यूनियन धारा
Union Dhara

कायांतरण TRANSFORMATION

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ऑफ इंडिया

Union Bank
of India

अनुक्रमणिका Contents

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प्रिय मित्रों,

'अगर आप परिवर्तन उन्मुख नहीं हैं, तो आपका अंत हो जाता है.'

– बेंजामिन फ्रैंकलिन

मुझे यह जानकर प्रसन्नता हुई कि 'यूनियन धारा' का नवीनतम अंक 'कायांतरण विशेषांक' के रूप में प्रकाशित हो रहा है.

हम आज एक डिजिटली रूप से जुड़ी हुई दुनिया में रह रहे हैं, जहां बहुत तेजी से बदलाव हो रहे हैं. यहाँ प्रतिदिन नए–नए व्यावसायिक मॉडल उभरकर सामने आ रहे हैं और मौजूदा व्यवसाय को बाधित कर रहे हैं. अपने अस्तित्व को बनाए रखने और समृद्धि को बरकरार रखने के लिए किसी भी व्यवसाय मॉडल/प्रक्रिया को निरंतर नई प्रौद्योगिकी और प्रक्रियाओं को अपनाते हुए नवोन्मेष और कायांतरण के साथ आगे बढ़ना होगा.

हमारा बैंक पिछले कुछ वर्षों में प्रक्रियाओं एवं प्रणालियों में संशोधन के लिए विभिन्न संरचनात्मक, रणनीतिक और डिजिटल परिवर्तनों से गुजरा है. परिवर्तन के इस एक हिस्से को अपनाते हुए, नए प्रवर्तनों को प्रोत्साहित करने के साथ संवेग (momentum) को बनाए रखना ही, इस प्रतिस्पर्धात्मक माहौल में हमें भीड़ से अलग रखता है. सभी यूनियनाईट्स ने इन बदलावों/परिवर्तनों को अपनाकर

Dear Friends,

'When you're finished changing, you're finished'

-Benjamin Franklin

I am delighted to learn that Union Dhara is coming out with a special edition on Transformation.

We are living in a digitally connected world which is changing fast. New business models are emerging every day and disrupting the existing business. Any business model/process should go for constant innovation and metamorphosis by adopting new technology and processes to survive and prosper.

Our Bank has gone through various structural, strategic and digital transformations over the past few years to bring changes in the processes and systems. While adopting to change is one part of transformation, sustaining the momentum by making consistent effort to reinforce the new initiatives, makes the difference in this competitive environment.All unionites have made our previous transfor-

और आत्मसात कर हमारी पिछली परिवर्तन प्रक्रियाओं को सफल बनाया है.

कारोबार प्रक्रिया प्रवर्तन बैंक के लिए सफलता की कुंजी है और यह गतिशीलता बैंकिंग परिदृश्य को दक्षता और स्थिरता की ओर लेकर जाती है. हाल ही में हमारे बैंक ने आस्तियों की गुणवत्ता और स्थायी व्यापार संवृद्धि में सुधार के साथ प्रमुख क्षेत्रों में प्रक्रिया दक्षता लाने से संबंधित मुख्य परिवर्तनशील पहल शुरू की है. केंद्रीकरण, वर्टिकलाईजेशन और डिजिटलीकरण हमारे बैंक के महत्वपूर्ण परिवर्तन हैं और हमारे विजन 2020 को प्राप्त करने के प्रमुख सिद्धांत हैं.

कृषि सहित ऋण के सभी क्षेत्रों में केंद्रीयकृत प्रसंस्करण केन्द्रों (यूनियन समृद्धि केंद्र खोलने) के निर्माण से आस्ति गुणवत्ता के प्रयोजन को नयी शुरुआत मिलेगी. नए ग्राहक अधिग्रहण की आवश्यकता को पूरा करने के लिए ग्राहक अधिग्रहण समूह के रूप में एक अलग विभाग का गठन किया गया है, जो वर्तमान प्रतिस्पर्धी वातावरण में समय की मांग को पूरा करता है. सभी क्षेत्रों में डिजिटल बनना वैश्विक आभासी दुनिया में जीवित रहने की कुंजी है, अतः इन क्षेत्रों में नए विस्तारों को खोला गया और फिनेकल 10 संस्करण में माइग्रेशन किया गया ताकि बेहतर तथा उन्नत सेवा प्रदान करने के लिए प्रौद्योगिकी का लाभ उठाया जाए. साथ ही व्यापार विश्लेषण को मजबूत करके कार्यनिष्पादन को उन्नत करने हेतु भी इन क्षेत्रों में महत्त्वपूर्ण पहल किए गए हैं.

ये सभी बदलाव प्रक्रियाएँ तभी सफल हो सकती हैं, यदि हमारे कर्मचारियों के पास त्वरित स्वीकार्य क्षमता और सुगम सुपुर्दगी हो. वर्तमान परिदृश्य और व्यवधानों को देखते हुए, हम बैंक के क्षेत्र में बहुत से बदलावों की अपेक्षा कर सकते हैं और प्रत्येक कर्मचारी को परिवर्तनों को अपनाने और इस महान संस्था को अधिक से अधिक ऊंचाइयों तक ले जाने के लिए तत्पर रहना चाहिए.

mation processes a success, by accepting and adopting the changes.

Business Process Transformation is the key to success for the bank and it leads to efficiency and sustainability towards the dynamic banking scenario. The major transformation initiatives taken by our bank in the recent past have been related to bringing process efficiency in key areas to improve asset quality and sustainable improved business growth. Centralization, Verticalization and Digitization have been the key transformations in our bank and a major tenet to achieve our Vision 2020.

Creation of Centralized Processing Cells in all areas of credit including Agriculture (opening of Union Samriddhi kendras) embarks upon the major concern of asset quality. Formation of Customer Acquisition Group as a separate vertical has been done mainly to cater to new customer acquisition which forms the need of the hour in the present competitive environment. Going Digital in all areas is the key for survival in the global virtual world, hence opening new vistas in this areas and migration to Finacle 10 version to leverage technology for better and advanced service as well as enhance the performance by strengthening the business analytics are some of the major initiatives in these areas.

All these changed processes can be successful only if we have quicker adaptability and smooth delivery from the employees. Considering present scenario and disruptions, we can expect a lot of changes in the bank's landscape and every employee should be ready for adopting and adapting to the changes and taking forward this great institution to greater heights.

हार्दिक शुभकामनाओं के साथ!   With best wishes,

राजकिरण रै जी.   Rajkiran Rai G.

संपादकीय
EDITORIAL

साथियो,

परिवर्तन का मतलब है नवीन विचारों के साथ एक बड़ा बदलाव जो दृष्टिकोण और अंतर्दृष्टि को पूरी तरह से बदल देता है. यह मतों/विश्वास को भी बदलता है, ताकि कार्य करने के तरीक़े सहज हो जाएं और वांछित परिणाम प्राप्त कर सकें. संगठनात्मक संदर्भ में, यह गहन और आमूल परिवर्तन की एक प्रक्रिया है जो संगठन को एक नई दिशा देती है और इसकी प्रभावशीलता एक अलग स्तर की हो जाती है.

यूनियन बैंक ऑफ इंडिया में, परिवर्तन के तीन पहलू हैं. तीन अलग–अलग पहलुओं में से पहला है लोग, जिसमें शामिल हैं– जॉब फैमिली, लीडरशिप डेवलपमेंट, पीएमएस, यूनियन सुविधा, आरईएमएएस आदि, दूसरा पहलू है प्रक्रिया जिसमें शामिल हैं– सीएजी, केंद्रीकरण, वर्टिकलाईजेशन, विशेषज्ञता (अनुश्रवण) आदि, और तीसरा पहलू है प्रौद्योगिकी जो आज की तकनीकी आधारित दुनिया में सबसे महत्वपूर्ण है और इसमें शामिल हैं– फिनेकल10, डीएआरटी, सीएमआरडी पोर्टल इत्यादि. हमारे रोज़ाना के काम–काज में इन तीनों पहलुओं को ध्यान में रखते हुए तथा इनका उपयोग करके बैंक सफलतापूर्वक आगे बढ़ रहा है.

परिवर्तन आजीवन उपाय नहीं बल्कि निरंतर प्रक्रिया है जो कदम–दर–कदम शुरू होती है. इसकी तुलना उस सुंदर तितली से की जा सकती है जो लार्वा और फिर प्यूपा के बाद अंडे से एक सुंदर तितली में परिवर्तित हो जाती है. प्रत्येक चरण के अलग लक्ष्य और अलग परिणाम होते हैं, लेकिन एक बात तय है कि हम तितली को वापस अंडे, लार्वा या प्यूपा में नहीं बदल सकते. बदलाव अपरिवर्तनीय है. यूनियन धारा का यह परिवर्तन विशेषांक निश्चित रूप से पाठकों को नए विचार और जानकारी देगा.

इस अंक की संकल्पना देने के लिए मैं अपने संपादकीय बोर्ड की शुक्रगुजार हूँ. श्री कल्याण कुमार, महाप्रबंधक, बीपीटी और उनकी टीम का इस नए पहलू में मेरी मदद करने और इनपुट देने के लिए विशेष धन्यवाद. पढ़ने का आनंद लें.

Friends,

Transformation implies a major change with innovative ideas which totally changes the outlook and insight. It also modifies beliefs so that actions become natural, thereby achieving the desired results. In an organisational context it is a process of profound and radical change that orients an Organisation in a new direction and takes it to an entirely different level of effectiveness.

In Union Bank of India, Transformation works on three different aspects. Out of these three aspects, the first aspect is People which includes Job Family, Leadership Development, PMS, Union Suvidha, REMAS, etc., the Second one is the Process which includes CAG, Centralisation, Verticalisation, Specialisation (Monitoring) etc and the third aspect, which is the most important one in today's techno-savvy world is the Technology which includes FIN10, DART, CMRD Portal etc. Taking into consideration and applying these three aspects in our day- today working, Bank is moving ahead with vibrant success.

Transformation is not a one time measure but it is a continuous process which starts step by step. It can be compared with the metamorphosis of egg into a beautiful butterfly through the stage of larva and pupa. Each stage has a different goal and different results, but one thing is sure that we cannot change the Butterfly into egg, larva or pupa again. The change is irreversible. This Transformation issue of Union Dhara will definitely give readers new ideas and inputs.

I am thankful to my Editorial Board for giving the idea of this issue. My special thanks to Mr. Kalyan Kumar, GM, BPT and his team for helping me out in this new aspect and sharing inputs. Happy Reading!

आपकी,   Yours truly,
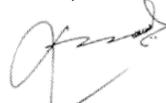
डॉ. सुलभा कोरे   Dr. Sulabha Kore

साहित्यकारों के साहित्यकार
आचार्य शिवपूजन सहाय

हिन्दी-साहित्य जगत में देश की आजादी के पूर्व अनेक यशस्वी साहित्यकार हुए, जो हिन्दी-नभ में नक्षत्र की भाँति दीप्तिमान रहे हैं. इन साहित्यकारों ने न केवल हिन्दी साहित्य जगत को नई दिशा दी बल्कि उन्होंने स्वतंत्रता की लड़ाई में भी योगदान दिया. ऐसे में एक हिन्दी साहित्यकार ने न केवल स्वयं लिखा बल्कि दूसरों को लिखने हेतु प्रेरित किया और साथ ही दूसरों की लिखी हुई रचनाओं को अपने भाषा-कौशल से सँवारा भी! सशक्त भाषा के प्रतिमान, विनम्रता की प्रतिमूर्ति शिवपूजन सहाय जी सचमुच हिन्दी-गगन के चमकते ध्रुव तारे की तरह थे.

शिवपूजन सहाय जी का जन्म बिहार प्रान्त के तत्कालीन शाहाबाद जिले के अन्तर्गत (अब बक्सर जिला) के उनवाँस ग्राम में 09 अगस्त 1893 को हुआ था. पिता श्री बागीश्वरी दयाल अत्यन्त धार्मिक स्वभाव के थे. प्रारम्भिक शिक्षा गाँव की पाठशाला में ही हुई. के.जे. एकेडमी, आरा से मैट्रिक की परीक्षा वर्ष 1913 में उत्तीर्ण की. पिता का साया 1906 में ही उठ गया था. मात्र 14 वर्ष की अवस्था में पहला विवाह वर्ष 1907 में हुआ. मगर दो-तीन महीने बाद ही पत्नी चल बसी. फिर वर्ष 1908 में ही दूसरी शादी हुई. सब कुछ यथावत् चलता रहा. जीवन में अर्थाभाव के चलते बनारस की कचहरी में नकल बनाने का कार्य करना पड़ा.

वर्ष 1917 में वे आरा के ख्याति प्राप्त टाउन स्कूल में हिन्दी शिक्षक बने. परंतु वर्ष 1920-21 में नौकरी छोड़कर आप गाँधी जी के असहयोग आन्दोलन में कूद पड़े और आरा नागरी प्रचारिणी सभा में सहकारी मंत्री बने. लगन और तत्परता से उन्होंने नागरी प्रचारिणी सभा का कार्य किया. सभा द्वारा प्रकाशित 'हरिऔध' अभिनन्दन ग्रंथ और

'राजेन्द्र' अभिनन्दन ग्रंथ के आप संपादक थे.

सहाय जी ने इसी दौरान स्वतंत्र लेखन का कार्य प्रारम्भ किया. आरा में ही हर प्रसाद जालान के प्रयास से प्रकाशित 'मारवाड़ी सुधार' के संपादक के रूप में आपने अपनी साहित्यिक प्रतिभा का अद्भुत परिचय दिया. आरा के उस समय के प्रतिष्ठित साहित्यकार पं. ईश्वरी प्रसाद शर्मा से परिचय के सूत्र में काफी दृढ़ होते गये और उन्हीं के अनुरोध पर आप कलकत्ता से प्रकाशित होने वाले साप्ताहिक पत्र 'मतवाला' के संपादकीय परिवार में शामिल हो गये. आपकी लेखनी से सँवर कर 'मतवाला' सचमुच उस समय का एक लोकप्रिय पत्र बन गया. वर्ष 1929 में इन्हें लखनऊ से बुलावा आया और वहाँ आप 'माधुरी' के संपादकीय परिवार में शामिल हो गये. 'माधुरी' अपने नये कलेवर में चमक उठी. लखनऊ में ही प्रेमचन्द के चर्चित उपन्यास 'रंगभूमि' का संपादन भी आपने किया. मगर लखनऊ में दंगा हो जाने की वजह से आपको वहाँ से लौटना पड़ा. फिर आप 'मतवाला' के आकर्षण में बँधे कलकत्ता आ गये. यहीं पर साहित्य मनीषी 'निराला जी' और मतवाला-मंडल के सहयोगी मुंशी नवजादिक लाल से घनिष्ठता बढ़ी. मतवाला के मालिक महादेव प्रसाद सेठ, साहित्यकारों का बहुत सम्मान करते थे. करीब दो वर्षों तक सहाय जी मतवाला-मंडल की मित्र-मंडली में 'सबको हँसते-हँसाते' साहित्य को नई दिशा देते रहे. फिर वर्ष 1926 में लहेरिया सराय, दरभंगा के पुस्तक-भंडार में आ गये, जिसके स्वामी आचार्य रामलोचन शरण जी थे.

लहेरिया सराय का पुस्तक-भंडार आपकी उपस्थिति से जगमगा उठा और चोटी के साहित्यकारों का यहाँ जमावड़ा लगने लगा. उनसे मिलने वालों में सर्वश्री हवलदार त्रिपाठी, बेनीपुरी, अच्युतानन्द, रामधारी
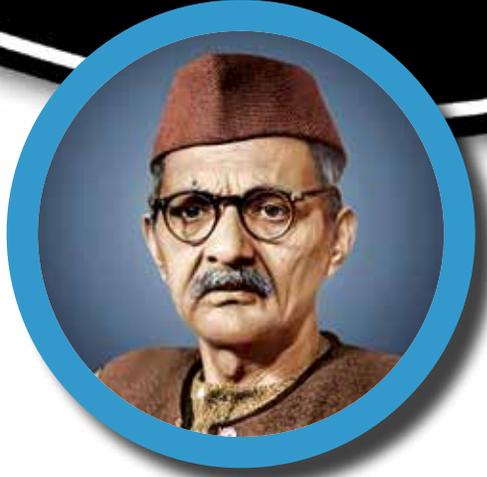
सिंह 'दिनकर', हरि मोहन झा, कलेक्टर सिंह 'केसरी' सहित अनेक नवोदित कवि-लेखक थे. लहेरिया सराय का पुस्तक-भंडार सचमुच साहित्यकारों का तीर्थ-स्थल बन गया था. शिवपूजन सहाय जी की धर्मपत्नी सबका आतिथ्य किया करती थी. नवम्बर 1926 में सहाय जी की दूसरी पत्नी का भी देहान्त हो गया. यह तो वज्रपात था लेकिन बहुत जीवटता से वे साहित्य-साधना की आराधना में पूर्ववत् लगे रहे.

लहेरिया सराय से आकर आप काशी में कार्यरत हो गये. समय-चक्र अपनी गति से चलता रहा. पत्नी की मृत्यु के समय शिवपूजन सहाय मात्र 33 वर्ष के थे. मित्र-मंडली के आग्रह से और परिवारवालों के दबाव से आपकी तीसरी शादी 21 मई 1928 को सम्पन्न हुई. पूरी साहित्य-मंडली बारात में शामिल हुई. महाप्राण निराला बारात का नेतृत्व कर रहे थे. रामवृक्ष बेनीपुरी, नवजादिक लाल, पांडेय बेचन शर्मा 'उग्र' सहित अनेक वरिष्ठ एवं युवा साहित्यकार इस विवाह में शामिल हुए थे. काशी में फिर साहित्यकारों की भीड़ जमने लगी. 'बालक' अपने समय का एक सशक्त साहित्यिक मासिक पत्र था. इसी बीच बिहार के सुल्तानगंज से एक मासिक पत्र 'गंगा' निकालने की योजना बनी. इसके संपादक श्री रामगोविन्द त्रिवेदी जी ने अपने अभिन्न मित्र जयशंकर प्रसाद जी से एक सह-संपादक के लिए परामर्श मांगा. प्रसाद जी ने अपने पत्र में श्री शिवपूजन सहाय जी का नाम सुझाया. इस प्रकार प्रसादजी के सुझाव और त्रिवेदी जी के आग्रह पर शिवपूजन सहाय जी 'गंगा' के संपादकीय परिवार में शामिल हो गये और
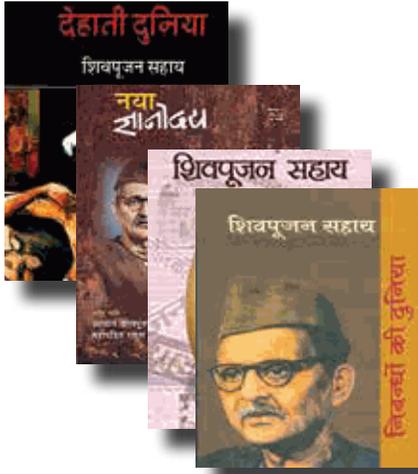
सन् 1931 के दिसम्बर तक सुल्तानगंज, भागलपुर में रहकर 'गंगा' का संपादन किया.

काशी आ कर वे पाक्षिक 'जागरण' का संपादन करने लगे. लहेरिया सराय में रहकर पुस्तकों के प्रकाशन के साथ 'बालक' का संपादन भी करते रहे. गंगा के संपादन के क्रम में उनकी सिद्धहस्तता देखने लायक थी.

यद्यपि शिवपूजन सहाय जी की शैक्षणिक योग्यता केवल मैट्रिक थी मगर काशी विश्वविद्यालय के दो दिग्गज प्रोफेसर बाबू श्यामसुन्दर दास और पं. रामचन्द्र शुक्ल की संस्तुति पर शिवपूजन सहाय जी को प्राध्यापक के पद पर राजेन्द्र कॉलेज, छपरा के लिए चयनित किया गया और वहाँ का साहित्यिक वातावरण उल्लसित हो उठा. बाद में द्विज जी के औरंगाबाद चले जाने से शिवपूजन सहाय जी वहाँ के विभागाध्यक्ष हो गये. लेकिन 5-6 सालों में वहाँ से आप 21 अगस्त 1945 को 'हिमालय' का संपादन करने फिर लहेरिया सराय आ गये.

उस समय के सभी प्रख्यात लेखक अपनी पांडुलिपियाँ शिवपूजन सहाय को देकर निश्चिन्त हो जाते थे. कहा जाता है कि जयशंकर प्रसाद जी की 'कामायनी' की पांडुलिपि को भी शिवपूजन सहाय जी ने देखा था और उनके द्वारा देख लेने के बाद ही उसकी छपाई हुई थी. दिनकर जी ने अपनी पहली कृति 'रेणुका' के प्रकाशन के बारे में लिखा है– ''कवि के रूप में लोग मुझे थोड़ा-बहुत पहले भी जान चुके थे, किन्तु पुस्तक-लेखक के रूप में मुझे पेश करने का काम शिवपूजन बाबू ने किया.

अखिल भारतीय हिन्दी साहित्य सम्मेलन के जयपुर अधिवेशन का 25 सितम्बर 1944 को आपने सभापतित्व किया, जिसमें देश के चोटी के साहित्यकार पधारे थे.

वर्ष 1947 में बसन्त पंचमी के दिन काशी में 'निराला स्वर्ण जयन्ती महोत्सव' धूम-धाम से मनाया गया और निराला जी हमेशा साथ-साथ ही दिख रहे थे. डॉ. राजेन्द्र प्रसाद की आत्मकथा का भी आपने मनोयोगपूर्वक सम्पादन किया.

'बिहार हिन्दी साहित्य सम्मेलन' का विराट अधिवेशन वर्ष 1925 में दरभंगा में हुआ, जिसका सभापतित्व डॉ. राजेन्द्र प्रसाद ने किया था.

दिनांक 19 जुलाई 1950 को आचार्य श्री शिवपूजन सहाय ने कॉलेज से त्यागपत्र देकर हिन्दी साहित्य परिषद के मंत्री का पद संभाल लिया. हिन्दी साहित्य परिषद में एक नयी जान आ गई. 11 और 12 मार्च 1951 को तत्कालीन राज्यपाल माधव श्रीहरि अणे के करकमलों द्वारा परिषद का उद्घाटन समारोह भव्यता के साथ सम्पन्न हुआ. 01 अप्रैल 1956 से आचार्य शिवपूजन सहाय मंत्री से संचालक हो गया. उन्होंने 31 अगस्त 1959 तक परिषद की उल्लेखनीय और अनुकरणीय सेवा की. परिषद ने साठ गौरव-ग्रंथ प्रकाशित किए, अनुसंधान पुस्तकालय का गठन कर उसमें दस हजार दुर्लभ पुस्तकें मंगवायी तथा चोटी के विद्वानों की भाषण-माला आयोजित करवायी.

बिहार के साहित्यिक इतिहास के दो खंड वे लिख गये थे, इसे ही वे अपने जीवन का अन्तिम और एक मात्र कार्य कहते थे. मगर इसके दो भाग प्रकाशित हो पाये. 26 जनवरी 1960 को भारत सरकार द्वारा उन्हें 'पद्मभूषण' अलंकरण से विभूषित किया गया. 09 अगस्त 1961 को उनकी 68वीं वर्ष गाँठ पर पटना नगर निगम द्वारा उन्हें सम्मानित किया गया. 03 मार्च 1962 को भागलपुर विश्वविद्यालय द्वारा उन्हें मानद डि. लिट्. की उपाधि प्रदान की गई. स्वास्थ्य में गिरावट आने पर भी उन्होंने डॉ. राजेन्द्र प्रसाद को समर्पित अभिनन्दन ग्रंथ 'बिहार की महिलाएँ' का संपादन स्वीकार कर लिया. उनके लिए साहित्य-जगत् की कोई भी उपाधि छोटी पड़

जाती थी. इसलिए किसी ने उन्हें 'साहित्यिक संत' कहा तो किसी ने उन्हें 'अपरिमेय आत्मीयता के अवतार' से सम्बोधित किया. किसी ने उन्हें 'सम्पादकाचार्य' कहा तो किसी ने 'विनयमूर्ति' कहकर उनका मान बढ़ाया.

अभी तक सहाय जी पर कई बीमारियाँ घेरा डाल चुकी थीं. इसी बीच साहित्य के सहयोगी संपादक आचार्य नलिन विलोचन शर्मा का भी देहावसान हो गया. उनकी स्मृति में नवम्बर 1962 के साहित्य का 'नलिन स्मृति अंक' प्रकाशित हुआ. शिवपूजन सहाय जी की आँखें भी अब जवाब दे चुकी थीं. दि. 21 जनवरी 1963 की ब्रह्मबेला में 3.15 बजे शिवपूजन सहाय जी ने भी सदा के लिए अपनी आँखें मूंद ली. बिहार में साहित्यिक वीरानता छा गई. पटना के बाँस घाट पर उनकी अन्त्येष्टि में सारा पटना उमड़ पड़ा था.

शिवपूजन सहाय जी ने करीब 40 वर्षों तक हिन्दी की अनवरत सेवा की. अपनी साहित्यिक साधना में उन्होंने करीब तेरह पत्र-पत्रिकाओं का संपादक बनकर उसे सँवारा था और अपनी अमिट छाप छोड़ी थी. उनकी 'मुण्डमाल' कहानी और कहानी का प्लाट आज भी हिन्दी-जगत् की श्रेष्ठतम कहानियों में गिनी जाती हैं.

साहित्य-लेखन के सम्बन्ध में शिवपूजन सहाय जी कहा करते थे–''साहित्य युग का आइना है. वह पूर्ण सावधानी से रचा जाना चाहिए कि आने वाली पीढ़ियाँ उसकी भूल पर उँगली न उठा सके.''

सहाय जी ने असंख्य कृतियों का संपादन कर केवल लेख, कविता तक ही नहीं बल्कि पत्रकारिता के क्षेत्र में भी अमिट योगदान दिया. उनकी कुछ रचनाएं आज भी युगांतकारी हैं जिनमें आंचलिक उपन्यास 'देहाती दुनिया', 'मतवाला' 'माधुरी', 'गंगा जागरण' 'हिमालय' 'हिन्दी भाषा और साहित्य', 'शिवपूजन रचनावली' आदि प्रमुख है.

आज भी उनका नाम हम सभी को हिन्दी साहित्य के प्रति सदैव प्रेरणा प्रदान करता है.

उपासना वर्मा
क्षे.का. पटना

मेरी माँ

घुटनों पर रेंगते - रेंगते न जाने,
कब पैरों पर खड़ी हुई हूँ।
माँ बोलते बोलते,
पूरी भाषा सीख गई हूँ।
खाना तो पहले हमें खिलाती हैं,
बाद में वह खुद खाती है ।
मेरी सब चीजें चुन चुन कर खरीदती है,
वह अपने लिए कुछ न रखती है ।
हमारी खुशी में,
खुद खुश हो जाती है।
दुःख में हमारे,
वह अपने आँसू बहाती है।
कितने खुश नसीब हैं हम,
पास हमारे माँ है।
उसका साया ही,
हमारे लिए आसमाँ है।
उसकी हर दुआ हमें कुबूल है,
माँ तो ममता का फूल है।
कितनी भी हो जाऊ बड़ी,
माँ, मैं आज भी तेरी लाली हूँ।

के. दिव्या
क्षे.का. विजयवाडा

विश्वास

पाना बहुत ही मुश्किल होगा,
खोना है आसान,
पा लिए तो अडिग हो ऐसे,
जैसे हो पाषाण।
जहां बंधी आशा की किरणें,
जहां लगे रिश्तों का मेला,
कच्चे धागों से बंधा हुआ
टीका हुआ विश्वास अकेला।
हो भाई–बहन या पिता–पुत्र
परम सखा हो या मनमित,
विश्वास पे टीका हुआ है
जग में सारे रिश्तों की प्रीत।
ना भय ना असफलताओं का डर
चल दिए निडर होकर प्रखर,
हर जीत तुम्हारी सखा बने
विश्वास अडिग हो दिल में अगर।
असफलता की गलियों में भी
चलकर विजयी होता है,
वो बीज जीत का बोता है
विश्वास अगर ना खोता है।
मन में दृढ़ संकल्प लिए
खुद ही पे रहे जिसका भी मान,
बाधाएं चाहे हो निर्निमेष
पुरुष वही बनता महान।
पाना बहुत ही मुश्किल होता
खोना है आसान,
पा लिए तो अडिग हो ऐसा
जैसे हो पाषाण।

मनीष कुमार
डूमर तराई शाखा, रायपुर

प्रिय तुम ही मेरी धन – लक्ष्मी

प्रिय क्यूँ तुम नए-नए सूट सिलाती हो
पुरानी साड़ी में भी,
तुम अप्सरा सी नजर आती हो ।
इन ब्यूटी पार्लरों के चक्करों में न पड़ा करो
अपने चाँद से चेहरे को,
क्रीम पाउडर से यूं न ढका करो ।
रेस्टोरेन्ट, होटल के खाने में क्या रखा है?
तुम्हारे हाथों से बना बैंगन का भर्ता,
इनसे लाख गुना अच्छा है।
इन सैर सपाटों में वो बात कहाँ?
तुम्हारे मायके जैसा ऐशो आराम कहाँ ?
नौकरों से खिटपीट में, मत सेहत तुम
अपनी खराब करो।
झाड़ू-पोंछा लगा हल्का सा व्यायाम करो।
सोने-चाँदी में मिलती
आज सौ- सौ खोट है।
तुम्हारी सुंदरता ही
24 कैरेट प्योर गोल्ड है।
माया-माया मत किया कर पगली,
यह तो महा ठगनी है।
मेरे इस घर आँगन की तो,
तू ही असली धन लक्ष्मी है ।

अजय लोहरे
क्षे.का.इंदौर

भारत का जिब्राल्टर

कुछ पन्नों में दबा-दबा सा
कुछ पत्थरों में गढ़ा-गढ़ा सा
कुछ अक्षरों पर जमा-जमा सा
गोपचाल पर्वत पर बना-बना सा।

इतिहास की यह इबादत है
कुछ कहती है, कुछ सुनाती है
राजाओं के मन में बसती थी
कुछ कोशिश थी इसको पाने की
नाम अनोखा नाम निराला
अभेद दुर्ग ग्वालियर हमारा।

दो भाग हैं इसके पूरे
एक महल है गुजरी का
एक मंदिर है मान महल का
तोमर वंश का शासक मान
आठ सदी में बनता कम
बनाता है इसको महान

उंची चोटी तीन सौ फिट की
तीन किलोमीटर में है फैला
मध्य कालीन का जीवंत नमूना
है इतिहास का सुनहरा पन्ना
अनेक राजाओं का शासन था
कहीं पाल कहीं प्रतिहार
कही मुगल कहीं तोमर
हर राजवंश की चाह थी यह
भारत का था दक्षिणी दरवाजा
अभेद था इसका हर एक कोना
आराम शाह नाम का था एक राजा
थी जिसकी यह राजधानी
हुई थी जिसके लिए बलिदान
थी वो एक झाँसी की रानी
साँस बहू का मंदिर इसमें
कहते हैं इसको सहस्त्रबाहु
और है एक तेली का मंदिर
हुआ है काम जिस पर बारीकी से
पहला सुरजसेन था राजा
जिसके नाम पर है सूरज कुंड
संग्रहालय भी है स्थित
जिसमें रखी है दुर्लभ कृतियां
वास्तुकला भी जिसमें चीन की
ड्रैगन का भी मुख दिखता है
बतलाता है रिश्ता दोनों का
जैन तीर्थंकरो की भी मूर्ति
हुआ था काम जिस पर बारीकी से
बलुआ पत्थर से निर्मित
खड़ी चढ़ाई भी है जिसमें
हर राजा की चाहत उसको
इसीलिए कहते भारत का जिब्राल्टर इसको

धीरज अग्रवाल
क्षे.का. ग्वालियर

मेहनत .... सबसे बड़ी

छोटी उम्र में घर छूटा

कुछ बनने को शहर छूटा

बित गए दिन संघर्षों में

वो बचपन अब मुझसे क्यों रूठा

आँखों में आशा और दिल में डर था

फिर भी हिम्मत बड़ी और

हौसला बुलंद था

कुछ करने की ललक थी

उतना ना मिला तो आँखों में छलक थी

फिर भी करना था प्रयास

सिर्फ मेहनत की थी आस

नन्हीं सी जान अकेले

अपनों से दूर धकेले

अनजान बस्ती में

पतवार संभाली कस्ती में

माना मेहनत जितना फल ना था

मेहनत से बड़ा विकल्प ना था।।

भरत परिहार
क्षे.का. उदयपुर

FRAUD

In the world of fraud,
There are people who are
still abroad.
They have a brain which
work like rocket.
But to catch every rocket
there is a docket.
A sweet heart still resides
in some and
that is the reason the
life of them become
cumbersome.
I wish such stars still shine
to earth
so that the world becomes
free from rust

Divya Mehta
R.O. Delhi (South)

"In the midst of chaos, there lies opportunity"

Sun-Tzu, The Art of War

In today's business world, corporations have become more complex and more unpredictable. In fact, it is considered "healthy" if it experiences change and transformation. Companies need to be susceptible and ready to acknowledge the challenges that change presents them with and try to overcome these for the benefit of the company as a whole. Due to the ever-changing business and social environment, the companies must keep themselves up-to-date, whether it is through using the latest form of technology or through the latest management fad.

In the context of Indian banking, massive shifts have shaken the industry and the economy, be it the revised norms for capital requirement or digital disruption, tempered with the IBC, and other banking reforms. India's financial regulators have helped build one of the world's strongest banking and financial systems that has sailed past international crises. The government has stepped in with the bankruptcy law and the Bank Boards Bureau, which will further strengthen the system. More competition is being injected by allowing different classes of banks and financial service providers. The traditional approach to growth through efficiency, acquisition and new product offerings will likely be short lived.

With several new players entering the banking scene, the sector is set to witness unprecedented developments in the times to come. The Financial Inclusion agenda has led to several types of banking models – small banks, payment banks, and new non-bank players in the Fintech space who are vying to grab a larger share of the banking value chain. These new business models have blurred the lines between business and technology. As market segments are increasingly defined through the technology used, today technology is synonymous with business.

We have reached a point where any discussion on the future of banking in the country, is an overview of all that has 'changed' in the industry. Different banks have reacted in different ways to these changes, which have decided their fate.

Change is never easy but it is also inevitable. One of the strongest attributes of our Bank has been that we are not afraid of embracing change. Union Bank of India was among the first few to make the transition from manual ledgers to Advanced Ledger Posting Machines (ALPM) to Core banking Solution (CBS). We have adapted ourselves to the new working order, with every new chapter in the country's banking history.

Faced with our current challenges, we have brought in centralization in credit under-writing by adopting a hub and spoke model. We have undertaken verticalization through creating and empowering separate functional units such as those for capturing new business and dealing with stressed assets. We have taken pro-active steps to build a leadership pipeline, to fill in the gaps created by mass retirements. We have introduced functional specialization by introducing job families to reap the fruits of efficiencies from specialized skills. Our centralized bill processing centre - HR Suvidha, and employee grievances redressal por-ta-HR Aapke Dwar, are first of their kind initiatives that have led to uniformity in processing and set benchmarks for speedy resolution of issues.

In the near future, Bank's ability to manifest opportunities out of the disruptive environment based on IT enabled business transformation and external partnerships to create customer value will determine its success.

Picture this: Few years down the line, when you're riding or taking the shuttle / train / metro to work, while you're catching up on the latest headlines using the free internet from the Wi-Fi enabled environment, you get a congratulatory audio message from your virtual assistant, that your salary is credited and also that gold prices have gone down. The message auto destructs in a few moments after you've read it. You get off your ride and walk the rest of the way to your office. On the way you enter a café to pick up your morning brew. The café's cloud reads your phone signature and asks to repeat your order from yesterday, while offering you their day specials. You pick an extra cookie, as today you can indulge. After a great day at work, you decide to take a stroll at the nearby shopping lane. A dress / suit at one of the showrooms catch your eye, (while your retina movements are captured by ultra-fast cameras and fed into a big data server, which conveys to the shop manager that you are a high potential customer). While you're still trying to decide if you want to check out the outfit, the shop attendant comes out to invite you in. You go in,

they show you not just that but similar styles of clothing. You want to see if you can get the same thing cheaper online. You take a picture and find it online. Turns out you can.

The moral of the story here is that nothing seems impossible, if you can think it, you can certainly do it.

But why has it become so crucial for businesses to pull out a rabbit from their hats to survive? Because that's what we as customers want. Recent technological advances have made us extremely impatient. Sub-consciously, we all apply the free pizza promise to everything, if my bank can't offer me the means to pay my EMI remotely, whenever and wherever from, then they should pay it for me!

Let's take a few facts:

In our country alone, 65% of the population is in the age group of 25-35 years, which is the 'move on' generation; if you fail to hook them today, they'll move on to the next bank tomorrow, if not sooner.

165 million or 21% of the world's unbanked population is in India, which could make the 8th largest country in the world;

India is slated to surpass US to become the largest mobile phone market this year, with 730.7 million smart phones.

We have seen how the government relies on the vast network of its public banks (that have made inroads into the rural terrain) for implementing any and every new development scheme. In spite of that, there are only 18 ATMs and 13.4 branches per 1 lac people in our country.

All these statistics put together offer a great opportunity waiting to be tapped!

Today we don't provide doorstep services but, fingertip services. We already have Lakshmi, the country's first banking robot that turned 2 last month. We have also seen the country's first talking ATM designed by a visually impaired person.

However, this revolution brings with it, its own cons i.e. Cyber risk. Cyber risk, while not at all new, has rocketed up the list of leading issues for banks – be it for the regulators, or for the Board. Nobody wants to be on the wrong side of the headline. One reason this continues to loom large is that the nature of the threat is constantly evolving and not just from a technology perspective. For example, today a bank may be threatened not just by groups that are looking to steal money, but by actors that may simply want to be disruptive. Banking industry in India is rapidly evolving facilitated by mobile and internet penetration in the country and technological innovations disrupting the established processes. In the last couple of years, technologies such as Digital Wallets, EMV Chip-based Cards, and two factor authentication via SMS-based One Time Password (OTP) have become mainstream in India. These innovations were designed to make payment transactions convenient and more secure; at the same time they have brought with them the massive challenge of safeguarding people's data and their money.

Survival of the fittest has come to mean survival of the quickest, and most agile. Agility, in a physical sense is the ability to move quickly and easily. When applied to the mind, it means the ability to understand and process outcomes. For a banker, it would translate into acting or responding promptly to the requirement of the customer sitting in front of you, offering them a solution and seizing the opportunity of new business.

If we are able to do this, think on our feet and seize the moment, Bank as a whole shall adapt, it shall survive this ICE age, this Invariably Changing Environment.

However mere agility is not enough, speed without direction is chaos. We need to define clearly where we see ourselves in the next few years, 2020, next decade, turn of the century. Once everyone understands what is at stake one hundred percent, they start speaking the same language and then the sky is the limit!

Transformation, in an organizational context, is a process of profound radical change, focussing an organization in a new direction and taking it to a new level of effectiveness. Transformation implies a basic change of character and little or no resemblance to the past configuration or structure. In response to the evolving forces of customer expectations, regulatory requirements, technology, demo-graphics, new competitors and shifting economics, much of the landscape will change significantly. Banks need to choose what posture to adopt against this change – whether to be a shaper of the future, a fast follower, or to manage defensively, putting off change. For as Drucker said, the best way to predict your future is to create it.

Brajeshwar Sharma
HRM, CO

कम्प्यूटरीकृत वातावरण में सूचना प्रौद्योगिकी एवं सूचना सुरक्षा नीति की आवश्यकता

आज ज्ञान और सूचनाओं का जमाना है. आर्थिक उदारीकरण (Liberalization) व वैश्वीकरण (Globalization) के वर्तमान युग में टेक्नोलॉजी ने संपूर्ण जगत को वैश्विक रूप दे दिया है. वर्तमान समय में बैंकिंग का स्वरूप पूरी तरह बदल चुका है. बैंकिंग क्षेत्र में प्रौद्योगिकी के बढ़ते प्रयोग के कारण आ रहे परिवर्तनों और ग्राहकों की बढ़ती अपेक्षाओं ने नई-नई संभावनाओं को जन्म दिया है. बैंक अब एटीएम (स्वचालित टेलर मशीन), टेली-बैंकिंग, इंटरनेट बैंकिंग, मोबाइल बैंकिंग आदि जैसी सुविधाएं देकर सेवा के वैकल्पिक माध्यम अपना रहे हैं. साझा नेटवर्क, सेवाओं की आउटसोर्सिंग, ई-कॉमर्स, केन्द्रीकृत प्रसंस्करण, त्रुटिरोधी प्रणालियां (हार्डवेयर और सॉफ्टवेयर), डी-मैट सुविधा, आंकड़ों का भंडारण, सीआरएम (ग्राहक संबंध प्रबंधन), हरित आईटी, आभासीकरण मांग पर गणना (ऑन डिमांड कंप्यूटिंग), उच्च स्तरीय कॉल सेंटर सेवाएं, उच्च गुणवत्ता के पोर्टल, वेबसाइट, मोबाइल व्यवसाय आदि.

