by taking prabhu's name.

When Hanumanji reached the place of rishi Chyavana son of Bhrigu, he observed that the place was like heaven full of happiness and brightness due to the intense penance of the rishi Chyavana. Hanumanji was confused that how rishi Chyavana was looking so young and had radiance; he moved forward towards the rishi but suddenly a sound came from behind warning him not to move forward, otherwise he would receive the rishi's harsh punishment. It was a woman who had warned him. She spoke to Hanumanji, and he told about his wish to take the rishi to Ayodhya, but she replied to wait until the rishi completes his mantra japa. Waking him in between would enrage him and end up in a disaster. She said even I am suffering the results for the same mistake. Hanumanji was curious and requested her to narrate the story so that he would come to know more about the rishi and which might help him to convey the message of Lord Rama.

The woman started to narrate the story, many years before rishi Chyavana was in deep penance, his meditation power was such that light was traversing from his eyes and ants made an anthill around him. A streak of light was glowing from the holes of the anthill. During those days a pious and learned king named Sharyati who was a descendant of Manu maharaj was on tirtha yatra. He was accompanied by his beautiful daughter

Sukanya and his attendants. During their journey they decided to put camp near the bank of the Narmada river. Near by the river was the ashram of the powerful Rishi Chyavana. The ashrams of the rishis always had a calm and serene ambience around them. So the king, his daughter and their army were enjoying the calm and quiet surroundings of the forest, surrounded by huge trees which provided good shade and fruits.

Sukanya was plucking flowers from the bushes in the forest along with her attendants. She played games and danced with her friends. While all this fun was going on, Sukanya noticed light glowing from an ant hill. This made her more curious and her childishness got the better of her. She took a twig and poked the ant hill. She was shocked to see that blood was oozing out of that hole. When sukanya saw a rishi coming out of anthill she was scared and ran to her father.

The rishi's anger was at its peak, as his years of penance were disturbed. He decided to curse the rajkumari Sukanya and the whole universe as no one stopped her from doing this. The entire universe was disturbed by the rishi's anger, wind took the posture of tornados and blew everything in its way, rivers were flowing abruptly as if a huge flood. At that time Sukanya narrated the whole story what she had done to the rishi. The king was very upset about what Sukanya had done. The king realized that the rishi had been disturbed. He went looking for the rishi and found him very angry as his penance had been disturbed, and fell at his feet and apologized to him.

Even sukanya also pleaded him to stop the disaster. The rishi, as compensation, asked sukanya to take pledge to serve him life long and marry him. Sukanya was sorry about what she had done and agreed to his wish and decided to marry the Rishi and serve him dutifully as a wife. The sage forgave the king and Sukanya and accepted her as his wife. Sukanya served the Rishi very faithfully and took care in satisfying all his needs. Her husband was very pleased with her pathi vrata dharma but was



also unhappy about his harsh punishment towards her, as she was beautiful and young and the rishi was old and with one eye.

The Ashwini Kumaras, son of Surya Deva, came to their help, as they were specialized in Ayurveda, and told that they would provide such a medicine by which his one eye and youth would be restored. In remuneration he asked to give havishya in their name in yagya as they give to other devatas so that they would become eligible to sit along with other devatas. The rishi accepted the request and started doing yagya in their name. When the yagya was at its peak and havishyas were given in the name of the Ashwini Kumaras, Indra was so angered by this, that he picked up his vajra to hurl it down at the rishi. Chyavana had gained a lot of ascetic power and merit through his rigorous penance, and he paralyzed the hands of Indra. The devas pleaded with him, to restore the hands of their king. They promised that henceforth, the Aswini Kumaras would get their share in all sacrifices, for all times to come.

According to their promise the Ashwini Kumaras bathed the rishi in a pond and gave a mixture of medicinal paste to eat. When the three of them came outside of the pond, all were identical and it was a great confusion for Sukanya to identify them, but due the devotional love towards her husband she was able to identify rishi Chyavana. Later this medicine was known to be called as Chyawanprash. And so it came about that both the Aswini Kumaras and the rishi Chyavana were able to fulfill their parts of the agreement. Hanumanji could now understand the identity of the women, who was none other than mata Sukanya, hence he was then later able to succeed in taking rishi Chyavana to Ayodhya.

**V. Jyothi**  
**HO: PAD**



## BANK CONDUCTS ROAD SHOWS AT VARIOUS PLACES

Our Marketing Team conducted road shows at Karimnagar, Balanagar, Kukatpally, Katedan, Gachibowli and Vanasthali Puram. Photo shows road show conducted at Vanasthalipuram shopping Complex along with marketing personnel and staff.

