

2015

H a p p y
New Year

F E D E R A L R E A C H

28th Issue Best contributions



We are happy to announce the names of the winners who were selected by an external panel. The prizes are in three categories and the winners are...

P V Joy, Mumbai/ZO : First Prize

Ankur Khanna, New Delhi/Credit Hub : Second Prize

Bogam Lakshmi Kanth, Br. HYD/Vanasthalipuram : Third Prize



First Prize : *Secret of the Authentic Swing: Gita on the Green*

Chandni Raj, D/o Indira Devi S, Ernakulam/ZO

Second Prize : *History of Bengali Movies,*

Arindam Banerjee & Shuvajit Ghosh, Kolkata/ZO

Third Prize : *Lights, Camera, Action,*

Ayush Chhallani, Jaipur/Credit Hub



First Prize : *Race of a Standalone Incognito*, **Ajith S**, Trivandrum/ZO

Second Prize : *Inside the Box*, **Bhamathi Nair P**, Br. Vengode

Third Prize : *The Summer Rain*, **Preetha B**, Br. Ernakulam/Vyttila

Painting



We request all the other participants and contributors not to lose heart and keep up the good efforts and support us in making the magazine a big success.

**The Editorial Team,
Federal Reach**

Hearty Congratulations to all the Winners

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Let us make conscious effort to create positive changes, changes that add value and spice to life! And take a little time to care for the less lucky and the less privileged; for at the end of the day, these initiatives will give you real contentment

Message from MD & CEO

Dear Team,

When I sat down to pen, an array of thoughts lined up... Vivid are the memories – 2014 and the years bygone. Of course, some beginnings were louder & flashy but I'm sure the enthusiasm and energy has never faded off! New Year, like Birthdays or Anniversaries are really special - I have always felt that these occasions are the ones to be celebrated; a time to rejuvenate the spirits and to look forward to the best days in life.

With Augmented Reality (AR) Calendars for the excitement of our customers, aren't we a leap ahead? As you agree, Federal Firsts are always a hit – FedBook, ScanNPay and now coming up with the Reality App for our valued customers! It's not just about going digital, but growing thoughtfully. I'm sure it's tomorrow's reality that a glance at a Federal Bank name board can take a person closer to our products and services.

As always, it is the human needs that give shape to newer designs and innovations; going digital being the order of the day. With technology taking Moon & Mars closer to mankind; vast are its implication in daily life too; from the moment we wake up till we wind up for the day. While QR code has revolutionized the way marketing can be – Paytm, Digital Wallet and Near Field Communication are springing up to rule currency transactions! Cloud storage has come to the rescue, with it's enormous task of storing, sharing, tracking, syncing, taking backups - all done in a better secured way! It's definitely the new born gadgets and apps going to be the order of the day and what tomorrow would be! And it needs a mind full of curiosity and courage to experiment, stumble and of course to learn from the mistakes!

Innovations don't start at workplace, nor do they end – life without novelty makes it boring. It needs constant challenges - to keep us moving forward – to stay current – to create warmth in relations – and to make it more meaningful. Let us make conscious effort to create positive changes, changes that add value and spice to life! And take a little time to care for the less lucky and the less privileged; for at the end of the day, these initiatives will give you real contentment.

Before signing off, I wish each one of you the very best of everything for 2015!

Best Regards

Shyam Srinivasan

Managing Director & CEO

Message from GM & Chief Editor

Dear Federals,

"Any active sportsman has to be much focused; you've got to be in the right frame of mind. If your energy is diverted in various directions, you do not achieve the results" - though Sachin Tendulkar, the icon of sports quoted about sportsmen, it talks about each one of us! In all our duties, at workplace or at home, focus plays the master role. And I am sure, no other occasion will be better than New Year to talk about focus, convergence of thoughts and team work.

Work or play becomes joyous when it's done together. Sincere and true relationships can create magic everywhere, be it in our homes or at the workplace. It is the warmth in sharing and partnering that brings forth happiness, creativity, and great results. Let us make honest efforts to build genuine and candid companionships that will bring out marvellous outcomes, which make us prouder individually, and collectively as an organisation.

With the gaiety and glory of celebrating New Year is settling down, the energy from those festivities should take us forward now! Just as the kids have examinations and results, we too have less time left for the final examinations and to come up with results that make each one of us proud. Many a time, looking at obstacle as opportunities to accomplish is the best way to win. The passion to perform, coupled with quality and values is the fulcrum that eases our efforts of growth. Life has provided us with many hidden opportunities which we have to explore. Let us resolve to unearth those latent talents in us and put them to practice the most efficient way.

Wishing each one of you Good Luck & Best Wishes on this New Year.

Thampy Kurian
GM & HR Head



Life has provided us with many hidden opportunities which we have to explore. Let us resolve to unearth those latent talents in us and put them to practice the most efficient way

Sustainable Urbanization towards housing for all

(Edited excerpts from the essay which had won first prize in the national level essay competition organized by National Housing Bank, on behalf of the Urban Development Ministry of the Government of India, in connection with the World Habitat Day celebrations in India)

P.P.Pathrose, Integrated Risk Management Dept.

Introduction

Urbanization refers to the transition from a rural society to one in which a growing proportion of the population lives in cities. In the demographic sense it refers to an increase in the proportion of the urban population to the total population over a period of time. Urbanization is an inevitable outcome of economic development in any country.

Sustainable urbanization is a multi dimensional and dynamic process which includes not only environmental but also social, economic and political institutional sustainability. No process of urbanization or development will be sustainable unless it successfully addresses issues of poverty, gender inequality, poor governance and the environmental challenges. Sustainable urbanization can also be looked at as the maximization of economic efficiency in the use of resources including air, water and soil, maintaining natural resource stocks at or above their present level.

1. Pattern and causes of urbanization in India

The people of India have a long experience of living together in urban communities, way back from the ancient past. Many of our cities like Varanasi, Allahabad, Bhagalpur, Puri, Nasik etc have a very rich heritage. Economic, geographical, and political factors have played a predominant role in the early Urbanization.

1.1. Urbanization in the pre-independent era.

From the cities of the Indus Valley civilization to the capital cities of various kingdoms and empires, the geographical, economic and political factors seem to have played a predominant role in earlier urbanization. It can be noted that the ancient cities in India are



Mr. P.P. Pathrose receiving the Award from Mr. M. Venkaiah Naidu, Minister for Urban Development, Govt. of India.



located on a perennial water source such as rivers, which provided not only drinking water but also transportation. Development of cities not on the banks of rivers and the sea has been primarily due to the growth of communication, either by roads or by railways. The railway system developed by the British has played an important role in pre-independent Urbanization.

Apart from the above geographical and economic factors, political factors have also played a significant role in the growth of cities. People preferred to live in cities, which were considered, secure, being the political capital of various Kingdoms. These capital cities of political units later emerged as large cities of today.

In the 1920s there was a spurt in the industrialization in India, which acted as an engine of the increasing Urbanization. The industrial revolution was driven by an enhancement in the social capability with the improvement in the literacy rates. Around this period of time there was also an increase in population due to decline in mortality rates consequent to improvement in health services and sanitation, especially in urban areas.

1.2. Urbanization post-independence

The pace of urbanization in the early years of the post independent era was primarily driven by two factors viz. the economic growth and migration. When India became independent there was a relative shutting of the Indian Economy from foreign influence. The period witnessed fairly substantial economic growth per capita. There was a sharp decline in the mortality rates, increase in educational facilities, adoption of modern technology etc. The successive five-year plans and the new Industrial Policy adopted by India created a spurt in the industrialization in India, which lead to greater employment opportunities. These employment opportunities were developed largely in cities.

1.3. Migration

In the first decade after independence it was the dire poverty and unemployment caused by negligible increase in the agricultural productivity that prevailed in the rural areas that had pulled the villagers to the urban areas. Another pull factor that had driven the rural poor to the cities was the wage differential that existed between the rural and urban jobs. The workloads in the urban jobs were relatively light, while the wage levels were reasonably high. Minimum wages were better enforced in urban areas than in the rural areas. This has attracted people who would have worked very hard in very poorly paid jobs in the rural areas like that of agricultural laborers.

Fear of high expenses in the urban centers was not a deterrent in migration. Food subsidies and a relatively efficient public distribution system enabled the poor to migrate to the urban areas without the fear of starvation from the relatively higher food price in the urban areas. Other subsidization in transport, power and other areas in the urban centers had minimized the difficulties of the migrants. Access to public utilities such as clean drinking water, electricity etc was an added attraction.

Another important aspect of the urbanization pattern in India is the expanding boundaries of our cities today. As pointed out earlier establishment of the Railways has played an important role in the development of our cities. As a result of the concentration of large commercial activity near to the railway lines a large number of small cities have developed. The railways connected the three mega-cities of the colonial times. The boundaries of these mega- cities and the other small cities later developed, are expanding, and thus absorbing the neighboring villages and towns.

1.4. Urbanization- Present status.

India's Urban Population has grown over the past 3-4 decades from 109 million in 1971 to 377 million in 2011 and is expected to grow to almost 600 million by 2030. As per the 2011 census, the country had a population of 1,210.98 million, out of which 377.10 million (31.14%) live in urban areas and 833.08 million (68.84%) live in rural areas. For the first time since Independence, the absolute increase in population is more in urban areas than in rural areas. During 2001- 2011, population increased by 181.98 million. Level of urbanization increased from 27.79% in 2001 Census to 31.14% in 2011 Census. The proportion of rural population declined from 72.19% to 68.84%. This growing concentration of people in urban areas has led to problems of land shortage, housing shortfall and congested dwellings. Of the 377 million living in India's roughly over 7,900 towns, an estimated 90 million are poor.

2. Sustainable urbanization

Sustainable urban development specifically means achieving a balance between the development of the urban areas and protection of the environment with an eye to equity in employment, shelter, basic services, social infrastructure and transportation in the urban areas. Sustainable Development implies economic growth together with the protection of environmental quality, each reinforcing the other. Sustainable Development, thus, is maintaining a balance between the human need to improve lifestyles and feeling





of well-being on one hand, and preserving natural resources and ecosystems, on which we and future generations depend.

2.1. Pillars for achieving sustainability of cities.

Achieving the sustainability of cities can be conceived as entailing the integration of four pillars: environmental management, social development, economic development and urban governance.

effluents from large industrial houses have become a great environmental hazard now a days. Soil pollution has increased as never before due to the use of plastic bags, which is too common in urban areas. Pollution shall be controlled in our cities at any cost. Laws should be enforced strictly like the emission norms for vehicles. Pollution control Boards shall be made efficiently functional.

Water management:-In developing countries like India the main challenge is to provide

Sustainable cities

Environmental dimension

- Climate change
- Pollution-Air, water, soil
- Water management
- Energy efficiency
- Waste management

Social dimension

- Water and sanitation
- Food and nutrition
- Green public transport
- Increase in crime
- Poverty alleviation
- Health problems

Economic dimension

- Green productive growth
- Creation of employment
- Production and distribution of renewable energy

Institutional dimension (Urban Governance)

- Planning and decentralization
- Support of local, national and regional links
- Reduction of inequities

2.1.1. Environmental dimensions

Climate change:-One of the greatest challenges that the world is facing today is climate change. Climate change is the variation in the earth's global climates over time. It involves changes in the variability or average state of the atmosphere over durations ranging from decades to millions of years. These changes can be caused by dynamic process on earth, external forces including variations in sunlight intensity and more recently by human activities. Climate change will hamper sustainable development of India as it increases the pressures on natural resources and the environment associated with rapid urbanization, industrialization and economic development. In order to reduce the effect of climate change, we need to include climate-proofing concepts in national development initiatives.

Pollution:-A major problem faced by all cities in developing countries is the pollution problem. The basic elements of life viz. Air; water and soil are polluted, thus becoming inimical to the health of its inhabitants. Air pollution is mainly caused by the very large and disproportionate number of vehicles. Air pollution is also caused by the large-scale industrialization of the cities. Water pollution has become endemic in our larger cities. The

clean drinking water to all the urban residents adopting sustainable water management practices. Rainwater harvesting has its possibilities for partially managing water supply.

Conservation of old water bodies like lakes, ponds can be made for increased and sustainable water supply.

Energy efficiency:-Energy management practices should be encouraged in the planning of buildings and the city form. Buildings and city forms that are energy efficient and use sustainable energies like solar and wind energies should be considered. There are fragments of evidences in India of settlements using solar power, water recycling techniques and waste management practices. But in general the environment friendly techniques are yet to be practiced in urban areas, especially in large cities where the differences would be felt.

Waste Management:-Managing solid waste is one of biggest challenges of the urban areas in India. In spite of heavy expenditure by civic bodies, management of municipal solid waste remains one of the most neglected issues of urban development in India. The current practices of the uncontrolled dumping of waste on the outskirts of towns/cities have created serious environmental and public health hazard.



2.1.2. Social dimensions

Water and sanitation:-Pollution of water and soil has created havoc in the sanitary conditions in our cities. Due to poor sanitation, diseases have re-emerged in a big way in our cities. As per 2011 census about 13% of urban population is devoid of proper sanitation facility. As a direct result of poor sanitation, infant mortality in our cities is on the rise. It is estimated that one fourth of our population in our mega cities are living in slums with out the basic urban services. Grossly insufficient water supply, lack of sanitary facilities coupled with severe congestion creates sub human conditions for the human masses in the slums.

Food and nutrition: - Ensuring that everyone in the cities has access to enough nutritious food should be at the forefront of sustainable urbanization. Increasing food production and improving distribution to respond to urbanization and a change in consumption patterns will require an integrated approach to addressing several challenges. The first challenge is to increase food production, while minimizing the en-vironmental impact and increasing natural resource efficiency. The second challenge will be to improve the access to food and markets, as hunger often occurs in countries where there is enough food produced.

Green public transport: - Countries that rely on private transport use more energy per passenger kilometer than countries with high levels of public and non motorized transport modes. National

transport policy of India, 2006, advocated public transport and recommended to promote road transport, which are energy efficient, conserves environment and meets social demand. It is needed to promote public transport to reduce negative externalities, like air pollution and congestion.

Increase in crime: - The differential in crime rates between the country as a whole and the cities is quite large. A small part of this can be attributed to the better reporting of crime. The reason for the ever increasing crime rates in our cities are the disparities in income between the rich and the poor and tensions caused by competition between different groups. The inefficiency of the law and order machinery is also a reason for the high crime rates in the cities.

Poverty alleviation: - Poverty alleviation is one of the major components of the social dimensions of urbanization. The dimensions of urban poverty can be broadly divided into three categories: (i) residential vulnerability (access to land, shelter, basic services, etc.); (ii) social vulnerability (deprivations related to factors like gender, age and social stratification, lack of social protection, inadequate voice and participation in governance structures, etc.) and (iii) occupational vulnerability (precarious livelihoods, dependence on informal sector for employment and earnings, lack of job security, poor working conditions, etc.).

Health issues: - One of the categories of environmental impact is health impact. Urbanization

Pollution of water and soil has created havoc in the sanitary conditions in our cities. Due to poor sanitation, diseases have re-emerged in a big way in our cities

is one of the biggest health challenges of the 21st century. The impact of urbanization on health can have various forms, like: substandard housing, crowding, air pollution, insufficient or contaminated drinking water, inadequate sanitation and solid waste disposal services, vector-borne diseases, industrial waste, increased motor vehicle traffic, stress associated with poverty and unemployment, among others

2.1.3. Economic dimensions

Economic development and urbanization are closely linked. Cities in India are emerging as the country's engines of economic growth, with a contribution of more than 60 per cent to GDP.

Green productive growth: - "Green Growth" involves structural change and transition towards less capital and resource intensive activities. If growth is to be understood as a means to enhance human wellbeing, it should not only be environmentally sustainable but also socially and economically viable. Green Growth presents an alternative to the conventional economic paradigm of resource exploitation and is built around a concept of growth that integrates concepts such as the sustainable use of natural resources including greater energy and resource efficiency and improved natural capital as a driver of growth.

Employment generation: - The employment prospects for the fast-expanding urban population in India are not good – unless there is a major shift in the stance of urban planners and local governments towards urban informal livelihoods and a major commitment to investment in urban job creation, particularly in manufacturing. Without investment in labour-intensive growth, half or more of the urban workforce will remain self-employed

Renewable energy:- Some important aspects of energy efficient urban infrastructure include (a) maximizing the energy efficiency of building and infrastructure operations through the use of renewable resources, decentralized co-generation and energy cascading techniques in a manner which optimizes integrated energy flows and minimizes

potential global environmental impacts such as GHG emissions.

2.1.4. Institutional dimensions (urban governance)

Planning and decentralization:- It is accepted that the principal barriers to sustainable urbanization lie in the general lack of planning, implementation, and

management capacities on the part of local governments and their local partners. Good Governance includes: (a) democratization of decision-making and enabling meaningful participation of all local stakeholders including women and the urban poor; (b) municipal autonomy and empowerment, including an appropriate legal, regulatory and financial framework for local government; (c) public sector reform, especially in changing from a supply-led to a demand-driven approach to public services; (d) effective decentralization of authority and resources, both from national and regional government to local Government, and within local government to sub-units and communities, and (e) vital role of local authorities and their local partners in making sustainable urbanization a reality.

Reduction of inequalities: - The gap between rich and poor neighborhoods can imply significant differences in access to job opportunities and basic public services such as water and sanitation, electricity, education and health, housing and communications. As a consequence, many urban residents suffer to varying degrees from environmental health issues associated to inadequate access to clean water, sewerage services, and solid waste disposal. In many cities adequate water and sanitation services are primarily channelled to upper- and middle-class neighborhoods. Our aim should be to reduce these inequalities.

1.1. Sustainable housing

Housing is central to sustainable development in any country. Housing is also part of the relationships between society and the environment. On the one hand, housing construction and operation consume large amounts of natural resources (land, energy, water, and building materials), while producing waste, air and water pollution. On the other hand, housing itself is exposed to a variety of environmental impacts and hazards, including those associated with natural disasters and climate change.

One of the buzz words for the housing sector now a days is the concept of green homes. Green homes is defined as one which uses optimum amount of energy, consumes less water, conserves natural resources, generates less waste and create spaces for healthy and comfortable living.

Sustainable houses are those that are designed, built and managed as:

- Healthy, durable, safe and secure,
- Affordable for the whole spectrum of incomes,





- Using ecological low-energy and affordable building materials and technology,
- Resilient to sustain potential natural disasters and climatic impacts,
- Connected to decent, safe and affordable energy, water, sanitation and recycling facilities,
- Using energy and water most efficiently and equipped with certain on-site renewable energy generation and water recycling capabilities,
- Not polluting the environment and protected from external pollutions,
- Well connected to jobs, shops, health- and child-care, education and other services,.

