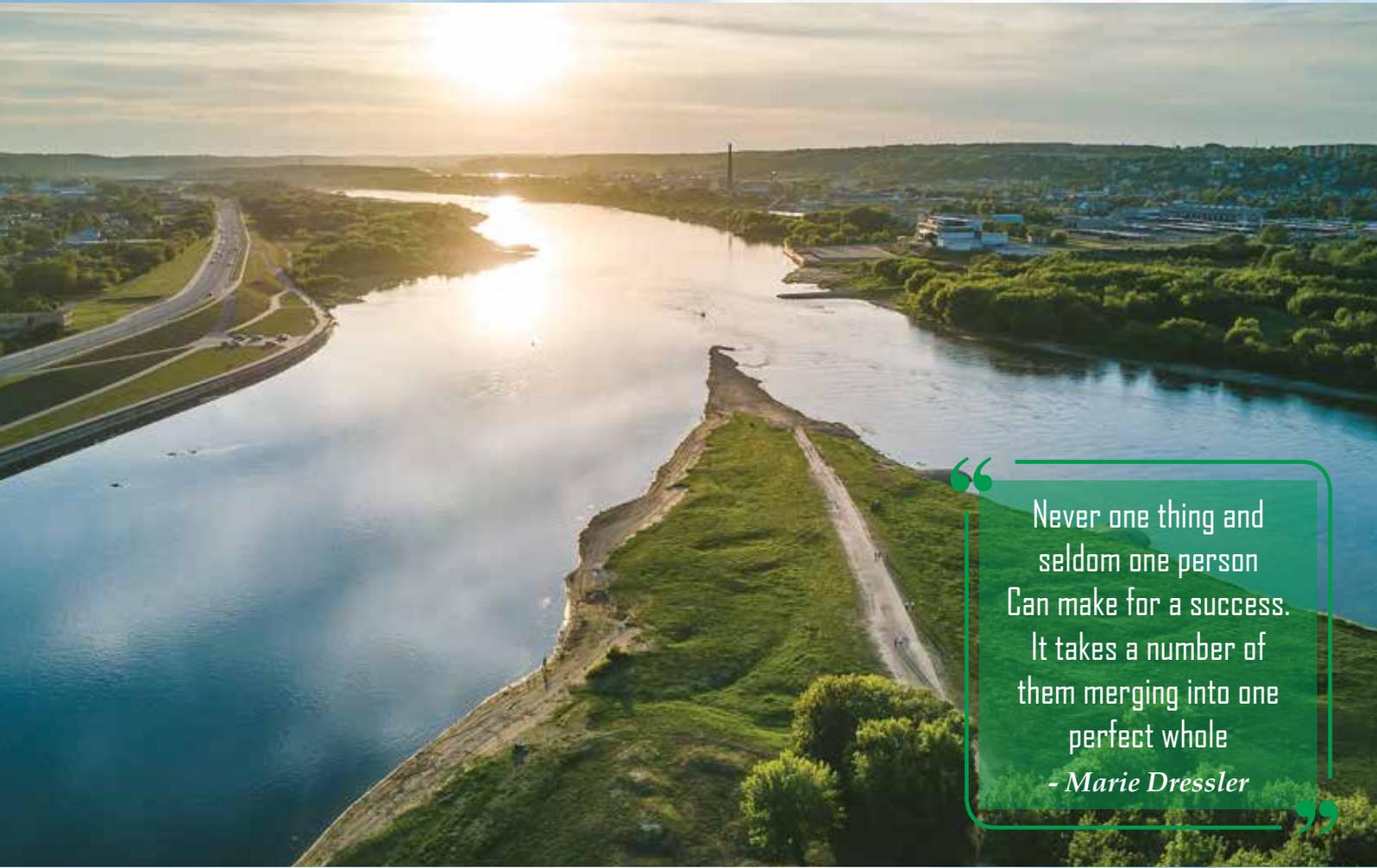


Kangam

An Unforgettable Experience

*Of the team
By the team
For the team*



“
Never one thing and
seldom one person
Can make for a success.
It takes a number of
them merging into one
perfect whole
- Marie Dressler
”

Amalgamation of Allahabad Bank into Indian Bank



इंडियन बैंक



Indian Bank

इलाहाबाद

ALLAHABAD

*आपका अपना बैंक, हर कदम आप के साथ ...
Your Own Bank, Always with you...*



Kangam

An Unforgettable Experience

Amalgamation of Allahabad Bank into Indian Bank

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Foreword



It is tough to pen a foreword to an epic journey of two Banks with a glorious history of 250+ years of combined service to the nation. This remains the only one of its kind merger equations... merger of two even sized institutions, with divergent ethnicity. Out of this merger, emerged India's 7th largest PSB and one of its strongest banks. Path breaking measures always go with raising of eyebrows, some surprises, some shocking comments, some adverse forecasts, some gloom, some despondency, and thankfully a ray of hope too. In no time, the speculative remarks of naysayers were blown away by the overwhelmingly enthusiastic involvement of the workforce of both the Banks. In the years to come, historians will find it very interesting to script the story of this epic journey, rightly coined as "Project Sangam"

And this journey has not all been a smooth sail. There were challenges that seemed insurmountable like the strict timelines prescribed, the integration of IT, HR, Business, Rationalisation, Reorganisation, all the while running the business and growing in all spheres, in a high voltage competitive environment. And all this was compounded by the worst pandemic in the history of the world raging across the globe. India was no exception to the waves of deep physical and emotional turmoil.

The adage "Well begun is half done" proved true in our case. The merger announcement was quickly followed by my visits to key centres of Allahabad Bank, like Kolkata, Lucknow, Allahabad, Varanasi to name a few, and meeting the team members, customers and government officials. When I saw the response at the town hall gatherings, my own confidence soared. A series of formal and informal meetings of both teams at all levels were quickly organised. This really helped in laying to rest the apprehensions that people tend to harbour whenever an organisation embarks on a game changing strategy. The amazing part has been the overwhelming support extended by the rank and file across both the Banks. The momentum that this peoples' integration triggered, soon saw the journey crossing the various milestones, until we proudly announced on 15th Feb 2021 that the 'Big Bang' IT integration has been successfully accomplished. This heralded an all new enthusiasm as is common whenever we pass through a tough test and that too with distinction! Those words of a colleague in Kolkata echo in my mind ... "बैंक का नाम देश के नाम से शुरू होता है, फिर सफलता पर क्या संदेह है".

I appreciate the interest evinced by the Indian School of Business (ISB), Hyderabad in crafting a case study on our journey titled “Merger of Equals”, covering in detail how the two Banks with divergent culture and presence in varied geographies have come together, and benefited from revenue and cost synergies resulting in value accretion to customers and stakeholders. The case study has been published in Harvard Business Publishing. I urge every employee not to miss the case study for a deep insight into the amalgamation journey.

Project Sangam is a journey we all undertook together that has brought out the best in us. The support and cooperation extended by our valued clients during this journey made us all appreciate the value of relationships, of quality service and the inherent strength of the Bank’s human resources. This is the hallmark of Indian Bank.

This Coffee Table Book is a compendium of enlivening moments of the Project Sangam and has arrived as we gear up for unfurling the National Flag on the 15th August 2021 which also heralds the 115th Foundation Day of Indian Bank. The Bank was founded on 15th August 1907, full 40 years before our independence. It gives me great satisfaction that this collection of unforgettable experiences has been fully compiled in house, making it ‘of the Team, by the Team and for the Team’. I commend the team TMO (Transformation Management Office) led by Shri Mahesh Bajaj, General Manager, for their untiring efforts in bringing out this book in quick time, capturing the vibrancy and energy that is all pervasive throughout the merger and beyond. It is exhilarating to see the articles / poems / experiences that have been poured into it from across the Bank. This book is dedicated to every IBian who made this journey memorable.

For me personally, the whole process of amalgamation has been a wonderful, enjoyable, rewarding experience. This book will serve as a pleasant record of the fascinating people and the events that paved the way for the glorious future of the Bank for generations to come.

With pride and best wishes,

Padmaja Chunduru

Managing Director & CEO

Foreword



With the growing advancement in the banking sector in India, Public Sector Banks are facing huge competition from new generation Private banks, NBFCs, Small Finance Banks and lately tech firms venturing into financial services. In order to strengthen the Public Sector Banks, Government of India in August 2019 had announced the merger of 10 banks into 4, and one of which was Allahabad Bank into Indian Bank. Both these institutions with rich legacies of over 100 years existence boasted of loyal Customer base and unique strategies in their core area of operations.

As Success of any amalgamation depends to a large extent on early integration of its Human Resources, the Bank undertook significant steps, both structurally and culturally, treating them as equals and major stakeholders. Various measures were initiated in order to align their viewpoints in the amalgamation process through constant communication and feedback. Core competencies and HR strengths of both the Banks were taken into account while redesigning the HR policies and welfare measures. Best of HR practices were adopted and benefits were extended to ensure that no employee was impacted adversely by the merger.

I am pleased to know that the Cultural survey undertaken by Amalgamation Consultant, in which more than 15,000 employees participated, revealed that there is a strong alignment between the cultural practices of both the banks towards teamwork and customer service.

In order to celebrate the success of amalgamation, Bank has brought out this Coffee Table Book capturing the amalgamation journey from Day-1 of the announcement. This book vividly portrays the many facets of the successful amalgamation journey. I am sure that this book would be of great interest to the viewers in appreciating the coming together of Allahabad Bank and Indian Bank.

Best Wishes

V V Shenoy
Executive Director

Foreword



The nationalisation of Banks in 1969 and 1980, the Banking sector reforms ushered in 1991, the advent of new generation Private Sector Banks in 1996 were major milestones in the history of Indian Banking. Following these events, announcement of the amalgamation of major Public Sector Banks on August 30th 2019 was another milestone. Allahabad Bank, a 156 year old Bank was amalgamated into Indian Bank, a 114 year old Bank which itself had a strong pedigree.

It was an amalgamation of two strong brands, serving two different geographies with diverse business mix that was complimentary to each other. Amalgamation of two century old Banks, one started during the colonial rule and the other commencing operations as a part of the swadeshi movement with varied cultural backgrounds in itself was a formidable task. The challenges got compounded due to the strict time frame of one year set for integration and became a daunting task due to the Corona pandemic.

At the Sangam, the confluence of rivers, one river loses its name but after the confluence, the river becomes bigger and mightier. Aptly named “Project Sangam”, the amalgamation of Allahabad Bank into Indian Bank, the Bank has become not only bigger in its balance sheet size, but emerged stronger with enhanced profit, became healthy with an enviable capital base and blossomed as a Pan India Bank, true to its name. The mythical Saraswathi which is unseen in the Sangam, is the confluence of the minds of the combined workforce that does not appear in the balance sheet but provides the impetus that enables and enriches the balance sheet size and quality.

This transition was achieved through meticulous planning, thoughtful execution and whole hearted support from all the stakeholders. Working together ensured success and I am glad that this exercise has been carefully documented so that posterity can immensely gain and benefit from this experience, without having to re-invent. Becoming big alone does not ensure success, but being adaptable and amenable to changes and responsive to customer needs alone can guarantee continued success.

I am extremely fortunate and glad to have been a part of this once in a life time, unforgettable experience and I am sure that all those who were part of this exercise would also feel the same way. This Coffee Table Book on amalgamation, being released as part of the 115th Foundation Day of Indian Bank, would provide interesting glimpses of this eventful journey for its readers.

With Best Wishes,

K Ramachandran

Former Executive Director

Foreword



Greetings to all!

It gives me immense pleasure to write a foreword to the Coffee table Book on amalgamation to be published on the occasion of Bank's 115th Founding Day.

Though Indian Bank and Allahabad Bank like any financial institution had faced fluctuating fortunes in their history from time to time, the merger of two is a huge success. Both had complementary geographical coverage and were able to maximise the synergies out of this amalgamation. Strong CASA and BC network of Allahabad Bank coupled with strong capital, business mix and loyal customer base of Indian Bank has helped in leveraging the synergies through economies of scale.

Management of all the stakeholders involved in the amalgamation process was taken care of through a detailed integration plan and it was ensured that all the guidelines are adhered to. Even before the actual merger, strong inter-personal relations developed between the employees of both the Banks through various town hall meetings.

Frequent communication with customers ensured that there was no or minimal customer service disruption during the amalgamation process. The amalgamation process was aptly named 'Project Sangam' taking inspiration from the confluence of three holy rivers Ganga (Ganges), Yamuna and the mythical Sarasvati at Allahabad.

A strong foundation has been built for this celebrated institution and Bank will be riding its next wave of growth through various transformation initiatives with redefined vision and aspirations.

I am happy that this book has a collection of anecdotes on amalgamation journey.

Best Wishes

Imran Amin Siddiqui

Executive Director

Preface



The successful amalgamation of Allahabad Bank with Indian Bank despite the challenges that came with the unforeseen advent of Covid-19 pandemic is a great management lesson for the banking fraternity.

Having roots in completely diverse backgrounds and very little knowledge about each other, the two Banks began the amalgamation process on a slow, yet steady pace, with microscopic planning. With all-round, enthusiastic participation, the entire non-IT integration was completed on 31st March 2020 and the IT integration on 14th February 2021. Looking back, everyone associated with the process realise how challenging and mammoth the entire exercise had been and at the same time, what a priceless learning experience it was. Team Indian Bank raised its capability level phenomenally and in this process, learnt the art of converting challenges into thumping victory.

The amalgamated entity was able to leverage strengths of both IB and e-AB by posting an impressive performance for the Financial Year 2020-21 which is the first year result post amalgamation and also in the 1st Quarter of FY 2021-22. Post amalgamation, synergies have started yielding results and Bank's performance is widely acknowledged by media, stakeholders and analysts. Every member of the united 'Team Indian Bank' deserve applause and compliments for the commendable efforts in ensuring successful amalgamation. It is gratifying to note that we could ensure uninterrupted operations and customer service during challenging times on account of Covid-19 and thereby proved our mettle and resolve.

The Top Management of Bank, therefore, considered it appropriate that as part of the Bank's 115th Founding Day celebrations, the Bank should bring out a celebration volume capturing the major events during this period. The Coffee table book is an outcome of this endeavour.

The Coffee table book was conceptualized for two major reasons. Firstly, it would be easy for the reader to visualize from the pictures the way Bank has gone through its journey of amalgamation. Secondly, the anecdotes will convey the issues faced and steps taken by different verticals to overcome the hurdles. The book follows the sequence of events right from the date of announcement of amalgamation till successful integration of Core Banking Solutions. It is rightly

said a picture says a thousand words and this book grew from a set of pictures captured Pan India. The pictures have captured the entire journey starting from the first meeting held at Corporate Office post announcement of amalgamation, various town hall meetings, meetings with various stakeholders, cross organizational workshops conducted for Executives, communication approach followed, rationalization of branches and offices, CBS integration, Cultural integration through Sports, anecdotes of Executives and emotions expressed by the employees on amalgamation in the form of paintings, poems, essays and capturing of events.

I thank our MD & CEO, Executive Directors (past & present), other Members on the Board, General Managers (past & present) and the Officers and staff whose collective will and action resulted in successful amalgamation.

My sincere gratitude to respected MD & CEO for providing invaluable guidance in bringing out this book.

Special thanks to my Team TMO, particularly Ms. N G Malliga and Mr H Ramakrishnan who worked day and night to complete this assignment.

Best Wishes

Mahesh Kumar Bajaj

General Manager (TMO/BPR)

Announcement of Bank Mergers by Hon'ble FM – 30.08.2019



On 30th August 2019, a landmark development, once again, changed the face of Indian Banking Industry.

To boost the Indian Economy and strengthen the backbone of banking, to perform and outshine on global parameters, the Finance Ministry announced amalgamation of 10 public sector banks into 4 big banks.

As part of this exercise, Allahabad Bank is amalgamated into Indian Bank with effect from 01.04.2020.

This amalgamated entity brings the best of both the Banks and is presently, the 7th largest public sector bank in the country.



Banks with Rich Legacy – Brands that Command Respect



- 113 years of Banking Service
- Established on 15th August 1907 as part of the Swadeshi movement
- Continuous Profit making Bank since 2002



The 3 arrows in Indian Bank's logo signify Savings, Investment and Surplus. Savings promote investment, investments yield income which in turn generates further savings both for people and the Country. Thus, the logo stands for continued prosperity.



A Tradition of Trust



- 155 years of Banking Service
- Established in 1865 at Allahabad – Head Office shifted to Kolkata in 1923
- Good penetration in Semi Urban & Rural areas



The logo of Allahabad Bank signifies its city of origin — Allahabad. The logo symbolizes the confluence of three rivers (Triveni Sangam)— Ganga, Yamuna, and the mythical Saraswati.

Post merger announcement – 31.08.2019



A warm welcome by Indian Bank Executives to MD & CEO on return from New Delhi post announcement of amalgamation

MD & CEO addressing staff at Corporate Office, Chennai



Project Sangam



“Friends, Project Sangam is about a new bright future for all of us, with new colleagues within the Bank to move with, and new customers to serve”

*Ms Padmaja Chunduru,
MD & CEO, Indian Bank*

Taking cue from the seamless integration seen in the confluence of the holy rivers with different characteristics, the amalgamation process was aptly named as “Project Sangam”.



“Project Sangam is the coming together of two banks with rich legacies, unique strengths and with deep contribution to our nation’s growth”

*Mr K Ramachandran,
(Executive Director, Indian Bank)
Heading Allahabad Bank during merger*

Allahabad Bank MD & CEO's visit to Indian Bank Corporate Office – 20.09.2019



1st Apex Level Meeting post announcement of Merger

*Communication with
Customers & Employees*



Town Hall Meeting – Chennai — 21.09.2019



Ms Padmaja Chunduru, MD & CEO & Shri V.V. Shenoy, ED - Indian Bank with Shri. CH.S.S. Mallikarjuna Rao, MD & CEO & Shri. K. Ramachandran, ED, Allahabad Bank



Town Hall Meeting – Vijayawada — 12.10.2019



2nd Town Hall Meeting held in Vijayawada on 12.10.2019.

MD & CEO of Indian Bank and ED of Allahabad Bank addressing staff and customers of both the Banks.

Town Hall Meeting – Kolkata — 06.11.2019



MD & CEO addressing the employees in the Town Hall Meeting

Town Hall Meeting – Hyderabad — 11.12.2019



MD & CEO assuring that the customers would continue to be the focal point for both the entities and solicited their continued patronage.

Town Hall Meeting – Lucknow — 09.01.2020



Ms. Padmaja Chunduru, MD & CEO Indian Bank and Shri. K. Ramachandran, Executive Director Allahabad Bank lighting the lamp.



MD & CEO addressing the gathering. During her address, she stressed the need of enthusiastic participation of the employees on the positive outlook of the amalgamated entity.

Town Hall Meeting – Allahabad — 10.01.2020



Ms Padmaja Chunduru MD & CEO, Indian Bank, cited the rich legacy of Allahabad city which eventually prompted the top management of both the Banks to name the Amalgamation process as “**Project Sangam**”.



Meeting Chief Minister of Uttar Pradesh – 08.01.2020



Ms. Padmaja Chunduru, MD & CEO, Indian Bank along with ED, Allahabad Bank meeting Shri Yogi Adityanath, Hon'ble Chief Minister of Uttar Pradesh. She apprised the Chief Minister about the contribution made by the two Banks in UP and also the developments made in amalgamation process.

At historic branch of Allahabad Bank



Top officials of both the banks visit to the historic branch of Allahabad Bank – Allahabad Branch

An aerial photograph of a river system. The river flows from the top right towards the bottom left. In the upper right, there is a dam structure. Below the dam, the river narrows and forms rapids with white water. The surrounding landscape is a mix of rocky terrain, sparse green vegetation, and some yellow flowers. The sky is not visible.

*Employee &
Culture Integration*

Cross Organizational Integration Programme – Kolkata



Cross organizational integration programs for senior management covering team building, communication, leadership skills & integration challenges under HR, IT and other areas.

First Programme for ZMs/Executives of Indian Bank & Allahabad Bank at Kolkata from 12.12.19 to 14.12.19



Cross Organizational Integration Programme – Allahabad



2nd Programme at STC, Allahabad Bank, Lucknow on 09.01.2020

MD & CEO is seen addressing the participants in the programme



Cross Organizational Integration Programme – Chennai



3rd Programme at IMAGE, Chennai 06.02.2020

MD & CEO interacting with the participants in the programme



Train the Trainer – March 2020



Training programme for Change Agents – ‘Train the Trainer’ conducted virtually through VC on 16th & 17th March 2020.



Communicating with Employees





From the desk of MD & CEO 29th February 2020

Dear colleagues,

We are coming to the close of the current Financial Year. I am happy to give you an update on the progress so far in the 'Project Sangam'.

The success of amalgamation of two entities lies not only in the integration of Balance Sheet and other tangible aspects, but more in the wholehearted cultural integration of the people. Therefore, cultural integration is the key both for the seamless amalgamation and profitable growth thereafter.

Keeping the above in view, the **Project Sangam: Voice of the Employees** on-line Survey was taken between the 4th and 21st of February 2020. I thank you all for your participation in this survey. The responses of close to 15,000 members of both the banks' teams are under analysis for a better understanding of the culture.

We have been working on harmonizing the products of both banks, following a structured approach with the aim to retain the best of features and provide the customers with the best of banking experience. The harmonization process evaluated multiple levers, viz. Profitability, Customer Experience, Employee Experience, Regulatory Compliance, Ease of Implementation and Industry benchmarks. The whole process has passed through a tri-approval process – consensus at the Department Committee level, valued addition by the specifically engaged Advisor and the Integration Management Consultants.

I am happy that we could successfully harmonize over 100 products at the scheme level across Retail, Agriculture and MSME sector loans and Deposits. Moving forward, the process of harmonising other aspects including Risk Models, Interest Rates and Service Charges for all the products and services, is underway. After completion of harmonisation, a detailed communication on the harmonised products and processes will be shared through circulars, for ensuring seamless service to the customers, post amalgamation. Also, coherent training programs will be organized for employees. The training may be most likely through 'step by step Videos' on products and processes.

The Information Technology and Cyber Security teams have also been harmonizing policies, applications and security tools and about 60% of this has already been harmonized. Critical ones such as NPA-related Applications like One-Time Settlement, etc., are already harmonized. The entire process is moving as per plan and by continuing at this pace, we are confident of successfully completing the whole process in time.

I thank you for your continued support through this integration journey and hope to see the same spirit going forward. The 'IB-AB Parivaar' Portal is open for anyone to provide suggestions that we can consider incorporating into the integration journey.

I am sure, as we close this Financial Year 2020, your dedicated efforts will make the combined bank a stronger entity with a larger top line and a robust bottom-line.

PADMAJA CHUNDURU

Amalgamation updates sent at regular intervals from the desk of MD & CEO



'Overwhelming experience to be at historic branch of Allahabad Bank'

My dear colleague,

What better way to start the Amalgamation process than on a festive note! I would like to wish you and your family a happy and prosperous Makar Sankranti, Pongal, Bihu and Lohri.

It is with great pleasure that I convey that the amalgamation project is now named 'Project Sangam', to achieve the same seamless integration that we see in the confluence of the holy rivers.

Last week between 9th and 11th January 2020, I was at Lucknow and Allahabad with Shri K Ramachandran, ED. Thanks to the wholehearted support and cooperation of the teams led by FGMs of both banks, the visits to the Hon'ble CM of UP, and various high level functionaries in Government of UP were very successful. The effort was to assure important constituents of both banks that the focus on customer service will continue through this process and the relationship will be further strengthened.

As you are aware, cross organisational workshops are being conducted for ZMs from both banks. 69 Zonal Heads of both the banks have met so far in Kolkata and Lucknow and the seminar for the rest is planned in February. It is very heartening to see the camaraderie that is built during their time together. We plan to replicate this format across all levels in the days to come.

We had held town-hall sessions with employees and customers in Chennai, Kolkata, Hyderabad, Vijayawada so far. The town halls held in Lucknow and Allahabad last week took the experience to a new level. The positivity and optimism among staff was palpable. In all my interactions with employees, my only request has been to focus on business growth and recovery in the run up to the D-day, so that both banks are in a much stronger position to hit the ground running.

