



Hamara Prayas

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From the Chairman's Desk

WAY TO OVERCOME WEAKNESS

Everyone has weaknesses. If we were all born with all the strengths necessary to run a successful business, we wouldn't have any daily struggles, revenue and profit would be through the roof and customers would be beating down our doors. Life is about balance; and while we all have our strengths, we must overcome weaknesses to maximize our success in business.

People planning and reaching the targets on time are the best ways in any area. But most of us procrastinate and end up causing misery at the last minute. Parents do fight in the presence of their children, knowing pretty well that it would impact the children very badly. Adults or children, many spend hours watching television, ignoring important works and value of time. Knowing pretty well that sitting in the state of concentration would help a great deal in quietening the mind, improving the memory and increasing the energy level, many are not able to make it an inevitable part of their day.

There are umpteen similar examples in our day-to-day lives that we can reflect upon. Postponing and avoiding what is right and going on indulging in what is wrong is probably one of the biggest human weaknesses which almost all of us have. We are far from reaching a self motivated stage where doing what is right and avoiding what is wrong become our nature. Many a time we falter against our own decisions. 'Why does this happen?' should be the question which should go on in our minds.

We live in a fast-paced world where we are surrounded by forces that influence our decisions. Most people have the tendency to avoid work and look for pleasure. The best way they find to avoid doing anything is to postpone it for the next day. And the next day remains the next day. Then a day comes when important becomes urgent, then becomes emergency & then critical! Hence we have got to prioritise the

essential things.

If we never check the oil in the car, don't be surprised if the engine boils one day when the oil level becomes too low. If you ignore symptoms from the body-like swelling, fever etc. don't be surprised if alter you happen to get a bad news from your doctor. You firmly decide what is right for you, get committed and do not stop until you are done. Once you stick to the decision, everyday will be a day of commitments and it will further strengthen your decision. Whether it is going to the gym or sitting in the process of doing or showing that lump to the doctor, do not postpone or procrastinate. Stop thinking about your options and go ahead. Still if you find that you are unable to get over this despondency, then the best remedy is to associate it with your weakness. For instance, you also know you have to exercise and you also know that food is your weakness. Hence what you do is the day I do not exercise, you won't have your dinner. Now automatically, you find time to exercise as you cannot remain hungry while going to bed.

Let your son take a decision that if he does not sit with concentration on any day, he would not touch WhatsApp the next day. If you have the habit of hitting your six year old daughter very often, determine if you beat, the following day you would eat without salt. The point here is if you link your temptation to indulge in a weakness conditional to something, it will help you a lot in overcoming that weakness.

To make progress, monitor yourself. Assess what factors are hindering and make adjustments. Overcoming the weakness to Indulge in things that we do not want to is a crucial part in the path of glory: **Successful people make sure that they get over their weaknesses and climb the ladder of success quickly and efficiently.**

Ramesh Kumar Bung

MD & CEO SPEAKS

EXPECTATION MANAGEMENT

My Dear Colleagues,

Many people feel that they have no future in the organisation they work in. They lose the motivation in long hours at work. They slip into a low-performing or non-performing zone. They are frustrated because they join the organisation with great expectations. They never find the right work environment.

Satisfied needs don't motivate man. The West envies the spiritual roots of the East and the East desires the materialism of the West. People always want to trade places. In every Person's career, there are times when earning takes precedence over learning and times when learning takes priority over earning. Man is not a creature of logic, but a creature of emotions. Therein lies the uniqueness of this creation and also the beauty of life. Every man knows not what is coming from himself.

You cannot stand under a mango tree and expect oranges. What is even more foolish is blaming the mango tree for not fulfilling your expectations. So, either change your expectations according to the tree or find a tree that matches your expectations. Don't continue to stand under a mango tree feeling frustrated that you are not getting oranges and keep accusing the tree for it. Irrespective of your expectations, it will produce only mangoes.

This is not the case with this generation alone. It seems to be the predicament of mankind. In manager-employee relationships, in customer-staff relationships, in parent-child relationships, man's quandary seems to be 'mismanaged expectations'. There is a need to manage your expectations better. People are what they are. An organisation is what it is. You expect people to be other than what

they are and get frustrated with them. You expect an organisation to be other than what it is and get frustrated with it. Not to give oranges is not the fault of a mango tree. This is called mismanaged expectations. If you think the organisation is not quenching your thirst, the fault lies in your expectations. You have failed to create the environment you wanted.

If you want peaceful progress in your life, define your expectations. More often we are not sure ourselves as to what we expect. We order an item from the menu card and seeing what the person on the adjacent table is eating, we think 'I should have ordered that'. So, first stop being a confused person lest you confuse the world around you. Clarify your expectations explicitly.

Life is already complex. Let us not complicate it further. In case your expectations are not fulfilled, check if you are expecting oranges from a mango tree. Sure enough, patience and perseverance will eventually bear fruit. If this is not the case, in key relationships where you cannot change the tree, learn to accept it and change your expectations according to it. Rather than trying to change the world, change what is within your control, which is your own self. This will give you progress.

Turn all the expectations you have from your organisation unto yourself and you will be in control of your career. Work hard with utmost sincerity for your organisation. Endeavour for its development and progress. Organisation will look after your welfare and growth.

Cordially Yours,

Virendra K. Khandelwal

RBI MONETARY POLICY COMMITTEE MEETING - KEY HIGHLIGHTS

Reserve Bank of India (RBI) Governor Shaktikanta Das-led Monetary Policy Committee kept the repo rate unchanged at 6.5 per cent on 06.04.2023. Check out the salient points from the RBI MPC meeting.

HIGHLIGHTS:

- Marginally raises GDP growth projection for FY24 to 6.5 per cent from an earlier estimate of 6.4 per cent.
- Permits operation of pre-sanctioned credit lines at banks to widen and expand the footprint of Unified Payments Interface (UPI).
- To set up centralised portal to search across multiple banks for unclaimed deposits.
- Gulf Cooperation Council (GCC) countries to remain main source of remittances; inward remittances touch an all-time high of USD 107.2 billion in 2022.
- Current Account Deficit (CAD) to remain moderate in Q4 FY23 and also in the current fiscal year.
- To maintain an agile approach to liquidity management.



EFFECTIVE TIME MANAGEMENT

"The Common man is not concerned about the passage of time; the man of talent is driven by it."

What you accomplish during a 24-hour period depends on your motivation, your energy, your skills and abilities, and other resources. Time management is not a way to make you work harder and longer, but a means to help you work smarter to accomplish your work more easily and rapidly.

Here are some strategies you can use to overcome the obstacles that are affecting your ability to manage your time.

1. Set clear goals for yourself: You want to accomplish many things in your time. You must be able to determine what those effective goals are and make sure your efforts are always directed towards their achievement. Effective goals should be: Specific, Measurable, Achievable, Realistic and Time-based.

2. Prioritize: It is wise to periodically make a list of the tasks that confront you and prioritize them: Determine from the list the things you think are most important to accomplish. Delegate any tasks which you feel that it can be accomplished better by others. It makes sense to delay things that are not due when you are "overburdened". A good leader knows when to concentrate on the important and eliminate the rest.

3. Organize: As you prioritize tasks and set deadlines you want to organize your plans and actions. Using a planner with a calendar and plenty of space to make notes for daily activities, contact information, and "to do" lists. You will find this to be an indispensable tool for managing your time. Using a computer also helps in organizing your time.

4. Being Able to say "NO" when it is appropriate: As a leader, you will find you are called on to do much more than you have ever been asked to

do before. When you learn to say "NO" you are not closing the door on your responsibilities, but rather you are making sure that you can meet your commitments and accomplish the maximum possible in the time available to you.

5. Make good use of your "waiting time": You can utilize the time you spend commuting on a train or bus, at the doctor or dentist office for your appointment, time you spend on a plane, waiting for your plane, or the time you spend waiting for your baggage etc. You can use them as opportunities to accomplish routine tasks that are necessary, but don't require large periods of time.