अधिकांश बैंक, सही अर्थों में 'कभी भी कहीं भी बैंकिंग सेवा' प्रदान करने के लिए अपने सभी कार्यालयों में 'कोर बैंकिंग सोल्यूशन' (सीबीएस) प्रणाली लागू कर चुके हैं. इसने न केवल गति में बढ़ोत्तरी की है बल्कि प्रदत्त सेवाओं की गुणवत्ता में सुधार के साथ ग्राहकों के लेन-देन लागत में भी कमी लायी है तथा विभिन्न सुपुर्दगी माध्यमों से स्वस्थ ग्राहक-सेवा प्रदान करना संभव बनाया है.

सूचना प्रौद्योगिकी का आगमन

सूचना प्रौद्योगिकी के आगमन ने बैंकिंग जगत में एक क्रांतिकारी परिवर्तन का उद्घोष किया है. केन्द्रीकृत बैंकिंग सोल्यूशन एक ऐसा प्लेटफॉर्म है जिसने बैंकिंग क्षेत्र में क्रांति ला दी है. देश के आर्थिक विकास में भारतीय बैंकिंग उद्योग की भूमिका अत्यन्त महत्वपूर्ण रही है.

एक जमाना था जब 'ब्रिक एण्ड मोर्टार' बैंकिंग अर्थात बैंक की शाखा में आए ग्राहकों से रूबरू होकर ही बैंकिंग कार्य सम्पन्न किया जाता था. लेकिन अब मोबाइल बैंकिंग के माध्यम से ग्राहक अपने खाते में कहीं से एवं कभी भी लेनदेन कर सकते हैं. मोबाईल बैंकिंग के कारण भारतीय बैंकिंग का समूचा परिदृश्य परिवर्तित हो गया है क्योंकि वित्तीय समावेशन के माध्यम से बहुसंख्यक आबादी को क्रमश: बैंक-ग्राहक के रूप में शामिल करने के प्रयास तेज हो गए हैं. वित्तीय परिसेवा से वंचित लोगों को मूलभूत वित्तीय सेवा प्रदान करने के लिए बैंकों द्वारा बैंकिंग प्रतिनिधि/फैसीलीटेटर भी नियुक्त किए जा चुके हैं. ऐसे अधिसंख्यक ग्राहकों तक पहुंचने के लिए बैंकों द्वारा सैटेलाइट बैंकिंग, एटीएम एवं मोबाइल वाहन बैंकिंग, कियोस्क बैंकिंग आदि नई-नई पद्धतियाँ अपनाई जा रही हैं.

समय के साथ इंटरनेट बैंकिंग का प्रचलन काफी तेजी से बढ़ रहा है. रकम का अंतरण करना हो, यूटिलिटी बिलों का भुगतान हो या फिर यात्रा के टिकट खरीदना हो, बैंक के ग्राहक बड़ी तेज गति से इंटरनेट का रूख कर रहे हैं. पब्लिक सेक्टर बैंको ने 'कोर-बैंकिंग सोल्यूशन' का ठोस इंतजाम किया है जो बड़े पैमाने पर इंटरनेट बैंकिंग को प्रोत्साहित कर रहा है.

ऑनलाइन बैंकिंग अपनाने का चलन जोर पकड़ रहा है. लेकिन इंटरनेट सुविधा का इस्तेमाल करने वाले ग्राहक सुरक्षा से जुड़े मुद्दों को लेकर काफी चिंतित नज़र आ रहे हैं. ग्राहकों के लिए ऑनलाइन बैंकिंग में चिंता की सबसे बड़ी वजह सुरक्षा से जुड़ा पहलू है. बैंकरों एवं आईटी जानकारों का मानना है कि पर्याप्त सिक्योरिटी सिस्टम के नहीं होने तथा ग्राहकों के बीच समुचित जानकारी और जागरूकता के अभाव के कारण इंटरनेट असुरक्षा बनी रहती है तथा हैकिंग जैसी घटनाएं होती हैं.

सूचना सुरक्षा

सूचना सुरक्षा का अर्थ है सूचना को सुरक्षित रखना एवं सूचना प्रणालियों को अनधिकृत पहुंच से बचाना तथा उनके दुरूपयोग, प्रकटीकरण, विघटन, संशोधन, अवलोकन, निरीक्षण, रिकार्डिंग अथवा उनको नष्ट होने से सुरक्षित रखना. सूचना की सुरक्षा का मुख्य उद्देश्य सूचना की गोपनीयता, अखंडता एवं आंकड़ों (चाहे इलेक्ट्रॉनिक, प्रिंट या अन्य किसी भी रूप में हों) की उपलब्धता को सुरक्षित रखने के संबंध में है.

सूचना सुरक्षा नीति का उद्देश्य बैंक में सूचना आस्तियों और गुणवत्ता रखरखाव की सुरक्षा से संबंधित विभिन्न जोखिमों का प्रबंध तथा

समाधान करने के लिए एक मानक सुरक्षा ढांचा प्रदान करना है.

सूचना तकनीक की भूमिका

सूचना प्रौद्योगिकी ने नए–नए वितरण चैनलों को खोलकर रिटेल बैंकिंग को नई ऊर्जा प्रदान की है, जिसमें प्रमुख हैं 'ऑटोमेटेड टेलर मशीन' जिसके जरिए 75 प्रतिशत से अधिक नकदी लेनदेन हो रहा है. इलेक्ट्रॉनिक फण्ड ट्रांसफर द्वारा खुदरा क्रय भी किया जा रहा है, जो ग्राहकों के लिए व्यावहारिक प्रतीत हो रहा है. इसी प्रकार डेबिट कार्ड, क्रेडिट कार्ड, फोन बैंकिंग ई–बिजनेस, ई–कॉमर्स आदि बैंकों को अंतर्राष्ट्रीय स्तर पर कम खर्च में लेनदेन करने में समर्थ बनाता है. इंटरनेट बैंकिंग ने इसे नई दिशा प्रदान की है. 'स्विफ्ट' (SWIFT) द्वारा विश्व भर की सेवाएं एक साथ मिलकर अंतर्राष्ट्रीय वित्तीय मुद्दों को सुलझाकर लाभप्रदता का मार्ग प्रशस्त करती हैं. कहना न होगा कि आज कतार (Queue) बैंकिंग ने क्लिक (Click) बैंकिंग का रूप धारण कर लिया है जिससे ग्राहकों का मूल्यवान समय बच रहा है.

बैंकों में साइबर सूचना संबंधी खतरे

साइबर स्पेस एक विश्वव्यापी कंप्यूटर नेटवर्क (इंटरनेट) है जो कंप्यूटर एवं संचार संबंधी उपकरणों को जोड़ता है. इंटरनेट स्वभावत: कम सुरक्षित होने के कारण सदैव घुसपैठ के खतरों से प्रभावित रहता है. जब इंटरनेट से जुड़ा हुआ कोई कंप्यूटर वायरस के संपर्क में आता है तो नेटवर्क के अन्य कंप्यूटर भी इससे जुड़े होने के कारण प्रभावित हो जाते हैं.

साइबर खतरे कई प्रकार के होते हैं, जिनमें से कुछ इस प्रकार हैं :–

फ़िशिंग (Phishing), स्निफर (Sniffer), पासवर्ड की चोरी (Password Cracking), आईपी स्पूफिंग (IP Spoofing), इनपुट वैलीडेशन मान्यकरण हमला (Input Validation Attack), एसक्यूएल इंजेक्शन हमला (SQL Injection Attack), सेवा रोकने वाले हमले (Denial of Service Attack), स्मर्फ हमला (Smurf Attack),

सिन बाढ़ (SYN Flood), 'मध्य में आदमी' हमला (Man-in-Middle Attack), सोशल इंजीनियरिंग हमला (Social Engineering Attack), सीएसआरएफ हमला (CSRF attack), क्रॉस साइट स्क्रिप्टिंग (Cross site Scripting), (Hijack of user session via XSS, ई–मेल फोर्जिंग (Email forging), स्वचालित हमले आदि.

साइट पर कैप्चा (CAPTCHA) का अभाव

कंप्यूटर सुरक्षा के क्षेत्र में फ़िशिंग एक आपराधिक धोखाधड़ी की प्रक्रिया है जिसके द्वारा नकली पहचान द्वारा उपयोगकर्ता का नाम, पासवर्ड, क्रेडिट कार्ड का विवरण, आदि की चोरी का प्रयास किया जाता है. हमलावर अवांछनीय एवं दुर्भावनापूर्ण तरीकों का प्रयोग करके संवेदनशील फाइलों, क्रेडिट कार्ड विवरणों की चोरी कर सकता है. इस तरह के हमले में एक अपराधी बड़ी मात्रा में पिंग ट्रैफिक (ping traffic) भेजते हैं जिसमें स्रोत आईपी एड्रेस नकली होते हैं. अत्यधिक मात्रा में पिंग ट्रैफिक होने के कारण नेटवर्क के कार्य में बाधा उत्पन्न हो जाती है. एन्क्रिप्शन का अभाव होने के कारण महत्वपूर्ण सूचनाओं की चोरी संभव हो जाती है. अगर ब्राउजर में save password के विकल्प का प्रयोग किया जाता है, तो पासवर्ड का पता किया जा सकता है. ईमेल के कुछ आम खतरे हैं : अपमानजनक ई–मेल, जाली ईमेल और स्पैम. 70% ईमेल संदेश स्पैम होते हैं. 'गोपनीय सूचनाओं' की सुरक्षा न केवल व्यावसायिक आवश्यकता है, अपितु कई मामलों में यह नैतिक एवं कानूनी आवश्यकता भी है. व्यक्ति विशेष के संदर्भ में, सूचना की सुरक्षा जीवन के गोपनीय पहलुओं पर महत्वपूर्ण प्रभाव डालती है. हाल के वर्षों में सूचना की सुरक्षा का क्षेत्र काफी विस्तृत तथा प्रभावी रूप से विकसित हुआ है.

पिछले बीस वर्षों से 'सूचना–सुरक्षा' के मूलभूत सिद्धांतों में 'गोपनीयता, अखंडता और उपलब्धता' को महत्वपूर्ण माना जाता रहा है.

सूचना को किसी भी प्रकार के खतरों से बचाने के लिए निम्नलिखित तीन कदम महत्वपूर्ण हैं :–

1. प्रशासनिक 2. तार्किक और 3. भौतिक नियंत्रण

इन प्रशासनिक नियंत्रणों के अंतर्गत 'कॉर्पोरेट सिक्यूरिटी पॉलिसी' (CORPORATE SECURITY POLICY), 'पासवर्ड पॉलिसी' (नियम) (PASSWORD POLICY), अनुशासनात्मक नीति, बाहर से कार्य करवाने इत्यादि से संबंधित नियम बनाए जाते हैं, जिनका अनुपालन सूचना–सुरक्षा की दृष्टि से अत्यावश्यक है.

सूचना–सुरक्षा का एक महत्वपूर्ण लक्ष्य है – सूचना के महत्व को समझना तथा उसकी सुरक्षा के उपयोग एवं तरीकों को सही तरीके से अपनाना. सभी सूचनाएं समान नहीं होती, अत: सभी के बचाव के उपाय भी समान नहीं हो सकते. इस हेतु सूचना को वर्गीकृत किया जाता है तथा तदनुसार बचाव के उपाय अपनाए जाते हैं. अलग–अलग संगठन के लिए सूचनाओं की प्राथमिकता भी अलग–अलग होती है. संगठन के आधार पर सूचनाओं का वर्गीकरण किया जाता है, जैसे :

(क) व्यापारिक संस्थान में : पब्लिक, प्राइवेट, गोपनीय, संवेदनशील, सीमित.

(ख) सरकारी संस्थान में : अवर्गीकृत, संवेदनशील, अति गोपनीय, निषेधात्मक, सीमित.

पहुंच पर नियंत्रण (Access Control) यह सुनिश्चित करता है कि सुरक्षित की गई सूचना ऐसे व्यक्ति तक ही सीमित हो जो उसके लिए अधिकृत है.

आजकल कम्प्यूटरों में कार्य करने हेतु यूजर नाम और 'पासवर्ड' का चलन ही सर्वाधिक है परन्तु यह भी अब उतना सुरक्षित नहीं रहा. अत: अब नए उपाए प्रयोग में लाए जा रहे हैं. बायोमैट्रिक्स द्वारा जैसे कि अंगुलियों की छाप, आंखों के स्कैन इत्यादि द्वारा व्यक्ति की पहचान व उसकी प्रमाणिकता आंकी जा

सकती है. सूचना की सुरक्षा की दृष्टि से एक व्यक्ति की पहचान एवं प्रमाणिकता सिद्ध होने के उपरान्त भी यह निर्धारित करना अत्यन्त आवश्यक है कि कौन सी सूचना की पहुंच किस स्तर पर उपलब्ध कराने हेतु व्यक्ति को प्राधिकृत किया जाए.

क्रिप्टोग्राफी (Cryptography)

सूचना–सुरक्षा में क्रिप्टोग्राफी तकनीक का इस्तेमाल किया जाता है जिससे उपलब्ध सूचना को ऐसे प्रारूप में बदल दिया जाता है कि वह अधिकृत उपयोगकर्ता के अतिरिक्त किसी के द्वारा प्रयोग में नहीं लाई जा सके. इस प्रक्रिया को 'इन्क्रिप्शन' कहते हैं. इस 'इन्क्रिप्टेड' सूचना को केवल उसी व्यक्ति द्वारा उपयोग में लाया जा सकता है जिसके पास क्रिप्टोग्राफी की कुंजी उपलब्ध है.

साइबर सुरक्षा रणनीति

इस प्रकार हम अनुमान लगा सकते हैं कि अपनी सूचनाओं को सुरक्षित रखना हमारे लिए कितना महत्वपूर्ण है, विशेषकर तब जब यह सूचनाएं धन से संबंधित होती हैं. बैंकों में सूचना सुरक्षा के महत्व को समझते हुए भारतीय रिजर्व बैंक ने विस्तृत दिशानिर्देश जारी किए हैं जिससे बैंकों एवं खातेदारों को होने वाली किसी भी संभावित हानि से बचाया जा सके. इसके अतिरिक्त भारत सरकार ने आईटी अधिनियम, 2000 तथा आईटी (संशोधन) विधेयक, 2008 पारित कर इस प्रकार के अपराधों को दंडनीय अपराधों की श्रेणी में रख दिया है.

आईटी (IT) बैंकों को न केवल अपने ग्राहकों को कम मूल्य पर सुदृढ़ और भरोसेमंद सेवाएं प्रदान करने में मदद करती है बल्कि सूचनाओं को प्रभावी तरीके से सृजित करने और उनके प्रबन्धन का भी कार्य करती है. ग्राहकों और लेनदेनों से संबंधित बड़ी मात्रा में डेटा अब बैंकों के पास उपलब्ध हैं, जिनका समुचित विश्लेषण के माध्यम से लाभपूर्वक उपयोग, कारोबार नीति को अनुकूल बनाने, विविधीकृत आंतरिक और बाह्य एमआईएस (MIS) अपेक्षाओं को पूरा करने तथा सुदृढ़ जोखिम प्रबंधन प्रणाली बनाने के उद्देश्य के साथ किया जा सकता है.

कुशल जोखिम प्रबंधन की आवश्यकता

बाजारों के विनियमन, कारोबार के लिए विभिन्न बैंकों के बीच में कड़ी प्रतिस्पर्धा, वैश्वीकरण, वित्तीय क्षेत्र में जमा, अग्रिमों व अन्य बैंकिंग सेवाओं में हुई वृद्धि तथा उन्नत सूचना प्रौद्योगिकी के बढ़ते प्रयोग के मिले–जुले प्रभाव से आधुनिक कंप्यूटरीकृत बैंकिंग कारोबार में जोखिम प्रबंधन के विकास में तेजी आई है. पहले बैंकों के कारोबार के दौरान मुख्यत: साख के संदर्भ में ही जोखिम उठानी पड़ती थी. लेकिन अब निवेश बैंकिंग, यूनिवर्सल बैंकिंग आदि के आगमन से बैंकिंग कारोबार में जोखिम की परिधि फैल चुकी है. कम्प्यूटरीकृत बैंकिंग वातावरण में तीव्र गति से विकास होने के चलते बैंकों में कई नए जोखिमों का सामना करना पड़ता है. सूचना प्रौद्योगिकी की उन्नति के साथ ही आजकल बैंकिंग कारोबार में धोखाधड़ी व जालसाजी के नए-नए तरीके विकसित हो रहे हैं जो साख जोखिम के अतिरिक्त बाज़ार जोखिम व परिचालन जोखिम के कुशल प्रबंधन की आवश्यकता की ओर इशारा कर रहे हैं.

बैंकिंग कारोबार में जोखिम वह संभावित स्थिति है, जब आस्तियों की वसूली न होने के कारण लाभप्रदता पर प्रतिकूल असर पड़ता है तथा बाजार, मूल्य, परिचालन, आंतरिक, आस्ति देयता, मूल्य, मानव संसाधन, प्रौद्योगिकी व अन्य संभावित जोखिमों के चलते बैंकिंग कारोबार में प्रतिकूल असर पड़ता है, जिससे वित्त धारकों के प्रति प्रतिबद्धता की पूर्ति नहीं हो पाती.

बैंकिंग कारोबार में 3 प्रकार के जोखिम हैं :–

1. **साख जोखिम** : उधारकर्ता द्वारा चूक.

2. **बाजार जोखिम** : बाजार में परिवर्तन लाने वाले कारकों के कारण प्रतिकूल परिवर्तन.

3. **परिचालनात्मक जोखिम** : मानवीय व प्रौद्योगिकी चूक तथा प्रणालियों व कार्यविधियों के अनुपालन में चूक.

उच्च प्रौद्योगिकी प्रबंधन

विकासोन्मुखी बैंकिंग, प्रौद्योगिकी बैंकिंग, तकनीकी बैंकिंग आज समय की स्थाई मांग हैं. ग्राहकों की रूझान सूचना प्रौद्योगिकी की तरफ उत्साहवर्धक ढंग से बढ़ी है. ईमेल, एनिवेयर बैंकिंग, इंटरनेट बैंकिंग, टेली बैंकिंग इत्यादि आज बैंकिंग की प्राथमिकता हैं. केन्द्रीयकृत बैंकिंग प्रणाली, एटीएम, कॉल सेंटर, आरटीजीएस, एसएफएमएस, मोबाइल बैंकिंग, डेबिट/क्रेडिट कार्ड, इत्यादि तकनीक जनित उत्पाद, सेवाएं आज ग्राहकों की मांगे हैं.

प्रौद्योगिकी प्रबंधन का क्षेत्र ऐसा है कि इसमें प्रारंभ में तो जटिलताएं आती हैं पर जब हम इस कार्य में अभ्यस्त होते चले जाते हैं तो घंटों लगने वाला समय मिनटों में संपादित हो जाता है.

निष्कर्ष

सूचना–सुरक्षा आज की जरूरत है. किसी भी प्रणाली की सुरक्षा तभी मजबूत होगी जब उसकी सूचना–सुरक्षा पुख्ता और मजबूत हो. इस संबंध में निरंतर जांच, प्रशिक्षण, निरीक्षण और समय–समय पर उसकी मरम्मत जरूरी है. सूचना–सुरक्षा की आवश्यकता से इंकार नहीं किया जा सकता, लेकिन यह एक निरंतर प्रक्रिया है. इसके लिए समय–समय पर आकलन, जांच एवं समीक्षा किए जाने की आवश्यकता होती है ताकि सूचना को अनाधिकृत घुसपैठ/पहुंच/संशोधन/विघटन/व्यवधान से बचाया जा सके. कभी न समाप्त होने वाली इस प्रक्रिया को सक्रिय एवं उद्देश्यपरक बनाए जाने के लिए यह आवश्यक है कि समय–समय पर इसके लिए प्रशिक्षण कार्यक्रम चलाए जाएं जिनमें सूचना–सुरक्षा को मजबूत एवं अभेद्य बनाए रखने संबंधी जानकारी संबंधित व्यक्तियों को दी जाए. अत: ऑन दी जॉब ट्रेनिंग (On the Job Training) क्लास रूम ट्रेनिंग (Class Room Training) से ज्यादा कारगर सिद्ध हो सकता है.

एस. के. महापात्रा
एफजीएम, दिल्ली

संरचनात्मक परिवर्तन
(verticalization)

यूनियन बैंक अपना शताब्दी वर्ष मना रहा हैं. 4300 से अधिक शाखाएं और लगभग 40,000 कर्मचारी इस संस्था की चहुंमुखी प्रगति में भागीदार हैं. बैंकिंग कार्यकलापों में इतनी विविधता आयी हुई है कि आज लगभग प्रत्येक क्षेत्र में बैंकिंग सेवाओं का योगदान है.

वर्तमान परिप्रेक्ष्य में शायद ही ऐसी कोई व्यापारिक/आर्थिक गतिविधि हो जिसमें बैंक की भागीदारी नहीं हो. देश का पिछले 72 वर्षों में जो भी विकास हुआ है उसमें भी बैंकिंग क्षेत्र और विशेष रूप से सार्वजनिक क्षेत्र के राष्ट्रीयकृत बैंकों का अहम योगदान है.

1990 के दशक तक बैंकिंग का केवल सामाजिक क्षेत्र के उत्थान में ही योगदान था. ज्यों-ज्यों देश की प्राथमिकताएँ बदलती रही और विकासोन्मुख प्रगति की ओर देश बढ़ता गया, बैंकिंग क्षेत्र की प्राथमिकताएं भी बदलने लगी, बैंकों के कारोबार में अत्यधिक वृद्धि हुई विशेष तौर पर आधारभूत (Infrastructure) क्षेत्र को धन की आवश्यकता होने लगी जिसकी आपूर्ति बैंकिंग क्षेत्र ने ही की.

तकनीक के विकास के साथ-साथ बैंकिंग क्षेत्र का प्रसार भी बढ़ने लगा. बैंक प्रबंधन के दायित्व, कर्तव्य में अत्यधिक वृद्धि हो गई और तत्कालीन प्रबंधन व्यवस्था इतने अधिक कार्यभार को संभालने में डगमगाने लगी, तब प्रबंधन को सुदृढ़ एवं उसकी निर्णय लेने की क्षमता को सुगम करने के लिए वर्टिकलायजेशन के सिद्धांतों को समस्त बैंकों ने अपनी आवश्यकताएं एवं क्षमता के अनुसार लागू किया. वर्टिकलायजेशन का अर्थ सामान्य भाषा में यह है कि एक विशिष्ट कार्य का निष्पादन करने के लिए विभाग की स्थापना की जाए और उक्त विशिष्ट कार्य के निष्पादन के लिए तथा उसके परिणामों को प्राप्त करने के लिए वह विभाग एवं विभाग प्रमुख को ही जिम्मेदार माना जाए.

हमारे बैंक में कॉर्पोरेट गवर्नेंस के सिद्धांत के अनुरूप विभिन्न वर्टिकल्स की स्थापना की गई है. जैसे ऋण विभाग के प्रबंधन के लिए सीपी एवं एमएसएमई, मिड कॉर्पोरेट, आरएबीडी, लार्ज कॉर्पोरेट, खुदरा व्यापार वर्टिकल्स अलग-अलग महाप्रबंधकों के नेतृत्व में कार्यरत हैं. इसी प्रकार तकनीकी कार्यकलापों के लिए डीआईटी एवं डिजिटल बैंकिंग विभाग कार्यरत हैं. एफपीआईआर, विदेशी विनिमय विभाग, ट्रेजरी विभाग, सहायक सेवाएं/ बीपीटी, कार्मिक विभाग, वित्तीय समावेशन, अनुपालन विभाग, ऋणों का अनुश्रवण, वसूली विभाग, लेखा परीक्षा, जोखिम प्रबंधन, सतर्कता विभाग, सामान्य बैंकिंग कार्यकलाप विभाग, संसाधन प्रबंधन एवं संपर्क बैंकिंग विभाग, केंद्रीय कार्यालय में कार्यरत हैं. जो कि अलग अलग कार्यपालक निदेशकों तथा प्रबंध निदेशक एवं मुख्य कार्यकारी अधिकारी को रिपोर्ट करते हैं.

इसके अतिरिक्त 11 अंचलों में अंचल प्रमुख पदस्थ हैं जो कि केंद्रीय कार्यालय के प्रतिनिधि के रूप में अंचल के संचालन का कार्य करते हैं. इस वर्टिकलायजेशन (verticalisation) के परिणाम स्वरूप बैंक के कारोबार में कई गुना वृद्धि हुई है और बैंकिंग लाभ प्रदता भी बढ़ी है इस प्रक्रिया के कारण आज हमारा बैंक देश के पांच अग्रणी बैंकों में गिना जाने लगा है.

विगत दो वर्षों में हमारे बैंक ने वर्टिकलायजेशन अर्थात संरचनात्मक परिवर्तन किए हैं. जिसके अंतर्गत केंद्रीय ऋण प्रोसेसिंग पर विशेष ध्यान दिया गया है ताकि ऋण स्वीकृत करते समय किसी भी प्रस्ताव की गुणवत्ता का विशेष ध्यान रखा जाये. इसके कारण ना केवल नये स्वीकृत किए जा रहे ऋणों की गुणवत्ता में सुधार आया है बल्कि टीएटी (TAT) का पालन होने के कारण ग्राहक सेवा में भी सुधार हुआ है. इन प्रयासों में सरल (SARAL) का सुदृढ़ीकरण, यूनियन समृद्धि केंद्र का निर्माण एवं अधिकांश ऋण प्रस्तावों को एलएएस में स्वीकृत करना आदि सम्मिलित हैं.

इस प्रकार के परिवर्तनों के कारण ना केवल गुणवत्ता में सुधार हुआ है बल्कि कर्मचारियों को सबसे अधिक लाभ यह हुआ हैं कि उनकी ओर से गलती की संभावना बहुत कम हो गई है.

अतः यह स्पष्ट है कि इस प्रकार के प्रयासों से ना केवल संस्था के कारोबार में वृद्धि हुई है, लाभप्रदता में भी वृद्धि हुई है बल्कि कर्मचारियों को भी भय एवं तनाव मुक्त वातावरण में उत्तम कार्य करने का माहौल मिला है. हमें विश्वास है कि इस प्रकार के प्रयास प्रबंधन द्वारा आगे भी, जब जब आवश्यकता होगी, किए जाते रहेंगे.

संजय शर्मा
संसाधन प्रबंधन, के.का.

Holistic Security approach for Digital Transformation

The world has became a "Global Digital Village" and is intertwined with the threads of internet. Today, its unthinkable to imagine life without computer and internet. We are surrounded by technology and it has become all pervasive. It not only makes our lives easier and comfortable but also take care of all the repetitive and monotonous tasks with effectiveness and utmost efficiency. Home itself has transformed into high-tech gizmo laboratory what to talk about work place and public places. Homes are now filled with always connected IOTs (Internet of Things) such as Artificial Intelligent refrigerator, Home Security Systems, Intelligent Lighting Systems, Music Systems, Televisions Fridge, Autonomous Vehicle, Drones, etc. and above all to control all these devices is Alexa or similar voice assisted devices who can understand and behave like human. These digital transformation trends of 2019 are not just random IT buzzwords, but they do have a great potential which can bring disruption the way we interact with the world around us both human and machines. The line between humans and machine is slowly going to became blur and a time may come in our own life time when we loose capability to identify the difference between real and virtual world. New technologies such as A B C D (Artificial Intelligence, Block chain, Cloud computing and Data Analytics) will revolutionize digital life.

Today while Technologies are fast evolving and getting intertwined in our lives, however, the very same speed is also creating challenges for securing the world around us. Today, most of these technologies by nature are not designed to be secured. More often security is an after thought and in most cases a patch work and hence, systems are full of vulnerabilities which are just sitting duck waiting to be exploited. This gives ample opportunity to hackers and cyber kiddies to exploit inherent weakness in technologies.

When world around us is changing so does Banking and Financial Services Industries. Banks are the first adaptors of newer technologies as their aim is to provide responsive customer services. In order to provide similar experience across multiple channels, Banks are innovating new use cases for IT Industries. Lately, new segment of innovators have emerged with the primary focus on Financial services industries. These Financial technology companies has primarily contributed towards three segments of the financial services industry i.e. Payments, lending and customer services.

Cybersecurity has now become borderless, with the multitude of cyber-attacks, happening every day and cyber-crime has become a real threat to everyone today. As we move towards the future, the battle between offence & defense in this war is only going to escalate and emerging technologies will need to find a way to survive into balancing the already complex security paradigm. Now, cybersecurity is at centre stage to protect customer data and number of cyber frauds using sophisticated cyber attacks.

Cyber security risks are going to grow rapidly and have an impact on network, information and data securities. Protecting information assets is everyone's responsibility not just cyber security/IT specialists and those with privileged access.

Digital Influence through Digital Transformation:

Digitally influenced shoppers researching, shopping, and reviewing products online are set to spur the demand for such goods using the internet as a medium over the next five years. In India cheaper data rates and access to online shopping has pushed the digital influence of people for digital buying.

Similar trends are being observed even for the financial services. Traditionally, transactions were originated at the brick and mortar branches, however, today major chunk of these transitions are done digitally. The numbers are varying from 50% to 80% from organisation to organisation depending upon the adoption of technologies and clientele. These trends may continue in near future.

With the increasing use of technologies, Banks are also becoming faceless, more so for the younger generations who less often wants to visit branches for face to face interaction. These clientele prefer digital interface for every services and interaction. To serve these millennial generation customers, organizations need to adopt the innovative technologies which are higher on intuitive interface. Security by design and IT & Cyber Security Governance are need of the hour to protect the systems and information assets of the organizations.

When it comes to buying goods online, shoppers surveyed suggested that they prefer pure play e-commerce aggregators than brand websites for shopping. An estimated,

90% of online buyers prefer buying via e-commerce aggregators, while the remaining 10% prefer buying through the brand website or app.

How can we start building a Holistic approach for Cyber security?

Is your controls are sufficient to protect yourself from cyber threats? Is your approach to control security are holistically followed to protect your data?

Like our CISO Office tagline says, "Cyber Security is Everyone's Responsibility". In reality human controls are the best controls to protect ourself from cyber threats. Following are some of controls for financial institutions and Banks.
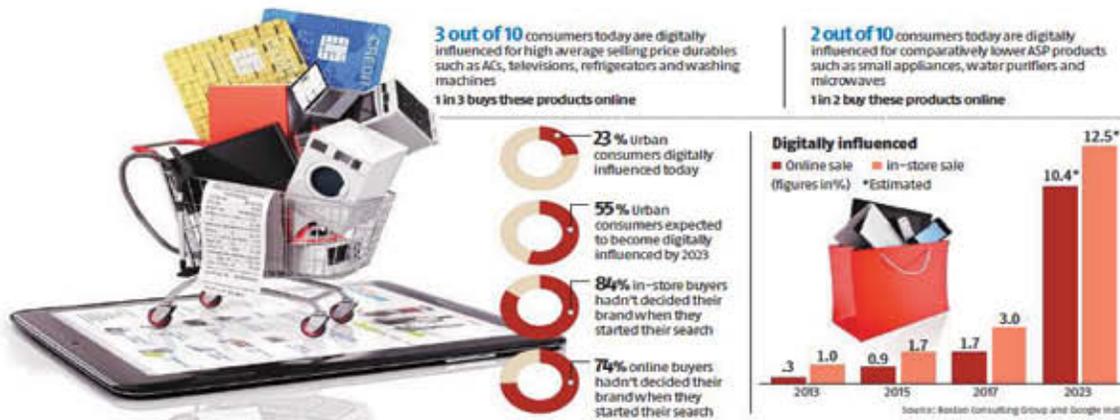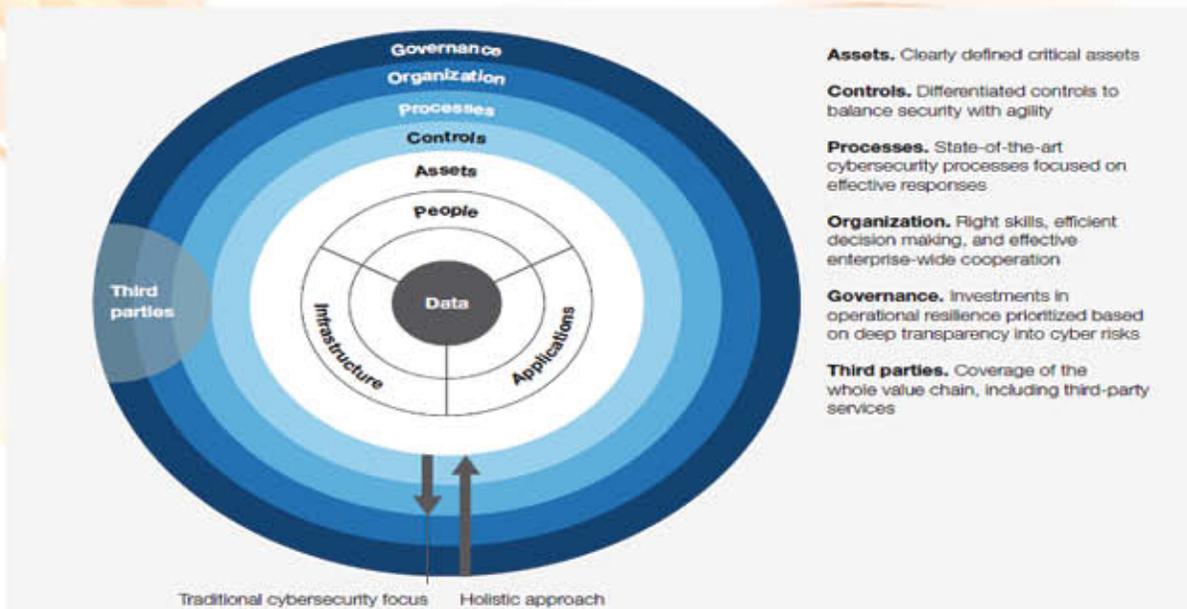
Holistic Security approach

There are no one way to secure any organisation. Holistic digital transformation is only possible by integrating Business strategy with Cyber Security Strategy and it is best way to balance the business and security requirement. Oragnisations need to look for holistic approach to protect their Information and systems assets and develop cyber resilient organisation which provide ability to respond to cyber breaches by quickly resuming normal operation post breach. Following are some of the approaches which need to be implemented for holistic Cyber Security of our organisation

• IT & Cyber Governance: Organization need to adopt the IT & Cyber Governance framework with policies, organization & governance structure, Standard Operating Processes (SOPs), clear role & responsibilities and accountability matrix, Technological controls and Cyber Awareness.

• Integrate security systems: Integrating security systems helps improve visibility into a network and aids in managing a larger attack surface. Active monitoring & analysis of security events and alerts will enable early discovery of any sign of cyber intrusion within organization.

• Built in security: Use applications and devices that have built-in security. If building an application, security by design methodology should be adopted and make strong security settings the default option.

• Skilled Processionals: Skills gaps related to digital technologies and cyber security can open up companies to threats. Provide regular training to IT and cyber security personnel to boost performance. In addition, train other staff members in how to recognize emails from scammers and avoid exposing data to threats.

• Automate cyber security practices: Incorporating automation into security processes can help companies continuously monitor for threats and expand cyber protections, even with limited personnel and resources.

• Share threat intelligence: If information about a potential threat is uncovered, share it across the organization so everyone can take steps to minimize risk.

• Drive better risk assessment: Assess online transactions and the level of risk these present by type of transaction or user group, in order to develop risk mitigation strategies. Also not only consider financial loss, but also liability, corporate risk and reputational damage, regularly review is required at lease yearly once.

• Strong Vulnerability Management Programme: Adopt organization wide vulnerability management programme. Conduct regular scan/penetration testing to uncover potential vulnerabilities and opportunities to improve security. Constitute Cyber war game within the organization by building attack and defense team to uncover newer controls gaps and vulnerabilities and also test your defense capabilities by detecting and preventing the attack.

• Develop Incident Response Capabilities: Organization should develop Incident Response capabilities to recov-

3 out of 10 consumers today are digitally influenced for high average selling price durables such as ACs, televisions, refrigerators and washing machines
1 in 3 buys these products online

2 out of 10 consumers today are digitally influenced for comparatively lower ASP products such as small appliances, water purifiers and microwaves
1 in 2 buy these products online

23% Urban consumers digitally influenced today

55% Urban consumers expected to become digitally influenced by 2023

84% in-store buyers hadn't decided their brand when they started their search

74% online buyers hadn't decided their brand when they started their search

Digitally influenced
■ Online sale ■ In-store sale
(figures in%) *Estimated

.3 1.0 0.9 1.7 1.7 3.0 10.4* 12.5*
2013 2015 2017 2023

Source: Boston Consulting Group and Google India

Assets. Clearly defined critical assets

Controls. Differentiated controls to balance security with agility

Processes. State-of-the-art cybersecurity processes focused on effective responses

Organization. Right skills, efficient decision making, and effective enterprise-wide cooperation

Governance. Investments in operational resilience prioritized based on deep transparency into cyber risks

Third parties. Coverage of the whole value chain, including third-party services

er from unexpected cyber attacks. Perform mock drills & tabletop exercise to develop these capabilities.

• Adopt strong authentication standards: Today's threats require stronger means of authentication than simple usernames and passwords, particularly for high-risk financial transactions such as wire transfers. When used alone, traditional two-factor authentication solutions such as one-time-passcode (OTP) tokens are no longer effective against, for example, sophisticated man-in-the-browser attacks.

• Take a layered approach: It is worth noting that no single authentication or traditional fraud detection solution can stop advanced malwares. The layering of different, complementary security technologies such as strong authentication, behavioral fraud detection, out-of-band transaction verification, mobile authentication and extended validation SSL digital certificates that provide the best method of protecting customer identities and transactions in a banking environment.

• Explore advanced authentication techniques: There are a wide range of strong advanced authentication techniques available today. As online fraud attacks increase in sophistication, so does the innovation in authentication technology required to stop these attacks in the consumer space. FIs should explore advanced techniques like mobile-based transaction verification, dynamic device authentication including one-time session cookies and digital fingerprints rather than broadly using static device cookie-based approaches.

• Enhance customer awareness and education: Banking & Financial institutions must involve the customer as much as possible to help fight fraud. Ongoing education and training programs should be in place to ensure that everyone does their best to help protect and mitigate today's threats. It is vital that consumer confidence is maintained. No bank or FI can afford the reputational damage that an online attack can cause. Continuous investment in security systems, processes and people is a must, rather than a nice to have. Otherwise, banks risk leaving customer data vulnerable to attack.

• Cyber Risk Insurance: It is said that in today's world there are only two types of organizations, one which is already breached and knows it and others who have been breached but don't know. To protect organisation from possible loss due to cyber breach, Cyber Risk Insurance is one of the most recommended method to adopt.

The Global cyber security landscape today is fast devolving. As a nation, we are losing almost 2.5% of GDP to cybercrimes that is roughly near rupees two lakh crore. Hence, we as a Banks need to start taking action before disintermediation occurs, it will help in protecting data and privacy of users.

The innovation and economic growth being driven by digital transformation has the power to utterly transform our society. Every approach to safeguard our organization in terms of cyber security, proper controls needs to be in place and should be holistically followed everytime, everywhere.

Anil Kuril
CISO, CO

Dinesh Salunke
CISO, CO

QUERY Corner – A

We are shortly going to celebrate our centenary. In todays era of cuthroat competition where the average life span of business is going down due to technological disruptions from new companies, changing business models etc, its remarkable for a company like our bank to complete its 100 years. This shows our strong cultures, values, systems and resilience of all Unionites. But what matters most is our willingness to transform, adapt to continuously changing environment and prepare for future challenges. Among many other factors, training system has its special place in enabling the change and updating the employees which form the building blocks for the organization.

It is well said :-

An Organization's ability to LEARN, and translate that learning into ACTION rapidly is the ultimate COMPETITIVE ADVANTAGE By Jack Welch (Former General Electric, CEO)

Our Training system does the same, working as a business and knowledge partner it has been helping the corporate office by training and solving the queries of the field functionaries at various levels for smooth functioning and progress of Branches. Apart from regular training, initiatives such as E-Manuals, E-Learning, conducting regular quizzes, training system has come out with QUERY CORNER (A portal for answering queries of field). Field functionaries generally face two types of problems-One that require immediate solution for which helpdesks are there and other which may
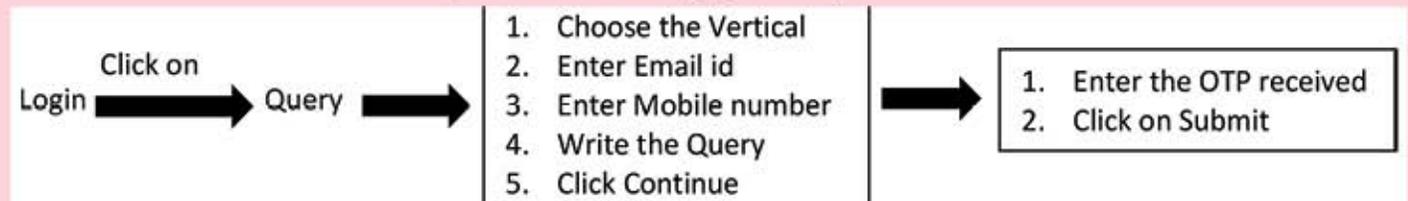
not require immediate solutions but very important in executing the job and here in second scenario Query Corner fills the gap.