1.1.1. Environmental sustainability of housing.

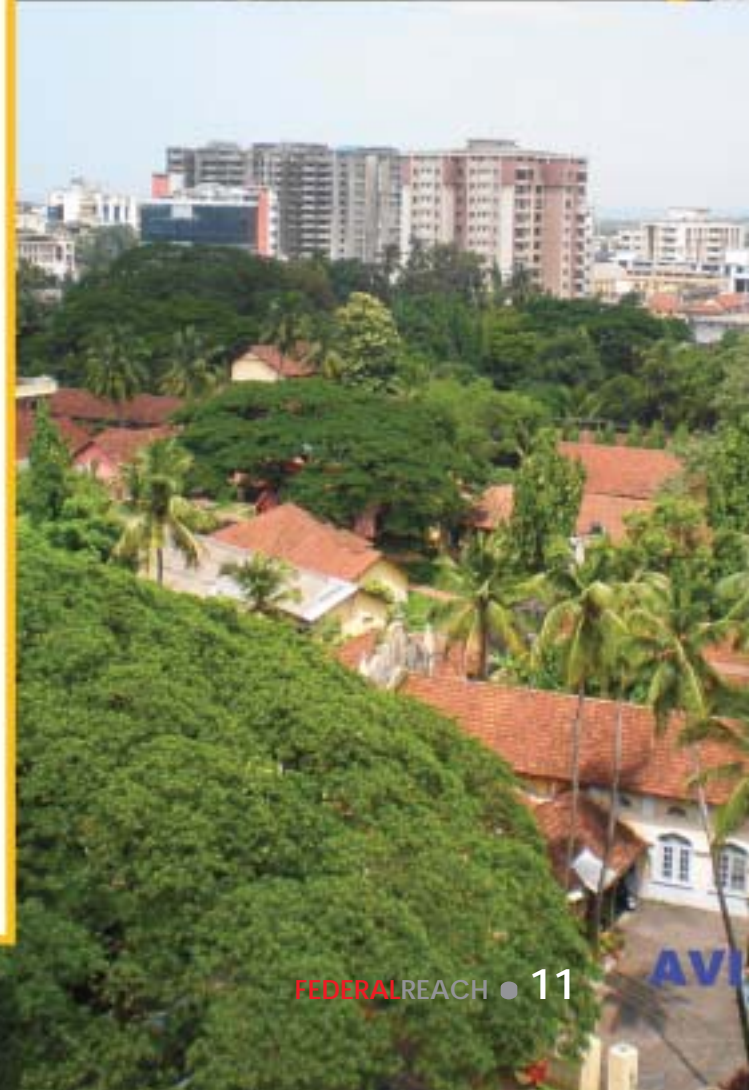
The environmental sustainability of housing is concerned with the impacts of housing on the environment and climate change, as well as the impacts of the environment on housing itself.

- House building and operation require various environmental resources, such as building materials, water, energy and land;
- Residential activities in human settlements have direct ecological impacts on local areas in terms of air and water pollution, waste and damage of natural ecosystems;
- Homes and their residents are also themselves exposed to varied environmental hazards, which may emerge due to human activities (e.g. air and water pollution, lack of sanitation), due to natural factors

1.1.2. Economic sustainability of housing

The economic dimension of housing sustainability emerges from a variety of economic functions and implications that the housing system has, such as:

- Housing and related infrastructure are among the most valuable and lasting human- made capital assets;
 - Housing provides the basis for human welfare, labour productivity and mobility;
 - Housing is an important part of household expenditures and public expenditure and if unaffordable creates numerous socio- economic problems;
 - House building, housing services and real estate markets are among the key economic and employment activities;
 - Housing is a platform for home-based activities and entrepreneurship;
 - Housing is part of economic flows of natural resources and energy
- Affordable housing contributes to economic development through its capacities to:
- Stimulate economic growth through housing markets and homebuilding activities;
 - Stabilize and reduce volatility of housing markets;
 - Improve health conditions and labor productivity through better living conditions;
 - Add to the growth of capital assets of the gross capital stock;
 - Support regional and urban regeneration, development and growth;
 - Contribute revenues to local, regional and national governments
 - Generate employment and income through residential and building activities and their multiplier effects in other sectors;
 - Strengthen local building industry and enterprise and promote local and traditional building materials and techniques;
 - Provide domestic financial mobilization through housing finance institutions;





1.1.3. Social sustainability of housing.

Housing is critical to meeting basic human needs in shelter, but it is also important for the social development of communities and societies. Although traditionally housing policy has focused on fundamental social needs fulfillment, such as affordable, decent and healthy homes, it also has to ensure that housing achieves intermediate social needs such as transport and facilities, as well as the ultimate needs of the development of human and social capital and capacity (education, skills, health, and values), cohesion and wellbeing in communities and society at large (good relationships, participation, inclusion and equity, security, sense of community).

Social sustainability in housing is about creating affordable, good-quality, inclusive and diverse (mixed-tenure and mixed-income), secure and healthy dwellings, residential areas and communities, which are well-integrated into the wider socio-spatial systems of which housing is part – urban and national.

2. Conclusion.

For meeting the goals of sustainable urbanization towards housing for all, the following strategies are proposed.

Role of different stakeholders: - The central government shall act as an enabler and facilitator to promote the growth of housing stock in the country and ensure availability of housing and rental stock for economically weaker sections. Government should promote low cost financing and micro-financing opportunities and JNNURM and social housing to be given a stronger boost with reform emphasis and additional funds.

The State Governments should formulate specific policies focusing on affordable housing with supporting action plans for augmenting supply of land at affordable prices. Rapidly upgrade civic infrastructure to expand city limits and establish satellite towns and ensure rapid connectivity between existing urbanized limits and new far flung locations to ensure lack of infrastructure don't dissuade target beneficiaries from such projects. Single line approval of project plans, unit layouts and pricing proposals to be approved by a single body comprising of the representatives of the centre and state level policy makers and development authorities

Land at institutional rates should be made available to non-profit organizations and cooperative sector, employer welfare associations etc. A part of the funds should also be earmarked for in-situ development which should be routed through Non-Government Organizations (NGOs) and Community Based Organizations (CBOs). Design public-private partnerships for slum reconstruction on a cross subsidization basis. Housing stock shall be augmented at an accelerated rate both on ownership and rental basis with a view to overcoming shortage of EWS/LIG housing units.

Private developers should be encouraged to undertake construction of affordable housing in partnership or in a JV with states and compensate the lower profit margins with the sheer volumes involved within this segment which pose as a great business opportunity.

Financial intervention:- A cess of 0.5% on all central government taxes shall be credited to a dedicated Urban Housing Fund, managed by the National Housing Bank, (established with budgetary support-a corpus of Rs. 2000 crores allotted in 2013-14 budget), so as to make a long-term impact on affordable housing. A housing finance company focusing only on housing micro-finance loans shall be set up.

Steps may be taken to create a healthy rental market in the form of amendments in rent control laws. Also, the tax treatment of rental property may need to be considered in order to help encourage the sector. Taxes should be set at such a level that a reasonable level of return can be achieved by those looking to invest in the sector.

As Li Keqiang has said "Urbanization is not about simply increasing the number of urban residents or expanding the area of cities. More importantly, it's about a complete change from rural to urban style in terms of industry structure, employment, living environment and social security."

"If cities are the collective future of humankind, it is time for us to take collective responsibility for their future development."

-Kofi Annan.



TOTAL QUALITY MANAGEMENT

the way to EXCELLENCE



Total Quality Management is a holistic approach to organizational efficiency that seeks to improve the quality of products and services through effective & continuous refinements. It has been accepted by organizations world-over as a tool to reap in rich-benefits through the scientific and meticulous implementation of quality tools. The movement, which originated in the manufacturing industry, has slowly spread its wings over the service industry as well. TQM is now adapted for use in almost every type of organization including Banks, Multi National Companies, Schools etc.

Our Bank, with an aspiration to take customer satisfaction to the next level, has decided to traverse the path of Total Quality Management. Through this journey, we intend to provide our patrons with that unique experience which will make them committed to Federal Bank. We also intend to increase the 'Predictability Quotient' in terms of products and services for all our patrons.

The broader objectives of the journey are **Efficient & Continuous Process Improvement**

The processes and products in our possession should have the capability to self adapt to changes in the market reality. The

trend in the market should be regularly monitored to understand the pulse and preferences of the consumers. Stagnation in evolving innovative processes and products may result in erosion of customers. The processes and products currently employed should be studied and monitored regularly to find out if there are any gaps and steps should be taken to iron out those gaps with efficient strategies. There is no dearth of banking services available in market now and it is to be ensured that we provide our customers with the products that add value to them and takes care of their banking needs appropriately. Banking has evolved significantly and has now reached a stage where the customer demands nothing but **Perfection**. The process improvement initiatives should be continuous, effective and efficient.

Standardization in Customer Offerings

The number of players in the banking industry have gone up which has made

available a host of options for the customer to choose from. Banks are vying with each other to provide the customer with exceptional infrastructure and extraordinary customer service. Customers, nowadays, have become very choosy and evaluate each and every feature before starting a relationship with the bank. Standardization in customer offerings should result in predictability for the customer. The customer should be able to envisage that to whichever branch of Federal Bank he walks in to, he will be provided with the identical excellent infrastructure and excellent customer service. The success of an organization lies in offering consistent set of facilities irrespective of geography, time or ethnicity of work force.

To spread this message of standardization and consistency, the bank has posted Quality Assurance Officers in various regions. The Quality Assurance Officers, with the help of a checklist (Quality

Charter) carry out a quality check of each branch under their control. The role of Quality Assurance Officers also includes supporting the branches in meeting the desired level of Quality. After the quality checks, the Quality Assurance Officers arrive at a Quality Score, which after thoughtful processing, is awarded to the branch.

The Bank has set its sights on exemplary growth through Total Quality Management and is convinced that this quality initiative is not simply an initiative, but a discipline, which will set the Bank apart from its competitors and peers. There is no quick fix solution or promise of delivery in the shortest possible time. But Bank has a well laid out plan to ensure continuous refinement, meticulous adherence to deadlines, and to keep entire Federal family engaged willingly in the movement. We will be able to bring satisfaction to the customer as well as the employee. Business will naturally follow by default.

Service Quality Team



Anub K.
Information
Technology Dept.

B

ometrics refers to metrics related to human characteristics and traits. Biometrics authentication is a form of identification and access control. Examples include, but are not limited to fingerprint, palm veins, face recognition, DNA, palm print, hand geometry, iris recognition, retina etc

In this digital era where access controls and human identification are done by systems, methods like this gains significance.

Finger vein recognition uses pattern-recognition techniques based on images of human finger vein patterns beneath the skin's surface. Finger vein recognition is one of many forms of biometrics used to identify individuals and verify their identity.

Like irises and fingerprints, a person's veins are completely unique. Even twins would not have identical veins, and a person's veins differ between their left and right sides. Many veins are not visible through the skin, making them

extremely difficult to counterfeit or tamper with. Their shape also changes very little as a person ages.

To use a vein recognition system, you simply place your finger, wrist, palm or the back of your hand on or near the scanner. A camera takes a digital picture using near-infrared light. The hemoglobin in your blood absorbs the light, so veins appear black in the picture. As with all the other biometric types, the software creates a reference template based on the shape and location of the vein structure. The technology is currently in use or development for a wide variety of applications, including credit card authentication, automobile security, employee time and attendance tracking, computer and network authentication, end point security and in ATMs!

An individual's data can be obtained by inserting his finger into an attester terminal containing a near-infrared LED (light- emitting diode) light and a monochrome CCD (charge-coupled device) camera. The hemoglobin in the blood absorbs near-infrared LED light, which makes the vein system appear as a dark pattern of lines. The camera records the image and the raw data is digitized, certified and sent to a database of registered images.

For authentication purposes, the finger is scanned as before and the data is sent to the database of registered images for comparison.

The authentication process takes less than two seconds..!

Blood vessel patterns are unique to each individual, as are other biometric data such as fingerprints or the patterns of the iris. Unlike some biometric systems, blood vessel patterns are almost impossible to counterfeit because they are located beneath the skin's surface. Biometric systems based on fingerprints can be fooled with a dummy finger fitted with a copied fingerprint; voice and facial characteristic-based systems can be fooled by

What's
next *in*

BIOMETRIC
AUTHENTICATION?

recordings and high-resolution images. The finger vein ID system is much harder to fool because it can only authenticate the finger of a living person.

Eye vein verification is a method of biometric authentication that applies pattern-recognition techniques to video images of the veins in a user's eyes. The complex and random patterns are unique, and modern hardware and software can detect and differentiate those patterns at some distance from the eyes.

Vein matching, also called vascular technology, is a technique of biometric identification through the analysis of the patterns of blood vessels visible from the surface of the skin. Though used by the Federal Bureau of Investigation and the Central Intelligence Agency, this method of identification is still in development and has not yet been universally adopted by crime labs as it is not considered as reliable as more established techniques, such as fingerprinting. However, it can be used in conjunction with existing forensic data in support of a conclusion.

While other types of biometric scanners are more popular for security systems, vascular scanners are growing in popularity. Fingerprint scanners are more frequently used, but they generally do not provide enough data points for critical verification decisions. Since fingerprint scanners require

direct contact of the finger with the scanner, dry or abraded skin can interfere with the reliability of the system. Skin diseases, such as psoriasis can also limit the accuracy of the scanner, not to mention direct contact with the scanner can result in need for more frequent cleaning and higher risk of equipment damage. Vascular scanners do not require contact with the scanner, and since the information they read in on the inside of the body, skin conditions do not affect the accuracy of the reading. Vascular scanners also work with extreme speed, scanning in less than a second. As they scan, they capture the unique pattern veins take as they branch through the hand. Compared to the Retinal Scanner, which is more accurate than the vascular scanner, the retinal scanner has much lower popularity, because of its intrusive nature. People generally are uncomfortable exposing their eyes to an unknown light, not to mention retinal scanners are more difficult to install, since variances in height and face angle must be accounted for.

So would you like to carry your ATM card wherever you go or would you be happy to show your finger and authenticate yourself?



Blood vessel patterns are unique to each individual, as are other biometric data such as finger prints or the patterns of the iris

‘More than a Job a career” TO “Your Perfect Banking Partner”

16 ● FEDERALREACH



ore than a job a career - this was the attractive slogan of our bank in 1970's. A young beautiful girl in her prime age got attracted by this slogan and applied for the job. She had a postgraduate degree in Zoology just passed out that year. This was the first job she had applied. Although she had no connection with banking subjects, she had self confidence, zest to excel and God's blessings. With that she wrote the written exam cleared it and then came the first interview in her life. Not knowing anything of banking she faced her first job interview with her only three assets- self confidence, zest to excel and God's blessings. Yes! you guessed it right! It was none other than me, who had just passed Msc. Zoology and had a diploma in French.

One person comes out of the room and calls my name Leela George. Although there were butterflies in my tummy yet with a smiling face and praying to God I entered the room. It was a big room with a big U shaped table. All alien faces mostly seniors were sitting waiting to grill me. I was offered a seat my credentials were taken for



Leela George K
IT Dept.

inspection, my family background etc were asked very cordially and suddenly comes a question from the senior most person who was none other than our respected Hormis sir.

“What!! you have done Msc. in zoology ! and why have you applied for this bank job?”

I replied “I got attracted by the slogan More than a job a career” I could have told many other things, but as we all know at that spur of moment what comes in our mind is uttered, there will be so many other good answers flooding our minds once we get out of the interview hall. I am sure even today we are going through this same experience. For all our promotion interviews once we come out we feel we could have answered this way or that way, but no second chance, the first chance is the last chance.

The chances of a lady getting selected as a direct Executive Trainee in Federal Bank were very remote in those days. There were so many handsome tall young men waiting outside who seemed to be much more confident. Myself a short lady (who was wearing the highest platform heels possible on that day) and slim (let me clarify I was not fat then as I am now) had just passed Msc. ZOOLOGY with a state rank but no other additional qualifications, except my three

trump cards faced the interview very well.

Amidst various other questions the most unexpected question which I remember even today and wish to share with all before I retire. That single question which changed my life. “Oru Chodyam Madhi Ningalude Jeevithum Matti Marrikan” for the benefit of non malayalees let me clarify this was often used expression in the Malayalam version of Kaun Banega Crorepathi and the translation of this in English is “One question is enough to change your life”.

And this was the least expected question which changed my life-Hormis sir himself asked me

“You have learnt to dissect frogs- of what use is this if you get into this bank”?

I took some time to answer this question then with full confidence I replied:

“Sir Yes I dissected frogs as that was what I was expected to do when I opted for Msc Zoology, but I excelled in it by putting my full efforts and got the University rank, similarly if I get into this job I will use all my potentials to excel in the work given to me. I have my three trump cards self confidence, the zest to excel and God’s blessings, with this I can undertake any job.

No further questions I was allowed to go. I did not know if what I told was right or wrong according to their expectations. How did that answer come to my mind I still do not

know! On that spur of the moment that’s what came to my mind but that question and my answer opened the doors of my entry into Federal Bank. I was overwhelmed with joy when I got selection for my first job the very year I had passed out. My father took 500 Federal bank shares and gifted to me that day and I joined for the first batch for orientation course. In 1977 Federal bank shares were not so popular as today and yet my father took it and told remain with this bank till the age of retirement and keep these shares till then. I still proudly own those shares along with the right issues and ESOS which has become a sizeable number now





and a solid back up for my post retirement needs.

I was the youngest in that batch of December 1977. Only three ladies were selected that year out of the numerous applicants. We three were in one room in the old STC. All these are vivid memories today. We three young ladies spoke and spoke all night about various things and got very close within the seven days of orientation course. Both these lady officers of my batch had to quit their jobs after few years, for personal reasons, but here me the youngest then and now is hoping to complete my last year in this bank successfully.

I worked in various branches and administrative offices inside and outside Kerala. As I had my education outside Kerala I knew many languages and had no problems wherever I was posted. Each day was a learning opportunity. So fast years have passed, but I still remember my first day

in bank, it was in Palluruthy Nadayil branch and it was on December 24th 1977. Let me share that experience too!!

I reached the branch by 10 am the Branch Manager had a cordial interview with me, and I was taken into the branch and introduced to all the staff members. I was not given any work in particular so exchanged pleasantries with all staff members. I was asked to open a Savings account which I did. Being 24th of December a Xmas cake was cut and the branch manager gave me the first piece as I was the junior most candidate having joined on that date. Rs.129 was credited to my savings account as December 24th happens to be salary date too. Rs. 500 per month was the starting stipend but every year on December 24th I get a piece of cake and my salary too!! So I can eat the cake and enjoy my salary too!

I enjoyed each day of my career but I had a weakness to the word competition and extracurricular activities right from my school days. So I would partake in all competitions be it deposit mobilization or talent time as it was called then, sports, dancing, singing etc etc. I am sure no one will believe I have Federal bank certificates signed by Hormis sir himself for running race, relay race, dancing, singing etc. My above three trump cards helped me throughout my journey and even today in my last year of service I take part in all such activities and motivate the juniors too. Participating in everything and enjoying each day keeps me young and healthy.

A word to my juniors if you have self confidence, the zest to excel and God's blessings you can enjoy each day in Federal Bank. Come what may, be happy you have a job to show your abilities, in this employee friendly bank. Aim high, appreciate others, and enjoy each day involving in all the activities. It is then that you develop the trust, love and bonding after which we need not articulate just as the elderly couple in our recent advertisement- even a bitter experience can be happily accepted.

The caption "More than a job a career" in 1977 has changed to "Your Perfect Banking Partner". I have gone through this transition, and I have got my lifelong Perfect Banking Partner and I am proud to be a FEDERAL throughout my life. ■■■

Miracles start to happen when you give as much energy to your dreams as you do to your fears.

RECOGNITION of our GREATER EFFORTS to STRENGTHEN our team

Federal Bank is bestowed with three awards for HR Excellence



“Strong commitment to HR Excellence” at the 5th CII National HR Excellence Award 2014 function held at Hotel Lalit, New Delhi.

Best HR & Talent Practice Award in the Private Sector Category at Inspiring Work Places Award 2014 organized by Banking Frontiers

Shri Thampy Kurian, GM & HR Head was honored with Best Star Practitioner Award at Inspiring Work Places Award 2014 organized by Banking Frontiers



Shri. Abraham Chacko, ED receiving the **Best Star Practitioner Award** on behalf of Shri. Thampy Kurian, GM & HR Head at Inspiring Work Places Award 2014 organized by Banking Frontiers.

Federal Bank team lead by Shri Jose V Joseph, GM (Client Relations), LCD receiving the **Best HR & Talent Practice Award** at Inspiring Work Places Award 2014 organized by Banking Frontiers.