6. Concentrate: Concentrate completely on the current task. Concentration can be difficult when you have a lost on your mind. Your time will be better spent if you are able to focus on your goal and tune out interruptions.

7. Use your "personal prime time": Everyone is different. When you plan your tasks, think about your own "prime time"- the time you can concentrate on the more challenging tasks when you are at your best.

8. Celebrate : Celebrate the achievement of your goals to maintain a healthy balance in life between work and play. Reward yourself when you complete a task. If you have worked in a team by delegating some tasks to others, reward the efforts of all involved.

Time management can be as informal or as detailed as you want to make it. Develop a plan to fit your own needs- be flexible throughout time and tailor it as your needs change.

Ranjana Sharma

Editor/ Dy. Gen. Manager

RBI ISSUES DRAFT GUIDELINES FOR PENALTY CHARGES ON LOAN ACCOUNTS

Reserve Bank on 12.04.2023 has issued various guidelines to regulated entities (REs) to ensure reasonable and transparency in disclosure of penalty interest.

Under these guidelines, lending institutions have the autonomy to formulate Board Approved Policy for levy of penal rates of interest.

However, RBI said it has been observed that many REs use penal rates of interest, over and above the applicable interest rates, in case of defaults or non-compliance by the borrower with the terms on which credit facilities were sanctioned.

RBI, in its draft said that the intent of levying penal interest/charges is essentially to inculcate a sense of credit discipline among borrowers through negative incentives and to ensure fair compensation to the lender.

It said that penal charges are not meant to be used as a revenue enhancement tool over and above the contracted rate of interest.

However, supervisory reviews have indicated divergent practices amongst the REs with regard to levy of penal interest/charges leading to customer grievances and disputes.

The Central Bank said that determination of interest rates on credit facilities, including conditions for reset of interest rates, will be strictly governed by the relevant regulatory instructions issued and 'REs shall not introduce any additional component to rate of interest.' It added that penalty, if charged, shall be treated as 'penal charges' and not be levied in the form of 'penal interest' that is added to the rate of interest charged on the advances.

"It needs to be recognised that the rate of interest on a loan includes appropriate credit risk premium reflecting the credit risk profile of the borrower. If the credit risk profile of the borrower undergoes change, REs will be free to alter credit risk premium as per the contracted terms and conditions, in terms of extant instructions," said RBI.

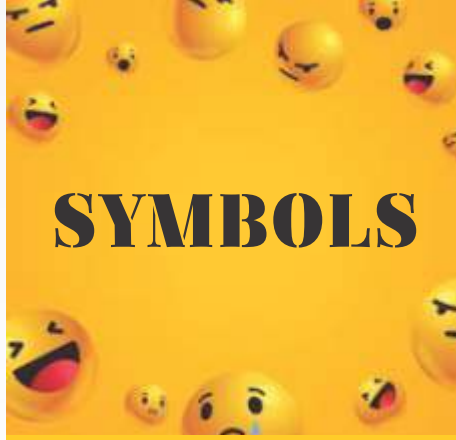
The Central Bank said that the penal charges in case of loans sanctioned to individual borrowers, for purposes other than business, 'shall not be higher than the penal charges applicable to non individual borrowers.'

Now days, the mobile and computer have become an integral part of our life. We use many symbols along with twenty six letters of alphabet. We never know that since when are we using them, how did we learn and who invented them. Let us start with Hashtag.

The symbol of hashtag is also called an "octothorpe" or "pound sign" in the US and 'hash' in US. Today hashtags are used by millions across all social media groups or topics with a hashtag is credited to Chris Messina. He is a product designer, who works in Silicon Valley. He asked one of his friends to add hashtag to his tweets in 2007. The idea caught on and in 2009 Twitter added an option for users to search for hashtags. In 2010 when instagram launched, users started taggin photos with hashtags and Facebook adopted them in 2013.

😊 Harvey Ross Ball was an American commercial artist. He designed popular smiley graphic picture in 1963, which became an enduring and notable international icon.

🤔 The first emojis were created in 1999 by Japanese artist Shigentaka Kurita. He worked on the development team for "i-mode", an early mobile internet platform from Japan's main mobile carrier, Docomo. He wanted to design an attractive interface to convey information in a simple way; for example, an icon to show the weather forecast rather than spelling out "cloudy". So Krutika sketched a set of 12 by 12 pixel images that could be selected from a keyboard and send as individual characters. Emoji quickly became popular in Japan, as rival mobile companies copied Docomo's idea. The original set includes icons for the weather, traffic, technology and time. Apple saw an opportunity to incorporate emoji on other platforms. In 2007 Google decided to lead the change. Petitioning to get emoji recognized by the Unicode Consortium. (a group that works to maintain text standards across computers.)



Unicode officially adopted emoji adding hundreds more like cat faces emoting happiness, anger, and tears.

@ The 'at sign' is normally read aloud as 'at'. It is also called the at symbol or commercial at. It is used as an accounting and invoice abbreviation meaning 'at a rate of', but now it is seen more widely in email address and social media handles.

The first documented use of the full symbol was in a letter by an Italian merchant written in 1536 to represent units of wine. His name was Francesco Lapi. The sign didn't originally stand

for the word "at" but "at the rate of".

& The ampersand is the logogram, representing the conjunction "and". The ampersand often appeared as a character at the end of the Latin alphabet. Similarly, & was regarded as the 27th letter of the English alphabet. But now it is not used much. Ampersands are commonly seen in business names formed from partnership of two or more people, such as Johnson and Johnson, as well as some abbreviations containing the word 'and' such as R&D (research and development) P&L (Profit and Loss). Though not used much but is there on keyboard.

* The asterisk is a typographical symbol or glyph. It is so called because it resembles a conventional image of a star.

Computer scientist and mathematicians often vocalize it as star. Its most common use is to call out a foot note. It is also often used to censor offensive words, and on the internet, to indicate a correction to a previous messages. In computer science, the asterisk is commonly used as a wild card character or to denote pointers, repetition or multiplication.

The asterisk has already been used as a symbol in ice age cave paintings.

DREAM BIG DREAMS

You begin the process of becoming unstoppable by dreaming big dreams. Since everything you create in your world begins with a thought, the bigger the dreams you dream, the bigger the goals you will achieve. All successful men and women are dreamers. All peak performers are what are called "blue-sky thinkers." They continually allow their minds to float freely when they think about what is possible for them. They look at the unlimited blue sky above them as the only limit to everything and anything that they could possibly be, or have or do.

Successful people continually practice "back from the future" thinking. They project into the future several years and imagine what their lives would look like if they had achieved all of their goals. They look back to the present, from the mental vantage point of the future, like looking from the top of a high mountain down to where they are actually standing in the valley, in the present. They then look at the path that they would have to take to get to where they want to be in the future.

By the law of correspondence, whatever you can clearly see on the

inside, you will eventually experience on the outside. You should therefore visualize your goals with as much clarity and vividness as possible. Visualize your goals intensely and create within yourself the same feeling that you would have if you had already achieved your goals. Visualize your goals frequently. Replay a picture of your goal, as if you had already realized it, on the screen of your mind as many times a day as you possibly can. Visualize your goals for as long as you possibly can, preferably just before falling asleep each night.

Repeat these exercises of visualization-vividness, intensity, frequency, and duration-until your goals become absolutely clear, living, breathing, exciting, clear pictures in your mind. The more skilled you become at moving from the dream through the goal to the visualization, the more motivated and determined you will be. The more clarity you develop, the more courage and confidence you will have, and the more unstoppable you will become.

Hima Bindu
Head Office



Dr. Sudhir Mahajan, IAS(R), Chief Executive Officer and Dr. Sagar Wadekar, Advisor, National Co-operative Union of India visited the Bank's Head Office on 11.4.2023.

