AFTERTHOUGHTS
Life is fleeting. Keep those who love you close; don’t let them drift away.

DILEMMA OF OLD CURRENCY & LORD VENKATESWARA
Demonetisation affected everyone; we survived. But what do the Gods do when they are stuck?

LIFE IN THE VILLAGES OF J&K
Vocation paves way for experiences like no other.
Dear Colleagues,

We just celebrated our Foundation Day with gusto in Delhi with the Honorable Finance Minister gracing the occasion and several dignitaries in tow. The event highlighted NABARD’s Self Help Group Bank Linkage Program which completes 25 years this year, a feat which was lauded by the Honorable Minister. Let us all dedicate ourselves to our great organisation which strives for the welfare of rural India. This issue is primarily dedicated for the prize winning entries. I thank you all for your contributions but also have a shikwa (a minor complaint in Urdu) with all NABARDians - both serving and retired. Shall I declare how many entries we received? Any guesses? We received just 73 entries under 11 categories. Last year the number was better at 86! As per our announcement, we have awarded three prizes under each category except one wherein only one entry was received. All the entries received will be uploaded on NABNET>NABARD Parivar once the issue is published. I wish we had received some more entries. Expressions, both written and spoken, are the very foundation of every organisation. Our words give a shape to our environment and we must re-kindle the desire to make that environment more communicative.

With warm greetings.

PVS Suryakumar

Editor

letters to the editor

Dear Sir,

...Contributions in the NP make interesting reading. I congratulate the contributors. Srinagar DDM can play significant role by bringing Kashmiri rural youths both men and women into mainstream and revival of handloom carpet and shawl industry and other socio-economic activities...

GK Agrawal, ED (Retd), Mumbai

Dear Shri Suryakumar,

...Our house journal NABARD Parivar with the two tall bold letters—NP—prominently displayed in milky white colour ...standing aloft like a light house indicative of definite direction of purpose and goal of our organisation and its ‘parivar’...attracted my attention. I found it (contents) very informative and also expressive of the aspirations of NABARDians—young and old. I congratulate you and your team for the innovativeness and definite direction with which this journal has been brought out off late...

RV Shenoy, Mumbai

Dear Sir,

...I am a keen reader of NABARD Parivar. I do so in one go because contents will be interesting especially when it is in the hands of able editors. The present issue in one such; contents are very good and very well presented... Keep it up. It is no wonder NP got the ABCI award. Let many more follow.

GS Narayanan, AGM (Retd), Karnataka

...May be RBI is our head in many ways, NABARD has become the fingers and toes at the earthly level for the countrymen and women, particularly in reference to voluntary vikas yahini where I had the occasion to work with masses at the village level. Even now, DDMs are my contact points. My appreciation to our young team of officers who are keeping the name of NABARD quite high...

Balbhadra Upadhyay, DGM (Retd), Mumbai
Dear colleagues,

In its 35 years of operations, NABARD has come a long way towards fulfilling its mission to ‘promote sustainable and equitable agriculture and rural prosperity’. This would not have been possible without the wholehearted dedication and support of the people behind it, the NABARD Parivar.

This eponymous in-house magazine brings us glimpses of what Parivar members see as part of our official duties and personal travels. It showcases the achievements of our esteemed organization and of our families. It portrays our literary sense through the poems and stories we write. In the process, we feel connected to each other and Team NABARD. This spirit of togetherness gives us all confidence to meet challenges of the present and future.

Congratulations to all the participants and to the winners. I request members of NABARD Parivar to continue sharing their rich experiences and enrich this house journal.

Harsh Kumar Bhanwala, Chairman

From the Chairman’s Desk
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NOTE
Winning stories and essays from NP Annual Competition 2017 have been abridged and featured in this issue of NABARD Parivar.
The way to a safe and secure future is a simple one—plan for it.
Neelam Mankar, AGM (Retd), Maharashtra

Retirement is an inevitable phase of one’s life, commonly thought of as the phase when one stops becoming a part of the workforce. Today, it is considered just a state of mind and no longer a phase without monetary gains. It is a period to enjoy the fruits of hard earned money and pursue unattended passions. It is, however, viewed differently by different individuals. Some see it as an opportunity to do what they always wanted to do, rather than do what they must. Some may be highly intimidated with the very idea of retirement, as they fear the uncertainty of the future. Such people, it is observed, have never taken a proper vacation all their life to relax, revive and rejuvenate. Retirement can be voluntary or mandatory. Whichever option one chooses, facing it with courage and preparing for it from all aspects of life depends on us. The most important aspect requiring priority during this phase is financial sufficiency, in order to live with dignity and independence. For some, longevity may be an issue; this phase may be the bigger part of your life. Under such circumstances or even otherwise, preparing oneself for the post retirement stage should certainly be given due importance.

We invest in regular health programmes for good health, care and education of children for their bright future and so on. What about financial health and independence? Some do invest in this, yet there are people who do not. The reason may be, we believe in a selfless life and of course, trust our children to look after us in our old age. But in today’s world of nuclear families and fast pace of life, such chances are remote.

To live your golden years to the maximum, ideally planning should start from the day one starts earning. The plans should not only grow, but also beat inflation. Hence, financial planners always consider the real rate of return for achieving the set goals. They should leave one free of liabilities on retirement, at the same time create a good corpus to sustain the desired standard of living for oneself and his/her dependants. Another very important aspect during retirement is the need for adequate health insurance cover. It will ensure that you do not dip into your retirement income by paying for medical expenses. Planning this needs priority, as new health insurance cover for senior citizens is rarely available and if at all available, at an exorbitant cost.

The biggest retirement corpus creation vehicle for most individuals is the Provident Fund, Superannuation Benefits, Gratuity, Public Provident Fund and the National Pension Scheme. Other vehicles such as bonds and mutual funds, due to their inflation beating characteristics, complement in the creation of the required corpus. There are certain thumb rules in financial management, which help in understanding and managing personal finance in a simple way. They are, however, meant for a broader application and not for accurate calculations in every situation.

**PAY-YOURSELF-FIRST RULE**
It is a wealth creation rule coined by George S Clayton in his e-book ‘The Richest Man in Babylon’. The rule redefines the savings equation as “income minus planned savings = money available for spending” as against the conventional method “income minus actual spending = savings”. The standard rule of thumb is to save at least 10 per cent of gross income month after month. Planners suggest clients to increase savings gradually over time and pursue the saving mantra: Save Now - Save First - Save Regularly for creating sustainable wealth.

**THE 50-20-30 RULE**
“The Balanced Money Formula” as coined by Harvard bankruptcy experts Elizabeth Warren and Amelia Warren Tyagi in their book ‘All Your Worth: The Ultimate Lifetime Money Plan’ divides savings, investing and spending in three baskets. The first 50 per cent goes for necessary day-to-day expenses such as food, shelter, clothing, transportation, etc. Next 20 per cent goes to financial priorities viz. goals to build a strong financial foundation, such as retirement contribution, long-term investments and debt payments, if any. Finally, the last 30 per cent to satisfy lifestyle choices, such as vacations, etc, depending
on personal choice. Though this is not a one size fits all, it is at the discretion of the individual to allocate funds as per his assumption, needs and lifestyle. The crux, however, lies in proper differentiation between needs and wants.

THE 3-6-9 RULE
Rainy day fund for surprise expenses and emergencies is meant to help cope up without sacrificing the current standard of living. As per this rule, a fund in the form of liquid cash assets, such as savings account, flexi deposit account, money market mutual funds, etc, should be created. The fund may consist three months of living expenses for multiple-earners family, six months of living expenses for single-earner family and nine months of living expenses for retirees and people with irregular income.

DOUBLE-YOUR-MONEY RULE
This rule is used to make quick calculations and understanding the magic of compounding. Simply divide 72 by the rate of return and you get the number of years after which your invested amount will double. Say you have invested ₹10000 in an instrument giving a rate of return of 8 per cent, 72 divided by 8 is 9. Hence it will take nine years to receive ₹20,000.

THE 28/36 RULE FOR BORROWERS
We all raise debt to buy a house, car, etc, for personal use. The rule can be used as a starting point to calculate reasonable debt load. According to this rule, a household should not spend more than 28 per cent of the gross income on mortgage payments, home insurance and property tax and maximum of 36 per cent of the gross income on total debt service viz. housing expenses plus other debt such as car loans and credit cards.

THE-TEN-SECOND RULE
This rule dissuades individuals from making a lot of unnecessary purchases. When shoppers are tempted to buy something, stop for about 10 seconds and think whether they may regret buying it later. This may not only save money, but also give you happiness for not succumbing to unwanted desires.

THE 4-PER-CENT RULE
This thumb rule originated in financial planning literature and has been adopted by financial planners to guide retirees. The 4 per cent rule helps decide how much to withdraw from the retirement corpus every year, so as not to exhaust their retirement savings. It may, however, not apply to all retirees, especially the wealthy.

Despite concerted efforts, it may happen that the income generated from the retirement corpus may not suffice for the desired standard of living. In such cases, there is a product introduced by the Government of India in the recent years called as Reverse Mortgage Loan. It is as the name suggests, just the opposite of Home Mortgage Loan for senior citizens with property at their disposal, but no or inadequate income. It unlocks home equity and provides regular income. The borrower receives equal monthly instalments; the only hitch is that it will have to be repaid on expiry of the term with interest, if he/she survives the term to get ownership of the property. In case of his/her death, the successor may repay the loan with interest to the lender and take possession of the property if they desire or forego it. The plus point in this product is that the term can be lifelong and useful to senior citizens to live independently and with dignity. The key to successful planning ultimately lies with us. All it requires is a step forward, the rest follows.
Mr Purshottam was very tense and agitated amidst his Class IX Maths period. He appeared as though he was out of his mind when he rushed to the principal's office and dragged him to his classroom.

Mr. Purshottam was the Maths teacher of a village school, where he taught Classes VIII, IX and X. The school was a couple of miles down the village and could be approached through a kutch mud road. Like most village schools, the infrastructure was rudimentary and the school catered to children of villages around a five-mile radius. The entire school staff comprised of a principal, two teachers and a peon. The principal was relatively new to the school, recently transferred from a semi-urban centre to the village school. He was staying in the village as a guest of the Panchayat president until he found a suitable accommodation for himself. As for the two teachers, they stayed in the nearest hobli that was 21 miles away, and commuted in a private bus.

When Mr Purshottam entered the classroom with the principal, the students instantly sensed trouble. The class of 56 boys and girls fell silent and looked at them anxiously.

Mr Purshottam, in apparent anguish, blurted to the principal that his wallet was stolen. He explained that before he commences his class, he habitually lays the registers, a couple of books, his mobile and wallet on the table and that he had done the same thing today. He had left the class in between for a couple of minutes and in his brief absence, his purse containing around ₹500, some loose change and an identity card had been stolen.

The principal inquired as to whether anybody had seen the teacher's purse. The class kept silent. The teacher remarked angrily, “Sir, this is the most mischievous class in our school and someone here has definitely taken it.”

The principal asked, “Do you suspect anybody, Purshottam?”

Purshottam looked around the class once and remarked, “I think, Anwar Pasha... or perhaps Noor Mohammed... or Manzoor Khan might have stolen it.” The wise principal raised his eyebrows, “Why do you suspect only these three?”

“I have no proof but most newspapers, media...,“ hesitantly began the Maths teacher. Cutting him short, “Mr Purshottam, don't make such general comments,” snapped the Principal. At this point, Ram, the priest's son boldly got up to say, “Sir, all three are my friends and I know they will never do such a thing.” This infuriated the math teacher who shouted, “Sit down Ram, and don't support your friends.” The class fell silent again.

Mr Purshottam was growing restless every minute and declared, “Let us search the school bags of those three,” and without a second thought or consulting the principal, gave orders to a student sitting in the front row. “Tazia Begum, go search their bags,” and after a moment of hesitation added, “no not you. Satyavathy there, you go and search their bags.” Satyavathy did as told and came back empty handed.

The Maths teacher was not ready to accept defeat. “Perhaps, they have thrown it outside through the window to be collected later,” he remarked. The peon was summoned and asked to search outside the class room and in the nearby bushes. The peon came back with only an old handkerchief, a broken water bottle and a damaged compass box retrieved from the bushes. There was no clue about the lost purse.

As a last resort and out of desperation, Mr Purshottam declared timidly and slowly added, “I was in a hurry today morning. Moreover, I did not realise that my purse was missing; I didn't take my regular bus to the school today. Mani, the Panchayat member's son dropped me off on his bike. Sorry Sir, for all the trouble.”

The principal called the three boys on to the dais. “Mr Purshottam, don't apologise to me,” and pointed towards the children. Having realised his mistake and filled with remorse, Mr Purshottam said in a soft voice—“I am extremely sorry my dear boys for doubting you,” and looking at the class added, “I committed this mistake because of my prejudice. This is a lesson to all of us not to have any generalised viewpoints in life. Let us learn to look at the world with clear eyes, the way it is.”

And then with a new-found enthusiasm, he added, “To make amends to my behavior, I will take extra coaching for the entire class and make sure that none of you will fail in Maths in the upcoming exams.”