Federal Bank team lead by Shri. PRADOSH KUMAR MOHAPATRA, GM & Zonal Head, New Delhi and Shri. Kiran N, Asst. Manager, HR ER& Ops with the CII Team and other award winners at CII National HR Excellence Award Confluence 2014





My India
My Pride

Born with an entrepreneurial instinct, the heir of the Sarabhai family did not confine himself to the shackles and bondages of his family textile business. He chose a less travelled path, He thought BIG, He dreamt BIG and there he was inking history with a story completely alien to a nation like India

Dr. Vikram Sarabhai

The man Behind the scene!



India, once cast off as the 'land of *snake charmers*', has incredibly risen above all such belittling tags to become the 'land of *space charmers*'. With the recent successful launch of Mangalyaan, India has scripted history, being the first Asian country and the fourth country in the world after United States of America, Soviet Union and Europe to successfully place a spacecraft in Mars' orbit. The enviable success came at the cost of just \$71 million, as against the \$671 million spent by United States

of America for launching *Maven*, a similar mission the timelines of which accidentally coincided with that of Mangalyaan. When the other better-offs in the field fumbled and failed & made their Mars missions successful in their 'nth' attempt, India is the only country to get it right at the first go itself. When this commendable feat brings home laurels and plaudits, India has silently created a strong position for itself in the International community. When we salute with pride, the sleepless nights and hardcore dedicated efforts and incomparable intelligence of Indian space scientists behind the curtain, let us not forget the great visionary who dreamt of taking Indian space mission to heights, without whom the Indian Space Technology would not have been at its helm, as it is today - Dr. Vikram Sarabhai- The Man Behind the Scene!

Vikram Ambalal Sarabhai - born on 12th August, 1919, took his baby steps in Ahmadabad, equipping himself to take bigger steps to later become the Father of Indian Space Programme. He left indelible footprints in the Indian Space Research arena. It is his sole enthusiasm and undying spirit that became instrumental in establishing the Indian Space Research Organization (ISRO) and the first rocket launching station in India, at Thumba, Kerala. ISRO today stands as a testimony to the foresight of the 'pillar-man' behind India's success in the field of Space and Technology.

Born with an entrepreneurial instinct, the heir of the Sarabhai family did not confine himself to the shackles and bondages of his family textile business. He chose a less travelled path, He thought BIG, He dreamt BIG and there he was inking history with a story completely alien to a nation like India. Physical Research Laboratory, set up in 1947 was the child of his conviction that India has 'untapped talents' and that a platform to tap them was necessary to take space research forward. He went on to talk with NASA and the dialogue resulted later in the launch of the Satellite Instructional Television Experiment (SITE) during 1975-76 (Dr. Vikram Sarabhai was no more then). He crafted a project for the fabrication and launch of *Aryabhata*, the first Indian satellite which was put to orbit from a Russian Cosmodrome in 1975. He founded a Community Science Centre at Ahmadabad in 1966. Today it is called the Vikram Sarabhai Community Science Centre. His varied interests from science to sports, urged him to set up Operations Research Group (ORG), the first market research organization in the country.



Other notable institutions set up by Vikram Sarabhai are:

- 1) Faster Breeder Test Reactor (FBTR) in Kalpakkam,
- 2) Variable Energy Cyclotron Project in Calcutta
- 3) Electronics Corporation of India Limited (ECIL) in Hyderabad
- 4) Uranium Corporation of India Limited (UCIL) in Jaduguda, Jharkhand
- 5) Nehru Foundation for Development in Ahmedabad
- 6) Indian Institute of Management Ahmedabad (IIMA)
- 7) Ahmedabad Textiles Industrial Research Association (ATIRA)
- 8) Center for Environmental Planning and Technology (CEPT)
- 9) Blind Men Association (BMA)
- 10) Darpana Academy of Performing Arts (This was set up along with his wife, Mrinalini Sarabhai, a renowned dancer)

He had won several awards, for his dedicated efforts and exceptional intelligence. The most important ones being *Shanti Swarup Bhatnagar Award (1962)*, *Padma Bhushan (1966)* and *Padma Vibhushan (posthumous, 1972)*. The ISRO led launch facility in Kerala, VSSC (Vikram Sarabhai Space Center) is named after him to honour this unmatched talent. His name has been engraved not just in institutions within the geographical boundaries of the nation, but also in the unknown realms of outer space. In 1974, the

International Astronomical Union, decided that a lunar crater Bessel A in the Sea of Serenity (in Moon) will be known as Sarabhai Crater - a great honour for any human being.

December 31, 1971 on the calendar, marked the untimely and unexpected death of this pioneer. Death came to Sarabhai in his favourite room in a resort on Kovalam beach, Thiruvananthapuram. His demise left an unfilled vacuum in every field where he has made his footprint.

Vikram Ambalal Sarabhai had so many faces - A small boy from Gujarat who traversed the twists and turns of the 'then less travelled path' to get his name engraved even in the deep craters of the dark and unrevealed pages of outer Space. A man who carved out a niche for India in the International map of space & technology. A man who made pioneering contributions to change the face of a nation called India. A man who had the exceptional talent 'to make life a dream and turn dream into reality' & helped take India to enviable heights. "A creative scientist, a successful and forward looking industrialist, an innovator of the highest order, a great institution builder, an educationist with a difference, a connoisseur of arts, an entrepreneur of social change, a pioneering management educator and above all a compassionate human being" - Dr. Vikram Sarabhai - My India, My Pride.

Rose Mary M. Gregory/Corporate Services Dept.



FOUNDER'S DAY CELEBRATIONS

BANK CONDUCTED A WIDE RANGE OF ACTIVITIES ON 69TH FOUNDER'S DAY CELEBRATIONS

BANDHAN

Corporate Social Responsibility (CSR) has been ingrained in the DNA of Federal Bank from its very inception, thanks to the vision of its illustrious founder, Shri K P Hormis. True to the principles and philanthropic ethos he stood for, year on year, service to less privileged marks the theme of the Founder's Day Celebration of Federal Bank. The bank has been engaging in a host of CSR activities every year as part of remembering its Founder. Staying true to this vibrant spirit of selfless dedication to the society, Bank conducted a wide range of activities for this year's 69th Founder's Day celebrations. The major program launched as part of Founder's Day celebrations was the Bandhan program – An initiative to adopt one school per each of the 1214 branches. The aim of Bandhan program is to bring sustainable long term transformation in the adopted schools through employee involvement. As part of launching activity we

had supplied water purifier to the 1214 identified schools. The handing over of water purifiers were held at different schools pan India. Branches along with the schools had arranged major functions involving local dignitaries, PTA, students and other officials. Through the donation of water purifiers to 1214 schools we had enhanced our goodwill, and it also gave opportunities for our employees to interact closely with students studying in economically backward schools and build a socially responsible value system in them. Wide local media coverage was also obtained for the activity and through the 1214 schools, we could reach out to 2.5 lakhs + students and imprint our name in the hearts and minds of the younger generations. The future programs that will be launched in the schools would be in the areas of financial education, environment conservation, construction of toilets, sanitation – in line with Swacch Vidyalaya campaign.







Initiatives as part of Founder's Day celebrations through employee participation

Contribution to Flood affected victims of Jammu Kashmir

Many people were affected by the calamity in J&K due to the incessant rains and cloud burst that happened in that region, thousands were left homeless, without food, shelter or clothing. All the 11000+ employees of the Bank have come together to donate woollen clothes and help their fellow citizens in Kashmir on this Founder's day.

Wish Tree

Another innovative initiative undertaken by employees of Federal Bank as part of

Founder's day was fulfilling the wishes of school kids who come from financially weak background. A wish tree was placed at Govt, LP School, South Vazhakkulam and students were asked to mark their wishes in a paper. 153 students of the school marked their little dreams like School bags, Remote Cars, Kitchen Set, Notebooks, Football, Toys etc. All the wishes were collected and employees were asked to fulfil their dreams which they did whole heartedly. The gifts were distributed in the school under the leadership of HR Head, Shri Thampy Kurian in the presence of other officials of the school.

Team Ernakulam: Wellness talk on Heart Diseases, Sponsoring of one day food to inmates of Govt. Hospital Ernakulam.

Team Mangalore: Visit to Jeevadhaan HIV/AIDS center 'Kaikamba'.

Team HO: Wish tree- Employees gifted toys, school bags and other gifts to students of Govt. LP School, South Vazhakulam.

Team Karol Bagh: Donation of 5 Ceiling Fans & provided refreshment to 100 students of Andh Maha Vidyalaya, Panchkuriyan.

Team Sirhind: Donation of Hearing Aids.

Team Malappuram: Donation of Rs 5000/- collected from employees to Pain and Palliative Care Center.

Team Pathanamthitta: Supply of cloth bags at Sabarimala.

Team Angamaly: Eye donation programme in association with Little Flower Hospital.

Team Chalakudy: Donation of Sports equipment to Govt. East Girls School.

Team Ernakulam: Collection of Rs 50000/- as donation to Ms Sneha- Kidney replacement.

Team Thottakattukara: Staff members visited Nirmala Old Age Home to spend time.

SMILES

Spreading smiles,
with
care n concern!

Life is a roller coaster ride with many ups and downs. If life gives us problems, every problem comes with a solution too. A little patience; a little thought will help going a long way. As a place we spend most of our time, a group of people with whom we share our whole day; our organisation and our colleagues are the special people who know us best. Spending a whole day away, going back home we need to be in our best moods to make it a better place!

Launch of SMILES being marked
by release of balloons by the
employees from the Terrace
Garden of Federal Towers,
Marine Drive, Ernakulam

As each one of you would agree, stress and strain are a part of life, without which we may forget to enjoy and value the little pleasures that life shower upon us. And at times, these stress start to pressure on us which we may feel painful. Some of us share our tensions in our family, others with friends at workplace. And there may be some problems which we do not wish to share with the above groups. And here is where our Bank plays the role as a caring organisation. And **SMILES** is an employee assistance program which our Bank is offering in association with trained professionals of Rajagiri College of Social Sciences. Through **SMILES**, Bank aims to provide professional assistance and solution to the needy employees for their professional as well as personal difficulties.

There is a dedicated telephone (No. 8113031199) and email id fedsmiles@rajagiri.edu through which all those who desire can avail of the services of the Assistance Centre. Our employees can directly get in touch with the support professionals through this platform.

Telephonic service shall be provided from 5pm to 9pm on all working days. No prior intimation is required to avail of this.

Employee Assistance through personal visits to Assistance Centre is being made available on all Sundays from 10 am to 5 pm at the premises of Rajagiri College of Social Sciences, Kalamassery/ Kakkannad, Ernakulam.

In the initial phase, due to the geographical proximity, personal visits will be more convenient for employees who can commute to the Assistance Centre at RCSS during the weekend. For the employees in other locations also, we are looking forward to give similar facilities.

Our organization believes in its proactive role as a guide and mentor in solving the issues of its employees. Employee Assistance Program is yet another firm stride in this direction.



Smt. Grace Elizabeth Koshie, Director inaugurating SMILES in the presence of Dr. Joseph I Injodey-Principal RCSS, Shri. Shyam Srinivasan-MD & CEO, Shri. Thampy Kurian-GM & HR Head, Smt. Jessamma Augustine, AGM and others.

Helpline Phone no. 8113031199

Email ID: fedsmiles@rajagiri.edu

Strict confidentiality will be maintained about the persons and their issues.

Employees who require personal visits shall intimate the same through the above mentioned telephone number or register the same with one of the Internal Co-ordinators at Federal Bank –latest by 5 pm on preceding Friday.

Editorial Team, Federal Reach



Travelogue

Anish Jayan
Br: Moolamattom



CHINNAR

All the trips to forests are just like this..Unplanned.. Mostly based on impromptu decisions. Just two of us, or may be four. It could be an idea that dawn on us on some weekend morning and the trips are mostly by bikes. A ride by bikes gives us the freedom to move as we wish. No ifs and buts, just go where the mind takes you. The greenery of forests always mesmerized me, even before the craze of photography took hold of me. Any forest is a paradise of surprises and visual treats; each and every grain of sand, leaves and grass roots have hundreds of stories to share - stories which warm the hearts and relax the body and mind.

This time the Chinnar was our destination, a place which is still virgin and not encroached much by ruthless tourists. She shines with her mysterious beauty hidden in green, like a teenage girl. Chinnar is a home to many rare species of birds and animals. Reaching Chinnar itself is like having a five course meal. Start with the tourist's heaven in God's own country, Munnar and drive through the homeland for Nilgiri Tahr, i.e. Rajamala and enjoy the fragrant breeze of the famous Sandalwood trees of Marayoor and finally reach the green beauty of Chinnar.

This time, our trip was on a chilly December morning. Appu, my close friend and myself started the journey quiet early in the morning, to be precise by 4.00 AM from Thodupuzha. Since the destination was Chinnar, which is 150 Kms away and since we were going by bike, we could not afford to stop in

route. As we entered the Neryamangalam forest area, we started feeling the bite of the chill. The shivering cold pierced through the jacket and pricked each cell of the body like sharp needles. The first rays of the sun just started filtering through the dense trees and smile at us. It was a real sight to watch the monkeys sleep on the trees clasped to each other. We started moving ahead without disturbing their sleep. The roads started becoming leaner as we climb up and seemed as if both sides merge together. Sudden fog made it almost impossible to see the road ahead. There were no vehicles around and the only companion was the creepy sounds of the insects that were staring at us. By the time we reached Munnar, the day was getting bright with the Sun greeting us good morning. Munnar was just waking up from the cozy sleep. The road side vendors are just getting ready to start the day's business with the blankets still on. We continued our journey through the ups downs and the snaky windings through the tea estates and the

Chinnar is a home to many rare species of birds and animals. Reaching Chinnar itself is like having a five course meal





Rajamala range.

The fresh green tea leaves gave the effect of a grand stage covered with green carpet; ready to welcome the hero, indeed “God’s own country” really deserves its name. The grandeur of the tea estates intertwined with fully blossomed trees is a visual treat for anybody who comes by. With birds chirping around, green flora and wind intoxicating with the fragrance of tea made Munnar look like an enchanting beauty - a beauty that you will never get bored of enjoying and looking at. Sadly, the distance of our destination ringed bells in our mind and compelled us to move forward. We had our breakfast at Marayoor and rode through the sandalwood forests to reach Chinnar.

We reached Chinnar check post and took the trekking pass and were allotted a guide to explore the forest. As we stepped in to the forest, there were mixed thoughts and feelings about the surprises that were awaiting us. While a



dream come true for Appu, it was an expedition through the forest being first time, I could see the fear, anxiety and excitement in his eyes. Even the air in the forest had a special fragrance in the early hours of the day. An adventurous trip through the less travelled routes of forest was one accompanied by excitement and fear at the same time. Unexpected and amazing encounters with the wild animals are the greatest joys that we can get from such trips. It is a delight to capture their natural reactions and movements in the camera. Though I have been to Chinnar earlier, I was extremely thrilled this time for the gifts that was in store for me. I could capture almost all types of animals in Chinnar through my lens.

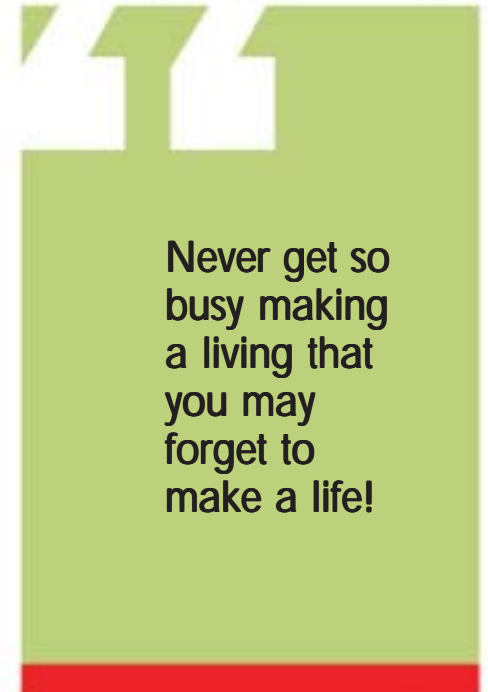
The prince of Chinnar forest is the shy Grizzled Giant Squirrel. It is very difficult even to spot him. But, I could capture very beautiful pictures of them this time. Even the Green Imperial Pigeon, something which I have never seen before, gifted me with a picture by coming and sitting very close by. Spotted deer, sambar deer, bison, and several other animals gave a real feast to my camera. After such an eventful trek for almost two hours, we started walking back through the river bed. The path was extremely dangerous and each wrong step could put you into trouble. Every step was calculated and we





should move silently without making any unnecessary noise. The trek through the riverside was really breathtaking and memorable. The cool puff of air filled with the fresh mist from river washed away all the tiredness and refreshed us. We got into the river and drank the sweet and fresh water which makes soft drinks poor by comparison and took shelter under the shadows of huge trees. It was just Mother Nature and us, with soothing breeze as the sole companion.

The goddess of forest blessed us in abundance and gifted us with fulfilling treat for the eyes and the heart. We were overwhelmed with the luck that we had. We were rejuvenated fully and felt grateful for all that we received. We started back with just one prayer in our heart, "Let this treasure of dreamland remain intact for the future generations too...."



Never get so busy making a living that you may forget to make a life!

Weekend Destination

It was an amazing and exiting Sunday Morning with mind full of much awaited surprises & thrill lined up @ Adlabs Imagica located on the Mumbai Pune Express Highway. No alarms no reminders were required to wake me up for the action packed day ahead. We started our journey early morning. The climate was just taking chill pill with cool breeze creating shivers within. We reached there at around 10.00 am. The atmosphere was piling up for getting yourself challenged at every stage.

The start of our adventure was with the most adventurous ride "The Nitro". You get yourself rotated revolved turned twisted everything at one go at a mindboggling speed. There after we moved on to get a feel of the whole theme park. Some of the rides like "I for India" are totally indigenous and you actually get a feel of watching whole India in helicopter across its lengths and breadths, the various cultures religions, cuisines, attire etc. practiced by every Indian, everything in the same ride. In one of its ride called Rhinoceros you are thrown into a world of dragons in a thick forest with a boat flowing on the water current. It is a ride wherein you face the dread of dragons, crocodiles, some spoof characters etc along with their real time commentary. The only solace you get is by seeing the ray of light/hope through the exit door. But once you reach the exit door there is a vertical fall and your boat is almost 90 degrees facing water. This is a truly fascinating experience with all kinds of screams and water splashes all around.

In all every ride has its own novelty when we

have hands on experience of it. The most fascinating part of it was the park had something for everyone to cherish & relish with. Here I would like to mention some of their signature rides in case you happen to go there (DON'T MISS IT)

1. The Nitro
2. I For India
3. Rhinoceros
4. Mr India
5. Dare to Fall

At end I would like to mention that our experience at Imagica was truly marvelous and one of its kind. Thanks to all who made my day such a wonderful one. ■■■

Amogh
Arunkumar
Pathak
ZO/Mumabi



The THRILL OF TESTING YOUR LIMITS

Just about everyone
wants to be
successful & happy
But a few have
thoughts that reflect
success & happiness
Choose your
thoughts..!



You can call it Destiny or God's will.....

I was longing for a vacation in the Himalayas, my destination of choice being Leh, Ladakh & Spiti. Many of the tour operators who promised to send me itineraries by mail did not and I was in a dilemma.

One day, my friend spoke to me about a journey to Mt. Kailash. I warmed to the idea and was excited at the very thought. I had always dreamt of such a journey, the inspiration being my schoolmate's father, Mr. M K Ramachandran, who visited Mt. Kailash by MEA route in 2001. His travelogue, "Utharakhandilode" (means *through Utharakhand*) fetched him the Kerala Sahitya Akademi Award. I had secretly nurtured that desire all these years, but the cost and effort required for such a strenuous journey pulled me back.