Sri Ramesh Kumar Bung, Chairman of the Bank welcomed them in a traditional manner. Sri Virendra K. Khandelwal, MD & CEO, Sri Raghurama Shetty, GM, DGMS, AGMs and senior officials of the Bank have participated in the meeting. Sri Bung introduced them to the participants.

Speaking on the occasion Sri Sudhir Mahajan said that NCUI, for the past more than 60 years extending its helping hand in the field of training and education.

Further, NCUI is trying to do something ever since the new Ministry is constituted for the Co-operatives at Central Level on how the co-operatives should further progress.

All Co-operatives need to work hard and NCUI devised some modules through the specialised Cell established wherein the co-operatives can seek the information on the credit and systems to be evolved for ascertaining the sustainability of repayment etc, he informed. NCUI have plans to enter a MOU with National and Internationally reputed organisations on how training modules to be adopted and after imparting the training how it is going to helpful etc.

Sri Mahajan informed that NCUI providing e-commerce platform for the co-operatives in the country where all the co-operatives can exhibit their products and in a shortest possible time they can explore of possibilities of their production in the market.

Sri Mahajan answered the queries raised by the participants on the recent guidelines issued by the RBI on Priority Sector lending and quantum of investment by UCBs in SIDBI.

The meeting ended with vote of thanks.

WORLD BOXING CHAMPION NIKHAT ZAREEN WON THE GOLD MEDAL IN WOMEN'S WORLD BOXING CHAMPIONSHIPS - 2023

Nikhat Zareen : Born on 14 June 1996 to former footballer and cricketer Mohammad Jameel in Nizamabad, Telangana, Zareen was only 14 when she won the World Youth Boxing Championship. It was her uncle Shamsuddin, a boxing coach, who introduced Zareen to the game. She started training at the tender age of 13. It was her father's wish that one of her four daughters must pick up a sport.

As a teenager, Zareen trained at the Sports Authority of India, Visakhapatnam, under the guidance of her Dronacharya awardee coach, I.V. Rao. Her passion, skills in the sport, and hard work led her to her first-ever victory when she won a gold medal in the National Sub-Junior Meet in Erode in 2010 at the age of 14. This was just the beginning of her very successful career.

Zareen won her next gold medal in the AIBA Women's Junior and Youth World Boxing Championship, 2011, which was held in Turkey. In 2014, she bagged another gold in the Nations Cup International Boxing Tournament in Serbia. The same year, she won the silver medal in the



Youth World Boxing Championship in Bulgaria.

In 2015, Zareen claimed the winning spot at the 16th Senior Women National Boxing Championship held in Assam. She won the Best Boxer award in the All India Inter-University Boxing Championship held in Jalandhar. When India sent its biggest Olympics contingent of nine boxers to the Tokyo Olympics in 2021, Zareen was left behind.

In 2022 and 2023 Zareen won gold medals at the 2022 Istanbul, and 2023 New Delhi IBA Women's World Boxing Championships. She also won gold medal at the Birmingham 2022 Commonwealth Games.

The young boxer's journey of fighting societal norms and making a mark for herself on an international level is truly inspiring.

Ambika Patil
HO : Audit

EFFECTIVE COMMUNICATION

Effective communication is the process of exchanging ideas, thoughts, opinions, knowledge, and data so that the message is received and understood with clarity and purpose. When we communicate effectively, both the sender and receiver feel satisfied.

Communication occurs in many forms, including verbal and non-verbal, written, visual, and listening. It can occur in person, on the internet (on forums, social media, and websites), over the phone (through apps, calls, and video), or by mail.

For communication to be effective, it must be clear, correct, complete, concise, and compassionate. We consider these to be the 5 C's of communication, though they may vary depending on who you're asking.

Benefits of effective communication

The benefits of communication effectiveness can be witnessed in the workplace, in an educational setting, and in your personal life. Learning how to communicate well can be a boon in each of these areas.

In the workplace, effective communication can help you:

- Manage employees and build teams.
- Grow your organization more rapidly and retain employees.
- Benefit from enhanced creativity and innovation.
- Build strong relationships and attract more opportunities for you or your organization.
- In your personal life, effective communication can lead to:
 - Improved social, emotional, and mental health.
 - Deeper existing connections.
 - New bonds based on trust and transparency.
 - Better problem-solving and conflict resolution skills.

Say it with your body

In face-to-face conversation, body language plays an important role. Communication is 55 percent non-verbal, 38 percent vocal (tone and inflection), and 7 percent words, according to Albert Mehrabian, a researcher who pioneered studies on body language. Up to 93 percent of communication, then, does not involve what you are actually saying. Positive body language is open—your posture is upright and receptive, your palms are open, you lean in when speaking or listening, and nod encouragingly. Negative body language can include biting your lip nervously, looking bored, crossing your arms, putting your hands on your hips, or tapping your foot impatiently.

How to improve your communication skills

Communication, like any other skill, is one you can improve upon with practice. Here are a few ways to start improving your communication skills, whether at home or on the job.

1. Consider your audience.

Who are you communicating with? Make sure you are aware of your audience—those you intend to communicate with may differ from those who actually receive your messages. Knowing your audience can be key to delivering the right messages effectively. Their age, race, ethnicity, gender, marital status, income, education level, subject knowledge, and professional experience can all impact how they'll receive your message.

If you're advertising a fast food restaurant, for example, you might want to deliver your message to an audience that's likely to be hungry. This could be a billboard on the side of a busy highway that shows a giant cheeseburger and informs drivers that the closest location is just two miles away.

Or suppose you're telling your family about your engagement. You might host a gathering after to celebrate, send them photos of the engagement in a group chat, surprise them in conversation over dinner two weeks later, or post on social media. Your chosen form of communication will depend on your family dynamics.

2. Practice active listening.

Active listening is the practice of giving your full attention in a communication exchange.

Some techniques include paying attention to body language, giving encouraging verbal cues, asking questions, and practicing non-judgment. Before executing your communication, be sure to consider your audience and practice active listening to get to the heart of their needs and desires. This way, you can improve your communication as a counselor, social worker, marketer, professor, colleague, or friend. Here are some examples of active listening in practice:

If you work in marketing, you might engage in social listening to gather consumer data on social media platforms like Instagram and TikTok. If you are a professor, you might take advantage of end-of-semester feedback forms and act on your students' needs by hosting one-on-one meetings during office hours. Likewise, your students might choose to participate in discussions after your lecture or at least sit attentively and ask questions.

If you are a team leader, you might read Slack messages from your teammates, gauge that they are frustrated with the workload, and respond by resetting priorities for the next few weeks. This communicates to the team that their voices are heard.

If you are a parent, you might have a disagreement with your child about finishing the homework, but if you probe deeper with open communication, they may confess that their teacher made a discouraging comment that left them unmotivated.

3. Make your message as clear as possible.

Once you have successfully identified your audience and listened to their intentions, needs, and desires, you may have something to communicate. To do this effectively, turn to the 5 C's of communication to ensure your message is: Clear, Correct, Complete, Concise and Compassionate.

Prepare to communicate in a way that achieves most of these characteristics.

4. Use the right medium or platform.

Using the right medium or platform is to communicate matters. Effective communication requires you to consider whether you need to meet in person or if Zoom would suffice. Is your message casual enough to use WhatsApp, or would a formal email be more efficient and thorough? If you are catching up with a friend, do you two prefer to talk on the phone or via old-fashioned letters? Whatever you choose should be intuitive and appropriate for you and your current situation.

You might assess the priority level and the type of communication needed. In a marketing campaign, is there a visual component on Instagram or is it a spoken podcast ad? Will the platform be a Facebook post, product placement in a film, or a printed poster hung in cafes? For a university lecture, do students prefer to be online or meet in person? Will there be a discussion afterward, and would it be fruitful to conduct it in a pub, cafe, or in a field outdoors?

