



WITHOUT RESERVE

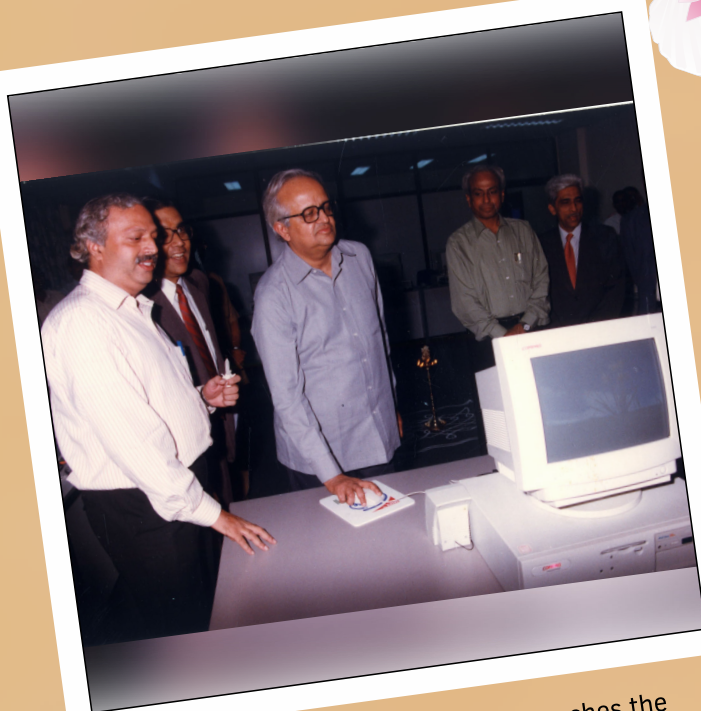
musings



OCTOBER 19, 2013: Dr. Raghuram G. Rajan inaugurating the New RTGS at the RBI Primary Data Centre, Mumbai



JANUARY 05, 2017: Dr. D. Subbarao at the 18th International Conference on Distributed Computing and Networking at IDRBT



AUGUST 1998: Dr. Bimal Jalan launches the Second Computer Centre at RBI Staff College, Chennai



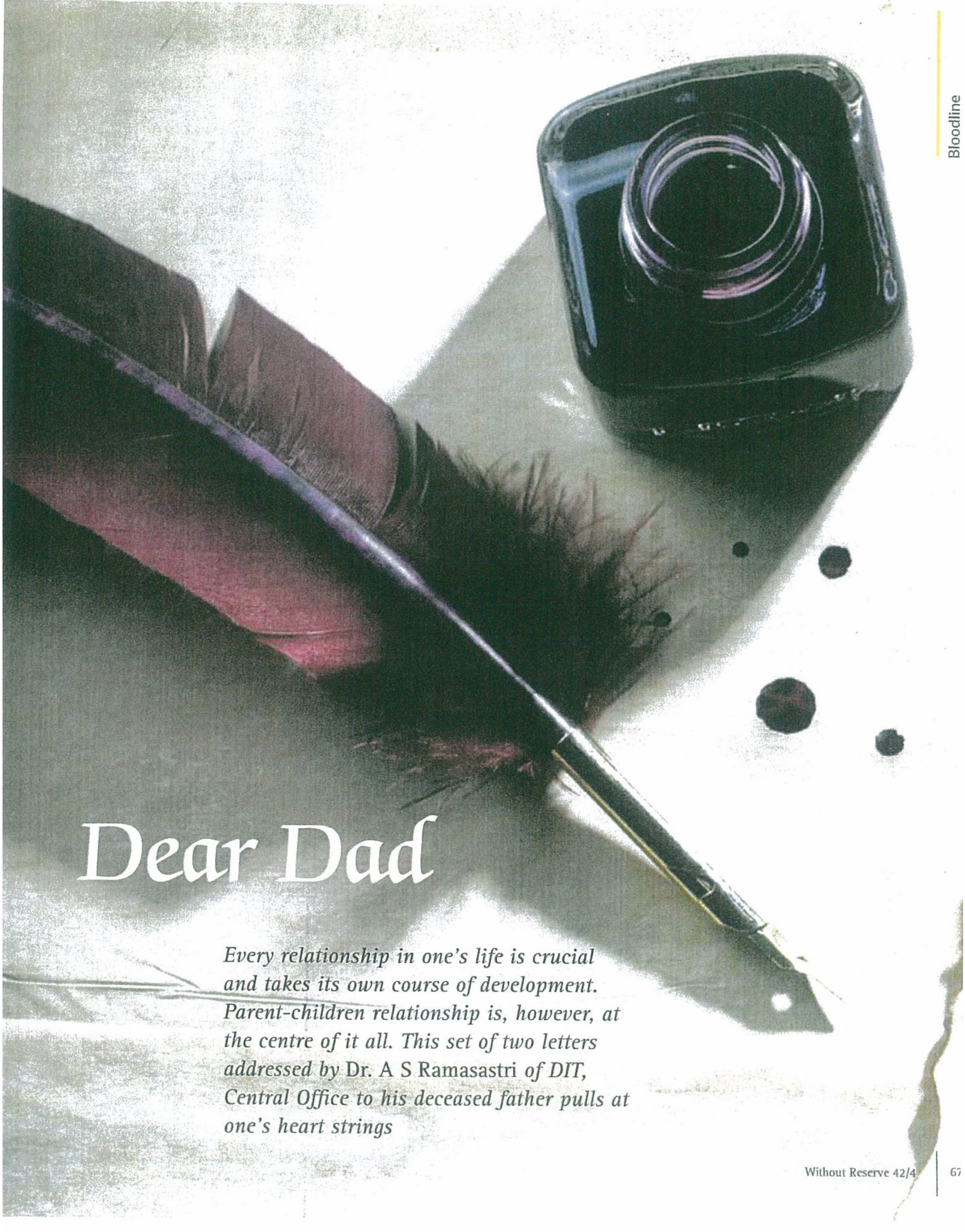
DECEMBER 18, 2014: Dr. C. Rangarajan during the Third International Conference on Information Systems Security held at IDRBT



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7. *Guruji*





Dear Dad

Every relationship in one's life is crucial and takes its own course of development. Parent-children relationship is, however, at the centre of it all. This set of two letters addressed by Dr. A S Ramasastry of DIT, Central Office to his deceased father pulls at one's heart strings

Dated : August 12, 2004

Naannaa,

I am writing this letter to you – my first and most probably the last to you – just after setting your body to fire. I know you will not be able to read it. But I am unable to resist my urge to talk to you. Through this letter I am trying to talk to you, knowing pretty well that you cannot listen to me. I have no way of reaching it to you.

It was not an easy thing to do. To set fire to your body – along with those eyes that showered abundant love on me, the lips that spoke affectionate words to me and the hands that always blessed me – to burn all of them to ashes was not at all easy. I had to do it. In reality I did not do it. You got it done by me – not directly – but through one of your students.

I used to be scared of this moment. Since you turned eighty, you started talking about your death. You began saying that you might leave this world any day. Even I was aware of that reality. Nobody would live for eternity. After you lived in this world for eighty years, I should become mentally prepared for your leaving this world. I was prepared. Rather you prepared me. It would sound silly. But what used to bother me more was the last ritual. How would I do that? The thought used to haunt me quite often.

It was a trait I must have inherited from you. To think of worst situations that might arise and try to be in readiness to face them. It is not that I am not aware that it is not possible to do it. You knew it. I know it. It is not possible to visualize all possible situations that could arise and rank them as worst, worse, bad, good, better and best. The Creator of this Grand Design did not give us the luxury of knowing the next event. The Great Director of this Universal Play, who alone has the infinitely long script, does not tell what the next scene is. We are all forced to act, without knowing what we would have to do next, leave alone what others would have to do.