But now I felt, this is it! You can call it Destiny or God's will. We prepared for the journey without hesitation and with much apprehension. Our Yatra was initially scheduled in June but we had to postpone it twice and finally the date was confirmed, we were leaving on the 21st of August.

We started purchasing gears for hiking and trekking in cold weather and also a lot of other nutritional essentials. We spoke to many people who have been there earlier, read many books and searched for information in the internet, especially about altitude sickness – my ultimate fear.

Day 1 - The journey begins

Finally on 21st August my friend and I started from home at 4.00 pm, after seeking the blessings from our elders, and reached Cochin International Airport by 5.00 pm. Our flight was scheduled at 7.45 pm via Mumbai to Delhi. We reached Delhi by 11.00 pm. We were transferred to Delhi International Airport and we waited there till 6.00 am for our flight to Katmandu.

Day 2 - To Katmandu

At Delhi International Airport we got acquainted with the pilgrims in our group. On 22nd morning at 8.00 am we reached at Katmandu International Airport. A bus was there to take us to Hotel Vaishali.

The staff of the Hotel welcomed us by garlanding with a Rudraksh Mala (which was too heavy) and applied Tilak on our forehead chanting Om Namah Shivaya.

"At the centre of the Earth, there stands a great mountain, Lord of snows, majestic, rooted in the seas, its summit wreathed in clouds, a measuring rod for all creations."
- Kalidasa

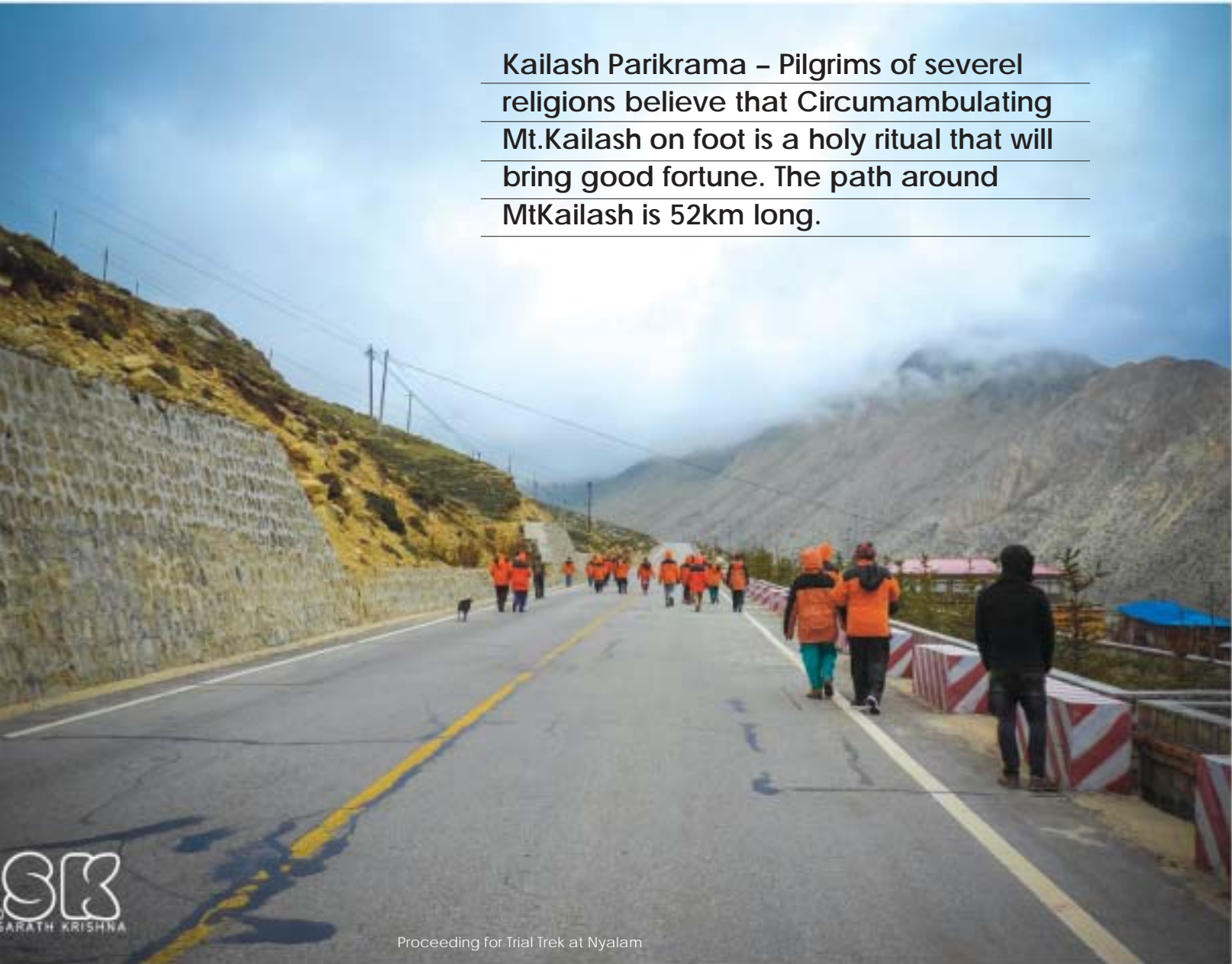



Harikesavan C
RO/Irinjalakuda



KAILASH

Mansarovar



Kailash Parikrama – Pilgrims of several religions believe that Circumambulating Mt.Kailash on foot is a holy ritual that will bring good fortune. The path around MtKailash is 52km long.

Later, we assembled in the conference room where we were briefed on the journey. The Nepalese guide and *sherpas* who were accompanying us told us that a landslide had occurred on the Nepal Tibet border road. We could either walk for 7 hrs or can travel by helicopter to get to the Nepal Tibet Border. Our guide told us that walking will be difficult due to rain and landslide and the helicopter journey would cost Rs 15000/- one way.

After a lot of serious discussions six people from our group ventured to walk. I, doubting my ability, thought of going by helicopter (*also, why miss a chance to travel by helicopter?*).

Day 3 – A day of blessings

Next day morning we visited Bodhnath Temple, Buddneelkant Temple (Jalasayya Narayan) and Guheswari Temple at Katmandu. The first one is a Buddhist temple; the second one is dedicated to Lord Vishnu and the last one is dedicated to Shakti and is considered one of the Shakti Peetas.

Day 4 – Crossing to Tibet

Early next day we were transported to a remote village to wait for our helicopter. The helicopter can seat 6 people at a time and we found that ours was the first group of pilgrims to reach there. These helicopters are also used for emergency evacuations.

The journey is a bit scary and it was raining too. But the view from the helicopter was mesmerising. We were flying over rivers, crossing valleys and lush greenery. It was definitely worth the money spent. We were transported to the Nepal Tibet border where we had to complete the customs formalities. Our guide asked us to assemble on the Tatopani Bridge (Friendship Bridge).

After completing the customs formalities we were transported to Nyalam, our first camp in Tibet. We were gaining altitude slowly. Katmandu is situated at an altitude of 1700 meters and Nyalam is situated at 3500 meters. We were travelling by very narrow roads and were accompanied by a Tibetan Police Car and one Tibetan Police Personnel with us inside the bus. The road zigzagged with mountains on one side and a valley on the other. A river was flowing in between and cascading waterfalls were visible all through the route. We had to stop at times because of the fog and when we checked the temperature it was 15 Degree Celsius.

By 7.00 pm, we reached Nyalam, a small town. Our mobiles were of no use now. We could buy a Chinese SIM but calls to India are not allowed since Dalai Lama is stationed in India. The Chinese Military monitor all calls made to India. The only thing possible is to send an SMS and ask the receiver to call us.

The Tibetan Police accompanying us didn't know any other language other than Chinese but we managed to communicate with them through gestures. They were good people and helped us carry things when we were walking. In Nyalam the temperature was 10 Degree Celsius with a heavy breeze. We were asked to take care of our ears and not to bathe.

Day 5 and 6 –Acclimatisation at Nyalam

The next day morning a short trek was organised to decide which pilgrims were fit for Kailashparikraman. Almost every one succeeded except two people. It was not easy and we were struggling to breathe and took a lot of time to complete the trek. As the youngest of the lot everyone thought we would reach the summit first. But we were in 8th and 9th position.



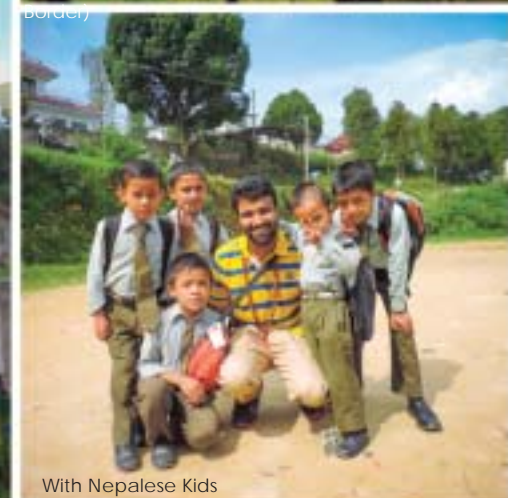
Boudhanath Temple



Guheswari Temple



About to fly to Kodari (Nepal- Tibet border)



With Nepalese Kids

We had to halt at Nyalam for 2 days to acclimatise with the altitude.

Day 7 – On to Dongpa

Early in the morning on 26th we left to Dongpa, which is around 350 km from Nyalam and an 8hrs drive. We had lunch on the banks of the Brahmaputra and reached Dongpa by evening. It's a small town with only Kailash Pilgrims seen around. We were given a 4 bedded room. A few seniors complained they couldn't sleep well because of breathing issues, indigestion and headache.

Day 8 – Manasarovar Parikraman

On 27th we left for the Manasarovar Parikraman. The enormous lake had a circumference of 85km. Luckily this parikraman is in a vehicle. But once we reached the entrance to the sacred lake we were asked to leave our vehicle and the Tibetan authorities transferred us to another bus which was said to be

eco-friendly. The lake was surrounded by a mud road through which we travelled. The lake was glittering in the noon Sun. It had small waves lapping at its shores and the view was breath taking. It was hard for me to believe at last we were on the banks of the most sacred lake on the Earth.

A few words about Lake Manasarovar: It is a fresh water lake and from the banks of Manasarovar one can glimpse Mount Kailash 35km away. When we were in circumambulation of Manasarovar we can see Mount. Kailash standing sentinel most of the time. It is also the highest fresh water lake in the world. It is said to have been born from Lord Brahma's mind to help the Saptarishis perform pooja for Lord Shiva.

Adjacent to Manasarovar is the notorious Rakshas Tal. Rakshas Tal looked more beautiful to me but we were warned not to touch its water. It is a salt water lake, but the irony is that both the



A short halt in between Nyalam and Dongpa



Manasarovar

lakes are interconnected and the connecting channel is called Gangachu. It was earlier believed that no living being can survive in Rakshas Tal because of its saltiness. However, recently algae were found in its water. Rakshas Tal was a shining turquoise blue colour. It is said that one is supposed to shed his demonic behaviour on the banks of Rakshas Tal. Rakshas Tal is supposed to be situated in the place where Ravana did penance to please Lord Shiva. The salty water is supposed to be the tears of Ravana.

After lunch we went for taking a holy dip in Lake Manasarovar. When we approached the lake at 3.00 pm it was still cold. Everyone took bath according to their beliefs.

This was our first bath after our bath at Katmandu so nobody was actually bothered by the cold water. It was our last chance to bathe before the Kailash Parikraman and most of the people were here only for taking this holy dip because all cannot undertake the Kailash Parikraman due to the physical labour required.

That day we stayed in a mud house on the banks of Lake Manasarovar. There was a Buddhist Monastery behind our place of halt. We decided to climb the hill to the monastery and only 3 of us dared to do that. At first it



Nyalam Town



Gauri Kund

seemed to be okay but very soon we were tired. The Oxygen level was less and we were breathing very hard and deep. But the view was worth the effort and we managed to click some pictures of Lake Manasarovar but Rakshas Tal was not visible.

In the night we went to the banks of Manasarovar. The sky was starry and we could see many more stars from that altitude than we do from sea level. It was awesome and

beautiful. Some of our team members decided to stay awake as they believed heavenly creatures come to take bath in the lake but I slept rather peacefully.

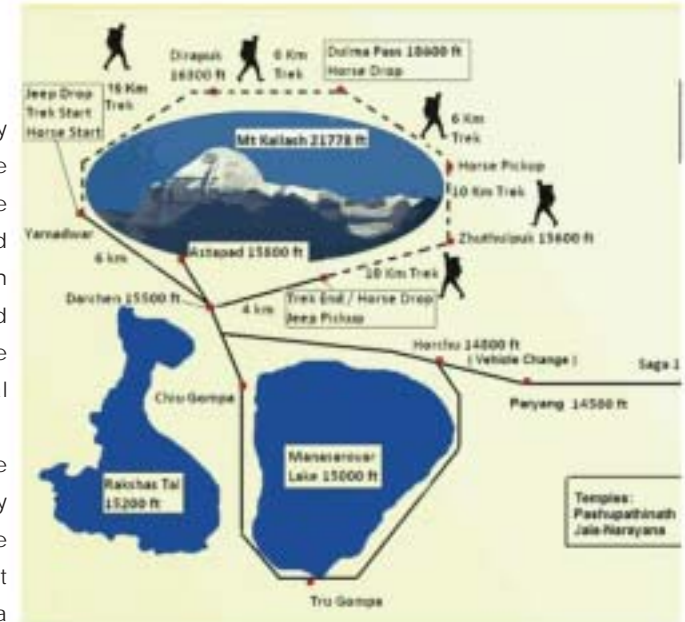
Day 9 – To the base camp, Darchen

I woke up that day in a start hearing someone screaming my name. I got out without thinking much. Mt Kailash stood, resplendent against a clear blue sky. Everyone was offering prayers and I feel I was very lucky to see the sacred mountain on the start of the day. We all stood there watching the abode of Lord Shiva. We went closer to the mountain but after walking for around 1 km Chinese military waved their hands and asked us to go back.

A few words about Mt Kailash: It is the most sacred mountain on Earth. It is revered by Hindus, Buddhists, Jains and Tibetans alike. It is said to be the axis of Earth. It is believed to be the place where cosmic energy is penetrating Earth. We will feel something special there. It rises to an elevation of 6638 meters. It is known as Gang Rinpoche in Tibet.

That afternoon we started our journey to Darchen, the base camp for Kailash Parikraman. The accommodation at Darchen was better when compared to Dongpa and Manasarovar. We were allotted a six bedded room.

During the meeting our Chinese guide explained the risks and difficulties of the Kailash



An overview of Mt. Kailash and Manasarovar Parikrama



Mt. Kailash (First day of Parikrama)

Parikraman. A doctor checked our Blood Pressure, heart rate and oxygen level in blood. The doctor will advise us for or against the Parikraman based on those readings. Both my friend and I were certified healthy.

The guide told us about the possibilities of hiring a horse or a porter. Hiring a horse turned out to be very expensive. They will charge Rs. 25000 for 3 days and while climbing and descending mountains we will have to walk also. We had already decided that we are not going to take Horse for Parikraman. So we decided to hire a porter as we had to carry stuff required for 3 days. A porter for 3 days will cost around Rs. 7000.

Once again the guide explained the difficulties and risks connected with the

parikraman. We were tensed to the core but we were determined to go forward. That was why we were

there and there was no question of turning back without completing the Parikraman.

In our group of 28, 8 people were doing parikraman by foot and 4 by horse. The rest of the team would be coming along only for the first day of parikraman because during the first days climb Mt. Kailash is visible.

The first day is a 15km walk from Darchen to Diraphuk. Darchen is the base camp situated at an altitude of 4600 m. The second day is the toughest where we have to walk for around 25Km from Diraphuk to Zutulphuk and cross the Drolma Pass, a nightmare at an altitude of 5700 m(around 19000 ft). On the third day we have to walk across plain flat land from Zuthulphuk to Darchen.

Day 10 – The Parikraman begins

On 29th morning the whole team proceeded to Yamadwar, the starting point of Kailash Parikraman. You can see Ashtapad face of Mt. Kailash from Yamadwar.

We hired a porter, a Tibetan named Takashi aged around 30. Once the parikraman started the group split and everyone was walking at their pace. We started from Yamadwar at 9.30 am and our target for that day, Diraphuk was 15 km away. We had a heavy bag containing oxygen cylinders and a 3 litre water can which we gave to Takashi.

We started to walk with the aid of a walking stick. At times the oxygen was less and we had to stand still for 5 to 10 minutes just to catch our breath and heart rate to normal rate. After walking for 3 hours it started to rain. Later it started to snow. Even though it was not heavy there was a steady strong wind and we had to stop walking and find shelter behind some rocks. When it subsided we started walking again for another one hour and then had



our lunch.

Lunch comprised of half an apple, a small Dairy Milk chocolate, 5 Parle G biscuits and Fruity. But the fact is that we won't feel hungry at all and managed to eat only half an apple and then drank the Fruity. Everything else we gave to the Tibetan kids who were there along with us during lunch. Somebody told me that Mt Kailash is an energy field and you won't require much food. What your body needs it will absorb and we only need to drink plenty of water. It seemed right to me. But later I read that loss of appetite is a common phenomenon in high altitudes. I don't know which is right.

During this walk, after going about half the way there is a point where we can watch Mt. Kailash very close in its entire enormity. We sat there for one hour meditated and enjoyed

the marvellous mountain and it indeed stimulated us. We felt energetic. At last we were so close to the sacred mountain. **There it stood majestically without any cloud or fog to mar our view. Some people were crying with ecstasy, some were on the ground prostrating, some were chanting loudly, some were meditating, some people just went silent.** It is an ethereal experience where we have no control over our reactions. It was a dream come true.

Day 11 – A journey through Drolma Pass

Next day morning our sherpas awakened us at 4 am. They said, "If anyone is feeling tired or sick please go back, this is your last chance to go back to base camp. Once you proceed there is no turning around, no emergency evacuation is possible. It is a hectic hike, 7km uphill and 7km downhill. Even helicopters cannot rescue you even in case of an emergency so please be sure and decide".

I gave a deaf ear to them. We were there to complete the parikraman and now there was no question of turning back. I was better prepared than yesterday and a good night's sleep had made me brave.

We packed, dressed and started our trekking at 5.30 am. The first 3km is on plain land and it is not difficult. Our guide Takashi smiled and showed a gesture which meant "it's very difficult to climb". I too smiled, my friend had asthma and he was a bit tensed. He had collected oxygen cylinders from pilgrims returning. Actually our guide was providing one to each and had 3 in his hand.

We saw the mountain which we had to pass looming over the horizon, it looked formidable. Slowly we approached the mountain. It was difficult, very difficult. After about 20 steps we had to sit gasping for breath. I planned it in such a way that when my heart started to beat loudly I would stop. It was working well and we sat every now and then managed to click some good pictures. Not a word was spoken during the entire climb to conserve energy. By 1 pm we reached the top most point. We were standing at an altitude of 5700 m now at the summit of the mountain. We sat there for a while. We were very happy and were still relaxing when our guide asked us to get up and walk because there is a possibility of snow fall. We started to descent the pass, it was rocky we had to take additional care. After descending for half an hour we reached a point from where Gaurikund is visible. Gaurikund is a lake believed to have been made by Lord Shiva for his consort Devi Parvathi. We wanted to fill our bottle with the water from the lake, but the thought of having to go down half a kilometre and



Approaching Drolma Pass
(Second day of Parikrama)

then climb up the same way was not very appealing at that altitude. So there was no question of collecting water. But one of our sherpa's ventured and collected a bottle of water. Problem solved.