By considering your audience, practicing active listening, clarifying your communication, and choosing the right medium or environment, you are well on your way to exercising communication effectiveness.

Sandhya Rani Patnaik
HO : F & A



1. Bollu : came home drunk. To avoid wife's scolding, he took a laptop & started working. **Wife :** Did you drink. **Bollu :** No. **Wife :** Idiot then why you are typing on suitcase.

2. Bollu : How should I convey the news to my father that I have failed?
Friend : You just send a telegram – Result declared, past year's performance repeated.

3. Bollu : Texts to wife on cell ..“ Hi, what are you doing Darling?. **Wife :** I am dying..!
Bollu : Jumps with joy but “Sweet Heart, how can I live without you?” **Wife :** “You idiot! I am dying my hair..” **Bollu :** “Bloody English Language!.

4. Teacher : “Can anyone give me an example of Coincidence?”

Bollu : Sir, “My mother and father got married on the same day and same time.”

5. Wife : I am not talking to you. **Bollu :** OK. **Wife :** Don't you want to know the reason. **Bollu :** No, I respect and trust your decision.

6. Wife : Had your lunch? **Bollu :** Had your lunch? **Wife :** I am asking you. **Bollu :** I am asking you? **Wife :** You imitating me ? **Bollu :** You imitating me? **Wife :** Lets go shopping. **Bollu :** Yes I had my lunch.

7. Teacher : Tell me three sentences in different tense with examples.
Bollu : I saw your daughter yesterday (past). We are in love (present). We will run away tomorrow (future).

8. Bollu : I am not able to go to school today. **Father :** What happened?
Bollu : I am not feeling well. **Father :** Where you are not feeling well?
Bollu : In school.

9. Bollu : I Love You. **Girl:** I don't Love You. **Bollu:** Think again?. **Girl :** I told you No..NO..& NO. **Bollu:** Waiter, get separate bills. **Girl:** OK OK I Love You too..

10. Bollu : When I get mad at you, you never fight back. How do you control your anger? **Wife :** I cleaned the toilet. Bollu How does that help? **Wife :** I use your Toothbrush.

11. Bollu and his wife went for divorce to court. **Judge:** You have three kids how will you divide them. Bollu had long discussion with his wife and said “**Ok, sir we will come next year with 1 more**”.

12. Father : How was your English exam paper. **Bollu :** It was easy but question 5 confused me. **Father :** What was the question?. **Bollu:** Question 5 wanted the past tense of “THINK”, I Thought, Thought and Thought. And end up with writing “THINKED”.

13. Teacher : Behind every successful man there is a woman what do we learn from this? **Bollu:** We should stop wasting time in studies and find a woman

14. Wife : I need more space. **Bollu:** said no problem and locked her out of the house.

15. Bollu : and his friend visit a stadium. **Bollu :** Why are all these people running?. **Friend :** This is a race, the winner will get the cup. **Bollu:** If only winner will get the cup why are others running?.

Sarita Joshi

Begum Bazar Branch

ACHIEVING TRUE HAPPINESS

“Happiness doesn't come from other people, from places or things. It comes from within”.

I hope you can see that by raising your vibration and having feelings of joy, you are actually experiencing happiness.

We are led to believe that happiness is based on external influences: people, places or things. We have all these goals and desires in life, believing that once we achieve them we will be happy forever: when we find someone to live, we will be happy; when we get our own house, we will be happy. These may give you temporary happiness but this is fleeting – it doesn't stay with you. So once you acquire these things, you carry on pursuing lasting happiness from other external things.

Money, for example, is frequently linked to happiness and even success. But you will learn from the richest people in the world that even with lots of money you can still experience sadness. If money was used to measure happiness and success, at what point would the scale beings an end? After all, numbers never end. You can easily want more and more, even once you identify your target. So you can't use it as a tool for measurement.

Even you ideal partner has no control over your lasting happiness. They can only affect your relative happiness, which can vanish in seconds if external conditions change – if your partner acts in a way that you perceive as hurtful, for example.

The advertising industry is skilled at toying with your happiness because it preys on the knowledge that all of us want to be happy. 'Buy this and you

will be happy,' it says. You buy it, and then six months down the line they release a new version. You then realize that the previous product failed to give you long-lasting happiness, so you buy the new one in the hope that it will instead. The cycle repeats.

What if you could feel happy all the time? Isn't this the ultimate goal? It would mean that you're happy with what you've got at any moment – for the rest of your life. We could then say that lasting happiness is what true success looks like.

This is what true happiness is. It's lasting and it occurs when you remain at the highest frequency, despite everything that's happening at the surface level of your life. I believe that this is the place we all want to be at; where people and events are unable to change our emotional state from our natural state of love and joy.

To sustain happiness, you must work towards self-mastery. It is an award journey that requires substantial spiritual growth. Choosing empowering thoughts over limiting ones should become your natural way of thinking. You must make it a habit to look on the bright side of things and let go of the past; to sop living in the future and appreciate where you are and what you have right now; to withdraw from comparisons, and love everything in this world without condition. Embrace what is. Be happy.

P. Venu Gopal Rao

HO: Estates

History Of Char Dham

Char Dham of Uttarakhand or Chota Char Dham (small four abodes) is one of the most important Hindu Pilgrimages in India. It comprises of four most holy sites of Uttarakhand, namely - Badrinath, Kedarnath, Gangotri and Yamunotri. When and how these places got linked in a pilgrimage circuit together is not known. Each of the places has its own individual and legendary history. But perhaps it is the greatness and mysticism of each site that has qualified them to form a sacred pilgrimage tour.

1. HISTORY OF YAMUNOTRI



Yamunotri is where the second most holy of river of India, the River Yamuna, takes birth. Situated in the Uttarkashi district of Uttarakhand, Yamunotri Dham is the first stop in the pilgrimage. It is believed that bathing in its water cleanses all sins and protects from untimely and painful death. The shrine of Yamunotri is believed to be built in 1839 by the king of Tehri, Naresh Sudarshan Shah. Besides the Yamuna Devi (goddess), the idol of Ganga Devi too is housed in the revered temple. There are many hot water springs near the temple; Surya Kund is the most important among them. Devotees boil rice and potatoes in the kund and accept it as a Prasad of the devi.

LEGEND : Yamuna Goddess is believed to be Sun's daughter and twin sister of Yama (the god of death). It is said that sage Asit Muni lived here and bathed in both Ganga and Yamuna. In his old age, when he was unable to go to Gangotri, a stream of Ganga started to flow across the stream of Yamuna.

2. HISTORY OF GANGOTRI



Gangotri Dham is dedicated to Goddess Ganga, who is said to have descended on earth to absolve the sins of human kind. The river originates at Gaumukh from the Gangotri glacier which is some 18 km from the town of Gangotri. Situated in Uttarkashi district of Uttarakhand, the original temple of Gangotri was built by by

Amar Singh Thapa, a Gurkha general, in the early 19th century.

LEGEND : King Sagar undertook an Ashwamedha Yagna and sent his 60,000 sons along with the horse. The horse was lost; tracing the horse to the Sage Kapila's ashram, the 60,000 sons stormed the ashram and disturbed sage who was in deep meditation. Enraged Kapila opened his fiery eyes that turned all 60,000 sons into ashes. Later, on Kapila's advice, Anshuman (Sagar's grandson) started praying to Goddess Ganga, requesting her to come down to earth to cleanse the ashes of his relatives and grant salvation to them. Anshuman failed in his aim; it was his grandson Bhagirath whose rigorous meditation made Ganga to come down to earth. Lord Shiva

tied Ganga and distributed its water in a number of streams to save the earth from its mighty force.