Like most of the scenes, your death came unexpectedly. Not in Chennai, where I had a lot of friends and relatives who know you and would have a natural urge to help me in that hour of distress; but in Mumbai, where I had friends and yet not many knew you. It was pouring yesterday. The typical Mumbai monsoon rain. Late in the evening, a phone call came from home informing me of your last

breath. As I started from the office, there was another call on my mobile. "Sastri, where are you?" the familiar voice enquired me from the other end. I am on my way home, I replied. The reassuring voice said "Things are getting organized at home. Don't worry."

As I reached home, I saw your body laid on ice. The body had reached a stage that was beyond temperatures; it was beyond the earthly treacheries. Your mind conquered all these much earlier. I knew you for more than forty years. You did not have burning desires. You had no cold ambitions. You lived a simple life. You lived anonymously and died anonymously. Those who knew you well really knew you. To them you were a saint. But they were few in number. That was your greatness. You never strived to be recognized as great. Your student knew you well. Thus he knows me. As I was seeing your body lying there peacefully on ice, he told me "Doctor's certificate is getting ready; priest will come at 8 am tomorrow; crematorium is booked for 9 am; you just take care of mother".

It was an order for me. Not for that moment alone but for the next 24 hours. Probably, at that very moment, he knew what I should be doing every hour and every minute of the next 24 hours. I did not know. It was not necessary for me to know.

The dress I should wear. The car I should drive by. The place I should sit. The words I should utter. Everything was meticulously planned and implemented by him.

I burnt you like a robot with remote control in his hand. I performed all last rites like a man in trance, hypnotized by your student. That is why I feel that all I did was by you through him.

You used to tell me. You never knew a single instance of a dead man retuning and telling the world as to what happened after death. You used to recollect a similar statement of your grandfather, whom you considered wise. How I wish you would come back to me to tell what happened to you after death. I know you will not.

Let me bid adieu to you with a big thanks. Thanks for having me as your beloved son for forty seven years.

For ever,
Mee

Dated : October 07, 2010

Naannaa,

I wrote my first letter to you six years back. I thought that would be the last. I did not at that time think that I would write one more letter to you. How would I know then that I would have the same irresistible urge to talk to you again? Like the previous letter, I cannot reach even this letter to you. But I have to talk to you. I have to tell you something. There is no way other than writing a letter. Writing a letter is talking to myself. In the process, I am getting the satisfaction that I am talking to you. I did yesterday what I did six years back to you. It is what every parent – at least in India – wants his or her son to do. I set mother's body to fire. Not in Mumbai but in Hyderabad. Under very peculiar circumstances, I had to admit mother in a hospital in Hyderabad about twenty days back. I had to go back to Mumbai to attend to office for a few days and then return to Hyderabad to be with her. I was to reach Hyderabad on October 8. She died yesterday, just two days before I could go. Mother, who stayed with me for most part of the past fifty three years, had to stay away from me for the past few days. It is part of the script written by the Greatest Invisible Writer. Can I change it?

You taught me to accept the script as it unfolds and live in peace with it – not by your words – but by your living. Immediately after hearing the news, I rushed home to pack a few things. Sitting in the car to go to airport, the first thing I did was to send an SMS to your student, "Mother expired – I am on my way to Hyderabad".

Mother lost interest in living after you left the world. We three – my wife, my daughter and I – had our routine jobs to do, important tasks to complete and pleasant hobbies to pursue. Mother had none. She was distancing herself from the worldly interests after you left us. As time passed, she was having only one desire. That was to die. She lived the last few months only for dying. Even during the last few days in the hospital,

the doctors and nurses recalled, she was requesting them not to treat her well as that would make her live longer.

All living organisms, by design want to live. By nature, human beings would not like to die. But mother reached a stage where she had no other thought other than to die. Not because she was missing something in this world. She loved me and was too happy to live with me. She had no problems with her daughter-in-law. And of course, grand daughter was always her pet. She used to tell her daughter-in-law "Don't cry when I leave you – we lived together happily for twenty six years – without any serious problems – small differences are part of life – and they are only out of love". In the same breath she used to tell your student "It was you who made arrangements for your teacher's soul to depart this world. You have to do it for me also". He tried to plead with her "Don't say such things. You should live longer – for the sake of your son and family". Her reply was simple "You are also my son. You should listen to me and do what I ask you to do." He had no words to reply.

On several occasions she used to ask me "Is your father's student in the city?" Whenever I said "Yes", she looked relieved and said "I should go away when he is in Mumbai. He will take care of you and my last rites." Whenever I said "No", she appeared restless. When I had to shift her to the hospital in Hyderabad, it was he who helped me through ambulances, ticket bookings and all other arrangements. He told her "You come back healthier". She told him "When you visit Hyderabad, you come and see me."

To my SMS, your student did not reply. But after fifteen minutes he made a phone call. "Sastri, where are you?" The same voice which asked the same question six years back. I replied that I was on my way to the airport. He told me – "I am in Hyderabad. I am going to the hospital." For a moment I forgot about mother's death. It was a relief

to find him in Hyderabad. I thought that he would be in Mumbai. He was in Hyderabad. It was providential. He would take care of the rest, I was sure. He took my flight details. He arranged for a car to pick me up from the airport. He made arrangements for the priest, for the crematorium and what not. The rest is a repeat show. What he did in Mumbai when you expired. The same thing he did when mother expired in Hyderabad. He fulfilled the only desire – other than the desire to die – she had. He orchestrated her last show on earth.

What can I call this – Unexplainable Coincidence? Kindly Act of God, whose existence I am not sure of? Your Gift to Me? I believe it is the last one.

Whatever children give to parents is insignificant as compared to what parents give to children. Parents give love, affection and blessings as their gifts to children throughout their lives. You gave all that. In addition, you gave me a gift that survived your death. And that was your student.

I can't put across these feelings to you. I can't touch your feet and thank you. You don't exist in this physical world. I don't know if there is any other world where you now live.

In the last letter I wrote to you, I thanked you for having me as your son for forty seven years. In this letter, I am thanking you again for that. And also for the gift you gave me – your student – who was there with me when I had to burn your body six years back in Mumbai and when I had to do the same for mother yesterday in Hyderabad.

For ever,
Mee

{PS : The student of my father referred to in these letters is my colleague and friend Shri B P Vijayendra}

Diary of Dreams



*Children make our lives
worth every breath.*

A S Ramasastri
*of DIT, Central Office
speaks for every father
as he takes us through
the steps on his little
daughter's growing-up
journey*

■ 1994-Feb-17

It was a Saturday. Saturday used to be a holiday for our daughter, Aparajitha, who was studying in a school in Chennai. On holidays, she was used to waking up late in the morning and we were not disturbing her early morning sleep. Morning time, my wife and I used to tell each other, was the best time to dream, dream of great things of the present and the future.

But that day was different. Aparajitha woke up early and started getting ready. She wanted to go with me to our office to see the Apple Macintosh we had purchased the previous day. I looked at my wife. She said "She wants to go with you. It is for you to decide to take her or not"

I was then working in Reserve Bank Staff College as a faculty handling training programmes in the area of computers. That was the time PCs were just creeping into work places. Internet was in its infancy. Our daughter used to go to Staff College with me on some of the holidays to learn to work on PCs. The PC labs in the College used to be free during shut period and other holidays. With the help of "uncles" and "aunties" at Staff College, she learnt to use PCs. Over a short period, PC became a toy to her.

Macintosh was an easier machine to work on. The OS was very intuitive. It was a child's play for her to get used to it. And she got hooked to an Apple gadget at the age of six.

■ 2004-June-19

As Aparajitha was completing her Class X, I started telling her that she should keep her options open for both engineering and medicine and therefore study Biology in addition to Mathematics, Physics and Chemistry when she joined Class XI in a central school. She used to listen carefully.

The night prior to the day she had to give her choice to the school, she told us that she would not take Biology. She added "I have been going through this dilemma for the past few months. If I take Biology in my Classes XI and XII, the dilemma would continue for two more years". I had no words. I looked at my wife. She said "It is between you and her. Whatever you both decide, it is fine with me".