The queries raised in the portal are answered by learned faculties as per the banks policies and guidelines within a stipulated TAT of 3 days. There is an escalation system built-in the system to take care of the queries which remain unanswered after the specified TAT due to any reason.

Staff can login to the portal using the url http://10.0.229.222:8222/QueryCornerLive/login.aspx. The User can login to the above package by going to the above link and use the following credentials Userid : PF Number. Password: ubi@1234

After a query is submitted an ac-

The procedure for raising queries is provided below

Login → **Click on** Query →
1. Choose the Vertical
2. Enter Email id
3. Enter Mobile number
4. Write the Query
5. Click Continue
→
1. Enter the OTP received
2. Click on Submit

knowledgement number is generated which is displayed on the screen, SMS and Email for the same is also sent. Once the query is answered by faculty then an email is sent to the user informing the same along with the answer for the query.

Apart from this another unique feature of the query corner is the "Repository section". It has the collection of all the previously answered queries raised by the field functionaries which is very good source of information and can be used for answers immediately instead of raising a new query. Search facility enabled can be used to search for queries among any set of words among any specified discipline or among all discipline.

Query corner was launched on

Number of Queries Received
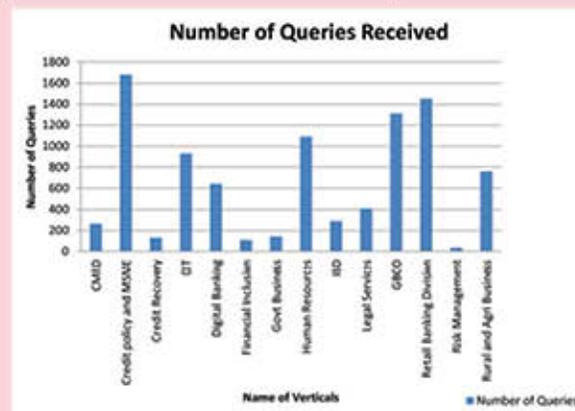
14.11.2018 and since then it has received huge response from the users. As on 29.07.2019 the repository section of query corner portal shows the following status :

The figures shown are increasing as we read the article. This shows that field functionaries are actively using

the portal and are getting the solutions for the same.

Query corner not only solves the thirst of field functionaries for solutions but also helps in analysis of the questions, this gives a wealth of information about the requirement of training for a specified Regional or Zonal Office or for a specific verticals.

This is beautiful package created by training system with the help of DIT. Every Unionite is welcome to use it and make it more successful.

Parthasarathi Choudhury
STC Bengaluru

HR Transformation – A changed Perspective

The Indian banking industry has been in turmoil in the past decade. It has witnessed everything from drastic changes in banking regulations to digital disruption, to name a few, all of which have challenged the very survival of commercial banks. The composition of workforce also has been changed with more and more professionally qualified employees like CAs, MBAs, B-TECHs joining the Bank. To cope up with this situation, transformation in HR is inevitable.

Earlier, HR only meant hiring and firing, managing pay and allowances and maintaining industrial relations. In the case of PSBs too, the HR function was restricted to transfers and postings, inquiries, etc. However, HR has slowly but steadily transformed into a function that understands the corporate needs and takes proactive steps to formulate people strategies to deliver on those needs. This has rightfully earned it the nomenclature of a strategic business partner.

Union Bank is no exception to this upheaval. The average age of employees in the Bank has come down to 38 years from 47 about a decade ago. As this demography is very different from its predecessors, meeting the expectations and aspirations of this young and energetic workforce through flexible policies, is a basic priority. Today, we focus on people centric management practices, involving grooming and development of the individual and the Bank, in recent times, has taken many pro-employee, employee specific initiatives. Conscious efforts have been made to create a perceptible change in workplace environment to make it a rewarding experience. Some of the major initiatives taken by the Bank are given below:

Union Bhavishya – The flagship Program

To enable capability building and succession planning, a unique leadership development program (Union Bhavishya) was initiated through which 1300 plus employees have been groomed to become leaders of the future. During FY 2017-18, 1026 officers from Senior Management were covered under the Business Leadership & Front Line Leadership Program of Union Bhavishya; while 300 officers in 10 batches were covered in FY 2018-19, including an all women batch of high potential leaders. The third wave of this initiative is currently underway, covering officers in middle management.

Specialization through Job Families

Bank has introduced the Job Family scheme to strengthen the foundations of workplace specialization and enhance productivity. Employees have been given the opportunity to work in their areas of interest based on their qualifications, aptitude and experience, so that they can contribute better for the organization in the chosen area.

Bank has introduced 7 broad job families to have a pool of employees in important job functions with sound domain knowledge. Specialization through the job family framework seeks to enhance the overall efficiency and output of the organization, through focussed training / learning and building expertise. All officers from scale I to IV shall be mapped to job families in the Bank, the process for which has already been initiated last year.

E-Learning

Human capital will be the key differentiator, once technological disruptions have settled across an industry. It is therefore imperative to invest in the continuous development of your people. E-Learning policy has been put in place to achieve this and has mandated role-based modules to be completed each year by all employees. Separate weightage for completion of e-learning modules is being given in the annual appraisals. For FY 2018-19, 2 marks were allotted, which has been increased to 5 marks for FY 2019-20. Going forward, these modules could be mandated for promotions as well. The e-learning modules can be accessed on the cell phone and the modules can be completed anywhere, anytime.

HR Suvidha

A central processing centre, HR Suvidha was introduced to process the employee related benefits. It has become a kind of trendsetter among the PSBs. This has considerably reduced the workload of Zonal / Regional level HR personnel and has freed them to attend more important staff related matters. It has also reduced the TAT for sanctioning of the benefits drastically.

Induction Training for POs

One of the important areas of concern was inadequacy of On-boarding and Induction Training provided to newly recruited officers. To address this concern, a 52-week induction training for newly recruited POs has been introduced having a good mix of classroom and on-the-job training, yielding long term sustainable benefits both to the organization and the

officer concerned. This will provide a strong base to the POs right from the beginning.

HR Analytics:

The HR-Analytics Unit was formed to help create a capability in the form of a robust performance assessment system and resultant deployment of the right employee at the right place. Performance Analysis based on PMS scores of officers over the last three years is deciphered and action like training, deployment and counseling was taken up to shore up productivity. These findings have also led to focus on grooming average performers and re-define performance KRAs for non-budgetary roles.

An analysis was done to find out the reason why certain employees have remained in the same scale and / or not opted for promotion. The outcome of such information led to change in promotion / transfer policies. Considering that present day banking is heavily tilted towards specialization, Analytics Unit has critically examined the profile of each employee and segregated them job-role wise. The inventory of employees is now readily available for different job roles, where specialization is necessary. The credit verticals and Risk Management vertical have already benefited because of this analysis.

The Road ahead

We strive to be an organization that aims at keeping up-to-date with the latest in the field of HR, in terms of how best to serve the Bank as well as cater to the aspirations of our employees. In keeping with this intent, a 'vision' has been codified for the HR department, which shall be the foundation for all our initiatives and endeavors:

'Be a trend-setter in providing the best employment experience, to become the Bank of 1st choice'

With this intent in mind, HR shall continue to innovate and regularly update to compare with the best industry standards. Moving forward, following are few of the initiatives that shall take shape in the near future.

Automated Performance Manage-ment System

Performance Management is one of the most crucial activities in an organization, more so in financial institutions like a bank. PMS measures the effectiveness of the corporate strategy to not merely communicate the corporate goal to all stakeholders, as also to equip them to realize the collective vision.

PMS can be an effective tool in the hands of the Management for driving performance culture in the Bank. It is thus imperative to be able to measure employee performance objectively, so that course correction measures can be taken on time, training needs can be analyzed and deployment decisions can be based on the caliber and potential of employees.

Concrete steps are being taken to automate performance scores so that monthly/quarterly performance of an individual and a team can be seen in real time and suitable feedback and course correction measures can be undertaken. We are also contemplating having this application on the cell phone, so that one can upload / view his/her score / comments on the go.

Retention of Talent through Counselling

A study into attrition in the Bank has shown that a large number of employees who resign, do so in the first 5 years of employment. As an organization, we are looking into the reasons thereof, to take appropriate steps and mitigate the same by making suitable changes to make the organization conducive to the employment situation.

Accordingly, a separate module for processing resignations is being developed in Union Parivar. We propose to introduce a counselling facility for employees who resign. A counsellor may be able to resolve issues faced by the employee, with tactful intervention, thereby preventing a good worker from leaving the Bank.

This module shall also help to capture feedback from exit interviews to enable changes and improvement in policies and processes.

Employee Engagement

In the banking industry, though digital disruption has caused an upheaval, in time, all players have leveled the playing field in terms of technology, making it a zero sum game. It is only the Human Capital that shall be the differentiator in deciding the survival and success of any bank.

It is thus imperative to invest in our human capital which will provide the cutting edge over competitors, in attracting and retaining the best talent in the industry.

This calls for shifts in the traditional administrative mindset and evolution into a strategic role of HR which should be understood and imbibed by all stakeholders who are key influencers of the employment experience.

To conclude, as the saying goes, 'Rolling stone gathers no moss', HR is on the roll and shall continue to roll out new initiatives to give the best employee experience ever and I have no doubt that in the near future our institution will be one of the best to work with!!

D Chiranjeevi
HR Dept., CO

Transformation – a Barefoot Banker to a Digital one

Digital Banking (DB) simply speaking is ONLINE BANKING, it's a shift from traditional banking. Most of the people have shifted themselves from moving to branches for their banking activities like Deposits, Withdrawals, Loans, remittances, MFs, Insurance… etc to Online and Mobile platforms. The common psychology of customer is to have convenience - be it banking, insurance or any other services. The taste and preference of customer changes faster than the technology, hence the transformation in DB comes as a sine qua non in our day to day busy schedule. While online banking is a concept of operationalisation of banking from a distant place; digitization refers to shifting digitally almost all programmes and activities under operation - both by the bank and its customers.

The shifting focus of banks into technology goes way back to introduction of MICR data in 1980s and thereafter introduction of ALPMs, NEFT, PBA & TBA concept and, at present, the core banking solution; customers' keen interest in Palm banking instead of Branch Banking through Tabs, mobile phones….etc. Banks virtually have started working as a technology service provider day in and day out; striving hard for adoption of Data analytics, artificial intelligence, Robo advisory services and so on in its passage to Digital Banking…. Thus the journey of Banks in India like many other advanced economies is more technology driven - failure of which may lead to losing business and losing market share. Ideally speaking, Banks looking ahead of a digital transformation - of Banks in general and Banking in particular - need to prioritise four basic issues- market share, margin, information services and customer churning- each one is as important as oxygen is for human life. In the present era of economic administration, application of Digital technology is the sole key for Social benefits like bringing people to mainstream banking, secured identity proof, transfer of DBT /Govt subsidy etc.

Digital transformation in Banking is a process for Banks to provide anytime anywhere banking in a far more secured way. It's an appreciation process of customer needs, aspirations and requirement- for meeting transactions, insurance, wealth management, credit, pension… etc. it's a process to provide customer the choice of channels, reducing the transaction cost and facility for hassle free use. In other words, it is a digital integration to the process of banking activities and services for both-(a) Operational efficiency for Banks and (b) value addition for customers. Let us analyze the customer interest in the field of airlines, Railways, telecom sector, purchases of consumer items, dealing in other assets & valuables. All the industries have a digital transformation and accordingly the banking sector needs to transform in order to build a strong audience, increase its traffic and drive sales. Thus, DB is an unstoppable journey towards a single objective i.e. access and usage of information technology in banking. The other basic objectives are for developing customer centric acquisition and retention models, developing distribution channel, improving brand publicity, securing transactions and ensuring data security…etc. all the above will lead the digitally advanced banks to increase productivity, profitability and its internal operational convenience. When business efficiency gets a boost, reduction and control of various costs can take place. It will also lead to increase formulation of policy, preparation of Budget (e.g. allocation of Rs.3073 Cr by Budget 2018-19 & target of establishing 5 lakh Wi-Fi hotspot for 5 million Rural people), Public infrastructure and Market

Innovation as the marketing platform of a bank can access several online customers and can chat for services and generate customer loyalty while providing end to end solution to the tech - savy customers.

How to make this digital transformation journey effective is a question before us. This digital transformation process brings a customer closer to the bank. Adoption of online banking practices becomes easier with the advancement of technology. Here the banks - Both private and public sector ones - face challenges and competition from the non - banking companies now a days especially Tech-fins. Technology disruptions have taken place in the area of Block-chain, Data Analytics; AI & ML. Acceleration of above will facilitate Tech-fins to overtake Banks in future as these are technologically advanced and have financial net worth. Thus, to stay in the era of competition, Banks need to process and modernize both front and back end operations. This apart, Banks need to take following steps for the effective digital transformation.

In any digital system, there are three constituents - User, Product & Provider. Digital products may be developed; service provider may make it hassle free. But ultimately, the user satisfaction and utility is the prime one to drive a real and effective transformation. Therefore, Banks should give to prime importance users - their digital and cyber literacy, adaptability and experience…etc.

The customers are to be explained the experience and advantages of their "Access from Home banking",

24*7 availability, instant banking & saving of time, online utility Bill & Tax payments, accessing information, application & availability of credit, MF, Pension, Insurance & other products etc. Similarly, there needs to be capacity building of its employees to address various challenges like reduction of cost, segmentation of customers, targeting specific customers and aiming at developing products for target customers based on data analysis, developing a sound database for retention & acquisition of customers. More important is also connectivity to more than 50000 villages to enter Digital era.

Secondly, digitization is the only road to transformation, energizing and clean India. Curbing black money, converting Indian economy from cash based to Cashless, reduction of human errors, managing & monitoring of large volume of transactions, adoption of various Risk management processes provide a lot of awareness for a win-win position to both - Bank and Customers. Hence, Banks should unhesitantly spend on improving the way towards a customer centric transformation from a product centric one. In this industry, customer is the king; he is the onlooker and evaluator, owner and anticipator of changes. Customers will pursue Banks to focus on their browsing history and demand the products and services they will be requiring anytime anywhere and as such banks will be evolving needful business models for them.

Banks are supposed to increase their Reach, Scale & Scope of Digital approaches which is possible through AI. AI has the potentialities to convert present customer

experiences and expectations. Thus Banks to be in competition and loom large, need to collaborate-collaborations with FINTECHs and, above all, collaboration of humans with machines for a personalized experience. The Fintechs can provide and contribute to speed, agility and capacity to establish a satisfactory user experience; while Banks have distribution outlets, capital, trust of people and have regulatory compliance. Thus camaraderie of both in transformation journey will be a success.

Digitization, being conversion of Bank's data into a digital format, provides all inclusive benefits to customers. Hence it is an indispensable proposition for banks to overlook it. The issue is to create a fully digital customer interface followed by its backend modernization. Banks will be known more for their core strengths to address various customer segments. The ultimate aim is cost saving, i.e. reducing operating cost and increasing operating efficiency and thereby boosting return on equity (ROE). Conclusively speaking, it's a critical challenge for Banks to engage themselves with customers- be it on - boarding, product setup or developing marketing strategy and customer centric business models. This digital transformation need to result customer relationship to a Digital Financial Relationship (DFR) which banks should scientifically improve.

P. C. Panigrahi
FID, CO

Cyber Security – Round the Clock

What is Cyber Security?

Cyber security consists of technologies, processes and controls designed to protect systems, networks, programs, devices and data from cyber attacks. Effective cyber security reduces the risk of cyber attacks and protects against the unauthorised exploitation of systems, networks and technologies.

While in comparison to several other sectors, banks are definitely seen to be more proactive in investing and improving security practice.The broad reasons for moving from traditional security to Cyber Security are as under:

1. Proliferation of attack vectors and enhanced attack surface.

2. Proliferation of digital and shifting customer preference.

3. Sophistication of threat actors and enhanced targeting of banks.

4. Banking increasingly operating as a 'boundary-less' ecosystem.

Why is cyber security important?

The cost of cyber crime is at an all-time high and incidents can easily take months to be discovered-often by a third party. For instance, APTs (advanced persistent threats) use continuous hacking techniques to gain access to a computer system and can remain inside for months before the intrusion is observed.

• The costs of data breaches are soaring

Emerging privacy laws can mean significant fines for organisations. The high-profile EU GDPR (General Data Protection Regulation)has a maximum fine of €20 million (about £17 million) or 4% of annual global turnover, whichever is greater. Such penalties are usually on top of damages and other legal action. There are also non-financial costs to be considered, such as organisational sustainability and reputational damage.

• Cyber attacks are becoming increasingly sophisticated

Cyber attacks continue to grow in sophistication, with attackers using an ever-expanding variety of tactics, including social engineering, malware and ransomware (used for Petya, WannaCry and NotPetya).

• Cyber attacks are lucrative

Usually, cyber attackers seek some type of benefit and will invest in various techniques, tools and technology to achieve their motives. Financial gain is a common motivation, but they may also be driven by political, ethical, intellectual or social incentives.

• Cyber security is a critical, board-level issue

New regulations and reporting requirements make cyber security risk oversight a challenge. The board will continue to seek assurances from management that their cyber risk strategies will reduce the risk of attacks and limit financial and operational impacts.

A strong cyber security stance is a key defence against cyber-related failures and errors and malicious cyber attacks, so having the right cyber security measures in place to protect your organisation is vital.

The three pillars of data security

Robust cyber security involves implementing controls based on three pillars: people, processes and technology. This three-pronged approach helps organisations protect themselves from both organised and opportunistic attacks, as well as common internal threats, such as a user falling for a phishing scam or mistakenly sending an email to an unintended recipient.

Effective cyber security uses risk management to ensure these controls are deployed cost-effectively-in other words, based on the likelihood of the risk occurring and the worst possible impact if the risk materialises.

People:

Every employee needs to be aware of their role in preventing and reducing cyber threats and staff dedicated to cyber security need to be up to date with the latest cyber risks and solutions, as well as qualifications, to mitigate and respond to cyber attacks effectively.

Processes:

Processes are crucial in communicating the organisation's cyber security stance. Documented processes should also clearly define roles and responsibilities and specify the procedure to follow when, for example, reporting a suspicious email. The cyber landscape is one of constant change, so processes need to be regularly reviewed to account for the latest cyber threats and responses.

Technology:

While organisational measures are a big part of cyber security, technical controls are just as essential. From access controls to installing antivirus software, technology can be deployed to mitigate cyber risks.

Why we need?

A recent cyber security report indicates that 31% of enterprises have experienced cyber-attacks on operational technology infrastructure. This also denotes that vulnerabilities are rising in number and broadening severities too. The result to reduce these intrusions leads enterprises to invest in a Cyber Security Operations Centre (CSOC). The main objective of a CSOC is to detect monitor, analyze and react to security incidents with the integration of futuristic tools, cutting-edge technologies and a robust security strategy.

Ensuring the confidentiality, integrity and availability of the modern information technology enterprise is a big

job. It incorporates many tasks, from robust systems engineering and configuration management to effective cybersecurity policy and comprehensive workforce training.

Our 24x7 CSOC team

A CSOC is a team primarily composed of security analysts organized to detect, analyze, respond to, report on, and prevent cybersecurity incidents.

It has robust capabilities to assist with today's cyber risk challenges, our On-Premise Security Operations Center is a reliable solution for continuously monitoring our network in house. Our team having adequate skill sets of security operation to resolve and detect threats and vulnerabilities 24x7.

What CSOC does round o clock?

• Incident Response: Monitor incoming events for early detection of potential security incidents.

• Security Incident and Event Management: Aggregates security events from various sources through SIEM and threat feeds

• 24*7*365 operations: Skilled CSOC team with experienced professionals for round the clock operations.

• Protecting critical business and customer data/information, demonstrate compliance with internal guidelines, country regulations and laws

• To Provide real-time/near-real time information on and insight into the security posture of the bank

• Effectively and Efficiently manage security operations by preparing for and responding to cyber risks/threats, facilitate continuity and recovery

• To assess threat intelligence and proactively identify/visualize impact of threats on the bank

• To know who did what, when, how and preservation of evidence

• Integration of various log types and logging options into SIEM, ticketing/workflow/case management, unstru-ctured data/big data, reporting/dashboard, use cases/rule design.

• Making alerts on preventive incidents, advisory tactics and tools, constantly increasing use of advanced malware such as in the WannaCry attack shows that not all incidents can be predicted ahead of time.

• Bank has deployed a multi-layered defense in depth architecture which covers Perimeter Security, Network Security, Endpoint Security, Application Security, Data & Access Security, Governance, Risk & Compliance, Security Monitoring and Management of Security Operations.

The CSOC team conducts Incident Management, Forensic Investigation, Compliance auditing and security analysis and review. It provides different dashboard and screens for different roles, provide online secured portal (web-based dashboard) for viewing real-time incidents / events, alerts, status of actions taken etc. It is responsible for the following tasks.

• 24X7 log monitoring of various types of operating systems, network, security devices & solutions using log analysis tools.

• Log correlation for in depth monitoring and remedial actions on daily basis.

• Rapid response to incidents/ alerts raised by security devices and/or monitoring systems.

• Evaluation of incidents and implementation/recommendation of remedial measures.

• Forensics to identify the origin of threats, mitigation thereof, initiation of logical measures to prevent recurrence, which should be acceptable to respective organization.

• Managing the solutions used for real time monitoring and other tools help to open the ticket and appropriate closure of the same.

• Integrate local log retention supported by log analysis tool for offline monitoring and reporting

• Issue advisories to the organizations / banks who owned SOC on relevant threats and vulnerabilities supported with mitigation against identified risk exposure

Conclusion:

Banking Industry faces a troubling threat landscape like never before. Now a days we hear about new massive data breach almost weekly. Banks are having a tough time keeping up with the multi fold threats / attacks hitting their security environments daily.Identifying threats as soon as possible is key in today's threat landscape. As shown above, threats often go undetected and can result in serious fines or a damaged brand and shareholder reputation. A 24×7 cyber security monitoring helps to protect Bank's asset from any internal and external threats. Be safe & secure banking!

K.M. Reddy
CISO, CO

M.Arputharaj
CISO, CO

Union Samriddhi Kendra

Bringing Farmers to Prosperity

Everything can wait but Agriculture cannot ! as rightly said by the visionary Pandit Jawaharlal Nehru perfectly describes the importance of Agriculture. India is Pre-dominantly an agricultural based economy. India is having lots of opportunities and challenges for the Agriculture business. We are having the largest resources in terms of varied climatic zones, soil types and manpower for best utilizing them. Almost all types of climates in the world are witnessed in India alone. India is having large acres of land but with fragmentation resulting in small and marginalized land holdings. Deployment of the ground water has already been reached to its optimum. Dependency on changing seasonal behaviors is among the other challenges faced by Indian Agriculture. Lack of sufficient post harvest infrastructure and efficient marketing system is also a serious issue. There is great scope in infrastructure development, mechanization, automation and digitization of Indian Agriculture and hence there is great scope to 'Financing-Agriculture'.

Indian economy has witnessed a remarkable growth during the last decade and is expected to grow at much faster rate in ensuing years. Rural and Semi Urban areas play a vital role in overall development of economy. Increase in investment by the Govt. and Public Private Partnership (PPP) in infrastructure and technology development in rural and semi urban areas helps in overall growth of this area. To boost the production and consumption in Rural Economy, in the recent budget, the Govt. has made substantial allocation for Rural Infrastructure besides announcing increased MSP(Minimum Support Price) for farm produce, which provides a fillip to GDP growth of the nation, This has created a huge opportunity for deployment of funds and credit growth in Rural and Semi Urban Areas for sectors like Agriculture, Agri Allied activities such as Dairy, Poultry, Fisheries, Agro processing industries, Micro and Small Enterprises, Affordable/Rural Housing, Education for Students and weaker section, etc.

Rising credit needs backed by immense opportunities created and growing customer expectations in this fast changing era in banking/finance sector, has necessitated the transformation in credit delivery structure at Rural and Semi Urban branches. The transformation process aims at (i) creating an optimum system for centralized credit processing to improve quality with improved TAT; (ii) improved compliances; (iii) developing a digital ecosystem for transaction of banking products and services to provide near door step services through extensive use of business correspondent and (iv) enhanced customer experience. Above all, highly competitive business environment has posed challenges to the Bank in terms of Profit margins as well as shifting customers preferences have forced the Banks to realign operations to suit the changing needs in terms of sales orientation of employees, digitalization and use of technology products for improving productivity, efficiency and profitability.

Our Bank is providing various customized financial products to the farming community of the nation which includes both asset and liability products like Savings schemes, Investments options, Insurance schemes, Production Credit, Investment Credit, Consumption Credits, Home Loans, Vehicle Loans, Educational Loans etc. Timely and adequate credit supply is of utmost importance to the farming business to reap the prosperity in real sense. In this endeavor to promote flow of credit to masses in Rural & Semi Urban locations, our Bank has implemented new unique innovative operating model for RUSU (Rural and Semi Urban) branches by introducing Hub and Spoke Model, where "Hub" is a Centralized Processing Cell and "Spoke" is mapped RUSU Branch. The centralized processing Cell (Hub) is named as 'Union Samriddhi Kendra'(USK). This model is the thought process of our worthy MD and CEO and is a first of its kind in Banking industry. Our bank has established 38 USKs pan India till date. 556 Rural and Semi Urban branches are mapped to these USKs catering to large number of customers particularly farming community with latest innovative digitized products and services. Business Correspondents are also mapped to these USKs and they along with Rural Development Officers (RDOs) of our Bank are point of contact for farmers and rural deprived.

THE OBJECTIVES OF HUB and SPOKE MODEL ARE AS UNDER:

● To accelerate the credit flows to RAM (Retail, Agri and MSME) sectors through focused sales and marketing in Rural & Semi-Urban areas.

● To enhance customer service through improved Turnaround Time (TAT).

● Better credit appraisal and developing expertise required for examining and processing of rural credit including Agri, Retail, MSME and other loan products.

● To reduce NPAs through efficient monitoring system.

● To create a Central Processing Centre with fully digitized workflow for uniform and seamless credit administration, so that branches will have ample time for business generation by freeing them from credit processing and enabling them with dedicated sales team.

● To provide better customer experience with near door-step services with adoption of new age digital channels such as m-PoS and AePS through Union Digi-Cash Points and Business Correspondent. Business correspondent will also act as a source of generation of leads to various loan schemes.

FEED BACK FROM THE BRANCHES:

● Spoke branches connected with the Hub are experiencing the change as stimulus to the credit process.

● The digitilization has supported branches a lot in completing pre-sanction formalities in time and accurately, thus lowering the chances of human errors.

● Well defined roles and responsibilities at various levels have made the process clear and transparent and thus eliminated the delays in taking credit decisions.

● Specialized hub acting as a dedicated processing unit can better utilize the resources including specialized human resource for the specific purpose of loan processing with enhanced quality thereby safe guarding the interest of entire ecosystem.

FEED BACK FROM THE CUSTOMERS:

● Customers are finding the USK model really as a center of enhanced service experience due to reduced TATs.

● Various credit needs of the Farmer community can be catered under one roof.

● Farmer customers can even apply for non Agril financial facilities at the spoke branches.

● Digitalization has given a modernized approach to entire process.

We are sure that of all such initiatives by our Bank are committed to perfectly address the needs of the Agricultural sector to cope up with the changing era and ultimately to bring "Samriddhi- the prosperity" to farmers' life as we have taken in true spirit the mantra- "Everything can wait but Agriculture cannot" !

Meena Khanna
RABD, CO

Enhanced Access and Service Excellence

INTRODUCTION: INCEPTION OF EASE Public Sector Banks (PSBs) are the backbone of the Indian Economy. PSBs and PSB-sponsored Regional Rural Banks (RRBs) constitute 78 percent of the bank network of Scheduled Commercial Banks (SCBs). They also play an important role in fuelling investment needed for the country's economic development, with a share of over around 70 percent of SCBs' deposits and 66 percent of outstanding credit. PSBs and RRBs play a critical role in priority sector lending and account for 74 percent of outstanding credit to Small and Marginal Farmers, 65 percent of outstanding credit to Micro and Small Enterprises and 95 percent of education loans.

However, over the last decade, PSBs witnessed a surge of Non-performing Assets in their portfolio, which deeply impacted their profitability and efficiency. The Gross Non-Performing Asset Ration, which was Just 2.2% peaked to level of 5% in FY 15, which further increased to 14.5% at the end of March-2018.

While PSBs have continued to pursue reforms over the years, a greater thrust was required to address the challenges emanating from excessive stress in advances in the last few years and to make PSBs more responsive to evolving customer needs.

The inception of PSB Reforms Agenda–Enhanced Access and Service Excellence (EASE) was based on the recommendations made by a group of Top Executives of Public Sector Banks in "PSB Manthan" in November 2017 to launch reforms in every possible domain of PSBs so that it will arrest the likely situations, which has been plaguing the PSBs as a whole for a long time.

EASE: 2018-19

Customer Responsiveness | Responsible Banking | Credit off-take | UdyamiMitra for MSME | Deepening Financial Inclusion and Digitization | Developing Personnel for Brand PSB

The recommendations were further refined and finally the Government of India introduced EASE in April 2018. The EASE is being implemented as a part of the 4R's strategy (Recognition, Resolution and recovery, Recapitalisation and Reforms) of Government of India to drive towards CLEAN & SMART banking. The EASE contained of 6 themes and 30 Action Points, which all the PSBs need to implement in a time bound manner.

The six themes are meant to initiate a number of reforms in PSBs, which will lead to CLEAN (Clean credit, Leveraging data, Ensuring accountability, Actions against defaulters, NPA recovery) & SMART (Speedy, Multi-channel reach, Accessible & affordable, Responsive, Technologically enhanced) banking for the PSBs.

The clean banking culture introduced

Clean banking reform outcomes		
	Clean Credit	• Strengthened lending processes in all 21 PSBs to address identified gaps • Minimum 10% share in consortiums by all PSBs, leading to smaller, efficient consortiums
	Leveraging data	• PSBs check 5-6 independent data sources for large credit appraisals
	Ensuring accountability	• 100% segregation of pre- and post-sanction roles with respect to large loans
	Action against defaulters	• 650+ high value NPA accounts proactively checked for willful default, action initiated
	NPA recovery	• Dedicated SAMV operationalised in all PSBs • 89% NPA, SMA 1&2 managed by SAMVs in Q3FY19, up from 30% in Q4FY18

Smart banking reform outcomes

(icon)	Speedy	• 25% reduction in TAT for retail loan processing in six months
(icon)	Multi-channel reach	• PSBs offer avg. of 20 services through home/mobile based platforms; 80% YoY growth in transactions in Q3FY19 • 18 branch equivalent services offered by Bank Mitras
(icon)	Accessible & Affordable	• 96% of villages identified without banking outlets within 5km covered with outlets • 6.28 lakh crore DBT through AePS and other platforms • DBT of 25,000 crore by end of FY19 and 75,000 crore in FY20 under PM-Kisan • 34.4 crore PMJDY accounts opened since FY15 • 77% of ATMs have built-in functionalities for ease in transaction for differently abled customers
(icon)	Responsive	• 87% customers of large PSBs can speak in their regional languages with call centres • 19 PSBs scored above 8/10 in customer satisfaction survey • Avg. 7 day TAT for grievance redressal
(icon)	Technologically enhanced	• 1.12 lakh loans sanctioned (in-principal) through psbloansin59minutes.com. • Bill discounted on TReDS constitute 11% of total bills discounted by PSBs.

Customer Responsiveness	• Doorstep Banking to senior citizens • Ramp Access for differently abled • Increase in number of services on mobile/ internet banking
Responsible Banking	• Online OTS platform • Appointment of Specilized Monitroing Agencies
Credit Off-take	• Reduction in Retail & MSME loan processing time
PSBs as UdyamiMitra	• Dedicated MSME relationship managers • TReDS
Deepening FI & Digitalisation	• Micro-insurance • Setting up 100% Bank Mitras outlets
Developing Personnel for Brand PSB	• Dispersion of marks in Performance Management System to ensure an efficient appraisal process • Introdcution of job family

in the PSBs have led to strengthening their lending policies by adopting a number of measures suggested under the EASE. The establishment of Stress Asset Management Vertical (SAMV) to monitor stressed/ NPA accounts having outstanding equal or more than Rs.50 crore was a step in the focused monitoring and resolutions of high value accounts. PSBs are also driving action on wilful defaulters and fraud cases. They have taken up time-bound checking of all NPA cases above Rs.50 crore from the angle of wilful default and fraud, coupled with action to expedite recovery and deter such acts.

At the same time smart banking reforms led to customer EASE by improvising the exiting set of services offered by PSBs by enabling "Banking from the comfort of home", while enhancing set of services under Mobile Banking, internet banking and call centres. The reforms have also led to last-mile access to banking services, ensuring financial inclusion and direct benefit transfers leveraging JAM (Jan-dhan, Aadhar & Mobile trinity. Leveraging of technology by PSBs has led to an improvement in the loan

appraisal processes, resulting in 25 percent reduction in turnaround time for retail loans in H1FY19. In MSME lending, PSBs are adopting digital platforms with 1.12 lakh in-principle sanctions through psbloansin59minutes.com and 11 percent of the bills discounted through TReDS platform in Q3FY19.

WHERE DOES UNION BANK OF INDIA STANDS:

Union bank of India has been a pioneer in initiating strategic steps, in line with the changing dimensions of banking and have been putting in place the required infrastructure under Project Utkarsh, long before the EASE was introduced, where the Bank initiated steps to centralize its credit processes and established a number of e-lobbies for the comfort of customers, while bringing efficiency in the overall process.

Taking further cues from EASE, the Bank has initiated a number of new measures under each of the themes, with

an aim to stand tall among PSBs on EASE agenda. The new initiatives undertaken by the Bank across themes under EASE are as follows:

EASE REFORMS INDEX:

The EASE Reforms Index was conceptualised to provide the Board of banks with a comprehensive, independent and benchmarked measurement of performance of PSBs. The Index provides an objective and comparative evaluation showing where each PSB stands vis-à-vis benchmarks and peers on the Reforms Agenda. Through periodic updates and by providing bank-specific

Data from diverse sources used for EASE Reforms Index

(icon)	**Data Internal to PSBs** Relevant data on bank operations, policies, infrastructure etc
(icon)	**Data tracked by Government departments** Statistics on various Government initiatives tracked by Mission Office, DFS
(icon)	**Third Party Sources** Data captured by third parties such as Credit Information Companies, SIDBI, NPCI etc
(icon)	**Customer Survey, branch visits** Survey to capture feedback from retail and MSME customers of all 21 PSBs on overall experience and branch infrastructure • 11,000+ retail PSB customers interviewed and 2,200+ branches surveyed across the country • 25% customers from rural, semi-urban areas • 50% weight to responses from women and senior citizens • 21,000+ MSME customers surveyed online across the country
(icon)	**Digital functionality benchmarking** In-depth functionality benchmarking of mobile and internet banking channels • 21 PSBs and 6 private sector banks assessed

scorecards and inter-bank comparisons, all PSBs are enabled to keep track of their progress on key reform priorities across time. The goal is to continue driving change by spurring healthy competition among PSBs and also by encouraging them to learn from each other.

Accordingly the first ranking on the EASE Index was announced in January 2019 based on the performance of every PSBs under 6 themes upto December 2018. Due to the consistent efforts of all the Unionities, Union Bank of India received first ranking in theme "PSBs as Udaymitras for MSMEs". However our overall rank was Ninth out of 21 participating banks.

AREAS WHERE UNION BANK OF INDIA DID WELL:

1. HR practices-Roll out of job families and fulfillment of positions, IT-based performance management system, fellowship programs for senior management;

2. Pro-active reach out to borrowers-Dedicated personnel for retail and MSME loan marketing in branches, deployment of intermediaries to source retail loans;

3. MSME lending process - Micro-insurance schemes, MSME lending to underserved, comprehensive LMS for MSMEs;

4. Digital channels - increase in availability of languages on mobile and internet banking channels;

5. Timeliness in customer services - Improvement in Turnaround time for personal segment and MSME loans and time taken for disposal of complaints.

AREAS OF FURTHER IMPROVEMENT:

1. Recovery performance - Target achievement of overall cash recovery target from NPA, repayment as per schedule in OTS cases;

2. Call centre / mobile and internet banking channels - number of services offered and adoption by customers;

3. Financial inclusion and digitali-zation - Overdraft in accounts, KCC utilization, Aadhaar and mobile number seeding of accounts, MUDRA loan disbursal;

4. Lending process - Straight through processing for retail loans, Adherence to risk based pricing, appointment of ASMs for post-sanction follow-up, proactive checking for fraud;

5. Senior citizens and differently abled customers - Ramp access in branches and ATMs, door-step banking service.

EASE for FY 20:

During FY 2018-19 all the banks focused on creating / improving infrastructure to steer the processes of EASE under the 6 themes. Now to measure the out-come of these infrastructure set-up, EASE for FY 20 has been introduced, which will have a higher weighage of the theme "Responsible Banking".

SALIENT FEATURE OF EASE FOR FY 20:

1. Shift in focus from setup / process to outcome;

2. Increased weightage for metrics with business impact;

3. Overall number of metrics reduced;

4. Linking of senior management evaluation to EASE index results;

5. Quarterly index results;

In addition to the Action points, which were present in EASE (FY 2018-19), a number of additional features have also been introduced:

• Strengthening market and liquidity risk management processes;

• Mobilizing capital and building investor relations;

• Integration of EASE in senior management evaluation (Upto DGM);

• Implementation of objective posting process;

• Managing specialization/ diversi-fication needs of senior employees

As future capital infusions by Government of India, depends upon the performance of PSBs on EASE, every unit of Bank needs to be geared up so that the ranking of the Bank should improve on continuous basis. Credit appraisal standard along with TAT, Recovery, Monitoring, serving senior citizens, grievance redressal will continue to be focused area and therefore continuous improvement is needed in these areas.

Sumit Srivastav
EID, CO

यूनियन रिवार्ड्ज

आज के समय में हर व्यक्ति डेबिट कार्ड और क्रेडिट कार्ड जरूर रखता है. आज हर व्यक्ति की जरूरत है डेबिट कार्ड और क्रेडिट कार्ड, जिसे अनदेखा करना मुश्किल है. ग्राहकों को बैंक, डेबिट कार्ड और क्रेडिट कार्ड के साथ रिवॉर्ड पॉइंट देते हैं. यदि आप रिवॉर्ड पॉइंट को निर्धारित समय पर रिडीम नहीं कर पाते हैं तो आपको नुकसान हो सकता है.

यूनियन बैंक ऑफ इंडिया अपने ग्राहकों को सर्वश्रेष्ठ सेवा प्रदान करने में हमेशा अग्रणी रहा है. यूनियन बैंक ऑफ इंडिया द्वारा अपने डेबिट कार्ड और क्रेडिट कार्ड धारकों के लिए यूनियन रिवॉर्ड योजना शुरू किया गया है. इस योजना के तहत पीओएस (पॉइंट ऑफ सेल) या ई-कॉमर्स आउटलेट्स पर किए गए सभी लेनदेन पर ग्राहकों को रिवॉर्ड पॉइंट प्राप्त होते हैं. इन रिवार्ड पॉइंट के द्वारा फिल्म, बस एवं एयर टिकट, मोबाइल रिचार्ज, डीटीएच रिचार्ज आदि की खरीद किया जा सकता है. यूनियन बैंक के ग्राहक ऑनलाइन रिवॉर्ड कैटलॉग से विभिन्न उत्पाद खरीदने के लिए अपने रिवॉर्ड पॉइंट का उपयोग कर सकते हैं. उपलब्ध उत्पाद के लिए https://www.unionrewardz.com देखें.

यूनियन बैंक ऑफ इंडिया के प्रत्येक डेबिट कार्ड और क्रेडिट कार्ड धारक को यूनियन रिवॉर्ड लॉयल्टी प्रोग्राम के सदस्य के रूप में स्वचालित रूप से पूर्व-नामांकित किया जाता है. जब भी कोई ग्राहक यूनियन बैंक ऑफ इंडिया के डेबिट कार्ड और क्रेडिट कार्ड से खरीददारी करता है, तो रिवॉर्ड पॉइंट उनके खाते में अर्जित होते है. इन रिवार्ड पॉइंट को रिडीम करने के लिए https://www.unionrewardz.com पर पंजीकरण करना आवश्यक है. पंजीकरण करने के पश्चात यूजर आईडी और पासवर्ड के द्वारा लॉगिन किया जा सकता है. आपके द्वारा अर्जित यूनियन रिवॉर्ड पॉइंट को रिडीम करने के लिए न्यूनतम 250 रिवॉर्ड पॉइंट आवश्यक है और यूनियन रिवॉर्ड पॉइंट अर्जन के 36 माह में भीतर रिडीम किए जाने चाहिए, रिडीम नहीं किए गए पॉइंट 36 माह अर्थात 3 वर्ष की समाप्ति पर समाप्त (lapse) हो जाएंगे. किसी भी प्रकार की अन्य जानकारी हेतु टोल फ्री नंबर 18001088000 पर संपर्क करें.