We now had 2 hours of precarious descending before us. There was slippery sand rocky all along the way we passed. We saw two or three tents in between. It was a tea shop. We sat there for half an hour and had our lunch. We started walking again. I was refreshed after the rest and was feeling very positive because the Drolma pass was a memory now. We had crossed it without casualty. As per my calculations we had to walk another 10 km. By 3.30 pm it started to snow with a strong wind but we kept on walking because it would become very difficult after dark.

It snowed for one hour by which our rain coat was covered with snow. I was expecting our second day's camp after every turn but there was no clue of it. My friend was getting tensed. By 5.30 pm I saw some small buildings in the distance. We were relieved and increased our pace. It was a long trek for 12 hrs and we both were fine. Our porter Mr. Takashi was as cool as ever. He helped me during our climb. He was carrying both our bags. Once we finished climbing he handed over my bag. In that altitude even carrying a camera seemed difficult.

We reached the camp. Both my friend and I were happy for we had done something big. We waited for others to come and soon all our members reached and luckily all were well.

Day 12 – The final day

Early next day morning at 5.30 am we started our 3rd days trek. The final day of Kailas parikraman. I was walking like a native now, faster than our Takashi. I had no breathing issues and had a lot of energy. The 3rd day trek is for about



Tips for interested pilgrims

11km only but I liked it the then climb up the same way was not very appealing at that altitude. So there was no question of collecting water. But one of our sherpa's ventured and collected a bottle of water. Problem solved.

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Fitness:

- Start the habit of walking for one hour in the morning at least for 2 months before the journey.
- Try to reduce your body fat and improve your muscle mass
- Practice pranayama at least for two months
- Avoid non vegetarian food for the period
- Before undertaking the journey check your blood sugar, cholesterol and blood pressure levels.

Paraphernalia for the journey:

- Woollen socks, gloves, woollen clothes, inner thermals, woollen caps down jacket are a necessity
- Sunglass is a must
- A trekking backpack will be useful
- Energy bars, dry fruits, nuts are easy to carry and eat and nutritious too
- Carry both wet tissues and dry tissues
- Ankle supports, Pain Killers, Medicines for Cold, Diarrhoea, Mountain Sickness are also necessary during the journey
- The shoes used for Parikraman should have ankle support and waterproof shoes are preferred
- Always carry sanitizer, band aids and cream for blister

During Parikraman:

- Drink plenty of water
- Use lip balm and sun screen compulsorily
- Learn to use tissues

The MEA (Ministry of External Affairs) conducts the Yatra annually. Interested persons will have to apply for the same when MEA invites applications. It is economical pilgrims are required to walk around 200 km during the yatra and it is going to take a month to complete. MEA is conducting the Yatra with the aid of ITBP (Indo Tibetan Border Police) who will be accompanying us during the journey and with Kumaon Mandal Vikas Nigam who provide accommodation on the way. Every year they get more applications than they can manage. So selection is based on lot. A computer will select the pilgrims in random and a medical check-up is conducted by the authorities at New Delhi where the pilgrims will be examine thoroughly. If found unfit the pilgrims are disqualified. ■



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Early next day morning at 5.30 am we started our 3rd days trek. The final day of Kailash parikraman. I was walking like a native now, faster than our Takashi. I had no breathing issues and had a lot of energy. The 3rd day trek is for about 11km only but I liked it the most. It was very scenic and we were walking along a cliff. By 10 am after 4 hours of walking we reached Darchen, the base camp. Those who couldn't come for the Kailash parikarman were waiting for us there. We hugged everyone and some people were crying because of happiness. We both went to a point where we could see the Kailas Parbat and said 'Thank You' for taking care of us. We prostrated and there was a feeling of fulfilment inside.

We had completed the Kailash Parikraman.

We started our journey back to Katmandu the same day. We halted at Dongpa and Nyalam and as the roads were not repaired by Nepal Authorities and we had to hire a helicopter again.

Day 13 - Back to Nepal

On 3rd September we reached Katmandu and had an awesome bath. Please note this is our first bath after our holy dip at Lake Manasarovar.

Day 14 – Back home

The next day we came back to Kochi via Delhi.

I know what all was going through my mind before starting the journey. I was scared and concerned. But now I am the happiest person on Earth. It is said that you should never feel you achieved something, you should feel you understood something and you let go of your ego there. The person who visited Mt. Kailash is known as Kailashi. Somebody told me that a particular person who visited Mt. Kailash cannot come back without undergoing a transformation. It is like becoming an altruist.

After coming back everyone was looking at us in a different way, as we did something impossible. But whenever I get the chance I have explained that anyone can undertake this journey. **Never think too much. If you have the spark, fan it and let it flame. You can make it.** I have seen super senior citizens climbing the mighty mountain with less effort than youngsters. It is their devotion and their belief that makes them do it. I have seen people walking bare foot in that kind of terrain and weather. You don't have to hold back anything because of fear. It truly is attainable. Just let go of all your fears and apprehensions and do it.

Am I a different person? No. I am the same. But I am more confident, braver and more willing to take risks than ever. I lost fear, I know how to push hard, I am more patient, I am less frustrated and I am less angry. I have set myself a new limit. I also got some spiritual insights which I never cared for till this point of my life.

Another aspect is that once you fall in love with the Himalayas, your mind is trapped there for eternity. A trip there will cost a minimum of 15 Privilege Leaves and once there you will want to visit every now and then. So be careful.

I thank my parents, friends and relatives for motivating me each time I shared my thoughts and apprehensions about undertaking this Yatra. I thank our Bank for providing me with the financial support and for providing leave to undertake this journey. I had to postpone the leave because of natural calamities and VISA issues. I particularly thank the HR Dept and Ernakulam ZO for accommodating my requirements.

Never hold back anything, seize the opportunity, it's now or never. These were the most inspiring words which enabled me to undertake this journey. If I am physically and financially sound I will undertake this journey again.



The thought of writing an article for our Bank magazine haunted me for some time. I wanted it to be something different, authentic, realistic and much more than just words making little sense.

The more I brooded on the possible topics, it was getting tough and the exercise made me tense. It was then that I read a message on my cell. It said: "love isn't about expressing with big words, it is about understanding, a gentle touch and keeping a pure heart.

My mind began working towards the article from then on. I thought: 'in the world we live in, youngsters like me judge physical attraction between man and woman as real, virtuous "LOVE" and glorify it with all superlatives. At the outset when you get attracted to a person, you get into a trance, start admiring all his/her virtues and soon you feel that you are drowning in the 'deep sea of LOVE'. Things take a rapid pace then. Contacts, chats and spending time together become more frequent. It



Tejaswini Annigeri,
Br: Thokottu

Is it

Love??

**Hmmm
I don't think so!**



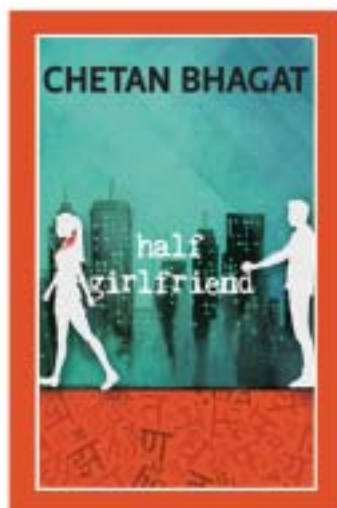
become even difficult to allow a day to pass without seeing the other person. In the process, judgment becomes a slave to emotions and you become blind to the personality flaws and vices of the other person.

When you are immersed in a love affair, you stop being yourself, trying to be the person your lover want you to be, fall head over heels in love with that person. You then start ignoring people around you and become oblivious of your surroundings as your world becomes the person you are in love with. You live in a fantasy world, where all is well, the color, the mood, the weather and smell of life so pleasurable to you with the person you love occupying the shrine of your heart.

Then at some point, the adage, "familiarity breeds contempt" starts taking effect, making things take an unexpected turn. Tired of acting, both you and your loved one allow your true selves to come out, though unwittingly into the open. Then many things that were so sweet turn sour. All that was not bothered or ignored, start getting noticed and the differences drive a wedge into the relationship. Then you slowly realize that what you till that day felt as glorious love was nothing but a short lived emotion called "INFACTION" which does not have a deep root. The disillusionment logically leads to a break-up which has great emotional toll which can sometimes lead to depression or even suicidal thoughts.

The growing number of 'break-ups' in the world of youngsters should make them think aloud before entering into an intimate emotional relation with one of opposite gender. Every girl or boy who aspires a relationship should ask oneself: 'What are the priorities & preferences of the other person? How is his/her real self? What are his/her qualities as a person? Is he/she emotionally mature? Is the person compatible to me? Observing the person in a group to find how he/she reacts to individuals & situations, without his/her knowledge can help a long way in studying the individual. I believe being in love is a "glorious experience," which it is with the right person for healthy reasons. Otherwise it can be a disaster. May those of my generation see through the facades of people and make mature decisions while entering into a 'relationship of love.'

HALF GIRLFRIEND



Is it worth a read? Only if you are a hardcore Chetan Bhagat fan, because it's pretty usual fare (again)



Sunil Khandelwal
ZO / Kolkata

Chetan Bhagat, the IIT-IIM graduate who is not famous for being an IIT-IIM graduate, has been writing for years, and his books have sold like hot cakes. We have been treated to Five Point Someone, One Night at a Call Centre, The Three Mistakes of My Life, **2 States** and Revolution 2020. The less known non-fiction book 'What Young India Wants' is also out in the market.

Now, we get Half Girlfriend. There has already been some feminist outrage over the crudeness of the title, but as we begin to read we find out that Bhagat simply repeats his standard settings - a college, a common activity (in this case, basketball) and a girl.

Like in all of Bhagat's other novels, the protagonist, a man, suffers from a lack of self esteem. Like in most other novels, the girl he chases is beautiful, talented and we are given the impression that she is too good for him.

Additionally, Madhav is a country bumpkin in Half Girlfriend, which means his diffidence quotient is even higher, and the difficulty of his task greater. He hails from Bihar, the most reviled of Indian states, and stereotypically the most backward. He meets and falls in love with a beautiful **Delhi** girl. Delhi girls, by definition, are all beautiful, fair and wear short clothes. Thus, Bhagat manages to reinforce another stereotype about India and Indians.

I have no idea why Karan Johar is yet to direct a film based on Chetan Bhagat's books. Such an act would fit in perfectly with Johar's image as a filmmaker who churns out romantic movies with minor modifications to the script. What Karan Johar was to Bollywood in the 90s, **Chetan Bhagat** is to Indian literature today. His books are in simple English, the script is rehashed, it reinforces stereotypes, and there is a boy chasing a girl (usually in college or classes).

We get similar fare in Half Girlfriend,

except that Bhagat now wants to prove the point that a country bumpkin from the 'worst' state in India can end up with a very rich, very beautiful, very 'modern' girl from the most sophisticated college in Delhi.

Though I have pointed out the similarities in most of Chetan Bhagat's books, there are some stark differences between **Half Girlfriend** and the likes of Five Point Someone. Revolution 2020 and Half Girlfriend have exposed Chetan Bhagat, to be honest. The earlier books were readable because most were based on Bhagat's own life experiences. He could relate to the matter and hence expressed it better.

The last two books fumble for the lack of relevance and context. Like Revolution 2020, Half Girlfriend shows that Bhagat has been unable to break out of the tried and tested boy-meets-girl script even after the incidents ceased to have contemporary relevance.

The fact that he cannot think of a fresh script would point to his inadequacies as a writer.

Bhagat also fails to tell us why a high-class metropolitan girl would fall for a rural boy with no talent except at basketball. While this is not impossible in real life, the reasons behind it remain unexplored until the very end. Chetan Bhagat's book can be accused of a lack of character development of the protagonists, which means we cannot feel their emotions.

Here's another blow: Most of Bhagat's other books held a lesson or moral for everyone to follow, however modest it was. Half Girlfriend is devoid of moral teachings. This is not to say that the book is an immoral piece of work - just that it's a rambling love story lacking in moral purpose.

But is that the worst of it? No. Would it be reasonable if I were to opine that the book propagates the idea that if you seemed desperate enough to win a woman's heart, she'd finally give in? In short, are we to presume that the girl always means yes even if she says no, as long as she's being friendly.

One thing that can be said about Half Girlfriend is that it is less boring to read than Revolution 2020. This may be ascribed to the Delhi connect, which appeals to the Indian metropolitan crowd, and the stereotypes of Delhi women and Bihari men which everyone seems to love reading and assimilating into their minds. Of course, there's the fact that Bhagat again manages to satiate the Indian appetite for dreamy, mushy romance. And sex.

So, the million dollar (or Rs 176) question: Is it worth a read? Only if you are a hardcore Chetan Bhagat fan, because it's pretty usual fare (again).



Stepathlon – an employee engagement programme was launched on a pilot basis at Mumbai Zone to make team building effective and promote active life style among the employees. It is a pedometer-based virtual race between organizations of all sizes across industries and countries.

Stepathlon is a one year event with a 100-day virtual race across different geographies and organizations, where teams from each organization will compete against other teams that have registered for the race. We have 10 teams with 5 members each participating in the race.

All participants, called Stepatheletes, are given access to an online portal by Stepathlon where they can enter their step count, participate in activities, contests and events and even create miniature team leagues among themselves to encourage an active life. Each of these activities earn them points and exciting prizes.



Mr. Ashutosh Khajuria (President-Treasury & Head of NWII) is seen alongside his team mates participating in the event.

I AM 'THE' SOBBY!!



Anish Haridas
Malappuram
Credit Hub

M

oddest doubt is called the beacon of the wise – William Shakespeare

To all those who had a smile across their face after reading the title, this article is dedicated to you.

The first line of this article is in ode to the greatest writer the language of English has ever produced. But the content and title of this article would not make him any proud. When Amitabh Bachchan quipped "I can talk English, I can walk English, I can run English... because English is a very funny language" in his movie "Namak Halal" three decades ago, I never knew that it could be this funny.

Preposition, article, verb, adverb,... I was exhausted learning all those during my primary school days. How a language could be so aggravated in its own language, I wondered. I even put forward my protest towards my teachers, but they didn't "like" my "comments", so much so that they "posted" me towards the "wall". No wonder, they are all active on Facebook now. But back then, they were definitely not in my friends list. Nor were I in their list, which I found out with Aryabhata's invention all over my answer papers.

.....bowled for 0 vs Pakistan at Kolkata, February 1999

Things were much different in college; there was no need to learn languages, but the only prerequisite was to 'mind your language'! I heaved a sigh of relief. But things had a rapid turnover. Someone got admission into our course. And it was a special one. Her entry ushered in all the pleasantness in life. I wondered if she was the daughter of some talcum powder owner. My nasal nerves were having a Diwali time. I could hear my classmates whispering that her presence was like the breeze during the sunrise. I had no answer to that, because I never used to wake up that early.

.....run out for 99 vs South Africa at Belfast, June 2007

For me having her image on my cornea was like a pitch dark sky silhouetted with glittering stars. The other stars, however much they competed, were never in comparison with the Jupiter, much like the new girl in our class. Even when I was contemplating about the finer nuances of star formation, I got the "breaking news", she knows only Hindi and English. It was heart breaking news for me.

..... caught at gully for 1 vs England at Nottingham, July 2007

Who could have brought about

such a ridiculous language, I prayed. Some words are written one way and read just the opposite. Pronouncing some others would be like facing a Rafael Nadal on a clay court. And the mother of all, the use of "the". This article made me articulate assumptions and combinations on its usage, and finally gave up. We use a "the" before a USA but not before our India. Strange! But stranger is the case when I was about to choose my team at the FIFA World Cup 2010. I was taken for a shock knowing that a country was known with two names one with and one without "the". No way, I said, but they had their sail till the finals. For the unknown, the Netherlands was THE team.

"Why sitting so gloomy?" came a query from the lady I adored. The setting was incredible. We were sitting under a big mangrove tree reminiscent of the numerous romantic movies. The leaves were sprinkling upon us the leftovers of the last night rain. The sky was mostly cloudy but the sun was making its presence felt through it, may be to have a glimpse of us. I couldn't have asked for more. It was a Dhoni World Cup moment for me. Even though Dhoni had won the finals there at Johannesburg during the T20 WC, here I had won the first match. A small

step towards a giant leap, a noise came from somewhere. May be it was my inner voice. Time moved on and so did the strength of our relationship. She helped me in picking up the language and so did I reciprocate in teaching ours. I didn't know when the "channels" got changed, but it was a Salman Khan to Hrithik Roshan changeover moment. To put it straight, Mujhse Shaadi Karoge became Mujhse Dosti Karoge. Much like the Mentos Dhimaak ki Bhathi Jala De series of ads, I won the sympathy vote for my ignorance in the Queens language. But that was a game changer for me.

..... a match winning unbeaten knock of 117 vs Australia at Sydney, March 2008

"Do you agree?" asked the priest.... She was wearing a milky white wedding gown, her head dropping well down upon the floor but gelling upon her quite well, in fact incredibly. Why wouldn't she, it was

I won the sympathy vote for my ignorance in the Queens language. But that was a game changer for me

her betrothal! The guy standing next to her wasn't that bad, but couldn't match up to her aura. I was about to write something good about him, but don't know why the last sentence came up like that. Is this the repeat of the "greedy fox-sour grape" saga?

The fact that I chose to pen this down the same night of the event speaks of the importance of the day. "The Superman from India", as Ravi Shastri

screamed over our ear drums, had got to 200 in a one day international, the first man ever to get that achievement. It may be a notion that I believed in, but my thick and thin in life was reflected through Sachin Tendulkar's roller coaster career, which is represented in the different phases of this write up. Now from where it all began, I have used "THE" close to eighty times here, but sorry to tell, it still baffles all my senses, about the "when and where" clause of its usage. May be William Shakespeare's quote would be my answer.

(The movie buff I am, can't resist scrolling down the Disclaimer: All characters, except for the Master Baster, depicted are purely fictitious, any resemblance to anyone living or dead is purely fictional J)

[This was written before the great batsman retired from cricket in November 2013]



Laughter is to life what shock absorbers are to automobiles. It won't take the potholes out of the road, but it sure makes the ride smoother...



Family isn't whose
blood U carry...
its whom U love
n who loves U



Arnab Ghosh
Br: Howrah

Anup was woken up by the ring of the alarm clock. "Oh! my God, it's already 8.30," he muttered. Quickly, he ran a mental note of the chores of the day. Topping the list was preparing breakfast for Mrs. Chatterjee. Although there was a maid to do the household work, Anup, a creative head with a reputed banking institution, preferred doing it himself for his mother-in-law. Anup laughed at the thought, yes, she is still his mom-in-law although his wife, Rohini had left him for an IT professional a year back. The thought of her pierced his heart.

Anup had met Rohini four years ago at a business promotional party. She was there to cover the programme for the 'Happening' section of her magazine. The images were still vivid in his mind. She had come up to Anup for an interview. At first, Anup wanted to snap back and say, "Later," but something in her held him back and he agreed.

That's how it all started. Rohini's confidence within her to achieve something in life impressed Anup and soon they came close. And the day came when Anup proposed to her and they married.

After marriage they moved into her flat in Southern Avenue. Though Anup was reluctant, Rohini convinced him, "After all, I am the only child of my parents. Who will look after my mother? She has only a year or so to live."

Things, however, started changing thereafter. Little had Anup realised in the brief interlude of courtship that Rohini was a short-tempered and very independent woman. Dishes would fly at the slightest pretext and Rohini remained busy with her friends.

Gradually a loneliness gripped Anup and he started retreating into a shell. Work was the only bright spot in his life. He just could not forget that night when Rohini came up to him and said, "It's over. I am going to Mumbai."

The crisp, terse verdict sliced his heart but Anup remained calm. "I will take care when I settle down." That was nearly a year ago and that was the last time he heard from his wife. Ever since, the old lady has been his responsibility.