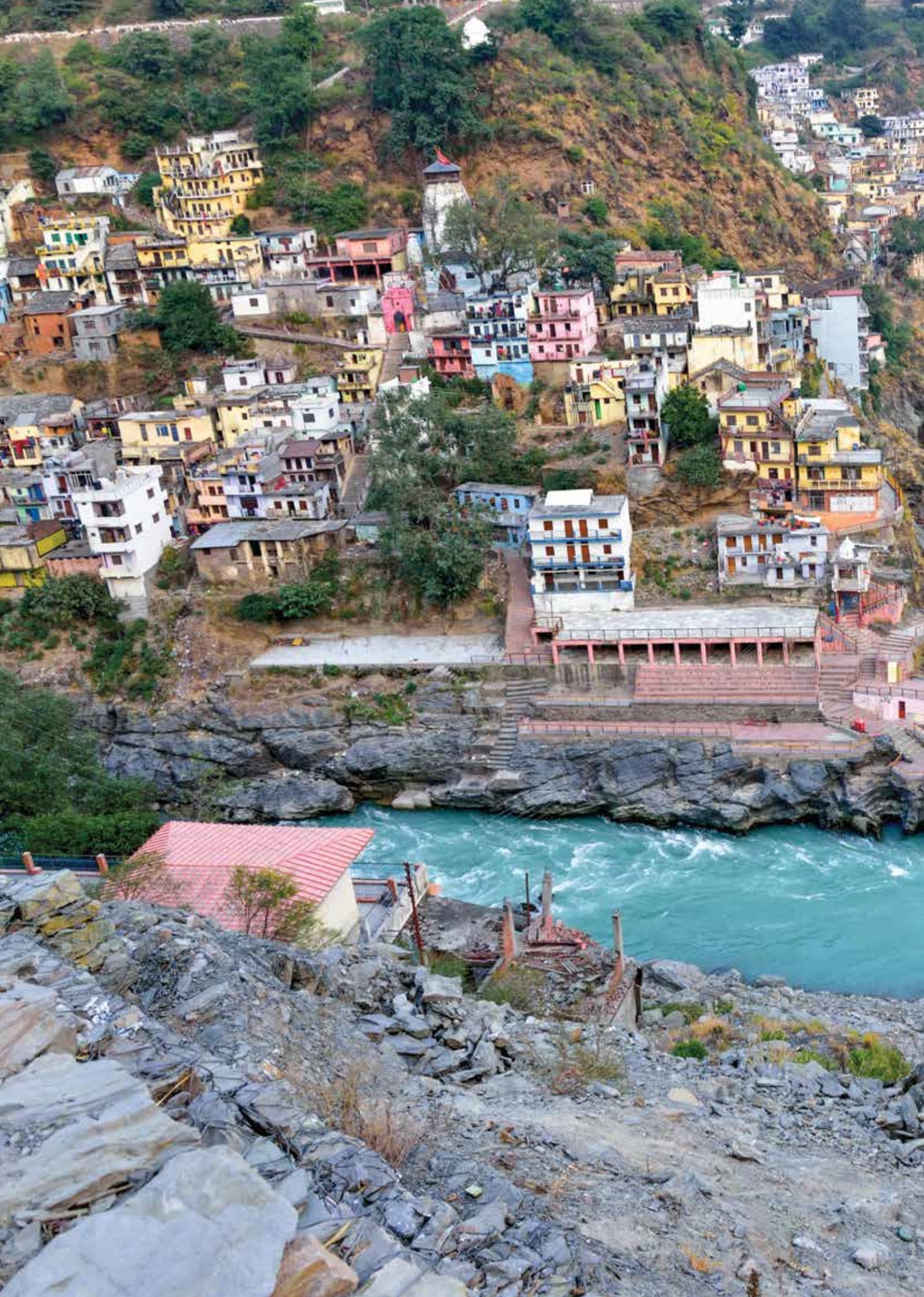
MD & CEO addressing all Staff on Legal day 1 — 01.04.2020



MD & CEO addressing all the employees of the amalgamated entity through webcast on the first day, i.e., 1st April 2020. Thrust given on building a strong, cohesive and committed team. A message of “One for All and All for One” conveyed.



Glimpses of Social media coverage – The amalgamation and commencement of operations of the amalgamated entity widely covered in the media with a popular tagline ‘BANKING THAT’S #TWICEASGOOD’





Post Merger Activities

Brand and Image of the Amalgamated Entity



Common brand incorporating the logos of both the Banks. The new identity merited a new logo that not only underlines its formidable present but also hoists its promise for the future. The new Logo announced the synergy and assured the continued vibrancy of the respective brands.



Zonal office, Kanpur

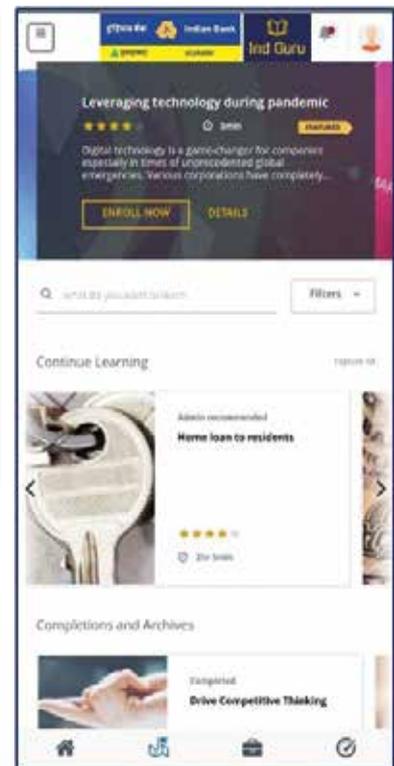
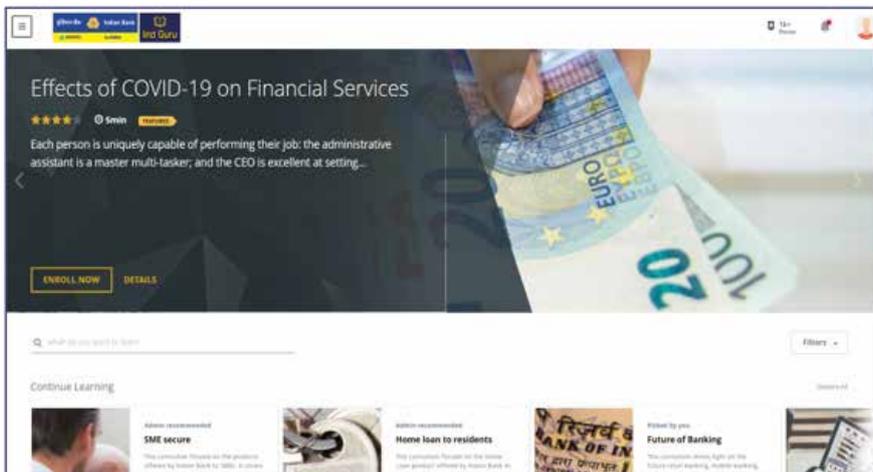


HO, Chennai

Launch of 'Ind Guru' – 24.04.2020



The 'Learning Management System' (LMS), 'Ind Guru', an e-learning platform for employees launched on the occasion of Foundation Day of e-AB. The tech-driven platform aimed at capacity building of the HR in the bank. It offers access to on-demand, anytime, anywhere learning (through web portal as well as mobile app), self-placed learning content across divisions to ensure cross-functional learning and skill development.



Rationalization of Branches / Offices



Merger of Thiruvannmiyur Branch (e-AB) with LB Road Branch (IB) on 31.08.2020 –
Shri K Ramachandran, Executive Director addressing the customers and press on the occasion.

Merger of Adyar branch (e-AB) with Adyar branch (IB) on 28.09.2020

Shri V V Shenoy, Executive Director lighting the lamp



Ms Padmaja Chunduru, MD & CEO inaugurating the new premises of Service Branch Mumbai of the amalgamated entity on 09.12.2020

Merger of MK High school Br (e-AB) with Alkapuri Br (IB) on 05.10.2020



Merger of Godhra Branch (e-AB) with Godhra Branch (IB) on 29.10.2020



Merger of Vasco Branch (IB) with Vasco Branch (e-AB) on 22.03.2021

Unifying Culture through National festivals – Independence Day



Vellore



Kolkata



Mumbai



Visakhapatnam



Bhopal

Unifying Culture through National festivals – Republic Day



Mumbai



HO Chennai



Chandigarh



IMAGE, Chennai

Breaking Barriers through Language – Hindi Diwas – 14.09.2020



Inauguration of CAPC, Chennai – 05th October 2020



In line with the best of practices of both Banks, Customer Acquisition & Processing centre for centralized opening of liability accounts inaugurated at Chennai



Shri M K Bhattacharya, Executive Director inaugurating the CAPC

Hon'ble FM's Visit to Corporate Office – 06th October 2020



Hon'ble Finance Minister Ms. Nirmala Sitharaman addressing the employees. Efforts made by Bankers throughout the country during the Covid-19 pandemic were appreciated.



Hon'ble FM planting the seeds of growth

Launch of MSME Prerana – 06.10.2020



Bank in coordination with M/s Poornatha & Co conceptualized imparting of online business mentoring training programme to MSMEs – “MSME Prerana”.

A glimpse of virtual Launch by Hon’ble Union Minister for Finance & Corporate Affairs, Ms. Nirmala Sitharaman.



MSME Prerana programme launched in UP, Tamil Nadu, Maharashtra, Telangana, Andhra Pradesh, Puducherry, Gujarat and Uttarakhand

Business Strategy Meet – 27th & 28th November 2020



Strategy Meet of the Board held to discuss future roadmap of the Bank.

24 High level initiatives and 150 other initiatives decided to be implemented over a period of 2-3 years.

A glimpse of the meet.



*Address by Dr Bharath Krishna Sankar,
Shareholder Director*



*Address by Shri S K Panigrahy,
RBI Nominee Director*



*Address by Shri Salil Kumar Jha,
Part-time Non-official Director*



Tech Integration



Tech Merger Activities



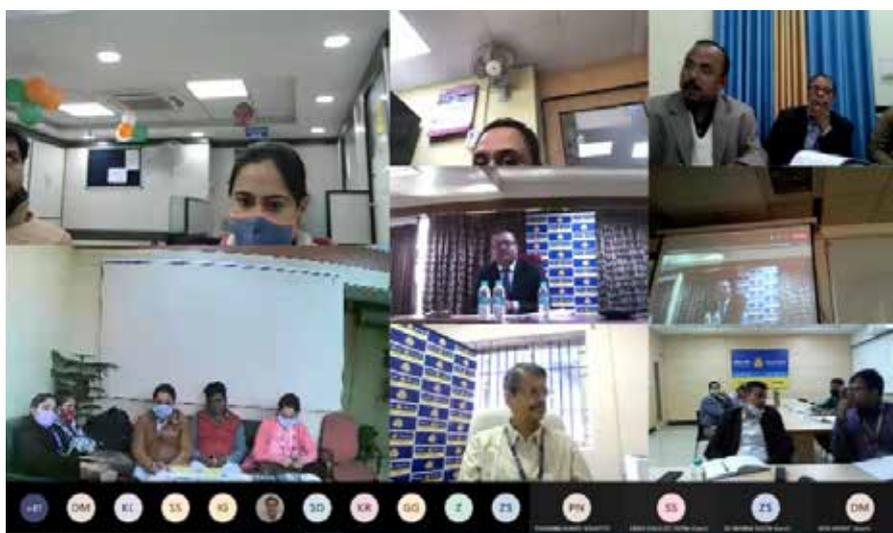
MD & CEO addressing all staff through Webcast on 11th February 2021.

Addressed the ZMs, FGMs through VC on 1st & 10th February 2021.



Presentation made by GM (IMO) on the changes post CBS integration

Tech Merger Activities – Workshop – 30th & 31st January 2021



Virtual workshops on 'Train the Trainer'

Tech Merger Activities – Team in Action



GM (ITD) & GM (IMO) motivating the Team before start of data migration on 11.02.2021



TCS, IT Advisor overseeing the activities during Tech merger on 13.02.2021



Executive Director, Shri K. Ramachandran interacting with Team TCS after successful CBS integration on 14.02.2021



CBS integration taken up on 13th & 14th February 2021 and successfully completed on time. The CBS and all channels were made available for use by branches and customers from February 15, 2021.

The integrated CBS is running smoothly across branches and channels. This is a 'Big Bang' merger by the CBS provider, TCS where the data of 3172 branches and all channels of the erstwhile Allahabad Bank were migrated seamlessly to the Indian Bank database.

Tech Merger – Celebrating Success



MD & CEO with ITD/TCS/IMO/DBD teams



“Starting immediately after the announcement of merger, the journey posed severe challenges under Covid-19, but the determination and commitment of our teams from the field and Corporate Office saw it through”

Ms Padmaja Chunduru,
MD & CEO

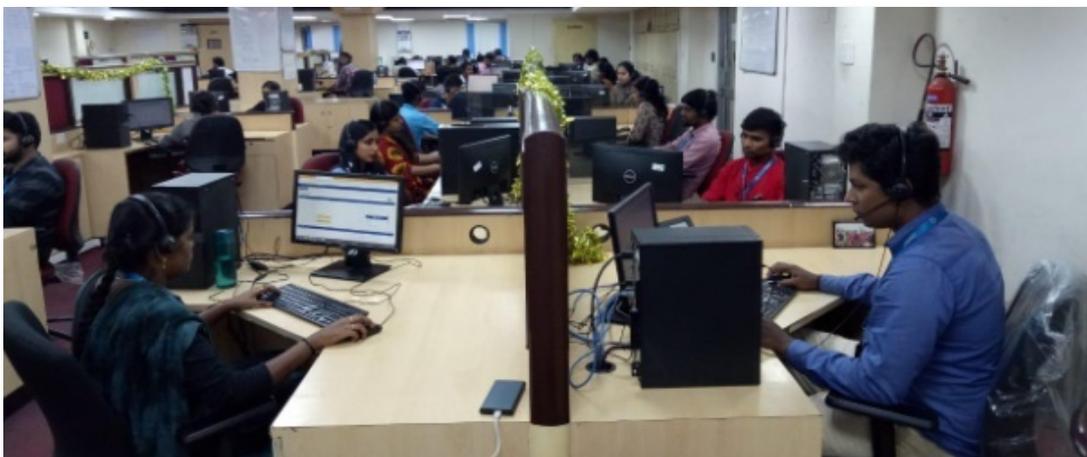
*MD & CEO
distributing sweets*



Tech Merger – Command Centre & Call Centre



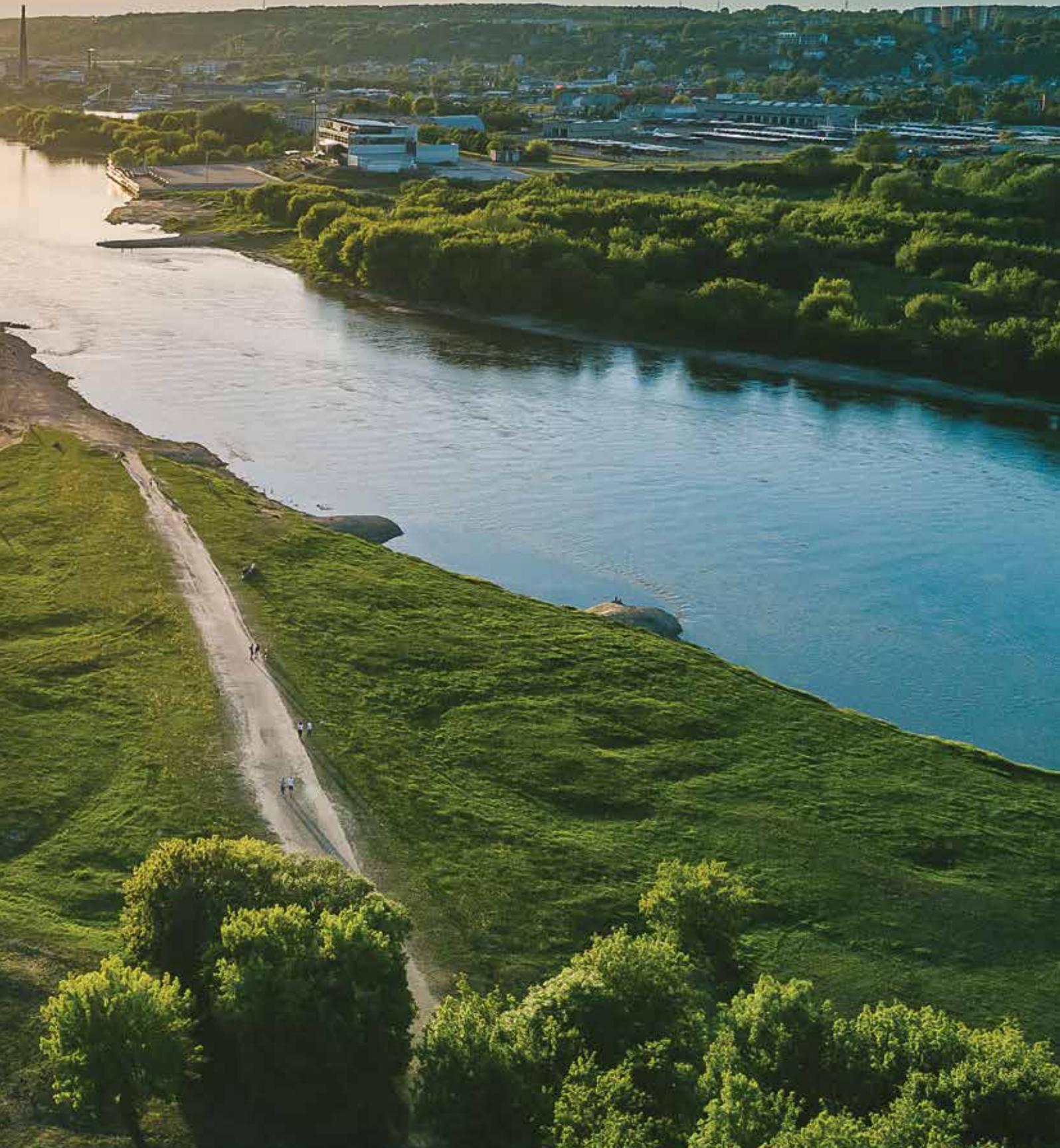
Control Centres set up in each Zone & Command Centre at Head Office to guide branches/Zones. Officers from various departments addressed queries received from the branches.



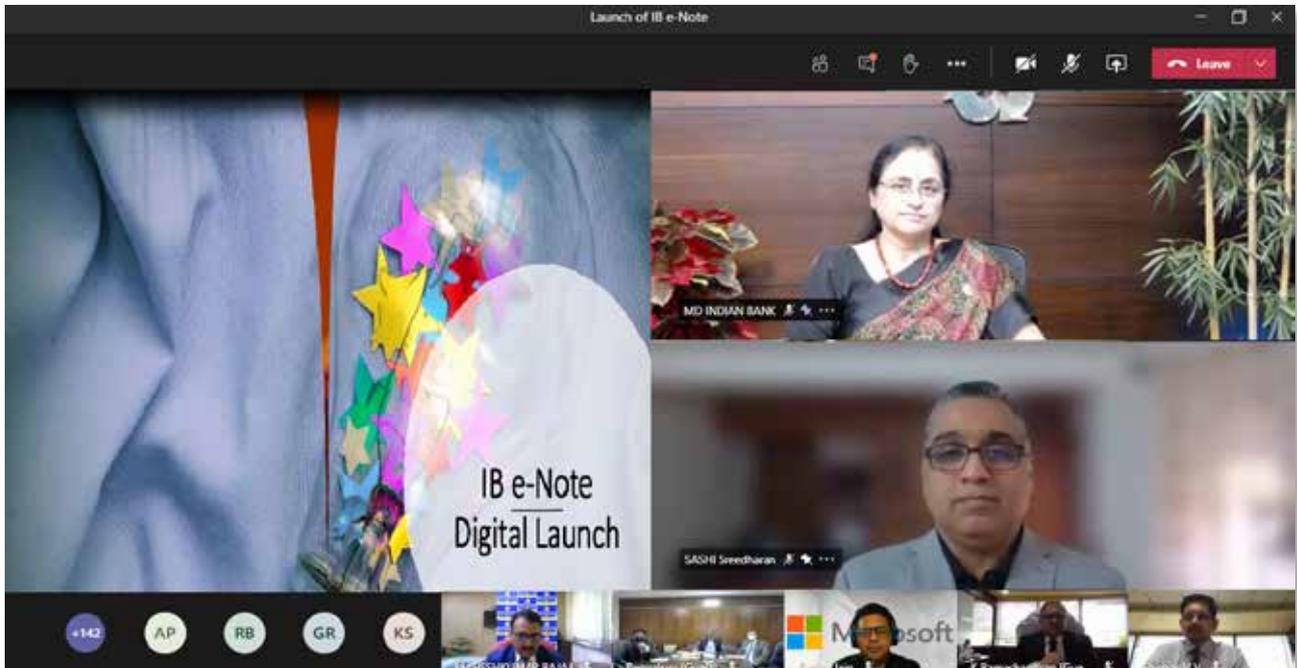
A dedicated cell in Call Centre set up for resolution of customer queries. The employees in the Call Centre were given training to reply to the queries raised by the customers.



*New Initiatives, Celebrations,
Webinars, Awards & Accolades*



Go Digital



Launch of IB e-Note – 28th Sept 2020

Virtual launch by MD & CEO in the presence of Shri. Sashi Sreedharan, MD, Microsoft India

Launch of new Vision, Mission, Tagline, IB Smart Office & Adya the Chatbot – 1st April 2021



ADYA – the Chatbot



Executive Director Shri. K. Ramachandran interacting with ADYA

ADYA can answer the queries on Bank's products & services, Management, Structure & Offices of the Bank and news/information related to the Bank.



Executive Director Shri. V.V. Shenoy launching new Vision, Mission & HR Vision



Launched ADYA – Automated Dost for Your Assistance



A still from launch of IB Smart Office

Vision, Mission & Tagline



Our Vision

“Delivering excellence in financial services through customer focus, employee engagement and sustainable growth”



Our Mission

- Bring the best of innovation & technology in our offerings
- Be responsive to the unique needs of every customer through all channels of choice
- To provide value to stake holders
- Empower and engage our employees

Our Tagline

“आपका अपना बैंक, हर कदम आपके साथ”

“Your own Bank, always with you”



HR Vision

“Indian Bank commits to foster excellence through a journey of growth, individual development and robust employee experience”

Women's day Celebrations – 08.03.2021



Dr. Tessy Thomas distinguished Scientist & Director General (Aeronautical Systems) DRDO addressed the Women employees on the occasion of International Women's Day.

Mr. Vikas Kumar, FGM, New Delhi honouring Para Shooter, Ms. Pooja Agarwal on winning silver medal in Para Sport World Cup.



Ms. Sudha Srinivasan, CO:HRM, who was awarded as the Best Female Employee by the Government of Tamil Nadu for the year 2019, felicitated by Executive Directors.

Our Women Executives sharing their experiences



S. Fathima,
Zonal Manager, Madurai

“I hail from a small village and from a minority community. Being a topper in school and college education, motivated by my parents, who were Govt servants, I opted for a career in Banking and joined as a RDO in the year 1995, in a rural branch. I thoroughly enjoyed my work of going for field visits, interacting with farmers, undertaking village development works. As my parents were liberal enough to permit me to explore and spread my wings I aspired to reach the top echelons of the Bank.

Surprise came in the form of marriage to a more traditional family, where in no women were educated beyond school and purdah clad. I was also forced to quit my job and restrict myself to be a homemaker, which gave me many sleepless nights. With unstinted support from my spouse and unquenched passion towards my career, I slowly impressed upon my family that the path I have chosen to tread, will in no way be a hindrance to me in discharging my family and extended family duties, which I am able to fulfill till date. Slowly my family has also come in terms with the way things are being panning out, and extending support to me for taking up the future challenges.

In this 25 years of Banking journey, many mentors/well-wishers on the way groomed me, to explore and to break the societal and cultural challenges thrown at me and to propel myself in the career which is my passion.

With the amalgamation of Allahabad Bank with Indian Bank, the opportunities for growing up in the ladder have increased manifold with more numbers of branches/zones. This has helped me in taking up the role of Zonal Manager. I am sure that with this amalgamation, many women employees will take up the lead role and come up in their career path.

Our Women Executives sharing their experiences

Bochala Sudha Rani,

Zonal Manager, Tirunelveli



Initially when the announcement of merger came, many women employees had apprehension of getting posted to far off places as e-AB had predominant presence in Eastern and North Eastern regions of the country. The Top Management of the Bank had taken a holistic view and postings were made with minimum inconvenience to the women employees. MD & CEO madam always motivates the women executives to take up the lead role and her vision is always to see that many women grow up in the career path. The guiding words of MD madam has encouraged me to take up the lead role as Zonal Manager. Today, I feel empowered as a Head of the Zone.

Mamta Kumari,

Zonal Manager, Ernakulam



As part of the amalgamation process, I was posted as Zonal Manager, Ernakulum Zone in Kerala, my first assignment in leadership role. It was a sort of cultural integration for me as I belong to North and prior to this, never worked in southern part of India.

It was the top management and the vision of our Respected MD Madam, that made me feel that amalgamation would provide better opportunities for growth and leadership role. I felt like coming out of my comfort zone and conquering my own fears and acquire new experience which will ultimately help me open many doors and value myself. The best thing I experienced is seeing more women in Executive roles making it more visible and make us aspire for those roles. Various Leadership Development Programmes, workshops and leadership talk series helped us to reinforce our strength and minimise the weaknesses. It empowered and imbibed trust in us to be future ready to face new professional stages and redesign our limits.

Leadership Talk Series by Ms Arundhati Bhattacharya – 05.04.2021



Ms Arundhati Bhattacharya, Chairperson & CEO, Salesforce India and former Chairperson of SBI addressing the Women Executives.

Webinars on Wellness

A series of Wellness Webinars organised for the physical and mental well-being of the employees and customers

e - Invitation

Indian Bank
YOUR OWN BANK, ALWAYS WITH YOU

Webinar on Wellness Series - I

Dr. Shreevidya Venkatraman
Senior Consultant
Internal Medicine
MGM Health Care Chennai

A Senior Consultant (MHC) in the Department of Internal Medicine with 20 years experience in national and international hospitals. Over the years, she has developed an interest towards community healthcare and women's health.

Date: 13.05.2021
Time: 3.15 pm

Please Join Live Streaming :
www.liveibc.com/wellness-series-1

Dr Shreevidya Venkatraman explained the do's and don'ts during the Covid 19 Pandemic

Dr. Ramya Ranganathan, a leading Psychologist addressed the participants on the mental wellness.

e - Invitation

Indian Bank
YOUR OWN BANK, ALWAYS WITH YOU

Webinar on Wellness Series - II

Dr. Ramya Ranganathan
B.Tech in Electronics (IIT Madras)
PGDM (IIM Ahmedabad)
PhD in Organizational Behavior (London Business School)

Ramya is certified in the Coaching with Depth Methodology by IIT Madras and PeopleFirst Consulting; in Life and Leadership Coaching by Coach For Life Institute, USA and Back to Source, India; in Frank Psychotherapy by World Psychic Healing Foundation, in Rishi; in Access Consciousness, and in Yoga approach to holistic development from SVYASA University. She has also been awarded by the MHRD (Govt. of India) for being one of the top 15 innovators in higher education in India.