3. HISTORY OF KEDARNATH



Situated in the Rudraprayag district of Uttarakhand, Kedarnath is the most remote pilgrimage spot in the yatra. It is believed that originally the temple of Kedarnath was built by Pandavas. And Adi Shankaracharya got the present structure constructed in the 8th century adjacent to the old temple site. The grey stone structure is an

architectural marvel because of its imposing design and its ability to survive for so many centuries in such a harsh terrain.

LEGEND : Pandavas were searching for Lord Shiva to absolve themselves from their sins committed at the battlefield of Mahabharata. Lord Shiva was in no mood to forgive them so easily, so he converted himself into a bull and went to Garhwal side of Uttarakhand. On being found by the Pandavas, he dived into the ground. Different parts of the Lord came up at different parts - hump at Kedarnath, arms at Tunganath, navel at Madhya-Maheshwar, face at Rudranath and hair emerged at Kalpeshwar. Taken together, these five sites are known as Panch-kedar. Pandavas got temples made at each of the five places.

4. HISTORY OF BADRINATH



Badrinath is considered one of the most holy places in Hindu religion. One of the 108 Divya Desams, Badrinath temple is part of both Char Dham and Chota Char Dham. Adi Shankaracharya found the idol of Lord Badri in Alaknanda River and put it up in a cave near the Tapt Kund. In 16th

century, a Garhwal King got the temple erected, which has been renovated many times as a result of natural calamities. Sandwiched between Nar and Narayan peaks, the beauty of Badrinath Dham is further enhanced with the glorious background of Neelkanth peak.

LEGEND : As per one of the legends, the indulgent lifestyle of Lord Vishnu was criticised by a sage, after which Vishnu went to meditate as an act of penance, over here. Goddess Laxmi (his wife) became a berry tree to shade him from the sun and other harsh elements of nature. Another divine tale states that Badrinath used to be the realm of Shiva. Vishnu tricked Shiva into leaving the site and established himself instead.

Amith Kumar Bajpai

HO: PBD

MEDITATION

Meditation simplifies our outer life and energizes our inner life. Meditation gives us a natural and spontaneous life, a life that becomes so natural and spontaneous that we cannot breathe without being conscious of our own divinity

Meditation is a mind-body remedy comprising an array of exercises, essentially concentrating our attention on something for a period of time. The process is basically designed to carry us away from the impressions created by our thoughts and senses so that we are able to acknowledge everything in its truest form.

Meditation is a technique that we can use at any time and place to quieten the mind and restore peace and harmony within ourselves. This subsequently gets manifested in our outward life as well. Meditation is intended not to stop us thinking but to help us to produce order in the midst of our confusion. By relaxing our mind through meditation, we can clear the chatter for a time and experience a renewed sense of energy. This enables us to bring identity, clarity and freedom to take control over our lives to become healthier and happier.

Accumulated stress is the root cause of a high proportion of illnesses, including many common and serious conditions. By eliminating stress, meditation offers important benefits for the cure and prevention of a wide range of health problems and allows the mind and body to function with maximum effectiveness. This leads to good health and longevity.

Meditation is an intensely personal and spiritual experience. The desired purpose of each meditation technique is to channel normal waking consciousness into a more positive direction by totally transforming one's state of mind. To meditate is to turn inwards, to concentrate on the inner self. By relaxing the body and calming the mind we bring about physiological changes that allows us to heal ourselves using only the unique powers of our bodies and our minds.



The entire process of meditation usually entails the three stages of concentration, meditation and enlightenment or absorption. The meditator starts off by concentrating on a certain point. Once attention gets engaged, concentration turns into meditation. And through continuous meditation, the meditator merges with the object of concentration, which might either be the present moment or the Divine Entity.

Some of the more popular methods of meditation developed are, Sahaja Yoga meditation by shri Mata Nirmala Devi,

Transcendental Meditation by Maharishi Yogi, Raja Yoga Meditation developed by Brahma Kumari, yoga nidra, vipassana and mindfulness meditation.

Meditation can help us to cultivate a real abiding happiness. Meditation allows us to be in tune with our inner self. When we live in the heart we can experience a sense of oneness with others, this brings a happiness that does not depend upon outer events.

People like to experience more inner peace in their lives; at times peace feels an elusive quality because our lives are so hectic. Meditation teaches us how to switch off from the noise of the mind, we no longer give importance to the teeming thoughts which fly through our mind. Through meditation we can gain a clear state of mind; this is the secret of feeling a real inner peace.

There have been numerous studies showing a link between meditation and improved physical health. Meditation is a practical solution to relieve stress. When we relieve stress we help to reduce our blood pressure and heart related diseases.

Meditation helps to simplify our lives. When we live in the mind we can feel life is nothing but teeming problems and worries. Through learning to meditate we find we can get joy from appreciating the simplicity of life.

RBI TO SET UP PORTAL TO SEARCH ACROSS MULTIPLE BANKS FOR UNCLAIMED DEPOSITS

The Reserve Bank of India(RBI) has decided to develop a centralised web portal for public to enable search across multiple banks for possible unclaimed deposits based on user inputs.

The search results will be enhanced by use of certain artificial intelligence (AI) tools.

The web portal is aimed at improving and widening the access of depositors/beneficiaries to such data, RBI said.

Currently, deposits remaining unclaimed for 10 years in a bank are

transferred to the Depositor Education and Awareness (DEA) Fund maintained by RBI.

'Depositors' protection being an overarching objective, RBI has been taking various measures to ensure that newer deposits do not turn unclaimed and existing unclaimed deposits are returned to the rightful owners or beneficiaries after following due procedure.

"On the second aspect, banks display the list of unclaimed deposits on their website," RBI said.

PRODUCT MANAGEMENT IN THE BANKING INDUSTRY

Product management within the finance sector has its own distinct characteristics, which sets it apart from other industries. This has become evident through interactions and engagements with banks and other financial institutions. These experiences have shown that product management in banking has a specific emphasis on what needs to be accomplished, with a heightened awareness of crucial factors. This makes it different from product management in other industries, highlighting the need for tailored approaches to product management within the finance sector.

With the shift towards the digital age, more and more financial services are moving online. Consumers are now turning towards digital banking options. In this rapidly changing landscape, it is essential for product managers in financial services sectors to stay ahead of the curve and adopt new technologies and trends to provide valuable experiences to their customers.

Product Management in the banking and insurance sector involves overseeing financial products and services offered by financial institutions.

This includes creating new products, managing existing offerings, and collaborating with sales and marketing teams to meet customer needs. Those working in this field often have a background in business administration, computer science, or engineering, with a strong understanding of financial systems and technical skills.

Customer experience is one of the pivotal aspects of product management in the banking industry. As the competition among the digital banks and fintech companies, surges day by day, providing an effective and exceptional customer experience has become a top priority for banks. To tackle this product managers understand customer needs, their preferences, and pain points and develop products that meet customer expectations to deliver a seamless and convenient user experience.

Data analytics is another significant aspect of product management in the banking industry. Banks generate and process massive amounts of data, which includes customer data, transaction data, and market data. Product managers leverage data analytics and technology to gain insights into customer behaviour, market trends, and product performance, and use these insights to inform product strategy and decision-making.

Many financial institutions offer formal training programs for product management. This role can be both challenging and rewarding, requiring knowledge of financial products and customer needs, while also offering the opportunity to make a positive impact by developing innovative solutions.

In wealth management, digital product management is crucial in offering innovative digital services to clients. They collaborate with investment professionals, customer service reps, and distribution teams to ensure successful product launches that meet customer expectations.

Digital product managers must stay current with industry trends and technologies to identify innovation opportunities, provide

consultation and design input, troubleshoot, review product lifecycle procedures, and offer feedback to the department. They play a significant role in shaping the future of wealth management through digital solutions.