Life has to move on. After all, how long could Anup carry on with this void? Anup started applying for jobs abroad. He dreaded how Mrs. Chatterjee would react,

but the old lady was cool. Infact she helped him with her paperwork.

At last, it was time for him to leave. On the day, he prepared breakfast as usual and was surprised that she had already taken a bath and performed puja. "A son is heading for a better future and one needs to invoke the blessings of God," she said with a smile. Something stirred inside, an emotion that he thought had died long time ago.

"Go Anup otherwise you will be late for your flight," said Mrs.Chatterjee. Anup knew he was running late; the taxi was waiting. He sprinted down- the lure of a new, promising future beckoning him. As he turned around to bid goodbye to his mom-in-law and the past, he got a shock. The old lady who had so far put up a brave front, was crying.

She looked so frail. Leukemia had eaten into her life force. It took Anup less than a moment to decide. Without a thought, he grabbed hold of his bags and dashed upstairs to his 850 sq. ft flat.

"Ma I am back, "he said, "I will now apply for another visa for you."

Whoever had said that blood was thicker than water was obviously wrong. It did not hold true in Anup's case at least.



ICE Awards for **FEDERAL reach**

Federal Reach received the prestigious ICE awards for the Best Magazine among Banks (1st Runner Up). The ICE (In-house Communication Excellence) Awards was constituted in 2009 to provide a platform for recognition and to honor the best talent and creativity in in-house magazines. Kotak Securities and NABARD won the 1st Position and 2nd Runner Up respectively



Shri N Mohan, Chief Manager, Mumbai Zonal Office receiving the award from Miss India 2008 Smt. Parvathy Omanakuttan at Mumbai.



Eat healthy Play actively Read more Interact more

Dear kids,

We at Federal Reach are very much happy to say Hello to you again! We are sure you all are in a great mood of welcoming another New Year. And when we talk about New Year, what comes to your mind first? Celebrations & fun, of course! How about resolutions? Have you made any?? When we were kids, we too used to make a BIGGGGG list of lot many things which we propose to do on the first day of the year itself. Some things we try on the very first day, many we make it at least in a week and a few we keep for next year to come! Hope the same happens with most of you too...!!

So, what makes you happy when you reach home after school? Of course, it is about the evening palate we are talking about. We know that you would be terribly hungry after a whole day at school – yoga, physical training, sports, dance, keyboard, painting, music, test papers, and the regular learning too...! It's true that a plate full of French fries, a bowl of steaming noodles or pasta, packets of Lays or Kurkure, pizzas or burgers could invite a big grin than anything else. Isn't it? And moms won't allow it too...! With a frown on face hearing the sermon mamma may repeat, you will settle down with the 'not so tasty' nutritious dishes thoughtfully made for you!

Now, coming to our concern, have you ever tried to understand why moms desist you from the fast foods you prefer the most? For children, who do not always understand the health consequences of their eating habits, junk food may appear especially appetizing. However, regularly consuming fattening junk food can be addictive and lead to complications like obesity, chronic illness, low self-esteem and even depression, as well as affecting how kids perform in school and extracurricular activities. Junk food and foods



with high sugar content deplete energy levels and the ability to concentrate for extended periods of time. As you agree, energy and focus are especially crucial for developing children, as they set the foundation for lifelong habits in their youth, making junk food particularly hazardous to their well-rounded development. Physical activity is also essential for children of all ages, and regularly eating junk food does not provide the necessary nutrients children need for sufficient energy to engage in physical activity. Spending too much time on the PlayStation rather than the playground, is taking its toll on smart-age kids. Holding on to mobiles, gadgets and video games, junk food and carbonated drinks coupled with lack of physical exercise are moulding the kids to be part of an unhealthy generation.

So, dear kids, eat healthy, play actively, read more, interact more and try to be engaged and lively always. Don't forget to share with us your resolutions and do send us photographs on how you had New Year this time. Good Luck to each one of you and wish you a safe, healthy, happy & wonderful year ahead!

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**HAPPY
 BIRTH
 DAY**

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**SMILES
 OF THE
 ISSUE**

Jose Paul
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Cherukadha

അങ്ങനെ ഞാൻ കാത്തിരുന്ന ആ ദിവസമെത്തി, തിരുവോണം. എന്നാൽ തിരുവോണമായതുകൊണ്ടല്ലാട്ടോ ഞാൻ ആ ദിവസത്തിനു വേണ്ടി കാത്തിരുന്നത്. അന്നാണ് ശരണ്യയുടെ പിറന്നാൾ. അതെ, നമ്മുടെ കഥയിലെ നായിക.

ഇനി അല്പം ഫ്ലാഷ് ബാക്ക്... ഫ്ലാഷ് ബാക്ക് എന്നു പറയുമ്പോൾ രണ്ടു മൂന്ന് വർഷങ്ങളൊന്നും പുറകോട്ടു പോകട്ടെ, ഇത് വെറും മൂന്ന് മാസം മുമ്പ് മുതലുള്ള സംഭവങ്ങളാണ്. എനിക്ക് എറണാകുളത്തേക്ക് ട്രാൻസ്ഫർ കിട്ടിയിട്ട് രണ്ട് മാസമേ ആകുന്നുള്ളൂ. വീട്ടിൽ നിന്ന് ഒരു മണിക്കൂർ യാത്രയുണ്ട് ഓഫീസിലേക്ക്. എന്നാലും എല്ലാ ദിവസവും പോയി വരും. എന്തേത് ഒരു ഇടത്തരം ക്രിസ്ത്യൻ ഫാമിലിയാണ്. അപ്പച്ചനും ബാങ്കിൽ തന്നെയാണ് ജോലി. ഇപ്പോൾ എസ്.ബി.ടി തിരുർ ശാഖയിൽ ഓഫീസറാണ്. എന്റെ ഓർമ ശരിയാണെങ്കിൽ അന്നൊരു ബുധനാഴ്ചയായിരുന്നു. എന്നത്തെയും പോലെ ഒരു സാധാരണ ദിവസം അപ്പച്ചന്റെ ആ മെസ്സേജ് കിട്ടുന്നതു വരെ!

തൊട്ടു മുമ്പ് അപ്പച്ചൻ എന്നെ വിളിച്ചു പറഞ്ഞിരുന്നു എന്നൊരു കോമഡി വീഡിയോ ക്ലിപ്പ് വാട്ട്

സാപ്പ് വഴി അയക്കുന്നുണ്ടെന്നും, ഞാനത് വീട്ടിൽ മമ്മിയേയും അനിയത്തിയേയും കാണിക്കണമെന്നും. മൊബൈലിൽ വാട്ട്സാപ്പ് ഇല്ലാത്ത അപ്പച്ചനെ വാട്ട്സാപ്പ് വഴി മെസ്സേജ് അയക്കും എന്ന് ആലോചിച്ചു കൊണ്ടിരിക്കുമ്പോഴാണ് എന്റെ മൊബൈലിൽ ആ മെസ്സേജ് എത്തിയത്. ഞാൻ നോക്കിയപ്പോൾ ഒരു പെൺകുട്ടിയുടെ ഫോട്ടോയാണ് പ്രൊഫൈൽ പിക്ചർ ആയി കിടക്കുന്നത്. നല്ല ഐശ്വര്യമുള്ള മുഖം. പക്ഷേ എന്നേക്കാളും പ്രായം തോന്നിക്കുന്നുണ്ട്. അതുകൊണ്ട് ഞാൻ പിന്നെ ആ കുട്ടിയെ പറ്റി അന്വേഷിക്കാൻ പോയില്ല. ആ മെസ്സേജ് വീട്ടിൽ കാണിക്കാനും മറന്നു.

ശനിയാഴ്ച വൈകുന്നേരം വീട്ടിലെത്തിയ അപ്പൻ മമ്മിയോട് ആ മെസ്സേജ് കണ്ടോ എന്നു ചോദിച്ചു. മമ്മി ഒന്നും മനസ്സിലാവാതെ ബുദ്ധിമുട്ടായ നിലപാണ്! ഏത് മെസ്സേജ്? മമ്മി ചോദിച്ചു. ഓ അപ്പോ ആ ബഡുക്കുസ് നിന്നെയത് കാണിച്ചില്ലല്ലോ? അപ്പച്ചൻ ഇതു പറഞ്ഞു തീർന്നപ്പോഴേക്കും ഒരു ചമ്മിയ ചിരിയുമായി ഞാൻ അവിടെ പ്രത്യക്ഷപ്പെട്ടു! 'ഏത് മെസ്സേജാ അപ്പച്ചാ'? ഒന്നുമറിയാത്ത പോലെ ഞാൻ ചോദിച്ചു. ഞാൻ നിനക്ക്

മഹാബലിയും ദിവ്യബലിയും





മുന്ന് ദിവസം മുന്ന് ഒരു വീഡിയോ ക്ലിപ്പ് അയച്ചു തന്നില്ലേ? അതു തന്നെ.. ഓ ഓ ഓ.. ആ മെസ്സേജ്! ഇപ്പോ കാണിച്ചു തരാം.. ഞാൻ ഓടിപ്പോയി മെംബർ എടുത്തു വന്ന് അത് എല്ലാവരെയും കാണിച്ചു. ബാങ്ക് ജീവനക്കാർ ശനിയാഴ്ച ഉച്ചകഴിഞ്ഞ് തുളുച്ചിയിൽ വീട്ടിൽ പോണതും തികളാഴ്ച ഉറക്കം തൂങ്ങി മനസ്സില്ലാമനസോടെ ഓഫീസിൽ പോകുന്നതും ഹാസ്യവത് കരിച്ചു കൊണ്ടുള്ള ഒരു വീഡിയോ ആയിരുന്നു അത്. മമ്മിക്കത് വല്ല ഇഷ്ടമായി. അപ്പോഴാണ് അത് അയച്ച ആളുടെ ഫോട്ടോ മമ്മി ശ്രദ്ധിച്ചത്! 'ദേ, നിങ്ങളിതു കണ്ടോ മനുഷ്യരേ, ഇവന്റെ ഫോണിൽ ഒരു പെൺകുട്ടിയുടെ ഫോട്ടോ!' ഇപ്പോ ബ്ലിങ്കുസ്യയായത് ഞാനാണ്!! ഹെന്റെ പൊന്നു മമ്മി, ഇതു ഞാൻ എടുത്ത ഫോട്ടോയൊന്നും അല്ല. അതിൽ തന്നത്താൻ വരുന്നതാ. ഈ മമ്മിയെക്കൊണ്ടു ഞാൻ തോറ്റു! അപ്പോഴാണ് അപ്പച്ചൻ ആ കുട്ടിയെപ്പറ്റി പറഞ്ഞത്.

പേർ ശരണ്യ. അപ്പച്ചന്റെ ബ്രാഞ്ചിൽ എട്ടു മാസം മുന്ന് ക്ലർക്കായി ജോയിൻ ചെയ്തു. നല്ല പ്രസരിപ്പും ചുറുചുറുക്കോടും കുടി ജോലി ചെയ്യുന്ന കുട്ടിയാണത്രേ! അതു കാരണം ബ്രാഞ്ചിലെ എല്ലാവരുടെയും കണ്ണിലുണ്ണിയാണ്. വീട് ബെയ്സ്കൂറിലാണ് സ്വന്തമായി വീടു വച്ചിരുന്നില്ല. അമ്മയുടെ തറവാട്ടു വീട്ടിലാണ് താമസം. അപ്പച്ചൻ നാലു വർഷം മുന്ന് ഹൃദയാഘാതം മൂലം മരിച്ചു. വീടു വയ്ക്കുന്നതിനുള്ള തയ്യാറെടുപ്പുകൾ നടത്തുന്നതിനിടയിൽ ആണ് അപ്പച്ചന്റെ പെട്ടെന്നുള്ള മരണം. അത് അവരെ വല്ലാതെ തളർത്തി. ശരണ്യ ഒറ്റ മോളാണ്. അതും കല്യാണത്തിനു ശേഷം അഞ്ചു വർഷം കാത്തിരുന്ന് കിട്ടിയ കുട്ടി. ശരണ്യയെ രണ്ടു മാസം ഗർഭിണിയായിരുന്നപ്പോൾ അവളുടെ അമ്മ വീട്ടു മുറ്റത്തെ കിണറ്റിൽ കാലുതെറ്റി വീണു. അന്ന് മരണത്തിൽ നിന്ന് തലനാരിഴയ്ക്കാണ് അവർ രക്ഷപ്പെട്ടത്. തനിക്കെന്തെങ്കിലും സംഭവിക്കുമോ എന്നതല്ല ആ അമ്മയെ ഭയപ്പെടുത്തിയത്, മറിച്ച്, തന്റെ ഉള്ളിലുള്ള കുഞ്ഞിന് ഒന്നും സംഭവിക്കരുതേ എന്നാണ് ആ അമ്മ പ്രാർത്ഥിച്ചത്. എന്നാൽ പരിശോധിച്ചപ്പോൾ ഡോക്ടർമാർ പറഞ്ഞ കാര്യം അവരെ വല്ലാതെ വേദനിപ്പിച്ചു. കുഞ്ഞിന്റെ ജീവൻ ഒന്നും സംഭവിച്ചിട്ടില്ലെങ്കിലും ജനിക്കുമ്പോൾ കുഞ്ഞിന് അംഗവൈകല്യം ഉണ്ടാവാൻ സാധ്യത വളരെ കൂടുതലാണ്, അതുകൊണ്ട് അബോർട്ട് ചെയ്യുന്നതാ നല്ലതെന്ന്!

എന്നാൽ ആ അമ്മ അതിനു തയ്യാറായില്ല. തികഞ്ഞ അയ്യപ്പ ഭക്തയായ അവർ ഡോക്ടർമാരേക്കാൾ തന്റെ ആരാധനാ മുർത്തിയായ അയ്യപ്പനിൽ വിശ്വസിച്ചു. മനസ്സുരുകി പ്രാർത്ഥിച്ചു. ആ പ്രാർത്ഥന വെറുതെയായില്ല. അങ്ങനെ ഒരു തിരുവോണ നാളിൽ പൂർണ്ണ ആരോഗ്യവും നല്ല ഓമനവസ്ത്രമുള്ള ഒരു കുഞ്ഞിനെ തന്നെ അയ്യപ്പൻ അവർക്കു നൽകി. അതിന്റെ നന്ദി സൂചകമായി അവർ അവൾക്ക് 'ശരണ്യ' എന്നു പേരിട്ടു.

ഇത്രയും വിവരങ്ങളൊന്നും അപ്പച്ചൻ പറഞ്ഞതല്ലാട്ടോ! ഇതൊക്കെ

എന്റെ ഇഷ്ടം അവളെ അറിയിക്കണം. അത് എന്ന്, എവിടെവെച്ച്, എങ്ങനെ; ഈ മുന്ന് ചോദ്യങ്ങൾക്ക് ഞാൻ ഉത്തരം കണ്ടെത്തണം. അത് ആലോചിച്ച് തല പുകയ്ക്കുമ്പോഴാണ് അവൾ ഞങ്ങളെ തിരുവോണത്തിന് അവളുടെ വീട്ടിലേക്ക് ക്ഷണിക്കുന്നത്

ഞാൻ വഴിയെ മനസ്സിലാക്കി എടുത്തതാണ്!! ശരണ്യക്ക് ഇപ്പോ ഇരുപ്പത്തിയാറ് വയസ്സായി. എന്തേക്കാൾ ഒരു നാലുമാസം ഇളയത്! തന്റെ കല്യാണത്തിനു മുന്ന് സ്വന്തമായി ഒരു വീട് വെച്ച് അപ്പച്ചന്റെ നടക്കാതെപോയ ആ ആശ്രഹം സാധിപ്പിക്കുകയും അതോടൊപ്പം അമ്മയെ സുരക്ഷിതയാക്കുകയും ചെയ്യുക എന്നതായിരുന്നു അവളുടെ ഒരേ ഒരു ലക്ഷ്യം.

ജോലിക്ക് കയറിയിട്ട് നിശ്ചിത കാലാവധി പൂർത്തിയാക്കാത്ത കാരണം സ്വന്തം ബാങ്ക് അവൾക്ക് ലോൺ നിഷേധിച്ചു. അങ്ങനെ അവൾക്ക് ഉയർന്ന പലിശക്ക് ഒരു ന്യൂ ജനറേഷൻ ബാങ്കിൽ നിന്നും ലോൺ എടുക്കേണ്ടി വന്നു. ഇതു കേട്ടപ്പോൾ ഞാൻ പറഞ്ഞു, 'അപ്പച്ചാ, ഒരു ഐഡിയ ഉണ്ട്.' 'എന്തുവാ മോനേ?' അപ്പച്ചൻ ചോദിച്ചു. ഞാൻ എന്റെ കിടിലൻ ഐഡിയ പറഞ്ഞു തുടങ്ങി! അതായത്, എനിക്ക് എന്റെ ബാങ്കിൽ നിന്ന് ഹൗസിംഗ് ലോൺ എടുക്കാനുള്ള യോഗ്യതയുണ്ട്. അപ്പോ ഞാൻ ശരണ്യയെ കല്യാണം കഴിച്ചാൽ എന്റെ ലോൺ കൊണ്ട് അവർക്കൊരു വീട് വയ്ക്കാമല്ലോ!! അപ്പച്ചൻ: 'ആഹാ! എത്ര സുന്ദരമായ ഐഡിയ! മിശ്രവിവാഹം തന്നെ വേണമല്ലേ നിനക്ക്? മോനിങ്ങു വന്നേ, ഒരു കാര്യം പറയട്ടെ! 'ഞാൻ ഒരു കൈയ്യകലത്തിൽ നിന്ന് കൊണ്ട്, ഓ, വേണ്ട, ഞാൻ ഇവിടെ



നിന്നോളാം! 'നല്ല തല്ല് നാട്ടിൽ കിട്ടുന്നില്ലേ മോനേ?? എന്തിനാ വെറുതെ ബെയ്പ്പൂരു വരെ പോകുന്നേ??' അപ്പച്ചന്റെ ഈ ഡയലോഗ് കേട്ടപ്പോൾ ഞാൻ വേഗം ഒരു കള്ള ചിരിയും പാസ്സാക്കി അവിടെ നിന്നും തടിതപ്പി!! പിന്നെ ആ സംഭവം വിട്ടു. അപ്പോഴാണ് അപ്പച്ചൻ ട്രാൻസ്ഫർ ആയി നാട്ടിൽ തിരിച്ചെത്തിയത്. അതോടെ തിരുർ ബ്രാഞ്ചുമായിട്ടുള്ള കണക്ഷൻ കുറഞ്ഞു. അങ്ങനെ ഇരിക്കെ ഒരു ദിവസം എന്റെ ഒരു കൂട്ടുകാരൻ എനിക്ക് നല്ലൊരു മെസ്സേജ് അയച്ചു തന്നു. ഞാൻ അത് എന്റെ മറ്റു സുഹൃത്തുക്കൾക്കും അയച്ചു കൊടുത്തു. കൂട്ടത്തിൽ ശരണ്യക്കും. അവൾക്കൊരു മെസ്സേജ് ഇഷ്ടപ്പെട്ടു. അവളും തന്റെ കയ്യിലുള്ള നല്ല നല്ല മെസ്സേജുകൾ എനിക്കും അയച്ചുതന്നു തുടങ്ങി. അങ്ങനെ അപ്പച്ചന്റെ കെയർഭാഫിൽ ഞങ്ങൾ നല്ല സുഹൃത്തുക്കളായി മാറി! ഇതുവരെ തമ്മിൽ കാണാത്ത സംസാരിക്കാത്ത രണ്ടു സുഹൃത്തുക്കൾ.