Date: 15.05.2021
Time: 3.00 pm

Please Join Live Streaming

e - Invitation

Indian Bank
YOUR OWN BANK, ALWAYS WITH YOU

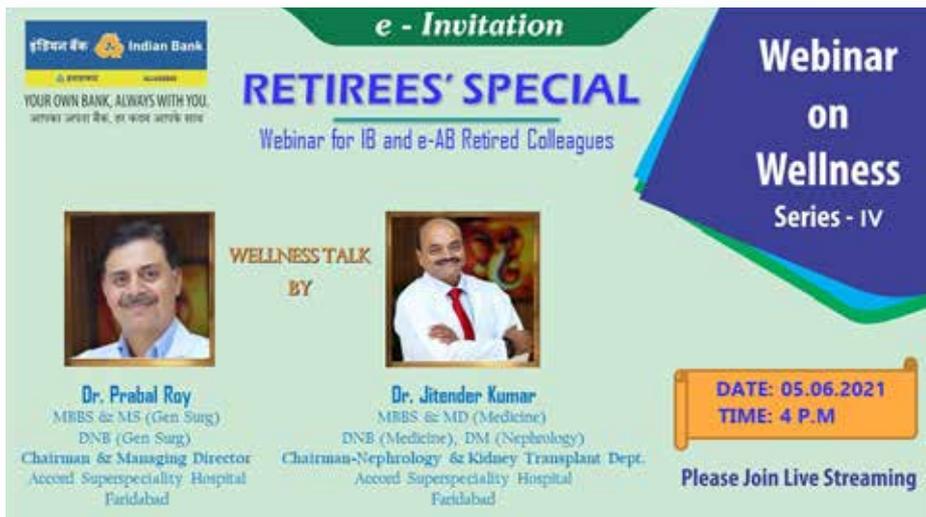
Webinar on Wellness Series - III

Dr. Vineet Jain
MBBS, MD (Medicine)
Associate Professor, HIMSR & HAHC Hospital
Jamia Hamdard, New Delhi

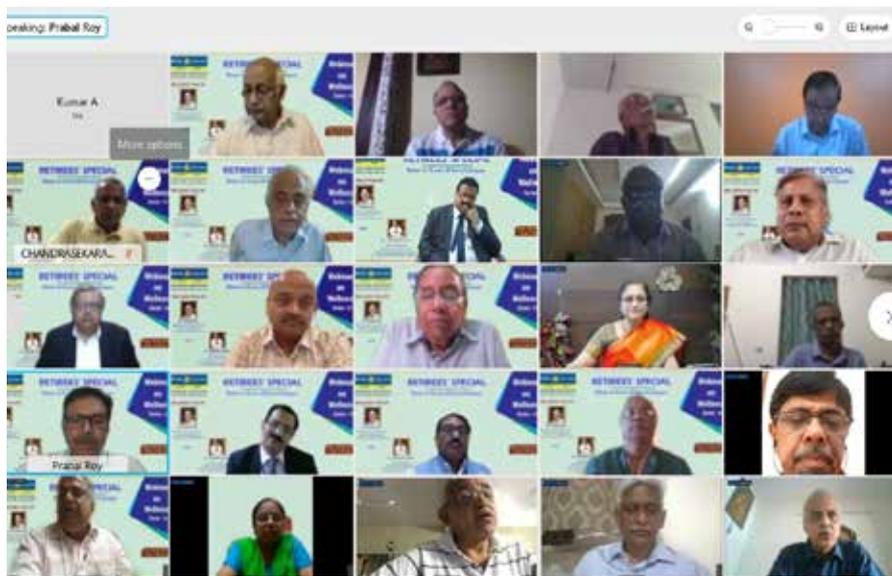
Date: 21.05.2021
Time: 5.00 pm

Please Join Live Streaming

Dr. Vineet Jain gave valuable inputs on the precautions to be taken to protect from Covid-19 and appreciated the Bankers for the selfless service.



Dr Praful Roy and Dr. Jitender Kumar addressed the queries raised by the participants on various health issues.

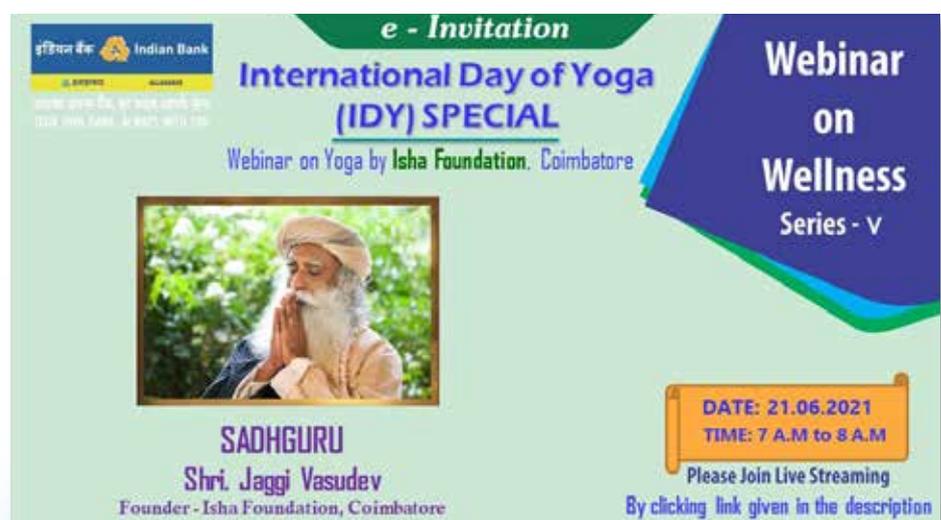


Bank entered into tie-up with M/s Practo, a leading online Digital Healthcare platform for the benefit of employees/retired employees and their families.

An exclusive wellness webinar organized for the benefit of Retired employees/Executives.

MD & CEO is seen addressing the retired staff in the webinar.

Webinar conducted on International Yoga Day in coordination with Isha foundation, Coimbatore. Live demo of few yoga exercises and breathing techniques were given during the programme.



Awards & Accolades



MD & CEO, Ms. Padmaja Chunduru being felicitated under Mission Shakti for her contribution to Banking & Public services by Shri Yogi Adityanath, Hon'ble Chief Minister of Uttar Pradesh at Lucknow on the occasion of International Women's Day (08.03.2021).

Govt. of West Bengal awarded Indian Bank for outstanding performance in disbursement of loans to women SHG for FY 2019-20.

Shri. H.S.Ahluwalia, Field General Manager, Indian Bank, Kolkata received award in the presence of Mr. Subrata Mukherjee, Hon'ble Minister-in-charge, Panchayats & Rural Development and Non-Conventional & Renewal Energy Sources Department, Government of West Bengal on 23rd December 2020



Indian Bank bagged 1st position among Public Sector Banks for Self Help Group (SHG) - Bank Linkage Programme for the year 2019-20 in Tamil Nadu. MD & CEO, Ms. Padmaja Chunduru receiving the award.



Ms. Sudha Srinivasan, CO:HRM has been awarded as the Best Female Employee by the Government of Tamil Nadu for the year 2019 on the occasion of International Day for Persons with Disabilities, 2019



Ms. Pooja Agarwal of Punjabi Bagh Branch won Silver medal (25m Sports Pistol mixed) in team event for our nation in the World Shooting Para Sports World Cup 2021 held at Lima, Peru between 12.06.2021 and 19.06.2021

**State Forum of Bankers Clubs,
Kerala, Banking Excellence Awards
2020**

Indian Bank adjudged as the Best Bank under PSB Category and Ernakulum Branch as the Best Bank Branch at State level under PSB and Gramin Bank category.



ACI Impact Award 2021
– Crystal trophy presented to the Bank as a recognition of “The Quick & innovative solution proposed by the Bank to detect & deter Man-in-the-middle (MiTM) attack in ATMs”



BFSI CTO Excellence Award:
Mr Deepak Sarda, GM (ITD/CTO) honoured for his exemplary contribution to the BFSI sector during Covid-19 in the form of technology based innovation by Banking & Finance magazine



DC Innovation Award:
Mr Deepak Sarda, GM (ITD/CTO) - Winner “Best in DC Transformation” by Trescon in recognition of exemplary technology initiatives & IT Innovation



CIO Circle of Excellence:

‘Platinum Award’ – Winner: Mr. Deepak Sarda, GM (ITD/CTO) – in recognition of ground-breaking and noteworthy work in the area of business resiliency and digital transformation

Leadership Development Programme by BBB / IIM Bangalore

Team Indian Bank bagged Top two positions out of 16 groups in the Live Projects of Leadership Development Program for Senior Executives of Nationalized Banks conducted by Banks Board Bureau and IIM, Bangalore.



1st POSITION

Project – Cost Optimization & Improvement in NII



Mahesh Kumar Bajaj
Team Leader



Rohit Rishi
Member



Dhanaraj T
Member



Manoj Kumar Das
Member



2nd POSITION

Project – Capital Conservation Techniques



Imran A Siddiqui
Team Leader



Sujit Kumar Dey
Member



Ms Vallery Rath
Member



Shashank Jain
Member

Finalisation of 1st year Balance Sheet of the Amalgamated Entity (FY 2020-21)



MD & CEO, Executive Directors signing the audited balance sheet for the year ended 31.03.2021

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Money & Banking

Merger with Allahabad Bank is the most challenging, but satisfying phase in my career: Indian Bank MD and CEO

G Balachandar | Chennai | Updated on April 01, 2021



Chennai-headquartered Indian Bank has been reporting better performance than its peers amid the pandemic situation. Growth is steady and its asset quality improving. The amalgamation of Indian Bank and Allahabad Bank has progressed well. The bank on Thursday announced its 'Vision and Mission Statement' with primary focus on Customer service and customer satisfaction. Padmaja Chunduru, Managing Director and CEO of Indian Bank, spoke to Business Line on the merger journey, MSME challenges and bank's preparedness for the next growth curve





*Cultural Integration
through Sports*

Step towards Cultural Integration

Sports events conducted in all Zones to create a sense of bonding



Friendly match ZM11 Vs DZM 11 – Kanpur Zone



Cricket match – Bhubaneswar Zone

MKB Cup Cricket – Step towards Cultural Integration – 29.11.2020



A cricket match in Chennai amongst Executives to felicitate Shri. M K Bhattacharya, Executive Director



MD & CEO seen tossing the coin

MKB Cup Cricket – Step towards Cultural Integration



Teams marching towards the game



Stalwarts in action



Teams in action



Unveiling of the Trophy



Chess & Badminton Tournaments at IMAGE, Chennai – 24.01.2021



Step towards Cultural Integration



Sports meet - Allahabad



Chess Tournament - Ranchi



Sports meet - Karaikudi



Sports meet - New Delhi



Sports meet- Lucknow

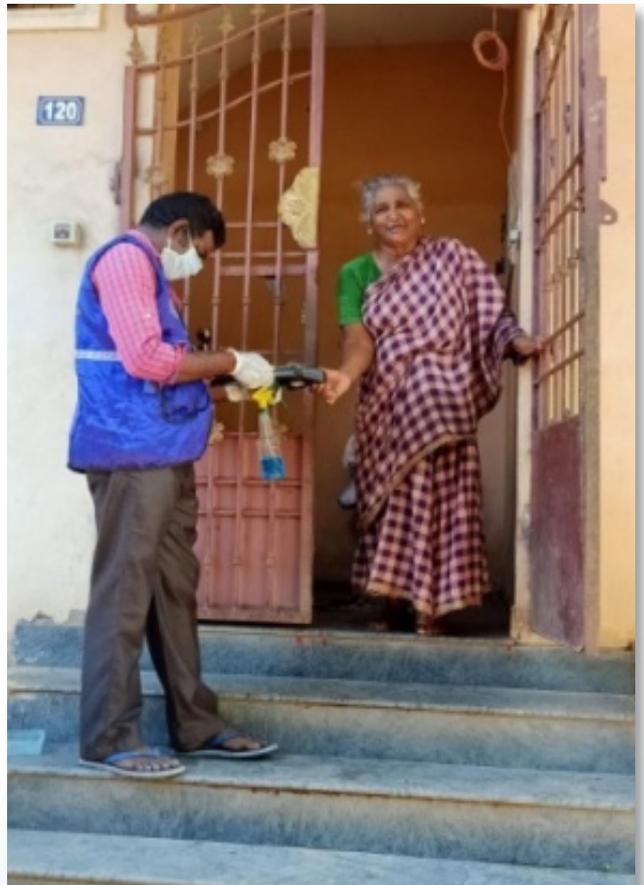
Cultural Integration through Music – 26.01.2021



Customer service amidst pandemic



Business as usual – Serving through Business Correspondents



Business as usual in Branches amidst Covid-19



Adhering to Covid-19 protocols

Contribution to Covid-19 CM's Relief Fund



Tamil Nadu



Bhubaneswar



Kolkata



Puducherry



Assam



Telangana

*Emotions expressed through
Arts, Anecdotes, Quotes & Poems*



Sangam: A Journey from Despair to Confidence

Sanjay Aggarwal

General Manager (CMC II)



The morning of 30th, August 2019 dawned like any other day...full of hope & anticipation. We at Head Office of erstwhile Allahabad Bank were in the final stages of our preparation for launch of QIP issue to augment capital. It was business as usual till thunder struck in the afternoon when bank's mergers were announced. Initial reactions!!!! Different from two distinct demographic groups viz the old turks Vs the new ones. To be more specific, the ones having put in more than 10 years and the others having lesser years under their belt. The younger ones immediately googled to find out about the facilities and perks prevailing at Indian Bank as it was indicated that the better terms of the two shall prevail. The older ones including dons like me were dumbfounded and the emotions ran from denial to despair.

As the minutes passed, the animated discussions veered around to issues such as "Why us?? Why now?? Why not UCO but us??" As the minutes turned to an hour or more, more incisive cryptic comments came such as "why the need for such a merger when we have come out of PCA and have been nudged to raise capital on our own." Another hour went by and the worry lines shifted to adjustment issues with such a culturally divergent Bank. Some consolation wisecracks also appeared on the horizon like "we are not alone...5 more are also there".

The next day dawned but "No"... the nightmare had not ended like I had hoped it would. The newspaper was full of the same story from page to page. Age brings in obstinacy and so the "Denial" stage still prevailed and the sickening feeling overhung like a dark cloud. My ever logical daughter called to console and patiently heard the long drawn rant of a very visibly distressed oldie. She asked me two questions... (1) whether the merger makes supposedly good sense in terms of accountancy principles and the answer has to come from a person carrying the CFO mantle and not from a die-hard old goat, and (2), what is there in a name... is it more important than the people?? Though realizing that she was right but still... how could I give up!! My retort was "For a generation which changes jobs every 2 years, how will they understand the pain of a person who has had the same job and same wife for the past 35 years!??"

Her candid and logical dissection did however help in bringing home the "Realization" that this is it...the new reality. With "Realization" comes "Acceptance" and then "Sense" normally follows through. The mantle of being the senior most GM also weighed down

and that helped in carrying a brave face to the office. To my team in F & A, I addressed them and told them to get ready as we shall be playing the most important & key roles in the process besides IT.

Workshops were held by the merger consultants to draw out the modalities, requirements and time lines to set the tone for a smooth alliance with harmonized products, policies and procedures.....just like you do in an arranged marriage. The teams were drawn and the process got kick started.

Arranged marriages, by nature, always bring forth a peculiar set of problems centering around setting expectations, meeting them and then dealing with the belied ones. Who has the right of setting higher expectation levels...incoming daughter in law or the receiving party and thereafter who yields more space...the new entrant or the entrenched mother-in-law? No matter how hard one party leans back to be accommodative, it is never enough and so it always leads to some bickering and misgivings. Acts and gestures, though well intentioned, are greeted with cynicism and misgivings. But reflecting back, you do realize that the entire experience comes as a package and makes the experience wholesome.

Ultimately, collective perseverance prevailed and 1st April'20 scripted a new date in our history. We were finally "One". Since then, we have witnessed merger of technology as well as the annual promotions and transfer exercises so the alliance is now complete.

Is it successful? Will it work??

It is & it will.

Marriages are not made in heaven but on earth and you have to work on them to make them work. The synergy has already reflected in our improved financials and we have laid a sound foundation for future. We must now aim for the moon which is very much within our reach. My personal wish is to see our Bank figuring in the Top 5 Banks of the nation by size and at the very top in terms of asset quality within next 5 years.

I am sure all my younger brothers and sisters will make this happen. Best wishes for the next 115 years.

Occasionally you may hear the rant and lament of few oldies like me regarding the good old days and how the grass was greener in our mother's place. Please bear with it as we certainly have earned the right to do so. We mean no harm or disrespect. Rest assured, that when it comes to raising and joining arms in unison, we shall all be there without fail, especially when it counts.



इंडियन व इलाहाबाद बैंक का सम्मेलन- एक सुखद अहसास

Ravinder Singh

FGM Delhi



भारत सरकार के राष्ट्रीयकृत बैंकों की सम्मेलन की घोषणा में सबसे बड़ा सम्मेलन इंडियन बैंक और इलाहाबाद बैंक का था। यह दोनों राष्ट्रीयकृत बैंक जहां एक ओर शताब्दियों से देश के जनमानस की आर्थिक आवश्यकताओं की पूर्ति करने व राष्ट्र के विकास में अपना सक्रिय योगदान दे रहे थे तो वहीं दूसरी ओर दोनों की अलग-अलग क्षेत्रों दक्षिण व उत्तर में विशेष पहचान थी। इंडियन बैंक और इलाहाबाद बैंक की शाखाएं देश के समस्त भूभाग में फैली हुई थी। इंडियन व इलाहाबाद बैंक की अखिल भारतीय स्तर पर 6000 से अधिक शाखाओं का विशालतम नेटवर्क फैला हुआ है।

माननीया वित्तमंत्री भारत सरकार श्रीमती निर्मला सीतारमण जी द्वारा अगस्त 2019 में राष्ट्रीयकृत बैंकों के विलय की घोषणा की गई जिसके उपरांत सब से चुनौती पूर्ण सम्मेलन इंडियन बैंक और इलाहाबाद बैंक का माना गया। इन दोनों बैंकों की सम्मेलन के उपरांत इंडियन बैंक भारत का सातवां सबसे बड़ा बैंक बन गया है।

इंडियन बैंक की प्रबंध निदेशक एवं मुख्य कार्यपालक सुश्री पद्मजा चुंडरू जी के कुशल नेतृत्व प्रबंधन ने इस सम्मेलन को बड़ी ही सहजतापूर्वक ससमय संपन्न कराया जिससे कि दोनों बैंकों के ग्राहकों को अधिक असुविधा का सामना नहीं करना पड़ा।

दोनों बैंक प्रबंधन ने मिलकर इस सम्मेलन को प्रोजेक्ट संगम का नाम दिया। जैसा कि हम सभी जानते हैं इलाहाबाद बैंक की स्थापना गंगा यमुना और सरस्वती के पवित्र पावन संगम तट प्रयाग में हुआ था अतः प्रोजेक्ट संगम नाम से इलाहाबाद बैंक के कर्मिकों व ग्राहकों दोनों की भावनाएं जुड़ी रही। इस दौरान प्रबंध निदेशक एवं मुख्य कार्यपालक महोदया ने देश के विभिन्न भू-भागों में भ्रमण कर इंडियन व इलाहाबाद बैंक के अधिकारी कर्मचारियों को संबोधित कर सम्मेलन के प्रति उनके मन में उठ रहे नकारात्मक विचारों को निर्मूल करने का सद्प्रयास किया।

31 मार्च, 2020 को इलाहाबाद बैंक परिवार के प्रत्येक सदस्य के हृदय में यह असीम भावना थी कि आज हमारे श्रद्धेय संस्थान के 155 वर्ष के गौरवशाली इतिहास का अंतिम दिन है। यह हम सबके मन को अनंत काल तक असीम पीड़ा पहुँचाने वाला पल था, किंतु इस बात का एहसास भी था कि शताब्दियों से राष्ट्र सेवा में लगे दो श्रेष्ठ संस्थानों का सम्मेलन एक दूसरे के वैभव गौरव एवं ऐतिहासिक वृत्तों को संरक्षित करते हुए राष्ट्र के आर्थिक विकास में अपना सार्थक योगदान प्रदान करेंगे। इलाहाबाद बैंक उत्तर प्रदेश राज्य का प्रमुख बैंक था एवं उत्तर प्रदेश सरकार का सरकारी व्यवसाय इलाहाबाद बैंक के पास ही था। इस सम्मेलन को लेकर उत्तर प्रदेश राज्य सरकार की अपनी अनेक आशांकाएं एवं चिंताएं थी। बैंक की प्रबंध निदेशक एवं मुख्य कार्यपालक अधिकारी सुश्री पद्मजा चुंडरू जी के उत्तर प्रदेश भ्रमण के दौरान राज्य सरकार द्वारा न केवल उन्हें राज्य अतिथि का दर्जा प्रदान किया गया बल्कि मानीनीय मुख्य मंत्री उत्तर प्रदेश शासन श्रीमान योगी आदित्यनाथ द्वारा सम्मानित भी किया गया। यह हम सबके लिए अत्यंत गौरव का विषय है। इस दौरान मानीनिया प्रबंध निदेशक एवं मुख्य कार्यपालक अधिकारी महोदया ने राज्य सरकार के पंद्रह से अधिक वरिष्ठतम आई ए एस अधिकारियों से भेट कर उन्हें बैंक

द्वारा पूर्व की भाति ही सहयोग प्रदान करने का आश्वासन भी दिया। अंतर्राष्ट्रीय महिला दिवस के अवसर पर राज्य सरकार द्वारा हमारे इंडियन बैंक की प्रबंध निदेशक एवं मुख्य कार्यपालक अधिकारी श्रीमती पद्मजा चुंडरू जी को सम्मानित भी किया गया।

इस सम्मेलन के दौरान बैंक ने अपने ग्राहकों को जागरूक करने के लिए अनेक सकारात्मक प्रयास किए जिसमें एमएसएमई उद्यमियों हेतु प्रेरणा कार्यक्रम के माध्यम से उनकी क्षेत्रीय भाषा में दिया जाने वाला प्रशिक्षण महत्वपूर्ण है। बैंक ने दोनों बैंकों के सीबीएस इंटीग्रेशन का कार्यक्रम अत्यंत सफलतापूर्वक समय सीमा समाप्त होने से पूर्व 14 फरवरी 2021 को ही पूरा कर लिया जबकि ऐसा देखा गया है कि बहुत से बैंकों के विलय के उपरांत उनके सीबीएस सम्मेलन में अनेक समस्याएं आती हैं किं इंडियन इलाहाबाद बैंक का सम्मेलन अत्यंत सफलतापूर्वक पूर्ण हो गया। बैंक प्रबंधन ने दोनों में जो बेहतर था उस योजना का सफल क्रियान्वयन करते हुए इलाहाबाद बैंक व इंडियन बैंक के अधिकारी कर्मचारियों की कल्याण योजनाओं को लागू किया जिससे कि कर्मिकों में सकारात्मक भाव बहुगुणित हो गया | कर्मिकों को ई-प्लेटफॉर्म के माध्यम से नियमित आधार पर प्रशिक्षण प्रदान किया जा रहा है जोकि उनके कार्य कौशल को और अधिक गुणवत्ता परक बनाने की दिशा में एक सार्थक कदम है।

कोविड महामारी की चुनौतियों के बावजूद इंडियन बैंक और इलाहाबाद बैंक का सम्मेलन अत्यंत सहजतापूर्वक संपन्न हो गया जिस कारण ग्राहकों को किसी भी प्रकार की असुविधा का सामना नहीं करना पडा। वर्तमान में इंडियन बैंक की 5798 शाखा एवं 267 कार्यालय संचालित है जोकि राष्ट्र की सेवा में सतत कृतसंकल्प है। आपका अपना बैंक अब इलाहाबाद बैंक के मजबूत आधार के साथ “आपका अपना बैंक”; “हर कदम आपके साथ”, “विश्वास की परंपरा”, का निर्वहन करते हुए प्रगति के पथ पर अग्रसर है।



Ms. Meenakshi Rajan

ZO, Mirzapur



दो मजबूत बैंकों का संगम



अभय कुमार महापात्रा,
क्षेत्र महाप्रबंधक, हैदराबाद

मैंने अपने बैंकिंग कैरियर की शुरुआत उत्तर प्रदेश में पूर्ववर्ती इलाहाबाद बैंक की एक छोटी सी शाखा से की जोकि एक छोटे से कस्बे में स्थित थी। उसके बाद छोटे शहर से लेकर मुंबई जैसे महानगर में विभिन्न स्तरों पर काम किया। चूंकि इलाहाबाद बैंक का नेटवर्क अधिकांशतः देश के उत्तर और पूर्वोत्तर क्षेत्रों में ही रहा तो मुझे दक्षिण क्षेत्र में काम करने का अवसर नहीं मिला। मुझे और मेरे परिवार को दक्षिण के स्वादिष्ट व्यंजन इडली, दोसा और हैदराबादी बिरयानी भी बहुत पसंद हैं। दक्षिण के व्यंजनों के अलावा दक्षिण भारत की सभ्यता भी विरल है और यहां के शहर भी आर्थिक रूप से विकसित और समृद्ध हैं। इसके अलावा यहां के बैंक कर्मी और जनता भी सूचना प्रौद्योगिकी के प्रति जागरूक और कुशल हैं। इस तरह के माहौल में काम करना बहुत ही चुनौतीपूर्ण है और साथ ही सीखते रहने की संभावनाएं भी अपार हैं।

दक्षिण भारत अपनी विकसित संस्कृति, इतिहास एवं वास्तुशिल्प के कारण हमेशा से मुझे आकर्षित करता रहा है। इसलिए यहाँ काम करना मेरा सपना था, पर यह सपना इलाहाबाद बैंक में रह कर पूरा नहीं हो पाता क्योंकि इस क्षेत्र में महाप्रबंधक की तैनाती की संभावनाएं सीमित थीं। मुझे ही नहीं बल्कि पूर्ववर्ती इलाहाबाद बैंक में काम कर रहे हजारों लोगों में एक आशा थी कि हमें कभी दक्षिण भारत में काम करने का मौका मिलेगा या नहीं। जब अगस्त, 2019 में बैंकों के विलय की घोषणा हुई तो न केवल मुझे, बल्कि इलाहाबाद बैंक में काम कर रहे हजारों लोगों में आशा बनी कि अब हमें दक्षिण भारत में काम करने का अवसर मिलेगा। इंडियन बैंक और इलाहाबाद बैंक का विलय न केवल एक औपचारिक विलय है, बल्कि यह एक त्रिवेणी संगम है जिसमें दोनों बैंकों के तुलनपत्र के साथ साथ भिन्न संस्कृतियों और सभ्यताओं का संगम हुआ है।

इंडियन बैंक निश्चित रूप से दक्षिण भारत में स्थित एक मजबूत और सशक्त बैंक होने के साथ साथ तकनीकी से समृद्ध बैंक है। इलाहाबाद बैंक का कासा मजबूत होने के साथ-साथ इस का वृहद इतिहास रहा है। इसके अलावा प्रमुख शहरों में इसके ऐतिहासिक भवन धरोहर के रूप में विद्यमान हैं और जब ये दोनों बैंक साथ हुए हैं तो हम और अधिक समृद्ध बन गए हैं, यह बैंक में कार्यरत प्रत्येक सदस्य के लिए गौरवान्वित होने का विषय है।

इस महान संगम के परिणाम हम बैंक के मार्च, 2021 और जून, 2021 के तुलनपत्र में देख सकते हैं। यह निश्चित रूप से एक मजबूत विलय है और आनेवाले दिनों में इसका लाभ देश की अर्थ व्यवस्था को सुदृढ़ करने में सहायक होगा।

दोनों बैंकों के सफल विलय के परिणाम स्वरूप मुझे दक्षिण भारत के दो महत्वपूर्ण राज्यों क्रमशः तेलंगाना और आंध्र प्रदेश के प्रभारी के रूप में काम करने का मौका मिला। हैदराबाद क्षेत्र महाप्रबंधक कार्यालय के अधीन 6 अंचल कार्यालयों का कार्यनिष्पादन भी बेहतरीन रहा है और आगे भी हम लक्ष्यों से अधिक उपलब्धि प्राप्त करेंगे। हम, हमारे क्षेत्र के सभी स्टाफ सदस्यों को विलय के लाभ से अवगत कराते हुए बैंक को नए शिखर पर पहुँचाने के लिए संकल्पबद्ध हैं।



A sweet connect

Dipti Shrivastava

General Manager (P & BI)



The sunny day of 7th Mar 20 is memorable. Morning 10 a.m..... We stepped into the iconic architectural structure – Indian Bank Corporate Office with the intent of getting to know the AML & KYC department, so as to understand their functioning and view a demo for the software used at their end. And a grand welcome awaited us. For me it went one step extra as I was taken to the atrium by Madam Vallery Rath, ES to MD and lol!!! The scene here was breathtakingly beautiful and unforgettable.... a splash of colours in various hues of the royal Lavender. The ocean full of lavenders was blooming with numerous ladies, all dressed in the colour assembled to celebrate the International Women’s Day. I was informed that they are all employees of the Bank posted in the Corporate Office. This was really a pleasant surprise for me as in e-AB we had just a handful of them in our Head Office. I exchanged pleasantries with them and looked up to the glass ceiling –mentally made a note of it, it is for sure broken with so many of the lady executives present.