N. V. Sastry
HO: Forex

BANKING AWARENESS

1. What is Ways and Means Advances (WMA)?
2. What is called a cheque is torn into two or more pieces and presented for payment?
3. Where was established the first printing press for bank notes In India?
4. What is the full form of NUUP?
5. QSAM stands for?
6. How many Digits are there in Mobile Money Identifier (MMID)?
7. Non banking financial company is a company registered under which act?
8. Which of the slogan of Unified payments Interface (UPI)?
9. How many Maximum transactions in a day in UPI?
10. What is the full form of BSBDA?
11. Who is the "lender of the last resort" and what it is?
12. When was the first BASEL norm introduced Basel Committee on Banking Supervision (BCBS)?
13. When in India BASEL 1 guidelines adopted?
14. RuPay, the first one of its kind Global card Payment network of India, comes under which organization?
15. IFRS stands for?
16. Small Industries Development Bank of India (SIDBI) was established in which year?
17. What is the full form of IFSC?
18. Which of the organisation issues the rules of global trade?
19. In which year the Banking Regulation at 1949 was amended to make it applicable to cooperative banks?
20. What is the full form of CRISIL?

(Answers on Page No. 14)

1. Glaciers and ice sheets hold about 69 percent of the world's freshwater.
2. The best place in the world to see rainbows is in Hawaii.
3. Climate change is causing flowers to change color.
4. Dentistry is the oldest profession in the world.
5. North Korea and Cuba are the only places you can't buy Coca-Cola.
6. Indonesia is home to some of the shortest people in the world.
7. All the ants on Earth weigh about as much as all the humans.
8. Many feet bones don't harden until you're an adult.
9. Some sea snakes can breathe through their skin.
10. The wood frog can hold its pee for up to eight months.
11. Copper door knobs are self-disinfecting.

12. Fingernails don't grow after you die.
13. Bees sometimes sting other bees.
14. Niagara Falls never freezes.
15. A tiger's roar can be heard up to two miles away.
16. Russia is the most forested country in the world, with 815 million hectares.
17. Most of the people living in Iceland believe existence of ghosts.
18. It is compulsory for the astronauts to speak Russian language.
19. 70% of our brains functions for extreme thoughts and worries.
20. The eggs of shark fish are transparent.

P. Venugopal Reddy

HO: F&A

RAVICHANDRAN ASHWIN REGAINS TOP SPOT IN ICC TEST RANKINGS FOR BOWLERS; VIRAT KOHLI, AXAR PATEL MAKE BIG MOVES AMONG BATTERS

India's ace off-spinner Ravichandran Ashwin grabbed sole possession of the top spot in the latest ICC Test Rankings for bowlers, released on 15.03.2023 after his haul of 6/91 in the drawn Ahmedabad Test against Australia.

Ashwin was jointly named Player of the Series for his 25 wickets at an average of 17.28. That performance has now propelled him to get on top of rankings and be 10 rating points ahead of veteran England pacer James Anderson.

Talismanic batter Virat Kohli has also advanced seven places to 13th position in the ICC Test Rankings for batters after his Player of the Match effort of 186, ending a drought of 1205 days for a Test century. Australia all-rounder Cameron Green (up 11 places to 26th) and India's Shubman Gill (up 17 places to 46th) have also progressed after notching centuries in Ahmedabad.

Left-arm spin all-rounder Axar Patel has moved up eight places to 44th on the list for batters and jumping one place to fourth overall on the list for all-rounders following an impressive 264 runs over the four matches.

Australia's left-handed opener Usman Khawaja's score of 180 in the drawn fourth Test against India in Ahmedabad has lifted him two spots to seventh position and to a career-best 815 rating points.

Travis Head's topsy-turvy series ended well with the left-handed middle-order batter, and recently turned opener maintaining his fifth place on the rankings for Test batters at a new career high of 853 rating points.

New Zealand all-rounder Daryl Mitchell's knocks of 102 and 81 in the epic victory over Sri Lanka in Christchurch has helped him reach a career-best eighth position as he touched the 800-point mark for the first time.

Sri Lanka's Angelo Mathews is another one to move up the Test batting rankings, his scores of 47 and 115 taking him from 19th to 17th

position. In the bowlers' rankings, New Zealand captain Tim Southee went from 18th to 12th position after taking 5/64 and 2/57.

Post the end of South Africa-West Indies series, Proteas captain Temba Bavuma moved up 14 places to 15th overall on the list for Test batters and his teammate Aiden Markram jumped 11 spots to 22nd.

For West Indies, seam-bowling all-rounder Kyle Mayers jumped 10 places to 32nd on the list for Test bowlers and three spots to seventh overall on the list for all-rounders.

In the Men's T20I Player Rankings, Bangladesh batter Najmul Hossain Shanto's scores of 51, 46 not out and 47 not out not only won him the Player of the Series award at home against England but have also lifted him 68 places to 16th position.

G. Amarnath

HO: Estates

TIME & KARMA

When bird is alive.. It eats ants.

When bird dies.. Ants eat it.

One tree can be made into a million matchsticks.

But only one matchstick is enough to burn millions of trees.

Circumstances can change at any time.

Don't devalue or hurt anyone in this life.

You may be Powerful today but time is more powerful than you.

SECRETS OF SUCCESS

1. Sleep less. This is one of the best investments you can make to make your life more productive and rewarding. Most people do not need more than 6 hours to maintain an excellent state of health. Try getting up one hour earlier for 21 days and it will develop into a powerful habit. Remember, it is the quality not the quantity of sleep that is important. And just imagine having an extra 30 hours a month to spend on the things that are important to you.

2. Set aside one hour every morning for personal development matters. Meditate, visualize your day, read inspirational texts to set the tone of your day, listen to motivational tapes or read great literature. Take this quiet period to vitalize and energize your spirit for the productive day ahead. Watch the sun rise once a week or be with nature. Starting the day off well is a powerful strategy for self-renewal and personal effectiveness.

3. Do not allow those things that matter the most in your life be at the mercy of activities that matter the least. Every day, take the time to ask yourself the question "is this the best use of my time and energy?" Time management is life management so guard your time with great care.

4. Use the rubber band method to condition your mind to focus solely on the most positive elements in your life. Place a rubber band around your wrist. Each time a negative, energy sapping thought enters your mind, snap the rubber band. Through the power of conditioning, your mind will associate pain with negative thinking and you will soon possess a strongly positive mindset.

5. Always answer the phone with enthusiasm in your voice and show your appreciation for the caller. Good phone manners are essential. To convey authority on the line, stand up. This will in still further confidence in your voice.

6. Throughout the day, we all get inspiration and excellent ideas. Keep a set of cards (the size of business cards; available at most stationery

stores) in your wallet along with a pencil to jot down these insights. When you get home, put the ideas in a central place such as a coil notepad and review them from time to time. As noted by Oliver Wendell Holmes: "Man's mind, once stretched by a new idea, never regains its original dimensions."

7. Set aside every Sunday evening for yourself and be strongly disciplined with this habit. Use this period to plan your week, visualize your encounters and what you want to achieve, to read new materials and inspirational books, to listen to soft soothing music and to simply relax. This habit will serve as your anchor to keep you focused, motivated and effective throughout the coming week.

8. Always remember the key principle that the quality of your life is the quality of your communication. This means the way you communicate with others and, more importantly, the way you communicate with yourself. What you focus on is what you get. If you look for the positive this is what you get. This is a fundamental law of Nature.

9. Stay on purpose, not on outcome. In other words, do the task because it is what you love to do or because it will help someone or is a valuable exercise. Don't do it for the money or the recognition. Those will come naturally. This is the way of the world.

10. Laugh for five minutes in the mirror each morning. Laughter activates many beneficial chemicals within the body that place us into a very joyous state. Laughter also returns the body to a state of balance. Laughter therapy has been regularly used to heal persons with varied ailments and is a wonderful tonic for life's ills. While the average 4 year old laughs 500 times a day, the average adult is lucky to laugh 15 times a day. Revitalize the habit of laughter, it will put far more living into your life.