डेबिट कार्ड:

1. सभी यूनियन बैंक ऑफ इंडिया के डेबिट कार्ड धारकों को प्रत्येक 100 रुपये के खर्च पर 1 रिवॉर्ड पॉइंट प्राप्त होता है.

2. कार्ड धारकों को डेबिट कार्ड सक्रिय करने और एक माह में कम से कम तीन लेनदेन करने पर 100 बोनस रिवॉर्ड पॉइंट मिलते हैं.

क्रेडिट कार्ड (सिग्नेचर कार्ड के अलावा):

क्र.	राशि	प्रति 100/- रुपये के खर्च पर रिवॉर्ड पॉइंट
1	10000/- तक	1 रिवॉर्ड पॉइंट
2	10001/- से 30000/- तक	1.5 रिवॉर्ड पॉइंट (बोनस 0.5 रिवॉर्ड पॉइंट केवल 10001/- से 30000/- रुपये खर्च की गयी राशि पर लागू)
3	30001 से अधिक	2 रिवॉर्ड पॉइंट (बोनस 1 रिवॉर्ड पॉइंट केवल 30001/- रुपये से अधिक खर्च की गयी राशि पर लागू)

सिग्नेचर क्रेडिट कार्ड :

सभी यूनियन बैंक सिग्नेचर क्रेडिट कार्ड धारकों को प्रत्येक 100 रुपये के खर्च पर 4 रिवॉर्ड पॉइंट प्राप्त होता है.

यूनियन रिवॉर्ड (Union Rewardz) एप:

एंड्रॉयड फोन उपयोगकर्ता गूगल प्ले स्टोर से यूनियन रिवॉर्ड (Union Rewardz) एप डाउनलोड कर सकते हैं. एप डाउनलोड करने के बाद आपको SIGN IN/SIGN UP करने के लिए स्क्रीन पर आएगा. SIGN UP करने के लिए आपको अपना 16 अंक का डेबिट कार्ड/क्रेडिट कार्ड दर्ज करना है और फिर अतिरिक्त जानकारी के अनुसार आपको अपना यूजर आईडी और पासवर्ड बनाना है. पंजीकरण करने के पश्चात SIGN IN में यूजर आईडी और पासवर्ड के द्वारा लॉगिन किया जा सकता है. इस एप के माध्यम से आप अपने यूनियन रिवॉर्ड पॉइंट देख सकते हैं और उन्हें रिडीम कर मोबाइल/डीटीएच रिचार्ज, फिल्म टिकट, खरीददारी आदि कर सकते है. यदि आप कोई ऐसा प्रॉडक्ट देख रहे है जिसके लिए आपके पास पर्याप्त रिवॉर्ड पॉइंट उपलब्ध नहीं है तो आप अपने पास उपलब्ध रिवॉर्ड पॉइंट रिडीम करने के बाद शेष राशि का भुगतान कर सकते है.

यदि आपने पंजीकरण कर रखा है और आप अपना यूजर आईडी और पासवर्ड भूल गए है तो आप यूजर आईडी और पासवर्ड के सामने दिखाए गए FORGET विकल्प का उपयोग करें और उसे रिसेट करें.

यूनियन बैंक ऑफ इंडिया के डेबिट/क्रेडिट कार्ड धारक https://www.unionrewardz.com पर यूनियन रिवॉर्ड पॉइंट से अपने पसंद के सिनेमा हॉल में अपनी पसंद की फिल्म है. टिकट की बुकिंग भी कर सकते है. बुकिंग कंफर्म होते ही ग्राहक को ई-मेल प्राप्त होगा. फिल्म की बुकिंग के लिए यूनियन रिवॉर्ड पॉइंट को शो टाइम से कम से कम चार घंटे पहले रिडीम किया जाना चाहिए.

यूनियन बैंक ऑफ इंडिया के क्रेडिट कार्ड धारक https://www.unionrewardz.com पर यूनियन रिवॉर्ड पॉइंट से अपने क्रेडिट कार्ड बिल का भुगतान भी कर सकते है. क्रेडिट कार्ड बिल का भुगतान करने के लिए सबसे पहले ग्राहक को अपना 16 अंक का यूनियन बैंक क्रेडिट कार्ड नंबर दर्ज करना होगा और उसके साथ राशि जिसका भुगतान करना है, जिसमें रिवॉर्ड पॉइंट की संख्या भी प्रदर्शित होगी. कार्ड धारक को लेनदेन के विवरण को सत्यापित करना है और पुष्टि करना होगा. प्रत्येक रिवॉर्ड पॉइंट का मूल्य 0.25 रुपये है अर्थात 1000 रिवॉर्ड पॉइंट का मूल्य है 250/- रुपये. भुगतान करने के पश्चात एक ऑनलाइन लेनदेन रसीद उत्पन्न होगी और एसएमएस तथा ई-मेल के माध्यम से ग्राहक को भेजी जाएगी.

सुधीर प्रसाद
राजभाषा विभाग, मुंबई

Digital Transformation through ICT in Rural India

The Information and communication technologies (ICTs) consist of hardware, software, networks and media for the collection, storage, processing, transmission and presentation of information (voice, data, text, images), as well as related services. Communication technologies consist of a range of communication media and devices, including print, telephone, fax, radio, television, video, audio, computer and the internet. Young people who are given early access to information and communications technologies (ICT) may have acquired a powerful new tool to connect, communicate, innovate and take action on things that matter to them.

ICT Technology, Infrastructure, Applications

There are various stages of decision-making and delivery of ICT-based services in terms of a typical value chain, as shown in Figure 1. At each stage of the chain, the ICT components include a mix of hardware, software and services. For example, an Internet kiosk would have a computer, printer, web cam, modem, power back up and software to enable standard Internet browsing as well as handle specialized tasks such as education in the local language, agricultural information, e-governance and entertainment etc.

Figure 1: Value Chain for IT-Based Services

The organizational structure necessary for the delivery of rural IT services typically requires commercial goals of profitability for its sustainability. All rural ICT projects require some degree of initial subsidization by the Government for its sustainability. To handle the infrastructure for rural ICT service delivery requires youth with skills and talent. It requires training of rural kiosk operators, whether they are formal franchisees or independent farmer operators.

ICT empowering Agriculture

ICT is successfully used in entire range of farm operations. Information can be provided for better input use, cropping decisions, management of pests and diseases, animal husbandry and marketing. ICT is a big boon to access credit and insurance products of various companies. Radio and television have long been used to broadcast agricultural information for farmers. Farmers, who can afford, use cellular phones for obtaining price information in a timely manner.

Skymet is one of the largest weather monitoring and agricultural risks Solutions Company of the country. They measure, predict, and minimize climate risk to agriculture, thereby limiting losses incurred due to weather abrasions. This website forecast weather information, suggests for crop insurance and related risk management.

Frontal Rain Technologies is accessible through computer and mobile devices. It is useful for firms dealing in commodities like groceries, basmati rice, seeds, cattle feed, sea food, dairy products and edible oil. The website creates a scope for demand and supply of agricultural products on the cloud.

Agrostar provides genuine agricultural inputs to the farmers at their doorstep. It is a Pune-based e-commerce platform, directly linked to the farmers. AgroStar helps farmers to procure agricultural inputs such as seeds, plant nutrition, plant protection and agriculture equipments by simply giving a missed call on the company's toll free number.

Ekgaon Technologies is an IT based network integrator. It provides a technology platform to the farmers with provision of range of services. They provide financial counseling, guide for agricultural input availabilities and provision of government assistance etc. They have mobile banking platform for delivery of financial services. It also provides information and counseling of credit, savings, remittance, insurance, investment and mortgage etc at the door step and information regarding microfinance institutions available in the locality.

MITRA (Machines, Information, Technology, Resources for Agriculture), is a set up, aims to improve mechanization at horticulture farms with the use of highly effective

farm equipments. These are created through Research and Development and launched after rigorous field trials. They have developed Air blast sprayers. It is very useful for fruits and vegetables crops. considerably utilized for grapes and pomegranates. It considerably reduces the expenditure on manual labour and is less time-consuming.

CropIn Technology Solutions offers information on a cloud-based platform through mobile base application. It is known as 'Smart Farms'. It allows companies to track status of the crops around the country. It helps companies to remotely monitor farms, interact with farmers and make every crop traceable and visible. It also helps farmers in adopting advanced farm practices and improves productivity by providing high yield methods and productivity forecasts through mobile app.

BHUBAN: It is a satellite based reach to the rural people. It acts like a clearing house for satellite data. Essentially a humongous software that integrates and processes ground inputs with satellite data for diverse needs

Three prominent applications are there which have remote reach for use of rural population

a) CHAMAN (Coordinated program on Horticulture assessment and Management using geo-informatics. Help in

• Digital inventory of all horticulture zones in the country

• Deciding cold storage hubs

• Managing inflation through accurate data of food stock

b) FASAL (Forecasting Agricultural output using Space, Agro-meteorology and Land based observations)

• Monitor crop health

• Use to directly study crop locations

c) NADAMS (National Agricultural Drought Assessment and Monitoring System)

• Remote sensing real time information on current or developing drought at state, district and sub district level

Many Android Apps are new tools in the hands of the officials and farmers

CCE Agri: Revenue officials now use this android app to estimate crop damage and yield loss at 1100 locations in 12 states

Ground Truth: To monitor crop health being used by 18 state governments

Bhuban Hailstorm App: being used to capture hailstorm losses in states such as Madhya Pradesh

mKisan: Nearly 90 million farmers now enrolled for farm advisories, such as weather and pest updates on their phones

ICT improving market efficiency

Rural markets in India are often thin and uncompetitive. Thinness of the market increases search costs and often leads to poor matches or to no match at all, between potential buyers and sellers. In rural market, intermediaries exert considerable market power over Indian farmers. For physical goods and services, including farm inputs and outputs, ICTs have the potential to reduce search costs and improve price discovery. This can lead to new or better matches between buyers and sellers.

By reducing search and other transaction costs, ICTs can integrate geographically fragmented markets, thereby reducing their "thinness." This can increase the quality of buyer-seller matches that take place. In addition, it is possible that this integration can increase the competitiveness.

In the context of ongoing economic reforms, where farmers are likely to become more exposed to the vagaries of global markets, empowering them with information access may be extremely beneficial. Knowledge of more distant markets and demands for more varied products would be particularly important. Knowledge of new practices, especially emergency practices such as accelerated ripening techniques, rapid evacuation in case of untimely rains, and packing methods can be critical for mitigating risks with high value commercial crops serving distant markets.

National Agriculture Market or eNAM is an online trading platform for agricultural commodities in India. The market facilitates farmers, traders and buyers with online trading in commodities with competitive price.

ICT in rural Employment

ICT kiosks can create rural employment, particularly for young people who have some educational qualifications, but not enough to compete effectively for jobs. Due to high travel and search cost of job; rural youth is constrained to compete in national level job market. ICT kiosks have been demonstrative in providing attractive job opportunities for such people, particularly young women. In addition to direct income and employment generation, confidence of these young people is boosted tremendously and they provide attractive role models for others in rural areas. ICT has made online job search and skill training easier.

ICT in Education

Rural ICT kiosk operators are working as teachers with smaller educational modules in many places. The role of ICT kiosks is complementary to that of conventional schooling. As rural India is deficit in all the key components of education such as teachers, textbooks and interaction, digital material and ICT-based interactions can ameliorate some of these deficits. Development of appropriate educational materials can also be achieved economically, if target markets are defined. Traditional textbook model can be substituted by cheap CDs and the Internet.

ICT in health services

The role of ICTs in health services is multidimensional. Basic medical information is available online and on CDs, even in local languages. Online list of information about availability of health care facilities and fixing appointments , providing health histories in advance of travel to doctor are specific advances to the rural people. Video conferencing software can allow for basic health consultations, where bringing doctors and rural patients physically together are costly enough. Many kiosks are working in this line and providing lot of employability.

Economic Development through ICT

ICT helps in efficient use of scarce resources. This gain is through more effective and lower cost of information storage, processing and communication. ICTs can also spur innovation, which is a key factor in economic growth. The potential benefit comes from reductions in economic inequality by common use of resources. The focus on using ICTs for rural development is supportive of reduced inequality along with increased efficiency and growth. The government may therefore provide information goods and services because they are shareable and non-excludable. In Indian context, job markets have seen the greatest benefits in shrinking distance, followed by marriage and then agriculture markets.

Overview of ICT Initiatives for empowerment

Drishtee

Drishtee.com had its origins in Gyandoot, a government project in Dhar district of Madhya Pradesh. Gyandoot is offering a range of e-governance-related services in villages by intranet. The most prominent of these is land record certificates, and sale or leasing of land.

Aksh

Aksh is essentially a fiber optic cable company, with its core competence in laying and maintaining cable. Its revenue model is driven by the content and data that can be delivered over this cable.

n-Logue

While Aksh and Drishtee are mostly active in north India, n-Logue has its origin and presence in the south. It is a profit oriented corporation. The main impetus for n-Logue came from the IIT Chennai research group. This group has been responsible for a stream of hardware and software innovations that enable rural IT-based service delivery, through connectivity and applications. This group is working in the fields of education, health and agriculture.

ITC

ITC's kiosks are called e-choupals, and they have several differentiating features. The key distinguishing factor is that the e-choupals are totally designed to support ITC's agricultural products supply chain. There are four kinds of e-choupals, tailored very specifically for four different products: shrimp, coffee, wheat and soybeans.

TARAhaat

TARAhaat has achieved well- publicized success with Internet kiosks in Bundelkhand, a relatively backward region of Uttar Pradesh. TARAhaat's long-range plans include a comprehensive portal for rural information services and an extended vision of its 'TARAkendras' as community centers. TARAhaat have an educational content partner, called TARAgyan. In association with various partners, TARAgyan is developing local language content and software for use in TARAkendras.

Akshaya

Akshaya is located in Malappuram district in Kerala, and has many kiosks. Village level government organizations were involved in the selection of kiosk operators, and significant funds were expended in training the local populations in computer use ("e- literacy").

Conclusion

ICT is a boon in bringing rich information to the population of rural India. It empowers rural people by adding value in agriculture, employment, education, market prices, market opportunities, knowledge that improves productivity, health and well-being that only have positive impacts on the material well being of the rural masses, but also eusures that the future is bright by innovation and creativity in ICT.

Dibakar Lenka
STC Bhubaneshwar

Online Complaints

Complaints are tools to improve ourselves and work efficiently. In the present scenario of competitive banking, excellence in customer service is important for sustainable business growth. For a service organization like Banks, customer service and customer satisfaction are of prime concern. It's just that we need to take it in positive spirit and work towards the betterment of customer service. After receiving any complaint, we need to analyze the root cause of the same instead of being in panic about receiving any complaint.

Complaints can be grouped into 2 vital categories:-

1. Behavioral complaints
2. Official complaints

In banking, there is a systematic way for the redressal of complaints. Now a day's the Government as well as Management are quite serious about resolving the complaints. Being a customer centric organization, satisfaction of the customer is top most priority and now customers can file their complaints by sitting at home through online channels. Customer can send their grievances to CGO, RBI, OBDUSMAN etc through online mode and their grievances should be resolved within stipulated time which is known as TAT (Turn around Time).

In the present scenario, grievance redressal is an integral part of customer service and the bank intends to move towards a zero tolerance policy on customer complaints. The customer care unit at central office helps in putting the necessary system in place and also has a role to perform in arriving at the root cause analysis of customer complaints & grievances.

The BCSBI monitors banking services on various parameters and rates banks on customer service, which includes availability of grievance redressal mechanism with the bank.

It is to be noted that when a complaint is being received from customer, it should be redressed as per the bank norms and disposed off expeditiously at the bank level i.e. at the branch/regional office/FGMO/CO level itself, within TAT.

Our Bank has a customer care unit (CCU), dedicated for customer complaints resolution which is presently headed by AGM. The CCU has 05 teams with distinct functional responsibilities are as:

1. CGO team: The team handles complaints on behalf of CGO, taking ownership of complaints and ensuring quality of resolution, while adhering to TAT. The source of complaints can be lodged by call centre, emails, phone calls, online and hard copy.

2. MDO Team: This team handles all the complaints addressed to MD & CEO office. The source of the complaint can be lodgment by call centre, emails, phone calls and hard copy.

3. Customer care team: Handles complaints other than the complaints received through CGO and MDO's office. The medium of complaints can be call centre, emails, phone calls and hard copy.

4. BO Team: This team handles all the rejected/partially rejected complaints received through BOCMS package from designated nodal officers.

5. CPGRAM, INGRAM & RBI Team: This team handles the complaints received on line through Government portal (CPGRAM/ingram) and complaints received through email, and hardcopy.

The major source for receiving customer queries, service request and complaints is the call centre, which is accessible 24*7.

• Online complaints lodged by the customers/non-customers through online grievance portal. • Hard copies/letters. • At nearest branches.

• Email. • RBI, OMBUDSMAN, GOVERNMENT PORTAL.

All the complaints received through any of the above medium are recorded in OCRM database, which is shared with concerned department. Once the complaint has been submitted auto-acknowledgement sent to the complainant by SMS/email.

For disposal of every complaint, there is a specified TAT within which the complaints need to be resolved. OCRM calculate & the TAT based on the response time taken by the branches/offices. If the resolution is not provided by the respective owner/sharer within the first level of TAT, then it gets auto escalated to the next higher authority.

OCRM is having facility of auto-communication to the complainant/customer through SMS and emails. Auto-acknowledgement is sent, when complaint is lodged and when it is closed.

On closure of the complaint it is informed to the customer and a link is provided for feedback on resolution.

Hence, we can conclude that online complaints have empowered the customers to reach the higher authorities with ease.

This is equally beneficial for the Bank, as we are being framed more transparent and the customers feel more fearless and connected to the Bank.

Sabeena Sangma
RO, Siliguri

WEAKEST LINK TO Human FIREWALL

Human Firewall is essentially a commitment of involvement of employees to follow best practices to prevent as well as report any data breaches or suspicious activity. The more employees you have committed to being a part of the firewall, the stronger it gets. The importance of this added human layer of protection in cyber security domain lies in the fact that many breaches are due to employee error.

Therefore, it is felt that the vigilant human can see potential hazards software misses and can prevent errors from being made. Hence for a robust cyber defence, in addition to technology, a rigorous new approach to workforce cyber preparedness is urgently needed. This comprehensive new approach is called Building Human Firewalls. We should not forget that even the best technology is only as good and reliable as the people in the organization.

The human is the weakest link paradigm and is an easy excuse to use when security incidents are growing in terms of both numbers and impact, each year. This approach is positive when it leads to increased investments in security controls (both technical and organizational) and when it supports policies with technology and technology with knowledge. The approach is negative if used as an excuse for poor results or when it is based on a poor understanding of the human mind. The human-as-a-firewall paradigm is based on the idea that humans have the ability to recognise and handle new patterns better than computers, and thus are better suited to taking care of (some) security decisions. Mainly, this paradigm is driven as a counter-discourse to the human-as-the-weakest-link concept, providing an opposing view to those results in different actions.

The human mind is more complex than these two paradigms suggests. Humans can be both weak links and firewalls - context, social setting, training, time and many other factors are at play. Building and improving a security culture requires more than just awareness training programmes. Programmes must engage employees and their colleagues in dialogue, curiosity and responsibility. Programmes must start and end with the employee, based on the risk profile of the organisation, the employee's position, the employee's access to information and security culture score.

A long-held belief in security exists that views humans as the weakest link. The trend has been backed by social engineers demonstrating how easy it is to trick people into certain behaviours (i.e., giving away information or providing access), along with a quickly evolving sense of security awareness in industry. This sentiment has created an impression that large investments must be made in order to increase employee awareness of security threats. The hope, it seems, is that awareness training will lead to changes in behaviour, which will result in a reduction in security incidents involving human interaction-positive or negative.

Results shows that organisations that use organisational and technical controls, in combination with an understanding of their organisational needs, are generating better results than those organisations that fail to incorporate balanced programs.

Measuring security is considered when discussing technical controls. Just like technical controls, organisational controls like security culture, must be measured in order to understand and manage change. Organisational sociology researchers have for decades observed that a one-size-fits-all approach is ineffective.

Despite numerous attempts to dethrone email over the past few years, it continues to be the de facto for business communications. It's fast, convenient, simple to use, cost effective and auditable. Email certainly isn't going anywhere in a hurry. The FBI's latest figures report global business email compromise (BEC) losses have hit US$12.5 billion in 2018. Along with ransomware, banking trojans, phishing, social engineering, information stealing malware, spam - the list of email borne threats seems to grow every year.

These are compounded by the risk of accidental disclosure of sensitive information via email. One of the most common types of distinct incidents is emails sent to the wrong person. This gets to the heart of the challenge for Cyber security teams. Email is the number one threat vector precisely because it allows malicious third parties to directly target what has long been regarded as the organisation's weakest link: its employees.

Employee behaviour is hugely important in the fight against email threats. Most cyber security investments in recent years, however, have been directed at securing networks and computers. As a result, vendors are much better at patching and preventing vulnerabilities and IT systems are more secure.

With the help of innovative technologies, assessment and awareness such as Phishing/Vishing/Smishing simulation, Table Top exercise, organisations can get better at spotting spoofed and malicious emails. Combined with a renewed focus on more progressive approaches to staff training, you can begin to fight back.

Organisation Responsibility for building a strong and sustainable Human Firewall

The objective of CISO Office is to make a Cyber safe bank & implement the cyber resilience framework by implementing the best cyber security architecture and practices in the industry. Vision : An agile, effective and cost efficient approach to cyber security aligned with current threats and vulnerabilities and adaptable to the

Bank's mission

It's a common misconception that cyber security is all about technology (hardware and software). Technology is obviously a massive part of cyber security, but alone it is not enough to protect you from modern cyber threats. Three pillars of Cyber Security domain is people, process and technology.

Human Firewall

Establishing the Cyber Security Human Firewall

An organisation is having a strong Human Firewall if it has the following characteristics in it's workforce:

1. Making it's employees (workforce) care about Cyber Security.

2. Continuously building awareness and knowledge about Cyber Security amongst it's employees.

3. Continuously measuring and monitoring the level of understanding/awareness/knowledge developed amongst it's employees towards Cyber Security.

4. Has an engaged, aware, well-educated workforce.

5. Has a clear policy that prioritize the protection of networks and data and which foster compliance with security standards.

6. Is agile and responsive and knows that in an era lacking bulletproof IT security, cyber breaches are not so much prevented as managed and mitigated.

7. And is obtaining critical intelligence by sharing information externally, with trusted partners and government agencies.

8. Creating 360 degree awareness.

Benefits of Building Human Firewall to combat Cyber Security:

1. It cultivates a culture of cyber awareness where employees recognise and avoid risky situations and take action as instinctively as reaching for a seatbelt when they start a car.

2. When employees, as a part of human firewall, are properly prepared to participate in their organisation's cyber security program, they will be strongly motivated to safeguard Bank's systems and information, recognising that they play an important role in keeping data and systems safe and secure.

3. An obvious advantage of the Human Firewall is its leveraging of the organization staff.

4. Effective use of Human Firewall tools and services will address the key vulnerabilities of most existing networks easily and continuously without costly upgrades of technology.

5. It's an important layer in the fortress defence against cyber-attacks or insidious invaders of any type.

6. Working together, Human Firewalls can identify threats as well as prevent data breaches or mitigate damage.

7. When fully engaged, this creates a formidable human firewall capable of spotting and preventing even the most sophisticated cyber-crime attempts and offers a significant step towards mitigating the human error behind 95% of the cyber breaches occurring today.

Conclusion:

It is our Bank's endeavour to bring a significant Transformation in Cyber Security posture of our Bank by creating Cyber Security Culture amongst our staff members through continuous cyber security awareness and training to the staff members. This will also help in building a strong Human Firewall of the dedicated work force in our Bank to successfully combat the evolving Cyber security threats. Always remember- "C-A-S-H"- Compliance, Adoptability, Security and Habit. Make Security as a habit.

CYBER SECURITY IS EVERY ONE'S RESPONSIBILITY.

Milind Alkari
CISO, CO

Sales Oriented Financial Service Organization
PO Induction

Going back in the past and remembering the period of joining Union Bank of India as PO, I vividly remember that on the very next day of my reporting, I was posted to a branch. The basis of banking was taught to me by my seniors and handlying customers was taught to me by none other than my customers .After a couple of weeks, I was nominated for Induction phase I training which , for me was actually the next phase of training as the first phase was already done while working in branch. From that day till now, my batch mates and I can clearly see the paradigm shift in the approach and motive of PO induction. Starting from scratch, PO induction training is now developed as a robust mechanism through focusing on crafting a banker in real sense who can not only market bank's product but can also present him/her self as a capable representative of organization.

In simplest language, induction process starts with communicating to the officer about joining details, welcoming them in organization and equipping them with initial nitty gritty of banking. But all this is not as simple as it looks. A person joining the organization stands at a transition phase of life. The stage becomes much more important if the person is starting his career. A new joinee has his own ambitions, career goals, aspirations, values and belief system. At the same time organization also works with own set of rule regulations, vision mission and work culture. Banking as an industry is very dynamic in nature

with plethora of technological changes and ever increasing responsibilities. It is of paramount importance that the aspirations of these two separate entities should be aligned as one so that the new joinee can visualize the career development in tandem with organization development. At this juncture, the PO induction policy of our bank has grown leaps and bounds. If we look at the earlier induction policy and its implementation, although it was aimed at making the PO job-ready, the process was not clearly drafted. Earlier also it was a combination of on the job and classroom training but now the process is well defined with each and every day having its own time table and curriculum. During the 52 week long induction training, almost all aspects of banking are touched upon and PO is made familiar with them. To understand the precision of induction process, let's have an insight of 52 weeks of a newly joined PO.

The induction of PO comprises of 7 weeks of institutional training 45 weeks of 'On-the-job' training in phases. The 7 week institutional training comprise of 3 weeks training immediately on joining the Bank and 4 weeks after completion of 20 weeks of on-the-job training. During the initial period of 3 weeks institutional training, a PO will have theoretical knowledge of HR practices, vision and mission of bank, branch and Organizational set up, roles and responsibilities of PO and various staff matters like employee benefits, career growth, and performance management system.Within this session, there will be some sessions on interpersonal and communication skills also. After HR session, PO is exposed to general banking sessions. During these sessions, basis of banking is taught .Categorization of branches, types

of transactions in branches, types of customers, banker and customer relationship, types of deposit accounts, KYC AML guidelines, customer services and BCSBI, modes of payment and collections, all these topics are discussed in detail. Taking one step ahead, since banking is now becoming global, PO induction focuses on introduction of Forex, remittance and NRI banking also. The risk associated with various transactions and various kinds of risk bank and banker faces is also elaborated to PO. A very sensitive issue like preventive vigilance is also discussed with PO at the early stages of his career. Not forgetting the importance of core banking, IT basis working and handling of CBS, digital banking, impact of social media and responsible handing of social media, all these things are discussed during the initial 3 weeks of training.

Now imagine a scenario, where a newly recruited PO, who is entirely unknown to all these things is posted at branch counter and the very first customer starts asking him about deposit products or just wants to remit some amount via NEFT /RTGS. That newly joined PO will look here and there for help and this will not do any good for his own confidence.Also, the person standing at the other side of the counter may think that the bank is not taking due care of their customer and the image of bank may get a hit. Instead of untrained PO, if a trained PO is sitting at the counter, he / she may not be able to solve all the queries of customers, but at least up to certain extent the customer can be handled very well. The PO will feel good. It is always very exciting and pleasing to be at the counter and to be able to help your customer. And if a new PO is able to do so, it will make him feel proud of himself. The customer will be benefited, the confidence of

PO will increase and above all, PO will feel that bank has taken care of him and has provided good training. If the first experience is good, that is going to stay with the employee for his entire career. It will motivate him/her for further learning and enhancement of skills, acquiring new information and an instant connection with organization will be established.

Keeping this in mind the next stage of PO induction is designed -20 weeks of on the job training. No doubt nothing can beat practical knowledge. The theory learned during the initial 3 weeks is put into practice at this stage. The institutional learning helps in better understanding of CBS and execution of duties in a time bound manner. During this phase of training, POs learn a lot. Handling of cash, currency chest operations, ATM handling, reconciliation and control, all these duties are performed by them. The focus is on personal banking business and customer service.

In the second phase of class room based training, the focus shifts from personal banking to credit portfolio. Fundamentals of credit with hands on experience on LAS module, documentation and processing of retail term loans, agriculture loans, government sponsored schemes ,due diligence of loan proposals, financial analysis of proposals, assessment of working capital, MSME products and schemes and processing of the same in LAS, IRB Rating , fund and non fund based proposals, all these topics are discussed in length. It is indeed an endeavor to ensure that POs are theoretically well versed with day to day routine as well as credit handling. Not only this, emphasis is given on marketing of third party products also. Now banks are developed as a single window to all sort of financial services. Hence exposure to third party product is the demand of changing banking scenario and keeping a pace with it, POs are

trained in this area also. The point to be noticed is the manner in which this training is carried out. The intention is to create an environment where professionalism is cultivated right from the beginning. Business etiquette, greeting and meeting customer, ways to create good first impression is also taught. With all this, our organization passes on a clear message to POs that we are now a rapidly changing organization and just like any other private entity; we are also imbibing the culture of sales and marketing. In this cut throat competitive market, it is very important to create a distinct image. A customer centric professional approach definitely helps in value creation.

In the final stage of 52 week long induction training, next 25 weeks is again on the job training .Exposure to various branches, verticals helps in understanding the categorization of branches and their functioning. During this period they are posted in SARAL, Forex branches, MSME focused branches, rural branches and canvassing of third party products .In a nut shell, during this training, a well groomed banker is created who can now be posted at any department or any branch.

For gauging the development of candidate, a feed back programme is also incorporated within Induction training module. Faculty from Staff College is assigned as mentor for the Probationary Officers, so as to enable them to seek work-related assistance if required. Personal Bi monthly meeting presided by Zonal heads ensure the progress. After each phase, an online assessment test is conducted by Staff College, marks of which is added in the appraisal of the first year.

One important aspect of induction training is giving due attention on self development also. The technical skills learned during class room training

and on the job training is augmented when mixed with interpersonal training. Emphasis is given on motivating POs for self development by enrolling themselves in professional courses as well as entrepreneurship courses. On successful completion of courses, fee is reimbursed as per bank's extant norms and recruits can earn as much as 5 marks in their appraisal. The continuous learning doesn't stops here. On completion of 52 weeks training, employee can opt for any area of interest and can pursue specific goal/project over a period of next 6 months alongside their regular assignment. A productive and innovative contribution is recognized with a certificate with 5 marks added to appraisal for taking initiative.

The Induction process is thus a holistic approach toward development of candidates. After going through such a well crafted induction training module, recruits can perform to optimum level in their field assignment. Not only preparing for the job, the process gives ample opportunity for self development. If a habit of learning is successfully implanted, the candidate will be self motivated for rest of his career to take new assignments. Taking into consideration the demanding job of bankers, such a training program is need of the hour. Our organization is investing heavily in human resource. It is up to the candidates to ensure that the training program is utilized by them fully. If done so, it will be fruitful for their own career development and job satisfaction .Organization as a whole will be benefited due to capable workforce and above all we would be in a better position to serve our customers.

Sunil Prakash Pal
NRO, Bengaluru

CUSTOMER ACQUISITION GROUP
Journey to become 'Good to a Great Modern Bank'

Customer preferences have been changing with expectations of delivery of products and services at a Single Point of Sale. Shift in customers' choice from solely transaction based relationships to advice driven banking with expectations of very little product delivery time. Moreover, the new Business Models introduced by New Generation Banks as also some leading Public Sector Banks have triggered sufficient signals, that going forward it is not possible to continue with the traditional approach in marketing the products. As on date more than 85% business is due to branch walk-ins only.

There is a need for complete shift in the approach to marketing of bank products. Marketing activities need to have a wider perspective and broader geographical coverage with methodical planning. In this backdrop Bank created a separate vertical **"Customer Acquisition Group"** with the objective - sourcing of new business development, partnerships and channel activation.

The main objective of the Vertical is sourcing of business and sales by changing business models through new channels and deepening of relationship with the customers. It focuses on the retail products of the Assets side (Home Loans, Mortgage Loans, Vehicle loans, Personal Loans, and Education loans etc.), Liability products (Institutional Savings Accounts, Corporate Current Accounts and Salary accounts, Mass marketing of Savings Accounts, Trusts, Associations and Societies accounts and Govt. A/cs), Third Party Products (Mutual Fund, Life Insurance, Non-Life Insurance) and Digital products(Debit Cards, Credit Cards, Aadhar Pay, Mobile Banking, and POS etc.).

The Vertical aims at driving efficiency of Marketing Officers across the Organization by standardizing their roles and responsibilities with a primary objective of acquiring continuously new customers by clicking new opportunities and avenues, leading to higher productivity and profitability.

Under vision 2020 Bank is striving hard to get into the Top 3 Nationalized Banks in domestic business and achieve a return on assets (ROA) of 1 percent. To fulfill these goals, Bank needs not only to maintain the present momentum but also concentrate on combating with the steep competition. In this way, responsibilities of the sales team have become more crucial.

Keeping this in view, Bank included 'Verticalisation of Sourcing' as one of the key areas for the process and cultural shifts in the bank within the overall Vision 2020 objectives and evolvement of CAG **in the transformation journey to become "Good to a Great Modern Bank".**

BS Narayanmurty
CAG, CO

साइबर सुरक्षा संस्कृति (सीएससी) की अवधारणा साइबर सुरक्षा के बारे में लोगों के ज्ञान, मान्यताओं, धारणाओं, दृष्टिकोणों, विचार, मानदंड और मूल्य को संदर्भित करती है एवं वे कैसे इन्हें सूचना प्रौद्योगिकी के जरिये दूसरों के साथ संव्यवहार में प्रयोग करते हैं, इससे जुड़ी हुई है.

साइबर सुरक्षा संस्कृति, साइबर सुरक्षा जागरूकता और सूचना सुरक्षा को कर्मचारियों के विचारों, अपने काम, आदतों, आचरण का एक अभिन्न अंग बनाने और उन्हें अपने दैनिक कार्यों में जोड़ने से संबन्धित है.

संगठनों में अधिकांश डाटा उल्लंघन, मानव द्वारा किए गए कार्यों का परिणाम है जबकि साइबर सुरक्षा पॉलिसी सभी संगठनों में आमतौर पर बनाई हुई है, कर्मचारी को उन्हें नियमों के बजाय दिशानिर्देश के रूप में उपयोग करना चाहिए. इसी प्रकार गलत तरीकों से एकीकृत और उपयोग किए जाने पर प्रोद्योगिकी संगठनों की सुरक्षा नहीं कर सकती. साइबर सुरक्षा संस्कृति को बढ़ावा देने से मानसिकता में बदलाव होगा. सुरक्षा जागरूकता में और जोखिमों को समझने में बढ़ोतरी देखी गई है. कर्मचारियों से मजबूरन सुरक्षा व्यवहार करने के बजाय संगठनों में पारंपरिक संस्कृति का विकास होता है. किसी के जबरन दिशानिर्देश के बगैर ही कर्मचारी अपने हर कार्य में साइबर सुरक्षा को ध्यान रखते हुए ही करता है.

अगर साइबर सुरक्षा एक संस्कृति के रूप में विकसित होगी तो कर्मचारी अपने दैनिक कार्यों के हर पहलू में सुरक्षा का ध्यान रखेंगे और उनसे कम से कम भूल होने की संभावना रहेगी, जिससे कि संगठन साइबर सुरक्षित संगठन बनाने की ओर अग्रसर होंगे.

संगठनों के भीतर सीएससी कार्यक्रमों की समझ और उत्थान दोनों को बढ़ावा देने में सहायता के लिए, संगठनात्मक विज्ञान, मनोविज्ञान, कानून और साइबर सुरक्षा सहित कई विषयों के समझ की अवश्यकता होती है.

एक मजबूत साइबर सुरक्षा संस्कृति का निर्माण करना एक मुश्त गतिविधि नहीं है, जबकि अगर साइबर सुरक्षा संस्कृति को संगठन की संस्कृति में समाहित करना है तो ये लगातार चलने वाली और क्रमवत विकसित होने वाली प्रक्रिया है. जिसमें कि संगठन के उच्च प्रबंधन के भी भागीदारी होना अत्यंत आवश्यक है, क्योंकि अगर उच्च प्रबंधन इस संस्कृति को अपने जीवन में और प्रतिदिन के कार्यों में उतारेंगे तभी अन्य कर्मचारी उनका अनुसरण करते हैं और अपनी आदतों को बदलेंगे.

किसी संगठन को साइबर सुसंस्कृत संगठन बनाने के लिए उन्हें कई तरह की गतिविधियां व्यापक स्तर पर करनी चाहिए जैसे कि :

● फिशिंग ईमेल/ विशिंग/ स्मिशिंग सिम्युलेशन एक्सरसाइज़.
●प्रतिदिन साइबर सुरक्षा पर कर्मचारियों के मोबाइल संदेश, ईमेल, भेजना. ● साइबर सुरक्षा के समाचार को भेजना. ● आए दिन मिलने वाले आलर्ट्स कर्मचारियों को बताना. ● साइबर सुरक्षा संबन्धित दिशानिर्देशों के पोस्टर कार्यालयों में लगवाना. ● संगठनों का साइबर सुरक्षा संबन्धित किताबें एवं अन्य अध्ययन सामग्री कर्मचारियों में वितरित करवाना. कर्मचारियों को साइबर सुरक्षा का प्रशिक्षण देना. ● प्रश्नोत्तरी एवं जानकारी की प्रतिस्पर्धा करवाना. साथ ही साथ जो कर्मचारी इन्हें अच्छे तरीके से अपने जीवन मे उतारते हैं, जो साइबर सुरक्षा के प्रति अच्छा कार्य करते हैं उन्हें पुरस्कृत और सम्मानित करना चाहिए, प्रशस्ति पत्र देना चाहिये, जिससे अन्य लोगों को प्रेरणा मिले. ● कर्मचारियों की सालाना मूल्यांकन में साइबर सुरक्षा के प्रति किए गए कार्यों को जोड़ना इत्यादि.

एक संस्कृति तभी फल–फूल सकती है जबकि उसे लगातार पोषण मिले, क्योंकि एक संस्कृति तभी अपना अस्तित्व बना कर रख सकती है जब वह प्रभावी तौर पर लोगों द्वारा स्वीकार किए जाए.

एक मजबूत साइबर सुरक्षा संस्कृति का निर्माण करके और उसे संगठन की मुख्य संस्कृति के साथ जोड़कर ही एक साइबर सुरक्षित संगठन का निर्माण संभव है.

कार्यालय में साइबरघात एवं उसे रोकने के कुछ उपाय

अमित नारायण माथुर
सीआईएसओ, के.का.

कार्ड क्लोनिंग - मुद्दे और सावधानियां

भारतीय रिज़र्व बैंक के आंकड़े के अनुसार मई 2018 से मई 2019 के बीच क्रेडिट कार्ड एवं डेबिट कार्ड से किए जाने वाले संव्यवहारों (Transactions) के आंकड़ों से सहजता से कार्डों की लोकप्रियता का अनुमान लगाया जा सकता है.

इन कार्डों के बढ़ते प्रयोग से जहाँ एक ओर कार्डधारकों को अनेक प्रकार की नई बैंकिंग सुविधाएँ प्राप्त हुई हैं वहीं दूसरी ओर कई बार उन्हें नए प्रकार के खतरों का भी सामना करना पड़ता है. मुख्य रूप से कार्ड से संबंधित धोखाधड़ी दो प्रकार से होती है, प्रथम, खो गए अथवा चोरी किए कार्डों द्वारा और द्वितीय नकली या क्लोन किए गए कार्डों द्वारा.

यहाँ पर यह समझना आवश्यक है कि आखिर कार्ड क्लोनिंग अथवा स्किमिंग होती क्या है? भारतीय रिज़र्व बैंक की परिभाषा के अनुसार कार्ड क्लोनिंग से डेबिट अथवा क्रेडिट कार्ड की चुम्बकीय पट्टी पर दर्ज सूचनाओं की अनधिकृत एवं अवैध रूप से की जाने वाली नकल द्वारा प्राप्त की गई सूचनाओं से क्लोन या नकली कार्ड बनाकर विभिन्न प्रकार की धोखाधड़ी की जाती है.

यदि आप सोच रहे हैं कि कार्ड की 'क्लोनिंग' अथवा नकल करना अत्यन्त कठिन या तकनीकी कार्य है, तो आप गलत हैं. कार्ड पर लिखी सूचनाओं की चोरी करने में मात्र कुछ सेकेंड ही लगते हैं और यह कार्य एक अत्यंत छोटे से उपकरण के माध्यम से किया जा सकता है, जिसमें से केवल असली कार्ड को एक बार गुजरना होता है. ठीक उसी प्रकार जैसे कि हम किसी एटीएम या पॉस (POS) में करते हैं. इस उपकरण में कार्ड 'स्वाइप' करने से कार्ड की सारी सूचनाएँ उसमें 'स्टोर' हो जाती है जिसे किसी नकली 'क्लोन' कार्ड पर लिखकर उसका दुरुपयोग कर लिया जाता है.