I asked my daughter "What is the fourth subject?" She replied "There is no choice. I can take either Biology or Information Systems. As I am dropping Biology, I have to take Information Systems." As usual her voice was soft, polite and affectionate. In addition, I noticed firmness and decisiveness in her voice. I was both happy and unhappy. I was happy because she was growing. I was unhappy because she was not listening to me. We all want our children to grow beyond our expectation but do not want them to go beyond our control.

On that day, Information Systems came into her academic life, not by choice, but by lack of it.

■ 2006-July-4

With her rank in the All India Engineering Entrance Examination, Aparajitha was to get admission into IT stream in one of the National Institutes of Technology in Nagpur. Her favourite cartoon programme and heavy rains colluded to make sure that our trip to Nagpur for her admission did not happen. So Sardar Patel Institute of Technology, Andheri, Mumbai it was for her.

Her continuing in Mumbai gave all three of us the comfort and happiness of staying together for four more years. It gave our daughter very good friends, who stood by her not only during the four years, but later in her life. Above all, it gave her a good degree in Information Technology.

■ 2010-August-11

My wife had been leaving the decisions relating to our daughter's studies to our wisdom and wishes. But when it came to the major decision in our daughter's academic life, it was she who gave the initial push and continuous momentum.

As Aparajitha was completing her

engineering degree, semester by semester, my wife was telling me that we should send our daughter for higher studies to the US. Aparajitha was initially not too keen on going abroad. With a decent GRE score and with some of her friends also planning to go, she finally decided to go for her studies to the US. She applied to a few universities, got admission in some of them. She chose University of Southern California, Los Angeles.

Many of our friends and relatives were surprised that she would go to US. They remembered her choice of not going to some other city even within India four years back. Some of them were questioning why we were sending our only daughter so far.

On the night of her departure, we went to the airport. She was cool and confident. At the gate, she waved and walked inside. We were not sure whether she had tears in her eyes. We did not have them in our eyes. But our hearts were heavy, possibly with tears - tears of both joy and sorrow. Something similar to what happened to us eighteen years ago when she first went to School. As she walked happily inside, we stood near the gate till she went inside with a similar feeling. I was not able to measure whether the span of eighteen years - when we dropped little Aparajitha at the gate of her Kindergarten - was too long or too short.

■ 2011-October-20

It was difficult for both my wife and me to stay without our daughter. Technology came to our rescue to a great extent. We could see her, talk to her, exchange mails and chat with her very regularly. We did poojas together on days like Vinayaka Chaviti, she participating through the invisible net connecting us virtually on a real time basis. We used to order gifts for her and she for us on online shopping portals.

She was to celebrate her 23rd birthday in the year 2011. It was her second birthday away from us. We started discussing about the gift with her well in advance. The gift was to be selected by all three of us though it took away the surprise element.

She told that she was developing a game called "Penfight" along with her friends and that they needed an iPad to test the game. When we asked whether we could gift her an iPad she smiled. We did what parents do - gift what children want.

She ordered the iPad over net to be delivered at her home. She told us that Apple would engrave a message behind the iPad as a freebie and asked us what the message should be.

We told her "Realize (y)our dreams - Amma and Nanna". When she received the gift on her birthday, she showed us the iPad and the engraved message. She was obviously delighted to own that wonderful Apple gadget.

■ 2013-Feb-15

We could hear her excitement when she called. Over *Facetime* on Apple, we could see her excitement.

Happier even than when she got her first job offer from Microsoft, as part of campus recruitment at Sardar Patel Institute of Technology in her last semester. She did not look so happy even when she got her MS from USC in May 2012. Even when she joined Symantec in August 2012 and received her first formal salary, she was not so excited.

Today her excitement had no bounds. After a series of interviews spanning over almost two months, she was offered a job by Apple at their head office in Cupertino, from where Steve Jobs led the global revolution of newer gadgets across the world.



■ 2013-April-17

I had to go to office at around 9 in the morning, leaving parents at home. I was doing this for the past two weeks. But today was different. They would be going back to India today afternoon. I had been text chatting with them since I reached office. They were advising me to take care. And I was telling them the same. As they texted that they were in the aircraft and it would take off soon, I received a mail from Nanna.

Today, he wrote this mail as he was preparing to leave for India, when I was in office. There was an attachment to his mail. In the mail, he only wrote - "See the attachment and reply when you get time, but reply". I read the attached document. It was a sort of diary, recollecting a few events in my life over a span of twenty years.

I knew how he would have written the diary - with tears in his eyes. I had tears in my eyes as I read some of the passages. I could not read it second time, fearing I might burst out in office.

I knew that I had to enter an empty apartment in the evening. Fifteen days with my parents were

wonderful. There was a strange emptiness all around my apartment. I began to engage myself in silly activities to keep myself away from that void. As Nana says, "Emotions are good and nice to have as long as they do not come in the way of progress", I opened Nanna's mail and reread the attachment. I could sense the sense of joy with which he recollected the events.

Working in Apple, from where sprang the gadgets that the world did not even know that it wanted until they were in its palms and laps, is a dream of most of the students across the globe. How can anyone describe the excitement of realizing a dream? Who can anyone share that excitement with other than the people who would be equally excited about it. That was the reason why I wanted them to come to Sunnyvale when I was joining Apple. They encouraged me to dream. They supported me to realize the dream. As I realized my dream, they were ecstatic.

Nanna's diary unfolds how the three of us chased and made good our dream. I am the centre of his and Mom's universe. How do I make sure that I live their dreams forever !

I Can Never Bid You Goodbye

Our feet may leave our home but not our hearts. For A S Ramasastry (Retd.) and his family, wherever they may be living, our Bank's residential quarters in Dhanashtra, Mumbai will always be home

6.30 PM, May 03, 2014, Apple, Cupertino, CA, USA

An alert on my iPhone indicating a WhatsApp text message appears in the inbox of our tiny group account called Family. This group has amma, nanna and me as members. I read the longish message from nanna - "last day of our stay in *Dhanashtra*, a lovely place where we lived for thirteen years - very happy and pleasant stay. Today would be busy with packing and loading. Good in a sense, we won't have time to think about leaving this place. That thought could make us depressed. We leave by tomorrow early morning flight".

I knew for the past six months that my parents would move from Mumbai to Hyderabad. It somehow, however, never struck me that they would leave *Dhanashtra*. This is the place where I lived nine years from standard 8 till completion of my BE. Let alone my parents, even I couldn't bear the thought of leaving such a place which holds so many memories. I had some hopes that nanna would just get transferred to some other place and get back again to Mumbai and *Dhanashtra*. His decision to shifting job & base and move out of Mumbai makes me sad.

I still have some time to leave office. My mind, though, has already travelled thousands of miles to

Dhanashtra. Several thoughts pass me by. All that happened in those nine years keep flashing in my mind randomly.

It was on May 01, 2001 that I moved from Chennai to Mumbai and went straight to *Dhanashtra* in Colaba, Mumbai. I spent all my nine years in Mumbai in that address only. What an address it was! My friends at my engineering college in Andheri were awestruck when I said that I live in Colaba-Cuffe Parade. That Ambanis were our next-door neighbours and Tatas stayed close to our house too gave me almost Page 3 status amongst my friends. When they came over to my house, our conversations will always be pepped up by delicious *chats* from *Kailash Parbat* or sweets and savouries from dear old *Camy* and not to mention the exotic pastries from *Cele Jor*.

If you ask me, I did not feel that sad when I left Mumbai four years back for doing my MS in the University of Southern California in USA. I was in fact at that time looking forward to spending my holidays in India, in Mumbai or to be more specific in my home, sweet home in *Dhanashtra*. I somehow could just manage two visits home during my entire course. That will always be a huge regret. My parents were yearning for my visit and me too. How I wish I could have more trips back home!