The principal smiled. So did the class.
पहचान
शाश्वत प्रसाद वर्मा, सहायक प्रबंधक, प्रधान कार्यालय

पदत् देखते ही शाश्वत नवाबगंज के एक खानदानी गायक थे, जो रामान के साथ साथ गान, ज्ञान, पंडित का अस्तित्व था। शाश्वत उनके लिए पुजा के समान था। वो बदलते समय साथ-साथ भविष्य के दिशा में पढ़ाई लेने लगा था। अतः उन्होंने अपनी मूल पत्रकारी को बदलने के पक्ष में थे लेकिन अपनी मूल पत्रकारी को बनाए रखने चाहते थे और उन्हें गान को संगीत का राज्य बनाने के लिए उनकी कोशिश करते थे।

उनहें अपनी इकलौती पुस्तक देवगानी के साथ तीर्थ देवगानी की तरह बनाया गया। देवगानी में भरी वहाँ की तरह गायन की ज़बरदस्त मंज़ूर नहीं था। उन्होंने आज के वर्तमान के लिए अपनी इस पुस्तक को बनाया। देवगानी में भरी अपना उच्चतन कायम रखा। उसने इस मामले में कोई समझौता करना उन्हें भी अनुभव करने का मौका दिया।

देवगानी ने जीवन में एक महत्वपूर्ण मानस का समय अंतरित करा दिया। उन्होंने मुंबई में अपनी इकलौती पुस्तक नाम साधक के लिए अपनी इकलौती पुस्तक को साधना के लिए आवश्यक घर की कोशिश की।

वर्मान को इंतज़ार करना मंज़ूर नहीं था, वो तुरंत परिक्रमण करने थे। एक वर्ष शाश्वत जी से एक बड़ा इतिहास का बदलका नवाबगंज छोड़ कर ओंकार के पास जा पुरात गया। ओंकार ने देवन का साथ किया। ओंकार ने देवन के साथ संगीत को देवगानी के साथ गा दिया। ओंकार ने देवन को संगीत की हर विधि में नियुक्त किया। देवन के साथ संगीत का आयाम करने में उन्हें तो भी कुछ अनुभव था। देवन को अपने इस आदर्श को की कोलशश की थी। देवन के भीतर वपता की थरी। देवन की वपता की ज़बरदस्त मंज़ूर नहीं थी। देवन का नाम देवनरी हो जाने के कारण कोई देवन को ढूंढने में व्यर्थ रहा।

उन्होंने अपने बहुमुखी गानकार शास्त्री जी के घर में आते-जाते संगीत के महीने गुरसंपादन में निगमा की। उन्होंने अपने गान के रूप में गान के रूप में मंत्रण लगाई। उसने तुरंत परिस्थिति में अपने गान के संगीतकार का नाम देवनरी का नाम देवनरी को बताया। इस गान के जंगल में आकर कोई देवन को संगीत का प्रत्यक्ष नहीं पाया।

देवनरी ने उस गान का इतिहास करते हुए कहा। उन्होंने अपने गान के संगीतकार का नाम देवनरी को बताया। इस गान के जंगल में आकर कोई देवन को संगीत का प्रत्यक्ष नहीं पाया।

उन्होंने अपने बहुमुखी गानकार शास्त्री जी के साथ एक बड़ा नाम बनाया। उन्होंने अपने गान के संगीतकार का नाम देवनरी को बताया। इस गान के जंगल में आकर कोई देवन को संगीत का प्रत्यक्ष नहीं पाया।

इस बात के कारण देवनरी का नाम देवनरी को बताया। इस बात के कारण देवनरी का नाम देवनरी को बताया।
समारोह में आमंत्रित किया गया।

पुरस्कार समारोह में उस गाने को वर्ष के सर्वश्रेष्ठ गान और संगीत के लिए चुना गया और देवयानी और ओंकार को पुरस्कार देने के लिए संबंधित संगीत की तारीफ किया गया। देवयानी ने बुझे हुए मन से पुरस्कार को स्वीकार किया। पुरस्कार को स्वीकार करते ही उसकी आँखों से आंसू बहने लगे, अपने अपने आंखों से आंसू बहने लगे। देवयानी ने बुझे हुए मन से पुरस्कार को स्वीकार किया। पुरस्कार को स्वीकार करते ही उसकी आँखों से आंसू बहने लगे, अपने आंखों से आंसू बहने लगे।

उसके बाद देवयानी ने बुझे हुए मन से पुरस्कार को स्वीकार किया। पुरस्कार को स्वीकार करते ही उसकी आँखों से आंसू बहने लगे, अपने आंखों से आंसू बहने लगे।

अंदरकूल इस मौके पर देवयानी के नाम पर यह बता रही है कि उस गाने को पुरस्कार देने के लिए उसे चुना गया। पुरस्कार को स्वीकार करते ही उसकी आँखों से आंसू बहने लगे, अपने आंखों से आंसू बहने लगे।

उसके बाद देवयानी कुछ कह नहीं सकी, उसके बाद देवयानी कुछ कह नहीं सकी, उसकी आवाज़ रुंध गयी और अपने बात को वहीं समाप्त करके वहां से हट गयी।

शोधक ने भावभोर होकर बेटी को गले लगा लिया और कहा, "बेटी, न पूरा दोर तुम्हारा था न मेरा. हम दोनों ही शायद एक दूसरे की समस्याओं को नहीं समझ सके। मैंने बस इतना कहा था क्योंकि उसका योग होता है। तुम्हारे लिए हमें इच्छा है कि आपका जीवन गुणस्तोत्र बन जाता है। तुम्हारे लिए हमें इच्छा है कि आपका जीवन गुणस्तोत्र बन जाता है। तुम्हारे लिए हमें इच्छा है कि आपका जीवन गुणस्तोत्र बन जाता है। तुम्हारे लिए हमें इच्छा है कि आपका जीवन गुणस्तोत्र बन जाता है। तुम्हारे लिए हमें इच्छा है कि आपका जीवन गुणस्तोत्र बन जाता है। तुम्हारे लिए हमें इच्छा है कि आपका जीवन गुणस्तोत्र बन जाता है।
Is Technology Killing Family?

Garvil Singhal, s/o BK Singhal, DGM, Head Office

The British daily newspaper, The Guardian, published an article titled, ‘Technology is a double-edged sword’ some time back. I wonder how relevant this is when it comes to understanding the influence of technology on family dynamics. In all fairness, rational arguments can be made to support both faces of the coin—whether technology is hindering our family relations, or conversely, fostering it.

If I tell you to imagine an average teenager in today’s world, what image would you come up with? Smartphones have penetrated to such deep levels in our lives that the image of a teenager with a smartphone in hand is almost ‘iconic’. From texting, video-calling to video games, the usage of mobile phones, by their very nature, limits communication of children with their parents. Between responding to emails during family time, texting at dinner table, and constant calls while driving, parents use mobile phones as much as teens. This also engenders a feeling of revolt in the teens who think that if their parents can use cell phones, why are they restricted? Not only is the family destroying its present but also its future.

But then, are smartphones so bad? Families can check in with each other using text or phone calls, which can be useful in the event of an emergency. In this treacherous world, you want to know where your family is and whether they have a way of reaching out to you if needed. A popular way that allows grandparents to keep in touch with grandchildren is video-conferencing via Skype or Facetime. Kids can install a variety of educational apps on their smartphones which can enhance their skills. Smartphones perfectly reflect the duality of rewards and punishments vis-a-vis the influence of technology in a family.

Children with unlimited gaming, computer and TV time may not get enough interpersonal face-to-face interaction needed to develop proper social skills. They find it difficult to communicate with their own parents, and even harder to do so with the real world. Moreover, as digital immigrants, parents are probably struggling to gain proficiency and comfort with the new technology that their digital-native children have already mastered. Children may start considering themselves independent and feel that they don’t require their parents’ assistance, for their lack of technological acumen. Many parents thus end up having no authority and control over their children, unable to keep them in check. However, parents can easily counteract this technological divide by joining with their children in cyberspace. They can use social media to keep track of their children by monitoring their feed on various platforms. Some parents might use social media to feel closer to their children. I sometimes feel that instant messaging allows for communication between parents and children which wouldn’t have happened otherwise.

When we were young, we played with toys, got bored and threw them and started crying for new ones. The new age toy is technology. It is only going to become more prevalent, so it is important for the younger generation to understand how it works as early as possible. As long as they are getting exposed to technology it doesn’t spoil them. However, this advice must be taken with a pinch of salt. Twenty-four-hour television, internet and smartphones shouldn’t permeate the inner sanctum of the home.

You can either succumb to the unrealistic negativity and blame technology for this divide, or take matters into your hands, and keep a check on the children while using technology as a weapon. While technology might have its pros and cons, it is important to cultivate familial connections without it. Something as simple as no smartphone policy at the dinner table for all the members of the family may work wonders.

So, the question remains whether technology is really killing the family? There is no way of answering this question because people do not just react to technology, they actively shape its use and influence. Without boundaries of time and place, features of technological devices allow individuals to foster familial bonds and relationships by creating the perpetual ability to connect with others. While this is one of the best aspects of technology, it also has potential for negatively impacting family contact, hindering face-to-face interactions and social involvement.

Technology is constantly being created and developed, and it is changing the fabric of society. Sometimes these changes are for the better and sometimes for the worse; but the thing about change is you cannot stop it. Instead of crying about how technology has ruined our family knowing that the rise of technology is inevitable, we might just as well embrace what it has to offer while building a strong foundation of our family.
Is Technology Killing Family?

Cristina Verghese, d/o Sudha Verghese, AM, Head Office

‘Humanity is acquiring all the right technology, for all the wrong reasons’.

This powerful statement made by renowned inventor R. Buckminster Fuller, hurls an accusation at mankind, who with each passing day allows technology to triumph over their bedrock— their families.

That chirpy dinner table, with dad reminiscing his childhood stories, mom looking for approval of her day’s culinary creations, the family bonding over dinner, has placidly evolved into a drab space with us robotically glued to our gadgets. To us, forwarding a snapshot of what’s on the dining table has become more interesting than telling mom how amazing a cook she is, knowing very well that it would mean the world to her.

Gone are the days, when our evenings were for sharing the day’s events with our family. Today we get home, only to read forwarded messages, download videos and surf social networking sites, trying to keep track of what’s happening in other people’s lives. Today, it’s easier to pacify a crying baby by giving him a gadget, rather than holding him in your arms and pampering him with loving words. The personal touch has gone out of our lives and given way to technology.

All said and done, though we have lost many beautiful moments of our lives to the electronic world, the pros of this technological effect cannot be ignored. Technology has made us self-reliant. So much so that, the once technologically handicapped grandmother now plays Candy Crush with such finesse that she can easily challenge the tech-savvy kid who once taught her how to operate a phone.

The current favourite mode of communication is WhatsApp and the family group, the one that bears our family name with pride. Technology with its stroke of brilliance has connected all the ‘Shahs’, the ‘Naidus’ and the ‘Patils’ from all over the world in that one group where everyone is sure to shower their blessings on each birthday, each anniversary and celebrate every milestone with you.

Meeting that old uncle who asked you, “Do you remember me, beta?” was embarrassing at festivals. Most often, you end up meeting cousins of your age at family weddings, who are complete strangers. How can you gel with someone whom you’ve never known. But today the scenario is different. I can quote an instance from my own experience. On a family trip to the USA from Mumbai, my mom’s cousin who lives in Delhi, boarded the flight at Delhi. Incidentally, he was seated just next to my sister and me, my parents being a few seats ahead of me. Excitedly, we greeted him addressing him as ‘mamaji’. He looked around surprised, wondering if we were actually referring to him. He had seen us only as kids. In fact, it was his turn to be embarrassed when we introduced ourselves as ‘your cousin Sudha’s daughters’. Technology came to our rescue. We had seen him on the family group. For us, he was no stranger, but family.

This very technology that germinated from the ideas of the most brilliant minds in the world is not to be condemned. The prime reason for its existence is to save time amongst other reasons. Daily tasks that were time consuming, have become easier and fast. No more wasting time in long queues for banking, ticketing to admission processes and shopping. Technology has facilitated all these chores; they can now be done from the comfort of our homes at the click of a button. Today, even most offices have the facility of working from home. This time that we save could be spent with our loved ones, to create moments that can be cherished. But instead, we exploit it to the extent that it has created a huge void in our personal lives.

Jonathan Safran Foer, American novelist, observed, “We often use technology to save time, but increasingly, it either takes the saved time along with it, or makes the saved time less present, intimate and rich. I worry that the closer the world gets to our fingertips, the further it gets from our hearts.”

Therefore, in my opinion, it is not technology that is killing family; it is our own lack of self-control. In the end, it is all about how you choose to spend the time technology saves for you. The choice is ours.
Is Technology Killing Family?
Sushree Sangita Panigrahi, d/o SS Panigrahi, AM, Odisha

In the 21st century, technology has become the greatest disruptor in all eco-systems, be it manufacturing, services, agriculture, transportation, communication, etc. Paradoxically, we have gladly accepted them in the name of increased productivity, efficiency, accuracy and ease of doing things. What used to be considered as the saviour of mankind and civilization, and which brought unimaginable improvement in the quality of life has now become one of the most disturbing factors in our life. It is now being realised that if not contained, technology would wreak havoc in every aspect of our life.

It is an established fact that every advancement of technology has rendered existing manpower and machinery redundant, thereby making millions of people jobless destabilising the socio-economic conditions of the society at large. Large-scale layoffs, obsolescence of skills, job losses, stress to cope with the latest technologies, etc, have become a curse of modern science.

These days of wireless networks, social media, digital transactions, where we are nothing more than the binary codes that make up our digital world, we are less capable of working outside the periphery of data. The more sophisticated and connected a society is, the more readily it compromises freedom and choice, individuality and liberty. We are now open to surveillance every second we live while the chip records and sends real-time data to a server placed in a remote and desolate location. We are gradually becoming cyborg slaves.

Though technology, per se, does not kill families, its influence on our minds, behaviour, conscience does. It excites us towards negative actions, disturbing our inter-personal relationships, even between parents and children. A lot of unwanted friendships are made through Facebook, Twitter, WhatsApp, etc, and sometimes these connections lead to sinister relationships leading to separation and isolation.

To conclude, though science and technology can be said to be ‘neutral’, it no longer helps us in shaping our minds and consciousness; thereby, becoming a cause of disturbing events. We have to adopt technologies with utmost care and should not allow it to be our master.

Beyond Fairytales
What is good and what is bad, and who defines it as so?
These many a questions are answered in ‘School for Good and Evil’, authored by Soman Chainani.
Bonani Roy Choudhry, AGM, Head Office

From the very first page I was sucked into the magical realm of the ‘School for Good and Evil’ and it didn’t let me go until the very last word. At first I thought everyone in this book would be a fairytale character, but the book proved me wrong. The struggles, doubts, fears and conflicts went much deeper than in a childish fairytale. Many parts of the book addressed the real-world issues and the darkness present in our lives.