इस प्रकार की कार्ड क्लोनिंग में सामान्यत: यह पाया गया है कि कार्ड क्लोन करने वाले लोग अधिकतर सेल्समैन, होटल के वेटर, पेट्रोल पंप पर कार्य करने वाले कर्मचारी इत्यादि का सहयोग लेते हैं. यदि आप अपने कार्ड को किसी अन्य के हाथों में सौंप रहे हैं तो सावधान रहें कि कहीं वह व्यक्ति आपके कार्ड की क्लोनिंग तो नहीं कर रहा है.

यहाँ पर यह ध्यान देने की बात है कि कार्ड की क्लोनिंग होने के लिए यह आवश्यक नहीं है कि यह तभी हो, जब आप अपने कार्ड को किसी और व्यक्ति के हाथों में दे रहे हो बल्कि कार्ड की क्लोनिंग खुद आपके हाथों से भी हो सकती है और वह भी बिना आपकी जानकारी के ! जब आप एटीएम से पैसे निकालने जाते हैं तो सामान्यतया आप अपना कार्ड खुद 'स्वाइप' करते हैं. परन्तु, कभी-कभी यह भी संभव हो सकता है कि उस ए.टी.एम. मशीन में असली कार्ड रीडर के ऊपर नकली 'कार्ड रीडर' लगा हो जो आपके कार्ड की क्लोनिंग कर रहा हो.

कार्ड क्लोनिंग के संदर्भ में इस संभावना से भी इंकार नहीं किया जा सकता है कि आपके कार्ड की क्लोनिंग आपको कार्ड मिलने के पहले ही कर ली गई हो. यदि आपने कार्ड के लिए आवेदन किया है तो यह अवश्य सुनिश्चित करें कि कार्ड आपको सुरक्षित रूप से बंद लिफाफे में प्राप्त हो. यदि कार्ड आपको खुले लिफाफे में प्राप्त हो या आपको किसी प्रकार का भी संदेह हो तो उसे स्वीकार न करें और संबंधित बैंक को तुरंत उसकी सूचना दें.

ए.टी.एम. कार्ड की क्लोनिंग के साथ-साथ कई बार क्लोनिंग करने वाले लोग ए.टी.एम. में एक कैमरे का प्रयोग भी करते हैं जिससे कार्ड प्रयोगकर्ता के पिन की चोरी संभव हो जाती है. 'पिन' की चोरी के लिए एक और तरीके का प्रयोग भी किया जाता है जिसमें ए.टी.एम. के 'की-बोर्ड' पर एक नकली 'की-बोर्ड' लगा दिया जाता है जो पिन की सूचना दर्ज कर उन्हें क्लोनिंग करने वाले व्यक्ति को प्रेषित कर देता है.

चेतावनी, संकेत एवं सावधानियां

जैसा कि हमने देखा, कार्ड की क्लोनिंग विभिन्न प्रकार से की जा सकती है. कार्ड-उपभोक्ता अपनी सतर्कता से क्लोनिंग के खतरे को कम कर सकता है. कार्ड-उपभोक्ता को क्लोनिंग से संबंधित कुछ चेतावनी संकेतों से सावधान रहना चाहिए. इन संकेतो में से कुछ निम्न प्रकार के हो सकते हैं :-

(i) ए.टी.एम. पर व्यवहार करने से पहले क्या आप ध्यान देते हैं कि ए.टी.एम. देखने में सामान्य लग रहा है और उसमें कुछ असामान्य परिवर्तन नहीं हैं.

(ii) क्या ए.टी.एम. में कहीं खुले तार, टेप या गोंद इत्यादि तो नहीं दिखाई दे रहे हैं?

(iii) क्या कार्ड रीडर सामान्य दिख रहा है? कहीं उसमें उपर से कुछ और तो नहीं लगा हुआ प्रतीत हो रहा है?

(iv) ए.टी.एम. पर पिन डालते समय क्या स्क्रीन पर ✱✱✱✱ (स्टार) दिखायी दे रहे हैं.

(v) कार्ड से खरीदारी करते समय कैशियर अथवा अन्य कर्मचारी आपका कार्ड लेकर अल्प समय के लिए आपके सामने से हट तो नहीं गया है?

(vi) क्या दुकान का कैशियर या कर्मचारी आपका कार्ड एक से अधिक बार 'स्वाइप' तो नहीं कर रहा है?

(vii) कहीं आप होटल में या किसी दुकान पर अपना कार्ड बिल के भुगतान के लिए किसी को ले जाने के लिए तो नहीं दे रहे हैं?

(viii) कहीं आप पेट्रोल भरने के बाद कार में बैठे-बैठे कार्ड देकर पेट्रोल का भुगतान तो

नहीं कर रहे हैं?

(ix) क्या आप अपने कार्ड के स्टेटमेंट को ध्यान से देखकर उसकी जाँच करते हैं?

यदि आपको लगता है कि उक्त में से कुछ सावधानियाँ आप नहीं रखते हैं तो तुरन्त अपने कार्ड के स्टेटमेंट और खाते की जांच करें और संदेह होने पर आवश्यकता अनुसार 'पिन' परिवर्तित कर लें या कार्ड द्वारा आगे व्यवहार रोक देने के लिए संबंधित बैंक को सूचित करें.

क्लोन कार्ड के दुरुपयोग

कार्ड की चोरी अथवा क्लोनिंग के उपरांत उसके द्वारा अधिकतर मामलो में वस्तुओं या सेवाओं की खरीदारी कर ली जाती है जिसका बिल कार्ड उपभोक्ता के पास पहुंचता है. यदि कार्ड की क्लोनिंग के साथ– साथ पिन की चोरी भी हो जाती है तो कई बार क्लोन कार्ड से ए.टी.एम. द्वारा धनराशि भी निकाल ली जाती है.

आँकड़ों के अनुसार क्लोन कार्ड फ्रॉड के 60% मामले इंटरनेट, टेलीफोन या डाक द्वारा खरीदारी के होते हैं, जिसे सी.एन.पी. (Cardholder-Not-Present) फ्रॉड भी कहा जाता है.

क्लोनिंग रोकथाम के उपाय

कार्ड क्लोनिंग रोकने के लिए तकनीकी रूप में भी कई प्रकार के उपाय किए जाते हैं. इस संदर्भ में हाल में 'भारतीय राष्ट्रीय भुगतान निगम' ने कुछ दिशानिर्देश जारी किए हैं जो मुख्य रूप से निम्नवत् हैं :–

(i) ए.टी.एम. कार्ड रीडर में 'जिटर' (Jitter) तकनीक का प्रयोग

(ii) कार्ड क्लोनिंग की रोकथाम प्रणाली– कार्ड प्रोटेक्शन किट (CPK) का प्रयोग करना

(iii) पिन पैड की सुरक्षा प्रणाली लगाना

(iv) ए.टी.एम. कक्ष में अतिरिक्त कैमरे लगाना

(v) हर ए.टी.एम. पर सुरक्षा गार्ड की नियुक्ति करना

(vi) ग्राहकों को जागरूक करना

जिटर (Jitter) तकनीक

जिटर तकनीक का प्रयोग उन ए.टी.एम. में किया जा सकता है जहाँ पर 'मोटर' से चलने वाले कार्ड रीडर लगे होते हैं अथवा जिन ए.टी.एम. में कार्ड मशीन द्वारा अंदर खींच लिया जाता है. जिटर तकनीक ए.टी.एम. कार्ड को अंदर रूक–रूक कर खींचता है और सूचनाएँ पढ़ता है जिसके कारण यदि कोई बाहरी कार्ड क्लोनिंग उपकरण लगा भी हो तो वह ठीक प्रकार से सूचनाएँ ग्रहण नहीं कर पाता.

यह तकनीक उन ए.टी.एम. में प्रभावी नहीं हो सकती जहाँ पर कार्ड उपभोक्ता द्वारा कार्ड रीडर में डालकर निकाल लिया जाता है अर्थात स्वाइप किया जाता है.

सी.पी.के. (CPK) तकनीक

सीपीके (Card Protection Kit) तकनीक से लगातार प्रसारित संकेतों द्वारा किसी बाहरी क्लोनिंग उपकरण को कार्ड की सूचनाओं को पढ़ने से रोका जा सकता है.

एस.डी.के. (SDK) तकनीक

एसडीके (Surface Detection Kit) तकनीक द्वारा ए.टी.एम. के कार्ड रीडर के ऊपर लगाए गए किसी उपकरण की पहचान की जा सकती है और आवश्यकतानुसार ए.टी.एम. कार्ड रीडर अथवा ए.टी.एम. मशीन को बंद कर क्लोनिंग की संभावना कम की जा सकती है.

ई.एम.वी. चिप कार्ड (EMV Chip Card)

ई.एम.वी. कार्ड को चिप कार्ड या स्मार्ट कार्ड के नाम से भी जाना जाता है. इसका नाम यूरो पे (EUROPAY), मास्टर (MASTER) कार्ड एवं वीसा (VISA) के पहले अक्षर को मिलाकर ई.एम.वी. चिप कार्ड रखा गया था. इस प्रकार के कार्ड में सूचनाएँ चिप में सुरक्षित रखी जाती हैं, जिसकी नकल या क्लोनिंग करना अत्यंत कठिन होता है. इन कार्डों की लागत अधिक होती है और इनके लिए विशेष कार्ड रीडर की आवश्यकता होती है. भारत में भी कई बैंकों द्वारा इस प्रकार के कार्ड जारी किए जा रहे हैं.

अतिरिक्त सूचनाओं द्वारा कार्डधारक की पहचान (Multi Factor Authentication)

इस तकनीक में क्लोन किए गए कार्ड के दुरुपयोग को रोकने के लिए एवं सही कार्ड उपभोक्ता की पहचान के लिए 'पिन' के अतिरिक्त अन्य सूचनाएँ भी उपभोक्ता से मांगी जाती है जो क्लोन करने वाले के पास उपलब्ध नहीं होती. उदाहरण के लिए उपभोक्ता के मोबाइल पर आने वाला ओ.टी.पी. पासवर्ड (One Time Password) या एटीएम कार्ड पर बने ग्रिड पर बिना क्रम में लिखी संख्याओं में से किसी एक का पूछना. यदि कार्ड क्लोन किया गया हो तो भी इन सूचनाओं के अभाव में उसका दुरुपयोग एटीएम पर संभव नहीं हो सकेगा.

भुगतान प्रणाली की सुरक्षा

भारत में वर्तमान समय में ए.टी.एम. और पॉस (POS) पर किए जाने वाले व्यवहारों (Transactions) का डाटा (पिन को छोड़कर) बिना कूटबद्ध (Encrypt) किए प्रवाहित होता है जिसके कारण इस डाटा की चोरी और उसका दुरुपयोग सम्भव है. भारतीय रिज़र्व बैंक ने हाल ही में इस बारे में दिशा निर्देश जारी किये हैं, जिनमें सभी बैंकों को यू.के.पी.टी. (Unique Key Per Terminal), डी.यू.के.पी.टी. (Derived Unique Key Per Transaction) अथवा टी.एल.ई. (Terminal Line Encryption) की तकनीक से ए.टी.एम. और पॉस (POS) पर किए जाने वाले व्यवहारों का डाटा कूटबद्ध करने की व्यवस्था एक निश्चित समय सीमा में करनी है.

इस प्रकार हम देखते हैं कि तकनीकी रूप से कार्ड की क्लोनिंग को रोकने के कई उपाय उपलब्ध हैं परन्तु किसी भी एक तकनीक से कार्ड की क्लोनिंग को पूर्णतः रोक पाना आसान कार्य नहीं है. कार्ड की क्लोनिंग और उसके दुरुपयोग से बचने के लिए हमारी जागरूकता ही सबसे कारगर उपाय है.

जी. के. सुधाकर राव
क्षे.का.दिल्ली(दक्षिण)

ताड़ोबा
अंधारी व्याघ्र परियोजना

वर्ष 1995 में निर्मित महाराष्ट्र के चंद्रपुर जिले में स्थित यह अभयारण्य, महाराष्ट्र का सबसे बड़ा राष्ट्रीय उद्यान है. 'तारू' जनजाति के ईश्वर के नाम से 'ताड़ोबा' उद्यान को जाना जाता है, जोकि 625.4 वर्ग कि.मी. के क्षेत्र में फैला हुआ है. बंगाल शेर, भारतीय तेंदुआ, नील गाय, जंगली बिल्लियाँ, सांभर, भौंकनेवाले हिरन, चितल, चौसिंघा, रीछ, दलदल मगरमच्छ, लकड़बग्घा, कस्तूरी मृग, आदि अनेक जंगली जानवरों से यह अभयारण्य भरपूर है. यह भारतीय पायथन, कोब्रा जैसे सरीसृप तथा अनेक पंछी और बहुत सारी औषधि वनस्पतियों से भी लबालब है.

1 जुलाई से 30 सितंबर तक यह उद्यान बंद रहता है. लेकिन जून के अंतिम सप्ताह में हम वहाँ गए तो हमारी दूसरी सफारी में ही हमें 'व्याघ्र दर्शन' हुए. जंगल में 'शेर' को उसके ही राजसी ठाट बाट और शाही तरीके से 'जोड़ी' में घूमते हुए देखना एक अनूठा और रोमांचकारी अनुभव रहा. आप यदि ऐसे अनुभवों से गुजरना चाहते हैं तो 'ताड़ोबा' का रुख अवश्य कीजिए.

एस. बालसुब्रह्मण्यम्
सेवा शाखा, मुंबई

Business Process Transformation Initiatives
A journey towards change

Business Process Transformation Initiatives: A journey towards change.

Our Father of the Nation Mahatma Gandhi said, "Be the Change you want to see in the World". So if any organization has to survive need to always follow the process of change.

Indian banking industry is experiencing high level of disruption and change owing to evolution in technology and increasing global reach. Increasing competition, rising expectation of customers and digital transformation in the payment and settlement systems posed various challenges for public sector banks. However since past two to three years the banking industry as a whole is also facing the following challenges which can be listed as under:

Deteriorating Asset Quality: Banks have been facing serious issues related to rising NPAs and overall Asset quality. In 2017 the over-all Stressed assets crossed more than 40 percent which required immediate interventions for effective monitoring and recovery.

Lack of Standardisation of Processes and Compliances: One of major reasons of the poor asset quality was ascertained as lack of standardisation in process. Statutory, regulatory compliances were deviated owing to lack of uniformity all across the systems and procedures.

Rising Skill Gaps & Lack of Succession Planning: With new recruitments in place and increased level of superannuation led to various challenges leading to lower level of experience

and required skill sets. Though banks tried to fill the gaps by recruiting for all sectors but the employees required training, mentoring and handholding support to adapt to the organizational environment. This also affected the staff productivity.

High level of competition and lack of sales culture in PSBs: Banks were facing tough competition from private banks, small finance banks and other financial institutions. Also it was observed that the Public sector Banks lacked sales culture. Though marketing officers were recruited but banks were not able to reap focused benefits from them.

Dramatic shifts in technology adoption: Digital banking adoption appeared slow amongst banks, fierce competition in these areas were also driving down price levels and encouraging a surge in data usage which also forced the banks to enter into the internet space. These digital entrants are deconstructing multiple parts of the value chain currently dominated by brick-and-mortar players.

Changing regulatory paradigms: Various regulatory initiatives facilitating competition (e.g. new bank licenses, on-tap license, etc) and building digital infra (e.g. IndiaStack, Digilocker) were also bringing a lot of disruptions in the banking space. Also regulators norms becoming more stringent posing restrictions to limit bad loan exposure also limited on corporate loan growth and banks had to focus on the Retail Agriculture and MSME sectors for higher level of sustainable business.

Owing to meeting all these challenges banks have been taking various initiatives. Our bank tried to address these issues through various Business Process Transformation initiatives. The sustainability of any organization depends on three major factors which are key to affect the performance of the bank. These include people, process and technology. Hence any change in any of them requires bringing in sync the other two to make the change more effective. Change in processes requires onboarding of employees to adopt the change and to drive the change, suitable technology intervention is required. For instance when bank moved to Core Banking Solutions for the first time, the entire processes underwent change and then the employees were required to be trained to move to and adopt the new technology platform.

Among the various initiatives towards Business Process Transformation to revamp the processes our bank launched the Project Utkarsh by partnering with Mckinsey& Co as our Knowledge partner which aimed at devising branch models. Business Transformation project scope included understanding the Bank's position on "As is Where is basis", diagnosis of Bank's position and areas of improvement, designing suitable strategies and models based on the feedback from field under Bottom-Up approach.

Scope of the business transformation project under Union Utkarsh has 5 key areas and themes:

i. Business Process Re-engineering

ii. Alternate channel enablement

iii. Revamping marketing and sales

iv. Human resource development

v. Business Analytics

This was an effort to transform the businesses processes and create business values. The entire project can be distributed in three phases which were as under;

Phase I

i. Union Xperience branches: Redesigning the branch model to streamline processes and increase sales (outbound and service to sales); the main objective being to create a memorable life time experience for the customers. Effective Catchment planning for all mapped branches were done so as to promote the customer acquisition process.

ii. Union Loan Point (ULP): Revamping the ULP operating model to reduce Turn Around Time and boost acquisition through branches and MOs;

iii. SARAL: Revamping SARAL to streamline MSME loan processing and reduce TAT;

iv. Digital channels: Designing programs to increase customer migration and availability;

v. HR: Designing and implementing Succession planning, PO job-rotation programs, Manpower calculator, HR shared service centre;

vi. Business analytics: Setting up the Business Analytics Team, designing and implementing the cross-sell model through campaigns;

Phase II

I. Organization initiatives: Bank carried out a detailed diagnostic study on organization structure and operating model and undertook the following:

i. Large Corporate verticalization with pilot launch of the new operating model in 5 IFBs

ii. Home and Mortgage Loan (HL-ML) cells piloted in 5 regions; Currently the team is merged with Customer Acquisition group for asset sales and marketing;

iii. Creation of DART for stressed assets with a focus on ₹ 50+ crore NPA accounts

iv. Area Managers for Agri growth implemented in 21 high potential districts in the region, which later merged with USK. Currently with the formation of USKs the Development Managers have been assigned for he inclusive development of the area.

II. Further refinement, scale up usage of business analytics and capability building of Business Intelligence Unit team.

III. Scaling up Project Utkarsh in other regions and support to Business Process Transformation Vertical.

Phase III

I. Integrated model for rural and semi-urban branches – Union Samriddhi Kendra were established.

II. Build advanced analytics models in the areas of Bank's priorities such as ATM Cash optimization, branch cash, dormancy, EWS.

III. Scaling up of Project Utkarsh to other regions to cover 35 regions.

With the Branch Model in place the bank which focused more on customer acquisition, digitalization and development of alternate channels bank moved further to strengthen its asset quality and increase in profitability.

The bank also redefined its Vision document as Vision 2020 which reads as under;

"To be a next-generation digitally-enabled Universal Bank known for inclusive, responsive and responsible banking through customer centric business models and significant investment in employee development".

This Vision 2020 document is a road map for the bank to attain 3rd largest Nationalised Bank position in domestic public sector space, having a Return on Assets at 1%.

The move towards responsive banking included the following initiatives;

• Online customer grievance portal with status tracking

• Ramp access across eligible branches

• Centralized Processing Centres for better asset quality

• System based triggers & alerts for classification & identification of action required in stressed assets

• Establishing outbound call centres for recovery & collection

• Centralized Overdue Notice Dispatch

• Specialized team to strengthen monitoring of stressed assets.

Various initiatives introduced in this space included Three pillars of strategy as under;

I. Centralization of credit: All the credit verticals were streamlined by formation of creation of centralized processing cells at all levels as

a. Corporate Banking: Strengthening Mid Corporate branches and its loan underwriting and processing. The Mid Corporates will focus on sourcing, processing and monitoring of Mid Corporate Accounts with limits over and above Rs.50.00 crore to Rs.150 crores. Over and above the limits the Industrial Finance Branches were strengthened under the Large Corporate Vertical.

b. MSME: Expanding SARAL scope to become processing hubs for all loans above 50 Lakhs to 50 Crore. Many SARALs and SARAL Lite at small centers were opened.

c. Retail: For increasing the scope of retail loans Union Loan Points became specialized processing cells only at zonal/ city levels. These focused on Mortgage and Housing Loans.

d. Agriculture: Agriculture sourcing and loan processing hubs in the form of Union Samriddhi Kendras were opened for rural and semi-urban branches and in key districts. Many branches were mapped with USKs

and ULPs for sourcing of leads.

The main objective of centralised processing was to improve the credit underwriting quality and bring more focused approach towards various segments of customers. This would also bring in standardisation in process and procedures, improve the documentation and compliance standards. It also will bridge gaps for required skilled manpower towards credit underwriting.

It was also thought that once the processing were brought through CPCs, the branch and other channels may be utilised for creating more leads and addressing the customer's requirements and improving marketing and customer service levels.This was aimed at creating room for an empowered sales force for lead generation at spoke branches linked to the Centralised processing cells.

Hence it was observed that the CPCs enabled the following changes as under:

• Use of digitized flows for lower Turn Around Time and better customer experience

• Higher flow of loans from branches due to comfort of product.

• Independence in loan processing and sanctioning leading better quality of book and risk control.

II. Verticalization of Sourcing: Formation of Specialized Customer Acquisition Group (CAG) for new business development through new channel development, partnerships and channel activation was another initiative. The main objective behind the formation of CAG was to introduce Product specialized marketing teams who will have more focus and direction. All the marketing officers were mapped with products and made part of a single Vertical focusing more on acquisition of new customers.

a. Customer preferences and engagement models have changed from Branch walk-ins to sales and service at different channels.

b. Competition of banks have continued to strengthen "feet on street" sales force to drive acquisition and provide better customer experience

Some of the major changes in this space included formation of a Corporate Vertical at C.O. with a CAG Head; Reporting of marketing officers was made directly to Regional CAG Head and CAG, CO; and CAG team at Central office to focus on pan-India tie-ups which may be sourced at Corporate level.

III. Specialization in monitoring and recovery: The posing NPA problem and increased stress in assets to alarming levels more specialized monitoring and recovery teams were formed. The efforts taken in this direction included

a. Integrated credit monitoring and recovery processes in the organization

b. Specialized Credit Monitoring Set up at Corporate Office

c. Formation of Credit monitoring teams at various levels especially at ROs and ZOs apart from Central Office.

d. A specialized turnaround team at the zonal level of ~50 skilled and driven officers with credit background and right scale to act on higher size MSME loans

e. Use of analytics for early signals: The Business Intelligence Unit analysed the behavior characteristics of credit customers and devised models for identification of early signal accounts enabling to take prompt recovery action.

f. Standardized processes and prioritization enabling monitoring as integral part from the inception of loan disbursement.

g. Use of technology tools: Various technology tools were adopted like the Recovery App which is an app focusing on various key features enabling tracking of NPA borrowers. A credit monitoring portal was formed which gives all important information related to stressed assets, NPA and dashboard for viewing the performance and early warning signals.

h. A call centre manned with ~ 80 agents to focus on early default of small size loans for tele calling needs has been set up.

i. Centralized issuance of demand notices and follow up have been introduced.

IV. Formation of Union Samriddhi Kendra is a unique initiative of banking industry wherein even the rural and semi urban areas were brought under Specialised processing aimed at enhancing ease of banking through centralization, digitization & increased coverage. The key tenets of the model can be defined as

a. Suvidha (Centralization):

i. Centralized, digitized and paperless flow of proposals

ii. Outreach to customer's doorstep through tablets where in the RDO will reach out the farmers and generate loans using the tablet.

iii. Improved TAT: Loans were to be sanctioned within ~3 days

b. Sampark (Sales):

i. Increased coverage for customers (business correspondents and tie-ups)

ii. Enhanced avenues and alternate channels for bank to generate customer leads (partnerships and Business Correspondents)

c. Sahaj (Digital Migration)

i. Enhanced access to banking services via an increase in number of service touch points (digi-cash points, ATMs, business correspondent kendras etc.) This was aimed at reaching out to more set of customers as well as bring in ease of doing business for rural customers.

Inorder to make our employees aware towards the change and transformation several Town Hall Meetings were conducted keeping into mind the following objective;

• Creating sense of urgency for the change: How we all have to adapt to the changed initiatives owing to changing paradigms.

• Showcasing the vision and strategies: Why and how can we achieve our corporate vision in the Centenary Year

• Creating ownership at all levels: With the change in processes how we need to create ownership at all levels.

HR Initiatives: As mentioned above the people behind the project form the backbone and key tenet for any transformation process. So in order to increase the adaptability many HR friendly initiatives were taken since the inception of Project Utkarsh.

1. Formation of a Shared Service Center–Union Suvidha which is involved in centralised processing of all expenditure bills related to staff welfare.

2. Creation of an HR Support Portal "HR AapkeSaath" wherein all information related to staff matters were placed at one place.

3. Creation of grievanceredressal portal for employees "HR AapkeDwar" which will provide an online platform for the employees to place their grievances and seek support.

V. Creation of Job Families: Seven Job Families for officers in Scale I-IV were created. 4 based on business (sales & marketing, credit & risk, treasury &forex and Agri& financial inclusion) and 3 based on platform (IT, Digital & CISO, HR & Vigilance and Central Accounting, Economic Intelligence & Analytics). This will encourage specialized and focused empowerment and enrich performance of staff.

VI. Training & Development: Several flagships programs were introduced towards improvement of employees.

a. Union Bhavishya – 12 months learning journey for leadership development and capacity building program to groom the leaders of the future

b. 52 weeks PO on-boarding program – Job rotation across key roles with focus on building all round skill sets; including classroom and on the job training in 4 phases

c. Mandatory e-learning – Officers to clear 5 E-learning modules pertaining to his/her job role. Mandatory E-learning is having 5 marks under Performance Management System.

VII. System driven Performance Management System with focus on profitability and efficiency in KRAs.

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Digital Banking and IT initiatives: For all the changed interventions technology plays an important role hence apart from various initiatives mentioned above several initiatives for digital transformation were taken which can be briefly defined in three major categories.

I. Digital enablement for Transaction: In order to make a next generation digitally enabled bank, the bank started the digital deepening across various business lines. For easing of transactional banking the new version of U Mobile App has been introduced. A Union Combo Card with features of both Debit and Credit Card has been launched.

II. For Business Acquisition: Tablet banking was leveraged and use of tablets for CASA acquisition, USK loan processing were launched. For NPA recovery Recovery App and OTS Calculator was introduced. For encouraging MSMEs A Union Mudra Portal was developed for helping insourcing of MSME leads.

III. For Customer Care and Service : Introduction U Control which enabled the customer to manage their limits of various cards, Chabot for online chatting for their queries and M-Passbook wherein the passbook can be generated online were introduced.

IV. Social Media Presence:Our bank entered into social media having a line Facebook page, Instagram Account, Twitter handle Linked-in and You tube account. This adding more visibility to the bank as well as helping us to increase our reach.

V. Improved Internet Banking and Union Bank Portal to add more security features and wide coverage.

Cyber Security Measures: Cyber security has been the need of the hour and our bank formed a well-managed Cyber security cell equipped with skilled persons who are experts in this domain and carrying out continuous surveillance and monitoring of IT transactions and other interventions.

Roll Out of Finacle 10- As a major leap towards technology our bank improved its CBS platform from Finacle 7 to Finacle 10 version from 13th May 2019. This aims at meeting the bank's commitment to provide latest technology based services to its customers. Bank conducted massive training program covering all employees; up-gradation of servers and hardware, extensive testing of software to stabilise the roll out so as to have lesser inconvenience to its customer.

Thus this is a small effort to cover some of the major initiatives taken by our bank towards transformation whereas with the changed processes and technology bank has a long way to go and as we are celebrating our Centenary year we have to take several other efforts to make our bank an empowered entity to achieve our Corporate Vision.

Dr. Chetna Pandey
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Medical Insurance for Retired Employees: From Manual to Online

As we moved from 9th Bipartite Settlement to 10th Bipartite, along with all regular features, a new one was introduced which happened to be a major change for both existing and retiree staff members. This new feature was introduction of Medical Insurance Scheme in lieu of existing in house hospitalization scheme. This new feature extended the benefit to Retired staff members too. While the basics of Medical insurance scheme were very much explained in the Bipartite/Joint Note and would have hardly affected the existing employees as premium was to be paid by Bank & all employees were by default covered under Medical Insurance, the coverage extended to retired employees was an entirely new concept. The challenge, therefore, was informing the eligible retirees regarding the benefits of group Medical Insurance and collection of consent of interested retirees within a short span of two months. As the premium amount towards Medical Insurance was to be paid by the retiree, it was mandatory to collect the account number through which premium was to be deducted. A circular was issued informing about the introduction of Medical Insurance Scheme and along with it the consent letter was circulated

Initial Hiccups:

To ensure that no hardships are faced by the elderly in the process of submission of consent forms, a dedicated email id was opened wherein the consent forms were to be submitted in scanned form. Not all PCs are attached with scanner, hence scanning consent forms was again a hurdle. There was thus also provision of submission of hard copies by way of post or walk-in to the nearest branch/RO/ Central Office. The consent forms received on mail were taken prints for further recording.

While capturing record in excel sheets, it was observed that the same consent form was sent on mail on several different dates. Further, consent form was followed by refusal form by the same retiree. Also the consent form received on mail was received through post as well. This resulted in lot of duplication of work as well as confusion viz. what should Bank consider for a retiree who has submitted both consent and refusal. All the documents thus received had to be stored properly. Also all the data thus collected had to be entered into to an excel sheet for proper record keeping. This was too time consuming and also duplication of work. There were also issues of document lost in transit. There was no method of providing acknowledgement to the retired employees which added to the already existing panic. As if this was not enough, during the first renewal of the policy for retired employees, there was option given to retirees to choose for policy with domiciliary (say A) and without domiciliary (say B) benefits. Again, it was observed that the consent form for policy A was followed by that of policy B and again policy A. It was difficult to conclude as to which policy the retiree is willing to opt for. It was proved beyond doubt that this manual method will be detrimental to one and all. This led to the inception of online portal.

Introduction of Online Portal for Retirees for Renewal of the Medical Insurance Policy:

The policy for retired employees is renewed every year with effect from November. Since every year the premium amount changes and expenditure towards premium is born by the retiree themselves it was a mandatory to collect their consent every year. Further there is option of domiciliary and non domiciliary policy with different premium rates. There is always provision of shifting from domiciliary policy to non domiciliary policy. It was experienced not once but twice that the collection of manual consent forms and updation of the same in Excel as also maintenance and upkeep of hard copies was a tedious process. An online module was thus conceptualized, which could provide

1. Ease of application from any place at any time of the day as the online module was available on Union Bank's Corporate Website.

2. Real time submission of application; consent or withdrawal.

3. Provision for modification/correction of personal information.

4. Immediate generation of acknowledgement.

5. Provision for modification in previous application.

6. Updation of records on real time basis.

Based on the record generated from backend premium amount is deducted from the designated accounts as mentioned by the retirees. As the module can be accessed from any place in the world geographical limitations namely retiree being out of India during the renewal process was no more a hindrance. Further immediate generation of acknowledgement provided the retirees with a lot of peace of mind. The online module insured that none of the applications were lost in transit, as there were no hard copies involved. This online module ensured that we contribute a step towards paperless banking.

Introduction of online module for consent in Union Parivar for Medical Insurance of retiring employees: While medical insurance benefit is available to all existing employees by default as Bank pays the premium

towards medical insurance of all existing employees, the employees retiring during the tenor of an existing policy have the option to continue or discontinue from medical insurance. As the retiring employees are required to pay the pro rata premium for the remaining period of the policy, it was mandatory to provide them with an option to continue or discontinue. A new module was introduced in a Union Parivar where an employee can provide his consent or withdrawal through an online module. Provision is made for auto debit of pro rata premium amount from the salary account of the retiring employee in case of consent. Employees who choose to withdraw from the policy are discontinued and no premium amount is deducted from them. The consent for withdrawal is to be given in the retiring month of the employee. In case no option is given it is presumed that employee wishes to discontinue from the policy.

Introduction of online portal for providing medical insurance tax benefit certificate on UBI net: The retirees paying premium towards their Medical Insurance are very much eligible to claim tax benefit against the premium paid. This would require a certificate from insurance company providing with the exact premium amount and other details namely policy tenure, policy number, date of premium paid and mode of premium paid. Again for the ease of retirees online module was conceptualized where the tax benefit certificate of all the retirees was auto generated and uploaded at backend. The portal is made available on banks intranet and can be accessed through any branch of Union Bank. The portal asks for PF number of the retiree and asks to follow few steps. Upon clicking the given tab digitally signed tax benefit certificate is available to the retiree which can be downloaded, printed or e-mailed as per requirement of the retiree. There is no limit on the number of copies that can be printed. Apart from providing easy access to tax benefit certificates this module also ensured the

sanctity of data is maintained at all levels as the module can be accessed only through PF numbers which are unique in nature and can be accessed only in intranet. The same module also provides for tax benefit certificate of existing employees who have opted for Super Top Up policy by payment of extra premium from their end.

Introduction of online portal for retirees to access claim status with DMS: A claim document has a long journey from the date of submission to the date of final claim settlement. Document passes through several hands before the final amount is credited into designated account after submission of claim document. Initially there was no method to track the status of claim document. Looking to the hardships faced by the retirees, an online portal was conceptualized which could provide for the real time claim status and also help in tracking the documents. The portal was made as easy and as simple as it can be so that the elderly do not face much hurdle into accessing this portal. Presently the portal can be accessed through computers, laptops or smart phones. This portal asks for the employee number and password only (Password is DOB by default). Availability of DMS in this portal provided a lot of relief to the elderly as they were constantly under the impression that the documents have been lost in transit. This portal is also available for the existing employees and has helped a lot to both existing and retired employees in tracking their claim status.

Use of technology for easy and effective communication: To ensure effective and timely communication with retirees mentioning of email ID and mobile number was made mandatory on the consent and claim forms. Bank makes use of the technology of email to communicate with the retiree regarding renewal of Medical Insurance along with the last date of application, the modified terms and conditions, the new premium amount, as also the policy document. Apart from uploading the policy document on Union

Bank corporate website and Retirees' portal the policy document was also made to all the retired employees on their given email ids. There were still few who are not comfortable with accessing emails. However, it is evident that all use mobile phones nowadays. Keeping this in mind the mobile number of all retirees was collected and updated in records. Apart from sending emails, a short SMS is also sent time and again providing with the links to Union Bank corporate website, a reminder about policy renewal, new premium rates, last date of application etc. In case of premium not being deducted on account of minimum balance, one sms is given to the retiree stating that "account could not be debited". Updation of email ids and mobile numbers also ensure that claim details are sent on email and SMS to the retirees providing for the full claim status namely lodgment of claim, processing, payment. In case of any deficiency in the claim, a deficiency letter is generated and the deficiency letter is emailed to the retiree on given email ID.

Technology has played an important part in communicating the data among the retirees in the most reliable and cheapest method. The use of technology has also ensured that both existing and retired employees can check about their claim status along with respective DMS at any point of time within the comforts of their home. Online portals come with a facility of access much after the Banking hours, even on Bank holidays. This reduced the dependency on branches/ROs. Online applications ensure sanctity of records even after several years as there is no probability of modifications in backdate. Though there were initial hiccups after the introduction of online portals, gradually the benefit of online portals was realized by all users and the same has been very well accepted now by all.

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HRM, CO

एमएसएमइ के लिए प्राप्य ट्रेड डिस्काऊंटिंग सिस्टम (टीआरइडीएस)

टीआरइडीएस (TReDS) एक डिजिटल प्लेटफॉर्म है जो एमएसएमई ईकाइयों को नीलामी के माध्यम से प्रतिस्पर्धी दर पर उनके प्राप्यों के बदले वित्तीयन प्राप्त करने में सहायता करता है. इस प्लेटफॉर्म पर विभिन्न वित्त प्रदाता पीएसयू/कॉर्पोरेट क्रेताओं द्वारा स्वीकृत बीजकों (Accepted Bills) पर बोली लगाते हैं. टीआरइडीएस, एमएसएमई ईकाइयों को अपनी प्राप्तियों को ऑनलाइन प्लेटफॉर्म पर पोस्ट करने की अनुमति देता है एवं ऑनलाइन बोली लगाने की प्रक्रिया के अनुसार प्रतिस्पर्धा दरों पर वित्तपोषण करता है. इससे उन्हें न केवल वित्तीयन प्राप्त होने का पक्का आश्वासन प्राप्त होता है बल्कि कॉर्पोरेट संस्थाओं पर बकाया राशि का समय से भुगतान करने हेतु अंकुश भी लगाया जा सकेगा.

भारत सरकार ने सभी सार्वजनिक क्षेत्र के उपक्रमों को एमएसएमई के नकदी चक्र को कम करने के लिए टीआरइडीएस प्लेटफॉर्म पर पंजीकृत करवाना अनिवार्य कर दिया है. यूनियन बैंक ऑफ इंडिया ने स्वयं को रिसीवेबल्स एक्सचेंज ऑफ इंडिया लिमिटेड (आरएक्सआईएल) जो कि भारतीय लघु उधयोग विकास बैंक (सिडबी) और राष्ट्रीय शेयर बाजार (एन एस ई) की एक संयुक्त उद्यम है, के साथ आरंभ में टीआरइडीएस के भागीदार के रूप में पंजीकृत किया है.

टीआरइडीएस की मुख्य विशेषता निम्नलिखित है:

i) क्रेताओं, विक्रेताओं और वित्तदाताओं के लिए एकीकृत प्लेटफॉर्म

ii) कागज रहित

iii) आसानी से निधि का उपयोग

iv) ऑनलाइन लेनदेन

v) प्रतियोगी डिस्काउंट दरें

vi) निर्बाध डाटा फ्लो

vii) मानकीकृत पद्धतियाँ

वर्ष 2008 में डॉ. रघुराम राजन की अध्यक्षता में Financial Sector Reforms पर एक कमिटी बनी थी. इस कमिटी ने अपने रिपोर्ट Hundred small steps में Electronic Bill Factoring Exchange की स्थापना का अनुमोदन लिया, जहां बड़ी कंपनियों के MSME बिल को इलेक्ट्रॉनिक के द्वारा स्वीकारा जाए तथा नीलामी की जाए जिससे प्रतिस्पर्धा दरों पर वित्तपोषण हो सके.
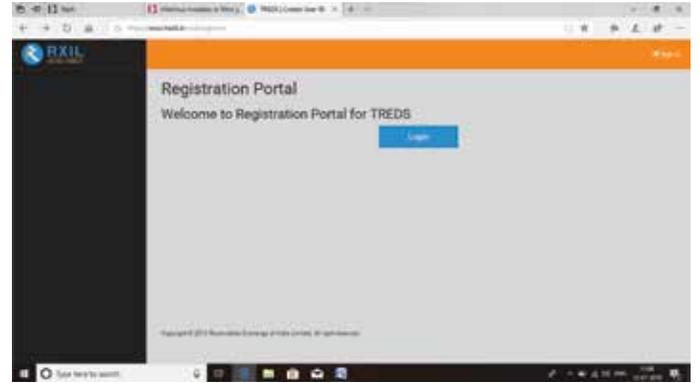
RXIL के ट्रेड प्लैटफ़ार्म पर संबन्धित प्रतिभागी :

प्रतिभागी	योग्यता
विक्रेता	एमएसएमई एक्ट 2006 के अनुसार एमएसएमई इकाइयां
क्रेता	कॉर्पोरेट एवं दूसरे क्रेता, सरकारी विभाग, सार्वजनिक क्षेत्र की इकाइयां एवं दूसरी इकाइयां जिन्हें आरबीआई से अनुमति मिली हो.
फाइनेंसर	बैंक, गैर बैंकिंग वित्तीय कंपनी फ़ैक्टर्स, वित्तीय संस्थाएं और अन्य संस्थाएं जिनको आरबीआई से अनुमति हो.

टीआरइडीएस (TReDS) के प्रक्रिया प्रवाह:

1. क्रेता कंपनी एमएसएमई विक्रेता को खरीद आदेश देती है.

2. एमएसएमई विक्रेता एक बीजक (invoice) के साथ माल भेजता है. ये विनिमय का बिल स्वीकृत या अस्वीकृत, कुछ भी हो सकता है.
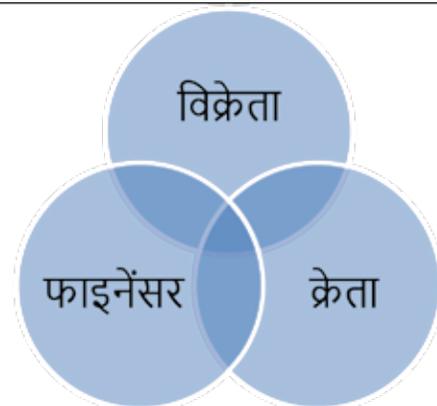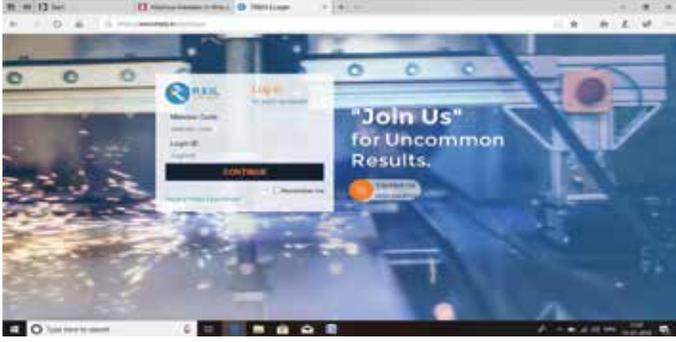
3. उसके बाद, बीजक या विनिमय बिल के आधार पर एमएसएमई विक्रेता टीआरइडीएस (TReDS) पर एक फैक्टरिंग यूनिट (Factoring Unit) बनाता है. तत्पश्चात, क्रेता भी टीआरइडीएस (TReDS) के साइट पर लॉग-इन करके फैक्टरिंग यूनिट को स्वीकार करता है.