At that moment the thought struck me was.... that though we always have a soft corner for our women folk, we also need to awaken the dynamism naturally instilled in them, so that they also aspire for higher positions, carving a niche for themselves. This was needed to be practiced at all levels. I was very sure that post amalgamation, the women employees of eAB would definitely get inspired by the impressive strength of lady executives in Indian Bank. Today I stand vindicated as now this year we have added to the strength of Zonal Heads and many promotees in other cadres as well.

By this time, our MD & CEO Madam Padmaja Chundururu also joined the celebrations. Her smiling face was not new to me as I had the privilege to receive her at the airport during her visit to Kolkata for town hall meeting a few days ago. She was welcomed by the gathering and I was also introduced to the gathering as it was my maiden visit to the Corporate office. Ms. Vallery made her introductory speech and gave me a chance to speak a few words. I thanked them for making me a part of the celebrations and also shared my thoughts with them on the eve of International Women’s Day.

We all were eagerly waiting for MD Madam’s address. During her speech she motivated all the ladies present by sharing her experiences, back home as well as from work front. The participants were counselled to take help from all the quarters it is coming viz.

family & friends, relatives, neighbours, colleagues etc., as life of a working women has its own challenges. She advised us to attain perfection in each of the task undertaken by us and have a “me time” along with our daily routine so that our hobbies and likings can be pursued, making our lives more meaningful. Explaining the importance of taking care of our health, she said that if we are healthy we are in a better position to take care of the family. She also recommended for going through the motivating videos available on the web which facilitate in learning about lives of great men and women who have been epitomes of success in their respective fields.

This was an out of world experience for me. We could literally sense the inspiration, encouragement seeping in to the atmosphere. I got goosebumps hearing the motivational speech. All the faces were beaming with joy and confidence. Each one of them looked determined to strive for attaining perfection in whatever work they undertake and walk an extra mile to climb the ladders of success, personally as well as professionally. A woman has within her, a power to create, nurture and transform. Sometimes you just need to be a medium to ignite the fire in them. This was successfully done by Madam Padmaja Chundururu. **Mission was accomplished!**

The Words echoed in my mind
Leadership is about making others better as a result of your presence



Mohammed Aamir Alam
Hazratganj Branch



Some people dream of success.... Others stay awake to achieve it

Mahesh Kumar Bajaj
General Manager (TMO/BPR)



3⁰th August 2019, the Government of India had finally announced the long-awaited details on the merger of Public Sector Banks, a significant step towards facilitating closer attention of the government to the enlarged institution and equipping them with an enhanced capacity to increase credit and risk appetite at par with the global banks with capability of competing effectively in India and globally. At this time, I was posted in Singapore as CEO for Singapore Operations of the Bank.

For me, the news was glad tidings, as it was announced that Allahabad Bank will be merged with Indian Bank and post-merger Indian Bank will join the league of big banks. The amalgamation would not only strengthen the balance sheet and business of the bank, but also bring a unique merger of culture of two banks, which had so far operated with different organizational culture.

The inevitable thought in my mind was the logistics of this merger...

It was clear that the IT Department would be facing daunting challenges during the amalgamation process. I had immense confidence in the bank's IT Department and I knew that whatever challenges may be awaiting them, they would come out as champions at the end. However, this time it was really important, that a strong support system was in place which could support ITD during the entire journey and ensure of co-ordination with the stake holders. This support system was to be facilitated by the formation of IMO department by the Top Management.

From the date of announcement of the merger, I wanted to be part of this historic journey. The opportunity came soon and I grabbed it.

03rd January 2020, I got transfer orders to Corporate Office. I joined CO on 24th January 2020 and was advised to take charge of Integration Management Office Department. Initially, I was a bit apprehensive with tight timelines of the merger with the D-day of amalgamation fixed on 1st April 2020, however, was guided by the words of Henry Ford, "If everyone is moving forward together, then success takes care of itself."

As the Integration Management Office was already established, IMO Consultant M/s Deloitte was on-board. To understand the functioning of the department, first, I went through the files and events to get a sense of the activities that had been carried out already. Following this, I had a thorough discussion with the IMO team and IMO Consultant M/s Deloitte, and within a week's time, I was confident that we were moving in the right direction.

From the Integration Management Office, focused efforts were taken in coordinating with the Department Heads in IB and e-AB for finalising the harmonised policies, products and processes while keeping in mind the best of both the Banks and the Industry. With the support of Amalgamation Advisor, IMO Consultant and Business teams, we were able to successfully complete harmonisation of policies, products and processes before Day-1. In order to percolate the same to the field, an in-house portal, 'IB-AB Parivaar' was operationalised and all the circulars, policies and SOPs were ported in this portal.

Even though, the new Organisational structure for the Amalgamated entity got approved before the effective date of amalgamation, in view of Covid pandemic and resultant lockdowns, these could not come to effect from Day-1. The Top Management of the Bank had deliberations on moving forward and we were able to operationalise an interim reporting arrangement.

Similarly, during the CBS Integration, several thought processes went in with inputs from IT Consultant, TCS, Deloitte on whether we were to opt for phased integration or in a single step process. With the full backing of the Top Management and the confidence given by TCS team, we decided on migration in one go or what we referred to as the 'Big Bang approach.' Though our initial target was December 2020, due to non-availability of physical resources from the vendors due to the lockdown, the integration activity got postponed to Feb 2021, though our original commitment to DFS was June 2021.

Once the date of CBS integration was decided as 13th & 14th February 2020, the entire IT/DBD team started to work backwards. Several mock runs were conducted and the issues that cropped up were promptly addressed. The Do's and Don'ts on various activities were clearly identified. Right from the FAQs on CBS Integration, communication on interrupted Banking services for customers, change in IFSC code, checklists for employees, Train the Trainer, establishment of Zonal Control Centre, Central Control room and Command Centre; every minute aspect was taken care of. Few GMs at Corporate Office were assigned to oversee the command centre activities, review the progress on issues, functioning of Zonal Control Centres (ZCC) /Central Control Centres (CCC) on query resolution mechanism. Besides, various animated videos in many languages for staff and customers were made and posted on Help Desk and through the social media channels. Schedule on minute to minute details were prepared and the same was reviewed and revised as required.

Technology cutover began on 12th February 2021 around 9 PM by disconnecting the e-AB channels viz., Internet Banking, Mobile banking, ATM Switch etc. along with Payment systems such as NEFT, RTGS. All the e-AB & IB customers were informed in advance about the non-availability of banking services during the CBS migration exercise. Once branches were disconnected, Pre-End of day [EOD] backup of both banks' data was taken. Subsequently, the daily 'End of day' jobs were scheduled for the transactions on 12th February 2021. Post completion of EOD jobs, data backup was again taken.

On 13th February 2021, I along with team from Deloitte were in Head Office overseeing the CBS integration activities carried out by Team TCS/IBM/CISCO/ Oracle along with our IT and DBD team in action. I got a feeling similar to a team of scientists anxiously awaiting the successful launch of satellite from Sriharikota. A total of 291 tables from e-AB were to be exported, transformed and imported into the BaNCS software of IB. A total of 291 tables of e-AB records were extracted and ~200 tables of records were to be transferred to align as per Indian Bank data structure and business rules without any errors in entry of the table records.

A dashboard was created to monitor the extraction, transformation and import processes on a big screen, so we could view the progress made in migration. Like in a cricket match where the chasing team keeps track of the runs required per over, the progress made in migration, remaining activities required to be completed, and expected time of completion were reported to the Top Management at frequent intervals almost on real time basis. We were confident that the entire activity would be completed by 6:00 PM on 13th February 2021.

Once e-AB data was transformed and ready to be imported to Indian Bank database, Indian Bank channels were cut off for the customers. This was done to ensure that there were no new transactions during the Import process. All the 291 tables of e-AB data post transformation were placed for loading into the Indian Bank tables.

At this stage only one table was left for import, an unexpected issue occurred and it was felt that it would derail the entire CBS migration activity as the sync up of the table data of both the banks was one of the most crucial steps in the process. Like a cricket match halts due to rain, the activities came to a standstill. There was a commotion amongst the vendors and the Bank team. It was then promptly decided that the meeting of crisis management team comprising all the stakeholders would be called.

A meeting was convened of crisis management team comprising all the stakeholders in the midnight of 13th Feb 2021. The issue at hand was on the decision how to move forward including postponing the tech integration as a last resort. After arriving at a consensus, it was decided to wait till 6 AM of 14th February 2021 and then take a call on future course of action.

The entire team involved in the integration worked through the night and continuously monitored the status of import process to ensure that there were no glitches. By 6:00 AM of 14th February 2021, all the tables were successfully imported bringing a big relief and cheers for all. Once data was imported, general checks were performed along with the required updates to the consolidated data.

As per the original plan, Branches/Zones were advised to visit their branches/offices by 3:00 PM on 14.02.2021 for logging into CBS. We changed the plan due to various reasons and staff members were asked to report at 11:00 AM. Messages/Calls were sent to ZMs by the designated GMs. Coordination and interoperability indeed shone through this activity. By 1.30 PM, more than 4400 branches and 10000 tellers were able to login successfully. CBS Integration was successfully completed with 56 hours of tireless efforts from the dedicated staff and vendors.

More than 50 officials in Central control centre from various departments also ensured quick resolution for post merger issues as well as guided branches for query resolution. All the efforts by ITD, DBD, TCS, IBM, CISCO, Oracle and Deloitte even in this pandemic situation had made this technology merger as one of the successful mergers of Public sector banks in India.

This was one of the big moments in the amalgamation journey as the entire CBS integration was completed in one go unlike other banks who had adopted a phased approach. MD & CEO, Executive Directors and Corporate Office General Managers had personally visited HO Building and congratulated the teams.

Kudos to all the officials, consultants and vendors involved in CBS integration for making it a big success. The team turned dreams into reality by their hard work, consistent effort during the entire period and spirit to achieve success.

I was moved deeply by the department's support system in the entire process and indeed it re-affirmed that team work ensues during such an important role in the merger, by providing a channel for seamless communication among teams and ensuring that necessary activities are performed by the stake holders.

Once, the merger activity was successfully completed, my team thought that our work was done here and the department will be dis-integrated. But, the top management had different plans for us.

Under the guidance of MD & CEO Madam, CO:IMO was transformed to CO:TMO & BPR which has now been given the responsibility to manage the transformation of the bank.

Stay tuned for the upcoming transformation initiatives which will again create a not one but multiple historic milestones for the bank.



Experience as Chief Operating Officer of the Bank

C R Gopi Krishnan

Chief Operating Officer



On taking charge as “Chief Operating Officer” of our Bank in Q4 of 2019-20, I was faced with twin challenges - Managing the BCP for COVID- Pandemic and Steering the amalgamation of Allahabad Bank into Indian Bank. With the aim of optimising the operations and bringing out the synergy of Amalgamation, my team and I started working with IMO & Deloitte closely.

The first thing which was done, was to harmonise the CTS operations of the bank at Chennai, Delhi & Mumbai. The existing 5 Service Branches of erstwhile Allahabad Bank were merged into 3 service Branches of Indian Bank well before CBS integration. eAB CTS operations, which was on outsourced software, was integrated into our In-House Software and excess staff were redeployed to nearby branches keeping in mind the restrictions of First wave of COVID. This resulted in saving of approx. Rs. 4 crores annually and deployment of manpower in needy branches/offices.

CAPC concept, prevailing in eAB, was adopted and the customer onboarding process was brought under CAPC to ensure proper adherence of KYC/AML guidelines. A new CAPC was set up in Chennai and existing 7 CAPCs of eAB were consolidated into 6 CAPCs for optimising operations and controls.

Our department also oversees the currency chest operations. As a part of harmonisation study, CC operations were reviewed, and 13 CCs were closed resulting in approximate savings of Rs. 16.00 crores per annum.

With the amalgamation and merger of branches and offices, a challenge was posed to shift the files and documents from one location to another and track the same. The challenge was met with File Management System, a portal for tracking the files in transit.

The next area of harmonisation was Cheque Processing Centres. eAB was having 5 CPH IIs to cater to the need of personalised chequebooks whereas in Chennai, Indian Bank was operating only 1 CDPC for the same purpose. After in depth analysis and considering the geographical spread, the centres were amalgamated, and 2 new centres were created at Chennai and Lucknow. The existing manpower were redeployed to CAPCs.

Digital Banking is the call of the hour and to take a step toward digital adoption, Document Management System was introduced to scan and digitally store the documents.

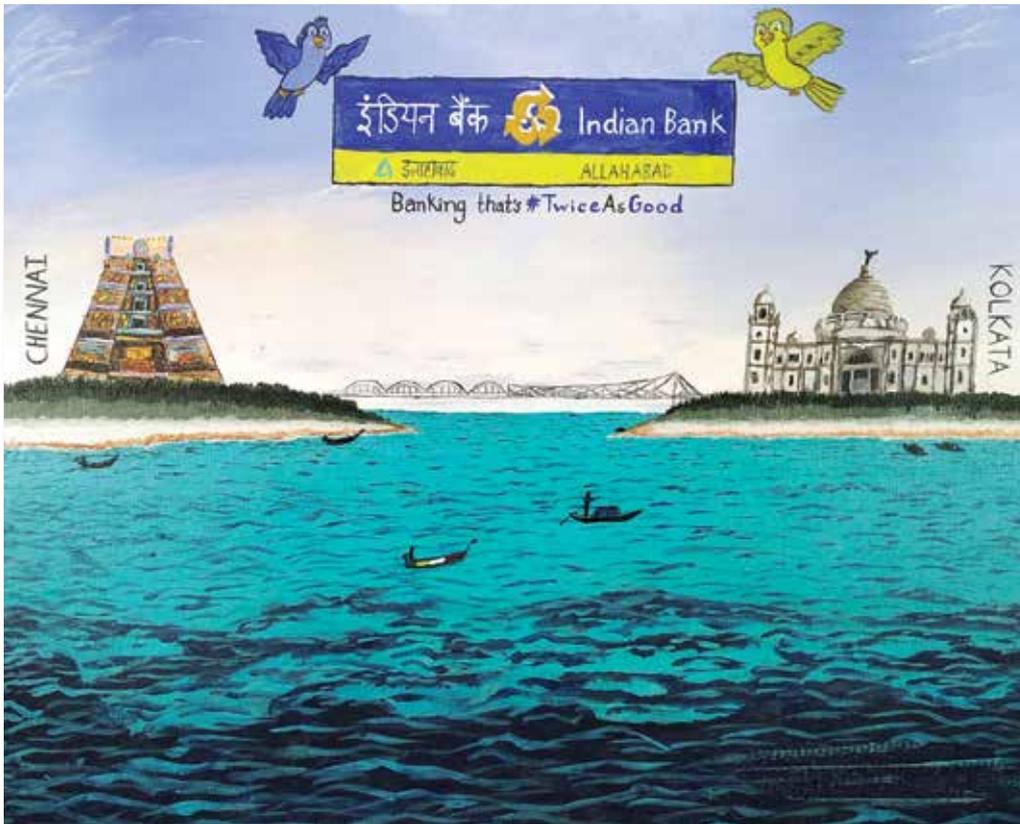
In the first phase the documents of CO & KMO are getting digitised and in the next phase other centres including branches will be covered.

Aadhaar Enrolment Process was harmonised by adopting eAB model and converted the vertical to a profit earning centre.

With the rapid adoption of digital banking comes the threat of cyber-attacks. Therefore, as per industry best practice, Bank had taken Cyber Security Insurance of Rs. 200 crores.

Being the custodian of BCP Policy of the Bank, my department was monitoring the 16 Critical Applications of the Bank on daily basis during the Two waves of COVID-19 and ensured that No Critical Application was interrupted during the Pandemic Period.

I wish to place on record my gratitude to Executive Director Sri V V Shenoy for his initiatives and guidance to my department during the Amalgamation Process.



Suneet Tangri
ZO, Ludhiana

Rohit Rishi

FGM, Mumbai



A amalgamation is a very complex process and involves efficient handling of as much subtle emotions as tangible material issues. Deriving maximum synergies through merger of branches in overlapping command areas is one of the objectives of the exercise. I had the ring side view of merger of Corporate Branch, Delhi (IB) into LCB (e AB) in my capacity as Branch Head of Corporate Branch and, then, oversaw merger of 36 branches as FGM, Bengaluru.

Corporate Branch, Delhi was functioning from 1st and 2nd Floors of New Delhi Main Branch – flagship branch of Indian Bank operating from our own premises at Connaught Place– and had been very beautifully furnished in 2018 with ambience matching any Foreign Bank. It had made chest to swell in pride not only for all the staff members and customers, but also for the top executives of the Bank who made it a point to include visit to this branch in “must do” list during their tours to Delhi. As someone, who headed New Delhi Main branch during tough phase of its long overdue furnishing and then moved on to head the Corporate Branch with some of my very efficient Credit Officers, I found myself as deeply attached to the premises as my other team mates.

Soon after the amalgamation was announced in August 2019, I along with some of my colleagues visited LCB of e AB on Parliament Street and met Branch Head who greeted us warmly and took us around the branch. During our preparations for the merger, we came to understand that there will be only one LCB in Delhi and the immediate and unanimous response from my team was that we will absorb e AB business in our premises which had a newer look and state of the art ambience.

During interactions with our Top Management as also during pre-amalgamation workshop at SBI Training College, Kolkata; it was made very clear that entire process of amalgamation demands all the stakeholders to rise above emotions and walk the path that maximises value of the organisation. Accordingly, amidst clamour of having merged LCB in Connaught Place premises from my colleagues, I asked them to think rationally through the issue. I also asked all my team members to visit LCB, e AB premises at Parliament Street and also requested officials from eAB to visit our premises. The indicative list of issues to be thought through was like this:

- Whether LCB operating on two floors is as efficient as LCB housed on a single floor
- Which of the two premises will have better look and working convenience once staff strength is combined to optimum levels (not arithmetically added)
- Visualising merged branch, which premises will offer more convenience to the customers during interactions with staff and BM as also in terms of waiting lobby
- Which premises offers better parking facilities for customers
- Which premises is better equipped for consortium meetings
- How much is the aesthetic advantage of one premises over the other

All of us applied our rational minds for a few days and then sat down to discuss. Broad consensus was in favour of eAB premises at Parliament Street. Staff of e AB, LCB also aired similar consensus. From our perspective, whereas our hearts never advocated shifting to the premises at Parliament Street given the cosiness of working environment, our heads now suggested that with increased staff strength and business; we may have smoother operations at Parliament Street premises. (Mind you, this was well before Covid set in!!) Ambience could be improved anytime!

During his visit to our branch in Jan 20, our ED asked me which premises will be better for LCB of the merged entity. I replied with conviction that it would be e AB Parliament Street. Thereafter, our Top Management also decided in favour of merging Corporate branch (Connaught Place) into LCB, Parliament Street. It was very smooth merger not only of the business of two branches, but also of all the hearts involved in the process.

After this experience, I carried my thought process of deriving maximum synergies from the exercise of branch mergers to Bengaluru, where we merged 36 branches in a period of 9 months. Selection of branches for merger and issue of which branch should be retained were handled with objectivity and rationality, involving all staff members. Consequently, the process was very smooth thanks to clarity in tone set by our Top Management and effective role played by IMO Department.



Sampath Sangam

Arun Bansal

General Manager, (CFO)



The successful amalgamation of Indian Bank and Allahabad Bank was a major challenge because neither of the two banks had any prior experience of this kind. The amalgamation was a herculean task owing to the merger of two equal size of treasuries with different type of investments, bridging of the knowledge level of big team of dealers, shifting of premises, meeting the timeline of data integration and going live as one identity by April 1st, 2020.

Since both banks have their treasury office in Mumbai, a series of discussions took place and a project plan called ‘Sampath Sangam’ (Meeting of Wealth) was prepared. The banks agreed upon 25th March as the final date for the logistics to be in place and fixed April 1st as the date for initiating the process of migrating data and amalgamating into a single system.

The two biggest challenges faced by the two banks were on the IT system and human relations front. Since both banks were implementing the ITMS application developed by TCS, the TCS Team was kind enough to extend their support on the data integration process along with their regular exercise.

The initial focus was to deal with manpower harmonisation, mutual consensus of dealers and most importantly unanimously developing a cordial culture well before the D day. An informal get-together was planned at different locations and employees, along with families were invited so that the staff members can get to know each other better and feel comfortable. Incidentally, we celebrated the birthdays of a few employees and their children, during our informal meet. We also celebrated International Women’s day, amongst other events, and organized a couple of get-togethers to develop a sense of camaraderie. This helped break the ice among the employees of both banks. Moreover, my team and I made it a point to regularly visit e-AB Treasury to create a sense of familiarity as well as gather their views and inputs.

Meanwhile TCS team was on the job and the overall performance was being monitored regularly. The amalgamation process was not only on track but well before the schedule. To remove uncertainties and clean the data we did 5 mock tests on different dates. We were also monitoring and analysing the investment book using excel sheets and other tools. We laid the cables and data connectivity 10 days before the D day at e-AB premises, so that we can operate our system seamlessly from 20th March itself.

We were all set but the raging pandemic was only worsening and cases were increasing exponentially all over the world, including Mumbai. The Treasury Heads of most of

the banks (anchor banks) were uncertain of being able to touch the finish line and opined that we should approach DFS through MDs to postpone the amalgamation. However, Indian Bank decided to stand its ground and continue our steadfast efforts towards ensuring a seamless amalgamation. When the lockdown was announced, we procured 10 laptops from the dealer's godown, got VPN and other approvals to work and operate the system from the confines of our home. Key team members and TCS personnel were asked to stay in the guest house adjacent to the Treasury to continue the operations as planned.

It is worth mentioning that the entire e-AB Treasury team and the GM Treasury Sh. P C Sharma were eager to provide their whole hearted support along with relevant inputs and suggestions. Our Management also had very high confidence in us and continued to provide their guidance and the requisite resources. I would like to thank our MD& CEO Ms. Padmaja Chundurur who personally reached out to the key team members in order to convey her appreciations for our efforts, which in turn boosted our morale to power through the final round of the amalgamation.

Finally, we were all set to work as a combined entity on Day 1 of the amalgamation without any disputes in data migration and investment reconciliation. The entire team was very happy with the smooth transition and we all experienced a sense of achievement.

At this juncture I would like to quote Mother Teresa, 'None of us, including me, ever do great things. But we can do small things, with great love, and together we can do something wonderful.'

The whole process was an example of stellar team work and I am honoured to have led the team and be a part of this historic amalgamation.



'Sampath Sangam' – An informal get-together of Treasury team of both the Banks to develop a cordial culture. This helped break the ice among the employees of both banks

Captured by
Anjana Kumari
Treasury Branch



HR Experiences During Amalgamation

Shri T Dhanaraj
General Manager (CDO)



On the momentous day of August 30, 2019, the Ministry of Finance announced merger of 10 Nationalized Banks into four. Of these, the amalgamation of Allahabad Bank into Indian Bank was the most surprising, as both Banks were more or less of similar size, both Banks had a legacy of 100+ years of banking experience and a strong presence in contrasting demography in the country. However, these very features combined with cultural diversities and contrasting geographical presence have paved the way for one of the most successful mergers in the banking industry, the journey of which was embarked through “Project Sangam”.