I made some very good friends at *Dhanashtra*. I am not sure where some of those friends are today. We used to play in the courtyard between the two blocks. I used to organize cultural programs with other children. The colourful Holi there is unforgettable and of course the simple Republic Day and Independence Day celebrations. I never missed those occasions even once in my entire nine years of stay there. And then there were the dinners for Diwali and New Year.

They say your growing up years, your teens, are the best part of your life. In my case, I believe, it's true. I owe it to *Dhanashtra*. Whatever I am today is thanks to the time I spent in *Dhanashtra*. The place encouraged me to grow. I entered it as a timid thirteen year old and left it as an adventurous twenty two year old girl.

The last four years that I have stayed away from there made me miss it a lot but now that my parents are leaving *Dhanashtra* forever, I feel terrible, I just can't hold back my tears.

6.00 AM, May 04, 2014, *Dhanashtra*, Colaba, Mumbai, India

When I came on transfer from Chennai to Mumbai, I was allotted a flat in *Dhanashtra* on the sixth floor. It was well-ventilated, a rarity for a building where the quarters open to

Colaba on one side and Cuffe Parade on the other. Unusual, indeed .

I started exploring the place. The Colaba Woods and the BPT Garden in the vicinity were every walker's dream come true. For those who do not find the idea of walking too exciting, drive for less than 10 minutes and you are at the Queen's Necklace to enjoy the beating of the waves.

This is of course all outside *Dhanastra*. Inside *Dhanastra*, it was a different world. Forty flats and forty RBI families - we could bank on them any time, they would stand by you in both your happy and sad moments. A house is built of brick and mortar and a home has family and love. *Dhanastra* is magnetic, given Reserve Bank's transfer policy, officers and their families move in and out of the place. Life at *Dhanastra* of course continues, it remains as a symbol of camaraderie and quietness.

This is the place where my parents spent their last years. They left this world peacefully from our *Dhanastra* flat. I bid them final farewell as they commenced their journey into unknown. This is also the place where my daughter decided to take off to US for higher studies. For her, it was a bold choice, for me, it was a proud moment. Seeing my daughter off on her journey to realize her dreams had a tinge of sadness and wasn't definitely easy. To learn to live without her made us go through great emotional adjustment. *Dhanastra* proved to be a true anchor and a pillar of strength in those emotionally vulnerable moments.

Now it's time to bid goodbye to *Dhanastra* itself. I couldn't sleep, I thought of sending message to my wife and daughter on WhatsApp. My wife is blissfully unaware of any such communication, she was lost in sleep. My daughter must be in her office in a faraway place. Sending that

message, I thought, would make me feel lighter. No such luck, the idea of leaving *Dhanastra* kept coming back to me.

10.00 AM, May 05, 2014, IDRBT, Masab Tank, Hyderabad, India

The last two days were hectic. Hectic actually doesn't really sum it up. With a heavy heart we packed all those articles that we had collected so passionately and stored carefully for over thirteen years. It is surely not an easy task. Somehow we got them packed and loaded late in the evening. I was tired, I didn't even realize when I drifted to sleep.

Next day we hurried to the airport and finally reached the IDRBT Director's residence in Hyderabad. As my husband left for office, I sat alone with my mobile to give me company. I saw the WhatsApp message sent yesterday by my husband about our last day in *Dhanastra*. God knows how our daughter must have felt. She loved *Dhanastra*. She kept pleading not to move out of Mumbai though she knew we were moving to Hyderabad for a better assignment.

We can never again stay in *Dhanastra*. We may go there to meet friends, but that's not the same as living there.

My mind kept going back to our well-designed and spacious flat in *Dhanastra*. Some buildings have souls and *Dhanastra* definitely counts among them. I could connect to it so easily. From whatever I saw, all those who were there could connect to it. Thirteen long years, the parting was unbearable.

Ladies from the neighbourhood would gather in the colony, sometimes to do Tanjore painting with me in the sunlit rooms, sometimes it was to do Yoga in the spacious hall. Colleagues used to come to discuss ayurveda with me in the cozy rooms. Each one of them just loved the place.



Two young colleagues of mine, a boy and girl, wanted to learn Statistics from my husband and came to our house on a few Sundays. This was towards the end of our stay in *Dhanastra*. When they were leaving the house for the last time, they both said, "Sir, we may be able to meet you and madam some other time. But we would never be able to come to *Dhanastra* again. We miss that the most".

It was very difficult to bid adieu to *Dhanastra*. But we had to move, to this Director's residence at IDRBT. It's a multi-level spacious bungalow with lawns. As friends, relatives, office staff and unpackers started talking about how charming and convenient this house is, I started pouring my heart to them about *Dhanastra*. They just couldn't figure out how I could compare a flat in a building to an independent bungalow.

They could not understand. I wasn't surprised, though. How'd they understand? They have never lived in *Dhanastra*.



Painting Comp

दोस्तों, अक्टूबर-दिसंबर 1993 के हमारे अंक में घोषित चित्रकला प्रतियोगिता में आप सबने बड़े पैमाने पर भाग लिया। इसके लिए धन्यवाद। आपकी मौलिकता एवं सर्जनात्मकता प्रशंसनीय है।

रंगों के तालमेल तथा मौलिक विचारों की प्रस्तुति के कारण चयन प्रक्रिया बहुत जटिल हो गयी थी।

हमारे द्वारा प्राप्त लगभग 285 प्रविष्टियों में से विभिन्न ग्रुपों में निम्नलिखित बच्चों को विजेता घोषित किया गया है।

ग्रुप I (6 वर्ष से कम आयु)

प्रथम पुरस्कार : अपराजिता (5 वर्ष), सुपुत्री श्री ए एस रामासास्त्री, रिजर्व बैंक स्टाफ महाविद्यालय, मद्रास

द्वितीय पुरस्कार : मोनालिसा (5 वर्ष), सुपुत्री श्री पी के नायक, प्रशासन विभाग, केन्द्रीय कार्यालय, बंबई

ग्रुप II (6 से 12 वर्ष तक)

प्रथम पुरस्कार : अनुराधा (9 वर्ष), सुपुत्री श्री पद्माकांत द्विवेदी, कानपुर

द्वितीय पुरस्कार : अंशुमन (8 वर्ष), सुपुत्र श्री डी मिश्रा, रिजर्व बैंक स्टाफ महाविद्यालय, मद्रास

ग्रुप III (12 से 15 वर्ष तक)

प्रथम पुरस्कार : आसिमा (13½ वर्ष), सुपुत्री श्री डी मिश्रा, रिजर्व बैंक स्टाफ महाविद्यालय, मद्रास

द्वितीय पुरस्कार : निरुपमा (13 वर्ष), सुपुत्री श्री श्रीकान्ता नायक, पर्यवेक्षण विभाग, कलकत्ता



Competition Results



Thank you folks for the overwhelming response to the painting competition announced in our October - December 1993 issue. You are a bright lot of kids and your originality and creativity are praiseworthy.

The choice of colour schemes and brilliant presentation of original ideas clinched the deal for the winners of the competition. Out of around 285 entries received by us, the following have been declared winners in the various groups.

