



IBOA CONNECT



Indian Bank Officers' Association (TN & PONDY)

3, Sripuram 2nd lane, Royapettah, Chennai 600 014,

Ph No. 044-2811 3376/86

Email: iboa.tn.pondy@gmail.com

Website: www.aiiboa.in

Vol : 3 - Issue : 6

Internal Circulation

April 2019

International Women's Day Celebrations



INTERNATIONAL WOMEN'S DAY CELEBRATIONS - ESSAY WRITING COMPETITION

**Topic : Women - Toppers and Victorious in Schools and Colleges.
But the story is not so in career, do you agree.
Is domestic obligations and compulsions a hindrance.**



FIRST PRIZE
Com. P. Sasi Rekha,
CM/BM,
Nungambakkam.



SECOND PRIZE
Com. Anusha S Gadag,
Asst. Manager,
Varatnaapalli.



THIRD PRIZE
Com. Ruby Fathima
Asst. Manager, CO, Credit Division,
Corp Office.

First Prize Winning Essay

Data collected in 2017 shows that women accounted for just 12.4 % of board members in the largest publicly listed companies. In addition, very few women reach the highest positions in large companies. Female chair or Chief Executive Officer make up only 3.2%. It's high time we ask -why? Domestic obligations and compulsions do contribute to women not being victorious in their career front. Another relevant aspect is the cultural stereotyping that dissuades women's ascent to the top. Both factors will be elaborated on in this essay with a central emphasis on domestic obligations and compulsions. There are so many disadvantages a woman faces right from the moment she is born that adversely affect her climb of the corporate ladder.

We can generally agree that the culture of a nation largely reflects the culture of its people. The family in which a woman grows up influences the education the woman will have, and consequently, the career she will choose. Since the girl will leave her home and join another family, investing in a girl's education is largely seen as a waste of money and time. There is also a taboo of parents taking any help from their daughters and thus there is no motivation for the parents to educate their daughter. The male child would be pushed into studying science and technology degrees

unlike the female child. Since education is one of the key drivers for participation in the workforce, a female is already at a disadvantage. Whereas for a male, just by virtue of being a male, he has a clear advantage. For him, the battle is already half won!

There is a percentage of women who are fortunate enough to get an education on par with their male siblings, but their future still isn't as rosy as you would expect. The priority for many parents would be to get the daughter married off, but for boys the main emphasis is on getting a good job and settling down. As and when a girl gets married, she is required to relocate to wherever her husband and her husband's family are located. While doing so, any career advantage she has built prior to marriage goes down the drain. Even if the girl is well settled in a job, her continuation in that job also depends on her husband and her in-laws who are often more concerned about their son's welfare rather than their daughter-in-law's. Though she may be allowed to work, the emphasis for her will be to take care of her husband and his family. Also, some men may not be comfortable with their better half holding better positions than them or earning a higher salary than them. In such circumstances, the woman will sacrifice her career's success to safeguard her family life. Many times, she is forced to quit her career in the name of family because it's not a norm for women to work in their family. You will be astounded to see

the effect of all these cultural limitations on women entering the work force. The labor force participation rate for women in 2017 in India was 28.5% compared to 82% for men. If only 28.5% enter the workforce how can we expect to see more than what we already see in the top rungs of the corporate ladder?

In our country we believe men “take charge” and the women “take care”. The man is expected to be the primary bread-winner and the woman is expected to be the primary care-taker of the family .As you can see the cultural responsibility for men is well aligned with career growth whereas the cultural responsibility for women is not .The domestic obligation for women is to care for the family primarily and that means she spends just the required amount of time and effort in her job but spend all the time necessary to go above and beyond to be a good home maker. Then comes a major responsibility in a woman’s life as she enters the child-bearing phase of her life. As if the sacrifices the women make in this life already are not enough, God thrust upon them the most important job of bearing, delivering and rearing a child to continue procreation in this world. Once the child is delivered, she completely loses control of her life and her whole life revolves around the child. This episode in her life alone can sound the death knell for a women’s career. Majority of women who take a break never go back to pursue their career ever again because she is unable to forgo the responsibilities of taking care of her children and turn her attention towards her career. The social norm demands two children and the whole cycle of bearing, delivering and rearing repeats. So, her vibrant, youthful energy is mainly used for procreation with insufficient attention to career-building. On the contrary, men are involved during their youth in building their career with undivided attention. By the time the woman can take a breather from her responsibility of being the primary parent, almost a decade has passed. By this time her male counterparts at work have already established their superiority over her, have been promoted and are at least two levels above her. When she returns fully to work, she feels apprehensive, inadequate and discouraged to say the least.