Sophie is a princess at heart. She loves pink, is beautiful, cares for good deeds and wants nothing more but to be kidnapped and brought to the School for Good and Evil. Agatha on the other hand is the proclaimed witch. The villagers avoid her, she lives in a graveyard with her mother and her black cat, Reaper. But when both girls are kidnapped by the schoolmaster, everything turns out different since Sophie is dropped into the School for Evil and Agatha into the one for Good.

A terrible mistake! But is it really a mistake? Sophie acts spoiled and self-absorbed. Whenever she tries to be good it turns out twisted; whenever she fights, she does for the wrong reasons. Agatha on the other hand, with all her cynicism and, ‘ugliness’ is anything but evil. She is good, but not the fairytale, glittery kind of good. She makes mistakes, misunderstands, tries to help her friend, knows compassion as well as antipathy.

The other characters including the princes, ogres, witches and wizards bring to life the fairytale symbolisms applicable to real life in different shades of black and white...or is it grey?

This book poses pertinent questions but also paves way for solutions and ideas rather than preaching them. I highly recommend it not only to those who love fairytales, but to everyone in need of reading something beautiful and hopeful.
I learnt serious cooking only after my wedding. As strange as it may sound, I found that at my in-law’s place, I was competing with men of the house in the kitchen. I slowly learnt how to cook under my mother-in-law’s supervision and observing the way she cooked. Traditionally Tamil food was the staple in the house and I am sharing one of the simple but extremely tasty meals. Ven Pongal is the South Indian khichdi and gotsu is its accompaniment. It is not only a comfort food but also a delicacy which is served in functions as breakfast.

**VEN PONGAL**

**INGREDIENTS:**
- 1 cup – Rice
- ¼ cup – Split moong dal
- 1 tbsp – Ginger
- 2 – Green chillies
- 10-12 – Curry leaves
- 5-10 – Black pepper
- 1 tsp – Cumin seeds
- 8-10 - Cashew nuts
- 2 tbsp - Ghee
- Salt to taste

**METHOD:**
- Wash the rice and moong dal together and pressure cook it with about three cups of water.
- In a kadhai, put the ghee, fry cum-in, chillies, curry leaves, cashews, ginger and black pepper.
- Meanwhile take out the rice and dal mixture, slight mash it and put this in the kadhai with all the other ingredients.
- Add a spoonful of salt and mix this together. Add more ghee as per taste. Stir constantly till desired consistency is obtained.

**GOTSU**

**INGREDIENTS:**
- 1 large brinjal
- 1 finely chopped onion
- 1 finely chopped tomato
- Lemon sized tamarind ball
- 1 tsp – Chilli powder
- 2 pinch – Asafoetida
- ½ tsp – Mustard seeds
- 1 – Green chilli
- 1 – Red chilli
- 8-10 – Curry leaves
- 1 tsp – Jaggery
- Salt to taste

**METHOD:**
- In a pan add two spoons of oil, add the mustard, green chilli and red chilli, asafoetida, curry leaves and the onion. Fry it nicely till the onions become translucent, then add tomato.
- Once the mix is nicely cooked, add the mashed brinjal. Let it become a good homogeneous mixture.
- Add about two cups of the soaked tamarind juice along with the chilli powder and let it simmer till the mixture gets a little thick.
- Add salt and jaggery. Tasty and tangy gotsu to be served with ven pongal is ready.
Jumping to conclusions is a nasty habit, as this story proves two-times over.

Sunil Tarai, DA, Odisha

It was a brisk and fresh winter morning. I along with Suraj left our village, Narayanpur, for Bhubaneswar. Suraj is my schoolmate and my best buddy. He was at home for a week-long vacation. Now well settled in Koraput, he does not often come to our village. This time it was almost after three years.

Our village is about three miles away from Bhubaneswar bus stand and usually we travel through the village roads, which we prefer as a short cut. It took us almost 15 minutes to reach the bus stand around 8.00 am.

As Suraj took his seat, I handed over his back pack to him. From nowhere, there came a voice, "Bhagwan ke naam kuchh de do, sahab." (Sir, please give something in honour of god). As I turned around, I found a teenaged boy with a scummy face, bizarre clothes, holding a metal bowl and repeatedly asking for alms. At first I did not pay attention. But after a while I was annoyed and suddenly I yelled at him, "Do you not have anything better to do than begging. Go, leave or else I will beat you up." There was no sign of remorse on his face as if he is used to being yelled at. He quietly left.

I said "So Suraj, when are you coming back next?" and turned back to the bus. But to my disbelief, the bus had left. I could not speak to Suraj one last time. I was left anguished and smouldering.

I sat down on a bench to calm down. After a while I headed to the pan shop nearby for a bottle of water. It cost ₹15 but when I went to pay I realised that my wallet was not with me. I returned the water bottle and left. I thought of the boy who was begging a few minutes ago. I yelled at him so badly yet he did not react. Why? Did he take my purse? If not him, then who else? Did I meet anyone else? No, I did not. Yes, he must have taken it. I need to find him.

Just as my mind was surrounded by so many thoughts, I saw the beggar boy running towards the slum nearby. I took a closer look at him. He was in a hurry as if he had something precious or stolen something. My doubts became clear and I was sure who the thief was. I ran after him. After five minutes I saw the boy going into a small tent. I hid at a distance and waited for the boy to come out. After few minutes, the boy came out. To my surprise, with him there was a little girl, well dressed with a school bag and holding his hand. Both of them headed out of the slum towards the school nearby.

I went into the shanty to check if there was anyone else there. There was a bedridden woman, I went closer and asked, "Are you his mother?"
She asked, "Who?"
"The boy, who left just now with a small girl."
"Oh, Deepak. Yes, I am his mother. And the little girl is my daughter, Disha."
I was still wondering how to ask her about my wallet but did not have the courage.
Instead I asked, "Do you know what he does?"
"Yes, he is a beggar. But what can I do? At the age when he should have been studying, his father passed away. And my health does not permit me to work anymore. We did not have any option. Nobody gives a work to an unskilled boy. And I do not repent about that. What I should have afforded him; he is earning that now for both of us. Is it wrong?"
I was left speechless. I wish I could have handed her some money. But how could I have said that her son had stolen my wallet?

The lady asked, "Is there anything I can do for you?"
I replied "No, thank you aunty."
The lady requested me for a glass of water. I obliged and left the place wishing her a good health.

I headed back for home, all through the distance feeling sorry for the family. I was constantly asking myself whether the boy was poor or poverty chose him.

On reaching home, my mother admonished me, "You will never change. You forgot to take your wallet this time!"
Dilemma of Old Currency and Lord Venkateswara

For better or worse, Demonetisation affected each and every citizen; we all managed and survived. But what do the Gods do when they are stuck?

Dr S Santhanam, GM (Retd), Maharashtra

The Sun god raised his head in the east beaming his majestic sunlight across the Universe. In Vaikunta, Mrs MS was rendering the Suprapadam slokas with ethereal purity of her voice. With the melodious voice reaching him, Lord Venkateswara attempted to wake up from his serpentine bed. The Lord quickly completed his morning ablutions to get on with the daily affairs and business. He asked his secretary and the news reader Lord Narada to switch on the magic screen and give him a summary of events from the previous day, particularly those relating to him.

Stale news of chief ministers offering crores worth of ornaments to the Seven Hills temple in Tirupati, businessmen-in-hiding still demanding his response for the gifts offered to him for bailing them out of troubles, etc, were scrolling past. The Lord did not show interest then, suddenly a headline flashed in front of him: ‘Tirupati temple’s demonetisation woes: `4 crore in old 500, 1000 notes’.

Lord Venkateswara was taken aback. “How can this happen? Where is my chief accountant, Chanakya?”

Chanakya came rushing; carrying with him the latest accounting software-loaded Viswakarma laptop. After studying and analysing the situation with the old currencies, even the wise Chanakya was left speechless.

The Lord thundered, “Every year, lakhs of devotees donate a large amount of wealth and cash to me at the Tirumala and other temples all over the world. If more than 10 pieces of old currencies are with anyone, he or she will be liable for penalty under Demonetisation. Never before, have I faced such an embarrassment.”

“Call the other members of my Eternal Supreme Council of Advisors (ESCA) to find a solution to this problem”, he continued.

Soon, Lakshmi, Padmavathi, Shiva, Brahma, Indira and Saraswathi assembled in the Council Hall. Narada was also called to attend as a special invitee. They were all guarding their strategies close to their hearts so that when Lord Venkateswara asks they can one-up others and earn brownie points.

The Council Meeting was called to order and all the Lords waited to take their seats until Lord Venkateshwara settled into his throne. Chanakya presented the case before the members of the ESCA. The Lord, then asked each member to present his/her ideas, strategies to deal with the crisis at Tirupati temple.

Lakshmi: “Lord, I know only to accumulate; but, let Chanakya tell the number of temples of the Lord in the Universe.”

Chanakya: looking from his laptop, he rattled out the figure, “Including those abroad and one on the Moon, there are 100008 big, medium and small temples of the Lord.”

Lakshmi: “Why not distribute all the money to all these temples so that each one of them will be within the government’s stipulation of 10 pieces per person?”

Lord: “No, your idea is not feasible. Next.”

Padmavathi: “Please give it to my father Akasa Raja who was also the king of Seven Hills and reputed to take any amount of money as dowry. He will find a way to get around the issue.”

Lord: “No, your idea is not feasible. Next.”

Brahma: “I may have 360-degree vision of all events around me but I am not far-sighted. Still, may I suggest getting in touch with the Mannargudi bunch. It is said that they are experts in handling such situations.”

Lord: “No, that may not work, we have a number of such teams in the great land of India. It will only create more problems and my reputation is already at risk because of them. Next.”

Indira: “What can I say Lord? I am the enemy for all the asuras who use sages to invoke Brahma and get boons from him to attack me and other devas and drive us out of Swarga. This is a problem created...
Before the matter escalated between Brahma and Indra, Lord Venkateswara turned to Chanakya for a solution. Chanakya in turn turned towards Narada, who was quietly watching the proceedings and was greatly humoured by them.

Lord: “Yes, Narada, have you any ideas to share or strategies to help me out of this mess?”

Narada: “Lord, I know only chanting the songs in your praise. Still I will place my suggestion before you. Before that I want Chanakya to answer or clarify certain issues.”

Chankaya: “Yes, Lord Narada, I will surely answer your queries.”

Narada: “Does the Lord have his Aadhar card with all the twenty fingerprints taken?”

Chanakya: “Yes, the Lord does and so too Lord Lakshmi and Padmavathi.”

Narada: “What about PAN card?”

Chanakya: “Yes, the Lord has his PAN card registered too.”

Narada: “Are all his bank accounts KYC compliant?”

Chanakya: “Yes, of course.”

Narada: “How much money is still due to Kubera for the loan taken by the Lord when he married Lady Padmavathi, which he paid as dowry to her father?”

Chanakya: “It is like a government account maintained by the banks. In government accounts, only debit entries will be shown without showing anything in the balance column and reconciliation of accounts is done once in a while, with the help of the RBI. So, nobody including me, the chief accountant, will be able to tell the amount due to Kubera. But, one thing is certain. The Lord cannot enter Vaikunta without clearing all the dues to Kubera.”

Narada: “All right. Please read out the fine prints of the RBI notification based on the Demonetisation of old currency notes.”

Chanakya: “Over 60 notifications were issued by the RBI in about the same number of days. But, for our problem, I refer to the answer to question 3 of the FAQ by the RBI: no Indian resident residing in India can deposit any old currency after December 30, 2016. Any Indian resident who was abroad from November 9 - December 30, 2016 can deposit the old currencies till March 31, 2017. For an NRI account holder, it will be June 30, 2017. All others who hold more than 10 pieces under both the denominations and not exceeding 25 pieces for study and research purposes will be liable to pay a penalty of ₹50,000 or five times the face value of the currency notes held whichever is higher.”

Narada closed his eyes and tapped his forehead and took a deep breath and said, “Lord, I have two plans for you to consider. Plan A: Send this money to Kubera temple as part payment of your debt to him, who will break his head in getting it converted into new currencies. Thus, you can save yourself from embarrassment.”

Lord: “It is a good suggestion. But, there is a hitch. Kubera will anyway come back to me asking my help to get him out of this mess as many mortals do. So, the issue will come back to square one. What is your Plan B?”

Narada: “Plan B is this. With your temples in a number of countries, you are always an NRI and also an Indian visiting India from time to time to take your hundi collections and give benefaction to your devotees. I understand that you have a number of NRI accounts and all the bankers will vouch for this though KYC compliance is adequate or not. So, you direct Chanakya to furnish the list of NRI accounts with all the banks and divide the entire four crore plus rupees of old currencies in equal proportion and deposit in these accounts through your corporate office account maintained in Tirupati.”

Lord: “This seems to be a better strategy. Chanakya, take necessary steps to credit the entire amount under NRI accounts and report to me. Also, give me the list of those who had deposited these old notes after December 30, 2016 in my hundis in Tirupati and caused me this embarrassment so that I can keep their requests in abeyance and make them come back and pay five times more as penalty before I consider their requests. This is the lesson they should learn that they should not indulge in such unethical practices. All should know that only those who pray with clear mind and heart will have my blessings.”

Then, Lord Venkateswara directed Narada, “Call a meeting of the leading news channels and inform them that the issue has been resolved and they should organise seminars and round-table meetings and highlight the status for the benefit of all my devotees in the Universe.”