ഓരോ ദിവസത്തെയും കൊച്ചു കൊച്ചു വിശേഷങ്ങളും തമാശകളും പ്രശ്നങ്ങളും കൂടെ സുതീത്തരങ്ങളും പങ്കുവെച്ച് ഞങ്ങളുടെ സൗഹൃദം വളർന്നു. ഇപ്പോൾ ദിവസവും ഒരു രണ്ടു മണിക്കൂറുകളിലും തമ്മിൽ ചാറ്റ് ചെയ്യാതെ പറ്റില്ലെന്നായി!! ഞാനുമായി ചാറ്റ് ചെയ്യുമ്പോൾ അവൾ നന്നായി റിലാക്സ്ഡ് ആവുന്നുണ്ടത്രേ. എനിക്കും അങ്ങനെ തന്നെയാണ്. പക്ഷതയും കൂട്ടിത്തവും ഒരു പോലെ ഒത്തു ചേർന്നതായിരുന്നു അവളുടെ സ്വഭാവം, എന്റേയും!! ജീവിതകാലം മുഴുവൻ അവൾ എന്റെ കൂടെയുണ്ടായിരുന്നെങ്കിൽ എന്ന് ഞാൻ പോലും അ

റിയാതെ ഞാൻ ആഗ്രഹിച്ചു തുടങ്ങി, നടക്കില്ലാ എന്നറിയാമായിരുന്നിട്ടും...

ഇതുവരെ അവളുടെ സ്വരം ഞാൻ കേട്ടിട്ടില്ല! മെസ്സേജ് അയക്കൽ മാത്രമേ ഉള്ളൂ! ഇനിയൊപ്പൊ നല്ലൊരു സന്ദർഭം നോക്കി വിളിക്കണം എന്ന് കരുതി കാത്തിരിക്കുകയാണ്. തിരുവോണത്തിന്റെ അന്ന് അവളുടെ പിറന്നാൾ ആണ്. അന്ന് വിളിക്കണം, ഞാൻ തീരുമാനിച്ചു.

അതിനു മുമ്പ്, ഞാൻ ഈ കാര്യം വീട്ടിൽ അവതരിപ്പിച്ചു! ഞാൻ അങ്ങനാ... എല്ലാ കാര്യങ്ങളും വീട്ടിൽ പറയും. എന്തു കരുത്തക്കേടായാലും! അല്ലെങ്കിൽ ഒരു സമാധാനക്കേടാണ്. ഈ വിഷയം കേട്ടപ്പോൾ മമ്മി നൂറു ശതമാനം സമ്മതം മുളി! ആഹാ, എത്രനല്ല മമ്മി! മമ്മി കവളേ അന്നേ ഇഷ്ടമായിരുന്നു. അപ്പച്ചനും. എന്നാൽ കല്ല്യാണക്കാര്യം വന്നപ്പോൾ അപ്പച്ചന് ചെറിയൊരു ഇഷ്ടകുറവ്. മറ്റൊന്നുമല്ല, വേറെ മതത്തിൽപ്പെട്ട കുട്ടി ആയതു കാരണം ഒരുപാടു പേരുടെ എതിർപ്പുകൾ ഉണ്ടാവും. പ്രത്യേകിച്ച് വളരെ അടുത്ത ബന്ധുക്കളുടെ. അവരെ പിണക്കാൻ അപ്പച്ചന് ഒരു മടി. ഇതു കേട്ടപ്പോൾ ഞാൻ ഒരു സുദീർഘ പ്രസംഗം അങ്ങു കാച്ചി. ഭഗവത് ഗീതയിലെ കുറച്ച് ശ്ലോകങ്ങൾ, ബൈബിളിലെ ചില പരാമർശങ്ങൾ, മതങ്ങളുടെ ഉത്ഭവം, അങ്ങനെ കടിച്ചാൽ പൊട്ടാത്ത പലതും ചുമ്മാ ഒരു വെയിറ്റിന് അങ്ങ് കാച്ചി! സംഗതി ഏറ്റു. അപ്പച്ചൻ ഫ്ളാറ്റ്. ഇത്ര പെട്ടെന്ന് ഒ.കെ. പറയുമെന്ന് ഞാനും വിചാരിച്ചില്ല.

ഇനി അടുത്ത ഘട്ടം. എന്റെ ഇഷ്ടം അവളെ അറിയിക്കണം. അത് എന്ന്, എവിടെവെച്ച്, എങ്ങനെ; ഈ മൂന്ന് ചോദ്യങ്ങൾക്ക് ഞാൻ ഉത്തരം കണ്ടെത്തണം. അത് ആലോചിച്ച് തല പുകയ്ക്കുമ്പോഴാണ് അവൾ ഞങ്ങളെ തിരുവോണത്തിന് അവളുടെ വീട്ടിലേക്ക് ക്ഷണിക്കുന്നത്. അവളുടെ പിറന്നാളും കൂടിയാണല്ലോ അന്ന്. ഞാൻ അവളോട് ചോദിച്ചു, 'കാര്യമായിട്ട് ക്ഷണിച്ചതാണോ അതോ ഒരു ഫോർമാലിറ്റിക്ക് വേണ്ടി വിളിച്ചതോ?' കാര്യമായിട്ടു തന്നെ വിളിച്ചതാണെന്ന് അവൾ പറഞ്ഞു. ഓഹോ. കാര്യമായിട്ടാണല്ലേ, എന്നാപോയി സദ്യയുണ്ടിട്ടു തന്നെ കാര്യം!

ഇതു തന്നെ ഞാൻ കാത്തിരുന്ന സന്ദർഭം. നമുക്കിതൊരു അനുപചാരിക പെണ്ണുചോദിക്കൽ ചടങ്ങാക്കിയാലോ? ഞാൻ ചോദിച്ചു. എല്ലാവർക്കും സമ്മതം. ഇത്ര നല്ല അപ്പച്ചനെയും മമ്മിയെയും തന്നതിന് ഞാൻ ദൈവത്തിനോട് നന്ദി പറഞ്ഞു. അങ്ങനെ ഞങ്ങൾ നാലുപേരും (ഞാൻ, അപ്പച്ചൻ, മമ്മി, അനിയത്തി) തിരുവോണ ദിവസം ഞായറാഴ്ച വെളുപ്പിനേ ബെയ്പ്പൂരിലേക്ക് പുറപ്പെട്ടു. ബെയ്പ്പൂർ സുൽത്താനായ ബഷീറിന്റെ നാട്ടിലേക്ക്.

മൂന്നു നാലു മണിക്കൂർ യാത്ര ഉള്ള കാരണമാണ് വെളുപ്പിനെ തന്നെ പുറപ്പെട്ടത്. അത് കാരണം അന്ന് പള്ളിയിലെ ദിവ്യബലി കൂടാൻ കഴിഞ്ഞില്ല. ഞങ്ങൾ ക്രിസ്ത്യാനികൾക്ക് ഞായറാഴ്ചത്തെ ദിവ്യബലി അല്പം പ്രധാനപ്പെട്ടതാണ്.

ഇനിയൊപ്പൊ അവിടെ ചെന്നിട്ട് നോക്കാം, ഞങ്ങൾ തീരുമാനിച്ചു. ഇതിനൊക്കെ മുമ്പേ ഞാൻ ഈ മിശ്രവിവാഹത്തിന്റെ പ്രശ്നവശങ്ങളെ കുറിച്ച് ഒരു സമഗ്രപഠനം നടത്തിയിരുന്നു! പെണ്ണിന്റെ വീട്ടുകാരെ കൺവിൻസ് ചെയ്യിക്കണമല്ലോ! കൂടുതൽ പ്രശ്നങ്ങളും രണ്ടു കുടുംബത്തിന്റെയും അസംതൃപ്തി കൊണ്ടുണ്ടാകുന്ന പ്രശ്നങ്ങളാണ്. അല്ലാതെ അത്ര വലിയ മലമറിക്കുന്ന പ്രശ്നങ്ങൾ ഒന്നുമില്ല. അപ്പോൾ ചിലർ പറയും, ഭാവിയിൽ ഞങ്ങളുടെ കുട്ടികൾക്ക് പല പ്രശ്നങ്ങളും അഭിമുഖീകരിക്കേണ്ടി വരുമെന്ന്. അതും എനിക്കത്ര കാര്യമായി തോന്നിയില്ല, കാരണം ഇന്നത്തെക്കാലത്തു തന്നെ മിശ്രവിവാഹങ്ങൾ സർവ്വസാധാരണമാണ്. എന്റെ പരിചയത്തിൽ തന്നെ നാലഞ്ചുപേർ മിശ്രവിവാഹിതരാണ്. അവർക്കൊന്നും ഒരു പ്രശ്നവും എന്റെ അ





റിവിൽ ഇതുവരെ വന്നിട്ടില്ല. അതിനർത്ഥം, കുടുംബങ്ങളുടെ ഐക്യവും ദമ്പതികളുടെ പരസ്പര വിശ്വാസവും ബഹുമാനവും സ്നേഹവുമുണ്ടെങ്കിൽ ഒരു പ്രശ്നവും നമുക്കൊരു പ്രശ്നമായിരിക്കില്ല.

വെളുപ്പാൻ കാലമായ കാരണം നല്ല സുഖമുള്ള തണുത്ത കാലാവസ്ഥയായിരുന്നു ഭാഗ്യത്തിന് മഴയുടെ ശല്യമുണ്ടാവുമെന്ന് തോന്നുന്നില്ല. തെളിഞ്ഞ ആകാശം. വീട്ടിൽ വെറുതെയിരിക്കുമ്പോൾ പെയ്യുന്ന മഴ പ്രകൃതിയുടെ വരദാനമാണ്, വിവരിക്കാനാവാത്ത സൗന്ദര്യവും. എന്നാൽ പുറത്തേക്കിറങ്ങുമ്പോൾ പെയ്യുന്ന മഴ 'നശിച്ച മഴ', 'ശല്യക്കാരൻ മഴ'!! മനുഷ്യന്റെ ഓരോ കാര്യങ്ങളേ! മനസ്സിന് കുളിർമ്മയേകുന്ന ഒരു യാത്രയായിരുന്നു അത്. പോകുന്ന വഴിയിലുള്ള മിക്ക വീടുകളിലും ജാതിമതഭേദമന്യേ നല്ല ഭംഗിയുള്ള പൂക്കളങ്ങൾ ഒരുക്കിയിരിക്കുന്നത് കാണാൻ കഴിഞ്ഞു. ഓണത്തിന്റെ മാത്രം പ്രത്യേകതയാണ്. മലയാളികൾ എന്ന നിലയിൽ നമുക്കതിൽ അഭിമാനിക്കാം.

വിചാരിച്ചതിലും നേരത്തെ ഞങ്ങൾ ബെയ്പ്പൂരിലെത്തി. നോക്കിയപ്പോൾ അവിടത്തെ പള്ളിയിൽ ദിവ്യബലിക്കുള്ള സമയം ആകുന്നേ ഉള്ളൂ. ഒരു നല്ല കാര്യത്തിന് ഇറങ്ങിയതല്ലേ, പള്ളിയിൽ പോയി ദിവ്യബലി അർപ്പിച്ചിട്ട് പോകാം എന്ന് കരുതി ഞങ്ങൾ എല്ലാവരും പള്ളിയിൽ കയറി. പള്ളിയുടെ മുമ്പിൽ തന്നെ വലിയൊരു പൂക്കളമൊരുക്കിയിട്ടുണ്ട്. അതിന്റെ ഒരു വശത്ത് മഹാബലിയുടെ കട്ട-ഒട്ടും! കൊള്ളാം, മഹാബലിയും ദിവ്യബലിയും! നല്ല കോമ്പിനേഷൻ! പള്ളിക്കകത്ത് കയറിയപ്പോൾ അതാ മറ്റൊരു അത്ഭുതം! ശരിക്കും മഹാബലിയെപ്പോലുള്ള ഒരാൾ അവിടെ മുട്ടുകുത്തി നില്ക്കുന്നു! കൊമ്പൻ മീശയും കൂടവയറും. ഒരു കിരീടം കൂടി വച്ചാൽ സാക്ഷാൽ മഹാബലിയാണെന്നേ ആരും പറയൂ. ഞാൻ പള്ളിയുടെ അടുത്തു തന്നെ പോയി നിന്നു. പള്ളി എന്നെ ഒന്നു നോക്കി. ഞാൻ അപരിചിതത്വമൊന്നും കാണിക്കാതെ നല്ലൊരു പൂഞ്ചിരി പാസാക്കി! അതു കണ്ട് പള്ളിയും ഒന്നു ചിരിച്ചു. അങ്ങനെ ഞങ്ങൾ പരിചയക്കാരായി!! ദിവ്യബലി കഴിഞ്ഞപ്പോൾ ഞാൻ പള്ളിയെ പരിചയപ്പെടാൻ ചെന്നു. കൂട്ടത്തിൽ ശരണ്യയുടെ വീട്ടിലേക്കുള്ള വഴിയും ചോദിക്കാമല്ലോ. പരിചയപ്പെട്ടപ്പോൾ ആൾ നമുടെ ബാങ്കിലെ ഒരു കസ്റ്റമർ ആണ്. മുൻപ് മിലിട്ടറിയിലായിരുന്നു. ഇപ്പോൾ റിട്ടയർമെന്റ് കഴിഞ്ഞ് കൃഷിയും കാര്യങ്ങളുമായി സ്വസ്ഥമായി ജീവിക്കുന്നു. ഭാഗ്യത്തിന് ബാങ്കിനെപ്പറ്റി നല്ല അഭിപ്രായമാണ് പറഞ്ഞത്! വഴി ചോദിച്ചപ്പോൾ പള്ളിയുടെ വീടിന്റെ അയൽവക്കത്താണ് ശരണ്യയുടെ വീട്! അങ്ങനെ പള്ളി ഞങ്ങളുടെ വഴിക്കാട്ടിയായി.

പള്ളിയിൽ നിന്ന് വെറും രണ്ടു കിലോമീറ്ററെ ഉണ്ടായിരുന്നുള്ളൂ ശരണ്യയുടെ വീട്ടിലേക്ക്. അങ്ങനെ ഞങ്ങൾ വഴിയൊന്നും തെറ്റാതെ കൃത്യമായി ലക്ഷ്യസ്ഥലത്തെത്തി. നമ്മുടെ 'മഹാബലി' ചേട്ടൻ കൂടെയുണ്ടായതുകാരണം രണ്ടു കുടുംബങ്ങൾ ആദ്യമായി പരിചയപ്പെടുമ്പോഴുള്ള ഒരു സ്റ്റാർട്ടിങ്ങ് ട്രബിൾ ഒഴിവാക്കാനായി! ഞങ്ങൾ ചെല്ലുമ്പോൾ ശരണ്യ അമ്പലത്തിൽ പോയേക്കുവായിരുന്നു. ശരണ്യയുടെ അമ്മാവനാണ് ഞങ്ങളെ സ്വീകരിച്ചത്. അമ്മാവൻ ആളല്പം സീരിയസ് ടൈപ്പ് ആയിരിക്കുമെന്നാണ് ഞാൻ വിചാരിച്ചിരുന്നത്. എന്നാൽ എന്റെ ഊഹം തെറ്റി! പള്ളി നല്ല ജോളി ടൈപ്പ് ആണ്. അപ്പച്ചനും പള്ളിയും പെട്ടെന്ന് തന്നെ നല്ല കമ്പനിയായി. എന്നാൽ എന്റെ ഉള്ളിൽ ചെണ്ടമേളം നടക്കുകയായിരുന്നു! ഞങ്ങളുടെ വരവിന്റെ യഥാർത്ഥ ഉദ്ദേശം അവരെ അറിയിച്ചു കഴിഞ്ഞുള്ള അവസ്ഥയെപ്പറ്റിയാണ് ഞാൻ ആലോചിച്ചത്. അപ്പോഴേക്കും

ശരണ്യ മടങ്ങിയെത്തി. ഞാൻ ആദ്യമായി ശരണ്യയെ നേരിൽ കാണുകയാണ്. കസവുസാരിയുടുത്ത് നെറ്റിയിൽ ചന്ദനക്കുറിയും മുടിയിൽ തുളസിക്കുതിരും ചൂടി അവൾ വരുന്നത് കണ്ടപ്പോൾ, അമ്പലത്തിലെ ദേവി തന്നെയാണോ അതെന്ന് ഞാൻ സംശയിച്ചു. അത്രയ്ക്ക് ഐശ്വര്യമായിരുന്നു ആ മുഖത്ത്. ഞങ്ങളെ കണ്ടതോടെ സന്തോഷത്തോടെ അവൾ ഓടി വന്നു. വാതോരാതെ വിശേഷങ്ങൾ പറഞ്ഞു. മനസ്സ് ഈ ലോകത്തൊന്നുമല്ലെങ്കിലും ഞാനും എന്തൊക്കെയോ പറഞ്ഞു! ഉള്ളിൽ പ്രണയം നിറഞ്ഞാൽ പിന്നെ ചെയ്യുന്നതെല്ലാം യാത്രികമായിരിക്കും എന്നാണല്ലോ ചൊല്ല്!

അങ്ങനെ ഓണസദ്യ കം പിറന്നാൾ സദ്യക്കുള്ള സമയമായി. അതിന് മുമ്പ് ഞാൻ മമ്മിയോട് പറഞ്ഞിട്ടുണ്ടായിരുന്നു, വന്ന കാര്യം സദ്യ കഴിഞ്ഞ് പറഞ്ഞാൽ മതിയെന്ന്! അല്ലെങ്കിൽ ചിലപ്പോ പട്ടിണിയാവാലോ!! അങ്ങനെ ഞങ്ങളെല്ലാവരും സദ്യയുണ്ണാൻ ഇരുന്നു. 'മഹാബലി' ചേട്ടനെയും ക്ഷണിച്ചിട്ടുണ്ടായിരുന്നു. ശരണ്യയാണ് വിളമ്പാൻ മുന്നിൽ. ആദ്യമായിട്ടാ ഒരു ഹിന്ദു വീട്ടിൽ ഓണസദ്യ ഉണ്ണാൻ ഭാഗ്യം ലഭിക്കുന്നത്. അവിൽ, തോരൻ, കാളൻ, സാമ്പാറ്, തുടങ്ങി പേരറിയാത്ത ഒരുപാടു കറികൾ! ഒന്നും മിസ്സാക്കിയില്ല. എല്ലാം രുചിച്ചു നോക്കി. എല്ലാത്തിനും നല്ല പുതുമയുള്ള രുചി. എത്ര കഴിച്ചിട്ടും മതിവരുന്നില്ല. എല്ലാവരും കഴിച്ചു കഴിഞ്ഞ് എഴുന്നേറ്റിട്ടും എന്റെ കഴിച്ചു കഴിഞ്ഞില്ല! ശ്ലേ, നാണക്കേടായല്ലോ, ഇതെന്താ കഴിച്ചിട്ടും കഴിച്ചിട്ടും തീരാത്തത്?! ഞാൻ ആലോചിച്ചു. അപ്പോഴേക്കും മമ്മി പുറകിൽ വന്ന് തട്ടി വിളിക്കാൻ തുടങ്ങി, 'ടാ, മതി, എഴുന്നേൽക്ക്. ടാ എഴുന്നേൽക്കാൻ.' ഞാൻ തെട്ടിയുണർന്നു!! ചുറ്റും നോക്കി. ഒന്നും മനസ്സിലാകുന്നില്ല! സദ്യയുണ്ടിരുന്ന ഞാൻ എങ്ങനെ കട്ടിലിൽ എത്തി! എന്റെ സദ്യയെവിടെ? ഞാൻ മമ്മിയോട് ചോദിച്ചു. 'സദ്യയോ? ഏതു സദ്യ?' മമ്മി അത്ത് വിട്ടു. 'ഓണസദ്യ' ഞാൻ പറഞ്ഞു. അതിന് ഓണത്തിന് ഇനിയും മൂന്നു നാലു ദിവസമില്ലേ? പിച്ലം പേയും പറയാതെ ഓഫീസിൽ പോവാൻ നോക്കടാ'. ഇതും പറഞ്ഞ് മമ്മി ചായ ഉണ്ടാക്കാൻ പോയി!