1. MICR code consists of how many digits?
2. What is the minimum limit in RTGS system?
3. What is full form of CTS?
4. Under which service, customers may access their bank account and perform basic transactions from any of the member branch offices?
5. Exchange of cash flow in different currency is known as
6. Assets or loans which stop performing after 90 days are known as
7. Who controls the Monetary Policy in India?
8. Which card is issued by NPCI (National Payments Corporation of India)?
9. Definition of Current Account deficit
10. Full form IFSC
11. Commercial paper can be issued for a maximum period of
12. The Mutual funds in India follow accounting standards laid by
13. Minimum amount for Certificate of Deposit has been fixed at
14. AML is a term mainly used in the financial and legal industries. Expand the term AML.
15. PIN is a number allocated to an individual and used to validate electronic transactions. Expand PIN.
16. What is Repo rate?
17. What is Stale Cheque?
18. What is Bancassurance?
19. The objective of KYC guidelines is to prevent banks from being used, intentionally or unintentionally, by criminal elements for money laundering or terrorist financing activities. What is the full form of KYC?
20. Know Your Customer (KYC) guidelines are issued under
21. In BSBDA (Basic Savings Bank Deposit Account) the credits in a financial year does not exceed rupees
22. In BSBDA the balance at any point of time does not exceed rupees
23. In BSBDA the withdrawals and transfers in a month does not exceed rupees
24. At which rate RBI give loans to commercial banks?
25. Full form of CASA
26. In what denominations Commercial Paper (CP) can be issued?
27. What is the minimum denomination of Treasury bills to issue in India?
28. Who cannot issue Certificate of Deposit (CD)?
29. Expand ASBA.
30. Depositor Education and Awareness Fund (DEAF) is maintained with
31. Cash Reserve Ratio (CRR) is the amount of funds that the banks have to keep with
32. What is the maximum amount per transaction NEFT limit for cash-based remittances to Nepal?
33. What does CAR stands for?
34. IFSC code consists of \_\_\_\_ alpha numeric code.
35. When money is lent or borrowed for one day or on overnight basis it is known as
36. When money is lent or borrowed for between 2 days and 14 days it is known as
37. When money is lent or borrowed for a period of more than 14 days, it is known as
38. Treasury Bills and Certificate of Deposit are considered as the \_\_\_\_ instruments.
39. Commercial Paper (CP) is an unsecured money market instrument issued in the form of a
40. What is the upper limit in Public Provident Fund (PPF)?
41. As per RBI guidelines, with effect from April 1, 2012, the validity period of Cheques, Demand Drafts, Pay Orders and Banker's Cheques is \_\_\_\_.
42. What is the time limit for an asset or loan to be declared as Non-Performing Asset?
43. Deposit Insurance and Credit Guarantee Corporation (DICGC) does not cover
44. RBI measure to liquidate the market
45. Full form of EFT
46. Fastest mode of funds transfer is
47. Alphanumeric code on cheque is known as.
48. On which basis Bank pays interest on savings account?
49. What is the loan limit for education under priority sector for studies abroad?
50. RuPay Card is an Indian version of credit/debit card is launched by which organization?
51. Fixed Deposit (FD) Account may be opened for a minimum period of
52. What is the minimum amount required to open a Fixed Deposit (FD)?
53. The Banks has converted all 'no - frills' accounts' into
54. 'Pradhan Mantri Jan Dhan Yojana' is a Scheme for
55. How much overdraft facility to be provided in 'Pradhan Mantri Jan Dhan Yojana' scheme?
56. In CBS, C stands for
57. In CRAR, A stands for
58. IMPS - Immediate Payment Service is an interbank electronic instant mobile money transfer service through mobile phones in India, the facility is provided by
59. The Central Bank of India has adopted which new measure of inflation?
60. When a cheque is torn into two or more pieces and presented for payment, such a cheque is called
61. How much fee charged to file a complaint under Banking Ombudsman?
62. Who is the appellate authority in Banking Ombudsman?
63. If any customer is not satisfied by the decision of Banking Ombudsman, customer can appeal against the award before the appellate authority within how many days from the date of receipt?
64. ATMs or Cash Dispensing machine which are owned and operated by Non-Banking Financial Companies are called
65. RBI gave in-principle for Banking license to
66. Minimum capital requirement for new banks in private sector is
67. A Non-Banking Financial Company (NBFC) is a company registered under the
68. Minimum capital requirement for Non-Banking Financial Company (NBFC) is.
69. The NBFCs are allowed to accept/renew public deposits for a minimum period of
70. A NBFCs cannot offer interest rates higher than the ceiling rate prescribed by RBI? What is the present ceiling?
71. Minimum capital requirement for Foreign banks that want to set up operations in India is
72. What is the minimum paid-up capital requirement of both small banks and payments banks in India?
73. RBI extended the timeline for full implementation of Basel III norms till
74. SLR ((Statutory Liquidity Ratio) is the amount a commercial banks needs to maintain in the form of \_\_\_\_\_ before providing credit to its customers.
75. \_\_\_\_\_ is the rate at which banks borrow funds overnight from the Reserve Bank of India (RBI) against approved government securities.
76. Who issues Treasury bills (T-bills) in India?
77. Treasury bills are available for a minimum amount of
78. Minimum & Maximum Limit of NEFT
79. What is the rate of interest rate on provident fund for the current fiscal?
80. Govt. to implement GST (Goods & Services Tax) new indirect tax regime from
81. RBI extends deadline for exchanging pre-2005 currency from June 30, 2015 to
82. How much amount RBI allows in 'Tap and pay' transactions without PIN?
83. RBI lifted a ban on carrying Indian bank notes of Rs 1,000 and Rs. 500 denominations to and from
84. C stands for in "KYC"
85. Pension scheme for unorganized sector —

86. Full form of REIT
87. Forward Market Commission is merged with
88. Purpose of starting Minor account for 10 years children
89. Full form of CVV
90. Bank of International Settlement headquarters is
91. Who appoints Banking Ombudsman?
92. IFRS full form is
93. Corporate Social Responsibility committee headed is by
94. Which is the Regulatory body for RRBs?
95. What is the RBI policy related to money laundering?
96. Mutual funds regulated by
97. What is the full form of MTSS?
98. How much amount of money can RBI lend to a bank?
99. What RBI does to Increase its Monetary Base?
100. Which rate does RBI Reduces to Increase liquidity in market?
101. After completion of 15 years, Public Provident Fund (PPF) can be extended up to how many years?
102. Short term Money lending process is known as
103. Treasury bill tenure is
104. Minimum limit for medium scale enterprises is Rs. 5 Cr. what is maximum limit?
105. Prime Lending Rate is replaced by
106. Banks cannot grant Loan below which rate
107. If RBI reduces CRR, what happens? 108. Name the scheme to include every people under banking system.
109. Special Drawing Right (SDR) is a monetary unit of
110. Cheque which is not crossed is called
111. Teaser rates are related to which type of loans?
112. What is Teaser loan?
113. The RBI policy rate which is purely an indicative rate used by RBI to signal long – term outlook on interest rates is
114. The term 'pre – shipment' finance relates to
115. A receipt listed in India and traded in rupees declaring ownership of shares of a foreign company
116. WEF July 2012, for calculating of lending rates, the RBI has advised banks to switch over to the
117. Mobile banking fund transfer limit in a day is
118. The seed capital of Bhartiya Mahila Bank was
119. "Lender of the Last Resort" by Banks is known as
120. "Fixed deposit" is also referred to as
121. The holidays for the banks are declared as per
122. In banking business, when the borrowers avail a term Loan, initially they are given a repayment holiday and this is referred as
123. Regulator of Micro, Small and Medium enterprises in India is
124. A worldwide financial messaging network which exchanges between banks and financial institutions is known as
125. The term "Smart Money" refers to
126. What is the maximum deposit amount insured by DICGC?
127. With reference to a cheque which is the 'drawee bank'?
128. In which of the fund transfer mechanisms, can funds be moved from one bank to another and where the transaction is settled instantly without being bunched with any other transaction?
129. Bad advances of a Bank are called
130. By increasing repo rate, the economy may observe effects like
131. Increased interest rates, as exists in the economy at present will
132. The sole authority to issue and manage currency in India is
133. In India, one- rupee coins are issued by
134. Fixed deposits and recurring deposits are
135. When a bank returns a cheque unpaid, it is called
136. What is 'Demat Accounts'?
137. When the rate of inflation increases what happens? 138. Banks in India are regulated under
139. Banking falls under which sector?
140. ASBA scheme is related to the purchase of
141. In a bank, which are the usual types of deposit accounts?
142. The most powerful tool used by the Reserve Bank of India to control inflation is to
143. NEFT and RTGS in banking terminology speak of
144. The ownership of public sector banks rests
145. If a cheque is post-dated, the bank on which it is drawn
146. Regulator of Capital Market in India
147. First Indian Bank to introduce credit card is
148. RBI was nationalized in
149. Loans of very small amounts given to low income groups are called
150. RBI was established in