This amalgamation of the two century old banks brought to the fore, the numerous insecurities and uncertainties faced by the employees on both sides which warranted immediate attention and clarification. However, these were already envisioned by the Top Management. To address these issues, the Top Management, in particular MD & CEO, set an example by leading from front and travelled extensively across the country from December 19 onwards and held Town Hall meetings at major centres in terms of employee concentration viz. Chennai, Vijayawada, Kolkata, Hyderabad, Allahabad & Lucknow thereby fulfilling the aim of interacting with the employees of both Banks to address their concerns and issues regarding amalgamation. This helped to bring assurance to those who needed it and harmonization for those who were disgruntled, thus setting the tone for the motto “One Team, One Dream”.

Moving further, a series of Cross Integration workshops were organized with the Executives of both sides namely, the Zonal Heads and other Top field functionaries bringing them together on one platform. This helped not only in allaying the misgivings among these leaders but also in forging strong bonds between them. From thereon, the positivity of such bonding was percolated to every rank and file down the line. Thus, any fears and disappointments were laid to rest while hope and positivity was radiated amongst all concerned. It is said that the best of intentions and actions cannot reap the desired results unless communicated to the last mile. This aspect was duly taken care by redressing/addressing the issues received during the widely participated Employee Engagement Survey/Cultural Survey just prior to amalgamation.

Thus the biggest challenge of amalgamation, which was the integration of Human Resources of both Banks (seemingly as different as cheese from chalk) had begun. With the passage of time, such superficial dissimilarities faded away and brought out the intrinsic similarity between them i.e., commitment to the organization and to the wellbeing of the customer. Even while this amalgamation was being viewed by the outsiders with great skepticism, within the amalgamated entity of Indian Bank, “Chapathis & Daal Tadka” were merging with “Dosas & Sambhar” and vice versa, slowly but surely. Change management was truly taking shape in the new entity.

Keeping the welfare of employees uppermost in the amalgamation drive, it was ensured to the extent possible that employees of both Banks were benefitted, by keeping intact the “Best of Two” HR Policies for the amalgamated entity. This itself was a morale booster for one and all.

Even as the union of Allahabad Bank and Indian Bank was taking shape on the 1st of April 2020, the country was hit by the COVID-19 pandemic and the whole economy came to a standstill giving rise to further uncertainties for forming a bigger and better Bank. However, the Bank was quick to respond by bringing in “Employee Safety First” motto with multiple safety measures and precautionary steps for all employees to contain the spread of COVID-19 in line with Govt. guidelines.

Some such measures being frequent sanitization of Workplace, distribution of masks and sanitizers, implementation of the concept of Work from Home, provision for Oxygen Concentrators, dedicated isolation centres, tie-up with hospitals for availability of beds, 24*7 employee helpline, free online consultation in tie up with Healthcare service provider - M/s. Practo, Medical Insurance for employees and their family members, instant allocation of Corporate Buffer for medical treatment, reimbursement of cost of Testing & Vaccination. Wherever unfortunate incidents occurred due to demise of staff members - Payment of Financial Relief of Rs. 20 lakhs to the legal heirs for demise due to COVID, Group Life Insurance Scheme, Compassionate Appointment to the dependent for taking care of indigent family member, etc were also some of such measures taken. All these have not only raised the level of confidence ensuring a sound employee support system but also been a motivating factor for our already dedicated workforce to deliver their best to the customers during such trying times.

With the reorganization of ZOs/FGMOs and rationalization of branches in the new “Indian Bank”, placement of Human resources in various positions was a major challenge. To overcome this, a diverse leadership formula was envisaged to ensure that the teams at all Administrative setups and Business units were represented proportionately by both Banks. In view of the pandemic, the promotional transfers were kept to a bare minimum, but at the same time it was ensured that employees who are far away from

their hometown for long duration or those who had requested for transfers under genuine grounds were duly considered.

Another highlight of the HR transformation was centralized payment of Salary/Pension/Employee benefits for the employees/retirees of the amalgamated entity from the very first month post amalgamation. Moving forward, Indian Bank was also one of the pioneers in the industry as regards timely payment of arrears in terms of Bipartite Settlement. Indian Bank was the second Public Sector Bank to pay Performance Linked Incentive to all its deserving employees. The migration of employees/retirees information to IT platform was also accomplished in the first quarter of FY 2020-21. Wherever gaps existed or have been identified during the course of amalgamation, the same have been taken up for due rectification to pave the path towards seamless HR experience.

Needless to say that the efforts and feedback of the Unions/Associations of both the Banks during amalgamation provided another supporting pillar to the amalgamated entity. This notion has been further strengthened with the unification of Officers' Association of both Banks in true letter and spirit which will go a long way to instill confidence and harmony amongst all employees.

All in all, the amalgamation of two great institutions has set the ball rolling for evolving the best HR practices, which are more refreshing, more adaptive, more diverse, encompassing the interest of all employees under a single umbrella. Although true that both the Banks were characterized by cultural and demographic inequalities, the century old values, legacies & traditions, the seamless services to customers of both Banks have been great enablers for unification, binding employees from both sides in a common thread of commitment, service and excellence. With the average employee age being below 40, the young "Indian Bank" is ready to be the flag bearer of "Tradition, Trust and the Bank to look for" in the industry.

Undoubtedly, HR is the Heart, an organization to carry it to the Zenith of Success and Harmony which our employees have already embarked upon. In turn, the Bank is also committed for its employees through its new HR Vision:

"Indian Bank commits to foster excellence through a journey of growth, individual development and robust employee experience"



**Success is a journey, not a destination.
The doing is often more important than the outcome.**

Deepak Sarda,
General Manager (ITD)/CTO



3⁰th August 2019 was a regular day. As I was taking the review of various sections in the IT Department regarding the IT operations and projects under implementation, there was a sudden buzz in the atmosphere. The Government of India was going to announce the long-awaited details on the merger of Public Sector Banks, a decisive step which was to ensure that the banks created out of the process would be equipped with an enhanced capacity to increase credit and the risk appetite to ensue national presence and global reach.

For me, in particular, the news was joyful as it was announced that Allahabad Bank will be merged with Indian Bank with Indian Bank taking the lead. This was indeed a welcome move, as two banks providing banking services for over a century now would come together with a common goal of improving the banking experience for all. It could be best described as the fusion of the cultures of north and south of India to strengthen the overall organizational banking structure. Little did we know that gigantic challenges were waiting ahead of us.

Venturing in to the Unknown:

We were blissfully aware that a merger of IT operations was the key to the successful amalgamation of Allahabad Bank and Indian Bank. Upgraded and re-architected IT Systems would provide for the strong foundational base for the organization of various lines of businesses.

Thus, we needed to ensure that not only did we comply with the stipulated timeline, but the upgraded/re-architected systems were also able to meet the requirements of the amalgamated entity and were future ready to adapt to the newer technologies without any major changes in the thus revised IT architecture.

The initial 10-15 days, we designed our strategies for efficient completion of the entire amalgamation in the shortest possible time. Drawing inspiration from the successful merger of SBI and the five associate banks in a record time of 11 months, we felt that the merger of the two banks within similar timeframes was definitely possible, provided we strategically devise and execute our plan.

Subsequently, we had multiple internal meetings to discuss the way forward for merger of the IT operations and integration of the IT systems. It was challenging to devise and execute such a herculean project consisting of multiple complex projects. Each of these needed individual attention and considerable time, effort, and co-operation of multiple teams for procurement and implementation.

Embarking on the road less travelled:

After much brain storming, we needed to start somewhere. From our discussions, it was clear that we had a couple of options, either to take the leap of faith for growth, or to slip back into safety. We chose the former. Thus, the team prepared a detailed format for collection of data from both the banks. We shared the same with our counterparts in the erstwhile Allahabad Bank. Thus, the interoperability between the organizations had a smooth facilitation.

On analyzing the data from both the banks, we now had a better understanding of both the similarity and differences in the availability of systems and handling of IT operations.

In hindsight, I must admit that we had a slow start, but the good news was that we were gaining momentum with each passing day; the discussions on the architecture of IT deployment in both banks were yielding encouraging progress.

First step of a Long Journey:

The age-old adage, 'a journey of a thousand miles begins with a single step' was reaffirmed. After many deliberations with the IT teams and with a consensus understanding that it was impossible to decide the endpoint at that juncture, we decided to take an agile approach. Thus, the entire amalgamation project was divided into three phases of which first and second focused on the short-term goal of merger of IT operations, while the third phase focused on the long-term goal of an amalgamated entity post- IT operations' merger.

The first and second phases included five tracks viz. Data Center & IT Infrastructure, CBS & Other Applications, Network, IT Security and Other Initiatives. Each of the tracks had a sub-committee comprising officials of both the banks and they were given independent charge to study the existing deployments, compare the same with the best in industry practices and design future ready solutions which could efficiently handle the load of amalgamated entity.

In line with organizational strategy of amalgamation viz. "best of the two will prevail", we examined all the applications in detail. This was handled by the designated teams from the banks with the help of M/s Deloitte. Thus, the application most suitable for the requirements of the amalgamated entity were chosen for the next phase.

M/s TCS provided us with the facilities to examine the Core Banking systems of both the banks and recommended the CBS most suited to the amalgamated entity. This was modified to efficiently cater to the requirements of amalgamated entity.

Both the bank also had strategic business associations with M/s IBM and M/s Cisco which helped us in designing solution for hosting critical applications and handle data center networking respectively. Both the partners had provided experts for assisting the bank's team to architect best 'in class' technology solutions.

Our approach worked out well so far and at the end of the first phase for each of the track, we had the blueprint ready for further steps. This gave us the thrust to increase our work progress.

The First Test:

One of the major objectives during the process was to ensure hassle-free banking for customers during restructuring of the post-merger IT operations and their integration.

Thus, a middleware (Co-Ex Gateway) was created, which facilitated CASA transactions for the customers holding an account in the other entity. We thus ensured seamless experience for the customers visiting the branch of the other entity.

It would seem like an intensive man-power consuming process requiring at least 30-40 officials to be deployed within a short period of 2 months, but I am extremely elated as the process was mediated by an efficient team comprising only 3 officials from the bank and resourceful support from M/s TCS.

This was a validation of our agile approach. Small sub-teams endowed with specific skillset is more efficient as compared to a 40-membered all-encompassing team, in completing the tasks within the stipulated time.

This learning was taken forward through journey of the amalgamation.

The Rough terrain begins:

Managing to get the Co-Ex-Gateway operational within the shortest possible time, gave the team immense confidence for the target completion of the amalgamation processes in the timeframe of 11 months.

Just as the team was getting endowed with the much-needed confidence for the journey, the first major roadblock was in front of us, the COVID-19 pandemic, and the lockdown of the economy. Nobody on the face of earth had witnessed such a global catastrophe or was ready to handle such kind of a situation.

The entire country had come to a standstill. It was as though the wings of the amalgamation which had just begun to take on in full swing had been clipped. There was not just uncertainty for the project but also for business continuity. The gears needed to be switched.

“Where there is a will, there is a way”, we were adamant that to ensure that neither regular operations should get hampered nor should the merger of IT operations stop.

Thus, following our learnings from the agile process, we decided to pivot from the original plan. Now the entire departmental operations were divided into two parts viz. regular and amalgamation-related operations.

For uninterrupted regular work, we ensured VPN connectivity and collaborative tools for all the key stake holders.

Parallely, we initiated the administrative processes for completing the procurement related activities pertaining to the outcome of the study in the first phase. During the entire lockdown period, with a handful of officers we managed to complete the procurement process for software licenses and hardware for critical applications, Network and IT Security.

Equipping the Bank with Right Tools for the Unprecedented Journey:

As public procurement is complex, it had to be ensured that regulatory guidelines were complied with at all levels, we did face some hardships. There were times when vendors had raised complaints at the level of DFS. Thus, we had ensured that even during such instances our team took all efforts to comply with regulatory guidelines and redressal of grievances in the shortest possible time for the completion of the procurements.

In the subsequent months, Rs. 977 crores were invested in more than 30 initiatives including upgrading/refreshing the IT infrastructure, strengthening network and IT security, upgrading core applications, strategic long-term deals (Oracle PULA, BSNL MoU), business applications and introduction of technological advancements.

Notably, the detailed study carried out by officers on the requirement and prevailing trends in the market, enabled us to strike a deal with M/s Oracle, wherein the bank was now authorized to use unlimited licenses, perpetually for more than 10 products. Our Bank became the first Public Sector Bank to enter into this ‘one of its kind’ long term deal.

With the ongoing COVID-19 pandemic and with limited resources, we had completed the task. The determination and perseverance of the team along with the continued support from the management made this seemingly daunting task, achievable.

Subsequently after the procurement process, delivery of the IT infrastructure for Data Centers had begun. Both the primary DC and DR site teams left no stone unturned for ensuring that the implementation was done within the given timeline.

Similarly, the Core Network at the primary DC and DR sites were upgraded by replacing the old equipment with new generation Software Defined Network technology.

In the entire process, we also re-purposed the existing IT infrastructure which could be re-utilized. Thus, enabling cost effectiveness of approximately Rs. 35 crores.

Construction of the Intricate machinery of the entire process:

Just like Launch vehicle is the pivotal for a successful rocket launch, Core Banking is the key for banking businesses with minimal glitches for customer satisfaction.

Our previous studies of the Core Banking Systems of both the banks indicated that Indian Bank CBS was found in line with requirements for the amalgamated entity and would require the least modifications.

There were about 40 major change requests in the Core Banking System and the key challenge was to redeploy Indian Bank with Three app-and three database-architecture. This required a re-engineering of the entire system for efficient and successful functioning.

The entire Core Banking Code had to be re-viewed, tweaked, and modified as required. A single mistake in the process was to make the entire application unstable, resulting into an application crash or even worse, corruption of data.

However, the biggest challenge of all was merger of the databases of both banks. A single error would have led to jeopardy in the database resulting in inconsistency and wrong inputs.

We took these challenges head on. First, we divided the entire process into mock runs much like the way SpaceX tests its initial versions of rockets in mock test launches, till the rocket is perfected for final launch.

The entire process comprised of five mock runs, wherein at the end of each development cycle, we had a mock merger activity of Core Banking Systems. In the first few mock runs, there were major issues; our Core Banking application was crashing, but we persevered, and with each cycle, the system was stabilizing, and the time required for the merger of databases and 'End of Day' operations were improving. We regained our confidence for completing the switch from single app to multi app and merger of IT operations in a single go.

Parallely, without any delays, our in-house development team did a fabulous job and achieved the successful merger of the in-house applications as per the blueprint.

Darkest Night Before the Dawn:

While we decided that we will finish the merger of IT operations in a record time of 9 months from the date of amalgamation, I must acknowledge that many key stake holders from bank who were working on the project got infected with COVID-19, including me. This was inevitable and due to this the merger activity earlier scheduled for December 2020 was now postponed to February 2021.

Even in such hard times, I witnessed ‘a never seen before’ indomitable spirit of all the stake holders. The determination was such that our officials were attending meetings from the hospitals! This dedication was very rare.

Again following the agile approach, we decided to divide the subsequent activity in two parts. First, we moved the Indian Bank Core Banking System from Single Instance to Three Instance in production environment. This was completed by January 2021. Despite the mock tests, there remained a few glitches in the system, which created some issues in NEFT/RTGS operations and briefly affected ATM channel.

But Kudos to the team as they took minimal time to rectify these issues. Learning from our experience, we decided for the final mock test before the final merger of Core Banking Systems scheduled in February 2021.

Few Miles to the Destination:

We were anxious and we approached the D-day, the nervousness increased. There were meetings round the clock. We re-verified several parts/systems in the process for the successful merger of Core Banking Systems.

The customers of both the banks were informed of the downtime for merger of Core Banking. Branches were asked to verify the connectivity to the Central server, to enable hassle-free customer services from the next business day. This was meticulously coordinated by CO:TMO&BPR (earlier CO:IMO) and the officers from our department.

The entire multi-stage activity was complex. With mixed emotions of confidence and nervousness, the D-day had arrived, and in the wee hours of 13th February 2021, the process had begun.

There were two room designed specifically for the event viz. War Room and the Command Center. The top management were reviewing the process from the War Room and M/s TCS team alongwith M/s Oracle team was facilitating the entire process in the Command Center from Head Office, Chennai.

It took more than 24 hours, and during the activity, the entire team was on their feet to ensure that all things were in place and in case of any exigency, necessary steps were taken in no time.

The sweet Taste of Success:

The rocket reaches the maximum dynamic pressure (a.k.a. Max Q) when the aerodynamic structural load is maximum, and it is at this time that the probability of a crash is the highest. Similarly, we had reached the penultimate point just before the completion of the merger. It took more than 6 hours and as such there came a time, where in the top management in the War room were discussing their options to abort the process or risk by continuing it.

With immense gratitude, I acknowledge our top management for having complete faith in the team for they gave us the green signal to continue the process, but also advised us to be on our toes, should a fallback be required.

Our hard work did pay off and we had passed the ‘Max Q’ of the merger. There was a wave joy in the war room, the command center and the department. Everyone was congratulating each other for their much-deserved success.

Adding to the celebrations, were the warm presence of our MD & CEO Madam and the EDs who had personally congratulated each member of the team.

Personally, after a long time, I had breathed in relief and I was content. My role in this historical journey was a story of those rare chances and risks.

I thank the bank for providing me this opportunity to contribute my bit to this historical IT merger. We indeed managed to complete our task in the stipulated time-line of 11 months, despite the pandemic. Kudos to the entire team of Indian Bank team and all the technology providers who have sweated it out on the ground.

The immediate thought that came to me as I was sipping my chai, was what’s next, for the thrill is in the journey and not the destination.

We at ITD, have set roadmap for the next financial year and as always, we thrive to transform the banking technology for customer satisfaction.

Stay Tuned....for there more exciting journeys to be shared.



Sangam : The Coming Together ... a Team ... a lifetime learning

Ms Vallery Rath

General Manager (Secretary to Board)



The date 30th August 2019 – a landmark event for the banking industry with the Amalgamation process getting rolled out. The very next day when MD & CEO Madam came back from New Delhi, a meeting was held with CO team. Immediately, a team was formed to coordinate with the e-AB team for amalgamation. I was made SPOC from Indian Bank side while Ms. Dipti Shrivastava, General Manager from e-AB side.

We went about preparing the five-year Plan for the combined entity with Business and Profitability projects and capital planning. The synergies which will arise out of this Amalgamation was also spelt out. Simultaneously, meetings were held with the various Consultants on the design of the Amalgamation process.

In order to ensure a focused approach, an Integration Management Office was formed and secured portal was created for continuous sharing of information and communication between the two banks. Regular interactions were held with various departments to determine the requirements of various departments of both the banks and the data was shared ensuring data safety and security.

The crucial task was the RFPs for engaging Consultants for the Amalgamation related work. Defining the scope of the work was very critical and there was a very tight deadline for floating the RFP... the date 10.10.2019 and we were putting all our efforts to fix up the loose ends in the RFP. At the end it was the team effort which enabled us to complete the task on time and upload on the Bank's website late night on 10.10.2019.

Next day morning the consultants called up saying that they were amazed to know that PSBs also work so late and stick to the deadline....

The whole process of amalgamation was indeed a great learning process, each and every moment there was something new to learn. Formation of steering committees and harmonisation of the processes, products of the two bank gave us a peep in to how the banks are different but yet similar.

It was real Sangam: the amalgamation of e-AB into Indian Bank



S Suresh Kumar

GM & Chief Compliance Officer:

The banking landscape of India is changing rapidly and with the advancement of technology, the entire industry has undergone a considerable transformation that has changed the way financial procedures are carried out and the way financial institutions function.

The integration between finance and technology has led to a drastic change in several aspects of banking. Financial technology is said to be a disruptive force that in the future is expected to reshape the financial sector, business models and banking structures.

This paradigm shift has posed significant challenges to the banks as well as the regulators. One of the important challenges is 'compliance'; a very important aspect for sustainable success story for any banking and financial system.

It is very important for banks to establish a good compliance culture to maintain their reputation and win the trust of customers, investors and regulators.

Added to the challenges due to the changing environment, we had to take the process of amalgamation of Allahabad Bank into Indian Bank in the midst of Covid pandemic situation. In this amalgamation process, as a Chief Compliance Officer, it was all the more important to ensure regulatory and statutory compliance in each and every step of the amalgamation process.

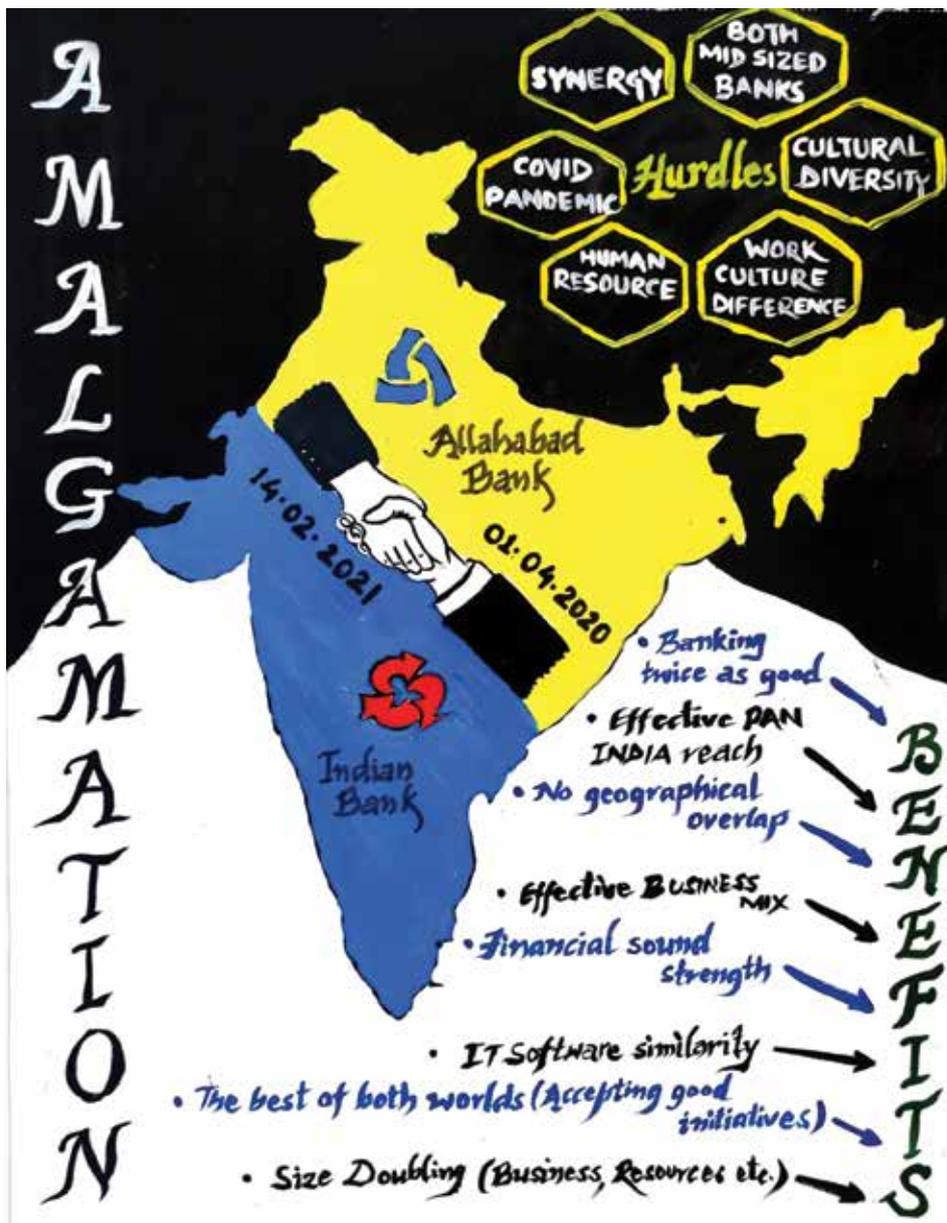
The compliance team coordinated with the IMO team and Top Management to get the necessary regulatory approvals and dispensations from the RBI and other regulators on schedule. To keep the authorities abreast of the merger progress, monthly updates were submitted to the RBI and periodic meetings held with the Senior Supervisory Manager of the RBI.

Compliance function of the Bank headed by CCO played a key role in harmonization of products, process and policies through Apex Level Harmonization Steering Committee. Harmonized policies were vetted for regulatory and statutory compliance by Compliance Team.

All stakeholders, including customers were informed regularly despite the challenges posed by Covid-19. While there was involvement from all levels in the amalgamation

process, the attitude of the staff from both banks in changing to the new system was remarkable.

I take this opportunity to thank the MD & CEO, Executive Directors and all the field functionaries in carrying out a smooth and seamless merger with least customer inconvenience besides posting impressive financial results post amalgamation.