Seeing her mom and other women around her who hold their primary responsibility of being a caregiver with utmost importance, conditions a woman to see herself as successful only if she can maintain a great work-life balance. While at work, she feels guilty that she has not been spending enough time with her kid who is sick and while she is at home with her kids

doing home-work, she feels guilty that she is unable to give the time that her work deserves. With no one pointed focus she is literally torn between her home and work. However, the more hours a man spend at work the more accomplished and comfortable he feels. Even when kids fall sick, with both parents working, it becomes the primary responsibility of the mother to take care. Men spend innumerable hours at work and when they succeed, they feel an exhilarating sense of self-worth. Women on the other hand will be wallowing in guilt if their success came at the cost of sacrificing their time as primary caregiver.

Since she is intent on balancing work and family it leaves her with no time to socialize professionally or attend out of hour professional functions. Effective networking is very essential for moving up the corporate ladder. Even if women try, the networking opportunities are inherently male oriented with alcohol in the mix which is discouraging for most women. On the same note as bird of the same feather tend to flock together, the men occupying the upper echelons of the corporate tend to prefer men over women. So, they may be more supportive, encouraging and helpful to men than they are to women. Also, because of cultural conditioning regarding appropriate behavior in work place, men may be reluctant to initiate mentoring a woman for fear of negative repercussions. This puts them at a disadvantage since they are unable to cultivate the familiarity with the seniors as their male counterparts would.

Women continue to remain the primary caregivers today for their kids and family and have the primary responsibility in family matters. They need to give their time at home in the evening and cannot undertake work responsibilities that might need a stretch in work hours. They are required to interrupt or sacrifice their careers for their families. As a result, companies assume that their career is not their priority. They look upon women as not very ambitious and believe they are unwilling to make the sacrifices required to reach the top. This perception affects women when they are evaluated for higher positions alongside men. Being a man with little to no family responsibility itself can provide you edge over his woman peers. We see many women in mid-level jobs whereas we don’t find as many in the top level. This indicates that women are often not being considered for top positions at all due to the negative perceptions against them. This adversely affects their chances of moving up the ladder.

There are several challenges a woman faces when she is in a leadership or management position. They often struggle to cultivate a style of leadership, which they and others are comfortable with – a style that reconciles the dichotomy between their feminine traits and leadership qualities. Women are known to prefer the more collaborative and participative leadership style, which also leads to the perceptions like they do not trust their decisions and therefore, cannot lead with authority. Women who lead with authority face challenges too. They are often tagged as pushy and aggressive whereas authoritative men are valued as great leaders. We have seen this in the case of our ex chief-minister selvi J Jeyalalitha. Though she successfully led the AIADMK after the demise of Shri M G Ramachandran and kept the party from the brink of obscurity, she was constantly criticized as being arrogant. A woman must work twice as hard as a man to prove her leadership. Common traits of a leader seen in a man such as being confident, controlling and vocal are not easily accepted in women. Since women are traditionally subservient to men in our culture, this is reflected in the corporate culture as well. This leads to resistance to a woman's leadership by men. When men resist a woman's leadership, the woman will find it difficult to have the same ease in leading a team compared to a man. Discrimination is yet another factor in play. There are different criteria for men and women while being considered for promotion. They are even rewarded differently for the same accomplishments. Women are also subjected to many types of harassment in the work place which makes it a challenge for women to complete their responsibilities with ease.