**[ Answers on Page No.12 ]**

## SCIENTIST STEPHEN HAWKING HAS DIED AGED 76



Scientist Stephen Hawking has died at the age of 76. Professor Hawking had died at his home in Cambridge in the early hours of Wednesday, the 14th March, 2018. He was a great scientist and an extraordinary man whose work and legacy will live on for many years. His courage and persistence with his brilliance and humour inspired people across the world. He once said, 'It would not be much of universe as if it wasn't home to the people you love.' The world famous physicist and cosmologist was the subject of the 2014 film *The Theory Of Everything*, which starred Eddie Redmayne and Felicity Jones. He also performed several cameos in the US comedy series *The Big Bang Theory*.

Stephen William Hawking was born in Oxford in 1942, the eldest of four children. The family's home was in north London but Hawking's mother had moved to Oxford because of the bombing of London during the Second World

War. He began his scientific study at University College, Oxford, reading natural sciences and leaving with a first class honours degree.

Hawking's father wanted his son to follow him into the profession. Hawking wanted to be a mathematician, so natural sciences was an agreed compromise. Hawking contracted motor neurone disease in 1963 and was given two years to live but he went on to study at Cambridge and became one of the most brilliant theoretical physicists since Albert Einstein. He was given more than a dozen honorary degrees and was awarded the CBE in 1982. It was his book *A Brief History Of Time* that cemented his position as one of the best-known scientists of his time, however. It was turned down by more than 20 publishers before Bantam Press released it in 1988. Hawking's first attempt to write a popular book about the physics and the universe's beginnings was a massive success and had a long stay on the best-seller lists.

## TALENTED INDIAN ACTORS WHO PASSED AWAY IN 2017-18

The Oscars 2018 ceremony paid tribute to some of the finest performers and technicians that the world of entertainment has lost in 2017-18. The montage also mentioned two of the finest actors to have ever emerged from India — Sridevi and Shashi Kapoor. Surely they will be missed even on the global stage. Along with these fine actors, the Indian film and entertainment industry has lost several other talents in the years 2017 and 2018. Here's a tribute to all the lives lost, but talent not forgotten.



**Sridevi** – August 13, 1963 to February 24, 2018 (Aged: 54) - Cause of death: Accidental drowning.

Indian actress and film producer who starred in Tamil, Telugu, Hindi, Malayalam, and Kannada films. Regarded as one of Indian cinema's biggest female superstars, she was the recipient of two Filmfare Awards and three Filmfare Awards South. In 2013, the Government of India awarded Sridevi the Padma Shri, the country's fourth highest civilian accolade for her contributions to the entertainment industry.



**Shashi Kapoor** – March 18, 1938 – December 4, 2017 (Aged: 79) - Cause of death: Prolonged liver cirrhosi

Indian film actor and producer who appeared in 168 films which includes a large number of Hindi films as well as in various English-language films. In 2011, he was honoured with the Padma Bhushan by the Government of India for his contributions to Art-Cinema.



**Vinod Khanna** – October 6, 1946 to April 27, 2017 (Aged: 70) - Cause of death: Bladder cancer and severe dehydration Indian actor and producer of Bollywood films. He was the recipient of two Filmfare awards. He was also an active politician.



**Om Puri** – October 18, 1950 to January 6, 2017 (Aged: 66) - Cause of death: Heart attack

Indian actor who appeared in mainstream commercial Indian films, as well as independent and art films. He is best known for his author-backed roles. Puri was awarded Padma Shri, the fourth highest civilian award of India, in 1990.



**Reema Lagoo** – June 21, 1958 to May 18, 2017 (Aged: 58) - Cause of death: Cardiac arrest.

Indian theatre and screen actress known for her work in Hindi and Marathi cinema.



**Shammi** – Born as Nargis Rabadi in Bombay, in the year 1931 (age 86–87) and Died on 6 March 2018 at Mumbai. Cause of death: Natural. She was an active actress in the Years 1949–2013.

**K. Jyothi**, HO: F&A



## DO YOU KNOW?

1. Certain types of squirrels attack young antelopes, kill and eat them.
2. Black swallows, a species of fish gallop other fish 10 times larger than them.
3. As human infants suck their thumbs keeping in their mouth, even elephant infants keep their trunks in their mouths and suck.
4. While lions walk, the sole of their feet do not touch land.
5. Camels can drink 200 litres of water at a time.
6. Cola bears can store food they eat till 8 days.
7. Hedge hog is treated as the bitter enemy by lions.
8. Octopus has three hearts. While two of them are used to purify blood, the third one gives rest to the body.
9. An Ostrich has tremendous resistance power. As a result, no disease would attack it.
10. Male lions show the way through their tails to other lions following them.
11. Crocodiles can run fast but they cannot turn speedily. That is the reason, animals when chased by crocodiles, run in cross ways.
12. In our country the names of 72% women end with 'A' and 21% lady names end with 'I'. The other ending letters are only 7%.
13. Bivalve (Dopata) can change their gender in case of need.
14. In one glass of sea water, there would be 10 lakh bacteria and more than one crore virus.
15. There would be one in blue colour among 40 lakh crabs and one in yellow colour among 3 crore crabs.