4. सहायक दस्तावेज, जो सामानों की आवाजाही के साक्ष्य होते हैं, को भी एमएसएमई विक्रेता द्वारा टीआरइडीएस (TReDS) के साइट पर डाला जा सकता है. बीजक के आधार पर तथा विनिमय बिल के आधार पर लेन देन करने के लिए टीआरइडीएस (TReDS) के साइट पर अलग-अलग Modules बनाए गए हैं.

5. ये फैक्टरिंग यूनिट्स वित्तपोषण के लिए टीआरइडीएस (TReDS) में पंजीकृत फाइनेंसर के लिए उपलब्ध रहते हैं. टीआरइडीएस (TReDS) के साइट पर फाइनेंसर द्वारा सभी लागत को मिलकर उद्धरण (All in cost quote) उपलब्ध रहता है.

6. एमएसएमई विक्रेता किसी भी पंजीकृत फाइनेंसर के बिड को स्वीकार कर सकता है और स्वीकार करने के बाद फाइनेंसर को आवश्यक सूचना प्राप्त होती है.

7. बिड के स्वीकार कर लिए जाने के बाद, फैक्टरिंग यूनिट वित्तप्रदत के रूप में चिन्हित हो जाती है तथा फाइनेंसर के द्वारा फंड विक्रेता के खाते में टी + 2 आधार पर क्रेडिट हो जाती है.

8. नियत तिथि को क्रेता कंपनी के द्वारा फंड, फाइनेंसर को भेज दिया जाता है. टीआरइडीएस (TReDS) नियत समय पर क्रेता कंपनी और उसके बैंक को बकाया देय की सूचना भेज देता है.

9. क्रेता कंपनी के द्वारा नियत समय पर भुगतान नहीं करने की अवस्था में यह चूक (default) कहलाता है तथा आवश्यक कार्यवाही शुरू की जा सकती है.

यूनियन बैंक ऑफ इंडिया में टीआरइडीएस (TReDS) की केंद्रीकृत निगरानी की जाती है तथा इसके लिए Mumbai Main Office (MMO) को नामित किया गया है. टीआरइडीएस (TReDS) प्लैटफ़ार्म के ऊपर संचालन नामित शाखा के द्वारा ही किया जाता है तथा CP MSME विभाग इस कार्य में समन्वय करती है.

पुष्कर कुमार सिन्हा
स्टा.प्र.के. भुवनेश्वर

उद्यम धोखाधड़ी जोखिम प्रबंधन सोल्यूशन - ईएफ़आरएमएस

बैंक ग्राहकों को विभिन्न डिलीवरी चैनलों के माध्यम से सुरक्षित बैंकिंग सेवाएँ प्रदान करने के लिए प्रयासरत है. वास्तविक समय/ नजदीक वास्तविक समय में बैंक धोखाधड़ी की पहचान एवं रोकथाम क्षमताओं को लाने के लिए सभी डिलीवरी चैनलों के लिए उद्यम धोखाधड़ी जोखिम प्रबंधन सोल्यूशन को कार्यान्वित करने की प्रक्रिया में है.

उद्यम धोखाधड़ी जोखिम प्रबंधन सोल्यूशन का उद्देश्य धोखाधड़ी को रोकना, धोखाधड़ी का शीघ्र पता लगाना, धोखाधड़ी निवारक नीति,

> हम इस तरह के व्यवहार को बर्दाश्त नहीं करेंगे. धोखाधड़ी की सजा अवश्य दी जाएगी"– क्रिस स्वेकर

धोखाधड़ी जोखिम का आवधिक मूल्यांकन, धोखाधड़ी चेतावनी, आंतरिक धोखाधड़ी जोखिम प्रबंधन एवं फॉरेंसिक समर्थन है.

ईएफ़आरएमएस बैंक के सभी उत्पादों जैसे कार्ड, इंटरनेट बैंकिंग, मोबाइल बैंकिंग, ट्रेजरी उत्पाद, विदेशी विनिमय उत्पाद, कॉर्पोरेट ऋण, रिटेल ऋणों, एमएसएमई ऋणों, गैर निधि ऋण सुविधाएं, स्विफ्ट आदि को शामिल करेगा. यह प्रणाली वर्तमान लेनदेन एवं बैंक द्वारा परिनियोजित अन्य प्रणालियों के साथ सोल्यूशन को समन्वित करेगा.

इस सोल्यूशन की विस्तृत संरचना निम्नलिखित है:
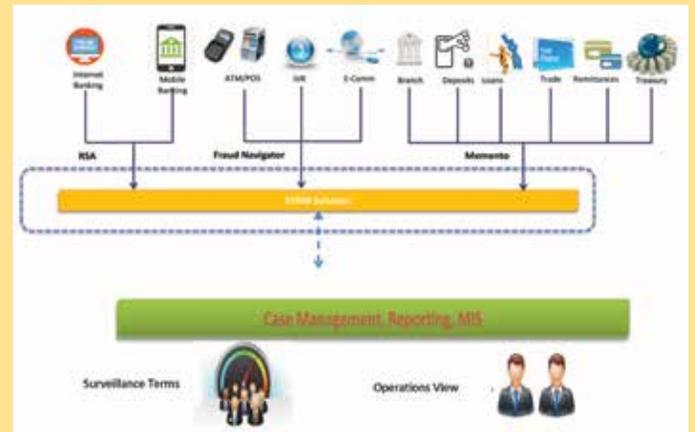
इस सोल्यूशन में बहुविध उत्पादों एवं चैनलों के लिए अंतर्निहित परिदृश्य होगा. ईएफ़आरएमएस का मुख्य पक्ष वित्तीय एवं साथ ही गैर वित्तीय लेनदेनों का अनुश्रवण एवं धोखाधड़ी का पता लगाना है.

सभी सार्वजनिक क्षेत्र के बैंकों में इस सोल्यूशन के कार्यान्वयन में हमारे बैंक की भूमिका अग्रणी है. बैंक, सभी चैनलों में इस सोल्यूशन को कार्यान्वित करने वाला पहला सार्वजनिक बैंक बनने के लिए प्रतिबद्ध है.

वैभव डोले
आरएमडीएफआर, के.का.

UMobile – One Customer One App
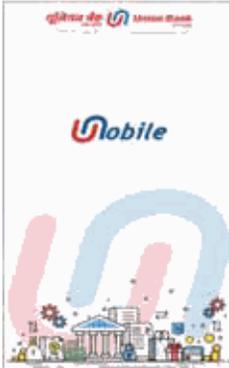
Customers are increasingly going mobile - and for good reasons, the major reason being they have more control of their money. Branch banking is not available 24x7 and one cannot carry and operate a laptop/desktop anytime, anywhere. Mobile banking enables a person to do banking without any restriction of time and place.

Bank's old mobile banking app was pretty basic having garish GUI. Another downside of old app was that for each different functionality customer has to download different app, for example if customer wants to do IMPS/NEFT then he has to download and use UMobile app, if he wants to do UPI transaction then he has to download and use Bank's UPI app and for mobile passbook, the customer has to download and use mPassbook app. A customer has to download a bouquet of various apps of our Bank to avail different services, this resulted in not only confusing the customers but also forcing them to remember multiple login and transaction PINs. Having multiple mobile apps had operational issues and security issues, imagine if a customer lost his handset then he has to block the services of various apps individually or if he wants to update his mobile number then he has to de-register and register again for all the apps used by him.

To overcome all these concerns, Bank launched new UMobile app which is a container app enabling customers to benefit from all different services in a single app - **One Customer One App**. Now, the customers using single app, i.e. new UMobile app, can enjoy mobile banking, mPassbook, Unified Payment Interface (UPI). In new UMobile we have kept the design and GUI simple, clean & pleasing to the eye. The da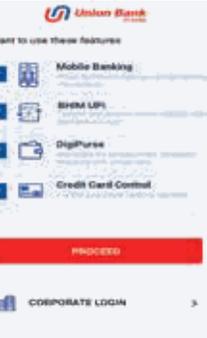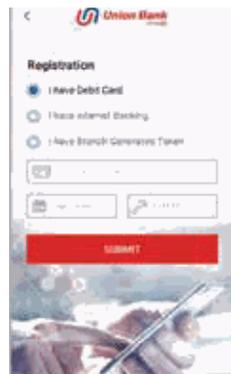shboard is designed in such a way so as to present all options to the user in a single glance, no need to drag or slide.

In new UMobile, at the time of registration customer can select the services he wishes to register for. At any time, he can de-register for any of the services from the app itself. Moreover, if a customer has registered only one service then at any point of time he can register for other services. To clarify, lets say a customer had registered for mobile banking facility but he has opted not to enable UPI, then at any time he can enable UPI within the app, no need to contact Bank. This facility is available vice versa as well. The customer can register for UMobile in three ways

1. Using Debit Card
2. Using Internet Banking
3. Through Branch Token - tokens are generated by Digital banking Department

While registration, the Customer ID used is linked with the registered mobile number and all the accounts linked to that Customer ID are fetched in real time i.e. if as soon as a new account is opened it will be visible in UMobile.

For fund transfer, the customer has to register the beneficiary. The beneficiary can be registered and segregated on the following basis:

1. Beneficiary is having account with Union Bank of India

2. Beneficiary is having account with other Bank

3. E-cash remittance

4. Beneficiary having MMID (Mobile Money Identifier)

5. Beneficiary having VPA (virtual Payment Address)

If customer wishes to remit funds to a beneficiary who is having account with other Bank, then the customer has the option to select the medium of transfer among IMPS, NEFT and RTGS (only in case amount is Rs.2.00 lac). In case NEFT/RTGS timings are over, only default option of IMPS will be available. If customer wishes to transfer funds to beneficiary registered using MMID, then the medium of funds transfer

will be IMPS and in case of VPA it will be UPI.

Now customers can schedule fund transfer and at any time before the scheduled date can cancel the same. Schedules Transactions can have four statuses -

1. Scheduled Transactions - these are yet to be processed

2. Successful Transactions-Successfully processed on scheduled date

3. Failed Transactions - unsuccessful due to some reason, customer needs to re-initiate transaction after checking his account

4. Cancelled Transactions - customer cancelled these transactions before the scheduled date

Customer can view his operating accounts under "Accounts" tab and generate accounts statement as well; his loan account details and repayment option is under "Loans" tab. Under "Investment tab", customer gets the choice of services pertaining to fixed deposit, recurring deposit, PPF, SSA. Customer under this option not only can view the account details but also can choose to open FD/RD/PPF/SSA and transfer funds to RD/PPF/SSA. If customer wants to close FD/RD accounts using app, he can close only those which were opened using UMobile app. Using "mPassbook" tab, customer can view transactions upto six months.

Bank has migrated to UPI2.0, allowing customers to link their overdraft accounts on UPI, pre-authorise i.e. mandate a transaction which can be debited from customer's account later. UPI mandate is to be used in scenarios where money is to be transferred later, however the commitment towards that is to be done now, like in case of purchasing shares. Another feature of UPI 2.0 is Invoice in the Inbox (view & pay), in case collect request
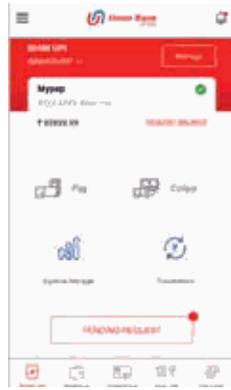
till now customer was able to see the amount only now with this feature the customer can view the invoice thereby verify the details of the transaction before approving the collect transaction. In addition to this, to make UPI registration more secure ATM PIN is now mandatory to enter along with One Time Password (OTP).

"Service Request" option of the UMobile is integrated with OCRM of the Bank which helps in maintaining and generating only single request for one service for the customer throughout the system. Also customers can track their requests either through mobile or Bank's portal.

New UMobile app also provide the option to "Scan QR" and make the payment and after migrating to UPI 2.0 the customers will get additional security in the form of signed QR as issues related to tampering with QR will be redundant. Another new feature is "Tap n Pay", this feature uses concept of Near Field Communication (NFC). Using this option, the beneficiary details will be automatically fetched and displayed after coming in contact with NFC tag of a merchant, no need to manually enter the beneficiary details. Customer just needs to verify the details and authorize the transaction.

Some other new features of new UMobile app is Google Map, now Bank's branches and ATMs can easily be located as these are placed over Goggle Map onto their exact location. We are now offering mobile banking in English, Hindi and 11 regional languages. As many smartphones are en-

abled with biometric feature, we are also allowing our customer's to login using biometric authentication. One other handy feature is "Favourite" option, customer can make the internal screens (not available on dashboard) as favourite and instead of going through proper flow to reach the desired screen, they can take the shortcut of "Favourite" option.
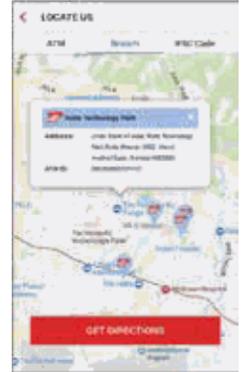
Many perceive mobile banking as an unsecure form of banking hence one of the main consideration while developing new UMobile was its security aspect. First of all login data is not stored in handset and every communication between the mobile and server happens in encrypted form. Dedicated session is created and maintained for every login. SIM binding is mandatory and in case no SIM or change in SIM is found, UMobile does not allow login and ask the customer to register again. In addition to this, complete information of handset such as IMEI number is maintained at server end along with exact location of the customer.

New UMobile app of the Bank is one of the best in the market available today but we are continually working on improving it and adding more features. Some of the features which are in pipeline are Credit card bill payment & credit card control, DEMAT account, applying for ASBA and Mutual Funds portfolio.

Garima Garg
DIT, CO

Mr. Aniket Jaiswal - The 'TAEKWONDO' Challenger

Friends, we all know the golden rule of nature - 'the survival of the fittest' - struggle for existence and natural selection. To safeguard his species, 'man' the animal with the most developed brain, always tried to develop new techniques and weapons to fight all his challengers in this race of existence. The need for more modern defence tactics is rising too in the current scenario of uncertainty of life. Let me introduce you to one such colleague who follows 'Taekwondo', the martial art of Korean origin which combines combat and self defence techniques with sports and exercise. It emphasizes kicks thrown from a mobile stance, employing the leg's greater reach and power. He is **ANIKET JAISWAL,** Branch Manager, Kharadi Branch, Pune. This young Samaritan, an engineering graduate with IT and MBA (Finance), joined our bank as Probationary Officer in April, 2012. He is the National Level 'Bronze Medallist' in Taekwondo while a State Level 'Silver Medallist' in Weight lifting and a State Level 'Bronze Medallist' in 'Arm Wrestling'. 'Change the path but don't change the goals' is his mantra of success. In this short dialogue with Mrs. Supriya Nadkarni, he delves deeply in this game of kicks.

Who introduced you to this game of taekwondo? At what age?

Being a fitness freak and a sportsman for the past 13- 14 years, I played a variety of games viz. badminton, squash, weight lifting, arm wrestling, yoga, swimming, gym, marathon, etc. Then I myself realised that I should now learn something different and hence decided to take on this game of kicks 'Taekwondo' and moreover, it was my inner urge to learn martial arts. Thus my taekwondo regime started at the age of 29!

Brief us about this game

Taekwondo is one of the most systematic and scientific Korean traditional martial arts, that teaches more than the physical fighting skills. It is a discipline that shows ways of enhancing our spirit and life through training our body and mind. Taekwondo is characterized by its emphasis on head-height kicks, jumping and spinning kicks and fast kicking techniques. In fact, World Taekwondo sparring competitions award additional points for strikes that incorporate spinning kicks, kicks to the head, or both. Taekwondo ranks vary from style to style and are not standardized. Typically, these ranks are separated into 'junior' and 'senior' sections, colloquially referred to as 'colour belts' and 'black belts'. A Taekwondo practitioner typically wears a uniform 'dobok', often white but sometimes black (or other colours), with a belt tied around the waist. White uniforms are considered the traditional colour and are usually encouraged for use at formal ceremonies. All Taekwondo practitioners, whether competitors or not are at all times expected to uphold the five tenets of Taekwondo. These are courtesy, integrity, perseverance, self-control and indomitable spirit.

The oldest governing body for Taekwondo is the Korea Taekwondo Association (KTA), formed in 1959 through a collaborative effort by representatives from the nine original kwans, or martial arts schools, in Korea. The main international organisational bodies for Taekwondo today are the International Taekwon-Do Federation (ITF), founded by Choi Hong Hi in 1966 and the partnership of the Kukkiwon and World Taekwondo (WT, formerly WTF), founded in 1972 and 1973 respectively by the Korea Taekwondo Association. Gyeorugi, a type of full-contact sparring, has been an Olympic event since 2000. The governing body for Taekwondo in the Olympics and Paralympics is World Taekwondo. Since 2000, Taekwondo has been one of the only two Asian

martial arts (the other being judo) that are included in the Olympic Games. It started as a demonstration event at the 1988 games in Seoul, a year after becoming a medal event at the Pan Am Games, and became an official medal event at the 2000 games in Sydney. In 2010, Taekwondo was accepted as a Commonwealth Games sport.

How this event is different from regular boxing and other martial arts?

Thogh all the martial arts are slightly different from one other in terms of rules and regulations, 'Taekwondo' is more focussed on kicks and less on arm fights, while boxing on the other hand uses more of punches. Physically Taekwondo is very dynamic with active movements that include a mirage of foot skills. Secondly, the principle physical movements are in synchronization with that of the mind and life as a whole.

What are the pre-requisites of becoming a good Taekwondo Player?

Good Stamina, power, flexibility and regular practice are the basic pre-requisites of becoming a good Taekwondo Player.

Where are you being trained daily? Any special diet/exercises etc. in addition to your daily practice?

Regular training is very important for me irrespective of my posting. At present, I am being trained at KDK-BA Taekwondo Association Academy, Kharadi under the guidance of my coach Mr. Girish Bagalkotkar. I usually follow a high protein, low carbs diet supported by regular workout with a combo of exercises and sports viz. yoga, swimming, gymming, badminton, squash, running, meditation. Yoga and meditation are the must in my regular routine along with my

practice. Yoga keeps the body flexible while meditation keeps your mind calm.

How do you maintain your level of concentration while preparing for a tourney?

Training regularly along with proper rest for recovery is the only mantra. We should have a much focused approach with skill, power, fitness, speed, flexibility. It is more of a mind game and you have to think several steps ahead, as you don't know the next move of the opponent. We have to meditate for a good concentration.

What is mind training?

For enhancement of concentration and focus, it is really really important to do meditation. So when you are in arena, you won't get distracted but can focus more on opponent's moves and change your strategies accordingly to trap him.

Who is your 'Guru'? What role does a coach play?

I had taken the initial training from my guru Shri Manoj Jain in Gwalior itself for 3-4 years. But on moving to Mumbai for work, I started self training. In 2018, I met my current coach Mr. Girish Bagalkotkar and started training under him.

How far this game is accident prone? What all gadgets/kits do you require for this game?

To avoid any mishap, one has to wear gadgets like chest guard, head guard, arm guard, shin guard, hand glows, foot glows and groin guard for protection. The common injuries in this game include broken nose due to a forceful kick or punch on face, fractured carpal bones from punching or striking boards, bricks and tiles. Nose-bleed, choking, eye injuries,

head injuries and a few others can turn out to be fatal.

What are the different types of events organised at the national and international level?

Taekwondo competitions are organized at school, inter-school, district-level, state-level, and national-level and internationally in Asian Games, Common Wealth Games & Olympics. Now it will also be played in 'Tokyo Paralympics 2020' for the first time. There are different weight categories, usually with a difference of 5-10 kgs, to maintain the parity among the different fighters/players.

Tell us about your first medal winning bout? How was the feeling then?

I appeared at the National level for the first time in January 2019. I was really quite nervous then but due to timely guidance of my coach and self belief, it all went on smoothly. After quite a few league and practice tournaments, I was confident and decided to participate in the National event organised in Khardi and I won Bronze medal there. It gave me immense pleasure and a boost to my confidence, motivation and pride. This was the outcome of the continuous efforts that we had pumped in, to achieve this victory. I have not yet appeared for any international bout.

What is a fitness coach?

Fitness coach is a professional in the field of fitness and exercise. A coach can help an amateur and professional athlete to be successful in a particular sport by teaching them the required skills needed. However, they can coach more than one sport to multiple people. Their role involves identifying athlete's strengths and weaknesses as well as those of their opponents. A coach also improves the physical condition of an athlete to help increase his final performance; improve form, technique, skills and stamina. A coach must be ready to work for long and irregular hours including evenings, weekends and holidays.

Who is your inspiration? From whom do you derive moral support? Who are your idols / role models?

My coach Mr Girish Bagalkotkar who took me to these heights is my inspiration. The all time sport-stars like Bruce Lee, Sachin Tendulkar, Michael Jor-

den, Muhammad Ali, Michael Phelps, Usain Bolt, Roger Federer, Pele and Anand Arnold are my idols. Anand Arnold is a name that has made India proud on more than just one occasion. Known as 'Indian Arnold', Anand is India's first and the only wheelchair bound bodybuilder. He proved it to the world that no handicap can keep you away from your dreams. In spite of being paralyzed from waist down, Anand decided to hit the gym and make his dream come true.

How our Bank and colleagues help you in your endeavour?

Since I am heading the branch, my duties are entirely different. My colleagues are really very helpful in all the routine work which really helps me in business development, achieving targets under different parameters. Thus it helps me to train myself better on both the professional and sports front at the same time.

What are your future plans?

On the professional front, continue to get elevated by taking promotions and reach to the top. I also want to make a lot many changes in the policies related to employee benefits and business development too so as to make our organization to be the best in class.

Any message to readers?

Don't be afraid of failures because it is the key to success. Everything is possible. Keep working in right direction, share your knowledge, skills, learn new things from wherever possible, teach your juniors, take care of your subordinates. Be a performer not just the achiever. The most important thing exercise regularly, improve your eating habits as a healthy and handsome brain lies in healthy and fit body, which will make you feel happy and you can certainly give more to the benefit of your near n dear ones, your organization, your society and anything which is associated to us.

'Union Dhara' wishes him all the Best in his future taekwondo endeavours. More accolades to his credit!!

Supriya Nadkarni
Union Dhara, C.O.

10 मई 2019, यूनियन बैंक के इतिहास में एक नया अध्याय है. बैंक के सबसे बड़े सॉफ्टवेयर फिनेकल का नया स्वरूप लागू हुआ. यूनियनाइट्स का तकनीकी (टेक्निकल) साथी फिनेकल-7 अब विदा होने वाला था और नए प्रारूप फिनेकल-10 के आगमन की तैयारी शुरू हो चुकी थी.

फिनेकल-7 पिछले कई वर्षों से यूनियन बैंक की 'रीढ़ की मजबूत हड्डी' बना हुआ था. बैंक के सारे कार्मिक, चाहे वो किसी भी स्तर पर काम कर रहे हों, किसी भी क्षेत्र में सेवाएँ दे रहे हों, सबके लिए फिनेकल-7 अभिन्न साथी बन चुका था और आज वो वक्त आ गया है अपने सबसे प्यारे सॉफ्टवेयर साथी फिनेकल-7 को अलविदा कहने का. 10 मई 2019 वह आखिरी दिन था जब बैंक के सारे कार्मिक अपने इस साथी से अंतिम बार मिलने वाले थे. 10 मई को शाखा के कार्मिकों ने जैसे ही फिनेकल-7 में CSOLOP चलाया, वे जान चुके थे कि वे फिर कभी भी अपने इस प्रिय सॉफ्टवेयर से नहीं मिल पाएंगे. सभी ने भीगी पलकों से फिनेकल-7 को अलविदा कहा और उसके पश्चात अगले दो दिन का अवकाश. दोस्ती के एक स्वर्णिम युग का अंत हुआ.

दिनांक 13 मई 2019 दिन सोमवार को सुबह जैसे ही सारे कार्मिकों ने फिनेकल में लॉगिन किया, तो सबके सामने हाजिर था फिनेकल परिवार का नया एवं युवा सदस्य फिनेकल-10. जी हाँ, ये वही नया सदस्य था, जिसके बारे में फिनेकल-7 जाते-जाते खबरदार कर चुका था. कार्मिकों के लिए यह नया सदस्य बिल्कुल अलग था. उन्हें इस

युवा सदस्य फिनेकल-10 से रूबरू होने में थोड़ा वक्त लगने वाला था. जैसे तैसे सभी ने फिनेकल-10 में लॉगिन किया और इस नए सॉफ्टवेयर साथी से सवाल जवाब शुरू कर दिए. दिखने में ये साथी काफी हद तक फिनेकल-7 जैसा ही था, परंतु फिर भी इसमें कुछ परिवर्तन थे जो इस नए प्रारूप को पुराने फिनेकल 7 से दूर रख रहे थे. इसकी भाषा थोड़ी पेचीदा थी (लगभग सारे मेनू के आगे 'क' लगा हुआ था, जिसकी वजह स्वयं इसे भी पता नहीं थी) इसकी बनावट भी भिन्न थी (एक ही सॉफ्टवेयर में काफी सारे मॉड्यूल जिन्हें सोल्यूशन (solution) नाम दिया गया था, जैसे CRM², Finacle Core, SVS, GBM² etc), इसका पहनावा भी बिलकुल नया था (पुराने फिनेकल-7 के हरे बैकग्राउंड की याद आ रही थी). अब तक सब समझ चुके थे कि फिनेकल-10 को समझने में अपनी समझ को थोड़ा और समझदार बनाना होगा. खैर, चंद मिनिटों बाद फिनेकल-10 ने नखरे दिखाने शुरू कर दिए (Applet Issue, जिसका परमानेंट सोल्यूशन अभी तक नहीं मिला) और हमें पता चल गया कि ये नई दोस्ती इतनी आसानी से नहीं बनने वाली. इसी तरह कुछ घंटे बाद दोस्त ने अचानक हमें पहचानने से इंकार कर दिया (सर्वर हैंग हो गया. फिनेकल-10 लॉगिन नहीं हो रहा था), लेकिन हमने फिर से कोशिश की अपनी पहचान बताने की और फिनेकल-10 की खोयी हुई याद्दाश्त वापस आ गई (फिनेकल-10 लॉगिन successful). अब हमने फिनेकल-10 से और गुफ्त-गू करनी शुरू की और इसी दौरान शाम कब हो गई पता ही नहीं चला. फिनेकल-10 से आज के दिन का (कार्य समाप्ति) की अनुमति लेनी चाही (CSOLOP) और अचानक फिनेकल-10 ने अपना लहजा फिर बदल दिया (नया menu-

HSCOD), ये नया बदलाव भी हम सबने जल्द ही समझ लिया और फिनेकल-10 से अनुमति आखिरकार ले ही ली. इस वादे के साथ कि कल सुबह की मुलाक़ात आज से बेहतर होगी. काफी सारे कार्मिकों के लिए अपने इस नए साथी से मुलाक़ात आसानी से हो गयी थी लेकिन अभी भी कुछेक के लिए अपने पुराने मित्र फिनेकल-7 को भुला पाना मुश्किल हो रहा था.

अगले दिन, अपेक्षानुसार फिनेकल-10 का बर्ताव हमारे साथ अच्छा रहा और अब हमें उससे गुफ्त-गू करने में काफी सहज महसूस हो रहा था (लगभग 80% मेनू के आगे 'क' लगा हुआ था और ये बदलाव सबकी समझ में आ चुका था). कुछ दिन इसी तरह बितते रहे और हम फिनेकल-10 से काफी अच्छी तरह घुल-मिल चुके थे, अब हमें पता चल चुका था कि इस नए मित्र में कुछ खास बातें भी हैं, जो कि हमारे पुराने साथी फिनेकल-7 में नहीं थीं, जैसे :

● SELF SAC (फिनेकल-7 की एक बड़ी समस्या)

● Secure System (Block-Chain technology)

● Interchangeability between different modules (CRM से Fincore से GBM तथा वापस CRM में आना.

● Improved Graphical User Interface

फिनेकल-10 में काफी कुछ सीखने को मिल रहा था, अभी भी सीखने को मिल रहा है और आगे भी अपने मित्र से सीखने का ये सिलसिला जारी रखेंगे.

Happy Banking!

पृथ्वीराज चारण
क्षे.का., महेसाणा

प्रबंध निदेशक एवं सीईओ तथा कार्यपालक निदेशक क्लब कार्य निष्पादन सम्मान योजना 2018-19

वित्त वर्ष 2018-19 के लिए श्रेष्ठ अंचल/क्षेत्र/शाखाएं/यूएलपी/सरल (SARAL)/सरल लाईट (SARAL Lite)/यूएसके(USK)/सीएजी (CAG) के कार्य निष्पादन को पुरस्कृत करने हेतु एमडी एवं सीईओ तथा ईडी क्लब कार्य निष्पादन सम्मान योजना शुरू की गयी थी तथा इसके विजेताओं की घोषणा दिनांक 17 जून, 2019 को की गयी. विजेताओं को सम्मानित करने के लिए कॉर्पोरेट पुरस्कार समारोह दिनांक 14 से 16 जून, 2019 को हैदराबाद में आयोजित किया गया. इस समारोह में 96 शाखाओं, 6 यूएलपी, 3 सरल, 2 सरल लाईट, 2 यूएसके, 6 सीएजी के शाखा प्रबंधकों ने भागीदारी दी, जिन्हें प्रबंध निदेशक एवं मुख्य कार्यपालक अधिकारी तथा कार्यपालक निदेशकों द्वारा सम्मानित किया गया.

इस समारोह की कुछ झांकियां–

Credit rating is a primary indicator of risk associated with the credit exposure and is regarded as the basic module for developing Credit Risk Management. Credit rating depicts credit quality and predicts probability of default.

From the above definition we can understand that the credit rating is a pointer towards the risk associated with an exposure and has a potential influence on our risk bearing capacity.

As a tool for credit risk management, credit rating helps in the following areas:-

• Identification of risk • Measurement of risk • Monitoring of risk • Risk based pricing • Assessment of Capital to cover the risk

How Credit Rating Works

A loan is a debt - it is essentially a promise, often contractual and a credit rating determines the likelihood that the borrower will be able and willing to pay back a loan within the confines of the loan agreement, without defaulting. A high credit rating indicates a high possibility of paying back the loan in its entirety without any issues; a poor credit rating suggests that the borrower has had trouble paying back loans in the past, and might follow the same pattern in the future. The credit rating affects the entity's chances of being approved for a given loan or receiving favorable terms for said loan.

Importance of Credit Rating

For The Money Lenders

1. Better Investment Decision: No bank or money lender companies would like to give money to a risky customer. With credit rating, they get an idea about the credit worthiness of an individual or company (who is borrowing the money) and the risk factor attached with them. By evaluating this, they can make a better investment decision.

2. Safety Assured: High credit rating means an assurance about the safety of the money and that it will be paid back with interest on time.

For Borrowers

1. Easy Loan Approval: With high credit rating, you will be seen as low/no risk customer. Therefore, banks will approve your loan application easily.

2. Considerate Rate of Interest: You must be aware of the fact every bank offers loan at a particular range of interest rates. One of the major factors that determine the rate of

interest on the loan you take is your credit history. Higher the credit rating, lower will be the rate of interest

Having decided to sanction the proposal, the next thing to be decided is what should be the rate of interest to be charged for the exposure.

Credit rating can be internal credit rating (done by the authorized officials of the Bank) and External credit rating (obtained from approved external credit rating agencies).

Internal Credit Rating:-

For pricing and fixing hurdle rates, the ratings of Bank's own models and CRISIL RAM models are in vogue. In CRISIL RAM Model the pricing and fixing hurdle rates are based on composite rating.

Bank's own models

At present Bank's own models are used for doing the credit rating in respect of borrowers with aggregate exposure (FB limits + NFB limits) above Rs. 2.00 lakh up to Rs.5.00 Crs, as shown below:

UBC Model	Applicability Linked to Aggregate Exposure (FB limits + NFB limits) towards borrower
Model - I	Above Rs. 2.00 lakh up to Rs.10 lakh
Model - II	Above Rs.10.00 lakh up to Rs.1.00 Cr
Model - III	Above Rs.1.00 Cr up to Rs. 5.00 Crs
Union Trade- I	Above Rs. 2 lakh up to Rs. 50.00 lakh for Union Trade
Union Trade- II	Above Rs. 50.00 lakh up to Rs. 5.00 Crs for Union Trade

The Internal UBI Rating Models (up to Rs.5.00 Crs) cover the following four aspects:

Borrower Rating	Covering Financial, Industrial Its Management Aspects
Facility Rating	Covering compliance part, operations in the accounts and repayment experience
Risk Mitigators	Covering value and quality of collaterals
Business Aspects	Covering Relationship a Income value

Bank uses internal credit rating of borrowers for fixing of hurdle rate and pricing of loan facilities. The hurdle rate for new borrowers will be CR 5 and for take over and CRE loans to builders it will be CR 4.

CRISIL RAM rating models

Borrowers with aggregate exposures (FB limits + NFB limits) above Rs.5.00 Crs (In case of NBFCs, Banks, MFIs, Commercial Real Estate, Infrastructure and Capital markets irrespective of the exposure) the CRISIL RAM rating models will be used.

The following asset class models are available in CRISIL RAM rating:

I. Large Corporate Model **II.** SME (Manufacturing) Model

III. SME (Services) Model **IV.** Trader Model **V.** Bank Model

VI. NBFC Model **VII.** Broker Model **VIII.** Contractor Model

IX. Real Estate Developer Model **X.** Infrastructure (Power) Model **XI.** Infrastructure (Roads and Bridges) Model **XII.** Infrastructure (Telecom) Model **XIII.** Infrastructure (Port) Model **XIV.** MFI Model

Apart from these 14 asset class models, bank also has two rating models for its foreign branches.

Branches / offices have to use appropriate rating model from the existing 14 asset class wise CRISIL RAM Rating models along with the correct assessment type for accurate rating process.

The Composite Rating of CRISIL RAM Rating Models (Above Rs.5.00 crores) covers the following four aspects:-

Industry Risk	Covering Industry wise aspects viz, demand supply, Govt. policy, input related risks etc.
Business Risk	Covering operating efficiency and market position
Financial Risk	Covering financial strength
Management Risk	Covering experience, commitment, credibility, track record etc.

Borrowers rated using CRISIL RAM model, the hurdle rate and pricing will be based on 'Composite rating' of the borrower which will range from UBC-1 to UBC-10. The Composite rating will help bank to calculate probability of Default (PD), Loss given default (LGD) and Expected Loss (EL).

The hurdle rate for borrowers rated under CRISIL RAM rating models will be UBC 5 for new borrowers and UBC 4 for take over accounts and CRE loans to builders. The pricing will also be as per the above ratings grades.

In CRISIL RAM Model Pricing / Hurdle rate will be based on CRISIL Composite rating.

Frequency of credit rating:

Discriminatory review/renewal exercise has been introduced based on Credit quality and risk rating of the borrower. The bank shall adopt discriminatory time schedule for renewal/ review of credit limits of Rs.10.00 lakh and above based on the credit rating assigned as follows:

Risk Rating	Pendency of Review/ Renewal
CR 1 / UBC 1	18 months
CR 2 to CR 5 / UBC 1 to UBC 5	Annual (12 months)
CR 6, & below /UBC 6 & below	Bi-annual (6 months)

However, advances where credit rating is not applicable and advances below Rs.10lacs will continue to be reviewed / renewed once in a year.

Category of exposures exempted from the exercise of internal credit rating:

a) Direct Agricultural Advances (excluding allied activities), Short term, and Medium term b) Gold loans c) Union Rent*, Cash, Smile and Share d) Loan against Deposits, NSC, LIC Policy and Shares e) Loans to intermediaries for onward lending f) Loan to SHGs g) Union Retail lending schemes viz. Union Comfort, Union Miles, Union Education - for which separate scoring models are in place. h) Bridge loans for approved purposes i) Staff Loans j) Loans under IBPC h) k) Loans under Union Trade Receivables discounting system(TReDS)

* In case of takeover of account, rating is to be done.

External Credit Rating:

External Rating is divided into 8 grades namely AAA, AA, A, BBB, BB, B, C and D with AAA being the superior rating and D equivalent to default.

Rating agencies approved by RBI for external rating includes ICRA, CARE, CRISIL, Indian Rating and research, Brickworks, Infomerics and Acuite Rating and research. Credit rating agency is an organization that evaluates the credit worthiness of an individual, business or company who wishes to borrow money from the bank

The Rating grades from upto AAA to BBB are is investment grades while the rating BB and below are is considered non investment grade. In case of exposure above Rs 5.00 crore, external rating is compulsory and penal is charged in case of unrated accounts. Hurdle rate for external rating in case of takeover is BBB and in case of new account is BB.

Difference Between Credit Rating and Credit Score:

Often, these two terms are interchanged but they are not exactly same. Here are the differences between the two:

• Credit Rating is basically a credit worthiness of a business or a company. However, it is not really used for individuals like us. It gives an understanding of the ability of the company. These ratings are based on corporate financial instruments and usually denoted in alphabetical symbols. Higher the rating, lower is the probability of default.

• Whereas credit score is a number given to individuals based on the credit information report. This number can be in between 300 and 900 plays an important role in loan approval process. Individuals' credit is scored from by credit bureaus such as Experian and TransUnion on a 3-digit numerical scale.

Monika Tiwari
RO, Delhi South

Training Analytics Unit (TAU)

Introduction:

The progress of any organization depends on the development of individual employees. Training has always played an important role in skilling and grooming the employees so that they are competent enough to perform their functions effectively. Banking Industry is passing through a tumultuous phase where in a lot of changes either in technology or in processes are noticed daily. In order to cope up with the challenges and face the dynamics, the work force of the banks have to be fully equipped with essential skill sets. The HR of the organization also aims at placing the right person at the right place to maximize the productivity of the employee resulting in the overall growth of the bank. Training system has a pivotal role in skilling and reskilling employees and in the process it has to align with the corporate concerns, requirements and become an active business partner.

The training system of Union Bank of India is in existence since 1962. The mission of the training system is to promote a culture of continuous learning for the development of individual and the Bank. It has an apex College located at Bengaluru and eight centres spread across the geography of our country :

1. Ahmedabad (Gujarat)
2. Aluva (Kerala)
3. Bhopal (Madhya Pradesh)
4. Bhubaneswar (Odisha)

Eight times Golden Peacock National Training Award Winner

5. Gurugram (Haryana)
6. Kolkata (West Bengal)
7. Lucknow (Uttar Pradesh)
8. Powai (Maharashtra).

The bank was awarded 8 time with the prestigious Golden Peacock Award for Training.

The training orientation, skilling employees, training methodology evaluation needs a complete shift from the traditional methods and approaches to the new innovative areas which will completely change the dimensions of the training In order to achieve the above, we have set-up a **Training Analytics Unit** (TAU) at Staff College. The objective is to harness the available training inputs and data to align with the corporate strategies of growth and development. The TAU is analyzing information available from internal sources of training system and provides inputs to the verticals and the field functionaries including Regions and Zones for productive management of employees.
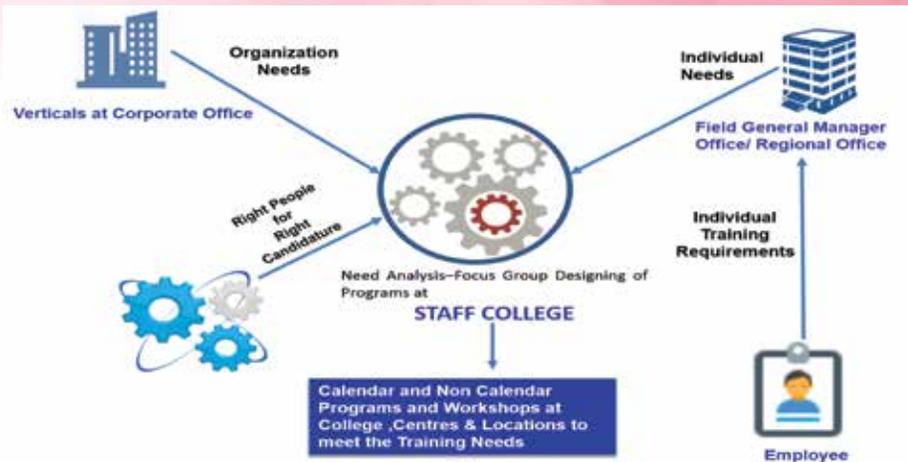
What is Analytics?

Analytics is the interpretation of meaningful patterns in data and ap-plying those patterns in effective decision making. It may be applied to data for describing, predicting and improving business performance. Likewise it can be useful in analyzing training related data which can give insight on training the employees and thus improving the business.