Ms Kavitha Singh

Balotra Branch



इलाहाबाद बैंक- इंडियन बैंक – एक मधुर समामेलन

प्राची अग्रवाल
अंचलप्रबंधक
नोएडा



वर्ष 2019, 29 अगस्त का अपराह्न | अकस्मात वित्त मंत्रालय द्वारा इंडियन बैंक एवं इलाहाबाद बैंक के एकीकरण की उद्घोषणा कर दी गई | अन्य कुछ बैंकों के लिए भी इसी प्रकार का विलय घोषित हुआ | मन उद्वेलित हो उठा दो दशकों से अधिक के कार्यकाल में जब बैंक का नाम स्वयं के साथ आत्मसात हो चुका, यह आद्योपात परिवर्तन ! कैसे स्वीकार हो | अब तो बैंक पी सी ए से बाहर था ; तिमाही शुद्ध लाभ भी घोषित हुआ था | इन सबसे अधिक इलाहाबाद बैंक तो एक ऐतिहासिक बैंक रहा है ; प्राचीनतम सन 1865 से, संगम तट पर स्थापित; यह नाम हमारे सेवाकाल में ही लुप्त हो जाएगा – आदि आदि |

मीडिया, न्यूज़ चैनल को तो अच्छी परिचर्चा मिल गई ; समाचार पत्र, मुखपृष्ठ पर एक ही खबर थी | सार्वजनिक क्षेत्र के बैंकों का विलय |

व्हाट्सएप्प प्रतिक्रियाओं से भर गया, लोगो ने लाभ हानि, सुविधायें इत्यादि गिनना प्रारंभ कर दिया था | आयु के अनुसार युवा पीढ़ी, मिडिल आयु व सेवा निवृत्ति के समीप सबकी भिन्न प्रतिक्रियाएँ | मित्र और पड़ोसी भी संवेदना व्यक्त कर रहे थे | अरे भाई नौकरी तो रहेगी ना ; नाम से क्या फर्क पड़ता है |

शेक्सपियर की पंक्तियाँ भी याद आ गई “नामों में क्या रखा है, फूल को कोई भी नाम दो ; वही महक देगा |” और है तो अपना भारतीय बैंक ही | मन धीरे धीरे स्थिर हो चला था और वास्तविकता को स्वीकार कर रहा था | अंततः हम सभी चल पड़े थे दोनों बैंकों के एकीकरण प्रक्रिया को सफलीभूत करने के लिए एक अंजान, अनदेखी डगर किन्तु दृढ चित्त से |

एकीकरण प्रोजेक्ट का नाम भी प्रोजेक्ट संगम रखा गया ; दो बैंकों का, विचारधाराओं का तथा संस्कृतियों का | बैंकों का एकीकरण भी किसी भारतीय विवाह की तरह हुआ – प्रसन्नताएं, कटुताएं, विचार विभिन्नताएं ; अंततः दोनों परिवार (बैंक) एक हो गये और 01 अप्रैल 2020 को यह विलय जीवन की मधुर स्मृति बन गया |

प्रतीत हुआ हम एक ही परिवार के अंग हैं | इतना सम्मान और अपनापन, अनुभव नहीं हुआ कि इंडियन बैंक और इलाहाबाद बैंक दो भिन्न थे | सी बी एस, तकनीकी व फोरेक्स इंटीग्रेशन के उपरांत आज यह विलयीकरण की प्रक्रिया सम्पूर्ण हो चुकी है | कुछ प्रारंभिक हिचकिचाहट के उपरांत यह सौहार्दपूर्ण विलय सभी बैंकों के समक्ष एक उदाहरण बन चुका है | विलय के उपरांत

इंडियन बैंक सार्वजनिक क्षेत्र के बैंकों में सांतवें स्थान पर है एवं प्रगति पर अग्रसर है |

दोनों बैंकों के अधिकारियों व कार्यपालकों के सतत परिश्रम एवं दूरदृष्टि का सराहनीय परिणाम | आज एक वर्ष बाद जब पीछे मुड़कर देखती हूँ तो लगता है कि क्या सचमुच हमने कुछ खोया - नहीं ! अपितु एक वृहद परिवार से मिलन हुआ | सुखद स्मृतियां संजोये हम भविष्य के द्वार पर खड़े हैं – इंडियन बैंक का नूतन पृष्ठ लिखने के लिए |



Union & Association Leaders Speak...

Ram Nath Shukla,
President, AIIBOA



“Merger of the oldest Indian bank ‘Allahabad Bank’ and a century old bank ‘Indian bank’ has created a history in economic world because it has been done smoothly integrated in all fronts with positive mind frame keeping in view the overall development of the bank and nation. Recently recognised association’s also undergone merger which has proved that we are one with one united goal to make our bank the best bank in the country for customers as well as for our staff.”

R Sekaran,
Secretary General, AIIBOA



“After the Government announced the merger of IB & AB, our Bank Management rightly understood the purpose of amalgamation as synergizing the strengths of the Banks, started focusing on the priority issues apart from HRM & HRD, to increase productivity and profitability of the Bank. The same has started reflecting in the recent successive Balance sheets of the Bank.”

E Arunachalam,
Convenor, All India Joint Committee (Fibeu & Aiabec)



On the occasion of the 115th Founding Day of our beloved Bank, we are happy to note that the combined entity is able to perform well and also much ahead of many other Banks in various Business Parameters. As compared to the bitter past where our Bank was targeted for closure, we are proud that we have overcome such attempts and today our Bank is marching stead forward to reach dizzy heights.

When we celebrate the 75th year of Independence Day of our Country, what we dream is a more vibrant India and for that we need a more vibrant Public Sector Banking System and we are sure that with the committed contribution of the entire work force our Bank will grow further to climb the ladder.

We convey our Greetings and Best Wishes on this Happy Occasion.

Union & Association Leaders Speak...

M. Jayanath,

Secretary General, Federation of Indian Bank Employees Unions



At the outset on behalf of the Federation of Indian Bank Employees Unions we extend a very warm greeting on the occasion of 75th Independence Day of our beloved nation. At the same time we also hasten to convey our hearty greetings on the auspicious founding day of our Institution, Indian Bank.

Indian Bank was founded in the year 1907. The yester years, its travails, struggles and sacrifices for the cause of the institution makes one to get tremendously inspired by its glorious history. The present day younger generations should understand our legacy and carry forward the same in future.

Indian Bank has become a bigger Bank due to the merger of Allahabad Bank, excelled and portrayed itself as one of the sound, strong and agile Public Sector Bank.

We wish all success.

Y P Singh,

President, AIABECC



“By dint of Govt of India’s decision ten Public Sector Banks were merged since 1st of April 2020. Out of such merger process incidentally, Allahabad Bank & Indian Bank also got merged. Hence, the merged Bank has become a reality. Definitely through this merger the merged entity has attained diverse dimension of cultures & a large geography of operational services Pan India. Having a character of Public Sector we hope & wish that it shall continue to serve to strengthen the Economy of the Country & ameliorate the pathetic economic condition of the Weakest section of the society as both the Banks have been doing in past independently. Since financial resources of Banks are the treasure of common people’s deposit, it should be utilised for strengthening the Country’s economy & Public welfare. We wish & hope as we are committed to ensure that the merged entity i.e. Indian Bank comes out as the strongest Bank of our Country to serve the Nation & Indian populace”

Union & Association Leaders Speak...

Deepak Sharma,
General Secretary, AIABECC



“In terms of decision of Government of India, Allahabad Bank has been merged with the Indian Bank on 1st April, 2020. This merger should be considered as an opportunity for INDIAN BANK to render more and more versatile banking services to all sections of people of our country and thus contribute as a Public Sector Bank for overall economic development of the Nation.”

Babu K,
General Secretary, All India Indian Bank SC/ST Employees' Welfare Association



“Amalgamation is the communion of sound and resonance where IB sounded and e-AB resonated”

Amitabha Ray,
General Secretary, All India (e-AB) Indian Bank SC/ST Employees' Welfare Council.



“Indian Bank and Allahabad Bank amalgamation synergies are typically wonderful. Coming together is the beginning. Working together is the business. The two living together in tandem to make our Bank more successful.”

Nikhil Kumar Kha,
*General Secretary, Indian Bank OBC Employees Association.
(Affiliated to IB SC/ST/OBC Emp. Assn.).*



We are happy to celebrate the Foundation Day of our beloved institution. We shall work together for our institution to bring it at the highest position. We also hope that after the merger of Allahabad Bank (the oldest nationalised bank), our beloved institution will adopt the better policy and practices prevailing in two banks for the interest of the employees including retired employee of the bank and it was desired by our beloved MD & CEO in the eve of merger and it will be the best gift to all employees of Indian Bank on the Foundation Day of our beloved institution.

Union & Association Leaders Speak...

Ashok Gupta,

President, Federation of Indian Bank Employees Unions



The amalgamation of Allahabad Bank and Indian Bank was smooth sailing. The synergies are showing results in terms of excellent performance during last financial year. I strongly believe that we are going to go from strength to strength. My best wishes to all the IBians on the occasion of 115th Foundation Day of the Bank.

संदीप अखौरी महासचिव
AIABOF

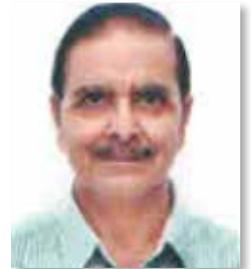


गंगा गोदावरी का यह मिलन सही अर्थों में राष्ट्रीयता का परिचायक है। दक्षिण भारत में इंडियन बैंक की स्वीकार्यता और उत्तर भारत में इलाहाबाद बैंक की प्रभुता बहुत ही दूरगामी परिणामों को आकर्षित करती है।

ये स्थिति उच्च स्तर की ग्राहक सेवा को प्रोत्साहित करते हुए अच्छे परिणामों को प्रदर्शित करती है जिसका प्रमाण हमने इस वर्ष (2020-21) के परिणामों में देख लिया है। बहुत बहुत शुभकामनाएँ।

B.B. Pahwa,

President, Indian Bank Officers Federation



Amalgamation of Allahabad Bank into INDIAN BANK is a Perfect SANGAM.

In fact it is Merger of Two Equals. It is a beauty that Integration has been done so perfectly that Customers have not faced any problem or technical glitch during the merger process. Merger has created goody-goody situation for both the entities.

Indian Bank was King in the southern belt and Allahabad Bank was the oldest Public sector Bank having its firm base in the North.

Now the Merged entity INDIAN BANK has become a STRONG BANK in the Banking Sector with strong financials and robust Workforce.

Indian Bank Officer Federation wishes all the Best to our beloved INDIAN BANK for future endeavors.

Union & Association Leaders Speak...

Ashoke Das,

General Secretary, All India Allahabad Bank Employees Steering Committee



Merger of Allahabad Bank with Indian Bank has taken place as per decision of the Central Government w.e.f 01.04.2020. Now the presence of our Bank is in every corner of the country and catering best services to all section of people through its dedicated workforce resulting in remarkable growth of the Bank despite pandemic situation. On the eve of foundation day we hope that Bank will extend services more and more to the weakest sections of the society as well as extension of welfare measures and improved service conditions of all the employees.

K Krishnan,

President – IBEF (BEFI)



We, from Indian Bank Employees Federation (BEFI), wish to convey our happy and hearty greetings to all the stake holders on the great 115th Founding Day of our colossus Indian Bank. We cherish the identity of Indian Bank which had the spirit of accelerating and strengthening the struggle for India's Independence that fructified 40 years later on the same day. Let us learn and draw strength from the past and look forward for a bright future with wholesome approach comprehensively for all concerned belonging to the merged entity, thy Indian Bank.

Now, Indian Bank, added with e-Allahabad Bank which had the legacy of heritage, spread and strength can further serve the people of India with vigour towards greater heights that stands proved by the performance of the merged entity which has been recognised as the best Public Sector Bank and the same could not have been accomplished without the unstinted cooperation and participation by the staff community who had to overcome the enigma regarding the amalgamation.

With warm greetings.

Merger of AIBOA & AIABOA



*Joint Special General Body Meeting of AIBOA & AIABOA at Chennai on 25.07.2021
in the presence of Top Management of the Bank*





115th Foundation Day Celebrations – Winners

Contest	Rank	Name of the participant (Mr/Ms)	Branch/Office
IB Anthem	1 st	Suraj Prasad Shaw	Zonal Office, Kolkata - II
	2 nd	Bhanu Pratap Singh Rana	FGMO, New Delhi
	3 rd	Jayanti Kumari	Habsiguda Branch
IB Author	1 st	Chukka Rajesh	Jammikunta
	Joint 2 nd	Balbir Singh	Zonal Office Kanpur
	Joint 2 nd	Abhishek Patel	Swaroop Nagar, Kanpur
	Joint 2 nd	Muralikrishnan P R	CO: Vigilance
	3 rd	Neha Thakur	Firozabad Main
IB Canvas	1 st	Rashmi Aria	Civil Line, Jabalpur
	2 nd	Jyoti Dilip Khuspe	Bhopal
	3 rd	Anusha B K	Banashankari 2 nd Stage
IB Capture	1 st	Srimathi K	M.D & C.E.O SECTT
	2 nd	Ramakrishnan H	CO:TMO
	Joint 3 rd	Durga Mishra	Kidwai Nagar Kanpur Branch
	Joint 3 rd	Nehil Jindal	CO:TMO
IB Poetic	1 st	Ashwani Verma	SAM Branch Lucknow
	2 nd	Mohit Charles Tirkey	Choolaimedu
	3 rd	Suraj Prasad Shaw	Zonal Office, Kolkata II

IB I – Know Quiz Competition on Amalgamation

Prize Winners



Janmejaya Mishra
ZO, Raipur
2nd



Gurjinder Singh
ZO, Ludhiana
1st



Divanshu Sharma
ZO, Chandigarh
3rd

Consolation Prizes

SACHIN KUMAR, ZO Chandigarh

VISHAL SINGHANIA, CO: R&GR

MANOJ KUMAR VERMA, ZO Chennai North

PAWANJOT SINGH CHANDOK, ZO Chandigarh

PASTAM KISHAN, FGMO Bengaluru

INFANT ANTO JERALD J, CO Accounts

PRANESH KUMAR, ZO, Surat

PRABHANJAN K TANJAVURU, ZO, Surat

IB Canvas

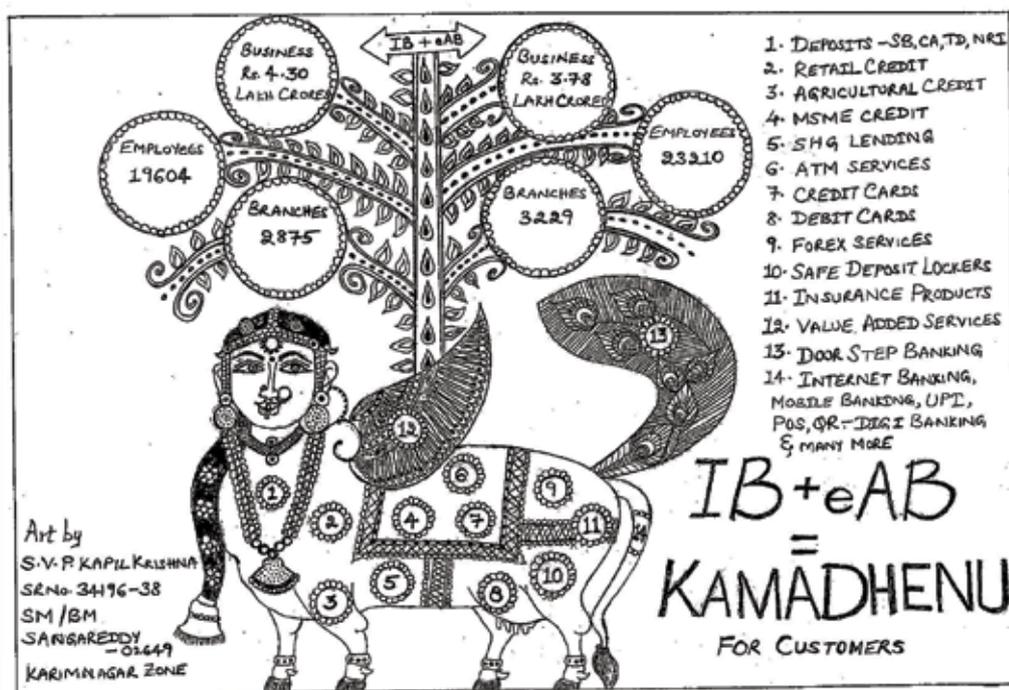


Ms Rashmi Arya
Civil Lines, Jabalpur



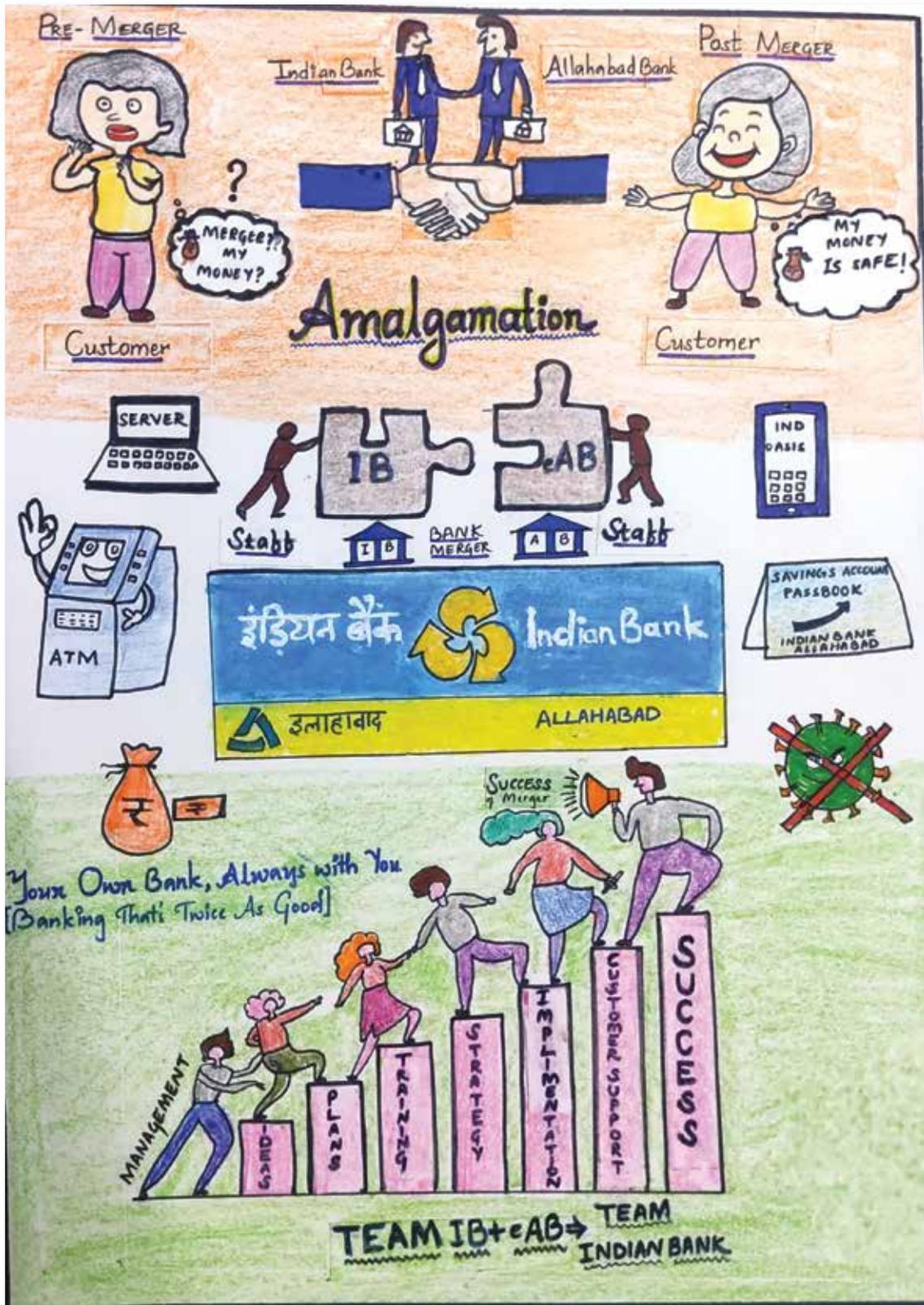


Ms Jyoti Dilip Khuspe
Bhopal Branch



S V P Kapil Krishna
Sangareddy Branch





Ms Anusha B K
Banashankari II Stage



GREAT SYNERGY-BRIGHT FUTURE#A bank of the Next Decade 2021-2031 and beyond!



Ms Ritika Chatterjee
R K Mission Ashram Branch



IB Author

Project Sangam on the banks of Lake Hussain Sagar

P.V. VARA PRASAD

ZO, Hyderabad



How the successful conduct of Town Hall Meeting at Hyderabad and brilliance of a Great Leader led to bonhomie among staff and customers of Allahabad Bank and Indian Bank

There was a little apprehension on all the faces of staff members who were listening to Shri C. Bharathi, Field General Manager, Hyderabad accompanied by our Zonal Manager, Shri M. Balaji Suresh Kumar, but nobody was ready to talk. Already we understand the context, a Town Hall Meeting is to be conducted at Hyderabad with staff and customers of Allahabad Bank and Indian Bank. “But the merger will be effective from next year only” somebody murmured, but we already knew that two such Town Hall Meetings were already conducted at Kolkata and our neighbourhood Vijayawada Zone which was under FGMO, Hyderabad. Still many of us are not really ready for the prospect of merger, leave alone conducting a joint Town Hall Meeting at Hyderabad together with Staff of Allahabad Bank.

“The tentative date is 11.12.2019 and we are having only 10 days left” FGM, Shri C. Bharathi Sir told us, “All preparations are to be hurried up” added Shri Suresh Kumar Sir, our Zonal Manager. “Yes Sir” still our voices were feeble and our minds are wondering about the prospect of our new assignment. We felt like rival teams in a Quiz show were asked to join and put up a combined show when they are expecting a fierce match of wits and wisdom. Still there was confusion among us about the merger process as more negative predictions are reeled out by print and electronic media fuelling our fears.

“I already spoken to Shri Satish Kumar, Circle Field General Manager, Hyderabad of Allahabad Bank and we need to conduct it in a grand way especially gathering our Staff and Customers should be on a large scale without any omission” continued our FGMO Sir. “Let us go to their office first Sir”, joined our Zonal Manager. Shri Bharathi, FGM immediately called Shri Satish Kumar and was requested to join them

immediately. Along with Shri C.Bharathi, FGMO, Shri Suresh Kumar, Zonal Manager and another five of us went to CFGM Office, Allahabad Bank which is a stone throw away from our Zonal Office. We were directed to their Conference Room while we are already comparing their office with ours. Shri Satish Kumar CFGM, Shri R.C.Bhat, Zonal Manager along with their team joined us. After formal greetings, both General Managers and Zonal Managers decided to form teams of both banks for conduct of Town Hall Meeting. I started jotting down the names of officers from both banks, names are listed for committees of reception, decoration, food, invitations, seating, and logistics. There was a suggestion to print invitation card to be sent to customers.

After coming back to our Zonal Office, I designed an Invitation Card and put “Confluence of Tradition & Trust” on top of the Invitation Card. We formed a WhatsApp group “Town Hall Meeting-Hyderabad” and added all committee members and Executives. Interactions between Executives, team members started to grow each day and the Venue –“Vedika” on the banks of famed Hussain Sagar Lake was chosen to host the Town Hall Meeting at Hyderabad and invitation cards delivered to customers and all staff members across the branches are also invited for their active participation.

On 11.12.19, cool breeze from Hussain Sagar Lake was blowing on to the front porch of Vedika- the Venue as if it is welcoming the guests, who are walking towards the entrance decorated with flowers, logos of both Indian Bank and Allahabad bank. The first session from 6 PM to 7 PM is for staff, so most of the staff members from city branches are joining hurriedly and moving inside for finding their seats. The Dias looked magnificent, studded with the giant photographs of modern Head Quarters of Indian Bank and famed heritage headquarters of Allahabad Bank on its both sides. Later, the Staff Meeting commenced with the lighting of Lamp and Shri M.K. Bhattacharya, Executive Director, Indian Bank and Shri K. Ramachandran, Executive Director, Allahabad Bank addressed the staff of both banks and explained the road map to be followed in merger process and requested the cooperation from the staff of both banks for hassle free merger.

The arrival of Madam Smt. Padmaja Chundurur, MD & CEO Indian Bank, delayed due to reschedule of flight brought much expectations and customers of both banks also joined the meeting which swelled the venue to full capacity.

During her address, Madam Smt. Padmaja Chundurur was at her best in explaining the importance of people and their unmatched role in successful integration. Madam unequivocally told that systems and procedures will follow the people, once the minds and hearts of staff of both banks opened up into welcoming each group for creating

a big family with respect and reciprocity. Madam also insisted that customers of both banks also to be taken care in the integration journey as they are our important stakeholders. Highlighting the benefits of integration specifically in the case of IB&AB, Madam urged the staff and customers that the combined entity will be emerged with more stronger balance sheet with wider network and have much more capacity to serve the nation and its people with its unique values of trust and tradition. Madam also announced the launch of “IBAB Parivar” a platform for staff of both banks for interaction and providing suggestion, the first step in integration.

Allaying the fears of, geographical diversity, cultural dichotomy, Madam averred that the integration of IB&AB will be like a confluence of rivers which are most sacred places of worship in our culture. There was a thunder of applause from Staff and Customers of both banks in response to Madam’s words and suddenly the entire mood at the venue changed into cheerfulness and celebration. There were distinct nods of approval from former executives like Shri M.B.N. Rao, former CMD of Indian Bank and Canara Bank who were present in front row. That was the great leadership in full flow, Madam’s words captured the minds and hearts of staff and customers of both banks and infused a sense of togetherness and a promise of a better tomorrow.

There was unforeseen throng of customers formed in to long rows to meet Madam and other Executives on the dais. Bunches of Flower bouquets with sparkle and fragrance carried by many people, could not match their radiance with the glowing faces and cheerful smiles of people who are jumping on to the dais to meet and wish the great leader Ms. Padmaja Chunduru, our beloved MD & CEO. It was our great privilege to witness the real Sangam happened on the banks of Lake Hussain Sagar, while watching a great leader in action dispelling our fears and rousing our hearts by creating confluence of minds and hearts, a defining moment in Project Sangam.

A leader takes people where they want to go.

**A great leader takes people where they don’t necessarily want to go, but
ought to be**

– Rosalynn Carter



A life-time experience with 'Heroes and Unsung Heroes'

P R Muralikrishnan

CO: Vigilance



The dawn of 30th August 2019 was like any other day until there was news from some quarters that indicated that the day will not be like any other day. Eventually, it turned out to be an unforgettable day for employees of 10 PSU Banks. Across the spectrum, there were thoughts of apprehensions and uncertainty. As an employee of Corporate Office and that too of MD & CEO's Secretariat at that point of time, I was no exception to this. After one News Channel after another, started flashing scrolls on their screens on the impending Press Meet of Hon'ble FM, some sort of panic-like thoughts virtually gripped the minds of everyone in Corporate Office as to what is going to happen to our Bank. The routine work came to a virtual grinding halt with informal, curious interactions with colleagues on what will be in store. It was an anxious wait that lasted several hours.