**P. Venugopal Reddy**, HO: Credit

A merchant had started building a temple beneath the trees on the outskirts of a town. Every day, the carpenters and the workmen used to go into the town for their midday meals. Now, one particular day, a troop of wandering monkeys arrived on the scene. One of the carpenters, who was in the middle of sawing a log, put a wedge in it, to prevent the log from closing up, and then went off.

The monkeys started playing on the top of the trees and the high structures, without a care in the world. One poor monkey, not destined to live long, sat down on the half split log, caught hold of the wedge with his hands and started pulling it out. The wedge came out all of a sudden and the log closed in, but not before the monkey's legs had been trapped in the gap. He was instantly killed.

Karataka continued: 'And so, that is why I said that you should never meddle in other people's business. And our business is to eat whatever has been left by the lion'. Damanaka retorted: 'What! You think that our only concern is to find food? I don't agree with you'. Karataka said: 'Anyway, now that we are no longer in service to the king, why should we bother our heads about it?' (In the last issue we read that Karataka and Damanaka (jackels) were the sons of Pingalaka's (Lion, king of the forest) previous ministers but they had been dismissed from their posts and they always followed the king from the distance only). Damanaka retaliated: 'No, don't talk like that. The servant who pays attention to his lord can even get the upper hand over a wicked master.' 'So, under these circumstances, what do you propose to do?' asked Karataka. 'Today our master and his court are scared out of their wits. I shall take it upon myself to find out the cause of their fear. Then I shall use one of the six diplomatic methods, which are – to make peace or war, to attack or to entrench, to take protection under a powerful ally or to provoke a quarrel between one's opponents', replied Damanaka.

'But how do you know that our master is scared out of his wits?' asked Karataka. 'You don't have to know anything. Through the power of my intelligence, I shall free the terrified Pingalaka from his fear and at the same time, get back my position as minister', replied Damanaka. 'It is so difficult to influence kings. How then will you win him over? It is up to you. May God protect you' said Karataka.

Damanaka took leave of Karataka and then went straight to the king. King asked, 'Why have you come to see me after such a long time?' Then Damanaka said to the king, 'You went to the river to drink water but you returned without doing so. Why was that?' Pingalaka asked Damanaka, 'Can you hear that terrifying noise in the distance? Some monstrous animal has come here and it is he who makes this loud noise. Probably he is as strong as his voice is loud. I want to get away from this jungle'.

'You mean that it is just a noise you are afraid of. That is not right. For generations this jungle has belonged to you. You should never be afraid of a mere noise. It would be wrong for you to leave it suddenly like that', exclaimed Damanaka. 'How can I be brave when my whole court is trembling with fright and wants to get away from here?' said Pingalaka. Damanaka continued: 'Be brave and wait here patiently until I return. I am going to find out about the noise'. Damanaka bowed before the king and set out, following the noise made by Sanjivaka. Pingalaka waited anxiously for Damanaka's return.

Damanaka came near to where Sanjivaka was, and realised that it was only a bullock, making the noise. He was overjoyed, thinking to himself, 'This is a lucky omen; now I shall have Pingalaka under my thumb because I have the power to make him and this bullock friends or enemies, whichever I choose'. With these thoughts, Damanaka returned and bowed before Pingalaka. 'Did you see him?' asked Pingalaka. 'Yes, I have seen him and I will make him your servant', replied Damanaka. 'If that is the case, I appoint you my minister from this very day'.

[To be continued in the next issue]

**T. Gangadhar Rao**  
Head Office



The Asaf Jahi dynasty has a unique place in the history of erstwhile Hyderabad. It not only played a very prominent role in the development of the city, but also left a rich legacy that can be shared with readers across generations. It was during the time of the 6th and 7th Nizams that Hyderabad state attracted the attention of many other rulers. Both the Nizams were known for their opulence and grandeur. They left their royal mark in one form or other, majorly in various constructions that are spread across the city, most of which continue to be major landmarks till this day.

**The Dilkush Guesthouse**, located near the Raj Bhavan, is one of them. As a Grade III notified structure, it was constructed in 1905 by the then prime minister Sir Akbar Hydari. The name Dilkush means one that pleases the heart and the name goes with the structure. Painted in white, the building currently serves as a government guest house. The heritage structure provides plenty of cool breeze as it faces the Hussain Sagar Lake. The structure has an open plan, good ventilation and natural light. It is a double-storied structure raised on land extending over 12632 square metres, of which the guesthouse occupies 2236 square metres, with the rest being vacant land. It has 10 suites and a spacious parking lot. The guesthouse is the pick of the lot in terms of its commanding location and the sprawling terrace gardens. The architectural features are relative simple façade, consisting of a single large arch approached by a modest flight of stairs, deep overhanging chajjas and cement jallies covering other openings. It resembles other contemporary buildings, including the Jubilee Hall, the Bal Bhavan and the Lady Hydari Club designed by the same architects.

Of the 40 Prime Ministers who served the Nizams of Hyderabad, only three were from outside the State. Out of them, only one, Akbar Hydari was a civil servant in British India. In 1905, he was deputed to Hyderabad as the Accountant-General. Two years later, he was promoted as Finance Secretary. In 1911, he became the Home Secretary. He was responsible for the establishment of Osmania University in 1918. It was the first university in which the medium of instruction was an Indian language-Urdu. Besides the University, he also had the High Court building constructed. He also established the State Archaeology Department, which undertook the preservation of many archaeological remains in the State.