“By the by, also inform Shri Vyasa Muni to incorporate this story in the latest edition of ‘Srimath Bhagavata Mahapuram’ so that it will benefit my devotees of 21st century.”
सारे गांव में हाहाकार मच गया। पं. बद्रीनाथ ममश्र को ऐसी बीमारी - ना-ना, ककसी को ववशवास ना खाया, ना कभी सुपारी खाया या बीड़ी मसगरें, पं. बद्रीनाथ के मलए कोई कैंसर? - धीरे-धीरे दुगाचासथान में सभी लोग इमा होने लगे।

तंबाकू की तो चचाचा करना भी पाप समझते थे, उन्हें भूकंप से हरी चलरी आ रही है, िब गाँव के सभी बड़े-बूढ़े लोग इसी दुगाचासथान के प्रांगण में तीन ददन में धमचा का पालन हो रहा था। दुगाचासथान के ब्ाहमण बहुल बेदपुर गाँव में ऐसी भीषण पररजसथतत घर िाने को तैयार नहरीं था।

मुखय प्रांगण में केवल ब्ाहमण लोगों का प्रवेश यह धाममचाक प्रथा आि भी बरकरार है। गाँव में नौिवान दबी िुबान से अगर कुछ ववरोध भी करते वयतीत करते हैं। आिकल इककीसवीं सदरी के कुछ 50-60 पररवारों में अनय िाततयाँ शाममल हैं।

गाँव काफी हद तक सुखी समपनन है। समय-समय गाँव दो साल पहले सूखे की भयंकर चपेट में थे। कभी अकाल नहरीं आया, िबकक आस-पास के सारे लोग चुप-चाप अपना िीवन बसर करते थे।

ददया जिससे उसका हाथ बद्री नारायण के हाथ कफर कया था, बद्री नारायण ने इतनी हाय तौबा वपछले में हरी िब बद्री नारायण ने इदररस साथ हरी, चूँकक उसकी उँगलरी बद्री नारायण को छू गयी थी अतः यह हुकम सुनाया गया कक बद्री बाबू के मलए बद्री नारायण की उँगली दुगाचासथान के गले का चाकू आया।

शुद्ध होकर हरी पुनः गाँव में दाखखल हुए।

इस प्रकार, बेदपुर गाँव अपने परंपरागत रूप और संस्कृति को बनाए रखने की प्रयास कर रहा था।
THE INVISIBLE WOMEN

The Invisible Women is a collection of images of women from across the society, with glimpses of her many faces, captured by Chandrasekhar Singh, AM, Head Office.
CHAIRMAN’S PARTICIPATION IN THE GLOBEAL FOOD SECURITY SYMPOSIUM 2017
Chairman Dr Harsh Kumar Bhanwala participated in the Global Food Security Symposium 2017 in Washington, DC. The conference focused on the following themes: transforming economies, impact investment and finance, leveraging the power of R&D, measuring impact for sustainable human development, global agricultural development in the 21st century.

FINANCE MINISTER ADDRESSES NABARD BOARD
The Hon’ble Finance Minister, Shri Arun Jaitley addressed the Board of Directors and appreciated the efforts made by NABARD in terms of expanded volume in diversified activities. He hoped that NABARD would continue to do the good work.

BIG WIN FOR NABARD
Competing with the likes of Bank of America, Walmart, Ford, JP Morgan, Coca Cola, and the other Fortune 500 Firms, NABARD won four awards in the Fall 2016 League of American Communications Professionals (LACP) awards, the biggest international forum of communication professionals. This is seen as a global milestone among communication professionals.

SIGNING OF LOI BETWEEN NABARD AND UNEP
NABARD signed a Letter of Intent (LoI) with United Nations Environment Programme (UNEP) on March 7, 2017, in the presence of Mr Erik Solheim, Executive Director, UNEP and Shri HR Dave, DMD, NABARD and other dignitaries from both the organisations. The LoI with UNEP envisages collaboration in areas of natural resource management, solar electrification, crop residue management, etc.

NABARD LAUNCHES APP FOR SHGs
Dr HK Bhanwala, Chairman, launched an app for Self Help Groups through which they can facilitate business transactions. The launch took place in Mangaluru.

NABARD LAUNCHES WATER CONSERVATION CAMPAIGN
On the occasion of World Water Day, NABARD launched a major Water Campaign to cover around 1,00,000 villages in water stressed areas where the ground water is over exploited. Dr HK Bhanwala, Chairman, launched the campaign in presence of senior officials from state governments, banks, NGOs and other stakeholders across the country who joined the launch ceremony through video conference.

NABARD HOLDS AN INTERACTIVE MEET WITH NBFCs
As a step towards broadening the institution’s client base, NABARD convened an Interactive Meet with CEOs and CFOs of NBFCs on July 24, 2017 at Mumbai. 40 CEOs, CFOs, Treasury Heads of NBFCs from all over the country participated and deliberated in the Meet. Dr HK Bhanwala, Chairman, in his address stressed upon the need for inclusion of untapped segments by offering flexibility in lending.

NABARD RECEIVES ACCREDITATION BY GCF
NABARD has been accredited by GCF as the first entity for sourcing financial resources from GCF for India. An agreement to operationalise the financing arrangements was signed by GCF with NABARD on July 27, 2017 in the presence of Dr Harsh Vardhan, Hon’ble Minister of MoEF&CC. The ceremony was attended by Dr HK Bhanwala, Chairman, Shri Dinesh Sharma, Special Secretary, Ministry of Finance and also the Board Member of GCF.

NABARD EXTENDS ₹120 CRORE FOR POS DEPLOYMENT
In an effort to promote digitisation and cashless transactions, NABARD has extended ₹120 crore to banks for the deployment of two point-of-sale (PoS) units each in one lakh villages of tier 5 and 6 areas with a population up to 10,000.

HISTORICAL MOMENT FOR ESHAKTI
Project EShakti reached a new milestone with 1,00,000 digitised SHGs. The moment of reckoning took place at 14.43 on January 16, 2017.

FINANCE MINISTER COMMENDS SHG LINKAGE PROGRAM
Hon’ble Finance Minister Shri Arun Jaitley lauded NABARD SHG Linkage Program as the ultimate inclusion program on the occasion of NABARD’s 36th Foundation Day held at Vigyan Bhavan, New Delhi.
The Judgement Day

What will happen when nature and her creatures choose to rebel against us humans?

Sree Aravinthini, DA, Tamil Nadu

It was a warm afternoon with the sun shining through the trees. For many years, the sun had no option but to dry the leaves. The wind was bored of playing with the old leaves so much that it seldom disturbed them. It never sent its sibling, breeze, to visit that so-called forest. The dusty smog clogged the trees’ eyes that they couldn’t even request their friend, rain to visit them. They stood witnesses and victims of silent agony.

But, that sunny afternoon was a different scenario. The trees though weak, appeared strong. The insects though endangered seemed entrusted. The fauna though exhausted, looked energised. The forest was full of life that day for it was judgement day.

The murmurs stopped as the lion king entered the court. Though old, his confidence showed in his posture. The king stared at the prisoner of the forest. The prisoner held his head low to escape the vision of the judge but in vain. The prisoner said, “Leave me or you all will suffer.” The lion turned and asked the victims to present the case. The animals stepped forward and the birds flapped their feathers. They said in a low voice, “O king, the prisoner has hunted our kith and kin. He has poached our area and captured our land. He even chopped down our dear woods, which gave us shelter and dehydrated our ponds to an oasis. We stayed patient and kept feeding him. We hoped he will change but that was in vain. His violations continued and now it is high time to rebel. Punish him to death, O king.”

The king calmed his sobbing friends while hiding his own tears. The prisoner held his head low and wept in nostalgia of how he lived in harmony with Nature. He could not recollect since when he had turned a deaf ear to Nature. He said in a feeble voice reminiscent of Shylock from ’The Merchant of Venice’, “I pray you, give me leave to go from here.” He continued in tears, “I promise to never hurt you all. I will protect you as my forefathers did. Let us live together again in peace.”

The king said, “We too wish for the same, friend. You may leave but not without a reminder.” The prisoner stood clueless. There came a dove fluttering her feathers. She handed the old prisoner a sapling. He tenderly held the sapling in his arms and a teardrop rolled down his eyes and touched the sapling. The sapling smiled through his teardrop radiating hope and trust. It was the perfect judgement day witnessing a new commencement.
Afterthoughts

Life is fleeting. Keep those who love you close; don’t let them drift away.

JR Lakshmi Priya, w/o JSV Raghu, AGM, Tamil Nadu

I am Kamal Malhotra from Delhi. I am on a holiday with my wife to the Andaman Islands. This is my second day here. I would like to tell you my story from this moment. I am experiencing a strange yet pleasant silence. Oh yes, at present, I’m under the sea along with my wife, Rekha and a few others. I guess, we are nearly five kilometres away from the shore of the beautiful islands of Andaman.

We are slowly moving towards the seabed. During this journey down the sea, I could see uncountable fishes all around me of all sizes and colours. I was lucky enough to spot a sticky starfish and a few weird sea horses. A few gold fishes were also amongst their hide-and-seek game between the coral pores. The Tyndall effect was seen beautifully under the sea. Sunlight is always graceful whether under a canopy of trees or under the sea. Everything is amazing around here unlike the dusty polluted streets of Delhi.

Amidst those colourful fishes, I could see the beautiful face of my dear wife. I’ve never observed her beauty for the past 23 years. I have never been a good husband or a good father. Her life became tough after marriage and pissed-off after our kids grew up. She was a brave lady, indeed. I wonder if the tranquillity of this place or her beauty was making me say this. In this moment, her eyes were trying to tell me something and I want to apologise for everything.

Rekha married me for love. Her family was against me, an army man with a meagre salary. She respected my service rather than the income. We convinced our families and were married. We were blessed with two little bundles of joy, Manorama and Niranjan. Now, both are well settled. Manorama is a higher secondary teacher and married to a self-defence master. Niranjan has become a film-maker. He is also the youngest producer now. He rarely speaks to me but once, I heard Rekha telling this to her sister.

We would have been a happy family had it not been for me; I realise that I had ruined my family’s happiness. As the kids grew up, things changed. Manu started playing loud music on TV rather than playing with her Barbie dolls silently. Niranjan always played car races on the computer. No one bothered me on my return from office. I didn’t realise my kids were drifting away from me because of my strict army rules around the house. I wanted decorum in the house and failed to understand that my kids clung to my wife and disliked me. Manu just about responded to my questions and Niranjan never bothered to hang around me in his late teens but both loved their mother like an angel.

I, too, stopped interacting and never tried to rejoin the family. Things became worse when I would constantly pull down Niranjan’s creativity; as usual, he never cared. He told his mom all about his progress, interviews and achievements. She listened to every single word with great joy and concern. She even sent lunch to his set every day when he was shooting in Noida for a week.

Manu wasn’t very different. She was always silent in the house till her wedding; she rarely spoke to me. If I remember correctly, she spoke to me just once to tell how a primary student who stamped her foot by mistake in school, had punished himself by sitting like a hen holding his ears. Then she had trouble making him understand that it wasn’t his mistake and sent him to the class. I thought she had some memory loss and forgot the silent vow of not talking to me. But, I realise now she said that just because she had seen an army embryo in her school.

They all never saw me as their family but just gave me the status of an army man who came to their house to sleep at night. Of course, I wasn’t respected and I didn’t want to stay around them.

Last month, Niranjan received vouchers for a week-long holiday in the Andamans, from a travel agent. Niranjan is single, he couldn’t avail it. Manu is expecting and was advised not to travel. I had no interest but Rekha always dreamt of visiting the Maldives. As you would have guessed, Niranjan will go to any extent to make his mom happy.

That day he knocked on the door of my room and begged me to accompany his mom. I would have declined flatly but my son had outweighed my love for Rekha. He wanted his mother’s dream to come true. He wanted her to enjoy the sea side. It was the first time in 13 years that Niranjan had come to my room; I didn’t find it emotional then. I accepted so that he would stop pestering me.

The day came. We left for Port Blair via Chennai. We reached there by afternoon and visited the Cellular Jail. Guides told us of the cruel tortures prison-
ers had to suffer at the hands of the British. The resilience our leaders had. We had the same in the battlefields! But, at this silent journey down the sea, I realised even Rekha had shown the same resilience for the past 20 years.

The next day we were supposed to visit North Bay Island where we would indulge in a sea walk. We were told that we would be taken 30ft under the sea and could walk on the seabed with an oxygen-providing helmet on our head. They promised to take our photos with the fishes and corals too. Rekha was very excited and ecstatically narrated the forthcoming events to Niranjan via phone in the evening. Then, I never knew it would be this magical under the sea. Truly, Mother Nature is mesmerising.

The warm orange ball emerged out of the Indian Ocean. At 6.00 am, we went to the jetty to hop into the boat. Rekha sat near the edge and started to apply sunscreen which Manu had got her on the last day. After 15 minutes, the boat sailed away from the jetty rocking gently because of the waves. My wife was on cloud nine and screamed towards the sea “Niranjan beta, mummy loves you! Samudra bahut khubsoorat hai!” All the co-passengers gave her a thumbs-up. I felt embarrassed. Everyone was clicking photos around and smiling happily.

Suddenly, the boat started to rock violently. Waves came crashing into us. We were losing our grip. The boatman tried to control the situation but the rocking became worse. People started to slide on the floor towards the edge. I reached the corner with great difficulty and took the 12 life jackets and three tyre tubes. Unluckily, seven jackets were torn and people snatched the remaining jackets and tubes. The boat tilted dangerously and five passengers were thrown overboard due to the impact. Screams and cries replaced the smiles and songs. Kids wailed in fear. The boatman blew his whistle to get help. But it was late. The sea turned more violent and more people went under. Rekha held onto a pole and kept screaming my name. I was unable to reach her hand.

The ocean’s ferocity increased. Now, the boat was under nature’s mercy but she was merciless. Finally, the boat capsized. I caught Rekha’s hand in this chaos. A little girl just like Manu when she was seven held my other hand and a little boy of four, just like Niranjan used to be, held onto my body from behind. I felt my family’s touch after a long time. After a fraction of a second, we were all separated.

We started to drown. The last thing I saw was my wife holding her mangalsutra and I gave up my life instantly.

Sorry Rekha.
Sorry my dear Niranjan.
Sorry my lovely Manorama.