Group I (Below 6 years)

- I Prize - Aparajita (5 yrs), d/o Shri A S Ramasastry, RBSC, Madras
- II Prize - Monalisa (5 yrs), d/o Shri P K Nayak, DA. CO, Bombay

Group II (6 to 12 years)

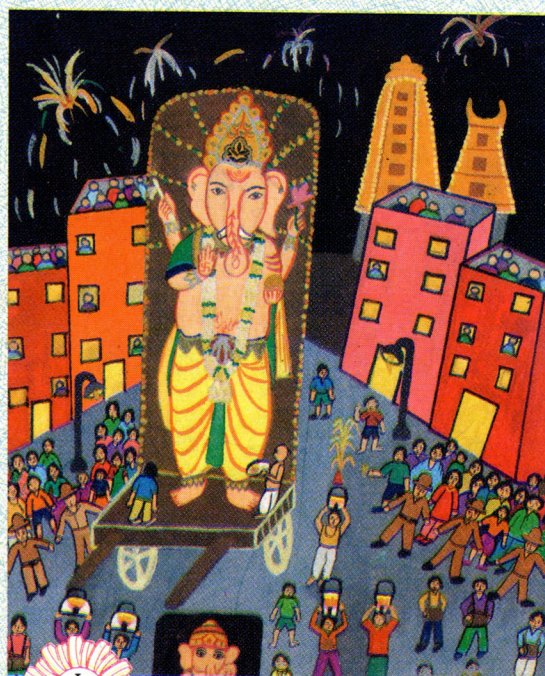
- I Prize - Anuradha (9 yrs), d/o Shri Padmakant Dwivedi, Kanpur
- II Prize - Ansuman (8 yrs), s/o Shri D Mishra, RBSC, Madras

Group III (12 to 15 yrs)

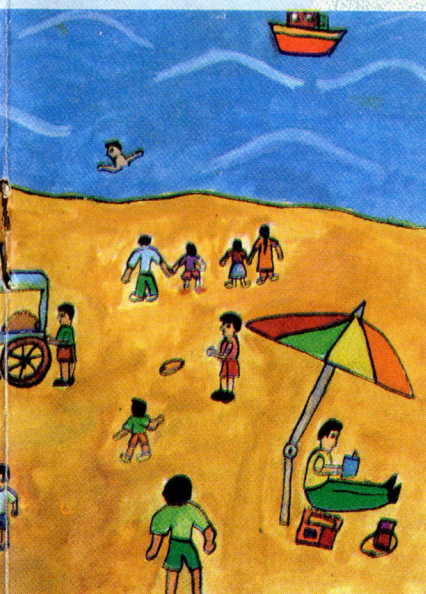
- I Prize - Asima (13 1/2 yrs), d/o Shri D Mishra, RBSC, Madras
- II Prize - Nirupama (13 yrs), d/o Shri Srikanta Nayak, DoS, Calcutta



GROUP II



GROUP III





IT's My Life

Communication is the lifeblood of an organization. This is especially so in an institution like ours where conversations with colleagues not only hold the key to understanding the nuances of a new work-area like IT, these also afford one a sense of direction and purpose. A day-end dialogue over coffee helps
A S Ramasastri (ASR), Devesh Lal (DL), Baljit Birah (BB) and Koduri Nikhila (KN),
former and present denizens of DIT, Central Office, figure out a few Apples of discord and open some Windows of fresh ideas

DL: Such a coffee session in the evening gives us time to discuss something different. Otherwise our day is filled with meeting vendors, attending to complaints and resolving issues.

ASR: That's how things happen in an IT department. You are expected to be on your toes always and attend to requests for help. That's why I always say that every officer in DIT should be a single point helpdesk. Mind you, DIT officers should be able to handle even non-IT issues like a cable fault or a loose plug. Just being posted in DIT may not mean that the officer already knows all about IT. But he or she should have orientation to learning, and learning continuously.

KN: Orientation to learning? We always hear about willingness to learn.

ASR: That makes me share a quick thought on our education system. It focuses on learning per se and not on the process of learning. If we learn how to learn in our early days, then we can adapt to any new department or work area very easily later in life. If an officer has this orientation, he or she may not find it difficult to work in an area like DIT even if he or she does not have any formal IT qualification.

BB: That's true. When I was posted to DIT, I was worried whether I would be able to cope up with the work in the department as I do not have any formal IT qualification.

ASR: You are right. Let me put it like this. Knowledge of capabilities of IT is more important to work in DIT than knowledge of IT itself. You need appreciation of the problem and intuition to address it. I don't say that intensive skills are not required at all. They are certainly required for management of data centers and networks. But the basic skill required in Reserve Bank now relates to IT management rather than core IT. As

you know, we partner with the best of the IT companies, so we can source our core IT skill sets from there.

DL: We like the word you use for vendors. They are our partners. There is a general impression in the Bank that we don't get good partners because of our L1 criteria.

ASR: I, for one, don't see any problem in having L1 criteria. In fact, it gives the Bank an opportunity to bring in price competition. What is important is to understand the process before we get to the stage of L1. The L1 bidder has to be necessarily L1 among competent and qualified bidders. Internally, we have to ensure that those qualified for opening financial bids are technically competent and suitable to do the work we assign to them. If we miss to do this stage seriously, then we land up with an unsuitable L1. Otherwise, there is no problem. Further there are many innovations available in the tendering process. We can adopt L1 criteria and assign adequate weightage to technical competency. We can go for e-auctions. It really depends on how we manage to get what we need to get after awarding work to a partner.

BB: And possibly we need to develop the soft skills required to obtain it from our partners.

ASR: In today's world, IT products are available for most of organizational requirements. Point is to understand what is most suited for the organization. This in turn calls for willingness and aptitude to learn new things. Add then get it done with the help of IT partners, for which a great deal of soft skills are required.

KN: But one thing is there, even with best of services it provides, IT remains faceless.

ASR: You remember what the Governor had said during new RTGS

launch? You get to know the presence of IT only when it is absent. IT is like water, power or roadways. It is expected that it will be available always. Availability of IT services should be the norm and normal. Nobody even thinks or bothers how they are available and who makes sure that it's available. IT is faceless as everything happens behind the scene. But by being in DIT, we all know the kind of arrangements and efforts that go behind these IT driven facilities in the Bank.

BB: But IT being not a core Central Banking function makes placement in DIT unattractive at times.

ASR: That's not true. In fact, IT is now at the core of whatever the Bank does. That was not the case during '80s and '90s. The Bank then had to take a lot of steps to bring about large-scale computerization. New systems were being set up and officers were selected through internal advertisements and screening process. During those days, IT was glamorous and everybody wanted to work in that area. Now it has a different connotation thanks to a great deal of stabilization and day to day familiarity. I may go to the extent of saying that IT has become so common in our work processes that it is often taken for granted.

DL: It is taken for granted so much that there is hardly any appreciation for all the toil in making it available 24X7. But if there is a disruption even for a very short period, brickbats follow immediately. Try taking IT out of the Bank and its absence will make a lot of difference.

ASR: In fact, what is seen as IT by many is its exterior. It is only a small portion. What is often not known is the amount of IT that lies in the background. Be it the applications working silently in the data centres or the uninterrupted network which is

the backbone of any communication. How would anyone know the number of mails filtered or number of cyber attacks deflected? How would anyone realize the effort that goes behind any major IT project implementation? So much of hard work goes into them day and night. Officials of the Bank and support teams work together for implementation and maintenance of large projects.

DL: During lunch time, when a colleague walks towards me, I expect pleasantries. Instead, I often get complaints like PC or VC not working.

ASR: Yes. We get feedback from our colleagues on the IT facilities they use. The feedback can come anytime anywhere. You see I am deliberately using the word feedback and not complaint. The department needs to be aware of such events and needs to address them. But there are bigger issues the department has to worry about, which some of our colleagues may not even be aware of. We have to ensure that the large-value payment systems of the country function smoothly. IT is not just about a PC or an e-mail or a VC. It is beyond that. It is quite often frustrating. We may be working on a major information security policy and in the midst of it we have to attend to a call on non-availability of internet at some location which may not be even under our purview. We have to accept it as part of our duty. Our agenda for the day cannot be fully set by us. External events change our priorities.

KN: Strangely, we have to handle non-IT issues also.

ASR: Sitting in DIT, we find it difficult to understand the difference between the words technology and information technology. Strangely, we have also become the nodal department for servicing mobiles and other handheld devices in the Bank. We are also monitoring the flap

barriers, the mechanism of which we have no idea of. But then some department has to take care. And why not DIT?