**Purshotamdas Mandhana**

# ANSWERS

1. 9 digits. (First three digits denote city, next three digits representing the bank and the last three digits representing the bank branch).
2. Rs. 2 lakh (there is no upper limit in RTGS)
3. Cheque Truncation System.
4. Core Banking Solution (CBS).
5. Currency Swap.
6. Non Performing Asset (NPA).
7. RBI (Reserve Bank of India).
8. RuPay Card
9. A measurement of a country's trade in which the value of goods and services it imports exceeds the value of goods and services it exports.
10. Indian Financial System Code.
11. 365 days or 1 year.
12. SEBI (Securities & Exchange Board of India).
13. Rs. 1 Lakh.
14. Anti Money Laundering
15. Personal Identification Number.
16. It is the rate at which RBI lends money to the commercial banks.
17. A cheque which is presented to a bank after 3 months from date of issue is considered as stale cheque and will often not be honoured for cash or deposit at a bank.
18. The selling of life assurance and other insurance products and services by banking institutions.
19. Know Your Customer (KYC).
20. Section 35A of the Banking Regulation Act, 1949.
21. Rs. 1 lakh
22. Rs. 50,000.
23. Rs. 10,000.
24. Repo rate.
25. Current Account Saving Account.
26. Rs. 5 lakh
27. Rs. 25,000.
28. Regional Rural Banks (RRBs) and Local Area Banks (LABs).
29. Application Supported by Blocked Amount.
30. RBI.
31. Central Bank (RBI).
32. Rs. 50,000
33. Capital Adequacy Ratio.
34. 11 digits (The IFSC is an 11 digit alpha numeric code, with the first four digits identifying the Bank, fifth is numeric (kept 0) and the last six digits represent the bank branch.)
35. Call Money.
36. Notice money.
37. Term money.
38. Negotiable money market.
39. Promissory note.
40. Rs. 1.5 lakh.
41. 3 months
42. 90 days.
43. Primary co-operative societies.
44. Repo rate.
45. Electronic Fund Transfer.
46. RTGS.
47. Indian Financial System Code (IFSC).
48. Daily Basis
49. Rs. 20 lakh (Loans to individuals for educational purposes including vocational courses up to Rs.10 lakh for studies in India and Rs. 20 lakh for studies abroad are included under priority sector.)
50. NPCI (National Payments Corporation of India).
51. 7 days.
52. Rs.1000.
53. Basic Savings Bank Deposit Accounts.
54. Financial inclusion.
55. Rs. 5,000.
56. Core
57. Assets (Capital to Risk Weighted Assets Ratio).
58. NPCI (National Payment Corporation of India)
59. Consumer Price Index (CPI).
60. Mutilated cheque.
61. Banking Ombudsman does not charge any fee.
62. Deputy Governor of RBI.
63. 30 days.
64. White Label ATMs.
65. IDFC and Bandhan.
66. Rs. 500 crore
67. Companies Act, 1956.
68. Rs. 500 crore.
69. 12 months (and maximum period of 60 months)
70. 12.5 % per annum.
71. Rs. 500 crore.
72. Rs. 100 crore.
73. 31 March 2019
74. Cash, or gold, or govt. approved securities (Bonds).
75. Marginal Standing Facility (MSF)
76. Government of India.
77. Rs. 25,000.
78. No limit.
79. 8.75%.
80. 1st April 2016.
81. December 31, 2015.
82. Rs. 2000.
83. Nepal and Bhutan.
84. Customer.
85. Swavalamban
86. Real Estate Investment Trust.
87. SEBI.
88. Financial inclusion.
89. Card Verification Value
90. Switzerland.
91. RBI.
92. International Financial Reporting Standards.
93. Anil Bajjal.
94. NABARD
95. Know Your Customer.
96. SEBI (Securities and Exchange Board of India).
97. Money Transfer Service scheme.
98. 2% of NDTL.
99. OMO- Open Market Operations
100. Repo Rate.
101. 5 years.
102. Call Money.
103. 91 days, 182 days, 364 days.
104. 10 Cr.
105. Base rate.
106. Base Rate.
107. Credit Supply increases, loans get cheaper.
108. Financial Inclusion
109. IMF.
110. Open cheque.
111. Home loans
112. If a bank offers a slightly lower rate in the initial years and higher rate in later years, it is called a teaser loan.
113. Bank rate.
114. Export credit.
115. Indian Depository Receipt (IDR)
116. Base Rate systems.
117. Rs. 50,000.
118. Rs.1000 crore.
119. RBI.
120. Term Deposit
121. Negotiable Instruments Act.
122. Moratorium.
123. SIDBI (Small Industries Development Bank of India).
124. Structured Financial Messaging System (SFMS)
125. Credits Card.
126. Rs. 1 lakh per depositors across all banks.
127. The bank upon which the cheque is drawn.
128. RTGS.
129. Non – performing Assets.
130. Rate of interest on loans and advances will be costlier.
131. Mean higher cost of raw materials
132. RBI.
133. Govt. of India.
134. repayable after an agreed period.
135. Dishonour of the cheque
136. Accounts in which shares of various companies are traded in electronic form
137. Purchasing power of money decreases.
138. Banking Regulation Act, 1949.
139. Service Sector
140. IPO.
141. Current accounts, Savings bank accounts and Term deposit accounts
142. Raise interest rates.
143. Electronic fund transfer from bank to bank
144. Jointly with the Government of India and the shareholders from the public
145. Will not honour the cheque before the date of the cheque.
146. SEBI.
147. Central Bank of India
148. 1949.
149. Micro Credit.
150. 1935.