“I never knew it would be this magical under the sea. Truly, Mother Nature is mesmerising.”
देशभक्ति

मनोज मंडा, प्रबंधक, गुजरात

चिलचिलाती धूप में पसीने की धार प्रोफेसर साहब के स्वर में एक यात्री के समान अपनी रस्ता तर कर अपने को धन्य पा रही थी। विश्वविद्यालय को आखिर काफीच सीमित आयातित करने के लिए जुन की गर्मी में क्या यही युक्त स्थान मिला था? परंतु यदि कित्तःपका का यह निर्देशन मिला ना होता तो क्या यह नानदेव सिलवता? एक घटे के समाप्ति के लिए मात्र तैम हजार रुपए का में एक नाता पर घर-सहर पसीने की धार सर साहब की ललाट पर से एक यात्री के समान अपना रस्ता तय कर अपने करोधन पाए रही थी।

विश्वविद्यालय के लिए प्रोफेसर साहब के समान अर्थ था जो तथा साहब के लिए सरकार ने दो महीने के लिए यही लिखा था। प्रोफेसर साहब की धारा में यही माना जा रहा था? यदि प्रोफेसर साहब के लिए सरकार पर से में आयरोजजत करने के लिए सरकार की कत्ते में करोधन करने के लिए यही स्थान लमला था? परंतु यदि प्रोफेसर साहब का यही स्थान लमला ना हरोता तरो क्या यह माना जाए? एक घंटे के समबरो्धन के लिए मात्र तैम हजार रुपए का में एक नाता पर घर-सहर पसीने की धार सर साहब की ललाट पर से एक यात्री के समान अपना रस्ता तय कर अपने करोधन पाए रही थी।

प्रोफेसर साहब का रुतबा क्या रहा था? बंगला, गाड़ी, अच्छा बेतन - क्या नहीं था उनके पास? यह हरोता भी उन दिनों अपने छोटे से पारिधि के साथ पार तो प्रोफेसर साहब के लिए सरकार ने दो महीने के लिए करोधन करने के लिए सरकार की कत्ते के लिए एक अन्य नाता पर घर-सहर पसीने की धार सर साहब की ललाट पर से एक यात्री के समान अपना रस्ता तय कर अपने करोधन पाए रही थी।

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"नहीं भाई, मेरा किया गया है तो हम नहीं भूलेंगे।" प्ररोफे सर साहब ने विश्वास का पुतला बनाकर उसे अपने हाथों के कंधों में बंधकर पढ़ाया।

"भाई, भाई, मेरा आज ही रहा है। स्वामी के हाथों का आशय क्या है?" प्ररोफे सर साहब ने विश्वास का पुतला बनाकर उसे अपने हाथों के कंधों में बंधकर पढ़ाया।

"माललक, आप कहें तो मैं आपकी सहायता करूँ।" हररया ने जैसे चिंघाड़ी करो हिंा िे िी।

"हररया यह करोई बाग-बगीका नहीं है जहां तुम पेड़ों की कटाई शुरू करेंगे। तुम तुप रहरो। तुप के बचिों करो तो पढ़ा नहीं पाए और यहां देशभक्ति के कार्यालय के कार्यालय के बाहर बाहर चले आए लिखित यहां से।" प्ररोफे सर साहब के क्रोध का जिलामुखी जैसे फट पड़ा। ननकट में डिंडे अनय कवि और आयरोजक सतब्ध रह गए।

हररया पर अपना क्रोध शांत कर प्ररोफे सर साहब एक हारे यरोद्धा की भांति बाहर जा ली। एक राजशाही के करो रुककर और कुतुर भाितौल करने के बाद राजशाही से साक्षात हुए। अगर राजशाही कौन है तो हमें हार ही देंगे बांधगांव के वैज्ञानिक का पाठ नहीं पढ़ने लगा। ननकट में डिंडे अनय कवि और आयरोजक सतब्ध रह गए।

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PHOTOGRAPHY PRIZE WINNERS

1st
Yogita Khandge, AGM, Maharashtra

2nd
Chandrasekhar Singh, AM, Head Office

3rd
Anthony Arul Ilango, Tamil Nadu
JUNIOR PARIVAR DRAWING COMPETITION PRIZE WINNERS
Themes:
Digital New India and Swachh Bharat

1st
Selina Sahoo, d/o Bhanu Pratap Sahoo, AGM, Head Office

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3rd
Sudhanshu Panigrahi, d/o SS Panigrahi, AM, Odisha
Life in Villages of Jammu & Kashmir

Vocation often paves way for experiences like no other. A survey of Jammu & Kashmir opened the author’s eyes not only to the region but also the importance of his job.

Dr Mohinder Kumar, AGM, Head Office

Travelling around may be sheer fun, joy and adventure but study-travel, particularly in villages involves much more—excursion, learning, and imbibing information, knowledge and shared wisdom. My travels in Jammu & Kashmir encompassed ‘adventure’ as well as ‘study’ since both are exploratory in nature.

The prevailing image of J&K in the popular mind across the country is one of conflict and confrontation. That’s its dark side. It has persisted with us for the past 25 years. This grim image of Kashmir contrasts with what Persian-language poet Amir Khusrau once admired in a poem about Kashmir on his visit there: “If there is a paradise on earth, it is here, it is here, it is here.” Capturing true dynamics of the state empirically requires a holistic view of its society, culture, economy, livelihoods, perspectives, struggles and everything that matters for human dignity. The bright aspect of ‘paradise’ or moon, that is Kashmir, appears when its hidden side is explored.

Diverse topography, landscape, weather, security-checks, ‘bandhs’, blockades, stone-pelting, agitations, remote interiors, ‘Line of Control’, etc, made my travel adventurous, arduous and enjoyable simultaneously. It made me experience the vibrant village life in Jammu & Kashmir that actually transcends even beauty of the poetic ‘paradise on earth’. Its villages are full of spirited people who have successfully survived 25 years of continued disturbance.

During 2013-14, my study for Jammu Regional Office led me to travel in Jammu’s hilly regions, Kashmir valley and Ladakh. It involved 42 days of field-survey conducted in July-September 2013. I covered six districts, beginning with Leh and Kargil (Ladakh), followed by Baramulla and Kupwara (Kashmir Valley), and culminating with Doda and Poonch (Jammu Division). In 40 villages I personally collected information covering farmer households, village units (profiles), tribal nomads, tribal migrants, Tibetan refugees, and Self Help Groups. This travelogue conjures up impressions gained from my travels and survey.

Ladakh is aptly called cold desert since the rainy season lasts hardly for a week. That doesn’t mean no vegetation survives. A village called Mangu exports five-six truckloads of seasonal vegetables daily for a couple of months each year to Srinagar! Snowfall is the lifeline of Ladakh as the melting snow provides the only source of irrigation through springs and nallahs. Indus, Suru and Drass River are yet to be tapped for lift irrigation through a farmer I visited in Minje village of Kargil has made investment in diesel-set generated piped lift irrigation.

Ladakhis face adversities like cloudburst (or its fear each year), flash floods, snowstorms, extreme cold/snowfall, avalanches, landslides, etc. People still remember cloudburst at midnight in August 2010 causing huge destruction of life, property, and infrastructure in Leh district, particularly in Choglamsar.

Alarm of climate change knocked at the doorsteps of Ladakh as early as the mid-80s as extreme snowfall caused loss of life of nomads’ Pashmina goats, yaks and horses in remote interiors that went unreported. That time hundreds of Rabo tribal nomads of Kharnak-Zara and Samad Rukhten in Nyoma block abandoned their nomadic lifestyle and migrated to Leh where they ended up as wage-wanderers by becoming casual labourers. A few of them opened tea-snack shops on the Leh-Manali road and others became retailers, wool traders, or formed SHG enterprises in Leh. Rabo nomads face competition for survival from Tibetan refugees settled there as Dokpa nomads in the 1960s. My day-long travel to remote Kharnak-Zara on the world’s second highest motorable road through Thaglang La pass was tiresome yet full of learning and opportunity to see nomads’ life from close.

To survive in winter, Rabo nomads consume nutritious food with lot of proteins: butter, meat (yak, goat, sheep), buttermilk, khaññÆÄ (dish cooked with baking powder), khalak (barley flour drink) and thapka—consumed with sabzi (vegetables), chhang (home brewed wine), gurgur (tea made in cylindrical wooden utensil), etc. Meat consumption by Buddhists is prohibited—but eating of purchased meat for consumption in cold season is exempted. Households buy and stock meat for winter. Even grass for cattle is dried and stocked in households as its market price is 20 per kg. Ladakhis and military procure dry grass from Jammu division. Trucks stacked with loads of dry grass could be seen lined along the roadside in Leh and Kargil.

Ladakhi Buddhists and Muslims live in mutual respect, peace...
and harmony. Equality, sharing and cooperation (chokspa/tsogpa/sanspa) are the driving force of life for Ladakhis or even SHGs; the SHG name often carries words ‘cooperative’ or ‘friends’. Some SHGs conduct community service (ambulance, charity) for meagre profits. Their altruist spirit derives strength from Buddhism. Tourism is emerging as a livelihood source in a limited way as Ladakhis are not money-minded and follow His Holiness Dalai Lama’s preaching to shun desires and cravings. Community feasts are commonly arranged in villages to promote cooperative spirit and it has influenced SHGs positively. Tribal nomad migrants’ social life hangs in transition till they settle down after 30 years, oscillating between being semi-nomads and semi-labourers.

Study-surveys, like tour-travels, are seldom without hitches. In Kashmir valley, I had to deal with security-checks (particularly in LoC areas), road-blockades, stone-pelting mobs, agitated protesters, etc. At times these experiences become a little frustrating as a lot of time gets wasted. For instance, at Sadiha Top, on my way to Tangdhar and Sidhpura village on LoC in Kupwara district multiple security checks at various points consumed over half of the day besides the need to call for special help and intervention from district and block administration. Unexpected events such as vehicle searches and infiltrations on days of survey adversely impacted my travel and survey in villages in LoC areas. Villagers often face firing and mortar shelling on the LoC. Terrors and ferocities associated with it make Doda residents’ daily life common mind popularly suspect to be an outcome of faulty design of hydro-power project in Baghmar. Landslides and road depressions were the common features in monsoon. Instances of vehicles falling in mighty Chenab from a height either due to negligent driving or road conditions are common. Still, a visit to Doda district convinced me that people have an equal proportional sense of life and death, creation and destruction. While the transcendental question of life and death persists, I observed villagers managed to sustain life on three lifelines, that is a trinity of ‘cards’: ‘Kisan Credit Card’, ‘MNREGA Job Card’ and ‘Ration Card’. My memoirs and impressions formed during travels and survey keep reminding me of the importance of these three cards in the life of people of Jammu & Kashmir.

Villagers may appear poor in the modern sense yet they do not feign poverty, living amid adversity as their coping strategies for survival are strong. They are able to sell their SHG embroidery products even in Nepal. Apple orchards easily attract advance money from agents. People place high value on arts and crafts, creativity, freedom of dignity, and happiness as compared to financial pursuits.

My second phase of survey was in tough hilly terrains of Doda and Poonch districts. Despite calamities and adversities in Jammu’s hilly region, the bright side of people’s life consists in coping with them through sheer grit and determination. Villagers often face firing and mortar shelling on the LoC. Terrors and ferocities associated with it make Doda residents’ daily life common mind popularly suspect to be an outcome of faulty design of hydro-power project in Baghmar. Landslides and road depressions were the common features in monsoon. Instances of vehicles falling in mighty Chenab from a height either due to negligent driving or road conditions are common. Still, a visit to Doda district convinced me that people have an equi-proportional sense of life and death, creation and destruction. While the transcendental question of life and death persists, I observed villagers managed to sustain life on three lifelines, that is a trinity of ‘cards’: ‘Kisan Credit Card’, ‘MNREGA Job Card’ and ‘Ration Card’. My memoirs and impressions formed during travels and survey keep reminding me of the importance of these three cards in the life of people of Jammu & Kashmir.
The Jewel of the Indian Ocean

Exploring the Hindu island of Bali in Indonesia was a study of similarities and dissimilarities between us and them.

Bidisha Dora, AGM, Head Office

It had been a year since we last had a holiday and the travel bug in me started troubling me once more. “Let us go to Bali” said my husband. My husband in his lordly style had proclaimed and I must abide by it. Thus began my research into Bali’s sights of interest and the subsequent planning for the trip.

When the aircraft touches down at Bali, you feel that you are landing right into the sea—the runway begins where the sea ends. Our feeling of wellness commenced immediately upon entering Denpasar Airport – Indians can visit Bali without a visa if the stay is for less than 30 days. How wonderful and welcoming can that be! We had opted to stay at Ubud which is about an hour’s drive from the airport. The receptionist at the hotel greeted us with folded hands which is the traditional greeting in Bali, so comforting and familiar in a foreign land.

Ubud is famous for many things and a major attraction there is the Monkey Forest. The little man made forest has monkeys of all shapes and sizes. These wizened faces have a sweetness which can attract any animal lover. A tourist is however cautioned from carrying foodstuff into the forest unless he would like to have one of the primates on his shoulder.

Another attraction in Ubud is the paddy fields cut out on terraces on the hillsides. We had hired a two-wheeler to explore Ubud on our own. Finding our way around was not a problem as most people understood English. The paddy fields are an hour’s drive from Ubud. The symmetrical placement of saplings bear testimony to how hillsides can be used productively to generate income.

Bali is an island which is predominantly Hindu. It is dotted with temples. The hallmark that distinguishes temples in Bali from that in India is the fact that one cannot enter the sanctum sanctorum. In fact the sanctum sanctorum is accessible only by Balinese and that too during prayers. The locals have the practice of keeping flowers outside their house every day as an offering to the nine planets. The temples are set in grounds that are both clean and green. Two very beautiful temples that we visited were Tanah Lot and Ulawatu. Both are located on majestic rocks on the sea. It is believed that the sea god in the Tanah Lot temple protects the island of Bali from the sea.

The Ulawatu temple is to be visited in the evening. The sunset forms the background for the Kechak dance which is performed in the temple grounds.

Kechak derives its name from a set of persons who chant “chak chak” throughout the dance. In our case, the dance depicted the
tale of Ram and Sita. The dancers were surrounded by about 100 bare-chested men who formed a ring around the dancers and swayed to the chants. The highlight of the dance was when Hanuman burnt the city of Lanka with his tail. The sight of flames leaping into the orange-and-pink sky against the backdrop of the sea was a sight which remained imprinted in my mind's eye for a long time.