The palpitation levels kept rising as the Hon'ble FM was announcing the amalgamation of one PSB after another with rationale behind the move. As the name of Indian Bank was not seen in sight for quite some time, we could feel the fast up-surgings inner tension. When the actual moment came and it was made known that Allahabad Bank will get amalgamated with Indian Bank, if one has to frankly admit, we were caught unawares. Most of us know very little or nothing about Allahabad Bank. In all probability, same would have been case for the then Allahabad Bank colleagues. Leaving the live Press Meet, we started scrambling for Allahabad Bank Homepage and it surprised everyone when it was known that the Bank was the oldest PSB and enjoys a rich legacy. The performance of last few years gave us some concern too.

With two PSBs with diverse cultural background and almost of the same size were slated for merger, naturally, there were apprehensions as to whether this will work. Slowly, the realization has started dawning within us that this is an inevitable challenge before both the Teams and is an acid test for our resilience, capabilities and wherewithal and importantly, the much trumpeted 'rich legacy' that carried the two banks for over a century each.

Next day post announcement, after entering Corporate Office to a tumultuous welcome, MD & CEO, as a true leader, shared in brief with all the employees as to what had

happened in the Capital on the previous day and what we need to do from now onwards. MD & CEO's zeal and enthusiasm transcended through the entire rank and file instantaneously. Importantly, we were made to realise that it is a merger of equals and therefore, should be approached with great amount of mutual dignity and appreciation for each other without any big brother attitude. That was more than a call of a visionary leader who inspired courage, integrity, trust and personal brilliance in her colleagues. It was a perfect testimony for how the exemplary character of a true leader impacts the effectiveness with both vision and people, how the leader can go beyond compliance, inspire inner commitment in others and prompt people to take the initiative, based on their own intrinsic values so as to implement a larger vision.

After a few quick several internal brain-storming sessions with the Top Management teams of both the Banks, the need arose for roping in a professional management consultant for chalking out the step-by-step approach and to establish Committees at various levels. As PSBs, we were novice to new things like mergers though we remained unbeaten in successfully charting inclusive economic development in our society. Of course, we had a leader who steadfastly determined to instill the required confidence in all of us.

Integration of multitude of Products & Services, along with differing Processes was a challenging one. On the other hand, in the backdrop of the vast cultural diversity of Chennai and Kolkata, though both are amazingly rich in their own ways. HR integration was seen as a daunting task. The idea of holding Town Halls at strategic centres mooted by MD & CEO gave perfect solution for bringing together of the most precious human resources. The enormous amount of positivity spread by leaders of both the Banks among the Team members and customers tremendously boosted the confidence and mutual trust.

It is an indisputable fact that both the Banks were too fortunate that professional leaders who untiringly gave their very best in every moment from 1st September 2019, first till 31st March 2020 and thereafter, till 14th February 2021, unmindful of their personal hardships many a time, were at the helm. For career aspirants in the Bank, no Management Institution and/or Management Book can help imbibe such precious, indelible lessons than the guidance and takeaways from such tall leaders during the most challenging times.

It is my fortune that I was made a member of a small amalgamation team that coordinated the efforts of scores of our colleagues on both the sides. Entire credit must go to the officials of all the departments/verticals of both the banks who put in their hard work and best efforts at every stay of the integration of Products, Policies and Processes. At the outset, this may look simple. The reality is that it needed multiple rounds of

discussions within the departments and with the counterparts along with Consultants to arrive at the best possible ones from the point of view of both customers and the Bank so that the equilibrium is not scuttled and the Bank continued to get the customers' continued patronage. So many minds have gone into the nitty-gritties of every aspect that sometimes required even 24-hour continuous working including holidays. For each department, it was akin to the launch of a rocket or satellite and their anxious wait will be over only upon Board approval each time. The tenacity with which our colleagues handled the whole process was mind-blowing.

The anxious wait of our colleagues on the frontline till 31st March 2020, cannot be described in words. For them, it was an unknown journey in untested waters. They have to face customers. Added to this, the fear of the Phase-1 of the then unknown pandemic and necessity to serve in a never before seen 'national lockdown' scenario. Can there be a more complex situation than this? They gave their heart and soul coupled with unassailable commitment, successfully served the customers of both the banks as a unified Bank in those challenging times. Who else can be called as better warriors?

Gratitude is too small a word to be conveyed to our Hon'ble FM. Among the four mergers, one can easily reckon that ours is the best one – it was smooth and seamless, with virtually no hard feelings. For having foreseen that well before, every member of Team Indian Bank owes in greater measure to Government of India.

What once looked like a mammoth task turned into a rejoiceful, success story through sheer grit, determination and exemplary professionalism of MD & CEO, Executive Directors and all the senior Executives. Only by carrying this wonderful Bank to greater heights in the Indian banking industry, as team members we can pay rich tributes to them. Belying the initial apprehensions and doubts, we now truly rejoice excellent spirit of camaraderie among the members of the entire Team and no wonder, the Project was aptly named 'Sangam'.

The exceptional qualities inherited from these illustrious leaders and the integrated Talent pool that the Bank possesses, will certainly fulfill the 'Vision and Mission' of the Bank and carry on with the combined rich legacies for centuries ahead. A billion thanks to MD & CEO for giving the privileged opportunity of tasting this 'once-in-a-lifetime' experience and my profound salutations to the scores of 'Heroes and Unsung Heroes' behind this extraordinary transformation.

Truly, an unforgettable phase in my career, after the turnaround of early 2000s, which taught me the most precious lesson of my life to achieve glory – To face the challenges rather than avoid them.



75th Independence Day celebrations 115th Foundation Day of Indian bank

Chukka Rajesh,
Jammikunta Branch



STORY OF IAM [Ivan and Aiden mindsets]

Once upon a time there was a village called Indhupalem. In that village Aiden and Ivan were living since many years they were friends too.

They used to go to forest for cutting branches of trees for their subsistence.

One day as usual, as they went to forest, Aiden had an idea to double his share of tree branches. With this in his mind, he challenged Ivan to a bet on who will cut more branches today?

The one who cut even one branch more will be the winner and the other should give his whole branches to the person who wins.

Ivan was not in favour to bet but Aiden forced him to take the challenge and they started cutting branches as soon as time had started. Aiden, with great effort, started cutting the branches.

It's been afternoon, time for having lunch and Ivan came to Aiden asking him to have lunch together. Aiden refused, saying he was not hungry and requested Ivan to please carry on with his Lunch. Then Ivan went to have lunch, ate and had a small nap for some time after finishing off his Lunch.

Aiden, who was watching him, smiled and thought himself that Ivan is wasting his time so I will win the race and again gleefully started cutting more branches. So, when the agreed time of completing the task came to an end and before starting back for home, then Aiden asked Ivan to count the branches. Both sat at one place and started counting carefully. Ultimately Ivan won the challenge as he could cut more branches than Aiden could. Aiden was shocked!! How???????

Now, you may also have the same question in your mind as to which exactly Aiden had in his mind on that day. Aiden asked Ivan that what is the secret behind your success? Ivan replied like this;

“It’s simple that when we are wise enough and know how to apply our wisdom, then success will definitely follow us.

First of all, I was confident and was not in a hurry. Secondly, when I was strengthless, I had my meals to gain my strength. I not only regained my strength, but I also sharpened my cutting tools for better cutting efficiency”

Now Aiden came to know his mistake and followed Ivan’s secret and together they started doing their work without competition.

Here in this story, Aiden worked hard and didn’t waste his time’, not even for his lunch and he just concentrated on cutting as many branches as he could. But during this process, he forgot to sharpen his axe or some other cutting tools without realising that tools will lose their cutting ability or efficiency and become blunt by working for many hours continuously.

Even though Aiden worked for much time but because of the bluntness of his tools, he could cut less and wasted his time. The productivity for the time which he spent was very low.

Through this story, I wish to say that sometimes one can skip or forget the main things that matter and start to focus on doing everything else which gives no result in the end. Many people are only concentrated on achieving their targets as soon as possible, but in that hurry, they forget to follow some logic which a person with focus and wisdom will never do.

The wise people are not in a hurry but reach the target, they do not get over excited but they explore the things. They may be silent in their efforts, but their output itself speaks about them.

Likewise, Allahabad Bank and Indian bank were exploring their productive work individually and had their own bench marks. But sometimes they might also have faced difficulties and draw backs just like Aiden had. Aiden had a good friend in Ivan to realize his mistake.

Here, the amalgamation [1st April 2020] is just like a good friendship between Aiden and Ivan.

Individually we are a drop each but together we are a mighty ocean. Alone we can do little but together we can do so much. Here is the best and real example;

Allahabad bank is the oldest Bank [155 years of establishment] and has wide network[3230 branches] with large number of employees.

Indian bank is also one of the oldest banks [5th march 1907].

Previously, both the Banks worked individually and faced both success and failures individually. But after amalgamation on April 1st 2020, both had a better understanding and shared their ideas, worked together and increased their working efficiency and showed the power of unity after amalgamation with great turnover [Profit of Rs.3005cr for FY 2020-21].

During this pandemic, many Institutions have been working very hard and got appreciation from various quarters, but banking sector is the one which never expected anything in return but is always available to every person in India. The Bankers think that people are their family and give a large service scale to the people who approach them.

In this manner, bankers have improved the financial condition of the country. Even though many institutions have stopped their service during pandemic[corona] years, but our efforts are continuous which gives us happiness.

When an egg is sold, its price is low (Rs. 10/-) as it contains less protein, but when that egg gets hatched after facing darkness and discomfort and become a chick, then the price and the proteins increase. In the same manner, even though we faced many struggles but Indians are the ones who are always strong enough to face anything and show their power. We firmly believe that after darkness, definitely there is sunshine.

Yes, our country's leaders also believed this and despite facing many struggles, they did not loose their strength and threw out the British rulers out of India.

So, now we are here to celebrate the past victory of our great leaders.

And we also have a great responsibility to provide more joy to the future generations [today's children are tomorrow's citizens], in this way the country's financial status and prosperity plays a major role in the development and also for providing better platform for a prosperous future.

We are very happy to announce that we did part of our job and have become a member of our country's development.

This is the day for celebration of 75th Independence Day and 115th foundation day of Indian bank.

We are proud to be an Indian.

Jaihind.

Thank you

Abhishek Patel

Swaroop Nagar, Kanpur



संस्थानों का समामेलन महत्वपूर्ण इसलिए भी होता है, क्योंकि संस्थानों के विलय के साथ कार्यक्षेत्र, तकनीक, इतिहास, उत्पाद, ग्राहक आधार तथा भौगोलिक विरासत के साथ मानव संसाधन का भी विलय होता है। इस समामेलन के क्रम में एक सबसे महत्वपूर्ण पक्ष यह होता है कि विलय होने वाले संस्थानों के कर्मचारी जब आपस में संसाधनों से परिपूर्ण नदी के समान एक समुद्र के खारेपन रूपी समस्याओं को दूर कर रहे होते हैं तो यह आशंका स्वभाविक होती है की किसी भी स्तर पर ग्राहक सेवा तथा मानव संसाधन हेतु समस्या का सामना ना करना पड़े। इस आशंका को प्रारब्ध से प्रदत्त जीवन चक्र कैसे एक हर्ष पूर्ण उपलब्धि में परिवर्तित कर देता है विलय के दौरान निम्न उल्लेखित तीन घटनाओं से प्रमाणित होता है। यह तीनों घटनाएं हमारे बैंक विलय के दौरान घटित हुयी जिनसे मुझे एक सकारात्मक दिशा मिलती है।

विगत वर्ष एक अप्रैल 2020 को जब हमारे इलाहबाद बैंक और इंडियन बैंक का विलय प्रभावी हुआ, उस समय संपूर्ण भारत कोविड-19 लहर से जूझ रहा था। कानपुर मंडल भी इससे अछूता नहीं था, यह लहर अपने चरम पर थी। मृत्यु की खबरें रोज ऐसे आ रही थी कि समझ में नहीं आ रहा था कि आश्चर्य करें या खेद प्रकट करें। व्हाट्सएप या फेसबुक के माध्यम से रोज किसी बैंक कर्मी या उसके प्रिय जन के निधन की खबर आम बात हो गई थी। ऐसे समय में गृहराज्य केरल से इंडियन बैंक के उप महाप्रबंधक श्री केशव लाल मेनन जी को कानपुर मंडल का प्रमुख बनाया गया। तत्कालीन स्थिति इतनी ज्यादा चुनौतीपूर्ण थी कि उन्होंने 14 दिन के एकांतवास के बाद कानपुर में कार्यभार किया। विलय के बाद संक्रमण काल और महामारी के प्रकोप में सबके मन में ये आशंका थी कि इस समय का सामना कैसे किया जाएगा तथा एक मंडल प्रमुख होने के नाते उनका इन समस्याओं से समाधान निकालने का उपाय क्या होगा? खैर कुछ वक्त बीतने के पश्चात लोगों को यह ज्ञात हुआ की पूर्व पदस्थ उपमहाप्रबंधक श्री अनिल शर्मा जी के समान ही मंडल में विलय उपरान्त एक सकारात्मक परिवर्तन के रूप में हमें एक ऐसा मंडल प्रमुख मिला है जो विनम्र, एक अच्छे श्रोता, समस्या का समाधान निकालने का हुनर रखने वाले तथा अनुचित दबाव न डालने वाले सहृदय व्यक्ति थे। इसी बीच कोविड-19 की लहर ने अपना असर दिखाना शुरू कर दिया स्थिति नियंत्रण के बाहर हो रही थी। नित्य ही हर आर्थिक स्थिति, हर स्तर के लोग काल के गाल में समा रहे थे। लोगों को अस्पतालों में बेड, जरूरी दवाइयां, टेस्ट की सुविधा ऑक्सीजन सिलेंडर जरूरी इंजेक्शन आदि उपलब्ध होना एक स्वप्न तुल्य साबित हो रहा था। ऐसे समय में श्री केशव लाल मेनन जी ने एक बार कुछ लोगों को कार्यालय बुलाया और निश्चित किया की स्वरूप नगर शाखा के ऊपर का परिसर जो कि मंडलीय कार्यालय के स्थानांतरित होने के कारण खाली हो गया था, वहां पर एक अस्थाई अस्पताल बनवाया जाएगा जहां हमारे बैंक कर्मी उनके परिवारी जन तथा सेवानिवृत्त कर्मियों को आकस्मिक स्थिति में बेड ऑक्सीजन कंसट्रेटर के माध्यम से ऑक्सीजन जरूरी इंजेक्शन तथा आवश्यक टेस्ट उपलब्ध कराए जाएंगे। यह जगह मेडिकल कॉलेज के बगल में थी तथा इस जगह के पास दर्जनों मेडिकल स्टोर पैथोलॉजी सेंटर थे जहां पर बैंक ग्राहक होने के नाते न्यूनतम दाम पर सुविधाएं प्रदान हो रही थी। जो उस समय किसी वरदान से कम नहीं

था जब दवा और इंजेक्शन की कालाबाजारी हो रही थी। कई ऐसे कर्मचारी थे जो बाहर पदस्थ थे लेकिन उनके परिवारजन जो कानपुर में किसी भी चिकित्सीय आवश्यकता को व्यक्त करते थे, उसे त्वरित पूरा करने के लिए मंडल का टास्क दल समर्पित था। यही कारण था कि कानपुर मंडल से जो 96 लोग कोविड से प्रभावित हुए वो समय पर हुए उपचार के कारण तथा चिकित्सीय सुविधा मिलने के कारण बिना अस्पताल जाए शीघ्र ही ठीक हो गये। यह अपने आप में सम्पूर्ण भारत में एक नवोन्मेषी प्रयास था जिनकी हर जगह प्रशंसा हो रही थी और हमे ऐसे मिशन का हिस्सा बनने का गर्व महसूस हो रहा था।

कानपुर की दादानगर शाखा के शाखा प्रबंधक श्री आदित्य सचान जी को कोविड की दूसरी लहर के दौरान काफी संक्रमण से युक्त क्षय रोग हो गया था। जिसके कारण वो काफी अस्वस्थ रहने लगे। उसी समय उन्हें कोविड भी काफी उच्च संक्रमण के साथ हो गया था। समस्या इतनी ज्यादा बढ़ गयी कि एक दिन उन्होंने अपना इस्तीफा मंडलीय कार्यालय को प्रेषित करने हेतु मंडलीय प्रमुख को अवगत कराया। श्री मेनन जी ने उन्हें घर से बुलवाकर अपने पास बैठा कर समझाया कि नौकरी बहुत महत्वपूर्ण होती है, आप जब एक साल बाद ठीक होंगे तो जीवन के लिए जीविका की बहुत आवश्यकता होगी अतः आप इस्तीफा मत दीजिये बल्कि sabbatical अवकाश के लिए आवेदन करिए। आपको मैं आश्चस्त करता हूँ कि मैं आपकी छुट्टियों को स्वीकृत कराने हेतु संस्तुति करके आपको अवकाश प्रदान कराऊंगा। उन्होंने अपने कथनानुसार जो किया वो एक मंडल प्रमुख होने के नाते किसी नजीर से कम नहीं है।

कानपुर मंडल के अंतर्गत इंडियन बैंक की पहले से एक स्वरूप नगर की शाखा है। वहां विलय के उपरांत इलाहबाद बैंक से गुलशन गुप्ता जी को शाखा प्रबंधक बनाया गया तथा सहायक शाखा प्रबंधक के रूप में इंडियन बैंक की सुश्री प्रीशा श्रीवास्तव जी पदस्थ थीं। सुश्री प्रीशा श्रीवास्तव जी ने विलय के बाद आने वाली सभी तकनीकी बाधाओं के निवारण के लिये कानपुर में कई शाखाओं की मदद की थी। कोविड का प्रकोप बुरी तरह शहर में फैला हुआ था, लेकिन बैंक अनवरत सेवा प्रदान कर रहे थे। इसी क्रम में विलय उपरांत मेरी शाखा में तकनीकी समस्या होने के कारण एक ग्राहक के कार्य को स्वरूप नगर शाखा में कराने हेतु मेरा उक्त शाखा में जाना हुआ। वहां ज्ञात हुआ कि शाखा प्रबंधक परिवार सहित कोविड के कारण अवकाश पर थे और सुश्री प्रीशा श्रीवास्तव जी पैर में प्लास्टर चढ़ा होने के बावजूद काउंटर पर सेवा प्रदान कर रही थी। मैंने पूछा कि आप अवकाश लीजिये आप ऐसी स्थिति में क्यों शाखा में कार्य कर रही हैं। उन्होंने कहा “सर! यह बहुत कठिन समय है, मेरा कष्ट बहुत कम है। मंडल में वैसे ही कई शाखाओं में लोग कोविड के कारण अवकाश पर हैं। ऐसे समय में मैं जितना शाखा के काम आ सकूँ बढ़िया है। शाखा प्रबन्धक जी को भी मेरे एक्सीडेंट के बारे में नहीं पता वरना वो शाखा की चिंता करेंगे जो कोविड के समय उनके स्वास्थ्य के लिए ठीक नहीं होगा।” मुझे उनके जवाब से काफी सुखद अनुभूति हुई।

उपरोक्त तीन ऐसे उदाहरण थे, जिनसे यह निश्चित हो गया कि संस्थान चाहे तकनीकी, उत्पाद, भौगोलिक कार्यालय तथा मानव संशाधन के विलय की सफलता चाहे समय पर निर्भर हो लेकिन मानवीय पक्ष का ऐसा उदाहरण यह बताने के लिए पर्याप्त है, विलय के सुपरिणाम के रूप में हमे एक उपलब्धि ही मिली है। यह भावना किसी संस्थान की भविष्य में सफलता हेतु एक प्राणवायु के समान साबित होगी। यह सकारात्मकता सदैव मैं अवचेतन मन में एक विरासत की मानिंद संरक्षित रखूंगा।



Project Sangam

Neha Thakur

Firozabad Main



Finance being the lifeblood of economy the importance of banking is very significant. Banking sector has touched millions of lives across the globe. Be it a mobile topup recharge of ten rupees or settling a deal worth crores with your client residing on the other end of the continent, it's all just a click away. India's banking sector has undergone a paradigm shift in the past two decades evolving from physical banking to becoming digital anchors. The movement from paper based book keeping to systems was a step in the right direction. But it was the adoption of Core Banking Solutions (CBS) in 2002 that set the ball rolling for the incorporation of sophisticated technological processes in the banking sector.

The role of technology has evolved from being a mere cog in the strategic framework of financial institutions to driving, shaping and redefining business models and revenue streams. From standing in long queues getting our hard earned money deposited or withdrawn to KIOSK banking this sector has advanced by leaps and bounds. The pace of technological advancements has led these developments to be viewed as positive disruptors.

In second set of major policy announcements to address economic concerns, Union Finance Minister Nirmala Sitharaman on 30th August 2019 announced merger of six public sector banks with four better performing anchor banks; Allahabad Bank being merged into the Indian Bank making it the seventh largest state owned bank in India post-amalgamation.

As a part of pre-amalgamation process meetings were conducted at Allahabad and Lucknow where our MD and CEO Padma Chundurur cited the rich legacy of Allahabad City, which prompted the top management of both the banks to name this amalgamation process as "Project Sangam".

Project Sangam had a three pronged approach on product/process, employee-customer communication and IT integration. With the launch of this project Indian Bank marked PAN India Presence.

Allahabad Bank being the oldest bank in India when amalgamated with Indian Bank a much younger bank led to “experience being driven by enthusiasm” that paved way for a collaboration much needed in this sector.

But as we all are aware that novel corona virus took a toll, it made “Project Sangam” a herculean task, where employees had to maintain their calm and composure facing the pandemic without hampering the essential services being provided by them. With the integration of CBS under the BIG BANG approach on 14th February 2021 came a huge responsibility of providing excellent customer service without deteriorating the quality.

The first task was of assuring the customers specially people residing in rural areas that their account services would not be hampered; it was reiterated to them that the IFSC code and old cheque books would be working for a given duration. Another task was to integrate different accounts of a particular individual being opened in Indian Bank as well as erstwhile Allahabad Bank.

The customers using the Empower App were motivated to download the IndOasis App and were helped in any difficulty they would face for the initial login as well as transactions, thus regaining their lost confidence. Issues pertaining to internet banking services were simultaneously taken up on an urgent basis so that the firms do not have to face the wrath of their clients. As I am writing this, the following lines struck my mind,

If you Give up,
You'll never know
How great
You can BE!

The amalgamation proved to be a great opportunity in the pandemic where we all could unleash our potential and come out with flying colors by increasing our business from 8,57,499 crores in March 20 to 9,28,388 crores in March 21. Total deposits grew by 10% y-o-y to Rs 5,38,071 crores as compared to Rs 488835 crores. Priority sector portfolio increased to Rs 13274 crores from Rs 1,27,542 crores. Its total capital adequacy ratio [CRAR] was at 15.71% with growth of 244 bps y-o-y. For the financial year 2020-21, the net profit of the bank was recorded at Rs 3004.68 cr.

As the world is united to fight the global pandemic so are we to bring out the common man from the economic lurch he is placed in; and as the pandemic has enhanced our

abilities of collaborative leadership, cooperative guidance the amalgamation has been a huge success; where each employee had put his best foot forward to contribute in achieving the organizational goal.

Leadership and learning are indispensable to each other and being humans there is always room for improvement in every sphere of life, provided we are open to learning. This journey of amalgamation process has been a roller coaster ride for me, where I enjoyed the process, faced my fears and came out as a newer version of myself. I now more often look to challenges as opportunities where I will be able to unfold a new part of myself and learn something I would not have known. As I conclude I remember the beautiful lines written by Robert Frost

The woods are lovely dark and deep
But I have promises to keep
And miles to go before I sleep
And miles to go before I sleep



Allocation of roles and responsibilities to carry out the amalgamation process in a smooth manner.

Thank You



MERGER – A Tale in Bollywood Style

Narendra Kumar Pandey

Treasury Branch Mumbai



It is said that for every blockbuster film, there are producers, writers, actors, crew members and finally a big name known as DIRECTOR. Our Merger was also announced in August 2019 and went on floor in October 2019. When content of script and screenplay is written very well, it becomes very easy for all the actors to perform on the tune of Director.

Both the Treasury Branches were in midst of ITMS Application (Used for Treasury operations) implementation and there was extreme pressure to go live in November 2019. Announcement of Merger was additional pressure to cope up with and move forward. I am not sure how Top Management had shown confidence in us and decided that first part of the Merger (Treasury Branch Merger) shall be released on 1st April 2020. It may be possible that they had faith on Treasury Management teams due to their expertise in handling the various market situations and making good money for the Bank.

It is known that everyone in this world is blessed with almost similar qualities; some people get opportunity and show their talent, others need to wait for the right time and opportunities. We trio, myself, Mr. Dinesh Nayak (Chief Manager-Domestic) and Mr. Subashchandra Batchu (Chief Manager-Forex) were part of implementation team and now it was additional responsibility for us to start a new project before completion of existing one. We had also taken it as a challenge and decided to complete the project and release the Film on the date decided by our beloved Top Management. Daily we used to sit late night in office and left for home between 1:00 am to 2:00 am. Our family members were also very cooperative and supported us during this period.

Finally Top Management decided that we need to shift our Treasury operations at e-AB Treasury premises in Fort Mumbai and it was required to arrange the infrastructure for accessing Indian Bank network at new premises. As a technical officer, it was my responsibility to arrange the network connection and necessary infrastructure at Fort and shift the entire Treasury operations on 01.04.2020. In first week of February 2020, Mr. Deepak Sarda (GM-ITD) called me to Chennai for discussion on shifting plans and arrangements of necessary infrastructure. Under his guidance, we prepared the plan with expected dates of completion of work. He had also assured us that ITD team shall provide their best support for Treasury to “Go Live” as merged entity on 1st April 2020.

Whenever you starts a new journey, nature also wants to test your passion and dedication towards your goal. Covid-19 had brought same situation for us in first week of March

2020, where we had to arrange new Network links at our Fort premises for accessing CBS application but due to Covid-19 almost all the offices were under lock-down and transportation mode including Buses, Taxi, Train were also stopped. Due to this reason, no one was able to visit our office for installation of Network devices. With Treasury Management permission we also moved step forward and picked up respective vendors from their homes and dropped them back by our own car. It was really a very challenging situation, but well supported by our Management. They always appreciated our work and it gave us ample energy to complete the merger processes.