01. Doctor: Tell me your problem. Tunku: Wherever I touch my body, it is paining doctor. Doctor: Tell me clearly. Tunku: If I touch my shoulder, it is aching. It is paining if I touch either my knee or feet. Doctor: Now I understood your problem. Tunku: What did you understand? Doctor: Your forefinger is injured.
02. Tunku: I am feeling lot of pain in my heart. Phone to ambulance immediately. Wife: Oh! Tell me the password of your mobile. Tunku: Now I am feeling it better.
03. Doctor: Apply this ointment daily at the place of your injury. Tunku: I was injured at a place which is 100 kilometres away. It is very difficult to go there daily.
04. Friend: Why are you crying? Tunku: An elephant in my village died. Friend: Oh, do you love that elephant that much? Tunku: No, no. I am the graveyard keeper. Now I have to dig the grave to bury that elephant.
05. Father advised the bridegroom Tunku: You are very much shy. If your father-in-law offers scooter, demand for a car; if he is ready to give scooter, ask for AC; if he is presenting a watch, demand for a bracelet. Do you understand? Tunku: OK, dad, he is giving me his daughter in marriage, shall I ask for his wife?
06. Doctor: I advised you to consume medicine at 9.00 PM. Why did you use at 6 O' Clock? Tunku: I just wanted to give surprise to bacteria.
07. A nervous old lady on a bus was made even more nervous by the fact that the driver periodically took his arm out of the window. When she couldn't stand it any longer, she tapped him on the shoulder and whispered on his ear: "Young man...you keep both hands on the wheel...I'll tell you when it's raining!"
08. There is a California dude going through a desert. He's wearing shorts, sunglasses, a towel and listening to music on his walkman. He's having a good time. Suddenly he sees a caravan approaching. He stops the Arabs and asks them cheerfully: "Hey dudes how far the sea is?" They look at each other and say: "Two thousand miles!" And he says: "Wow what a cool beach!!!"
09. Husband Tunku: You are upset for the past two days. What happened? Wife: There is one folder in your laptop with name 'my documents'. You could have named it as 'our documents'. You don't love me anymore. I hate you. Tunku sold the laptop.
10. Friend: I wanted to ask you some sum as hand loan, but without asking you are giving me; how good you are! Tunku: In case my wife notices that I have enough money with me, she pressurises me to take her for shopping; if I take her for shopping, she wastes 2 hours in sari selection; later, she purchases matching bangles, earrings, bindis and so on by eating away my time for another 3 hours. Why all these? If I give money to you, it will safely come back later on.
11. Police: The knife used for this murder has your finger prints. Hence you are the accused. Tunku: Sir, I am an MBA graduate. Why I shall use thumb impressions? I can sign.
12. Swamiji: In our life, difficulties always are there with us. Comfort comes now and then only. Tunku: You are right Guruji. My wife is there with me throughout. Her sister comes now and then.
13. Tunku never goes on leave despite any urgent need. One day, his wife asked: Dear, apply leave today. We shall go to some place with our children and enjoy. Tunku: Impossible. Wife: Why? Tunku: I will not go on leave. Wife: If you are not there, nothing moves in your bank? Tunku: Everything goes on smoothly as usual. No loss to the

- bank even if I don't go. But this fact will be known to the management.
14. Doctor: You should drink 1 litre of water every morning with empty stomach. Tunku: I cannot drink only water in the mornings. Can I mix a 'quarter' in it?
15. Grandfather Tunku was celebrating his 100th birthday grandly. One of the grandsons had asked: Sir, you are very active even in this age. You are slim and also healthy. What is the secret? Tunku replied: Not much secret; we were married 75 years ago. We had promised each other that whenever anybody of us commits mistake, he/she should walk for 5 miles in a day; that's all. I have been walking daily 5 miles for the past 75 years. Grandson asked: How come grandma is also equally active and slim? Tunku: She used to watch me whether I am walking 5 miles or sitting in a park or a bus stand; suspecting that she used to follow me for entire 5 miles daily.
16. One who drinks Amrit is called Dev. One who drank poison is called Mahadev. One who drinks poison and acts as if he is drinking nectar is called Pati Dev.

**S. Vivek**

HO :P&D

### **SOON, BANKS TO COMPULSORILY DECLARE NPAs AS WILFUL DEFAULT OR FRAUD**

In an effort to tighten the noose around loan defaulters, ministry of finance has written to all banks to start bifurcating non-performing assets as either wilful default or fraud. Banks have also been asked to prepare a list of loan defaulters for "naming and shaming" in public. "We have written to all public sector banks to start naming and shaming all loan defaulters by preparing a list and putting them out on public platforms. The banks also will have to start stating what kind of NPA it has encountered. Simply stating an NPA won't work anymore. The banks will have to come out in public about whether it is a fraud or a wilful default," said finance ministry.

A wilful default is a situation where the borrower has the required capacity to pay but decides not to and a fraud is when the borrower siphons off his/her money to other mode of parking say shell companies and displays a false inability to pay. Finance ministry has also issued guidelines that banks now have to setup stressed assets management vehicle in relatively bigger branches that have chances of a default happening. The group will consist of four to five bank officials who will take care of defaults that have already happened and keeping a check on volatile loans. "These branches will be upgraded with the latest technology linking data points," added the official.

In addition to this, the banks will have to setup two different departments, one for pre-sanction of loan disbursement and the other for post-sanction details. The official informed that earlier loan disbursement rules were not adhered to. Earlier, the finance ministry mandated provision of passport details of borrowers taking loans of Rs 50 crore and more to ensure a swift action in case of fraud and prevent fraudsters from fleeing the country.

The Cabinet recently approved the Fugitive Economic Offenders Bill. As part of drive to clean the banking system, the Finance Ministry last week had directed public sector banks (PSBs) to probe all NPA accounts of over Rs 50 crore for possible fraud and accordingly report the cases to CBI. Besides, the ministry had asked banks to monitor loans above Rs 250 crore and red flags whenever the original covenants of the loans are violated. This was spelt out as part of 6-point-reform measures announced for PSBs in January.

In the ancient times, women were considered inferior to men. Women were expected to stay within the four walls of the house and to take care of the family. With the changing time, the position of women also changed in the society. But this change was the result of a lot of struggle and efforts of some great women like Smt. Indira Gandhi, Kalpana Chawla, Anne Besant, etc.

Till yesterday, the number one frightened a lady. Fighting alone, solitary life is not a matter of worry now. Today, a woman is inclined to stand number one in every field. Let us know about the women, who ranked first in various arenas on the occasion of **International Women's Day, 8th March, 2018.**



**Seema Rao:** known as India's Wonder Woman, is India's first woman commando trainer, having trained Special Forces of India for 18 years without compensation. She is a pioneer in close quarter battle (CQB) — the art of fighting in tight proximity — and is involved in training various Indian forces.