An interesting custom of the Indonesians is the practice of burying the body after death for a certain period of time before exhuming it for cremation. On my enquiring into the reasons behind the practice, I was told that cremation was a big affair which necessitated the requirement of funds. Since funds may not be easily available, the body was kept until it could be cremated. On a village walk organised by our hotel, we had an opportunity to visit the house of a villager. It was a raised covered space at the front of the house which was dominated by a double bed covered by a white satin bedspread. This bed was only used for the dead to lie in. The ground near the bed was used for certain ceremonies that were conducted when a child was born. The concept of rituals conducted for birth and death at the same spot was an interesting concept and provided us with an insight of customs in Bali.

Can a visit to any country be complete without a taste of its cuisine? Among the different dishes sampled, the best was Sota Alam. Broken down to its basics, it is a hot and spiced chicken soup with macaroni floating in it. The special herbs in which the soup is brewed gives it that special flavour which makes it different and hence worth sampling. Another speciality of Indonesia is its coffee. Racoons are specially reared in this country as racoons have the ability to sort among coffee seeds to ingest only the best. These ingested seeds travel through the alimentary tract of the raccoon and are collected from its faeces. The seeds are then collected and processed to make coffee. This coffee is reputed to have a wonderful taste though I confess that I could not bring myself to drink it. However, if you are not an animal rights activist, this coffee would be worth a try.

While in Ubud, we happened to come across a musician playing the traditional musical instrument. This is called a rindik and is made of long and thin cylinders made of bamboo. Music is produced by beating on these cylinders by a stick. The soft music held us spellbound and actually fed our imagination by lifting us and taking us with it to a traditional Balinese marriage where this instrument is played.

That is Bali – a land of music, dance and traditions. It is a place that we loathe to leave but we had to as 'all good things come to an end'. The memories live for long thereafter and serve as a place that the mind can go to for a respite within the humdrum of daily existence.
Passion, Pain and Persistence
Biking along South China Sea coast to Mekong Delta to Vietnam and Cambodia was a once in a lifetime experience.
Bibhu Prasad Kar, NABCONS Bhubaneswar

The Bhubaneswar Cycling and Adventure Club (BCAC) WhatsApp group was abuzz with emojis when the Vietnam-Cambodia 12-day cycling sojourn on the Asian Highway-1 corridor was announced. The power struggle over South-China Sea, the land of gutsy guerrillas fighting the Americans for a unified Vietnam, the Mekong river system and Angkor Wat flashed instantly before me. The prospect of visiting all these places, that too on a bicycle, gave me an adrenaline rush and I decided to try for a slot in the team.

The expedition was flagged off on November 1, 2016 when I and my Ghost Tacana 3 XL MTB joined the symbolic ride to the Peace Pagoda at Dhauli, Bhubaneswar to carry a message of peace and brotherhood for the people of the destination nations. We travelled to Kolkata by bus, to catch the Thai Airways Flight to Hanoi, Vietnam.

The Noi Bai airport at Hanoi is quite small but picturesque. The arrival lounge is well managed but having a pre-approved visa letter helps. It is advisable to change currency at the airport itself. We had an idea about the exchange rate of USD/VND (1:22,500) and INR/VND at 1:338, but never had the opportunity to change currency at the airport itself. We had an idea about the exchange rate of USD/VND (1:22,500) and INR/VND at 1:338, but never had the opportunity to become a millionaire.

Hanoi being tourist friendly is clean and clutter-free. People are generally nice, helpful and well mannered. Language is a constraint for tourists, yet the locals compensate by welcoming you with their smiling and happy faces. We were hosted by a Mr Nevendu, the owner of the Indian restaurant Dalcheeni in Hanoi. Being in the country for the last 12 years, he cautioned us about non-availability of Indian food throughout our journey.

We hired a 14-seater van for $100 per day for the entire period of our journey, to carry our luggage. Mr Thong, our driver-cum-local guide did not understand English but his eagerness to communicate in English made him an avid reader of Vietnamese version of Rapidex English Speaking Course. He became our local arrangor and nimbu pani supplier during ride.

On November 3, 2016 we started cycling from Hanoi to Than Hòa covering 160 km. The hustle and bustle of Hanoi gradually faded as we moved towards Asian Highway-1 (longest route of the AH Network, running 20,557 km from Tokyo to Turkey). On our way to Ho Chi Minh City, we had stopped over at Vinh, Đồng Hà, Huế, Đà Nẵng, Hội An, Quy Nhơn, Nha Trang, Thanh Thuyet and Biên Hòa. Every city/town had something unique to offer so did the weather in three different parts of the country on our way. We started with winter chill of North Vietnam, blessed by rain god in central and towards south, it was hot and humid.

The architect of united Vietnam and former President Ho Chi Minh was born in Vinh. The city naturally boasts of the fact and has several monuments dedicated to the famous leader including the beautiful HCM Square. The Cửa Lò beach in Vinh is one of the most beautiful beaches in Vietnam.

We moved on to Huế in central Vietnam, which was the seat of Nguyen Dynasty emperors, was the national capital from 1802–1945, and is a UNESCO World Heritage Site. It encompasses the Imperial City, with palaces and shrines; the Forbidden Purple City, once the emperor’s home; and a replica of the Royal Theatre, a must-see in Vietnam.

Đà Nẵng is the third largest city in Vietnam. It is the commercial and educational centre of Central Vietnam. The road to Đà Nẵng had a gradient of 1,031 metres with some of the longest tunnels. This was the toughest stretch of our trip and also the most picturesque.

From Hội An we moved to Quy Nhơn. We found two dilapidated brick temples; we googled the coordinates and were amazed to find that we were in the midst of the erstwhile Champa Kingdom that thrived in the area from 2nd century through 19th century, a Hindu kingdom before being absorbed and annexed by the Vietnamese state. Cham people follow Buddhism but still retain and preserve their Hindu faith, rituals and festivals. We did not have much time to make further explore Champa land and had to move ahead to our next destination Nha Trang.

We were warned about the bland food, right on our first day in the country. The food being totally unpalatable, especially for my Odia teammates, we decided to take things in our own hands. We raided the kitchens of the roadside eateries, cooked our own food with whatever local spices were available and decided to make do with the local beer instead. All the eateries served black tea free of cost and drinking water at a price.

“Good Morning Vietnam...” we cheered like in the famous Robin Williams’ eponymous movie, when we arrived in Ho Chi Minh City, formerly named as Saigon (Sài Gòn), the largest and the most populous metropolitan city in Vietnam. This was our first rest day of the trip. We hired two-wheeler taxis and went around HCMC. We decided to delve into some history and visited the Củ Chi tunnels, to
know about how the Vietnamese fought the mighty Americans during the Vietnam War. These tunnels were used by Viet Cong soldiers as hiding spots during combat. They also served as communication and supply routes for the fighters.

On the last day of our journey in Vietnam we arrived at the Vietnam side of the international border with Cambodia. We crossed the border by foot to the checkpoint at Bavet in the Kingdom of Cambodia. Cambodia, a Buddhist country, still possess the Hindu influence from the 12th century. One could see the Hindu influence in food, culture, architecture and phonetics. Dollar is widely used in the country and people give you change in riel.

Covering 2,002 km on cycle, on the 12th day of our journey, we reached Phnom Penh, the capital of Cambodia. The iconic Victory Tower stood testimony to our victory too for it was the victory of the mind over body. The joy of completing the ride was beyond compare. Visiting to Cambodia would be incomplete if one doesn't see 'Siem Reap' or 'Angkor Wat'.

The UNESCO World Heritage site, Angkor Wat, is the largest religious monument in the world. The 12th century Hindu temple of Lord Vishnu was built by the Khmer King Suryavarman II in Yaśodharapura (present-day Angkor), the capital of the Khmer Empire. Angkor Wat was designed to represent Mount Meru, abode of the Gods and Goddesses in Hindu mythology. The temple was later transformed into a Buddhist temple towards the end of the 12th century. With its classic Khmer architecture, the temple appears on the national flag of Cambodia. The most interesting part however was to hear the local guide, talking in English, with Khmer accent, about Hindu Gods.

I undertook this journey wanting to conquer one of the beautiful places in the world, but ended up exploring the nature, landscape, heritage, history, culture, cuisine and people of Vietnam and Cambodia on a bicycle. These countries offer plenty to explore and I could only cover a fraction of it.

What are you waiting for?
चकाचौंध से भरे - हांगकांग और मकाऊ

हांगकांग और मकाऊँ में 2012 की गर्मी के दौरान हमारी यात्रा प्रवेश दिया। हांगकांग में 7651 इमारतों के साथ, दुनिया में सबसे आगे गगनचुंबी इमारतों के मामले में सबसे अधिक। 1997 तक ब्रिटिशेः के अधीन रह चुके हांगकांग को चीन में भाग देने के बावजूद विश्वविद्यालयों का दर्जा प्राप्त नहीं हो गया। केवल कार्यवाहक और सैनिक मूर्तियों को छोड़कर यह दुनिया व्यावहारिक हैं रंग से स्वाभाविक है - इसकी अपनी सुंदर, अपनी अर्थव्यवस्था और अपना वजूद है। विश्वविद्यालयों में हांगकांग का नाम गलत ही नहीं स्पष्ट है। तथा इसके साथ हम अपने इस ट्रिप का आनन्द लिए।
भाषाओं के आस पास घूमता है। यह वह दौर था जब मकाऊ के जुआघरों से होने वाली आय वेगस के की अथाह जिरालश, मकाऊ को यह खास नाम इस मकाऊ दवीप के भ्रमण पर। पि्य  नदी के दोआब में मकाऊ का यह पहिा ककिा है जो पुत्यगािी गवन्यरों यहां से समुद्ी रासतोंी पर छनगरानी रखी जाती थी। इस जुआघर की िॉबी पर नज़र िािी तो हजारों वपटवां िोहे के बने चौबारे और घुमावदार सीट्ियां यहां से सबसे ऊपर लमिता है।

'फे के रेसत्ां' की इन दो वलि्य लसटीज़ का भ्रमण कर चीन ने 2003 में एक भीषण तूफान के दौरान आग तिग जन संसकृंछतयों तो पाया कक मकाऊ के लिए रेसत्ां में रुके रहे थे, नव-वववाट्हत भरा खुिा सथिि पहुंचे, ऐसा रौनक जहां दुछनया भर के वफादर विवाह कर रहे थे, तव-वववाट्हत एक दूसरे की आंधी में खोए अलग दुछनया में ये तो वफादर अपनी दुनिया में संस्खरण उपलब्ध कराया गया है। दोपहर के भोजन के लिए रेसत्ां में एक ऐसी शादीय इवेंट का निर्माण करने का उद्देश्य था, जो आज तक पहहुं न कह सकते हैं कक यह जुआघर की जीवन छत पर या पुत्यगािी की जीवन छत, लेकिं अगस्त में मकाऊ के रूप पर इस उद्देश्य का अभियान शुरू किया गया। इस सत्र की पहचान है। यह एक उद्यम वालिका रूप से हां जो असली पूव्य मकाऊ का आसार मिलता है। किफे के दो सात रोड पार्क हैं। 1582 में शुरू-शुरू साधनाओं के रूप में बने इसे वह 1835 में एक शादीय तूफान के दौरान उगल सुटल के पैरामायन करने का इसका सार्थकता यह साबित हो गया। जेंग जेंग के इस 4 मिनिटों अवकाश में बनाये बंटियों से है।

नगर भ्रमण में हमें तीन सथिों ने ककिे के आस पास घूमता है। दक्क्ण चाइना सी के नज़ारे हैं, मेन सरिीजट-यूएसए, 6 वव शाि थीम पाक्य की।

जुलाई के आस पास घूमता है। इस जुआघर की नज़ारे ट्दखता है। दक्क्ण चाइना सी के नज़ारे हैं, मेन सरिीजट-यूएसए, 6 वव शाि थीम पाक्य की।

दुछनया भर के आधुछनकतम सामानों से पटी द ुकानों जून 17, 2012 की शाम डिम-सम की धरती के लिए 1629 में इसका छनमा्यण ककया गया था। ककिे के आस पास घूमता है। यह वह दौर था जब जुआघरों से होने वाली आय वेगस के की अथाह जिरालश, मकाऊ को यह खास नाम इस मकाऊ दवीप के भ्रमण पर। पि्य  नदी के दोआब में मकाऊ का यह पहिा ककिा है जो पुत्यगािी गवन्यरों यहां से समुद्ी रासतोंी पर छनगरानी रखी जाती थी।
गोवा अपने मनमोहक समुद्र तटों के लिए दुनिया भर में मशहूर है। सहयाद्री शृंखला के ककनारों, मशहूर वास्तु मंदरों को देखने आते हैं। सैलानी इस प्रकृति के सवग्य में भर के सैलाछनयों को गोवा अपनी और आकृत करता है। गोवा घूमने का सबसे अधिक आकृतस्त मिलता है और सभी खुश हो गए। हम सब गोवा का आनंद अच्छा समय लसतंबर से माच्य है।

सोने तक लसफ्य बीच के बारे में ही बातें कर रहें और एक टिक गोवा चिते है हमने कहा ठीक है।  नॉथ्य गोवा में बोंग बीच, पोंसेम बीच, पारोसेम बीच, जेवीएस्य चच्य इतयाद है।  गोवा के ही बागा बीच, पणजी बीच, मीरामार बीच, दोनापाउिा बीच जसथत है। साउथ गोवा पववत मंट्दर जजनमें श्ी कामाक्ी, सपतकेटेशवबर, श्ी शांतादुग्य, महािसा नारायणी, पर सवग्य का अनुभव हो रहा है।  इतना पयारा, इतना खूबसूरत बीच देखा ही परनेम का भगवती मंट्दर और महािक्मी आट्द दश्यनीय है।