However, all is not lost. Career women have come a long way. With a few course corrections the society can enable women to achieve their goals. Enabling women to participate as equal partners will not only help her home life, but also the progress of the entire nation. The society as a whole has to change its perception of women and dismiss all practices that discriminate against women whether it is education, or career choice. A girl should be at par with a boy in getting the education she deserves. Parents and in laws should respect and appreciate working women and encourage them to do better in their careers. A woman's husband- should learn to act as an equal partner. This involves participation in child-rearing as well as household chores. The perception and treatment of women at a work place should change for the better. Women should be valued equally alongside their male counterparts. Women should let go of the ever-elusive work life balance and learn to prioritize each day with what is most important.

As with any widespread socio-cultural issue, the solutions stem from the new generation. Women who are now moving up in the corporate world can instill in the next generation -their children- the ideology that women too can do anything that they dream of. They can support and guide their kids in pursuing their ambitious dreams and even uplift their daughters-in-law. As time passes, the outdated idea that men are more valuable than women will disappear. The women and men who acknowledge gender disparity can work together to create a safe and nurturing environment not only at home but also in their own work place to foster equal opportunity and recognition for women in society. With that the future looks bright for the next generation of women pursuing their dreams!

Indian Bank Pensioners' & Retirees Association - General Body Conference



Second Prize Winning Essay

As it was well said in Sanskrit “PARIVARTHANMEV STIRAMASTIT” meaning the only constant is Change, so we all have to adopt the changes. Also the nature works on the rules of change, so everything gets change, everything evolves with time. Either it is age, beauty, intellectual or the human body nothing remains a constant. Life goes on and with life many things keeps changing, we grow older, the beautiful face gains wrinkles, the body gains weakness and gradually become feeble and our very novice intellectual gains experience and ideas. Women life is a prototype of change. She is born as daughter, then becomes a sister and later moves to another house as wife, as a sister-in-law, as a daughter-in-law and plays variety of roles in our society. She constantly evolves herself in the process of life. The very first stage of her life is her childhood where she is relatively carefree. Her childhood, yes her childhood is the most memorable and precious event in her life. She has a special right with her. She does not have to think much about family, relatives and her peer pressure. She has time to think and develop her skills. It will be not a metaphor if I call it a superpower, a superpower which gives her freedom of focus. This is the superpower which gives her extra time to focus. Yes, it gives her time to focus. And in my opinion this is the reason for her victorious performance during her academics. You must have noticed when CBSE and other boards announces their 10th and 12th board result; from year to year we have seen outstanding and brilliant performances by these young girls. We have not only seen an example that a women is nowhere less than her counterpart in the society. How such performance are achieved by her? Has society ever thought about this?

During school and college days, boys and girls get relatively equal time. But she gain a point here when she optimistically utilizes this time on her goal and gives cent percent focus on her studies. As a result girls appear toppers and victorious in schools and colleges. She has the time and she invest the time in a single basket. The life basket of her is solemnly focussed on her academic goals. Her investment, her single minded devotion and her hard work gives her return; a bumper return in form of academic excellence, victorious in school and college life. In return it buys her appreciation from teachers, from parents and from society. The parents used to feel proud when they show their marks and scores to their neighbours

and their relatives. This is the era of girls and girls have dragged down even “Sharmaji’s Son (previous era toppers)”. The eras of toppers have evolved and now “Sharma Ji’s Sons” are lagging behind. This is now the era of daughters. And daughters are outperforming than the sons in schools and colleges, they are writing new history by evolving themselves as toppers.