DL: Agreed; it is difficult to draw a line around our functions as there is just a thin line between IT and non-IT. But don't you agree that even non-technology issues are thrust on us ! If people are not swiping their cards or upgrading content on EKP or even not managing their password properly, how can we help?

ASR: This relates to the issue of ownership of systems and applications. DIT provides the technology support for all applications though the business owners are different departments. Applications are operating from data centres with the line of ownership supposedly demarcated clearly. But many a time the lines are not clear. It is for this reason that when things go right, the application owners can celebrate and if anything goes wrong IT can be blamed. The ownership has to be clearly understood. But we can't blame others for lack of clarity. We have to communicate better and reach out to make DIT's role clear to all in the Bank.

KN: Maybe because data centres are with DIT, people tend to escalate all matters to DIT, whether application related or IT related. That's fair enough. But there is a tendency to blame data centers for non-availability of services.

ASR: We must admit that with three data centers, there should not be disruption in services at any point of time. The redundancy planning of data centers is to address non-availability of a center or a system. And it works perfectly fine. But there is a problem. With continuous replication, a problem in data set in one center gets replicated immediately at the other two centers. So if there is any database

error there is no way we can start the system from another center. It is possible to bring up the system as at the end of the previous business session. But for applications like RTGS it won't help. You cannot start as though nothing happened today.

BB: How do we communicate such complex issues to others?

ASR: These are documented in business continuity plans. All scenarios are presented and who has to do what has been spelt out. DIT would take care of technology part. But managing business continuity is the responsibility of application owner. It takes time for all of us to get used to this set up. Business owners will slowly start owning business continuity management.

KN: But we sometimes are not able to say what went wrong with a system or an application.

ASR: Yes. IT problems are not model based. They are not predictable. But with adequate redundancy built, most of us won't even know if a system failed as long as the backup system is working. It happens most of the time. But there are some unexpected situations when both the systems fail. Then a root cause analysis is done to understand the cause fully and ensure it does not recur.

DL: For root cause analysis we need to run logs and traces, which is an overhead. Alternately, we have to force similar error on a running system, which is not acceptable to anyone. It is difficult to make the users understand these things.

ASR: To be fair, these are purely technical issues and we cannot expect general users to get into these things. More importantly, we can feel with some degree of confidence and comfort that our systems are reasonably robust and failures are

not frequent. The main concern today is information security. As a nation, we are not very conscious of security concerns. It is visible in several places. Information security is not even visible. IS, which is fundamental to use of information technology, is not so well understood. We implement firewalls, filters, intrusion detection/prevention systems and even systems for preventing denial of service attacks. All these work if all of us adhere to our information security policy and guidelines. How do we make people realize the importance of information security? We need to organize more IS awareness campaigns and training programmes. As part of these campaigns and programs, we may perhaps need to show to all our employees movies like *The Net* and distribute books like *Digital Fortress* to them. They are interesting to watch and read. Seeing and reading may put into our minds the seriousness warranted in this regard.

BB: If you think of all these things then there is a debate whether we have the necessary skill sets to handle these challenges?

ASR: The answer is both Yes and No. We have a good number of officers with good core IT and IT management skill set in the Bank. Many of them acquired such skills during their stint in DIT. They may not right now be available in the department. We also need to continuously train our officers. Training in the area of IT is the key to its successful adoption.

KN: Do you seriously think training helps?

ASR: I would say it helped me. I attended a Computer Based Information System Programme for four weeks at IIM, Ahmedabad way back in 1990. The programme was so well designed that it provided all skills required for managing large-

scale IT projects. In fact there was one track exclusively on behavioral aspects of IT management. That programme served as the base for my subsequent learning. Similarly, an Advanced Management Programme that I attended at Oxford, UK had lots of inputs on managing partnerships with IT companies. In such programmes we get frameworks and principles. We need to use them astutely.

BB: Like in any other work-area, in IT too, there are both joyous and frustrating moments. As far as happy moments go, there are plenty. Each time a tendering process is successfully completed, it makes you happy. Similarly, when any major IT project is launched successfully, you feel ecstatic and live up the moment with members of your team.

ASR: I think that's the right word - ecstatic. A major IT project needs efforts from several team members day and night for many days. Imagine the happiness they feel when the project gets implemented successfully. It may sound too arrogant to compare their happiness

with the scientists' happiness after successful launch of a satellite. But then launch of the new RTGS is not a small event. That's precisely the happiness that makes people opt for postings in the area of IT. So when some say that people are at times reluctant to join DIT, I wonder why.

DL: Maybe the teams here are always under pressure. They can't afford to miss deadlines. So they carry out the projects in the tried and tested way. That limits innovation and creativity, I sometimes feel.

ASR: A central bank per se has little scope to experiment. As employees of a central bank, we don't have the luxury to go on trying out new things. It is for this reason perhaps that RBI has set up institutes like IDRBT. They can experiment. At IDRBT people can pause, look around, experiment and innovate on IT products and services that are or may be useful for the banking sector. Those institutes are labs for our research and development. They should grow to be global and acclaimed internationally. We should learn to dream big. That is IT.





RBI Recruitments – Reminiscences

*Dr A S Ramasastry
(Retd) takes a trip down
memory lane!*

I joined Reserve Bank of India in July 1980, just after completing my post-graduation. More than three and half decades of my life have been spent in close association with the Bank. Whatever I am today is due to the vast exposure I received during this period. Interestingly I am one of the lucky few to have been recruited more than once by the Bank. Each recruitment was a turning point in my life and, with immense happiness and satisfaction, I recount them in the pages that follow:

Statistical Assistant, 1980

During the third week of January 1980, I received a typed letter from the Reserve Bank of India informing me that my name was included in the

waiting list for the post of statistical assistant and also warning me adequately that inclusion in the waiting list did not constitute appointment. As a student in the final semester of my post-graduation in Statistics at Madras University, I could not understand whether it was an appointment letter or not. Only after I received few more letters from the Bank did I believe that it was indeed an appointment letter!

That was my first appointment letter from RBI.

On that day, I had no idea what a job would be like, leave alone the job of Statistical Assistant in Reserve Bank of India. I was still happily going to University for lectures from professors, chats with friends and walks around Marina beach opposite the majestic university buildings. During such happy days, a letter advising me to join the Department of Statistics, Reserve Bank of India at Mumbai (then Bombay) came, giving a date, on or before which I was supposed to join. University had not yet announced our exam dates. I did not want to miss all the fun of exams with friends.

I knew Shri Lakshminarayana, working in Reserve Bank of India, Chennai (then Madras) and I approached him for advice. All those who know him will remember him as the man always in white clothes. He took me to a senior officer whom I vaguely remember to be one Shri Varanasi. Shri Varanasi spoke to Shri P K Pani, Adviser, Department of Statistics, and told me to give a letter requesting for extension of time to join. He assured me that my request would be accepted. However, he mentioned that my seniority would depend on the date of joining and that if I joined late all those who joined before me would be my seniors. It was beyond me to comprehend seniority fixations in classes like III and I in Reserve Bank of India. In any case, I had already made up my mind not to miss another three months of happy stay in Chennai. Shri Varanasi wished me good luck and added – “We hope that this loss of seniority will not affect you and that you will join the Bank as Direct Recruit Officer very soon”

I had no knowledge of cadres in RBI. I did not understand what he was saying. I studied Statistics in my post-graduation. I got the job of Statistical Assistant. I could not look beyond, because I did not know anything beyond. Innocence is always bliss.

I joined the Bank on July 7, 1980 in the Department of Statistics at Garment House, Worli.

I learnt the hard way that I should reach office on time and that late attendance would lead to leave cuts. I also learnt that to take leave I needed to have leave balance. I understood what an extraordinary leave without pay meant when I had to take it.

I learnt how to live with a salary of one thousand rupees per month in Mumbai, with no housing provided by the Bank. My batch mates Hariharan, Viswanathan, Parthasarathi, Sudarsan Reddy and Ramana Reddy helped me face the initial pangs of Mumbai life with movies, picnics and parties. We remain close friends even today.