Deepthi Panchgnula
HO : Forex

A YOUNG MAN AND HIS THREE QUESTIONS

A young man was having trouble with his faith. So he went to a wise, old man to get some answers. The wise man was kind enough to entertain him.

The young man asked three questions:

- If God exists, then how come nobody has ever seen him?
- What is my destiny?
- How can the devil—who's birthed from fire—suffer in hell that's made of fire?

The wise man smiled and then slapped the young man in the face.

Stunned, the young man asked if he had offended the wise man. The wise man said no. He then went on to assure the young man that he was only answering his questions.

The wise man asked the young man if he believed in pain. He answered yes. And yet he cannot see pain. He felt the slap but couldn't describe what it looked like. He can only feel it. Belief in God works the same way.

As for the second question, the young man didn't know that he'd get slapped when he woke up this morning. He did not know that he'd get slapped moments before. And yet it still happened. There's no point in knowing your destiny. What's more important is how you handle it once it arrives.

Finally, the wise man answered the last question. He explained that his hands were made of skin, muscle, and bones. It hit the young man's face which is made up of the same thing. And yet they both felt the sting once his hand made contact.

The young boy, upon hearing these words, got up and went home with a smile on his face.

Conclusion : Just because you don't see God doesn't mean that He's not there.

Ravinder Korra
HO : Estates

PANCHATANTRA

THE FOUR FRIENDS AND THE HUNTER:

Long, long ago, there lived three friends in a jungle. They were-a deer, a crow and a mouse. They used to share their meals together. One day, a turtle came to them and said, "I also want to join your company and become your friend. I'm all alone."

"You're most welcome," said the crow. "But what about your personal safety. There are many hunters around. They visit this jungle regularly. Suppose, a hunter comes, how will you save yourself?" . "That is the reason why I want to join your group," said the turtle.

No sooner had they talked about it than a hunter appeared on the scene. Seeing the hunter, the deer darted away; the crow flew in the sky and the mouse ran into a hole. The turtle tried to crawl away fast, but he was caught by the hunter. The hunter tied him up in the net. He was sad to lose the deer. But he thought, it was better to feast on the turtle rather than to go hungry.

The turtle's three friends became much worried to see his friend trapped by the hunter. They sat together to think of some plan to free his friend from the hunter's snare.

The crow then flew high up in the sky and spotted the hunter walking along the river bank. As per the plan the deer ran ahead of the hunter unnoticed and lay on the hunter's path as if dead.

The hunter saw the deer from a distance, lying on the ground. He was very happy to have found it again. "Now I'll have a good feast on it and sell its beautiful skin in the market," thought the hunter to himself. He put down the turtle on to the ground and ran to pick up the deer.

In the meantime, as planned, the rat gnawed through the net and freed the turtle. The turtle hurriedly crawled away into the river water.

Unaware of the plot of these friends, the hunter went to fetch the deer for its tasty flesh and beautiful skin. But, what he saw with his mouth agape was that, when he reached near, the deer suddenly sprang up to its feet and darted away in the jungle. Before he could understand anything, the deer had disappeared.

Dejected, the hunter turned back to collect the turtle he had left behind on the ground in the snare. But he was shocked to see the snare lying nibbled at and the turtle missing. For a moment, the hunter thought that he was dreaming. But the damaged snare lying on the ground was proof enough to confirm that he was very much awake and he was compelled to believe that some miracle had taken place. The hunter got frightened on account of these happenings and ran out of the jungle.

The four friends once again started living happily.

T. Gangadhar Rao
Head Office

JAMES WEBB SPACE TELESCOPE (JWST) IMAGES OF URANUS RINGS THAT STUNNED STARGAZERS

Uranus rings were never seen before by a probe or any other device until the James Webb Space Telescope showed its power while scouting remote depths of outer space, the James Webb Space Telescope (JWST) caught Uranus clean putting up the best show of its stunning ring system, its luminous moons and its mercurial atmosphere. Uranus rings were never seen before by a probe or any other device, Space.com reported.

The JWST also recently captured some spectacular pictures of Neptune, another ice giant in the solar system.

The new stills feature eleven of the planet's 13 spectacular rings. It must be noted that owing to too much brightness, some of the Uranus rings seem to be merging into each other. However, the JWST's sharp Near Infrared Camera (NIRCam) instrument even succeeded in clicking Uranus' two innermost 'dusty rings, to the amazement of the astronomers.

According to Space.com, previously the sole images of these faint rings were taken by the Voyager 2 spacecraft in 1986, and more recently through the superior adaptive optics of the Keck Observatory.

When Voyager 2 took Uranus pictures while flying by it back in the day, all it saw was a little more than an inert blue marble spinning in space, but this new James Webb Space Telescope photo brings the planet's atmosphere to life that is bustling with activity.



The JWST image was processed by fusing data from two filters, which can be considered as the blue colouration and orange highlights, respectively, Space.com said adding, the representative-colour photograph suggests the dense icy fluid of water, methane, and ammonia above a small rocky core that includes Uranus, which appears like a mild blue snowball.

According to a NASA report, on the right side of the planet, there's an area of brightening at the pole facing the Sun, known as a polar cap.

"This polar cap is unique to Uranus – it seems to appear when the pole enters direct sunlight in the summer and vanishes in the fall; these Webb data will help scientists understand the currently mysterious mechanism," the report said.

"Webb revealed a surprising aspect of the polar cap: a subtly enhanced brightening at the centre of the cap," according to a report published on the website of NASA."

The James Webb Space Telescope is the world's premier space science observatory. Webb will solve mysteries in our solar system, look beyond to distant worlds around other stars, and probe the mysterious structures and origins of our universe and our place in it.

Webb is an international programme led by NASA with its partners, ESA (European Space Agency) and the Canadian Space Agency.

RANKING OF THE LONGEST BRIDGES IN THE WORLD

1. Danyang-Kunshan Grand Bridge : With the aforementioned 164,800 metres in length, this viaduct wins the title for the longest bridge in the world. Its construction began in 2006 and, employing over 10,000 people, was completed in 2010 at a total cost of \$8.5 billion. Such an incredibly long bridge was necessary to cross an area dotted with canals, rivers, lakes and rice fields. As part of the Beijing-Shanghai high-speed rail line, the longest bridge in the world is located between Shanghai and Nanjing in Jiangsu province. For nine kilometres, it passes over the waters of the Yangcheng lake.

2. Changhua-Koahsiung Viaduct : The second longest bridge in the world is located in Taiwan, and is about seven kilometres shorter than the Danyang-Kunshan Grand Bridge. The Changhua-Koahsiung viaduct is 157,317 metres long and is a key part of the Taiwan High-Speed Rail line. Completed in 2007, this bridge - given the particular geographical area between Baguazhang and Zuoying - was built following strict anti-seismic criteria.

3. Cangde Grand Bridge : Cangde Grand Bridge is third place at 115,900 metres. This bridge, like the Danyang-Kunshan Grand Bridge, is also located along the Beijing-Shanghai high-speed line. The viaduct has a total of 3,092 pillars and was completed in 2010, the same year as the largest bridge in the world.

4. Tianjin Grand Bridge : Even the fourth longest bridge in the world is located in Asia, again in China, and always on the railway network. Altogether 113,700 metres long, it extends between Langfang and Qingxian. Work began in 2006 and ended in 2010. The bridge was inaugurated in 2011.

5. Weinan Weihe Grand Bridge : We remain in China even for fifth place but this structure is detached from the extensions of the previously mentioned viaducts. The Weinan Weihe Grand Bridge is in fact 79,732 metres long. Its construction ended in 2008, so as to conquer - albeit briefly - the title of the longest bridge in the world. This viaduct is part of the Zhengzhou - Xi'an High-Speed Railway.