A Sudden Paradigm Shift

She has performed well in her academics. She looks after a prosperous career. She moves forward to join the jobs and services of her choice. Her own ambitions to serve the nation and give her contribution in the evolving and growing economy of the nation. She always wishes to utilize her superpower; the power of single-minded devotion and to develop a career full of potential. But a sudden paradigm shift brings her a challenge. She thinks forward but her parents, her relatives, her neighbours and society have different plans for her. Now they are not worried about her career because in their view her career is at last priority. They secretly conceive a different plan for her. They want her to settle so called marriage. And this paradigm shift erodes away her superpower. Her all investment in her single-minded basket; starts rolling down like broken share market. The social value of her investment become a demonetized note like you have it but you can’t spend it. Even you can get exchange value of government demonetized notes but her investment has devalued to zero in Indian society and culture. When she gets marry, in this era both she and her counterpart both are working couples. This paradigm shift has brought a change. Previously she was enjoying a superpower but now the use of that superpower is under the control of her professional like her counterpart but along with that, she has to play many roles. The role of daughter-in-law, the role of wife and many other roles with terms and conditions implied. On the other hand, her counterpart has a single role. The only role he is supposed to play is to earn. Women play a variety of significant role in our society. She has take care of herself and family members as a daughter, grand-daughter, sister, daughter-in-law, wife, mother, mother-in-law, grandmother, etc. Women play a great role in everyone’s life without whom we cannot imagine the success of life so there is saying behind a successful person there will be a woman with thousands of her sacrifice. They are highly responsible for the successful continuation of life on this planet. Yes, many time I have experienced the women because of her responsibility in the family

many women quit their job and their studies to take care of parents and children. Unlike men who makes his decision of earning and supporting the family with economic support women can't behave like men apart from earning doing her job exceptionally well and outstanding she has her major responsibility to take care and look after the needs of the family. And there are so many boundaries for her to grow in her career which are she made herself because of peer pressure of family. There are reports generalizing women and says that women are not fit for higher level management roles in the big organization. But on one hand this society is expecting women to be emotional and supportive and on the other hand, the same society is criticizing her for being the same. From where, such generalization has come from? The societal pressure has brought many women at the verge of depression. The depression at such extant that she has left with no choice of quitting her jobs, goals and dreams. But few women are exceptional examples which have overcome the generalized oppression of our society and has outperformed in their career too. These noble women have risen above these situations and circumstances. It will not be a metaphor to quote the names of successful businesswomen like Mrs. Indra Nooyi, CEO of Pepsico, first woman Prime Minister Honourable Mrs.Indira Gandhi, world boxing number one champion Mrs. May Kom who became great even though with domestic obligations and compulsions. And the recent success in this list is our Honourable Defence Minister Mrs.Nirmala Sitharaman who has just broken the anatomy of society who as decorated the position she has shown the world women also can lead the nation as she leads the family, it has just cut of orthodox thoughts as only men are capable of handling such responsible and dignified position and none the less Honourable Mrs.Sushma Swaraj who, is our nation's minister of external affairs. These women have lots of power it's a just brief summary which shows women is much more potential than men. In the office everyone can sit up to you finish their work without boundary of the time limit. But when you have children as women, she need to run to home to take care of them if any relatives women have to greet, show ambience, manage the household and routine work of the family-run to the office. Sometimes even women don't take care of health in the busy schedule of family management, house maintenance and full filling day to day's requirement. Just she works 20X7 no holidays. Her routine work in nuclear family is to

get up in the morning clean the house, prepare food, get herself ready, make her counterpart ready and children, feed them, send off them and she has to run to her work, job. In job maintain the pace and equally work with others, get late attend the late evening meeting run quickly to home prepare food, clean the dishes, house, take care of children and husband and in laws and again get ready for tomorrows same routine.

The Gradually shifting paradigm in society.

Now in today's society, we are seeing another gradual shift in paradigm. Nowadays families are acknowledging women work and career. Now gradually her counterparts are also acknowledging them and supporting in carrying out household and family responsibility. The society has come to know that the country GDP and world economy will grow faster if they allow another 50 per cent of the population (women) to take part actively. We are gradually looking after family responsibility together which is allowing the new generation women to focus on developing their professional skills. So as to summarize I will say there is an unimaginable difference between school life and career. Career is demanding a high focus which expects priority base devotion. For women, societal and peer pressure are the factors which keep them heavy with responsibility and hinder their seamless fly. But if the society look forward and they acknowledge their contribution then they are no less than their counterparts.