**Praveena Solomon:** She is a crematorium manager of Chennai's oldest and busiest cremation ground. Praveena started caretaking the Velankadu crematorium two and a half years ago as part of her attachment with an NGO. Education. Praveena is an English literature graduate from the University of Madras.



**Beno Zephine N L:** Born 17 April 1990, she is an Indian Diplomat, who is the first 100% visually challenged Indian Foreign Service Officer. Beno was born in Chennai, India to Luke Anthony Charles, an employee of Indian Railways and Mary Padmaja, a home maker.



**V Saritha** as the first women driver: After driving BMW auto rickshaws and native Telangana Vandara Saritha became the first woman to reach the roads of Delhi as a driver DTC. 30 years old, Saritha, who completed a training session for over 28 days, has been published in Sarojni Nagar deposit and will be put into service on time on the road in the central part of the city.



**Deepa Malik :** Born 30 September 1970, she is an Indian athlete. She is the first Indian woman to win a medal in Paralympic Games and won a Silver medal at the 2016 Summer Paralympics in the shot put. She has won accolades for her participation in various adventure sports. She is associated with Himalayan Motorsports.



**Dr. Aditi Pant:** She was the first Indian woman to visit the farthest corner of the world, the Antarctica region. She was an oceanographer who made the nation proud by being the first woman to set the foot on the icy terrains of the Antarctica.



**Harshini Kanhekar:** She is India's First Woman Fire fighter, a Trailblazer for Generations of Women to Come! In the 46 years of its history, the National Fire Service College (NFSC) of Nagpur never saw a uniform-clad woman walk out of its gates. But the entry of a 26-year-old Harshini Kanhekar in 2002, upended the norm. She broke into the male bastion, becoming India's first ever Woman Fire Fighter.

# SALUTE TO THE NUMERO UNO



**Karnam Malleswari:** Born 1 June 1975, she is an Indian weightlifter. She is the first woman in the history of Indian Olympics to win a medal. In 1995 she received the Rajiv Gandhi Khel Ratna, India's highest sporting honour, and in 1999 the civilian Padma Shri award. Malleswari was born in a small village Voosavanipeta in Andhra Pradesh. She has four sisters and all are well trained in weightlifting. She started her career when she was 12.



**Sunalini N Menon:** She is Asia's first woman professional in the field of coffee tasting, also known as coffee cupping. She has been called "Asia's first lady of coffee". Until 1995, she was the director of quality control for the Coffee Board of India. Following this, she founded her own company, Coffee-lab limited.



**Priya Jhingan:** She is the first woman to join the Indian Army as an officer. Jhingan was cadet number 001 at the Officers Training Academy in Chennai. Army career. Being the daughter of a police officer Jhingan initially wanted to join the Indian Police Service but decided to write to the then army chief Sunith Francis to allow her to join the army.



**Diana Fram Edulji:** First Women Cricket captain. Born January 26, 1956 is a former Indian women's Test cricketer. Born in Mumbai she was drawn to sports at an early age. She grew up playing cricket with a tennis ball in the railway colony where she lived. She then went on to play basketball and table tennis at the junior national level, before migrating to cricket.



**Ishita Malaviya:** She is an Indian surfer. She is India's first professional female surfer. Malaviya began surfing in 2007 after meeting a German exchange student. She currently runs a surf club named the Shaka Surf Club as well as a camp called Camp Namaloha in Coastal Karnataka.



**Sucheta Pal:** She is the first Zumba trainer. Today, Mumbai-based Pal is a popular face across Asia for her efforts to spread the popular dance fitness programme that originated from Colombia. However not many know that the ZES (Zumba Education Specialist) who started her career out an electronic engineer was actually fighting depression, induced by work stress.



**Manju Yadav:** She is the first Indian Railway porter. She hails from Rajasthan and mother of 3 children. Her husband was a porter in Jaipur railway station, who died one day on platform. She took up the job as a porter despite mockery made by others. Now she is looking after her children by earning Rs. 300 per day as a porter.



**Sabdi Basu:** She is the first Indian lady Bar Tender. She completed her degree in Hotel management and worked as a bar tender. After long experience, she started bar tender academy and trained many people as experts in bar tendering. She designed several bars in Singapore and New York.

**Ranjana Sharma**

Editor / Dy. General Manager

## Women's Day Celebrations at the Bank



Smt. Ranjana Sharma cutting the cake on the occasion of International Women's Day celebrations at Head Office. Women employees at the event.

### Chandragiri to be all-women railway station from International Women's Day, 8th March, 2018

In a significant development, South Central Railway (SCR), Guntakal division, chose Chandragiri railway station in Chittoor district as all women station. Though the concept was not new in Indian Railways or even in SCR, it will be the first in Guntakal division. SCR General Manager Vinod Kumar Yadav will formally inaugurate the 'all women railway station'. Accordingly, station master, booking clerks, security, points staff and sub staff will be women only in the station. The male staff working there now will be replaced by women from Tuesday onwards. This was aimed at empowering women and encourage them to show their potential. The GM will also inaugurate sanitary napkin vending machine in ladies waiting room in Tirupati railway station. Users can get on napkin by dropping Rs.5 coin in it and dispense the used ones which will be burnt automatically, he said.

## HIGHER SALES COULD HELP IMPROVE RETURN ON ASSETS OF A FIRM IN FIRST YEAR POST IPO: RBI

A study by the Reserve Bank of India shows that companies witness a sharp decline in return on assets and turnover ratios in the two years after an IPO. Firms witness a sharp decline in return on assets and turnover ratios in the two years after an IPO, or initial public offering, but are not weak if they are helped by sales which improve profits, say a study by the Reserve Bank of India.

The central bank uploaded on its website on Tuesday a Working Paper titled "Operating Performance of Initial Public Offering (IPO) Firms after Issue in India: A Revisit" by Avdhesh Kumar Shukla and Tara Shankar Shaw under the RBI Working Paper Series. The paper says that the initial decline in the ratio of operating cash flow with total assets could be on account of enlarged capital expenditures, which firms resort to after the company goes public (IPO).