Objectivesof Training Analytics Unit:

• The basic objective of Training Analytics is to leverage Training related information from various sources like Union Parivar and STC Feedback Package, to deploy the trained employees strategically and also assess the training needs of the existing employees, based on their professional qualifications / skills and field experience in line with the requirement of the regions, zones and Corporate Verticals.

• Depending on requirement of the regions and zones or Corporate Verticals, training inputs would be provided to prepare adequate skill sets within the bank.

• The sparks identified during the training can be groomed to shoulder higher responsibilities.

• Provide relevant information to the respective zones or regions regarding the training attended by the employees and to identify the number of trained employees in various specific areas so that the HR can function well and place them accordingly.

• It will enable the HR to make need based deployment of staff which can help in reducing costs, increase pro-

ductivity and maximize operational efficiency.

• Help the HR in succession planning and developing next generation leaders.

• To gain greater value from our training system and imparting need based training to employees.

Role of Training Analytics Unit:

• Collate the feedback received from trainees, trainers and supervisors and analyze the same for various behavioral and business parameters.

• Proactively inform the ROs about the skilling needs for the employees on different parameters based on their job roles.

• Creating ownership with trainees on their job roles with mentoring and tracking their performance.

• Align Corporate objectives and development needs in capacity building for the organization.

• Minimize dropout / mismatches in training, thereby improving capacity utilization.

Works Undertaken by TAU:

• Mapping the employee profile/ job role vis-à-vis skilling requirements.

• Mapping the filed requirements with training need analysis.

• Mapping the skill sets imparted with performance both in short term and long term.

• Mapping the Return on Learning (ROL) over a period of time.

• Bridging the gap between training expectations and outcome.

• Mapping the right candidate for the right role.

• Keeping track of the training requirements of workforce in their career graph proactively.

• Keeping track of deployment of trained workforce in the field.

• Analyzing the manpower requirement vis-à-vis trained resources availability in the field / verticals.

• Optimization of the training resources as well as the manpower availability at the field for enhancing efficiency and cutting down the cost factor and increasing the productivity factor.

• Grooming the sparks as future leaders based on the KRA(Key Responsibility Areas) factor.

Benefits of the Training Analytics Unit:

• Proper Training Need Analysis.

• The usage of the training data for the regions and zones for effective placement and fulfill the need-based requirement.

• Help the HR in right placement, and reducing cost by increasing the productivity of the employee and the region.

• Help the HR to identify the training needs of individual employee.

• Help the training system to design and execute the adequate training requirement.

Conclusion:

The future for analytics is bright with some of the enhancements being integrated today. These enhancements include:

• Augmented maintenance of records/data

• Continuous analytics

• Analyzed results should be channelized for improving customer experience.

• To harness training analytics for further deepening the training utilities to help in robust business growth.

Eesha Vashistha
STC. Bengaluru

उच्च कार्यपालक वेतनमान VII में पदोन्नति पर हार्दिक बधाई !!

श्री बी.एस. वेंकटेश
महाप्रबंधक

श्री वासुदेवन बिजू
महाप्रबंधक

श्री अभिजित बसाक
महाप्रबंधक

उच्च कार्यपालक वेतनमान VII में पदोन्नति पर हार्दिक बधाई !!

श्री ई. पुल्ला राव
उप महाप्रबंधक

श्रीमती शालिनी मेनन
उप महाप्रबंधक

श्री अरबिंद कुमार चौधरी
उप महाप्रबंधक

श्री जी.बी. मिश्रा
उप महाप्रबंधक

श्री जी. मुरूगन
उप महाप्रबंधक

श्री एस.के. भार्गव
उप महाप्रबंधक

श्री शक्तिवेल
उप महाप्रबंधक

श्री वी.के. शुक्ला
उप महाप्रबंधक

श्री बैज नाथ सिंह
उप महाप्रबंधक

हम आपके नेतृत्व में बैंक के उज्ज्वल भविष्य की कामना करते हैं.

श्री शिव नारायण कौशिक

महाप्रबंधक, एफजीएम बेंगलूरू की दि. 28-06-2019 से
सिंडिकेट बैंक के
'मुख्य सतर्कता अधिकारी'
के पद पर नियुक्ति की गयी.
'यूनियन धारा' की ओर से उनके नए कार्यक्षेत्र हेतु
शुभकामनाएँ !

श्री दिनेशकुमार मिस्त्री — महाप्रबंधक

श्री आर. कंदासामी — महाप्रबंधक

श्री दिवाकर कामथ — उप महाप्रबंधक

श्रीमती रश्मी ई. इरानी — उप महाप्रबंधक

श्री ए. एम. कुलश्रेष्ठ — उप महाप्रबंधक

हम उनके सुखद एवं सक्रिय सेवानिवृत्त जीवन की कामना करते है.

प्रतियोगिता क्र. 150

Contest No. 150

'हरित पहल' पर स्लोगन भेजें

Send Slogan on 'Go Green'

हमारी गृहपत्रिका का जून 2019 अंक 'हरित पहल' इस विषय पर स्लोगन प्रतियोगिता की घोषणा करता है.

दोस्तों, हमारी गैर जिम्मेदाराना हरकतों की वजह से हम न सिर्फ हमारे ग्रह की हत्या कर रहे हैं बल्कि स्वयं को भी मार रहे हैं. परिणामस्वरुप हमारी पृथ्वी नष्ट होती जा रही है. हमारे बेहतर भविष्य के लिए यदि हम सभी पृथ्वीवासी इकट्ठा होते हैं, तो पर्यावरण को न्यूनतम हानि पहुंचाने का यह असंभव लक्ष्य भी हम प्राप्त करेंगे.

कृपया अपनी सोच को एक नई दिशा दें और हमारे 'हरित पहल अभियान' के लिए हिन्दी अथवा अंग्रेजी में उल्लेखनीय स्लोगन बनाएं. याद रखें, ये स्लोगन आकर्षक, रचनात्मक हों और 10 शब्दों से अधिक नहीं होने चाहिए.

हमें खुशी होगी यदि आप अपने स्लोगन 'संपादक, यूनियन धारा, 11वीं मंजिल, केंद्रीय कार्यालय, मुंबई को प्रेषित करें या uniondharaunionbankofindia.com पर मेल करें. जल्दी करें, प्रविष्टियाँ प्राप्त करने की **अंतिम तिथि 30 अक्टूबर, 2019 है!**

संपादक

June 2019 issue of our House Magazine is carrying a **Slogan Contest on 'Go Green'**.

Friends, due to our irresponsible activities, we are not only killing our planet but ourselves as well. As a result, our earth is becoming a wasteland. If we people, across the globe unite for our better future, this impossible goal of minimizing the harm we import to the environment is achieveable.

So, please put on your thinking caps and create a slogan for our 'Go Green Campign' in Hindi or English. Remember, it should be catchy, creative and should not be more than 10 words!

We shall be happy to receive your remarkable slogans at 'The Editor, Union Dhara, 11th floor, Central Office, Mumbai' or by e-mailing your entry to uniondhara@ unionbankofindia.com immediately. Hurry up, **the last date is 30th October, 2019!**

EDITOR

प्रतियोगिता के परिणाम

यूनियन धारा प्रतियोगिता क्र. 148 'ठंड का मौसम' विषय पर फोटोग्राफ भेजे

अंतिम तिथि के उपरांत भी अंग्रेजी और हिन्दी दोनों खण्डों में अपर्याप्त मात्रा में प्रविष्टियाँ प्राप्त होने के कारण उपरोक्त प्रतियोगिता क्र. 148 पूर्णतः रद्द घोषित की गयी है. –सं पा द क

National Common Mobility Card (NCMC)

Ministry of Urban Development (MoUD) has come out with a National Common Mobility Card (NCMC). It is an inter-operable transport card conceived by the Government of India. On 4th March 2019, PM Modi launched the National Common Mobility Card (NCMC) called "One Nation One Card" while inaugurating the first phase of Ahmedabad Metro train at Gujarat. The main aim of this card is to make the payment system easier for all mode of public transport.

Just like the concept of GST; with the introduction of one tax, citizens do not have to pay multiple taxes at various platforms and levels. Similarly, with this card, users can make payment of travel fare and other utilities just with this single card at any transport mode. It simply means with this inter-operable transport card, citizens can pay bus fare, metro fare, parking fees, toll taxes, retail shopping and can even withdraw money. This initiative of the Indian Government is based on the theme of one card usability in all payment systems. This format already exists in various developed nations of the world and now it will be used in India too.

Background

● To ensure a seamless travel across metros and other transport systems in addition to retail shopping and purchases, the Ministry of Housing & Urban Affairs (MoHUA) came out with the National Common Mobility Card (NCMC) Program.

● The Union Ministry of Urban Affairs have been working on it since 2006, when it was envisaged as part of the National Urban Transport Policy (NUTP).

● The Ministry formed a committee in 2014 with representatives from National Informatics Centre (NIC), Centre for Development of Advance Computing (C-DAC), Bureau of Indian Standards (BIS), National Payment Corporation of India(NPCI) and the Ministry of finance to develop the NCFC ecosystem.

● NPCI was given the mandate to develop the specifications for card and terminal to support the NCMC ecosystem.

● CDAC was entrusted the task of finalization of NCMC specification for AFC system including the interface with Bank server. CDAC worked in collaboration with NPCI to complete this activity.

● Thereafter, Bharat Electronics Limited (BEL) was roped in for making Gates & Reader.

● This is the first gate and the reader has been manufactured by an Indian company. This is also the first indigenous payment reader which has been certified as per International standards.

● With this, India joins the very few elite nations who have indigenous capacity on gate and reader production.

One Nation One Card policy simply means a single card for various transactions. This specification is dual interface (contact & contactless) EMV card based specification and is interoperable. This is aimed at low value payments for various segments e.g. Transit, Smart cities, Toll, Parking and other low value merchant payments in addition to the normal day to day retail payments. These specifications would be capable of supporting not only payment products but also transit applications like passes and government applications such as social security, driving license, Id/access card etc. This will have increased customers convenience as it would allow customers to use the same card for variety of needs.

One nation one card can be defined as an open loop EMV based payment card for giving a hassle-free experience to the customers at various transport modes and payment systems across the country. While launching one nation one card PM said that it is a kind of mixture of a mobility card and a RuPay card. The card has been developed by considering the convenience of the consumers. Now, consumers do not need to carry separate cards for various transit and day to day banking requirements. As it is an open loop smart card, users also get various benefits like reward/loyalty points, cash back etc. from partner banks as they get in Debit and Credit card.

Talking about the security factor of the transactions with this card, it is secured with EMV Technology. EMV is one of the globally available and adopted technology for safeguarding transactions against fraud. EMV stands for Europay, MasterCard and Visa. It is basically a global standard for debit and credit cards (chip-based cards) that ensures the security of payments at various POS terminals.

Important Points of One Nation One Card

● This card is powered and enabled through the mechanism of the RuPay card.

● It is supported by an indigenously

developed Open Loop Automatic Fare Collection System known as "Sweekar" (Swachalit Kiraya: Automatic Fare Collection System) and an Automatic Fare Collection Gate "Swagat" (Swachalit Gate- a gate and card-reader system).

• With the help of this card, people can travel in Metros in any part of the country.

• Along with traveling, people can also use it as a prepaid, credit or debit card with support from 25 partner banks including SBI, PNB, etc.

• It can be used at a city bus, metro, suburban railways, BRT etc. and also for shopping at retail store and merchants.

• Along with SBI and other banks, RuPay card can be issued from Paytm Payment Banks.

• It is a contactless card just like a metro smart card. It supports both offline (contactless) and online (contact & contactless) transactions.

• With the help of National Common Mobility Card, citizens can also pay for tolls and parking.

• One nation one card holders can also use this card at Discover and Diners Club International merchants and ATMs.

• Cardholders can also avail a cashback of 10% at Merchant's outlet and 5% at ATMs when they travel abroad.

• For offline payments, you can store balance on this card. This stored value supports offline transactions across all the travel needs of the user. Since the offline transaction is permitted towards the stored value (available balance) there is a minimal financial risk to any of the stakeholders (i.e. bank or merchant) along with ensuring the minimal transaction time.

The major benefits of this National Common Mobility Card are

• **Efficiency** - With this card, daily operations at transit places become easy and fast and this ultimately improve the efficiency of the operations. Passengers or user do not have to wait in long queues for getting their work done; with this card, they can make payment instantly without any hindrance. This saves time and effort of both the consumers and operators involved.

• **Accountability** - The second benefit is increased accountability of the operator towards the customer. The operator gets better date insights and record of all the transactions made through this card.

• Lowers the cost of ticketing operation - This system increases efficiency and lowers the cost of ticketing. It also reduces operating cost and handling of cash for the operator.

• Interoperability for passengers- It means passenger can use this single card across various transit operation systems such as bus, train, cabs, parking, toll plazas etc. The passenger does not need to carry cash and different cards for every transit operation.

Value Proposition of NCMC

NCMC is not only valuable for the customer but is also beneficial for operators and banks. Check value proposition of this card from the viewpoint of all the three parties viz. Customer, acquirer, and bank are as follows -

NCMC Implementation Model

The picture given below shows the complete model of how an NCMC card will work in a State Road Transport Undertakings (SRTUs).

The same concept will be followed at other segments like Metro, parking, toll and smart cities.

Key Features of NCMC: Key Functionalities/Particulars NCMC Proposition Card based payment model

1) Supports online (contact Transaction Type & contactless) & off-line (contactless) transactions

2) Provision to store balance on card for offline payments

3) Stored Value Provision for multiple service areas (optional to use with mutual concurrence) to support acquirer/operator specific programs e.g. Passes / Season Tickets / Smart City Specific application / Loyalty points etc. Same card to be used at ATMs, Merchant establishments

4) Card usage & online (ecommerce) payments in addition to other areas of contactless payments viz., transit, toll, parking & other small value merchant payments

5) Can be issued by any member authorized by RBI On the platform of Debit/Prepaid/Credit Cards

How to get RuPay one nation one card?

NCMC RuPay card will be issued –

• By any authority or member authorized by Reserve Bank of India (RBI).

• On Credit/credit/Prepaid card platforms.

In simple terms, those who want to get their One Nation One Payment RuPay card supported with National Common Mobility Card are required to contact their bank.

At the current initial stage of this program, it seemed to be focused largely on urban areas but with time, the government will work for its penetration to demographic masses including the rural population of the country.

With the launch of "one nation one card", India has moved a step ahead toward its goal of "Make in India", "Digital India" and making India a cashless economy.

Niti Mittal
NRO Bengaluru

Transformation of Retail Banking in India

Retail Banking refers to the dealing of commercial banks with individual customers both on the liability and asset side. Deposit accounts are on the liability side and retail loan accounts on the asset side of the Balance sheet. The concept of Retail Banking is not new to banks but is now viewed as an important and attractive market segment that offers opportunities for growth and profits. Retail banking is characterised by multiple products, multiple delivery channels and multiple customer segments.

Key drivers of retails banking growth in India:

• Changing consumer demographics

• Growing disposal income

• Youngest population in the world

• Increasing literacy level

• Higher adaptability to the technology

• Changing mindset – willingness to borrow/lend

• Improved lifestyle

Indian Banking has undergone a total metamorphosis after the introduction of financial sector reforms in 1992. Indian Banks are now attaining International Banking Standard and Practices. Retail banking has made a strong inroad into the Indian Banking as well. Retail customers who represent a huge untapped market for consumer credit, have suddenly become the favourite of banking sector.

Retail banking scenario in India is witnessing a dramatic change in the pattern of product creation and consumption. Technology innovation, improvements in regulatory environment and low penetration in the consumer loan segment are some of the growth drivers.

Digital Transformation:

Changing consumer behaviour, increasing expectations, channel proliferation, disruption, innovative & adoptive use of new technology and digitization of business process has dramatically changed the banking service industry. Most of the consumers prefer online banking services, regardless of age, income, place of residence or type of bank.

Even if the digital transformation is a priority of most retail banks, reality shows that there is still quite some work in the area of digitization.

Fintech opportunity and retail banking:

Fintech can better leverage technology to develop innovative solutions and services. Consumers are attracted to FinTech services because of experience and speed of the service. For the retail banking this is an opportunity. They have large customer base and regulatory know how. This is the reason we have seen increasing collaboration between banks and FinTech.

On top of being able to lower cost by working with FinTech, banks can also tap into the customer experience know how, up to date technology stacks and ability of innovate fast.

Retail Banking Business Trend in Union Bank of India

Financial Year	No of accounts	Amount in crores
2016-17	582165	33797
2017-18	628132	40198
2018-19	631741	43833

Conclusion:

Retail Banking in India has fast emerged as one of the major drivers of the overall banking industry and has witnessed enormous growth in the recent past. Advancement in technology continue to transform the lives of retail banking customers and in coming years , seamless customer experience through multi-channel optimization of service delivery will become imperative. The number of customers who prefer to perform daily banking activities on an anytime/anywhere basis will be on increasing trend towards banks and our bank is looking for scenarios, options and intelligence to drive more productive businesses and customer relationships. In today's retail banking world, growth, customer loyalty, cost, disruptive new technologies and risk are challenges and banks will focus more on these challenges to manage simultaneously. The opportunities for our bank remain bright if we keep pace with the dynamic environment, adapt quickly the emerging trends in retail banking and adjust our self to the digital banking paradigm to offer the experience of "Lifestyle Banking" to the customers, by integrating the banking services seamlessly in to customer's lives.

Yogendra Souhaya
RBD, CO

प्रथम पुरस्कार

द्वितीय पुरस्कार

अपनी स्थापना से 'यूनिवन' फ़ाउंडेशन समाज उपयोगी तथा अच्छे कार्यों में योगदान देने में सदैव सक्रिय रहा है. 'यूनिवन' द्वारा अनेक सामाजिक कार्य करते हुए समाज के गरीब एवं मजबूर लोगों की सहायता की गई है. इन सब कार्यों के अतिरिक्त 'यूनिवन' फ़ाउंडेशन द्वारा विभिन्न गतिविधियाँ भी समय – समय पर आयोजित की जाती रहती है. इसी क्रम में श्रीमती सत्यवति रै, अध्यक्ष, यूनिवन फाउंडेशन के मार्गदर्शन में रंगोली प्रतियोगिता का आयोजन किया गया. इस प्रतियोगिता में श्रेष्ठ तीन प्रतिभागियों को निम्नानुसार पुरस्कृत किया गया.

प्रथम – सुश्री पदमजा टाटा

द्वितीय – सुश्री रूपा करवा

तृतीय – सुश्री अल्का कुरील एवं प्रज्ञा महाले

एक अन्य प्रतिभागी को प्रोत्साहन पुरस्कार से सम्मानित किया गया.

कार्यक्रम की कुछ झलकियां इस प्रकार है

तृतीय पुरस्कार

The question of environment pollution and global warming had been perplexing me since I came to know of these words. How much is enough? Is our environment so small and fragile? Are we living in an eco-system which is too shaky? How much pain mother earth can bear before it starts scolding us? Have we reached the limit? If not what is the limit? I am not a student of environmental science nor do I have deep interest in the theories. However, as an ordinary person living on earth and concerned about well-being of the society, I always felt the need to know the answers to these questions.

Two defining events in recent years made me think that how fast we are moving towards point of no return. First the experience of being in Mumbai during high tide monsoon. I had always cherished the scenes of big wave flashes out at marine drive and people enjoying it, watching them on TV. However, my actual experience was totally different. The so called mighty sea actually felt like a crying child vomiting tons of the insolvable waste. Who had made this mighty sea to cry like this? We the most sophisticated society of the most important metro city of India from where the fashion and culture travels to the entire country. Second experience was, the Gas Chamber like situation in Delhi during late autumn season when for a long brief period blowing winds are absent. This brings the smoke of burning fodder from nearby villages to the capital. Who is responsible? The rural masses are unaware of the consequences of environmental damage because burning left over is the easiest and cost effective measure for them.

This brings me to more pertinent question. Who is more responsible for damage to our environment? Cities or villages? The answer is both. It means both the 'torch bearer of responsible society' and 'ignorant masses of society' behave in the same manner when it comes to environment. Actually it is our irresponsible consumerism behavior prevalent in all walks of life that has made the environment issue nonexistent. Governments do make efforts by making laws. Ultimately it is citizens which make the difference. No law will ever be a final solution without citizen awareness and no law is needed for responsible society. The harm is much more than what we think.

Let all of us take an oath to reduce our consumption and go back to basics. Reduce, Recycle and Reuse. Every time we use or throw something, be responsible. I am sure if each one of us take small care on these lines, the mother earth will be a much more beautiful place to enjoy for our future generations.

Sarita Gusain
w/o. Gopal Singh Gusain

Union Bhavishya
A journey of transformation

In this critical era of Indian banking, our bank has given the thrust to Unlock the human capital through training intervention by launching flagship soft skill program "Union Bhavishya "to take lead in the Indian banking business spectrum with the objective to accelerate and equip the business leaders by redefining their inherent leadership potential to deal with emerging business challenges and taking forward the momentum to impact the sustainable business transformation in our bank.

Leadership Model: Leadership plays the key role in driving the organization and in this direction consciously the focus was on to device a Model and create a mechanism to groom and create future leaders. Based on the competencies required in our bank, a model was framed with special focus on following 6 parameters

Forums of the Program:

Recommended leadership model for Union Bank

Coverage of Forum I: Mastering Yourself

Coverage of Forum II: Inspiring others to Action

Major premises on which this program has been accelerating towards transformation in our organization:

• Diagnostic Phase : 360 degree feedback, leadership survey, psychometric test & assessment center

• Developmental Phase : 3 class room forums –Lead the self ,lead the team & lead the change in organization, Individual developmental plan, & Developing functional skills

• Sustainability Phase : business project, Developmental council, mentoring & coaching

Coverage of Forum III: Becoming the Force for Change

Union Bhavishya journey so far ….

Our bank has started this flagship program to create future leaders for the banking industry in 2017-18 followed by Wave II and ongoing Wave II along with other new programs and session

• **Union Bhavishya Wave I 2017-18** (By External Resources–Mckinsey facilitators) - 129 participants in the roles of Regional Heads, Dy. Zonal Heads, second man in the verticals and the like, were covered in the Business Leadership Program (BLP), and 897 participants in the roles of Branch Heads, Saral Heads and ULP Heads were covered in the Front Line Leadership program.

• Union Bhavishya Wave II -2018-19 (By internal trained faculties) – 300 officers in scale III & IV covered

• Union Bhavishya Wave III -2019-20 (By internal trained faculties) – 200 officers in scale II &IV are aimed to cover under this ongoing Wave III commenced from July-2019

The above Waves of Union Bhavishya created the ripple effect among our workforce and echoed a "Wow" factor.

Awards and Accolades for Leadership Programs :

This program was also well recognized and bagged following awards in different category by the institutes of repute

• "Asian Training & Development Leadership Award" Best Leadership Development Award for Top Management

• "Asian Training & Development Leadership Award" Best Leadership Development Award for Middle Management

• "Times Ascent Award" For most innovative use of training & Development as an HR Initiative for Organizational Development

• 6th Global Training & Development Leadership Awards-World HRD Congress for Best Development Program in Public Sector for Top Management

• Golden Peacock National Training Awards by "Institute of Directors"

Impact of Union Bhavishya:

To drive this whole journey of transformation among the Unionites, a committed team was in force to act as catalyst in the form of Mentor, buddy, Coach, faculty members & and members of developmental council.

To study and analyze the qualitative (Shiftometer) & quantitative (Business project - Profitability, Asset Quality, CASA, Retail, Agriculture, MSME & Digital) shift due to this program dedicated digital platform was created.

Few feedback remarks of participants of Union Bhavishya Program

• This program is designed in such a way that it inspires us to do new things, ideas and it works as a duster to clear the dust in our mind. I felt excited, calm, composed, and full of positivity and freshness. If Bank is envisioning future like this for me, then I will give my heart, soul, energy and best of my knowledge for taking my bank to pinnacle

• Excellent program to reinvent yourself

• This training is very nicely conducted the most important thing is we have committed to do things to accept the change.

• Program is very effective it fills lots of positivity in mind.

• Every day was exciting and a curiourty in learning was achieved.

• Very purposeful training first time in STC since my 20 years career.

• Nice, helped me to understand myself gave me something to think about myself I Shall work on my weakness.

In order to measure its impact in real terms, a survey was conducted to measure the impact this program has had on the way participants conduct themselves at the workplace and deal with their teams, supervisors and customers, which reveals the fact that there is a big shift in perception and attitude in the behaviour of the participants.

To conclude, we witnessed that this journey of transformation excites, energizes and stimulates. It gives an inspiring call, shocking complacency and inertia into action. It is one of the most potent pulls which ignites collective actions & stirs passion among us to aspire to perspire to fulfill our Vision -2020.

Time for Commitment & Courage to lead for a bigger cause!

Shiva kumar Shukla
STC Bengaluru

Shri Rajkiran Rai G, Managing Director & CEO, flanked by Shri Gopal Singh Gusain, Shri Dinesh Kumar Garg & Shri Manas Ranjan Biswal, all Executive Directors, at the press conference held in Mumbai on the occasion of announcement of Audited Financial Results for the Quarter/ Year ended March 31, 2019.

During his visit to Bank's Sydney Office on 10th May 2019, Shri Dinesh Kumar Garg, Executive Director is seen along with Shri Pankaj kumar, CEO, UBI Sydney.

समाचार – उत्तर

दि. 26.05.2019 को भोपाल के क्षेत्र प्रमुख श्री गुरतेज सिंह को वित्तीय वर्ष 2018-19 शताब्दी वर्ष के दौरान SUD life insurance कारोबार में उत्कृष्ट कार्यनिष्पादन पर होटल बेकल, केरल में आयोजित कार्यक्रम में सम्मानित किया गया.

दि. 09.07.2019 को यूनियन बैंक ऑफ इंडिया द्वारा सेंट जोसेफ को-एड सीनियर सेकेंडरी स्कूल परिसर में कैशलेस कैम्पस का उद्घाटन अंचल प्रमुख श्री विनायक व्ही. टेम्भूर्णे के कर कमलों से किया गया. इस अवसर पर क्षेत्र प्रमुख भोपाल, श्री गुरतेज सिंह एवं स्कूल के प्राचार्य उपस्थित रहें .

दि. 24.06.2019 को अरेरा कॉलोनी शाखा के माध्यम से वृद्ध नागरिकों के लिए कार्य करनेवाली 'आनंद धाम सेवा भारती संस्था', को एक एम्बुलेंस श्री विवेक कामत, सीईओ, यूनियन बैंक सोशल फाउंडेशन ट्रस्ट, केन्द्रीय कार्यालय, मुंबई के कर कमलों द्वारा प्रदान की गयी. इस अवसर पर श्री विनायक व्ही. टेंभूर्णे, क्षे.म.प्र., भोपाल अंचल; श्री गुरतेज सिंह, क्षे.प्र., भोपाल तथा अन्य वरिष्ठ अधिकारीगण उपस्थित थे.

दि. 20.05.2019 को क्षेत्र महाप्रबन्धक कार्यालय, भोपाल द्वारा महाराष्ट्र के प्रसिद्ध सार्वजनिक आरोग्य विशेषज्ञ डॉ. जगन्नाथ दीक्षित को मधुमेह एवं स्थूलता नियंत्रण के विशेष सत्र के लिए स्टाफ प्रशिक्षण केंद्र, भोपाल के सभा कक्ष में आमंत्रित किया गया था. जिसमें क्षेमप्रका, क्षे.का. एवं स्थानीय शाखाओं के स्टाफ सदस्यों ने भाग लिया.

दि. 27–28 अप्रैल, 2019 को बैंक के 'लीडरशिप समिट 2019–20' का आयोजन जयपुर में किया गया, जिसमें श्री राज किरण रै जी., प्रबंध निदेशक व सीईओ; श्री केवल हांडा, अध्यक्ष; कार्यपालक निदेशक, श्री गोपाल सिंह गुसाईं, श्री दिनेश कुमार गर्ग व श्री मानस रंजन बिस्वाल के साथ-साथ केंद्रीय कार्यालय के समस्त विभाग प्रमुख, महाप्रबंधक, क्षेत्र महाप्रबंधक एवं समस्त क्षेत्र प्रमुख उपस्थित थे.

दि. 28.06.2019 को यूनियन समृद्धि केंद्र (यूएसके), भोपाल में केंद्रीकृत प्रोसेसिंग कक्ष का शुभारंभ किया गया, जिसके द्वारा ग्रामीण एवं अर्ध शहरी क्षेत्रों के कृषि, एमएसएमई एवं खुदरा क्षेत्र के ऋण प्रवाह को गति दी जायेगी. इस सुअवसर पर श्री विनायक व्ही. टेंभूर्णे, क्षे.म.प्र., भोपाल; श्री गुरतेज सिंह, क्षे.प्र., भोपाल; श्री बी.पी. अधिकारी, उप क्षे.प्र., भोपाल सहित सभी वरिष्ठ अधिकारी, स्थानीय शाखाओं के शाखा प्रबंधक एवं अन्य स्टाफ सदस्य उपस्थित थे.

दि. 17.06.2019 को क्षे.का., भोपाल द्वारा शाखा प्रबन्धकों के लिए कारोबार समीक्षा बैठक का आयोजन किया गया, जिसकी अध्यक्षता श्री विनायक व्ही. टेंभूर्णे, क्षे.म.प्र. एवं श्री गुरतेज सिंह, क्षे.प्र., भोपाल ने की. इस अवसर पर पिछली तिमाही में सर्वश्रेष्ठ कार्य निष्पादन करने वाले शाखा प्रबन्धकों को इस अवसर सम्मानित भी किया गया.

अरेरा हिल्स, भोपाल स्थित बैंक के परिसर में क्षे.का., भोपाल द्वारा स्टाफ सदस्यों के लिए 'अंतर्राष्ट्रीय योग दिवस' का आयोजन किया गया. श्रीमती याचना पालीवाल, स.म.प्र., क्षे.म.प्र.का., भोपाल; श्री बी पी अधिकारी, उप क्षे.प्र., भोपाल एवं श्री बी पी शर्मा, प्रभारी, स्टा.प्र.कें., भोपाल के साथ स्थानीय शाखाओं के शाखा प्रबंधकों एवं सभी स्टाफ सदस्यों ने इस कार्यक्रम में भाग लिया.

दि. 17.05.2019 को बैंक के अधिकारियों तथा मध्यप्रदेश स्मॉल स्केल इंडस्ट्रीज ऑर्गेनाइजेशन के पदाधिकारियों एवं सदस्यों के साथ बैठक का आयोजन होटल के के इंटरनेशनल, भोपाल में किया गया. इस बैठक में बैंक की ओर से श्री गुरतेज सिंह, क्षेत्र प्रमुख, भोपाल; श्री मनोज जैन, मुख्य प्रबन्धक, सरल तथा श्री रोहण कालीकर, प्रबन्धक तथा मध्यप्रदेश स्मॉल स्केल इंडस्ट्रीज ऑर्गेनाइजेशन की ओर से श्री अरुण जैन, अध्यक्ष, एमपीएसएसआईओ; अतिरिक्त उपाध्यक्ष श्री सुबोध जैन एवं श्री सुनील भार्गव के साथ अन्य पदाधिकारियों ने हिस्सा लिया.

दि. 19.04.2019 को श्री राजकिरण रै जी., प्रबंध निदेशक एवं सीईओ, के.क्षे.का., चंडीगढ़ में आगमन पर पुष्प गुच्छ देकर उनका स्वागत करते हुए श्री निहार रंजन सामल, महाप्रबंधक तथा श्री संजय शर्मा, महाप्रबंधक. इस अवसर पर आयोजित स्टाफ सदस्यों की बैठक में स्टाफ सदस्यों के साथ श्री राजकिरण रै जी., प्रबंध निदेशक एवं सीईओ.

दि. 6-8 जून 2019 तक नाबार्ड क्षेत्रीय कार्यालय में आम महोत्सव का आयोजन किया गया, जिसके उद्घाटन समारोह में क्षेत्र महाप्रबंधक, श्री विनायक टेंभूर्णे को विशेष आमंत्रित किया गया. इस महोत्सव में मध्यप्रदेश के छोटे कृषक एवं वादी उत्पादकों द्वारा उत्तम किस्म की कई प्रजातियों के आम विक्रय हेतु उपलब्ध करवाए गए है.

दि. 15.06.2019 को इंदौर में आयोजित 'कारोबार योजना बैठक वर्ष 2019-20' का दीप प्रज्वलित कर शुभारंभ करते हुए श्री विनायक टेंभूर्णे, क्षे.म.प्र., भोपाल; साथ हैं श्री मनोज कुमार, क्षेत्र प्रमुख, इंदौर; श्री अनुज कुमार, स.म.प्र., सरल तथा श्री राजेश त्रिवेदी, उप क्षेत्र प्रमुख, इंदौर.

दि.19.04.2019 को इंदौर में आयोजित बैंक के शताब्दी वर्ष समारोह के अवसर पर कार्यक्रम का दीप प्रज्वलित कर शुभारंभ करते हुए मुख्य अतिथि, श्री विनायक व्ही. टेंभूर्णे; क्षे.म.प्र. साथ हैं, श्री राजेश कुमार, क्षे.प्र., इंदौर; श्रीमती टेंभूर्णे एवं श्रीमती नीलम.

दि. 01.06.2019 को क्षे.का., इंदौर में श्री मनोज कुमार, क्षेत्र प्रमुख की अध्यक्षता में आयोजित 'बैंक मित्र बैठक' के दौरान बैंक मित्रों को भारत सरकार की विभिन्न सरकारी योजनाओं से संबंधित जानकारी प्रदान की गयी तथा उत्कृष्ट कार्य करने वाले बैंक मित्रों को पुरस्कृत किया गया.

दि. 21.06.2019 को क्षे.का., जबलपुर द्वारा 'योग दिवस' के अवसर पर भावर ताल गार्डन में योग कार्यक्रम का आयोजन किया गया, जिसमें श्री अरुण कुमार, क्षेत्र प्रमुख एवं अन्य स्टाफ सदस्यों द्वारा योग का अभ्यास किया गया. 'हम हैं न' फाउंडेशन के साथ मिल कर इस कार्यक्रम द्वारा समाज में योग के प्रचार-प्रसार को बढ़ावा दिया गया.

दि. 06.06.2019 को क्षे.का., उदयपुर में श्री एस.के. महापात्रा, क्षेत्र महाप्रबंधक, दिल्ली के आगमन पर क्षेत्र प्रमुख श्री जे.एस. तोमर ने उनका स्वागत किया. इस अवसर पर श्री महापात्रा जी ने सभी शाखा प्रमुखों के साथ समीक्षा बैठक की. इस दौरान उन्होंने बैंक की भविष्यगत योजनाओं के बारे में सभी स्टाफ सदस्यों को संबोधित किया.

दि. 12.06.2019 को लखीमपुर में क्षेत्र महाप्रबंधक, श्री अतुल कुमार द्वारा 'यूनियन समृद्धि केंद्र' का उद्घाटन क्षेत्र प्रमुख, श्री शिब प्रसाद कर तथा केंद्र प्रमुख, श्री रविकान्त शुक्ला की उपस्थिति में किया गया.

दिनांक 08.05.2019 को क्षे. का., जबलपुर द्वारा कारोबार आयोजना बैठक का आयोजन किया गया, जिसमें श्री विनायक टेंभूर्णे, क्षे.म.प्र., भोपाल; श्री अरुण कुमार, क्षेत्र प्रमुख, जबलपुर एवं जबलपुर क्षेत्र के सभी शाखा प्रबंधक उपस्थित थे.

दि. 28.06.2019 को नई फ़र्रुखाबाद शाखा का उद्घाटन श्री अतुल कुमार, क्षेत्र महाप्रबंधक, लखनऊ एवं श्री एस. के. सिंह, क्षेत्र प्रमुख, क्षे.का., कानपुर द्वारा किया गया.

क्षे.का., मेरठ के तत्वावधान में उनके गजरौला और गाजियाबाद केंद्र द्वारा 'विश्व पर्यावरण दिवस' के उपलक्ष्य में 'वायु प्रदूषण' थीम पर वृक्षारोपण किया गया.

प्रबंध निदेशक एवं सीईओ का रायपुर दौरा

दिनांक 26.06.2019 को रायपुर में आयोजित मुद्रा एवं एमएसएमई ऋण वितरण शिविर में श्री राज किरण रै जी., प्रबंध निदेशक एवं मुख्य कार्यपालक अधिकारी की उपस्थिति में RAM (Retail, Agriculture, MSME) के अंतर्गत 329 नए ऋण खाते खोले गए जिसमें 87 करोड़ की ऋण मंजूरी स्वीकृत की गई एवं 103 नए गाड़ियों की मंजूरी दी गई. साथ ही 3.72 करोड़ की एनपीए वसूली की गई. श्री रै द्वारा इस अवसर पर टाउन हॉल में आयोजित मीटिंग में शाखा प्रबंधकों तथा क्षे.का. रायपुर के सम्मेलन कक्ष में आयोजित स्टाफ सदस्यों की मीटिंग में स्टाफ सदस्यों को संबोधित भी किया.

दि. 05.07.2019 को स्टा.प्र.कें., गुरुग्राम के कार्यपालक अतिथि गृह एवं सभागार का उद्घाटन करते हुए प्रबंध निदेशक एवं मुख्य कार्यकारी अधिकारी, श्री राजकिरण रै जी. इस अवसर पर उपस्थित श्री एस.के. महापात्रा, क्षेत्र महाप्रबंधक, दिल्ली तथा अन्य वरिष्ठ कार्यपालक. साथ ही, केंद्र के प्रांगण में प्रबंध निदेशक एवं सीईओ द्वारा वृक्षारोपण भी किया गया.

दि. 21.06.2019 को अंतर्राष्ट्रीय योग दिवस के अवसर पर क्षे.का., रायपुर के प्रांगण में योग का आयोजन किया गया.

दि.21.06.2019 को 'विश्व योग दिवस' के उपलक्ष्य में क्षे.का., उदयपुर में योग दिवस मनाया गया. इस अवसर पर श्री जे.एस. तोमर, क्षेत्र प्रमुख और श्री रामकेश मीणा, उप क्षेत्र प्रमुख द्वारा संबोधित किया गया तथा श्री सी.के. बाबू, मुख्य प्रबंधक द्वारा योग के विभिन्न आसनों की जानकारी दी गयी.

दि. 03.06.2019 को संबलपुर शाखा के नये परिसर का उद्घाटन, श्री प्रवीण शर्मा, क्षेत्र महाप्रबंधक, रांची ने किया. इस अवसर पर शाखा के स्टाफ सदस्य तथा ग्राहक उपस्थित थे.

भुवनेश्वर क्षेत्रांतर्गत कलिंग विहार शाखा में श्री प्रकाश चन्द्र पती, उप क्षेत्र प्रमुख, भुवनेश्वर ने ग्राहकों को नये 'रूपे कार्डों' का वितरण किया. इस अवसर पर सुश्री मधुस्मिता मोहापात्रा, वित्तीय समावेशन प्रमुख भी उपस्थित थीं.

दि. 04.06.2019 को संबलपुर क्षेत्र की कान्टामाल शाखा के नये परिसर का उद्घाटन श्री एस.के. राऊत, डीएम एवं कलेक्टर, बौध ने श्री प्रवीण शर्मा, क्षेत्र महाप्रबंधक, रांची की उपस्थिति में किया. इसी दिन बड़माल शाखा के नये परिसर का उद्घाटन भी श्री प्रवीण शर्मा, क्षेत्र महाप्रबंधक, रांची द्वारा किया गया.

बैंक के गौरवशाली 100 वर्ष पूर्ण होने के उपलक्ष्य में क्षे. का., बड़ौदा द्वारा भव्य सांस्कृतिक कार्यक्रम का आयोजन किया गया, जिसमें श्री राजीव कुमार झा, क्षेत्र प्रमुख, बड़ौदा एवं अन्य वरिष्ठ कार्यपालकों द्वारा सभी सेवानिवृत्त स्टाफ सदस्यों एवं विशिष्ट ग्राहकों को सम्मानित किया गया.

दि. 12.04.2019 को श्री केवल हांडा, बैंक के गैर कार्यपालक अध्यक्ष एवं अंशकालिक गैर सरकारी निदेशक ने अपने बड़ौदा दौरे के दौरान स्टाफ सदस्यों की बैठक में उपस्थितों को संबोधित किया. इस अवसर पर श्रीमती मोनिका कालिया, क्षेत्र महाप्रबंधक, अहमदाबाद और श्री राजीव कुमार झा, क्षेत्र प्रमुख, बड़ौदा भी उपस्थित थे.

दि. 21.06.2019 को 'अंतर्राष्ट्रीय योग दिवस' के अवसर पर क्षे. का., बड़ौदा द्वारा योग कार्यक्रम का आयोजन किया गया, जिसमें श्री अखिलेश कुमार, क्षेत्र प्रमुख सहित क्षेत्रीय कार्यालय एवं बड़ौदा शहर की शाखाओं के स्टाफ-सदस्यों ने हिस्सा लिया.