There is a concept in Vedas of Ardhangini/shivangi (where they have taken a couple together as whole body where one half is lord Shiva and another half his beloved wife Parvathi) like this if an individual couple start to analyse about their equal rights and responsibilities in sharing family and social duties. Then in this way the real women's day will be realized and another fifty percent of the population that is women's will be contributing to the society and they will also enjoy the freedom which is currently enjoyed by their counter parts. There is beautiful quote in Sanskrit: " YATRA NARYASTU PUJYANTE RAMANTE TATRA DEVATA" (Meaning: where women are worshiped, there the gods rejoice. Where they are not, everything done is fruitless)

Happy Women's Day.

Third Prize Winning Essay

ஒவ்வொரு நாளும் பல்வேறு விதமான முயற்சிகளை ஏற்று வாழும் பெண்கள் எந்த சமுதாயத்திலும் சற்றும் சந்தேகமின்றி சமுதாயத்தின் முதுகெலும்பாகவே திகழ்கின்றனர். கல்லூரி மற்றும் பள்ளிகளில் முதலிடம் வசிக்கும் பெண்கள் பணியிடங்களில் வகிக்க இயலவில்லை, காரணம்,

> எதிர்வரும் கடமைகள் மற்றும்

> முன் வரும் தடைகள்

பெண்கள் எல்லாத்துறைகளிலும் முன்னேறிக் கொண்டிருக்கும் நிலையில், இந்த தலைப்பினை கொடுத்து எழுதச் சொல்வது சிலருக்கு புதிராக இருக்கலாம். “முன்னொரு காலத்தில் பெண்கள் கல்வி அறிவு இல்லாமல், வீட்டை விட்டு வெளியே வராமல் இருந்தார்கள். ஆனால் இப்போது கல்வி அறிவு பெற்று சுதந்திரமாக வெளியே வரும் பெண்களுக்கு பணியிடங்களில் என்ன தடைகள் இருக்க முடியும்?” என்று சிலர் நினைக்கலாம். எப்போது ஒரு பெண்ணால் அவள் நினைத்ததை செய்வதற்கு சமுதாயத்தில் தடைகள் இல்லையோ அப்போது தான் இந்த தலைப்பு தேவையற்று போகும். எப்பொழுது ஆணுக்கு சமமான எண்ணிக்கையில் பெண்கள் எல்லா துறைகளிலும் வர ஆரம்பிக்கிறார்களோ அப்பொழுதுதான் இந்த தலைப்பு தேவையற்று போகும்.

இந்த காலகட்டத்தில் பெண்கள் வேலைக்கு செல்லவும் மற்றும் கல்வி அறிவு பெறவும் மட்டுமே அனுமதிக்கப்பட்டிருக்கிறார்கள். அவர்கள் ஆசைப்பட்டு அடைய நினைக்கும் இலக்குகளை “பெண்கள் கடமை” என்று சொல்லப்படும் ஒரு சில விஷயங்களினால் எட்ட முடியாமல் போகிறது.

“கல்வியறிவில்லாத பெண் கவர் நிலம் போன்றவள்” என்றுபாரதிதாசன் சொன்னார். ஆகவே, அவர்களுக்கு கல்வி அறிவு வழங்கப்பட்டுவிட்டது. “பெண் பாலில் பிறந்த காரணத்தினால்தான் ஆசைப்படும் இலக்குகளை அடையாமல் இருக்கும் பெண், பிறந்தும் பயனற்று போகிறாள்” என்று இப்போது நான் சொல்கிறேன். இதை முடிந்தால் கவிதையாக மாற்றுங்கள். பிற்காலத்தில் பெண்கள் அடைய நினைக்கும் உயரத்தை அடைய இது ஒரு வழிகாட்டியாக இருக்கும்.