"Our analysis indicates that the post-issue operating performance of IPO firms measured as return on asset (ROA) and turnover ratio (TOR) records a sharp decline. However, contrary to the findings of extant literature, we find that the decline in ratio of operating cash flow with total assets is confined to the issue year and year after the issue only," the study highlighted. It is found that the operating performance does not deteriorate post IPOs, if a performance indicator like "profit" is normalised by sales volumes (i.e., return on sales) rather than assets (i.e., return on assets), the paper pointed out.

"We also find that as far as return on sales and sales growth are concerned there is no statistically significant change after issue," the paper adds highlighting the importance of choice of right variables for matching and normalisation purposes. Normalisation is a process of adjusting non-recurring expenses or revenues so that it only reflects the true earnings or usual transactions of a company.

Empirical results of our study indicate that IPO firms' ROA and (TOR) record decline after issue while the ratio of net operating cash flows to total assets (RCFA) declines in the first year post issuance but recovers in subsequent years, the paper said. Net operating cash flow is the amount

which the owner can take out from the company in the form of dividend or other distributions.

"At the same time, ROS (operating profit to sales ratio) does not show any statistically significant decline. We find that faster expansion of asset base of IPO firms immediately after issue largely explains the decline in asset-scaled performance variables such as ROA. The decline is not observed when profit is scaled by sales," it said. However, ROA remains above the industry median.

The RBI working paper examines how the operating performance of the Indian firms changed after their IPOs based on data on non-financial firms, which floated IPOs during April 1, 2000 to March 31, 2011 and focuses on their long-term operating performance, for which it uses minimum three years post-issue data.

The sample consists of 413 IPO firms, of which largest numbers of issues were floated in 2000-01 followed by the financial year 2007-08. Average age of IPO firms was 11 years at the time of issue. According to the study, IPO firms witness a sharp expansion in assets size and capital expenditure in the post-issue period. The average issue size of sample firms was Rs 216.30 crore (median is Rs 58.4 crore). Average return on the listing day was 20.4 % (median is 13.7 %), indicating very high under-pricing by many of the firms.

"Median shareholding of promoters and promoter groups in firms declines to 49.7% post issuance, from 70.4 % prior to issuance which is lower than what has been reported by Jain and Kini (1994) and Mikkelson, Partch and Shah (1997) in case of the USA (US)," the authors noted. Giving a snapshot of performance indicators, the paper said, "Median change in operating returns of IPO firms post issuance relative to year [-1] was (-) 3.0%, (-) 4.4%, (-) 5.6% and (-) 6.2 % in years [0], [1], [2] and [3], respectively. "Industry-adjusted operating returns also showed a similar trend. Median industry adjusted operating returns in year [0], [1], [2] and [3] vis-à-vis year [-1] were (-) 2.5%, (-) 3.9 and (-) 3.5%, respectively," it said.

'Maata Pitha Guru Daivam' is an old saying in our country, where even God is placed after Guru. The Guru has always been held in very high esteem in our country. The Guru-Sishya Parampara is an age-old series that has been followed in India. We have some very famous and privileged Guru-Sishya combinations which we have made our country proud. Be it Dronacharya and Arjuna or Ramakant Achrekar and Sachin Tendulkar or, for that matter, the latest sensation-Pullela Gopichand and P.V. Sindhu.

It would be interesting to analyse if present-day teachers feel the same pride for their profession. Also, are they being held in such high esteem? The answer is an unfortunate NO. Today, schools and educational institutions have become soft targets. Educationists have become the punching bag for the media, public and activists. An educationist is always under the scanner of the public and the media. They are given the licence to whip the educational institutions and the teachers at their will. Media should also make the efforts to cover the good work being done by so many teachers across the country in spite of whatever remuneration they receive in the form of salary.

A majority of modern day parents do not have enough time to invest on their children and hence they outsource the responsibility of bringing up their children to schools and teachers. Today, a teacher's responsibility goes beyond textbooks. She is expected to ensure that every child eats his lunch, to ensure he is neatly dressed, that his nails are clipped, that he does his homework (preferably at school itself). This is because parents today are unable to ensure that their child completes his homework on time. But, in spite of parents not paying adequate attention to their child, they believe they have the liberty to blame the teacher for burdening their child with excessive homework. When the child sees his parents venting anger on his teacher, how do you expect the student to respect his teacher? Do you think students will ever take the instructions of their teachers seriously? Unfortunately, modern day parents don't realise the fact that their child is one of the 40 odd children in the class for the teacher. So, it is imperative that it should be the parents who devote time and attention to their children. If by snubbing the teacher, parents feel that they are going to be successful in building the image of toughness in the eyes of

## A WAKE-UP CALL

their child, they are grossly mistaken. By taking this aggressive stand, they are causing permanent damage in the child's character.

What are the reasons for this deplorable state of affairs? In olden days, even kings used to outsource the bringing up of their princes to gurus. Outsourcing is nothing new to the age old tradition of Guru-Sishya Parampara. However, there is one small difference. In those days, while the gurus were responsible for their students, they also had the authority to realise their accountability. Contrastingly, in today's world while teachers have multiple responsibilities, their authority has been completely withdrawn. And this is one of reasons why the education system has deteriorated. Teachers have been stripped of the right to be strict with their students; they are not allowed to be hard with the students no matter whatever is the gravity of the mistake committed by a student. Even if the entire community is up in arms against them, they need to maintain their sanity. Even though they are paid a pittance for their services, teachers are not allowed to express their frustration.

A head of an educational institution needs to be competent in handling the moods and varied potentials of teachers. She should be able to make adjustments in her personality in order to reach out to students with ease. She should be able to handle the blue-collared staff besides handling all kinds of parents with a smile on her face. There is no other profession from which so much is expected for so little. The least community can do is to respect these educationists. If they are treated with respect and paid what they deserve, we are sure to get a better generation, a better society and a better nation.

*Ramesh Kumar Bung*

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