എനിക്കാകെ സങ്കടവും ദേഷ്യവും വന്നു. ഈ മമ്മിക്ക് ഒരു പതിനഞ്ചു മിനിട്ടു കൂടി കഴിഞ്ഞ് വിളിച്ചാൽ പോരായിരുന്നോ. എങ്കിൽ ക്ലൈമാക്സ് എന്താവുമെന്ന് അറിയാമായിരുന്നു!! ഇനിയീപ്പോ തിരുവോണം വരെ ടെൻഷൻ അടിച്ച് ഇരിക്കണം!! 'ങ്ഹ...' ഒരു ദീർഘനിശ്വാസം വിട്ട് ഞാൻ കിടക്കയിൽ നിന്നും എഴുന്നേറ്റു...



01



02



03

clickaway



04



05



1

Pradeep V.G.
HR ER & OPS



2

Jayakrishnan J
Br. Muthalamada

3

Raktim Duarah
S/o. Liladhar
Duarah
Br: Tinsukia



4

Rajeesh R
IT Dept.



5

Evelyn Merry
Antony
Br: Kunnamangalam



06



07



6 Uma U.
Br: Chennai/
Tambaram



7 Tejaswini
Annigeri
Br: Thokottu



8 Arun R
Kozhikode/
Service

9 Dr. Raju Suresh Kumar
H/o. Divya M.
NCH



10 Bibin P. Baby
Br: Chalakudy



11 Prasanth
S. Kumar
HR TAD



12 Ajith Ravi
Br: Nelliyadi





▲ Federal Bank has won the prestigious Banking Technology Excellence awards of Institute for Development & Research in Banking Technology (IDRBT), the research division of RBI for 2013-14 in 4 out of a total of 5 categories in mid sized banks segment – maximum win by any bank. The Bank was recognized as: (a) Best Bank for Use of Technology for Financial Inclusion, (b) Best Bank for Social Media and Mobile Banking, (c) Best Bank for Business Intelligence Initiatives and (d) Best Bank for Best IT Team, thus becoming the Bank to have won the maximum number of awards this year. The Awards were presented to the winners at a special function held at Hyderabad on October 15, 2014. Shri. Shyam Srinivasan, MD & CEO, Federal Bank, received the awards from Dr. Raghuram G. Rajan, Governor, Reserve Bank of India. Instituted in 2001, the IDRBT Banking Technology Excellence Awards are meant to recognise and honour the best innovative use of information technology to enhance the levels of customer delight.



▲ Our MD & CEO Shri Shyam Srinivasan with Shri P. Sathasivam (Governor, Government of Kerala) in the presence of Shri James V Y (DGM & Zonal Head, Thiruvananthapuram) at Raj Bhavan, Thiruvananthapuram.

▶ Our MD & CEO Shri Shyam Srinivasan with Shri E K Bharat Bhushan, IAS (Chief Secretary, Government of Kerala)



▲ A Federal Bank CSR initiative: 'Bhoomigeetham - a support for the landless' -Shri K I Varghese (GM & Head NW I) accepts the honour from Shri Oommen Chandy (Hon'ble Chief Minister of Kerala) in the presence of Shri K Babu (Minister for Fisheries, Ports and Excise), Shri Aryadan Mohammed (Minister for Power), Shri Adoor Prakash (Minister for Revenue) Shri Raja Manikkam (District Collector Ernakulam) and others.



▲ Federal bank extends Rs 500 crore loan to CIAL: The Agreement for Term Loan facility was signed by Shri V J Kurian IAS, Managing Director of CIAL, and Shri. Shyam Srinivasan, MD & CEO in the presence of Shri Abraham Chacko (Executive Director), Shri A Surendran (General Manager) senior executives of CIAL at a ceremony held at Cochin International Airport, Nedumbassery.





▲ Federal Bank & Max Bupa join hands for Bancassurance tie up at Mumbai in the Presence of Shri Shyam Srinivasan (MD & CEO), Shri Abraham Chacko (Executive Director), Shri Surendran A (GM, IBD & RBD), Shri Rahul Khosla (MD, Max India) and Shri Manasije Mishra (CEO, Max Bupa).

▶ Thirteenth in the series of commemorative lecture organized by Fedbank Hormis Memorial Foundation by Dr. Arun Shourie (Hon'ble Former Union Minister, Disinvestment, Communication and Information Technology) at Crowne Plaza, Ernakulam in the presence of Prof Abraham Koshy (Managing Trustee & Chairman), Shri Shyam Srinivasan (Trustee, MD & CEO), Shri Raju Hormis (Trustee & Head- CSR), Shri Abraham Chacko (Trustee & Executive Director), Shri Paul Mundadan (Trustee) and others.



◀ Our MD & CEO Shri Shyam Srinivasan receiving the Distinguished Alumnus award for Excellence in Corporate / Industry during the Golden Jubilee function of National Institute of Technology, Trichy.



▲ Our MD & CEO Shri Shyam Srinivasan key note address during the "Two Day National Seminar on Companies Act 2013" at Ernakulam organized jointly by the Committee on Corporate Laws & Corporate Governance and Committee on Members in Industry of The Institute of Chartered Accountants of India (ICAI) and hosted by Ernakulam Branch jointly with other branches of SIRC of ICAI in Kerala. Shri Nilesh Shivji Vikamsey (Director) also seen in the picture.



▲ Federal Bank Bags CNBC Award for Financial Inclusion- The award was given away by Smt Nirmala Sitaraman (Hon Minister for State for Industry and Commerce and Minister for State for Finance) to Smt Minimole Liz Thomas (AGM) in the presence of our MD & CEO Shri Shyam Srinivasan.



▲ Federal Bank CSR initiative- Donated an Ambulance to 'Asha Kiran', a charitable organization providing palliative care to hundreds of patients and supporting the children of AID's affected parents. Shri K I Varghese (GM & NW-1 Head) is handing over the keys to Baselios Mar Thoma Paulose II, Catholicos of the Orthodox Syrian Church in the presence of Shri T P Mathai (DGM & Zonal Head Kottayam), Shri Ninan Kurian (Chief Manager, Br Pampady) and Rev Fr. Mathews, Director, Ashakiran.



▲ Federal Bank has won the internationally acclaimed ACI Excellence Award for innovative and transformative uses of technology solutions to solve customer and business issues. This is the third time in a row we are winning this prestigious international award. In the photograph, Mr. Sumoth C, Chief Manager, Retail Business Department received the award during 5th Annual ACI Customer Exchange at Sydney, Australia from Mr. Paul Heneghan, MD - Asia Pacific & Japan, ACI Worldwide.



▲ Federal Bank has been recognized for its 'Innovative Practices in Recruitment' in the 4th Annual Greentech HR Awards that was held at Bangalore on 27th June 2014. Shri Thampy Kurian (GM & HR Head) received the award on behalf of the Bank in a glittering ceremony attended by Entrepreneurs, CEO's and HR Professionals from top organizations across India.



▲ Federal Bank CSR initiative: Federal Bank launches its massive programme of supporting schools in backward areas supplying computers and setting up of computer labs. Seen in the picture is Shri Thampy Kurian (GM & HR Head) symbolically handing over the computer to the authorities of schools in the presence of Shri Raju Hormis (Head- CSR), Shri Sunny N V (DGM & Zonal Head, Ernakulam) and others.



▲ Inauguration of 2 day program on Women Empowerment- Rise & Fly High (WE- Rise & Fly High) by Dr B Sandhya (IPS, Additional director general of police) in the presence of Shri Thampy Kurian (GM & HR Head), Shri Satheesh P K (DGM), Shri Sunny N V (DGM & Zonal Head), Shri M V Raju (DGM) and others.



▲ "MasterCard innovation award: Federal Bank was awarded the "MasterCard innovation award for the second year in a row, having won it for the first time in 2013. The award was received by Shri Sumoth C (Chief Manager) and was presented by Smt Kalpana Gupta (DGM, Transaction Banking Division, PNB)



Titto Sunil John

S/o. Preetha Koshy
Br: Kottarakkara/
Ganapathikoil

95.6% in CBSE +2
and received merit
certificate from
Central Human
Resource Minister
Smt. Smrithi Irani for
getting 100% mark in
Mathematics. Now
studying at IIT,
Varanasi



Roshan D. Chacko

S/o. Daniel C
Malappuram Credit Hub

First place in Western
Music competition held
in connection with the
Calicut University Arts
Festival 2013-14.



Tissa Tom

D/o. Thomas P.A.
ZO/Kottayam

Secured Second Rank in
MTech of M.G.University
in Power Electronics and
Power Systems

Achievements

poem



Preetha B

Br: Ernakulam/
Vyttila

I'm out of danger
fear and despair.
A thousands of equations
have found their solutions.

All remorse and rancour
nurtured since way back
have been glorified
and exiled forever.

I've bid farewell to
countless, yet useless remains
of ridiculous comforts,
of euphemisms.

Mind, purified by time
have made its way to oblivion
in the twilight of maturity.

Through the soul of darkness
flowers blooming at night
proclaimed at will
'You have received expiation'.





01

Malavika S
D/o Santhosh
Kumar R
Br. Ernakulam/
North

Nagavrinda
D/o Ruchita
Venkataramana Maneti
Br. Mumbai/Fort

02



03



**Sanketh
Sajan Mathew**
S/o Sajan
Philip Mathew
ZO/Mumbai

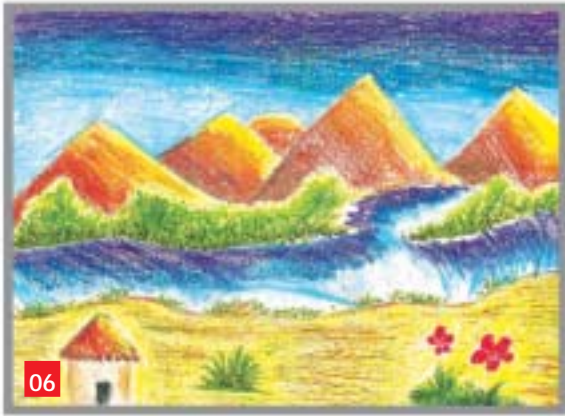
04

Rajyashri K.
D/o Saraswathy B.
Br. Cheranalloor

05

Gokul Krishna M
S/o Jayasree S. Menon
Ernakulam/
Asset Recovery

05



06



07



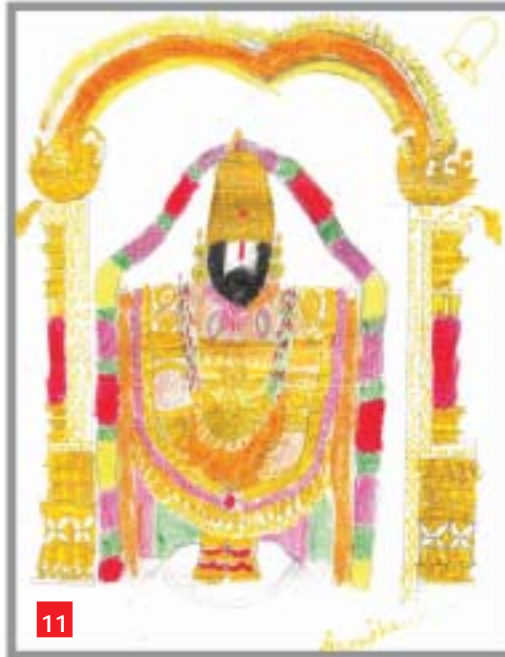
08



09



10



11



12



06

**Aditi
Ajith Kumar**
D/o Ajith
Kumar A
Br: New Delhi/
Shalimar Bagh



07

**Anaya
Ajith Kumar**
D/o Ajith
Kumar A
Br: New Delhi/
Shalimar Bagh



08

Aaruni Milan
S/o Amith
Kumar P.
Br: Kundapura

09

Lakshminanda
D/o Sasi K.K.
Br: Kunnamkulam

10

Sreyas V.R.
S/o Anulatha V
Br: Kalathipady

11

Anamika V.R.
D/o Anulatha V
Br: Kalathipady

12

**Gayathri
Menon M**
D/o Jayasree
S. Menon
Ernakulam/
Asset Recovery

Paintings



01



01

Thushara Mathew
Br: Edappally



02

Neil Joseph
ZO/Ernakulam



03

Veerababu V
ZO/Chennai



04

Evelyn Marry Antony
Br: Kunnamangalam



02



05

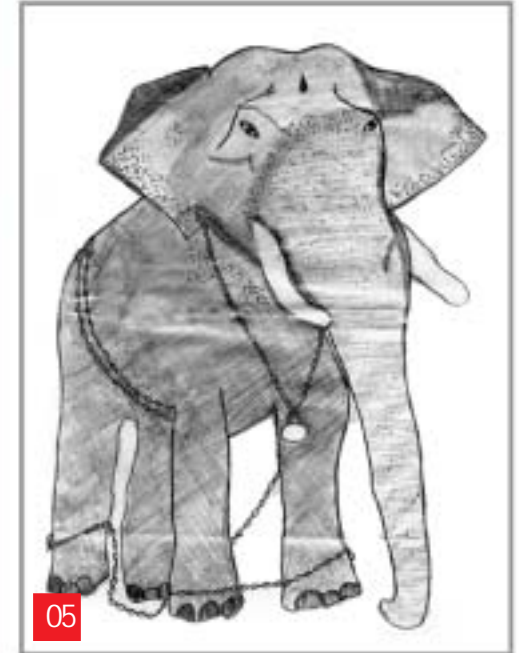
K. Lakshmi
Br: Thalakkadathur



03



04



05



Rakesh Raushan,
Br: Kolkata, Tangra and
Priyanka Singh,
Br: Kolkata, C.R.Avenue

Lopamudhra Rajagopal,
Br: Chennai/Anna Nagar and
Ganesh Kumaran



Harry William P,
IRMD, Mumbai and
Marietta Joseph
Br: Mumbai/Dadar



Shashikant Ramaling Potadar,
Br:Belgaum/Tilakwadi and
Nirmala



Indu Thomas
Br. Beemanodi and
Emil James



Chiku Liza John
Credit Hub/Ernakulam and
Shinto Mathews Chakkalakkal



Meenu Joseph M,
Br: Vadakkenchery and
Subin Paulose

Neethu Joseph
Kottayam Credit Hub
and **Tomy Joseph**



ACROSS

3. This member of the cat family has tufted ears, a short tail and eats mostly snowshoe hares.
4. This group of pouched animals include kangaroos, wallabies, koalas and wombats.
5. This group of animals has the only mammals that can fly (not including gliders).
7. This gnawing animal is often thought to be a rodent, but is really in a group with pika and hares called the lagomorphs.
9. This animal is the only marine mammal that eats only plants and has been called the cow of the sea.
10. This largest member of the cat family is found in the rainforests of Asia, India and in Siberia.
15. When an animal mates for life it is said to be _____.
17. A mammal with gnawing incisors, like a mouse or beaver is called a _____.
19. When an animal lives alone, except to breed, it is said to be _____.
20. This is the largest member of the deer family with giant palmate antlers.
21. A warm blooded animal that is born live and fed milk by its mother is a _____.
22. This animal is small and often mistaken for a mouse, but is actually a fierce carnivore that eats mice!



The winner will get a surprise gift



Answer - 28



Prize Winner of Crossword-28

Ms. Prajina V C, Br.Valapattanam

Congratulations....

Name

C/o

Relationship

Br/Office

Send your entries before, 15th February 2015

To The Editor, Federal Reach, HR Employee Relations & Operations,
Federal Bank, H.O. Aluva. 683 101

Sudoku 20

DOWN

1. A mammal group with canines for tearing, that includes wolves, tigers, weasels and bears are the _____.
2. Alone in its group, this mammal is the largest land animal on Earth.
6. This animal group includes monkeys, apes, lemurs and people.
8. This is the only member of the deer family where both males and females both have antlers.
11. This group of animals has both toothed carnivores and filtering krill eaters.
12. When an animal is active at night, it is said to be _____.
13. When a male animal mates with a harem of females it is said to be _____.
14. An animal that has a backbone is a _____.
16. This bear is a carnivore, but has an omnivorous diet (two words).
18. When an animal is active during the day, it is said to be _____.

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | | | | 4 | 5 | 7 | | 1 |
| | 7 | | 3 | | 9 | | | |
| | 2 | | | | 1 | 3 | 8 | |
| 2 | | | | | | 5 | | |
| 6 | | | 1 | 8 | 7 | | | 4 |
| | | 4 | | | | | | 6 |
| | 1 | 2 | 5 | | | | 6 | |
| | | | 9 | | 4 | | 1 | |
| 8 | | 7 | 6 | 1 | | | | |

Selected three winners will get surprise gifts from Federal Reach

PRIZE WINNERS OF SUDOKU - 19

Mrs. Aruna T Tavanakke,
W/o Tatyasaheb Ashok Tavanakke, Br.Nipani
Mrs. Heena Mulchandani,
W/o Ravi Shreelal Mulchandani, Br.Borsad
Mr. Aditya Gupta,
S/o Santosh Kumar Gupta, Lucknow/ Gomti Nagar

CONGRATULATIONS!!!

Mention your name and address

Name:

C/o:

Relationship:

Br/Office:

Send your entries before 15th February 2015

To The Editor, Federal Reach,
HR Employee Relations & Operations
Federal Bank, HO, Aluva-683 101

Answer - 19

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| 6 | 7 | 3 | 8 | 2 | 5 | 9 | 1 | 4 |
| 8 | 1 | 5 | 3 | 4 | 9 | 6 | 7 | 2 |
| 2 | 4 | 9 | 6 | 7 | 1 | 3 | 5 | 8 |
| 4 | 9 | 2 | 7 | 3 | 6 | 1 | 8 | 5 |
| 1 | 5 | 8 | 4 | 9 | 2 | 7 | 6 | 3 |
| 7 | 3 | 6 | 1 | 5 | 8 | 4 | 2 | 9 |
| 9 | 2 | 4 | 5 | 1 | 7 | 8 | 3 | 6 |
| 3 | 6 | 7 | 2 | 8 | 4 | 5 | 9 | 1 |
| 5 | 8 | 1 | 9 | 6 | 3 | 2 | 4 | 7 |



The
winner
will get a
surprise
gift

**WINNER
of Colouring
Competition-19**

Ms. Avanthika Ajith

D/o Susmi S,
Br.Koduvayur

Send your entries before

15th February 2015

To The Editor, Federal Reach,
C/o. Employee Relations & Operations
Federal Bank, H.O. Aluva. 683101

My Name is : Age: I am son/daughter of Smt/

Shri..... of Br/Office: Date of Birth.....

COMPETITION OPEN TO KIDS UP TO 8 YEARS OF AGE.



PAINTING



Nikhil Ghosh A
Br: Bangalore
HSR Layout

FEDERAL REACH



I know, there is a place for me!

There is a special place in life, that needs my humble skill
a certain job I'm meant to do, which no one else can fulfill

There is a special place in life, a goal I must attain
a dream that I must follow, because I won't be back again

There is a mark that I must leave, however small it seems to be
a legacy of love for those who follow after me

There is a special place in life, that only I may share
a little path that bears my name, awaiting me somewhere

There is a hand that I must hold, a word that I must say
a smile that I must give for there are tears to blow away

There is a special place in life that I was meant to fill
a sunny spot where flowers grow, upon a windy hill

There's always a tomorrow and the best is yet to be
and somewhere in this world, I know, there is a place for me!