ஒரு 90 ஆண்டுகள் பின்னோக்கி பயணித்தால், பெண்களின் கல்வி நிலையில் இருந்த அவலநிலையை நமது மீசைக்கவிஞன் பாரதி பாடிச் சென்றார்.

“ஏட்டையும் பெண்கள் தொடுவது தீமையென்று எண்ணியிருந்தவர் மாய்ந்து விட்டார் வீட்டுக்குள்ளே பெண்ணைப் பூட்டிவைப்போடுமன்ற விந்தை மனிதர் தலைகவிழ்ந்தார்.”

அவரால் கற்பனையில் மட்டுமே பாடிடும் காலமது. ஆனால் அது இன்று உண்மையாகிவிட்டது. அன்றைய நிலைக்கும் இன்றைய நிலைக்கும் இடைப்பட்ட காலத்தில் நிகழ்ந்த மாற்றங்களோ ஏராளம்.

“பெண்களிடம் சுரண்டியைப் பிடுங்கி விட்டு புத்தகம் கொடுத்தால் போதும்” என்பது தந்தை பெரியாரின் சிந்தையில் இருந்து விடுபட்ட அம்பு. அந்த அம்பு தான் இன்று பல பெண்களின் கல்லாமையை உடைத்து எரிந்து இருக்கிறது.

அன்று பெண்களின் கல்விக்காக வித்திட்ட பாரதியும், பெரியாரும் இன்று இல்லை. ஆனால் அவர்கள் தூவிய விதைதான் இன்று பெண்களால் கல்லூரி மற்றும் பள்ளிகளில் முதலிடம் வகிக்க வைத்தது. ஆனால், அதை தாண்டி நம்மில் பலரால் சாதிக்க இயலவில்லை. அதற்கான காரணம் ஆராய்ந்து பார்க்கும்போது பெண்கள் எதிர்கொள்ளும் சவால்களும் ஏற்றுக் கொள்ளும் பொறுப்புகளும் அதிகம்.

“மண்ணில் மாதராய் பிறந்திடவே பெருந்தவம் செய்திடம் வேண்டமம்மா.”

எனும் பாரதியின் வரிகள் மெய்யானவை. அவர்களால் மட்டுமே தடைகள் பல தாண்டி கல்வி கற்க முடிந்தது. ‘மகள், சகோதரி, தாய்’ என பல பரிமாணங்கள் பெற்று இருக்கும் பெண்களுக்கு பொறுப்புகளும் சுமைகளும் அதிகம். அவர்கள் சந்திக்கும் சவால்களும் அதிகம்.

“நல்லதோர் வீணை செய்தே அதை நலங்கெட புழுதியில் எறிவதுண்டோ” என்பது போல ‘ஆயிரம் படித்தாலும் திறன்கள் பல பெற்றிருந்தாலும் பிள்ளை வளர்ப்பு, பெற்றோரின் முதுமை, கணவனின் பணி மற்றும் பணியிடங்களில் நேரும் இன்னல்கள்’ இது போன்ற காரணத்தால் பெண்களால் ‘முதன்மை வகிக்கவும் முடிவதில்லை. தான் அடைய நினைக்கும் இலக்குகளை அடையவும் முடிவதில்லை’.

ஒரு ஆண் வேலை முடிந்து வீடு திரும்பினால் அவனை கவனிக்க தாய் அல்லது மனைவி என்னும் வடிவில் ஒரு பெண் இருக்கிறாள். ஆனால் ஒரு பெண் வேலை முடிந்து வீடு திரும்பினால் இதற்கு மாறாக அவள் செய்ய வேண்டிய பணிகள் ஏராளம். அவற்றுள் முதன்மையாக நிற்பது “குழந்தைகள் மற்றும் வயதான பெற்றோரை கவனித்தல்”. ஆனால் இதை எண்ணி என்றுமே அவள் துவண்டதே இல்லை. இவை அனைத்தையும் சமமாக கையாளும் பெண்கள் நிச்சயம் சாதனையாளர்கள்தான். பாரதி கண்ட புதுமை பெண்கள் போல அனைத்து துறைகளிலும் பெண்கள் சாதிக்க வேண்டும். பெண் என்பவள்

“வீழ்ந்தாலும் விதையென வீழ்பவள் எழுந்தாலும் மலையென எழுபவள்.”