I worked with Barman, Kripashankar, Ramarao and Satyanarayana in Company Finances Division of the Department for just over two years. Barman continued to play a supportive role during rest of my career in the Bank and Satyanarayana continues to remain a family friend.

Within less than two years, the words of Shri Varanasi proved prophetic – I was recruited as Staff Officer Gr A (DR).

Staff Officer Gr A (DR), 1982

I received my second appointment letter from Reserve Bank of India towards end of January 1982. Had I not been working in the Bank, the letter would have been more difficult to construe as an appointment letter. It simply mentioned about recommendation of my name, which in no way gave me any right for appointment. By that time I knew a few nuances of RBI letters. I took it as an appointment letter straightaway.

I was asked to report at Reserve Bank Staff College, Chennai some time during August-September 1982. We were more than 100 newly recruited Grade A officers and so the induction was done in two batches. I was in the second batch. Around the same time, a batch of Grade B direct recruits were also undergoing induction training. I did not then know that there were two different levels of entry to Reserve Bank of India in officer cadre. That was the level of my innocence.

Shri Sarkar was the Principal at that time. T L Bandhyopadhyaya was our programme

director. Lakshminarayana, PV Subbarao, M K Bandhyopadhyaya, Natarajan and Srinivasan were some of the faculty members. Thomas of Ashok Catering Services was alive and shouting Odi Vaa. Chit Chat was the evening rendezvous for the participants. With double occupancy rooms, common toilets and old class rooms, Staff College needed total revamping, which it has received in stages over several years.

As the Staff College training ended, four of us – Sambhavi, Uma, Shubhada and I - travelled by AC II Tier, a far cry from the air travel facility introduced much later by the Bank. It may sound unbelievable, but Staff College had an exclusive section for train ticket booking for a very long time.

Posted in Department of Banking Operations and Development (DBOD) at Hyderabad office, I had the pleasure of working with Annaji Rao, Joint Chief Officer and Dhanvandra, Deputy Chief Officer (the designations subsequently changed to General Manager and Deputy General Manager). We had a friendly group of DRs at Hyderabad in both grades A and B, which included Sudha, Hirve, Radhakrishna, VR Rao, Bhaskar, Jaganmohan, Ashok Anjan, Ratnarao and Vijayendra. Vijayendra, of course, has been a friend to me from my college days and still remains to be one.

A salary of rupees two thousand a month and leased residence from the Bank gave comfort to me.

Initially I was in administration division of the department, and within a few months I started going for inspections. However, I realised that my passion lay with academics and research and not so much with operations and inspections. Luckily, it was around that time the Department of Statistical Analysis and Computer Services (DESACS) – which is how the erstwhile Department of Statistics was rechristened – advertised for the posts of Research Officers in Grade B. I applied, wrote the examination, appeared for the interview and . . .

Research Officer, 1984

. . . received my third letter of appointment from Reserve Bank of India.

The letter included the usual riders like the decision to offer an appointment was at the discretion of the Bank and was to be awaited. But



by then I knew that it was a formality. The financial benefit in terms of increase in take home salary was not substantial.

Though I was recruited by DESACS to be posted at Mumbai, it was around the same time, Rural Planning and Credit Department (RPCD) worked out an arrangement with DESACS for posting research officers in the regional offices of RPCD to help in analysing data relating to rural lending. I was posted to RPCD and retained in Hyderabad, which helped me to stay back there for another three years.

Hyderabad office was a friendly office and I am sure it is so even now. Hussain was our manager (the designation changed to Regional Director later). Ranganatha was Deputy Chief Officer (now called as Deputy General Manager) of RPCD. There were very friendly colleagues in Pikle, Bhatia, CR Rao, Dattatreya, Rajagopalarao, Ratnarao, and Sudha.

The stint in RPCD helped me to go to remote villages and understand the importance of credit in rural areas. I had a chance to study the impact of



lending to specific sectors and groups. I realized how women served as the backbone of families and villages.

In April 1987, I moved to Mumbai, back to my parent department – DESACS. Once in the department, I was assigned exports related computer processing activity. I started working on Honeywell Bull mainframe computer. Systems and Programming had become an integral part of my work. It was indeed a turning point in my career.

Colleagues like Moses, Olaf D'Souza and Pooja Joshi gave me necessary inputs initially. A four week training programme on Computer Based Information Systems at IIM, Ahmedabad in 1990, to which I was deputed by the Bank when I was in Grade C, gave me a solid foundation. The inputs I received in the programme have been still helping me in my approach to problem solving. Prof Jajoo was one of the faculty for the programme, with whom I am working closely in various working groups and committees even today. I can rate it as the best programme I attended, at par with the two advanced management programmes I attended at Oxford and Kellogg (RBI sent me to the two

programmes when I was in Grades D and F in 2000 and 2008 respectively)

In 1991, I moved to Reserve Bank Staff College as faculty. It was the time, when the Bank needed to familiarize its officers with the use of computers on one hand and also develop a small pool of highly skilled programmers and systems analysts on the other. During the first five years of my stay in College, I was fully involved in designing and delivering computer related programmes. I have the satisfaction of being at the right place at the right time and having contributed to computer education in RBI. I must thank Sambhavi and Satyamurthy, the other two faculty for the computer related programmes. And of course, VL Prasad Rao and Suresh for providing all assistance in the computer labs.

It was such a wonderful experience to be at Staff College, with M A Srinivasan, Sundaresan, Nirmala, Prabha, Meena, Mahalingam, Syamsunder, Ravimohan, Krishnamohan, Sanjaya, Ramaswamy, Rajagopal, Sapra and KUB Rao around.

During the last five years at Staff College, I was associated with programmes in the area of finance in addition to technology. I must thank Smt Usha Thorat for giving me an opportunity to handle a session on quantitative methods for finance in a programme conceived by her on risk management. Though I had completed my post-graduation in Statistics, I had no idea of its application in finance. I spent almost three weeks for a three hours session. From there on, I handled several sessions in finance encompassing risk management, derivatives, option pricing and portfolio optimization. Preparation for these sessions helped me to do my PhD with IIT, Madras in the area of finance. I did the PhD under one of the benevolent schemes of RBI for higher education.

During my ten year term at Staff College I worked with three very encouraging principals – Devarajan, Gurumurthy and Sivaraman, but for whose trust in me, I could not have done what I wanted to.

After a decade at Staff College, I moved back to my parent department, DESACS. I was back with my 1984 research officers group of Nag, Chakraborty, Chatterji, Bahuguna, Gaur, Sharadkumar, Karvekar and others.



RECRUITMENT

After another ten years in the department, I was transferred from it to Department of Information Technology (DIT). Interestingly during this period DESACS was renamed as Department of Statistics and Information Management (DSIM).

I took charge of DIT in April 2011 and worked in it until March 2014. It was during my stint in DIT that I had an opportunity to work with almost all departmental heads, Regional Directors, Executive Directors and Deputy Governors as technology by then had become the pivot for several activities of the Bank. The great moment in my career was when Dr Raghuram Rajan inaugurated the new RTGS, a project with which I had been very closely associated from conception to deployment. Anil Sharma, Nikhila, Hemant, Rajan, Sachin and Darshana were part of a big team that worked for about three years with that large scale project.

Padmanabhan was a great support to me during my stint in DIT. When I was to choose a new path in 2014, it was he who encouraged me to do so.

Director-IDRBT, 2014

When the post of Director, Institute for Development and Research in Banking Technology (IDRBT), an institute established by RBI way back in 1995, was advertised, I applied for it because of my interest in academics and research. I knew I

had to resign from RBI to take up the assignment, if I got selected. By then compensations were no more considerations for my choices - having grown from a monthly salary of one thousand rupees in 1980 to around two lakh rupees in 2014.