हम आगे पहुँचा, अगर हम ताजा बनाया जी करे देखता रहूँ। चमचमाती रेत, ववशाि समुद्ी िहरें मन में तुझे रबने बनाया जी करे देखता रहूँ, चमचमाती रेत, ववशाि समुद्ी िहरें मन में हंशा दे, हाफ़ दे, हाफ़ दे। अगर हम ताजा बनाया जी करे देखता रहूँ, चमचमाती रेत, ववशाि समुद्ी िहरें मन में हंशा दे, हाफ़ दे, हाफ़ दे। बागा बीच सबसे अच्छा बीच है। गोवा में तो कई आकृतक बीच हैं पर हर एक बीच अपनी अपनी चर्चा देखते हैं हराने में भर यह भाग बीच।

बागा बीच की तारह ही हमारी बीच में नहीं में एक आकृत नहीं बनाई। रोमांच पर्दे करने वाले सैलानी के लिए गोवा समय तट एक आदर्श स्थान है। दुनिया बेड्रेंट के समस्त टोपीकी टीम में एक है जो दृश्य रहे।

हम आगे घुमने लगे। अगर आगे यात्रा की है, हमारे मन में नहीं है। अगर हम आगे यात्रा की हैं, हम आगे यात्रा की हैं। यह दृश्य में बहुत ही नया था। हमने प्रीपैि टॅक्सी में और अपने मंजिल पर इलाहाबाद के होलिडे होम थाने को सवग्य में देखा था। इसके बाद हम आकृति की शरीर हो गए। सुरज सिर पर यह रहा था और फिर हम आगे यात्रा की हैं। बागा बीच में इसी तरह की यात्रा हो गई।

हम सब को गोवा का भरपूर नज़र देखा था। गोवा की कृपा और यह दिन कल्पना बीच।

नॉथ्य गोवा को आगे देखने के लिए एक भविष्य भावना लग रहा था। हम सब मन में अच्छा समय लसतंबर से माच्य है। संभवतः को घड़ी की है। यह दृश्य हमारे होलिडे होम के पास नज़र आया है। हम सब गोवा का अनंद लेने वाले हैं। हम सब को गोवा का भरपूर नज़र देखा था। गोवा की कृपा और यह दिन कल्पना बीच।
कोणाक्य का सूर्य मंदिर

भारत की संस्कृति में सूर्य के प्रताप को तच्छा रोग मुक्त करने से भी जोड़कर देखा जाता है। प्राचीन धर्मग्रंथ साहाब के अनुसार, कृष्ण के बेटे को कृष्ण रोग का शाप था। उनके दृष्टि काटक ने इस शाप से बचने के लिए सूर्य भगवान की पूजा करने की सिंहासन में 12 घंटे तक की तपस्या की जिससे उनके बाद में उन्होंने सूर्य की पहिली ककरण सीधे मंदिर के प्रवेश द्वार पर ही पहुँच गई।

इस मंदिर में सिस्टम सूर्य के रथ में धातुओं से बने चक्कों की कुल 12 जोड़ी हैं जो करीब 3 मिटर चौड़ी हैं और उसके सामने 7 घोड़े झरकट्ट मौजूद हैं। इन 12 जोडी चक्कों को बनाने के लिए 24 घंटे के रूप में हाथ और 7 घोड़ों को सप्ताह के सात टूटों के रूप में दर्ज कर दिया गया है। चक्क में अठाई खोलों और पूर्णता के रूप में दर्ज कर दिया गया है। इस मंदिर की रचना भारतीय प्राचीन कथानक के अनुसार ही की गई थी। इस मंदिर को सूर्य का पूरा दिशा की ओर इस तरह बनाया गया है कि सूर्य की पहरी के सिंह मंदिर के प्रवेश पर ही पहुँच गई।

यह मंदिर ककरण 229 संयुक्त (70 मी.) ऊंचा है। इसका उद्देश्य जहाँ उन्होंने अपनी वजह से और पूर्व में बड़ा विलोम ढांचा जिसने जहाँ मंदिर के प्रारंभ सूर्यपूजा का भी काम करते हैं। इसकी सूचना से हम समय का पखरा लगा तो होता है। मंदिर में सक्रिय का कम होता है, जो करीब 128 संयुक्त है और इसका उपयोग के लिए 12 घंटे मंदिर की तपस्या के लिए की जाती है।

इस मंदिर में इसका उद्देश्य सूर्य के रथ में धातुओं से बने चक्कों की कुल 12 जोड़ी है जो करीब छोटे-छोटे इसी तरह के इसी तरह से बने हैं। इस मंदिर में इसका उद्देश्य सूर्य की पहरी को पहुँचने की ओर इस तरह बनाया गया है कि सूर्य की पहरी के सिंह मंदिर के प्रवेश पर ही पहुँच गई।

यह मंदिर 229 संयुक्त (70 मी.) ऊंचा है। इस ककरण से हमने समय का पखरा लगा तो होता है। मंदिर के प्रारंभ सूर्यपूजा का भी काम करते हैं। इसकी सूचना से हम समय का पखरा लगा तो होता है। मंदिर में सक्रिय का कम होता है, जो करीब 128 संयुक्त है और इसका उपयोग के लिए 12 घंटे मंदिर की तपस्या के लिए की जाती है।

एक एक पर इस मंदिर का दर्शाव बनाया गया है।
A Reflection

Sweta Singh
Manager, Head Office

In a stranger city, I move towards Ghats;
They say there is something special.
I look around and find only crowd;
I also see a rolling river.

“Come take a boat ride,” someone calls me;
I sit on the boat, little jumbled.
Let’s see what’s so special;
Eagerly yet softly I mumbled.

I see people all around;
Busy with daily chores.
I see many temples;
And listen to chants coming from the shores.

Slowly, I peep into the river;
Beneath the oars, I see water rippling.
Oh! Wait there’s a face I can see;
Her eyes on me and she is speaking!

“I am Ganga,” she says. “Come, move along
me and understand.”

“There are those colours? That’s my companion
through dusk and dawn.”
I then realise how BEAUTIFUL she is!

She continues, “Look at those people with
tear-filled eyes.”
“They are here to say final goodbyes.”
“They find liberation in me.”
I then realise how SACRED she is!

“Look at the thousands of lamps floating on
me.”
“The chants, the prayers, do you listen?”
“That’s the faith I am enduring.”
I then realise how DIVINE she is!

“That is the place where Tulsidas once sat,
I was his motivation and knowledge flowed.”
“People long to take a dip of faith in my
waters.”
I then realise how PIOUS she is!

“You may dislike that filth around,
Which I imbibe to cleanse this world.”
“Youth my waters are taken back to homes for
worship.”
I then realise how PURE she is!
Eagerness vanishes as I slowly comprehend;
She is so much outside and so much inside;
There is definitely something very special;
I am pleased, I took this ride.

I peep again to thank her;
I find her nowhere.
Oh! Where is she? I wonder,
And I try to peep deeper.

I find a face again, but wait! That’s me.
Much more clear and much much more bright.
Aah! SHE is reflecting me and instantly I
smile.
There is only one thing that now comes to
my mind;

If SHE can reflect me,
The why can’t I, why can’t I?
In the gloomy darkness of the horizon,  
There’s a Sun, lurking behind the hills,  
And it is waiting to rise,  
To prove its victory over the darkest night.  
All you need is to look forward to it…

In the far desolate dry land,  
There’s a flower, blooming with its finest petals,  
And it is standing erect,  
To quieten the thorns.  
All you need is to cherish it…

In the abandoned island,  
There’s a tiny shack, with healing touch,  
And it is sculpted in the lap of nature,  
To subdue the clarmours.  
All you need is to find it…

Under the heavy black clouds,  
With its impenetrable darkness,  
There’s a possibility of pouring down,  
And it is roaring since long;  
To tranquilise the arid land.  
All you need is to wait for it…

In this tough life,  
With incomplete dreams and unfulfilled desires,  
There’s ‘HOPE’, which keeps you moving,  
And it is eager with its passionate touch,  
To reconcile life with death.  
All you need is to persevere…

In the untamed mountain,  
There’s a faint echo, with chiming tone,  
And it is resonating since ages,  
To introduce you with yourself.  
All you need is to listen to it…

In the densest woods,  
There’s a narrow path less travelled by,  
And it is heading towards solitude,  
To lead the soul to infinity.  
All you need is to explore it…

In the far desolate dry land,  
There’s a flower, blooming with its finest petals,  
And it is standing erect,  
To quieten the thorns.  
All you need is to cherish it…

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All you need is to persevere…
वृङ्कों का दूरसंचार
अनुराग कुमार वर्षायत
सहायक कविता, विभाग प्रकाशक

बृङ्के के दारों लगे साफ साफ़ यथाश्री,
काँटाओं न साफ साफ गईयार,
होती है किसी गलती की धार,
चौपट पढ़ने पर इतना तार-तार।

कुछ मूलों भी हैं जो लूढ़कियाँ को समझते हैं
महात्मा का संगम,
देवकी खुशीओं को देखने, है जिनका काम,
वाद उदय में नाट नीति, या अपनी इंजन का तिक्का भी
हैं ज्ञान, महिला सुनाया बानू के क्ष का संगम इन्ताग लगाना।

इस उत्साह तुलना के बृङ्के से बुझे तो ज्ञान,
अपनी बच्ची भी दो भाषी,
कृत्तिका पर इन विचार द्रिश्य महाकाव्य।

स्थिति
शान्ति प्रसाद वर्मा
सहायक प्रकाशक, प्रकाशन कार्यालय

यदि बाहर देखा जा तो गायक देखें।
कपड़े के कारण उस तरह चल गया देखो।
होती है हर बार हमें भार, उसमें भर गया देखो,
साफ साफ देखो कोई नहीं देखें।

धनः वे देखने वे दूसरे को छापू देखें।
मानवता तक उसे सोच नहीं करे देखें।
करने कारण को छोड़ कर दिये हैं, जबसे,
दिये हैं तो तब दौड़े हैं।
पूरीति महारूढ़ों को चारगुन नवन देखना,
राखे करते हुए सम्पूर्ण क्षेत्र इंते देखे,
बृङ्के जब से पूर्ण...

पूर्ण गायक की कभी नहीं होने पाया,
मृत जल जाता है, मृत कह नहीं जतने पाया।
पूर्ण जल जाता है, मृत कह नहीं जतने पाया।
पूर्ण जल जाता है, मृत कह नहीं जतने पाया।
पूर्ण जल जाता है, मृत कह नहीं जतने पाया।

HOLIDAY HOME AT MANALI
The holiday home facility has been renewed with Hotel Chandermukhi, Manali for a period of one year.

J&K RO CELEBRATES INTERNATIONAL WOMEN’S DAY
Shri Vijay Kumar, CGM on the occasion of International Women’s Day appreciated NABARD’s role in empowerment of rural women and also deliberated on various issues related to women equality and prosperity.

NABARD ANNUAL DAY MP CELEBRATED AT BHOPAL
The Annual Day of NABARD Madhya Pradesh RO, Bhopal was graced by the chief guests, Shri KR Rao, CGM and his wife, Mrs Gayatri Rao and other senior officers and staff. A musical programme and orchestra had been organised followed by a grand dinner.

NBSC WINS HORTICULTURE INITIATIVES
National Bank Staff College, Lucknow bagged the first prize in the Public/Institutional category for their lawns and other horticultural initiatives in a competition hosted by Dainik Jagran and National Botanical Research Institute (NBRI). Shri SV Sardesai, Vice Principal and Shri Kamal Kumar, DGM received the award from Prof SK Barik, Director, NBRI.

NANO MARATHON AT BIRD, LUCKNOW
As part of the first International Programme on ‘Financing of Inclusive Agriculture and Rural Development’ sponsored by Indian Technical and Economic Cooperation (ITEC), Ministry of External Affairs, GoI and organised at BIRD, Lucknow, a Nano Marathon was also organised. There were 33 participants from 13 African and Asian countries.

TREE PLANTATION ON WORLD ENVIRONMENT DAY AT MOHALI
Shri Deepak Kumar, CGM, Punjab RO and Shri Arun Shukla, CGM, Haryana RO initiated a tree plantation drive in the NABARD Staff Quarters in Mohali on the occasion of World Environment Day.
HOLIDAY HOME AT UDAIPUR
Rajasthan RO has finalised a holiday home arrangement with Hotel Swaroop Vilas in Udaipur for the period up to January 2018.

HOLIDAY HOME IN DARJEELING
West Bengal has renewed the holiday home arrangement with Central Heritage Resort and Spa, Darjeeling for the period up to May 2020.

INauguration of VEF and Medical Flat at New Delhi RO
New Delhi RO has made arrangements for Medical Flat and VEF at Himgiri Apartments, Kausambhi, Ghaziabad, UP, which was inaugurated jointly by Shri K Jindal, CEO, NABCONS and Shri AK Mohanty, GM-OIC in the presence of Shri Lalit Maurya, GM, Dr Rajiv Siwach, DGM and other officials of the RO.

Mango Festival, Odisha
Odisha organised the 1st State-Level Mango Festival-cum-Exhibition 2017 in the NABARD office premises, which was inaugurated by Hon’ble Governor of Odisha, Dr SC Jamir. During the occasion, Dr KC Panigrahi, CGM, highlighted the work done by Tribal Development Fund.

R&R with a Picnic at Raipur
Sports and Recreation Club of the Chhattisgarh RO at Raipur organised a picnic for the staff and their families.
INDIA LEVEL CONSULTATIVE COMMITTEE MEETING ON PRODUCE FUND, MANIPUR
Shri AC Srivastava, GM-OIC opened the 4th State Level Consultative Committee Meeting on PRODUCE Fund with an address providing a background on the formation of FPO.

HOLIDAY HOME IN SHILLONG
NABARD now has a holiday home in Shillong, Meghalaya at Hotel Polo Towers. The hotel will provide 100 room nights up to April 2018.

INAUGURATION OF BAGMA AGRI PRODUCERS’ DEVELOPMENT TRUST
The first ever Bagma Agri Producers’ Development Trust promoted by NABARD, Tripura RO under PODF, was inaugurated by Shri Raval Hamendra Kumar, IAS, DM and Collector, Gomati district and Shri Sunil Kumar, GM-OIC.