உடல் மண்ணுக்கு, உயிர் தமிழுக்கு! நன்றி!! வணக்கம்!!

ESSAY WRITING COMPETITION - LIST OF PARTICIPANTS

We Convey our Congratulations and Best Wishes to all the Participants for enthusiastically participating and giving their views on the Topic.

Sl.No.	Name	Branch
1	Com Lekha Bhavani R	Padukkapattu
2	Com Tamilkodi M	Ettukudi
3	Com Divya Somasundaram	Royakottai
4	Com V.Nithya	Shoolagiri
5	Com Aishwarya	Madipakkam
6	Com Charulatha C	Magaral
7	Com Shyamala V	CO : ITD
8	Com Nirmala S.A	Ocheri
9	Com Pushpalatha R	Pallavaram
10	Com Jayasri	Kumarapalayam
11	Com Sujatha N	Podnur
12	Com Padmavathy C S	CO : R A & D
13	Com Suba Jaya G	Melur

Sl.No.	Name	Branch
14	Com Sangeetha M	Padappai
15	Com Kiruthika N	Poonamallee
16	Com Jayapriya J	CO : HRM
17	Com Nandhini	Lawly Road
18	Com Rajalakshmi P	Kallakurichi
19	Com G.Vaidehi	ZO : CBE
20	Com Latha Natarajan	CO P & ER
21	Com Saveetha C	CO MS ME
22	Com A.Poonkulali	ZO : Chennai North
23	Com Kanchana M	Ind SETI Thiruvanammalai
24	Com Ashwini Udayakumar	Kotagiri

RETIREMENTS

Sl. No.	Name	Designation	Branch
1	Com PRASANTH V A	General Manager(ITD)	CORP. OFFICE
2	Com YELLAMRAJU RAMA MOORTHY	Asst. Gen Manager	CORP. OFFICE
3	Com ANTONY BENEDICT MOHAN	Chief Manager	CORP. OFFICE
4	Com NAGARAJAN P	Chief Manager	CORP. OFFICE
5	Com JAYARAMAN K	Chief Manager	KARAIKUDI
6	Com MANI SANKAR P	Chief Manager	CORP. OFFICE
7	Com BASKKARAN M	Chief Manager	CUDDALORE
8	Com JAYAKUMAR M S	Chief Manager	CHENNAI(SOUTH)
9	Com ARUNACHALAM E	Senior Manager	TIRUNELVELI
10	Com BABU P	Senior Manager	CORP. OFFICE
11	Com SOUNDARA RAJAN N	Manager	KOODALNAGAR
12	Com CHANDRASEKARAN M	Manager	SALEM
13	Com GOVINDARAJU U	Manager	KANCHEEPURAM
14	Com RAVI T	Asst. Manager	SALEM
15	Com MOHANKUMAR P	Asst. Manager	POONAMALLEE
16	Com BASKAR B	Asst. Manager	YAGAPPANAGAR

IBOA (TN & Pondy) Wishes the above Comrades a Very Happy, Healthy and Peaceful Retired Life.

Wedding Bells

IBOA (TN&Pondy) Wishes a Very Happy Married Life to the Newly Wedded Couple.

Sow. B.Divya
(D/o. Com M Balaiah,
Chief Manager/Secretary, IBOA, Indian Bank,
Tiruverumbur Branch)

Married to
Chi. A S Chandramouli
on 10.03.2019 at Trichy

Selvan A.Viswanathan
(Manager(Credit)
CO:Credit Division)

Married to
Selvi Dhivya
on 10.02.2019 at Pattukottai