Though the recruitment was done in the name of IDRBT, the then Chairman of IDRBT Governing Council, Shri Anand Sinha, Deputy Governor, RBI signed the letter of appointment to me. So I count it as my fourth recruitment by the Reserve Bank of India.

(During the more than three and half decades of association with RBI, I worked with a large number of people. Many of them have become very close to me and some of them continue to be family friends. In this article, I could acknowledge only a few due to constraints of space. I apologize to all those whose names I missed to mention, though the entire RBI family is in my heart).



Dr A S Ramasastry
(Retd)

Guruji



Dr A S Ramasastri
(Retd)

In early 1990s, the in charge of National Clearing Cell (NCC), Chennai came to me with a suggestion. I was a member of faculty at Reserve Bank Staff College (RBSC) taking care of computer training programmes. He said. "I have a Grade A officer, who as he is a Grade A officer, cannot be selected as faculty member. But if he is posted to help RBSC computer lab and programmes, I assure you, he will be of great help to you. You will never regret" Since I had great respect in his judgment and greater trust in his intentions, I gladly accepted his suggestion. The rest is history. Yes, it is history, a piece of which I am proposing to share with the big *Without Reserve* family.

That officer, V Sathiyamurthy was fondly called "*Guruji*", by almost everyone who attended a computer training program in RBSC during his stay. He, was always with a "*Namam*"(tilak) painted on his forehead and "*Namrata*"(humility)

writ large all over his face and was looked upon with affection and admiration. What I am writing is the story of an ordinary human being rising to be a *Guruji* within a very short span after joining RBSC.

On reporting at RBSC, he requested all faculty to permit him to sit in their classes, so that he could learn how to teach. He sat in my classes to learn what to teach. I am using the words like requested and permit, which are very mild compared to the respectful entreaties he made. He would go to the extent of saying "I am at your feet, boss". Age, gender, grade, or status - nothing would come in his way to respect the other person if he was more knowledgeable or learned. He was humility personified.

By the time he came to RBSC he was in his mid-fifties. Not an ideal age to learn complex operating systems and complicated programming languages. Several young officers, who were attending computer training

programs at RBSC found it difficult to pick up simple syntax and logic, leave alone difficult constructs and tough algorithms. Guruji proved to be an exception.

In late 80s and early 90s, the Bank had taken up computerisation of its internal operations on a massive scale. On one hand the Bank had high capacity main frames running the crucial cheque clearing operations in four metros. On the other hand, several departments started using personal computers and minis in a big way for process efficiency. One of the catalysts in this regard was possibly “the serious irregularities in securities markets” in early nineties. Solutions to arrest the irregularities led to dematerialization of government securities as well as implementation of delivery vs payment (DVP).

Such a major adoption of technology in a big organization necessitates skill upgradation among a large set of employees. RBSC, which was the internal training institute for all officers, was naturally entrusted with the responsibility of computer skill upgradation. I was fortunate to be at RBSC during that exciting period.

Starting with simple training programs like PC Applications in early nineties, we moved quickly to high end programmes like Unix and C, C++, RDBMS, Systems Analysis and Design, LAN, VSAT, Web Technologies, Java and Mainframes. Out of five channels, one channel was exclusively dedicated to computer programmes in RBSC. Naturally we needed faculty who were capable of quickly learning various areas of computer technology. Not only learn but master to the level of delivering lectures fluently. Further they needed to deliver lectures to suit the requirements of RBI officers. To get a person with all such qualities was not an easy task. In addition to all skills, the faculty needed to be committed, willing to impart necessary theoretical basics and practical applications to officers of various grades and background. To find such a faculty, a miracle was to happen. Guruji was that miracle!

I would not consider him as an extraordinary brilliant person. Certainly not in the league of many of my other colleagues in the Bank. Further, he had never worked on PCs before coming to RBSC. But those limitations were more than compensated by his devotion and dedication to learn and teach.

He used to sit with me to learn each step of MS-DOS and MS-Office. It had become a routine for us to go over the steps again and again. He had the patience to learn by repeating, like a school kid learns alphabets and words, numbers and tables. It is rare to get a student with that passion and perseverance.

Once he gained confidence, he started walking into classes. He used to compare himself to a lamb being dragged to a butcher. That hesitation was for a very short time. Withing a few months, he mastered the art of teaching.

We used to keep the computer lab open 24X7 in RBSC. Participants were permitted to stay late into the night to practice whatever they learnt during the day. Though the lab was available, they did not have the benefit of a capable person to help them after classes ended around 5 pm. He filled the gap happily. He became their co-learner, friend, guide, teacher and motivator. Which student would miss a practice session, when there was a teacher eagerly waiting in the lab to assist?

What stamina he had! He would come from Adayar to RBSC on a tiny two wheeler by 9 am every morning and stay on till 9 pm or even beyond. As computer training programs were always running 9 to 9 was his routine throughout the year. He could stand in the lab daily for 12 full hours, day after day. All that he needed in between was simple healthy homemade food. Actually his staple food was learning and teaching.

By the time he was to handle Unix and C programming classes, he learnt the nuances of the operating system and the language. He sat in my classes. He read books. He practised on computers. He started handling

preliminary sessions in both Unix and C, leaving a few advanced topics to me. He used to say quite seriously “There is a need for elementary school teachers. Let me be such a teacher. There is also a need for professors to guide post graduate students. You take care of them” I used to smile, for I was sure he would soon be handling anything related to computers with total command.

He did not take up teaching at RBSC to enhance his CV. He did not stand in front of trainees to show off his computer knowledge. His only desire was to ensure that everyone who came to RBSC returned enriched with computer skills required for doing their work at respective offices and departments. He used to feel that Bank had been investing substantial money and time for upgradation of employees’ skillsets. He got upset whenever he found any trainee not taking interest in the program. He would cajole them. He would beg them. He would advise them. He would even admonish them. Finally he would shout at them. To the best of my knowledge, nobody got angry with him. In fact, they changed for the better. What used to amuse and surprise me was that all such officers whom he shouted at – showered love and affection and above all, admired him.

There were occasions when some officers prostrated in front of him while leaving RBSC after their training programmes. Some of them gave him gifts as tokens of their love and respect. I was witness to this happening programme after programme!

All of us, who were contemporaries to him at RBSC in the late nineties, moved out of the training institution, with promotions. He remained as a Grade B Officer in RBSC till his retirement. And several years even after his retirement. RBSC continued to invite him to handle computer classes as a guest speaker. I understand that even as a guest speaker he handled sessions with same enthusiasm and was as much or more committed to trainees than even regular faculty.

He nurtured hundreds of computer

professionals in RBI at a time there was paucity of such skilled officers. He had contributed in his own way to development and deployment of good applications in various centres and departments of the Bank. He felt happy that his dream of empowering RBI officials with computer knowledge was getting realised.

After a magnificent innings of more than a decade at RBSC, he finally bid adieu to it, happy and contented. But after so many years even now when I meet officers across the Bank, I only hear praises for him.

And whenever I go to RBSC for any meeting, I visualise him standing in computer labs, classes, library, corridors and everywhere in the campus. For me it was an unforgettable experience to work closely with him. His association was *Satsang* to me. During my visits to Chennai, I try not to miss a visit to his home in Adyar. The only embarrassing moment is – when he, at 88, tries to touch my feet, calling me Most Respected *Guruji*. My wife and I take his words and gestures as his blessings to our family.





JULY 14, 2000: Leading the winning team from the Advanced Management Programme held at Templeton, Oxford



OCTOBER 2011: Dr. K. C. Chakraborty, Smt. Shyamala Gopinath and Smt. Usha Thorat during a meeting on Automated Dataflow in RBI Conference Hall No.1



APRIL 1994: Aparajitha after winning the first prize in the RBI Painting Competition at RBI Staff College, Chennai.



JANUARY 22, 2019: Dr. Y. V. Reddy discussing the work being done at IDRB

WITHOUT RESERVE,

musings