MAHARASHTRA RO CELEBRATES INTERNATIONAL WOMEN’S DAY
NABARD Maharashtra RO in Pune, celebrated International Women’s Day with a small debate on the topic ‘Be bold for a change’. In addition, Dr R N Kulkarni, CGM, addressed the participants and appreciated their role at the workplace as well as at home.

INTERNATIONAL YOGA DAY
A programme on ‘Special Meditation and Yoga’ was conducted by Brahma Kumaris Rajyoga Centre in the auditorium of the Head Office and attended by senior officers and about 200 staff members.

NABARD AT LOKOTSAV, GOA
Goa RO sponsored 10 stalls in the Lokotsav 2017, a national level annual event organised in Goa since 1999 to support artisans. The festival was inaugurated by Shri Dharmendra Sharma, Chief Secretary, Govt. of Goa. Shri V R Khusro, GM-OIC participated in the inaugural ceremony.
SHARING JOY WITH SPECIAL CHILDREN

NABARD Recreation Club (NBRC), Thiruvananthapuram, as part of its charity activities distributed study kits to Rotary Institute for Children in Need of Special Care. Shri R Sundar, CGM & Managing Committee members of NBRC of Kerala RO and some of the staff members visited the school.

WINNERS OF RASHTRIYA BANK RAJBHASA SHIELD

The Rashtriya Bank Rajbhasha Shield—a best performance award—was shared between Andhra Pradesh and Telangana RO under region C, in the implementation of the official language.

NABARD SUPPORTS RURAL MART, NEIL ISLAND

With a view to making a platform available to SHG members to market their products Andaman & Nicobar RO in co-ordination with Yuvasakthi, an NGO, set up Rural Mart at Neil Island. The Rural Mart was inaugurated by Shri Hemant B Songadkar, GM-OIC.

KARNATAKA WINS BIG

Karnataka RO bagged three prestigious awards in the 'Large RO category' for its achievements during 2016-17. The Awards were presented during the 66th Business Plan Meet at Mussoorie, Uttarakhand. Shri MI Ganagi, CGM, received the awards from our Chairman and DMDs.
A LEGACY CONTINUES

Nothing can build a blissful humanity, better than donating organs for saving lives! And this has been proved right by one of our noble souls, Smt Sneha Yeolekar, who left us with a grieving heart recently. Needless to say, saving human life is one of the most righteous acts that one can ever consider in his/her lifetime and organ donation makes that righteousness possible.

Smt Yeolekar, who was 55-year-old working as a Senior Development Assistant at Department of Economic Analysis & Research (Head Office) suffered a subacute hemorrhage (bleeding outside the brain) at the workplace. She was immediately rushed to the hospital where the condition was detected. The situation was grim and the doctors informed that there was no hope for recovery. On Dr Sanjay Oak’s advice, (former dean of KEM Hospital), the family agreed to donate her kidneys, corneas, liver and heart.

Her heart was transplanted into a 37-year-old man from Satara who had been diagnosed with dilated cardiomyopathy (a condition in which the heart becomes enlarged and cannot pump blood efficiently). The kidney was transplanted to a 27-year-old woman who had a chronic kidney disease and the liver was transplanted into a 60-year-old woman from Kolkata who was suffering from decompensated liver disease. Corneas have been stored with an eye-bank. Wow! What a way to live forever.

While there are plenty of compelling reasons to donate organs, one of the reasons is self-satisfaction. The fact that one is involved in such a noble act is something that is worth emulation.

Statistics reveal that every day around 20 people die waiting for the organs and if such a timely help can save a life, then what else could be self-satisfying than this before the last breath. Nothing can compensate the loss of life but such acts are always remembered forever. Our deep condolences are there with the family but at the same time we in NABARD feel proud of their strength and salute their sense of responsibility towards the society.

Taking inspiration from the Yeolekar family, NABARD organised a lecture on ‘organ donation’ with the active support of volunteers from Shrimad Rajchandra Mission, Dharmpur, Gujarat, at its Head Office, Mumbai. Smt Yeolekar’s family participated in this interaction, along with a large number of NABARD staff. On this occasion, 72 members of staff filled the organ donation pledge forms provided by Shrimad Rajchandra Mission, Dharmpur.

Sneha, we are proud of you. And we miss you. But we know that you continue to live in six human beings and that brings a strange sense of joy and satisfaction.
SETTING BIG GOALS
Rohan Tupe, s/o RP Tupe, SDA, Maharashtra, has established himself as a seasoned footballer. A mechanical engineering student, he plays league matches organised by the Pune District Football Association for the team ‘Tiger Combine’. His name figures often in various newspapers as he has been the star player in many matches, helping the team win by critical goals.

A THOUGHT FOR THE ENVIRONMENT
To celebrate an eco-friendly Diwali, Soutrik Somaddar, s/o B Somaddar, AGM, Gujarat who is differently abled, together with his brother distributed 9W LED lamps to all the service providers of NABARD Tower and NABARD VIHAR, Ahmedabad. The idea was floated and funded by Soutrik with his meagre savings. He is currently pursuing BA-LLB course at Gujarat National Law University, Gandhinagar.

APPLAUDING A GOLDEN VOICE
Soumya Varma, d/o SP Varma, Head Office, received Women Achievers Award - 2017 for excelling in the field of music from Young Environmentalists Programme Trust at Mumbai. Soumya has been pursuing music professionally for around 20 years. She has performed on various TV channels and is also an approved artiste of All India Radio, Kolkata.

BUILDING BRIDGES
Anuja Gurele, d/o Om Prakash Gurele, Assistant Caretaker, Madhya Pradesh, a media professional aspirant who is currently pursuing a Master’s degree in Politics and International Relations from Central University of Gujarat went to China on a student exchange programme to SIAS International University, Xinzeng. The programme was conducted while she was completing Bachelor’s in Journalism and Mass Communication from Jagran Lakecity University, Bhopal. She spent five months in China during which visited various cities like Shanghai, Beijing, Zhengzhou, etc.

As an all-rounder ace student, Anuja has been involved with several projects ranging from film making projects to working with media firms like State News and Metromirror. She was also the editor of JLU special edition tabloid Sammelan Samachar.

LEGALLY ACCOMPLISHED
Asha Rajan, d/o Srividya Rajan, Manager, Head Office completed her LLB from ILS, Pune and went on to pursue her Master’s in Law from the Sciences Po University in France specialising in International Economic Law. She was awarded the prestigious Emile-Boutmy scholarship.

After her postgraduation, she interned with a few leading law firms in Paris specialising in International Arbitration. Asha was sworn in as an Advocate into the Paris Bar at the Palais des Justices and is currently working as a Senior Associate in a French law firm.
Promotions

CHIEF GENERAL MANAGER

AK Mohanty
New Delhi

AK Singh
Rajasthan

Arun K Shukla
Haryana

Bibhisian Naik
Head Office

HS Singh
Head Office

Kishan Singh
Himachal Pradesh

K Suresh Kumar
Andhra Pradesh

MK Chandekar
Head Office

NP Mohaptra
Chhatisgarh

SK Muzundar
Bihar

Sunil Chawla
Gujarat

GENERAL MANAGER

Anand Bajpai
Head Office

AVV Subramanian
Head Office

BBS Bish
Head Office

BN Hembram
Haryana

C Udayabhaskar
Telangana

Devasis Padhi
Maharashtra

DK Kapila
Haryana

DK Rautray
Bihar
Achievements

CLASS 10

Aishwarya
d/o MK Brinda, 10 CGPA
Kerala

Akshaya Narasimhan
d/o CDL Narasimhan,
10 CGPA
Head Office

Arunav Siddarth
s/o K Balachandran,
9.4 CGPA
Head Office

Disha Chatta
d/o Renu Chatta, 10
CGPA
Punjab

Divya Mahesh
d/o Bindu Mahesh,
10 CGPA,
Gujarat

Gaurav Kulkarni
s/o Anil Kulkarni,
10 CGPA
BIRD Mangaluru

Kaustubh Hariharaputran
s/o Sudha Hariharaputran,
9.6 CGPA
Tamil Nadu

Moksh Pahuja
d/o Sunil Pahuja, 10 CGPA
Haryana

Natasha Rebbello
d/o HHIS Rebbello, 86.80%
Head Office

Pranav Gopal
s/o MR Gopal, 9.8 CGPA
BIRD Lucknow

Purva Govekar
d/o AR Govekar, 83.40%
Maharashtra
Achievements contd...

Rohini Yekbote
d/o Rama Rao Yekbote, 9.9 CGPA
Uttarakhand

Sarthak Dutta
s/o RK Dutta, 9.6 CGPA
Punjab

Subham Mohapatra
s/o NP Mohapatra, 10 CGPA
Chattisgarh

Vishwanath Haryan
s/o VB Haryan, 81.20%
Maharashtra

Abhijit Arora
s/o Dr Mohinder Kumar, 83.80%
Head Office

Happy Retirement!

BG Mukhopadhyay, CGM,
Head Office

PS Dolas, CGM,
Head Office

TK Hazarika, CGM,
Head Office

VR Raveendranath, CGM,
Kerala

MK Mandal, GM
Kolkata

VK Bedi, GM,
Haryana

SM Khose, DGM,
Maharashtra

VK Sharma, DGM,
Head Office

AH Khan, AGM,
Maharashtra

GK Singh, AGM,
Uttar Pradesh

CLASS 12

Bhaskar Mahajan
d/o NK Gupta, 89.20%
Punjab

Mayuri Bhujbal
d/o UN Bhujbal, 71.23%
Maharashtra

Puja Kalivarapu
d/o Jagadeesh Kalivarapu, 93.60%
Arunachal Pradesh

Ritwick Bhattacharya
s/o S Bhattacharya, 76%
Haryana

Sakshi Dube
s/o BV Dube, 80.62%
Maharashtra
NABARD PARIVAR IS GLAD TO ANNOUNCE THE RESULTS OF THE ANNUAL COMPETITION

ENGLISH TRAVELOGUE
First Prize  Dr. Mohinder Kumar  Head Office  ₹10000
Second Prize  Bidisha Dora  Head Office  ₹7500
Third Prize  Bibhu Prasad Kar  Odisha  ₹5000

ENGLISH ESSAY FOR JUNIOR PARIVAR II
First Prize  Garvil Singhal  s/o BK Singhal, Head Office  ₹10000
Second Prize  Sushree Sangita Panigrahi  d/o SS Panigrahi, Odisha  ₹7500
Third Prize  Cristina Verghe  d/o Sudha Verghe, Head Office  ₹5000

ENGLISH POETRY
First Prize  Ashwin Drummond  Head Office  ₹10000
Second Prize  Sweta Singh  Head Office  ₹7500
Third Prize  Praxima Parida  Odisha  ₹5000

ENGLISH SHORT STORY
First Prize  Lakshmi Priya  w/o JSV Raghu, Tamil Nadu  ₹10000
Second Prize  Sunil K Tarai  Odisha  ₹7500
Third Prize  Sree Aravanthini RJ  Tamil Nadu  ₹5000

CREATIVE WRITING RETIREES
First Prize  Dr S Santhanam  Retd GM, Maharashtra  ₹10000
Second Prize  KL Vinaya  Retd GM, Karnataka  ₹7500
Third Prize  Neelam Manikar  Retd AGM, Maharashtra  ₹5000

HINDI TRAVELOGUE
First Prize  Manjula Wadhwa  Harayana  ₹10000
Second Prize  Sheetal Hakke  Head Office  ₹7500
Third Prize  PK Jha  Mumbai  ₹5000

HINDI ESSAY FOR JUNIOR PARIVAR II
Third Prize  Nishant Pahwa  s/o Kailash Pahwa, Punjab  ₹5000

HINDI POETRY
First Prize  Sheetal Hakke  Head Office  ₹10000
Second Prize  Amrit K Barnwal  Himachal Pradesh  ₹7500
Third Prize  Sharda Prasad Verma  Head Office  ₹5000

HINDI SHORT STORY
First Prize  Sharda Prasad Verma  Head Office  ₹10000
Second Prize  PK Jha  Head Office  ₹7500
Third Prize  Manish Manda  Gujarat  ₹5000

PAINTING FOR JUNIOR PARIVAR I
First Prize  Selina Sahoo  w/o Bhanu Pratap Sahoo, Head Office  ₹10000
Second Prize  Areeza Javed  d/o Qamar Javed, Head Office  ₹7500
Third Prize  Sudhanshu Panigrahi  s/o SS Panigrahi, Odisha  ₹5000

PHOTOGRAPHY
First Prize  Yogita Khandge  Maharashtra  ₹10000
Second Prize  Chandrasekhar Singh  Head Office  ₹7500
Third Prize  Anthony Arul Ilango  Tamil Nadu  ₹5000

CONGRATULATIONS TO THE WINNERS!
A big round of applause for Parivar members who participated and made this competition a grand success. Kudos!

We extend our sincere thanks to the judges drawn from the field of media and advertising. And finally to all the Parivar members and readers; we want to hear from you. Your suggestions, constructive criticisms can still better your journal.

Do write to us.
As an institution, we have traversed a long journey over the last 35 years. However, there is very limited database (photographs, press clippings, videos etc.) which documents this journey. And this lack of information is a huge impediment in taking up any meaningful work in writing the history of this great institution.

We realize that building a database of this kind will require a huge team effort cutting across grades and regional offices. This is therefore a request to each and everyone amongst us to be a part of this exercise. And being a part simply means sharing any of the following resources:

1. Any information/photos about NABARD immediately prior to formation of NABARD
2. Press releases/photos etc. about tabling of NABARD Bill and formation of NABARD
3. Launching of NABARD in 1981 – photos and news coverage
4. Important events when NABARD engaged with external agencies/ministries
5. Handling tragedies like fall of Poonam Chambers
6. Inauguration of new offices and buildings
7. Milestone and important events where important personalities visited NABARD
8. Inauguration of NABARD subsidiaries heads
9. Factually correct incidents and anecdotes which help us understand our history better

In addition to the above, you are welcome to share any information which you believe will help us write the history of our institution. Please connect with us on ccd@nabard.org or 022-26539843 if you have any information you want to share.

Come, be a part of this great expedition!

Corporate Communications Department