सिंधी चैम्बर ऑफ कॉमर्स, मुंबई द्वारा होटल सहारा इंटरनेशनल, अंधेरी, मुंबई में आयोजित 'एमएसएमई मीट' में हमारी बैंक की ओर से क्षे.का., मुंबई (पश्चिम) ने हिस्सा लिया. इस अवसर पर बीजेपी मुंबई के प्रेसिडेंट श्री आशीष शेलार भी उपस्थित थे. बैंक की ओर से स.म.प्र. (सरल) के साथ सभी शाखा प्रमुखों की उपस्थिति में बैंक की विभिन्न योजनाओं के साथ आउटरिच कैम्पेन तथा 'पीएसबी59' की जानकारी दी गयी और 25 से ज्यादा क्वालिटी लीड्स जनरेट किए गये.

क्षे.का., मुंबई (पश्चिम) द्वारा स्वच्छता पखवाड़े के अंतर्गत 'जागरूकता रैली' निकली गयी.

दि. 11.06.2019 को क्षे.का., द्वारा आयोजित 'टाउन हाल मीटिंग' में श्रीमती मोनिका कालिया, क्षेत्र महाप्रबंधक, अहमदाबाद तथा श्री हरे कृष्ण दास, क्षेत्र प्रमुख, महेसाणा ने उपस्थितों को संबोधित किया.

दि. 05.06.2019 को 'विश्व पर्यावरण दिवस' के अवसर पर क्षे.का., नागपुर द्वारा 'सायक्लोथॉन' का आयोजन किया गया. इस अवसर पर श्री सुमेर सिंह सरोया, क्षेत्र प्रमुख, नागपुर उपस्थित थे.

दि. 21.06.2019 को 'अंतर्राष्ट्रीय योग दिवस' के अवसर पर क्षे.का., नागपुर में 'योग दिवस कार्यक्रम' का आयोजन किया गया, जिसमें उप क्षेत्र प्रमुख श्री अरविंद सुसरला, सहायक महाप्रबंधक श्री अमरनाथ मिश्रा, क्षेत्रीय कार्यालय के सभी विभाग प्रमुख तथा कार्यालय के स्टाफ सदस्यों ने उपस्थिति दी.

डॉ. बी. आर. आंबेडकर की 128 वीं जयंती के उपलक्ष्य में क्षेत्रीय कार्यालय, पुणे द्वारा आयोजित कार्यक्रम की झांकी.

दि. 14.04.2019 को क्षे.का., नागपुर द्वारा डॉ. बी. आर. आंबेडकर की 128 वी जयंती के उपलक्ष्य में आयोजित कार्यक्रम का शुभारंभ संविधान चौक, नागपुर स्थित आंबेडकर की प्रतिमा पर माल्यार्पण से हुआ. प्रमुख अतिथि के रूप में उपस्थित डॉ शंकर खोब्रागड़े ने डॉ. बी. आर आंबेडकर के जीवन पर व्याख्यान दिया. एससी/एसटी असोसिएशन द्वारा क्षे. का. परिसर में रक्तदान शिविर का भी आयोजन किया गया. इस अवसर पर क्षेत्र प्रमुख श्री जी. के. सुधाकर राव; उप क्षेत्र प्रमुख श्री उत्पल कर; समप्र श्री अरविंद कुमार सुसरला, श्री भोला प्रसाद गुप्ता एवं श्री अमरनाथ मिश्रा के साथ एससी/एसटी असोसिएशन के प्रमुख श्री मिलिंद वासनिक और श्री राजेश मेश्राम उपस्थित थे.

दि. 18 जून 2019 को क्षेत्रीय कार्यालय, राजकोट में आयोजित टाउन हाल बैठक में उपस्थित श्रीमती मोनिका कालिया, क्षेत्र महाप्रबंधक, अहमदाबाद, क्षेत्र प्रमुख श्री अनिल कुमार सिंह चौहान एवं सभी शाखाओं के स्टाफ सदस्य.

दि. 24 मई 2019 को क्षे.का. नागपुर के सम्मेलन कक्ष में स्पोर्ट्स क्लब के सदस्यों द्वारा वार्षिक सर्वसाधारण सभा का आयोजन हुआ. जिसमें नई समिति का गठन भी किया गया. बैठक में नए अध्यक्ष श्री विनय मेश्राम, महा सचिव श्री रितेश सैनी एवं कोषाध्यक्ष श्री सिद्धार्थ चंद्रा का चयन किया गया.

दि. 21.06.2019 को पाचवें विश्व योग दिवस के अवसर पर क्षे.का. मुंबई (उत्तर) द्वारा आयोजित योग शिविर में क्षेत्र प्रमुख श्री कबीर भट्टाचार्य, उप क्षेत्र प्रमुख, श्री राजकुमार, सहायक महाप्रबन्धक (सरल), श्री संदीप कुमार एवं कार्यालय के अन्य स्टाफ सदस्य

क्षेत्रीय कार्यालय राजकोट के सरल केंद्र का उद्घाटन दि. 18 जून 2019 को श्रीमती मोनिका कालिया, क्षेत्र महाप्रबंधक अहमदाबाद, श्री अनिल कुमार सिंह चौहान, क्षेत्र प्रमुख, श्री पी एन चौधरी उप क्षेत्र प्रमुख, सरल प्रमुख श्री अभिषेक जैन एवं अन्य सभी स्टाफ सदस्यों की उपस्थिति में किया गया.

समाचार – दक्षिण

दि. 30.05.2019 को पेसिट शाखा, बेंगलूरू के नये परिसर का फीता काटकर शुभारंभ करते हुए श्री राजकिरण रै जी., प्रबंध निदेशक व सीईओ; साथ में (बाएँ से) श्री एस.एन.कौशिक, क्षेत्र महाप्रबंधक, बेंगलूरू; श्री शाहीद कबीर, शाखा प्रबंधक, पेसिट शाखा; श्री आलोक कुमार, क्षेत्र प्रमुख, बेंगलूरू व सुश्री नेहा सिन्हा, उप शाखा प्रमुख, पेसिट शाखा, बेंगलूरू. इस अवसर पर पेसिट शाखा में नवनिर्मित 'ग्राहक कम्फर्ट लॉबी' का भी उद्घाटन किया गया.

प्रबंध निदेशक एवं सीईओ का बेंगलूरू दौरा

दि. 12.04.2019 को नोडल क्षेत्रीय कार्यालय, बेंगलूरु के कार्यपालक स्तर के शाखा प्रबंधकों हेतु होटल जे.डब्ल्यू. मैरियट में 'विज़डम डिसकोर्स' बैठक का आयोजन किया गया. इस अवसर पर श्री राजकिरण रै जी., प्रबंध निदेशक व सीईओ के साथ हैं, श्री एस.एन.कौशिक, क्षेत्र महाप्रबंधक, बेंगलूरु; श्री आलोक कुमार, क्षेत्र प्रमुख, बेंगलूरु; श्री कल्याण कुमार, तत्कालीन प्राचार्य, स्टाफ महाविद्यालय, बेंगलूरु एवं बेंगलूरु क्षेत्र के समस्त कार्यपालक गण व शाखा प्रबंधक.

इसी दिन श्री राजकिरण रै जी. द्वारा बेंगलूरु की सरल शाखा, औद्योगिक वित्त शाखा मिड कॉर्पोरेट शाखा तथा आस्ति वसूली शाखा का उद्घाटन भी किया गया.

On 24.04.2019, on the eve of 47th Foundation Day of Union Bank Employees Union, Tamil Nadu, a 'Blood Donation , Eye Check up, Dental & Diabetic Camp' was organized at NRO, Chennai which was inaugurated by Shri E. Pulla Rao, Regional Head, Chennai .

क्षे.का. विजयवाड़ा द्वारा आयोजित 'नेतृत्व सम्मेलन 2019-20' के दौरान उपस्थित स्टाफ सदस्यों को संबोधित करते हुए श्री एस.एन. कौशिक, क्षेत्र महाप्रबंधक, बेंगलूरु; साथ मंचासीन हैं डॉ. के रवीन्द्रनाथ, क्षेत्र प्रमुख, विजयवाड़ा तथा श्री जी. जय जीवन, उप क्षेत्र प्रमुख, विजयवाड़ा.

On 04.07.2019, the 42nd Union Samridhi Kendra and the new premises of Kattappana Branch under R.O., Kottayam were inaugurated by Shri Gopal Singh Gusain, Executive Director in presence of Shri Lal Singh, Field General Manager, Chennai.

On 05.07.2019, the new premises of Regional Office, Kottayam were inaugurated by Shri Gopal Singh Gusain, Executive Director by lighting the traditional lamp. On this occasion Shri Lal Singh, FGM, Chennai and Shri Ved Prakash Arora, RH, Kottayam along with staff members were present.

'Yoga Campaign' held on 21.6.19 at Yoga village, Beach Road, Visakhapatnam on the eve of International Yoga Day. On this occasion, Mr.Ajay Kumar, RH, Visakhapatnam and Mr.Dayanand Choudhary, Dy.RH felicitated the yoga instructors. The staff members of R.O. & branches particpated in the event.

On the eve of 'World Environment Day' on June 5, plantation drive was organized by R O Visakhapattanam at Kendriya Vidyalaya, Visakhapattanam. Mr.Ajay Kumar, RH, RO, Visakhapattanam, Mr. Dayanand Chowdhary, Dy.Regional Head and other staff members were present alongwith school authorities.

On 03.06.2019, the workshop/training programme for all Business Correspondents was organized by NRO, Vijaywada for capacity building and making them aware about our bank's products like Social Security Scheme, Lead Generation facility, PMJDY account opening, overdraft facility, etc.

सुश्री दृश्या ससिद्रन, कार्मिक अधिकारी, क्षे.का., त्रिवेंद्रम को 'टैलेंटेड बैंकर्स फेसबुक कम्यूनिटी' द्वारा 'टैलेंटेड बैंकर ऑफ द वीक' पुरस्कार से सम्मानित किया गया.

अहमदाबाद के दफ्तरी-सह-हाउसकीपर श्री कल्पेश मणिलाल ठाकुर ने अपनी ईमानदारी का परिचय देते हुए सीजी रोड, अहमदाबाद के गेट के पास मिले एक ग्राहक के पर्स को, जिसमें कई क्रेडिट कार्ड, डेबिट कार्ड एवं अंतर्राष्ट्रीय ड्राइविंग लाइसेंस और 6000/- से अधिक की राशि थी, ग्राहक को लौटा दी.

हमारी मंडपेश्वर शाखा, बोरीवली, मुंबई के खजांची श्री संजय पवार ने अपनी ईमानदारी का परिचय देते हुए शाखा के ग्राहक द्वारा भूलवश अधिक जमा की गयी 3,00,000/- की राशि ग्राहक को लौटा दी.

हमारी कांदिवली पश्चिम शाखा, मुंबई की उप शाखा प्रमुख सुश्री मीना शुक्ला ने शाखा के लॉकर रूम में ग्राहक द्वारा भूलवश छोड़ा गया बेशकीमती डिब्बा पूछताछ के बाद ग्राहक को लौटा दिया.

श्री यश ठाकुर, सुपुत्र श्री प्रमोद ठाकुर मुख्य प्रबन्धक क्षे.का.नागपुर को उत्कृष्ट ऑलराउंडर प्रदर्शन के लिए आईआईएम, नागपुर द्वारा दिनांक 15 अप्रैल 2019 को स्वर्ण पदक बियानी संस्थापक बिग बाजार प्रमुख व श्री मूर्ति डाइरेक्टर आईआईएम, नागपुर के कर कमलों द्वारा प्रदान किया गया.

श्री भाऊराव पुंडलीक तायडे, एसडब्ल्यूओ 'बी', पालघर शाखा, महाराष्ट्र को वर्ष 2018-19 के लिए भारतीय दलित साहित्य अकादमी, दिल्ली द्वारा 'आंबेडकर सेवाश्री नैशनल अवार्ड' से सम्मानित किया गया.

हमारी दहाणु शाखा, महाराष्ट्र की प्रधान खजांची सुश्री नीता गिरीश जोबनपुत्र ने अपनी ईमानदारी का परिचय देते हुए शाखा के लॉकर रूम में ग्राहक द्वारा भूलवश छोड़ी गयी सोने की चेन पूछताछ के बाद ग्राहक को लौटा दी.

भिवंडी शाखा में कार्यरत वरिष्ठ प्रबंधक श्री देवराज हवलदार के सुपुत्र श्री अंकित देवराज हवलदार ने इस वर्ष मेकानिकल इंजिनियरिंग की डिग्री परीक्षा में 62.33% अंक प्राप्त कर यादवराव तासगांवकर कॉलेज ऑफ इंजिनियरिंग, भिवपुरी, मुंबई युनिर्वसिटी से सफलतापूर्वक उत्तीर्ण की.

मास्टर अमन भाटिया, सुपुत्र श्री विनीत भाटिया, मुख्य प्रबंधक, एसएसआई शाखा, नोडल क्षेत्रीय कार्यालय, बेंगलूरु ने 94.40% अंकों के साथ वर्ष 2018 -19 की सीबीएसई द्वारा आयोजित कक्षा 12 (वाणिज्य) की परीक्षा पास की. आगे की पढ़ाई हेतु वे छात्रवृत्ति के साथ अमेरिका जा रहे है.

क्षे.का. मुंबई (उ) के मुख्य प्रबंधक (आवि) श्री रणनिपुण बैनर्जी के सुपुत्र श्री सयान बैनर्जी ने 2018-19 वर्ष में केंद्रीय माध्यमिक शिक्षा बोर्ड द्वारा आयोजित बारहवीं की परीक्षा में 92.50% अंक प्राप्त कर सफलतापूर्वक उत्तीर्ण की.

सुश्री कुसुमा ए., सुपुत्री श्री अमरनारायण, प्रबंधक, एसएसआई शाखा, नोडल क्षेत्रीय कार्यालय, बेंगलूरु ने 94.17% अंकों के साथ वर्ष 2018 -19 की कर्नाटक बोर्ड द्वारा आयोजित कक्षा 12 (वाणिज्य) की परीक्षा पास की.

मास्टर चिराग पाठक, सुपुत्र श्री शैलेश पाठक, विशेष सहायक, मंदसौर शाखा, इंदौर ने मार्च, 2019 सीबीएसई बोर्ड की 10वीं की परीक्षा में 97% अंक प्राप्त करते हुए जिले में चतुर्थ और विद्यालय में सर्वोच्च स्थान प्राप्त किया.

निज़ामपुरा शाखा, बड़ौदा में कार्यरत श्री अजीत कुमार भारती, (मुख्य खजांची) की सुपुत्री सुश्री निभा भारती ने सीबीएसई बोर्ड के दसवीं कक्षा में 98.8% अंकों के साथ वडोदरा जिले में प्रथम स्थान प्राप्त किया है.

सुश्री प्रसंदिता सत्पथी, पुत्री श्री प्रसन्न कुमार सत्पथी, मुख्य प्रबंधक, क्षे. का. रीवा ने केंद्रीय माध्यमिक शिक्षा बोर्ड द्वारा आयोजित सीनियर स्कूल सर्टिफिकेट परीक्षा-2019 के विज्ञान(10+2) में 95.60% अंक प्राप्त किए.

Athulya 'The Dancing Doll'

Ms. Athulya, daughter of Mr. Sunil Kumar, SWO 'A', Athani Branch of Ernakulam region is the melodiously leaning spirit.

This 10th standard student of Nirmala Higher Secondary School, Aluva is undergoing training in Indian classical dance forms Mohiniyattam and Keralanadanam since her lower KG days. Since her 'Arangetram' in the 1st standard at Pallippattukavu Bhagavathy Temple, Desom, she is giving her individual stage performances. Both her parents were catalytic in discovering her musical apt and nurturing it so well. **'Mohiniyattam'**, according to her, is an Indian classical dance form evolved in Kerala. It adheres to the Lasya type that showcases a more delicate, graceful, gentle and feminine form of dancing. It derives its name from the word 'Mohini', a female avatar of Lord Vishnu. Conventionally a solo dance performed by female artists, it emotes a play through dancing and singing where the song is customarily in Manipravala which is a mix of Sanskrit and Malayalam language and the recitation may be either performed by the dancer herself or by a vocalist with the music style being Carnatic. Mohiniyattam poses are also palpable from the various feminine sculptures that adorn the 11th century Vishnu temple at Trikodithanam, and the Kidangur Subramanya temple. While **'Keralanadanam'** is a new style of dance that is now recognized as a distinct art form evolved from Kathakali a form of Indian dance-drama. The Indian dancer Guru Gopinath, a well-trained Kathakali artist and his wife Thankamani Gopinath developed a unique structure for teaching and performing. Keralanadanam can be performed in three ways: Ekamga Nadanam i.e. solo, Samgha Nadanam i.e. group, Nataka Nadanam i.e. dance drama enacting a story. Male female pair dancing (duet) is also a distinct style in Keralanadanam. So also he has extended the dance drama to 5 or six hours long dance performance called Indian ballets. Under the able guidance of her guru, Kanjoor Raveen-dranath, she honed her classical dancing skills. The Malayalam film star Ms. Sobhana is her role model.

Her first milestone achieve-ment was when she secured A grade for Keralanadanam and Light Music and won B grade for Mohiniyattam in the Kerala State School Kalolsavam 2017-18 and also got chance for film audition. This year she has also participated in the 'Asianet Sakalakala Vallabhan Competition'. This avid dancer is equally interested in music, singing and reading. She aspires to become the renowned classical dancer in future.

Union Dhara wishes her all the best in her 'classical dancing' career!!

अद्भुत गुणों की ख्वान है 'अकरकरा'

अल्जीरिया देश में सबसे अधिक मात्रा में पैदा होनेवाली इस जड़ी बूटी से काफी कम लोग परिचित हैं. भारत में यह कश्मीर, असम, बंगाल के पहाड़ी क्षेत्रों, गुजरात और महाराष्ट्र आदि भागों में वर्षा के शुरू में ही कहीं-कहीं पाया जाता है. अकरकरा कड़वा, तीखा, पाचक, रुचिवर्धक, प्रकृति में गर्म तथा कफ और वातनाशक होता है. यह हमारी प्रतिरक्षा प्रणाली को मजबूत कर हमें होनेवाले संक्रमण का मुकाबला करने की शक्ति प्रदान करता है. जानते हैं इसके गुणों के बारे में!

❋ इसमें मौजूद एंटी-वायरल गुणों के कारण ये फ्लू और सांस संबंधी सभी समस्याओं में लाभकारी होता है. अस्थमा में 50 मिलीलीटर की मात्रा में इसके काढ़े का शहद मिलाकर सेवन करने से रोगी को राहत मिलती है.

❋ अकरकरा की सूखी डण्डी महुए के तेल में मिलाकर मालिश करने से लकवा दूर होता है.

❋ सर्दी के कारण होनेवाले सिर दर्द में, अकरकरा को मुंह में दांतों के नीचे दबायें रखने से शीघ्र लाभ होता है.

❋ अकरकरा, माजूफल, नागरमोथा, फूली हुई फिटकिरी, कालीमिर्च, सेंधा नमक बराबर की मात्रा में मिलाकर पीस कर इससे नियमित मंजन करते रहने से दांत और मसूढ़ों के समस्त विकार दूर होकर मुख की दुर्गंध मिट जाती है.

❋ छोटी पीपल और अकरकरा की जड़ का चूर्ण बराबर मात्रा में पीसकर आधा चम्मच शहद के साथ सुबह-शाम, भोजन के बाद सेवन करते रहने से पेट संबंधी अनेक रोग दूर हो जाते है.

❋ अकरकरा का चूर्ण 1 चम्मच शहद के साथ चाटने से हिचकी तथा सूंघाने से मिर्गी रोग दूर होता है.

❋ अकरकरा और ब्राह्मी समान मात्रा में लेकर बनाए गए चूर्ण का आधा चम्मच नियमित सेवन करने से बुद्धि तेज होती है.

❋ अर्जुन की छाल और अकरकरा का चूर्ण बराबर मात्रा में मिलाकर पीसकर प्रति दिन सुबह और शाम आधा-आधा चम्मच की मात्रा में खाने से घबराहट, हृदय की धड़कन, पीड़ा, कम्पन और कमजोरी में लाभ होता है.

❋ अकरकरा का 100 मिली का काढ़ा बनाकर सुबह-शाम पीने से पुरानी खांसी मिटती है.

❋ अकरकरा की जड़ को अखरोट के तेल में मिलाकर मालिश करने से सायटिका का दर्द मिटता है.

❋ अकरकरा का चूर्ण सुबह और शाम पीने से जलोदर में लाभ होता है.

ध्यान रहें कि अकरकरा का बाहय प्रयोग अधिक मात्रा में करने से त्वचा का रंग लाल हो जाता है तथा जलन होती है. यदि आंतरिक रूप से इसका सेवन अधिक किया गया हो तो इससे नाड़ी की गति बढ़ना, दस्त लगना, जी मचलाना, बेहोशी छाना, रक्तपित्त आदि दुष्प्रभाव पैदा हो जाते हैं. साथ ही फेफड़ों के लिए भी यह हानिकारक होता है.

अनीता भोबे
यूनियन धारा, कें.का.

REDUCTION IN BANK RATE

The new government who will rule for another five years has come to power after winning with thumping majority. The government has come to power again but the old problems mainly of unemployment, slow growth, low domestic investment, lower exports and higher imports mainly of oil and gold all continue to exist. Unemployment should have become a big issue since at 6.1 % it is the highest ever faced during the last 45 years.

The rates have been reduced for the third time in continuity. RBI Governor Shaktikanta Das has now reduced it to 5.75 %. The same have been reduced keeping in view the old Economic law of Sir J M Keynes. The rates are decreased so as to enable the borrowers to borrow more and the depositors in turn to be discouraged to deposit more. Depositors to be encouraged to spend more instead. With this the money supply in the economy to be increased. The law of money supply and employment of Sir Keynes law of economics which simply states that more of money supply will create more of employment is hoped to. The same should increase employment of resources including human resources.

The above sounds simple until another theory is put forth by noble laureate Milton Friedman comes to play. The same states in simple words that injunction of more money in the economy with little controls over economy for saving would turn the economy into a capitalist one.

Thus to say that our country at present needs small hitches removed altogether for the investments to be made, agriculture sector to be made more attractive so that the working force do not shift to other sectors. The same can be made attractive by revising the Minimum Support Price (M S P). It is sometimes seen that farmers have to sell their produce even below MSPs. Agriculture sector can still absorb much of the working youth. Sector wise measures are required may be agriculture, export sector or small industries.

Further to inject more of liquidity ie money in the economy government may resort to deficit financing, levy more of taxes, can even enhance Income Tax rates. Deficit financing literally means spending by a government more than its income. So the same has to be met either by borrowings, more of taxes and even printing of more of currency notes. But we must admit that a must side effect is inflation also! So government needs to be always vigilant after taking a measure and can not just afford to sleep over for long. Government needs to be vigilant and keep awake like a good chowkidar if it desires to keep India shining all the time! All the best with rate cut tool.

N P S Sohal
Retiree from Chandigarh

साक्षी

बाहर भले ही कोलाहल
भीतर खड़े रहो अविचल
ऐसा जिसको सध जाए
जीवन वही सुधर जाए ।

पाट भले ही रहे घूमते
कील मध्य में खड़ी रहे
ऐसा जिसको सध जाए
जीवन वही सुधर जाए ।

सुख दुःख बाहर परिधि पर
भीतर आनंद रहे अविचल
ऐसा जिसको सध जाए
जीवन वही सुधर जाए ।

बाहर भले ही तीव्र लहरें
भीतर का सागर ख़ामोश
ऐसा जिसको सध जाए
जीवन वही सुधर जाए ।

बाहर भले ही घनघोर घटाएं
भीतर का आकाश मौन
ऐसा जिसको सध जाए
जीवन वही सुधर जाए ।

बाहर नृत्य, घुंघरु, पदचाप
भीतर मीरा कृष्ण संग
ऐसा जिसको सध जाए
जीवन वही सुधर जाए ।

बाहर बैठे सूत कातते
भीतर कबीरा मौन खड़ा
ऐसा जिसको सध जाए
जीवन वही सुधर जाए ।।

गणपत चपलोत
सेवानिवृत्त उदयपुर

THE DAWN OF A HERO.....or rather, A PATRIOT!

Move aside, Salman, Shahrukh and even Amitji! Who needs a celluloid hero with body doubles for stunts and make-up artists for depicting bloodshed to impress the public? The real-life, inspirational hero has arrived! With poise and grace and absolute dare-devilry! And he is none other than….

Oops! Sorry, I got a bit carried away with my script-writing! Let me begin from the very beginning…..

This is actually the story of a very simple, uneducated middle-aged woman called Gowramma. She has very limited means and toils as part-time maid to eke out a decent living. Whenever her routine permits, she watches the kannada sitcoms along with the housewives with whom she works.

Very recently, post the Pulwama attacks, as I was continuously watching the news channels, she asked me innocently about what was so interesting that almost everybody was watching news channels so keenly instead of our regular soaps. I felt it was my responsibility to educate her on the happenings in the country. As a citizen of India, it was only right that she be aware of the crisis we were experiencing when Wing-Commander Abhinandan was taken captive. I patiently narrated the entire turn of events as simply and as briefly as possible. She heard me out with full concentration, trying to grasp the correct and complete picture. I was amused when she even tried to learn how to pronounce his name correctly!

As we anxiously watched the news, Gowramma wondered why we were so apprehensive and worried. Once again I explained how a POW was at the mercy of his ruthless captors who would most certainly subject him to inhuman methods of pain and torture. He may not get water or food, not have access to basic toilet amenities, not be allowed to lie down or rest his weary body, etc. And although he was going through this hell, he was a brave Indian soldier who would never give up the fight but stand firmly and courageously without surrendering to the enemy…..

She now realized why the safe return of Wing commander Abhinandan to India was of such national importance. She rushed through her chores and came to sit with me as we waited together with bated breath for the good tidings which was played out by the media, with unprecedented delay and uncertainty….until finally, our hero actually stepped onto Indian soil and into the waiting arms of his fellowmen.

Dear Gowramma jumped and clapped with childlike joy and admiration and even I smiled through my own sense of relief, at her enthusiasm. But what followed next is what really took my breath away! Without batting an eyelid, she told me that her one- week old grandson's naming ceremony was to be held soon and she would insist that he be named ABHINANDAN. She said she wanted him to become a true patriot, love his janmabhoomi, and maybe even join the Armed Forces just like the gallant Fighter Pilot. Now that's true hero-worship for you….

Friends, true patriotism thrives in your own backyard, not necessarily only at the BORDERS!

Hemalata Nagaraj
Retiree from Bengaluru

सेहत का खजाना है 'धनिया'

एक जड़ी-बूंटी के रुप में उगने वाला प्राकृतिक पौधा है धनिया ! इसकी पत्तियों और बीजों का इस्तेमाल हमारे रसोई घरों में किया जाता है. खाना बनाने के लिए साबुत धनिया, धनिए के बीज, धनिए के पाउडर और धनिए की पत्तियों का काफी इस्तेमाल करते हैं. यह एक औषधीय पौधा है. जिसमें मिनरल्स, फाइबर, कैल्शियम, फास्फोरस, आयरन, कैरोटीन, थियामीन, मैग्नीशियम, सोडियम, पोटैशियम और विटामिन सी व बी-6 भी पाये जाते हैं.

हरा धनिया पेट की समस्याओं का निवारण करता है, यह पाचनशक्ति बढ़ाता है. धनिये के ताजे पत्तों को छाछ में मिलाकर पीने से बदहजमी, मतली, पेचिश और कोलाइटिस में आराम मिलता है. हरा धनिया, हरी मिर्च, कसा हुआ नारियल और अदरक की चटनी बनाकर खाने से अपच के कारण पेट में होने वाले दर्द से आराम मिलता है. पेट में दर्द होने आधा गिलास पानी में दो चम्मच धनिया डालकर पीने से पेट दर्द से राहत मिलती है. ये लीवर की सक्रियता को बढ़ाने में मदद करता है.

त्वचा की सूजन कम करने हेतु धनिए के एसेंशियल ऑयल का भी उपयोग करना लाभकारी होता है.

जो व्यक्ति हाई कोलेस्ट्रॉल से ग्रस्त है, उसे धनिया के बीजों को उबालकर उसका पानी पीना चाहिए.

धनिये के नियमित सेवन से ब्लड में इंसुलिन की मात्रा नियंत्रित रहती है. धनिया पाउडर, बॉडी से शुगर के स्तर को कम कर देता है और इन्सुलिन की मात्रा को बढ़ाता है.

नियमित रूप से धनिये का उपयोग करने वालों में किडनी की समस्या ना के बराबर होती है तथा इसके नियमित सेवन से एनीमिया दूर होता है. साथ ही एंटी ऑक्सीडेंट, मिनरल, विटामिन ए और सी से भरपूर होने के कारण धनिया कैंसर से भी बचाव करता है.

हरे धनिये में विटामिन ए भरपूर मात्रा में होता है, अतः रोजाना हरे धनिये का प्रयोग खाने में करने से आंखों की रोशनी बढ़ने लगती है.

एंटीसेप्टिक और एंटीऑक्सीडेंट गुणों से भरपूर धनिये की पत्तियों की पेस्ट में चुटकी भर हल्दी पाउडर मिलाकर चेहरे पर दिन में कम से कम 2 बार लगाने से मुहांसों की समस्या दूर होती है और यह ब्लैकहेड्स को

भी हटाता है. यह झुर्रियों को दूर भगाती है. चेहरे पर कोई दाग भी नहीं पड़ता है.

धनिया हाथ पैर की जलन, एसिडिटी, आंखों की जलन, यूरिन की जलन और सिरदर्द को दूर करने में लाभकारी होता है.

रातभर धनिए के बीज को पानी में भिगोकर रखें और फिर इस पानी को सुबह और शाम पीने से हाइपरथाइरॉइज्म जैसी परेशानी से निजात मिलती है तथा ऑस्टियोपोरोसिस से बचाव होता है. इसमें मौजूद विटामिन से अल्जाइमर की बीमारी में भी फायदेमंद होता है.

नर्वस सिस्टम को सक्रिय बनाए रखने में भी धनिया की पत्ती काफी फायदेमंद होती है.

लेकिन बहुत ज्यादा मात्र में धनिया खाने से शरीर की ग्रंथिया प्रभावित हो जाती हैं. इसलिए मां बनने वाली महिलाओं और शिशु को दूध पिलाने वाली माताओं को धनिए का अत्यधिक सेवन नहीं करना चाहिए.

सुप्रिया नाडकर्णी
यूनियन धारा, कें.का.

बंगाल की 'दाब चिंगड़ी'

इस बंगाली डिश को आप अपने घर में बना सकती हैं. दाब चिंगड़ी को गरम गरम चावल या चपाती के साथ परोसा जाता है. आइये, इसे बनाने की विधि जानते है:

सामग्री– प्रॉन्स (झींगे), 1 बड़ा नारियल (पानी व मलाई वाला), 1 छोटी प्याज, 2 कली लहसन, 1/2 चम्मच हरी मिर्च पेस्ट, 2 चम्मच सरसों का पेस्ट, पंच-फोरन (2 बड़े चम्मच साबुत जीरा, 2 बड़े चम्मच सौंफ, 2 बड़े चम्मच सरसों, 2 बड़े चम्मच मेथी दाना, 2 बड़े चम्मच कलौंजी) सारे बीजों को अच्छी तरह साफ कर गरम तवे पर हल्का रोस्ट कर लें. चाहे तो इसे मिक्सी में पीस लें.), 3 चम्मच सरसों तेल, नमक स्वादानुसार, हल्दी पाउडर

विधि– हरे नारियल को ऊपर से काटकर उसका पानी और मलाई अलग अलग निकाल कर रख लें. इसके साथ नारियल के ऊपरी हिस्से (ढकन) को संभाल कर रख लें. नारियल को नीचे से सीधा काट लें जिससे वह ओवन या प्रेशर कुकर में सीधा रखा जा सके. अब एक पैन में तेल गरम कर उसमें पच-फोरन डालकर तड़कने दें. उसमें प्याज और लहसुन डालकर फ्राई करें. उसके बाद एक बड़े कटोरे में पैन की सामग्री को तेल सहित पलट दें. फिर उसमें सरसों का पेस्ट, मिर्च पेस्ट, हल्दी, नमक, नारियल पेस्ट और नारियल पानी डालें. इसे मिक्स करें और उसमें प्रॉन्स मिलाएं. अब इन प्रॉन्स को नारियल में डालें और नारियल का जो ऊपरी हिस्सा काटा था, उससे नारियल को ढंक दें. अब ओवन को 220 डिग्री
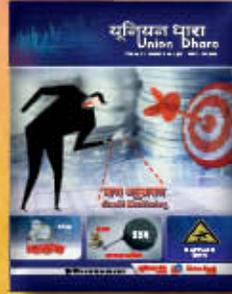
पर गर्म करें और उसमें नारियल को 45 मिनट तक पकाएं.

दूसरा तरीका– नारियल में प्रॉन्स को भर दें और आटे की लोई लगाकर इसे सील कर दें. प्रेशर कुकर में नारियल रखें और चारों ओर थोड़ा पानी डालें. प्रेशर कुकर का ढकन लगाकर इसे मध्यम आंच पर तीन-चार सीटी तक पकने दें.

पल्लवी इति बनर्जी
नोक्षेका, बेंगलूरु

आपकी गृह पत्रिका 'यूनियन धारा' का जनवरी–मार्च 2019 अंक हमें कई नई चीजों की जानकारी दे रहा है. 'बैंक के तुलन पत्र में आस्ति गुणवत्ता पर ऋण' और 'अभावग्रस्त ऋण खातों में वसूली' जैसे वित्तीय लेखों ने हमें भी वित्तीय क्षेत्र की नई जानकारियां प्रदान की. पत्रिका में प्रकाशित सभी लेख बहुत अच्छे और पठनीय हैं. आपके इस अंक के अंतर्गत बैंकिंग के सभी पक्षों को कवर किया गया है जो कि बैंकिंग से अनभिज्ञ पाठक के लिए ज्ञान का स्रोत है. पत्रिका में प्रकाशित हेल्थ टिप्स खंड भी अत्यंत उपयोगी है एवं राजगिरा की विशेषताएँ बताता है. इसके साथ ही आपकी पत्रिका को विभिन्न मंचों पर पुरस्कार प्राप्त हुए हैं इस हेतु आपको बधाई एवं आशा करते हैं कि भविष्य में भी आपकी पत्रिका में इसी प्रकार अन्य रोचक तथ्य एवं बैंकिंग से संबंधित तकनीकी जानकारियाँ पढ़ने को मिलेंगी. आगामी अंकों के लिए ढेर सारी शुभकामनाएं!

– रंजन कुमार बरुन, उप महाप्रबंधक,
राष्ट्रीय आवास बैंक, नई दिल्ली.

"A special issue published by Union Dhara (Jan-Mar 2019), on Credit Monitoring is unique. It delivered the ideas, suggestions, improvements needed on Credit Monitoring. But, why none of the Branch Managers had contributed on this topic is puzzling. It is the BH or Credit Officer of the branch who monitors the advance portfolio by effective utilisation of credit monitoring tools, at their disposal. A success story of effective use of Credit Monitoring Tools and CMRD Portal would have helped the readers and motivated the field functionaries to emulate the proven models. Please invite the contributions from the field functionaries. We need more success stories from field level."

V.Jagadiswar
R.O., Jabalpur

तिमाही गृहपत्रिका 'यूनियन धारा' का 'ऋण अनुश्रवण विशेषांक' (जनवरी–मार्च 2019) प्राप्त हुआ है. यह अंक बैंकिंग क्षेत्र के ऋण से संबंधित क्षेत्र को जानने का एक प्रयास है और संपादक मंडल इस कार्य में सफल भी हुए हैं. इस पत्रिका को पढ़ने के पश्चात बैंकिंग के कुछ महत्वपूर्ण विषय स्पष्ट हुए हैं. बैंक कवर पर माधवी जी द्वारा ली गई फूलों की तस्वीर के साथ डॉ. सुलभा कोरे जी की कविता एक दूसरे से परस्पर जुड़े हुए से प्रतीत हो रहे हैं. पत्रिका के सफल प्रकाशन हेतु संपादक मंडल को हार्दिक बधाई और आशा करती हूँ कि अगला अंक भी मुझे बहुत जल्द पढ़ने को मिले.
रेणुका शॊ
आयकर विभाग, वाराणसी

"Thank you for the digital link to Union Dhara. I am thrilled to note that the publication has improved manifold from its initial stages (if my memory is not failing me) in middle 1980s. I am proud to be associated with it as a correspondent attached to RO, Kozhikode, Kerala then."

K Madhavankutty Menon

गृह पत्रिका 'यूनियन धारा' का अक्तूबर–दिसंबर का अंक प्राप्त हुआ. पत्रिका में प्रकाशित लेख बैंकों में आस्ति प्रबंधन, विश्व दिव्यांग दिवस, saga of Fake News, Financial Inclusion अत्यंत ज्ञानवर्द्धक एवं सुंदर बन पड़े हैं. पत्रिका के सफल प्रकाशन के लिये पूरी संपादकीय टीम को कोटिशः बधाइयाँ एवं शुभकामनाएँ !

एस.सी. सिंहल
मेरठ, उत्तर प्रदेश

तिमाही गृहपत्रिका 'यूनियन धारा' का जनवरी–मार्च 2019 'ऋण अनुश्रवण विशेषांक' प्राप्त हुआ है. इस अंक में आज के समय में बैंकिंग के मूल विषय ऋण अनुश्रवण के विभिन्न विषयों पर लेखों को समेकित किया गया है. प्रबंध निदेशक एवं सीईओ माननीय श्री राजकिरण रै जी का संदेश काफी प्रेरणादायक है, साथ ही साथ श्री आशीष पाण्डेय, महाप्रबंधक (सीएमआरडी) का संदेश भी काफी ज्ञानवर्धक है. 'चार यार की धुरी' काशीनाथ सिंह जी के विषय में जानना अपने आप में महत्व रखता है. कुल मिलाकर यह पत्रिका बहुत ही शानदार लगी. गृह पत्रिका के सफल संपादन हेतु बहुत–बहुत बधाई!

अनिल साव
पंजाब नेशनल बैंक

एक और विशेषांक के रूप में आपका मार्च, 2019 अंक सभी तरह से निखरा हुआ है. विषय सूची को देखने से पता चलता है कि इसके लिए आपकी टीम ने एक सुचिंतित योजना का आकर्षक विन्यास किया है. ऋण अनुश्रवण के महत्व को आज सबने पहचान लिया है. इस प्रकार यह एक समीचीन अंक भी है. काव्य रचनाओं के साथ अंक की शुरुआत हुई है. यह एक खास बात लगी मुझे. एक उपयोगी अंक है.
–
विजय कुमार यादव, मुख्य प्रबंधक (राजभाषा), यूको बैंक, प्रधान कार्यालय, कोलकाता.

"It was really nice to read the issue. The issue covers in detail one of the most important issues of the present banking. The present banking has three important 'R' ie recovery, risk management and retail lending. The issue of recovery has been dealt in detail. All the aspects have been dealt with in detail. I may add that the recovery steps should be taken quickly. Two of the important tools, Compromise and sale of fixed Collaterals should be implemented as soon as the account is declared NPA. It is observed that with time the borrower gets clever and tries to pay off the least of the due amount. All kudos to Shri Asheesh Pandey, GM(CMRD), Shri Brijeshwar Sharma, GM(HR) and Dr. Sulabha Kore. I wish all the best for future issues as well."

N.P.S. SOHAL (Retd. AGM)

यूनियन धारा का जनवरी–मार्च 2019 अंक पढ़ा. एनपीए और ऋण प्रबंधन पर अच्छी सामग्री है. काव्य ने समां बांधा है. कुशल संपादन के लिए साधुवाद सहित शुभकामनाएं !
संतोष श्रीवास्तव

यूनियन बैंक का एक ग्राहक होने के नाते मुझे यूनियन बैंक ऑफ इंडिया पर गर्व है. इसकी मीरा रोड शाखा, ठाणे में जाने पर एकदम अपना सा प्रतीत होता है. एक बार फिर शाखा से मुझे यूनियन धारा का जनवरी–मार्च, 2019 अंक पढ़ने का मौका मिला. इस पत्रिका में मुझे पी.सी. साहु द्वारा ली गई 'काला घोड़ा आर्ट फेस्टिवल' के फोटो ने बहुत प्रभावित किया. मुंबई में इतने सालों से रहने के बाद भी मुझे कभी इस आर्ट फेस्टिवल में जाने का मौका नहीं मिला पर आपकी इस पत्रिका के माध्यम से इसके बारे में जानने का मौका मिला और इसके साथ ही मैंने अगली बार इस आर्ट फेस्टिवल में अवश्य जाने का निर्णय लिया है. इसके लिए मैं यूनियन बैंक का आभार व्यक्त करता हूँ और आशा करता हूँ कि अगला अंक भी मुझे बहुत जल्द पढ़ने को मिले.
प्रवीण म्हात्रे (मीरा रोड)

कैसे कहें कि हमें कुछ याद नहीं ?
कैसे कहें कि जिंदगी के बाद जीवन नहीं ?
यहां झाड़ीदार हरियाली और लहराते पेड़ हैं
हवा की अठखेलियाँ औ' पानी की गहराई है
यहां हरियाली के साथ जिंदगी है

डॉ. सुलभा कोरे
यूनियन धारा, कें.का., मुंबई