6. Hong Kong-Zhuhai-Macao Bridge : In sixth position there is a new entry, the Hong Kong-Zhuhai-Macao bridge, opened in 2018. This structure connects Hong Kong, Zhuhai and Macao - the most important cities of the delta of the Pearl River - crossing the

Lingdingyang canal. Some 55,717 metres in length, the bridge was completed in 2017 after eight years of work. Some interesting data: the bridge was built using 400,000 tonnes of steel and has an underwater tunnel nearly seven kilometres long. The cost of the entire work, although unofficial, was about \$7 billion. One last curiosity about this new entry: the shape of the bridge is reminiscent of the typical Chinese dragon.

7. Bang Na Expressway : Seventh place in the ranking is awarded to a bridge that is located in Thailand. It is 54 kilometres long, so slightly less than the Hong Kong-Zhuhai-Macao Bridge. Except for the crossing of a river, the railway viaduct rises over kilometres and kilometres of dry land. Designed in 1994 by Louis Berger, the bridge was completed in 2000. It was the longest bridge in the world until 2004.

8. Beijing Grand Bridge : To discover the eighth ranking, we return to the Beijing-Shanghai high-speed line. This railway viaduct, which extends for 48,153 metres, was completed in 2010 and inaugurated the following year.

9. Lake Pontchartrain Causeway : Here is the first and only bridge in the ranking located outside of Asia. The Lake Pontchartrain Causeway is in fact located in Louisiana, the United States, between the cities of Mandeville and Metairie. It crosses Lake Pontchartrain in its entirety. In reality, there are two bridges, one parallel to the other: the first was built in 1956, and is 38,400 metres long; the second, completed in 1969, is 15 metres longer, and is used for traffic to the south, in the direction of Metairie. Along the route to the north, the bridge is characterised by a pivoting section that allows the passage of large boats.

10. Wuhan Metro Bridge : With the 10th longest bridge in the world that closes this ranking, we return to China, and more specifically to the city of Wuhan. The Wuhan Metro Bridge with its 37,788 metres constitutes the entire Line 1 of the city subway, so as to win the title of the longest continuous viaduct in the world. Line 1 was built in 2004, making Wuhan the fifth Chinese city with a subway.

Pradeep Deshpandey

HO: Recovery

ANSWERS

1. RBI provides temporary loan facility to the central and state government as banker to government. This loan facility is called ways and means advances.

2. Mutilated cheque

3. Nashik in 1928

4. National Unified Unstructured Supplementary Services Data (USSD) Platform

5. Query Service On Aadhaar Mapper

6. 7 Digits

7. Indian Companies Act 1956

8. Less Cash More Digital

9. 20 transactions

10. Basic Savings Bank Deposit Account

11. RBI, RBI comes to help a bank in times of crisis.

12. 1988

13. 1999

14. NPCI

15. International Financial Reporting Standards

16. 1990

17. Indian Financial System Code

18. World Trade Organisation (WTO)

19. 1965

20. Credit Rating Information Services of India Limited

PSLV-C55 SUCCESSFULLY LAUNCHES 2 SINGAPORE SATELLITES INTO ORBIT

ISRO's Polar Satellite Launch Vehicle on 22-04-2023 successfully placed two Singapore satellites into the intended orbit, Indian Space Research Organisation (ISRO) said.

The satellites are part of the order secured by New Space India Ltd, the commercial arm of ISRO.

At the end of a 22.5 hour countdown, the 44.4 metre tall rocket lifted off majestically from the first launch pad at the pre-fixed 2.19 pm at the Satish Dhawan Space Centre here, located about 135 km from Chennai.

ISRO Chief S Somanath said PSLV placed both satellites into the intended orbit.

"The PSLV in its 57th mission has once again demonstrated its high reliability and its suitability for commercial missions of such class," a beaming Somanath said from the Mission Control Center.

"In this mission, we had a core alone configuration of the PSLV which has many specialities and improvements that we made to bring down the cost of the rocket as well as its integration time. And this is the goal--to have increased production and launches of PSLV in the times to come..." Somanath, also Secretary, Department of Space, added

Mission Director S R Biju said the "totally dedicated commercial mission" was carried out with "utmost precision."

The primary satellite TeLEOS-2 is a synthetic aperture radar satellite



developed under partnership between Defence Science and Technology Agency (DSTA) representing the Government of Singapore and ST Engineering.

It would be used to support the satellite image requirements of various agencies within the Government of Singapore. TeLEOS-2 carries a Synthetic Aperture Radar (SAR) payload. It would be used to provide all-weather day and night coverage and is capable of imaging at one metre full polarimetric resolution for Singapore.

The co-passenger satellite is Lumelite-4, co-developed by the Institute for Infocomm Research and Satellite Technology and Research Centre of the National University of Singapore.

It is an advanced 12U satellite developed for the technological demonstration of the High-Performance Space-borne VHF data Exchange System (VDES).

The objective of the satellite is to augment Singapore's e-navigation maritime safety and benefit the global shipping community, ISRO said.

PSLV C55 mission has been adopted with the 'integrate, transfer and launch' concept using the PSLV integration facility at Sriharikota. It is also the 16th mission for ISRO using the PSLV Core Alone configuration.

Saturday's mission follows the successful deployment of the TeLEOS-1 satellite in a PSLV-C29 rocket along with five other satellites of Singapore in December 2015.

THE LONG ROAD TO WOMEN EMPOWERMENT

As we approach our 76th year of Independence, we reflect upon what independence means to the women of the country, especially the old and often forgotten. Are they empowered? Are they financially independent and secure? Are their specific health needs being met? What is their reality today? According to a UNFPA report, 59% of older women do not have any personal income in the form of salary, interest, pension, etc. As per a HelpAge India report, the burden of care giving for the elderly within a family, more often than not, falls on the female member of the family, who becomes the primary caretakers, especially for those elderly who face physical or functional limitations. From assisting elders in their activities of daily living, whether it be feeding them, helping them walk, bathe or change clothes, daughters-in-law followed by daughters are the primary Caregivers.

These roles are often taken for granted, in a largely patriarchal society, where the assumption of women being primary caretakers is given. HelpAge India's report "Bridge the Gap: Understanding Elder Needs," revealed that 10% of elderly women face mental health issues like depression. 68.5% of elderly women are not covered under any health insurance and 50% of elderly women are financially dependent on family members' remittances. More than half of all older women also carry a higher burden of both acute and chronic morbidity than their male counterparts.

Little or no sources of income or inadequate pension and lack of access to affordable healthcare, further leave them burdened with unaddressed health problems. Women belonging to the economically weaker or marginalized sections are at a further disadvantage. It is therefore imperative that older women be universally covered under social pension and a Care Allowance be provided to them. The PMJAY is an inclusive health assurance scheme and covers the poor, but a special

focus on the elderly, particularly eligible elderly women, may be considered.

The first step towards including older women in the mainstream is by acknowledging that their challenges are unique and need to be addressed. The gap between health services and older women needs to be bridged immediately so they don't miss the benefits of the government-run programs or schemes dedicated to them. Healthcare insurance cover must be widened.

On a positive note, one-time saving schemes like the 'Mahila Samman Bachat Patra' are a welcome step. We hope that older women also get the benefits of this scheme. In agribusiness and green growth initiatives, older women play a very significant role. In rural and non-central areas, a lot of older women run small businesses. A notable section does this via Elder-Self-Help-Groups, a concept pioneered by HelpAge India. Large corporations must provide handholding, procure products from them which are mostly organic and fit very well with the 'made in India' concept of promoting local art and agriculture and invest in them to ensure their progress, as well as do smart business.

There is a heightened need to create There is a heightened need to create more avenues for income generation for their inclusion as well as physical and mental well-being. There are various government pension schemes for widows or retired women, however, access to these schemes for many elderly women continues to be a challenge. Most importantly, society must take collective responsibility for its ageing women population and must come forward to support them financially and emotionally. Older women, the primary caretakers of society, must not be seen as a burden but as active contributing members.

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