After establishment of network connection, it was required to arrange the Server Rack for new devices. There was a rumour that merger process may be postponed for another one year due to present Covid-19, hence we were also in dilemma that before merger how we can install our Server Rack in their premises. Finally GM (ITD) advised us to arrange the Server Rack from e-AB Data Center Mumbai and use the same at Fort premises. We were also happy that even if merger is postponed or cancelled, Bank property will be in their premises and it need not to be bringing back at our premises. Finally we received the Server Rack at Fort premises, but due to Server Rack weight & size it was not possible to use the lift for moving to Server Room premises at first floor. As Server Rack weight was around 150 Kg, the labourers were struggling to shift it from Ground Floor to First Floor. Due to Covid-19 issue, they were also not able to find additional labour for shifting of Server Rack. Here for the first time, I was overwhelmed with the response and support provided by Mr. Rahul George (Sr. Manager), sub staff, security guard and other staff members for Server Rack shifting.

After this incident, we all became good friends and whenever I visited Fort office, I never felt that both the teams were working in different Banks. Finally we had achieved our target and completed the network arrangements and other infrastructure on 25.03.2020. Mr. Arun Bansal (GM-CFO) had arranged guest house at Cuffe Parade for all the team members involved in merger activities to avoid any kind of inconvenience and travelling. Finally, the D-day had come when we had to prove ourselves up to the expectations of management and our readiness. After completion of year end activities we started working on Merger process with the targeted timeline as 06:00 AM on 01.04.2020. It was 15 minutes late and at 06:15 AM we announced that we have completed the Merger activities and ready for the show.

It was well appreciated by Top Management and we trio received call from respected MD & CEO Madam for our commendable job during merger process. Really, it was a very interesting and memorable journey, well supported by Mr. Mahesh Bajaj (GM-TMO), Mr. Deepak Sarda (GM-ITD), Mr. Arun Bansal (GM-CFO), Mr. Prakash Chandra Sharma (GM-Treasury), Mr. Binu J Pillai (DGM-Treasury), Mr. Manoranjan Upadhyay (DGM-Treasury), Mr. Suresh K (AGM-Treasury) and Mr. Manish Gurung (AGM-RMD) and other Team members of Treasury Branch. I always feel that whatever you do, always give your best.

FIRST DAY, FIRST SHOW MUST ALWAYS BE HOUSEFULL.



Expression of my feeling in & around "Amalgamation"

Arun Kumar Dhal

FGMO Bhubaneswar



Indian Bank a premier bank owned by the Govt. of India was incorporated on 05th March 1907 as Indian Bank Limited & commenced operation from 15th August 1907 as part of the Swadeshi Movement. Our bank has many deposit schemes tailored to suit the needs of its customers, both individuals & organizations.

Credit/Advances/Loan schemes are specially designed for its customers varied needs. It also offers various novel services to customers both individuals & organizations. The Banks name was changed to Indian Bank after nationalization on 19th July, 1969. It's Head Quarters are in Chennai. S.R.M.M. Ramaswami Chettiar is the founder of Indian Bank. I joined **Indian Bank on 18th May 1989** as clerk-cum-shroff after resigning from post of **Head of Commerce Dept., Dev Roy Nayapalli College, Nayapalli, Bhubaneswar**. At that time I had a high thinking about Banking Job as it was very suitable for commerce stream. The Bank had experienced some financial setbacks in 1990s consequent upon the introduction of prudential norms by the RBI & other factors & incurred losses during the period from Fiscal 1996 to Fiscal 2001. The Bank submitted a Restructuring plan for the Fiscal 2000-03 in June 2000 to the Govt. of India seeking, inter alia, recapitalization for improving the Financial Strength of the Bank to reach the required capital adequacy ratio of 9% & to meet the Gap created by application of Prudential Norms for Income Recognition and Asset Classification. The plan was a comprehensive package of various initiatives such as Structural, Operational & Business growth initiative.

As Indian Bank is a South based Bank, I had a strong faith that it will prosper & reach to a greater height in near future which came true.

Amalgamation has a bigger purpose of making the Banking sector more robust & capable to:

(i) Increase lending appetite, (ii) Conserve Capital, (iii) Improve Risk Management capabilities & (iv) attain economies of scale in augmenting business growth.

A large number of stronger & bigger PSBs like SBI can support the growing economy. Amalgamation no doubt inflicts intense short-term pains, but prospects of long term gains will create more bigger and stronger Banks to augment growth of Indian Economy.

Merger of **Allahabad Bank with Indian Bank** was the most challenging but satisfying phase as quoted by our **MD & CEO Ms.Padmaja Chunduru**. In the biggest consolidation exercise in the banking sector, government in August 2019 had announced the merger of 10 public sector lenders into four bigger & stronger banks. The amalgamation of **Allahabad Bank into Indian Bank** has made us the **7th largest bank** among the public sector Banks with a combined business of **Rs.9.29 lakh crore as on 31st March 2021**. Amalgamation resulted in strong scale benefits to both with doubling of business, high CASA & enhanced lending capacity. **Finance Minister Ms. Nirmala Sitaraman** rightly stated that the creation of next-generation banks was imperative for India to become a US Dollar 5 Trillion economy in the next 5 years. She further asserted that the NPAs of banks have come down due to the measures taken by the Govt. to strengthen the Financial Sector. Govt. announced **Rs.55,250 crore** upfront capital for credit growth & regulatory compliance to support the economy.

Vision & Mission statement of Amalgamated Entities:

Primary focus on customer service & customer satisfaction. The Amalgamation exercise “Project Sangam” had a 3 pronged approach on product/process, employee-customer, Communication and IT integration. The Hallmark of Amalgamation of **Allahabad Bank & Indian Bank** is transparency.

All stake holders including customers were informed regularly, despite the challenges posed by COVID 19. Bank is able to realize considerable synergy benefits as evidenced from the Audited Financial results for the Year ended March 2021. Bank was able to show a record Net Profit of Rs.3005 cr. for FY 2020-21. One of the most critical financial steps in the Amalgamation process i.e. Integration of **CBS System was successfully completed on 14th February 2021** under Big Bang approach. With this Tech. Integration & subsequent harmonization of in-house applications, the amalgamation is a great success for us to cheer despite facing several odds due the Covid-19 Pandemic. Our CBS project teams have shown excellence in every aspects & any shortcoming in CBS integration is being attended on regular basis.

Treasury operations have been fully integrated. Harmonised products, interest rates, service charges have been made available to the customers of the amalgamated entity. The pandemic has opened a path for enhanced digitalization including internal & external meetings. We are able to see tangible benefits in the form of savings in time, travel & other administrative costs. Our focus will be to consolidate on the amalgamation by merging overlapping branches & opening branches in centers where the bank is not having major presence. This will lead to cost rationalization besides deployment of Staff. Bank also expects to stabilize the various processes which will help frontline staff to focus on deepening the existing relationship & bringing in new business to improve/gain market share.

Bank's focus would be on quality growth as well as on earnings. By 2022, it is hoped that our Bank's business should be around Rs.11 Trillion. While we are No.7 now in terms of Size, we are No. 2-3 in terms of Asset Quality & profitability. Banks's Capital Adequacy Ratio is now 13.45% against minimum required at 10.875%. With the existing capital base, there is no constraint for Bank's growth for the next 2 years.

So, in my opinion human capital of our beloved Bank is one of the most important resources for its grand success. Human capital of our bank is nurtured and developed through a structured training process by our beloved training centre "IMAGE" in Chennai. It focuses on the need to build up intrinsic value of an employee & make them grow as an asset to the organization.

We feel proud to be a part of Indian Bank. Let us rejoice and celebrate our bank's **115th foundation day on 15th August 2021.**



Ms Anumita Kardam
ZO, Agra



Balbir Singh
Zonal Office Kanpur



इंडियन बैंक और इलाहाबाद बैंक का संगम न केवल दो बैंकों का मिलन था, अपितु दो धरोहरों, दो विरासतों, डॉ संस्कृतियों और भारत के दो सबसे पुराने बैंकों का मिलन जैसा है। एक ओर इंडियन बैंक एक उच्च पायदान पर खड़ा था वहीं अंग्रेजों के जमाने से विरासत की जड़ें पसारे एक उत्तर भारत का भीमकाय बैंक था। समामेलन का अनुभव कई वर्षों तक याद रहने वाला अनुभव रहा। प्रबंधन के उच्च नेतृत्व और दोनों बैंकों के कुशल और दक्ष कार्मिकों की एकजुटता ने बहुत छोटे समय में सीबीएसमर्जर जैसी जटिल गतिविधि को छोटे से समय में अंजाम दिया। किसी भी नए परिवर्तन को शुरू में समझने और स्वीकार करने में थोड़ी तकलीफ तो होती है परंतु “जहां चाह, वहीं राह” हरेक का मार्ग प्रशस्त करती है।

14 फरवरी का दिन वैलंटाइंस दिवस के रूप में विश्व में मनाया जाता है और वही दिन बैंक ने सीबीएसमर्जर के लिए चुना था। हो न हो यह एक सफल समामेलन की निशानी था। प्रेम दिवस की तरह मनाया जाने वाला दिवस दोनों बैंक के बीच एक नई स्फूर्ति व प्रेम से मिलकर कार्य करने का संदेश लाया था। इलाहाबाद बैंक में 21,500 कर्मचारी थे और मर्जर के बाद तकरीबन 41061 हो गये हैं।

विलय के साथ, इन सभी शाखाओं को अब इंडियन बैंक के नाम से जाना जाएगा। कर्मचारियों की पहचान इलाहाबाद बैंक की जगह इंडियन बैंक के कर्मचारी के रूप में भी की जाएगी। दोनों बैंक के लोगो पहले से ही मिलते जुलते थे और दोनों बैंक एक भारत के सुदृढ़ बैंक हैं। इलाहाबाद बैंक का मुख्यालय शुरू में उत्तर प्रदेश के इलाहाबाद में था। स्थापना के 20 साल बाद मुख्यालय को बाद में कोलकाता स्थानांतरित कर दिया गया।

बैंक ने 2020-21 में 9.3 लाख करोड़ का कारोबार किया था। मार्च 2019 तक, इंडियन बैंक और इलाहाबाद बैंक का संयुक्त कारोबार ₹8 लाख करोड़ के करीब था। निश्चित रूप से इलाहाबाद बैंक और इंडियन बैंक की विलय वाली इकाई अगले दो वर्षों 2021 एवं 2022 में ₹12 लाख करोड़ से ज्यादा का कारोबार दर्ज करेगी। शाखा नेटवर्क कुल मिलाकर 6,104 के करीब है। दोनों बैंकों का संयोजन विलय के बाद यह सातवां सबसे बड़ा ऋणदाता बन गया है। बैंक में परिवर्तनकारी सोच और अचूक कार्यनीति बैंक को नए कीर्तिमान तक ले जाएगी और निश्चित रूप से यह समामेलन इंडियन बैंक और इलाहाबाद बैंक के स्वर्णिम भविष्य का द्योतक रहेगा।

स्वदेशी आंदोलन से उत्प्रेरित इंडियन बैंक जरूर बैंकिंग जगत में नई क्रांति का संचार करेगा और भारत के हर बैंक को पीछे छोड़ते हुए एक मील का पत्थर साबित होगा यही प्रत्याशा है।

अंचल प्रबंधक साहब ने एक कहानी सुनाई थी जिसने सबके दिल में एक विशेष जगह बनाई थी और आपसी मेलजोल से प्रेत कहानी कुछ इस तरह थी।

“जब पारसी समुदाय ईरान को छोड़कर भारत के गुजरात में पहुंचे, तब गुजरात के राजा यादव राणा थे, तब इस समुदाय के लोग ने राजा यादव राणा से शरण मांगी थी। पर राजा यादव राणा ने शरण देने से मना कर दिया था। उस वक्त गुजरात के लोग पारसी भाषा नहीं समझ पाते थे, सिर्फ पारसी सांकेतिक भाषाओं से ही बात कर सकते थे। इसीलिए राजा ने एक दूध की कटोरी पारसियों के सरदार के सामने रखकर यह समझाने की कोशिश की... कि वे उनको शरण नहीं दे सकते। फिर पारसियों के सरदार ने दूध की कटोरी में थोड़ा चीनी डालकर यह समझा दिया था कि जैसे दूध के साथ चीनी घुल मिल गई और पता भी नहीं चला, वैसे हम आपके साथ ऐसे मिल जाएंगे और आपको पता भी नहीं चलेगा।“

कहने का तात्पर्य यह की दो परम्पराएं, परिपाटियाँ, तकनीक और संस्कृतियाँ आपस में इस प्रकार मिल गई कि पता ही नहीं चला कि हम एक प्लेटफॉर्म पर उसी गति पर लौट आए। जिसका परिणाम आशानुकूल 9 लाख करोड़ का व्यापार और विशालकाय बृहताकार नेटवर्क रहा ।

“जब तक मैदान में रहें तो जीत की जिद रहे,

ये जिद तब तक जीत होती रहे. ...



समामेलन के बाद पहली बार 15.08.2020
को तत्कालीन अंचल प्रबंधक स्थापना दिवस के अवसर पर नए परिसर में।



मेरा सपना सच हुआ

विनोद मंगल

Ashok Vihar, Phase-2



यह एक वास्तविक घटना है।

मैं अशोक विहार दिल्ली में 10 जुलाई 2019 से वरिष्ठ प्रबंधक के रूप में कार्यरत हूँ। 10 जुलाई 2019 का दिन मैं सुबह 9:30 बजे अशोक विहार पहुंचा तो शाखा में पहुंचने से पहले एक बोर्ड नजर आया - JROP Lab. Facilities के नाम पर हर वो टेस्ट था जो एक बड़ी लैब में होना चाहिए। मन में ख्याल आया कि क्या बात है, शाखा के साथ ही बिल्कुल पास लैब की सुविधा है और इसका खाता भी हमारे पास होगा लेकिन शाखा में पहुंचते ही सबसे पहले मैंने पूछा कि JROP Lab का एकाउंट नंबर क्या है? तो पता चला कि हमारे पास तो इनका अकाउंट ही नहीं है।

मन में इच्छा हुई कि यह अकाउंट तो हमारे बैंक में होना चाहिए। थोड़े दिन बाद ही प्रयास शुरू किया। मैंने अपने कार्ड छपवाए और सबसे पहले लैब में गया तो काउंटर पर पहुंचा तो पता लगा कि डॉक्टर श्री राकेश गुप्ता तो लैब में व्यस्त हैं और अभी नहीं मिल सकते। उन्होंने कहा हम आपकी फोन पर बात करवा देंगे। लेकिन सारा दिन खत्म होने पर भी फोन नहीं आया। अगले दिन भी वही हुआ लेकिन मैंने कार्ड फिर दे दिया लेकिन डॉक्टर साहिब का पर्सनल फोन नंबर नहीं मिला। केवल रिसेप्शन का नंबर मिला जिस पर हमेशा डॉक्टर साहिब का व्यस्त होना ही बताया जाता था। फिर एक दिन डॉक्टर साहिब से मिलने का मौका मिला तो पता चला कि वह तो अपने मौजूदा बैंक से संतुष्ट हैं। वहां पर उन्हें हर सुविधा उपलब्ध है और वह अपना बैंक नहीं बदलना चाहते। बैंक का नाम पूछा तो पता चला कि वह तो इलाहाबाद बैंक है उन्होंने हमारे पास अकाउंट खुलवाने के लिए साफ मना कर दिया।

लेकिन मैंने डॉक्टर साहिब का नंबर ले लिया और निरंतर प्रयास करता रहा जब हमारे बैंक का विलय सुनिश्चित हुआ तो सबसे पहले डॉक्टर साहिब का फोन आया कि मिस्टर मंगल क्या आपके पास लॉकर की सुविधा है? इतना सुनते ही मैं खुशी से पागल हो गया। मैंने स्वयं डॉक्टर साहिब के पास जाकर उनको लॉकर एग्रीमेंट दिया और उनको लॉकर की सुविधा प्रदान की। फिर हमारा संबंध शुरू हो गया। यह बताते हुए बहुत ही हर्ष हो रहा है कि डॉक्टर साहिब को अन्य बैंकों के द्वारा दिए गए आश्वासन किसी काम नहीं आए। डॉक्टर साहिब ने हमारी ग्राहक सेवा से संतुष्ट होकर सभी के सभी अकाउंट हमारी शाखा में ही चालू रखे। मुझे कहते हुए बहुत ही खुशी महसूस हो रही है कि यह हमारी ब्रांच का सबसे बड़ा गुप अकाउंट है। इसके लिए मैं हमारे बैंक के साथ हुए इलाहाबाद बैंक के विलय को धन्यवाद बोलता हूँ। शुरू में थोड़ी परेशानी हुई लेकिन इसके बावजूद हमने इस चुनौती को स्वीकार किया और इस को अवसर में परिवर्तित किया।

जिन खोजा तिन पाइया, गहरे पानी पैठ,
मैं बपुरा बूडन डरा, रहा किनारे बैठा।

जब हम किसी कार्य को करने से पूर्व ही असफलता के भय से उसे करने की ईच्छा ही त्याग देते हैं तो हमें शून्य मिलता है। हो सकता है कोशिश करने मात्र से सफलता हमारे कदम चूमे यदि अधिक नहीं तो कुछ न कुछ तो कोशिश करने वालों को मिलता ही है तथा वे हर स्थिति में कोशिश न करने वालों से अधिक ही ग्रहण करते हैं।

विलय होने से पहले हमारे मन में यह भय था कि हमारे बैंक के कर्मचारी इलाहाबाद बैंक के कर्मचारियों के साथ परस्पर तालमेल बैठा पाएंगे या नहीं।लेकिन मुझे यह कहते हुए बहुत हर्ष हो रहा है कि विलय होने के साथ ही हमारे बैंक ने ना सिर्फ परस्पर तालमेल बैठाया बल्कि एक परिवार की तरह काम करना शुरू कर दिया।

इसी के ऊपर मैं एक दोहा प्रस्तुत करना चाहता हूँ -

जो भरा नहीं है भावों से,
जिसमें बहती रसधार नहीं।
वह हृदय नहीं है पत्थर है,
जिसे संस्था से प्यार नहीं ॥

डॉक्टर श्री राकेश गुप्ता (डायरेक्टर, JROP Lab) के द्वारा प्रशंसा के कुछ शब्द -

“कोरोना काल मे इंडियन बैंक ने हमारी बहुत मदद की।”

मैं इंडियन बैंक में 34 साल से कार्यरत हूँ। मैं सदा ही गर्व महसूस करता हूँ कि मैं इंडियन बैंक का हिस्सा हूँ और हमेशा गर्व करता रहूंगा।

जय हिन्द



संगम



Vivek Kumar

LCB, Chennai

सामने से आता शख्स कुछ जाना पहचाना सा लग रहा था..... अधपके बाल, हल्की सफेदी ली हुई मूछें, चेहरे पर एक आध लकीरें खिंच आई थी..... "अरे, ये तो अपना राजीव है"

..... लगभग पच्चीस तीस साल पुरानी बात है.... हम दोनों ने स्नातक और स्नातकोत्तर की पढाई साथ की थी....10x10 के कमरे में, हम दोनों पडोसी हुआ करते थे....सुबह की चाय से लेकर कॉलेज और फिर रात के खाने तक का साथ हुआ करता था हमारा.....और, पढाई खत्म होने के बाद, नौकरी की तलाश में सभी परीक्षा भी साथ साथ ही दिया करते थे..... लगभग छः-सात सालों तक एक दूसरे के सुख दुख के साथी रहे थे....।

....."आज का अखबार देखा? वीएसआरबी ने इलाहाबाद बैंक में पीओ की 100 रिक्तियां निकाली हैं".... और अनेक असफलताओं के बावजूद हम दोनों मित्र उसकी तैयारी में जुट गए....। इस बार राजीव की मेहनत रंग लाई और वह अपनी नई नौकरी ज्वाँइन करने लखनऊ चला गया.... मैंने दुबारा अपने आपको, आने वाली परीक्षाओं की तैयारी में व्यस्त कर लिया....।

संजोग से कुछ दिनों बाद ही मैं भी इंडियन बैंक में आ गया....शुरुआत में कुछ दिनों तक हम संपर्क में रहे.... लेकिन धीरे धीरे, शायद जिंदगी की व्यस्तता में, हमारा साथ छूटता चला गया....शारीरिक दूरियां, शायद हमारे ज़ेहन की यादों को भी धुंधला देती हैं.....।

..... आज इतने दिनों बाद उसे देख कर मैंने मारे खुशी के उसे लपक कर गले लगा लिया.....वो भी मुस्कुराया, लेकिन थोड़े उलझन में दिख रहा था....।

"क्या हो गया भाई?..... मुझसे मिल कर खुशी नहीं हुई क्या?"

"ऐसी बात नहीं है यार, बस जिस संस्था के लिए इतने वर्ष काम किया, उसका वजूद खत्म होते देख थोड़ा बुरा लग रहा है"

"अरे इन सब बातों को छोड़ो यार, कौन सा तुमने इलाहाबाद बैंक और मैंने इंडियन बैंक, अपनी चॉइस से ज्वाँइन किया था..... नौकरी के लाले पड़े थे... दाएं बाएं, जो भी फॉर्म हाथ लगता, भर के तैयारी में लग जाते....याद है? सफ़र UPSC की तैयारियों से शुरू हुआ था..... और फिर, कभी PCS, AAO, PO, CDS, ACPF.....और भी ना जाने क्या क्या.....यह तो संजोग था कि तुम वहां और मैं यहां.....। हां, इस बात की खुशी ज़रूर है कि इस बहाने मुझे मेरा एक पुराना मित्र मिल गया.....।"

"सही कहते हो भाई, मैं खामखाह ही परेशान था...कॉलेज से निकलने के बाद, नदी की दो धाराओं की तरह बहते बहते हम लोग एक दूसरे से दूर चले गए थे.....हमारे लिए तो ये सही मायने में संगम हो गया....।" राजीव मुस्कुराया और पुरानी यादें ताज़ा करते हुए हम चाय की दुकान की ओर बढ़ गए....।



IB Capture



IB-AB

*We rooted for each other!
and now
ensuring to grow together!!*



Ms K Srimathi
MD Sectt



Friendly match ZM11
Vs DZM 11 – Kanpur
Zone



Ms Durga Mishra
Kidwai Nagar Branch Kanpur



MD & CEO Celebrating
Success (Tech Merger)
with the Team



H. Ramakrishnan
CO: TMO



Culture Integration-
Cricket match held
between 3 zones under
FGMO, Bhubaneswar



Golak Kumar Nayak
FGMO, Bhubaneswar



Executives from ITD/
IMO & Advisor eagerly
waiting for Server to be
Up for testing by the
Branches.



Nehil Jindal
CO: TMO



Branch Rationalisation



Shreeya Kumari
Chicalim Branch



Amalgamation Celebration



Kipson C T
Enayamputhenthurai



Team DBD is working on the integration of alternative channels - Mobile Banking and Internet Banking



Nishant Chauhan
CO: Marketing Dept

IB Anthem

मुखड़ा :

रिस्ता है सदियों का, सदियों तक साथ निभाएंगे ।
ये 'आपका अपना बैंक' है, हर मोड़ पे हमको पाएंगे ॥

अंतरा (1) :

जो नाम जुड़ा है भारत से, इस नाम का मान बढ़ाना है ।
लोगों की सेवा में रहकर, अपना फ़र्ज़ निभाना है ।
आपके सारे सपनों को, सच करके दिखाएंगे ।
ये 'आपका अपना बैंक' है, हर मोड़ पे हमको पाएंगे ॥

अंतरा (2)

जोश है हिम्मत है – हमने जितने की ठानी है ।
नई सफलताओं की हमको, लिखनी नई कहानी है ।
विश्वास की इस परम्परा को, आगे यूँ ही बढ़ाएंगे ।
ये 'आपका अपना बैंक' है, हर मोड़ पे हमको पाएंगे ॥
रिस्ता है सदियों का, सदियों तक साथ निभाएंगे ।
ये आपका अपना बैंक है, हर मोड़ पे हमको पाएंगे ॥



Suraj Prasad Shaw
ZO, Kolkata II

अखिल मातृभूमि-भारत में, अपना सेवा श्रेष्ठ हृदय हो ।
नव संस्कृति आलोक करे, जन जन में राष्ट्र विजय हो ॥
सेवा में श्रेष्ठता का नया अध्याय जोड़ें नित,
देश को सतत विकास के शिखर पर पहुँचाएं ।
ग्राहक केंद्रित विचार और धारणीय वृद्धि,
नव तकनीकी नवाचारयुक्त वित्तीय सेवायें ।
वित्तीय समावेशन के कारक हो हम,
अंकीय अर्थव्यवस्था की राह चलें औरों को सिखाएं ।
संकल्पित हों जन जन कि वित्तीय आशाओं के प्रति,
राष्ट्र संग हम भी प्रगति के कदम बढ़ाएं ॥
आओ मिलकर रचें सेवा का ऐसा स्वर्णाभ शिखर,
हमसे जो जुड़ें नित नए, ग्राहक सब मुस्काएं ॥



Kunwar Ravindra Singh
RMPC, Lucknow

इंडियन हैं हम और आप ।
देश उन्नति के साथ ॥
चाहे दिन हो चाहे रात ।
हर कदम आपके साथ ॥
स्वदेशी आंदोलन में ।
गूँजा स्वदेशी नारा ॥
स्वदेश भावना से ।
फिर बैंक बना हमारा ॥
उगता हुआ सवेरा ।
ये बैंक है मेरा ॥
बैंकिंग नहीं ये केवल ।
करते हैं राष्ट्र सेवा ॥
इंडियन हैं हम और आप ।
देश उन्नति के साथ ॥
चाहे दिन हो चाहे रात ।
हर कदम आपके साथ ॥
पढ़ना हो या पढ़ाना ।
तुमको हो घर बनाना ॥
सपनों के घर को अपने ।
फिर से पड़े सजाना ॥
गाड़ी नई जो चाहो ।
व्यापार हो बढ़ाना ।
बचत जो करना चाहो ।
हमको है बस बताना ॥

कश्मीर हो या केरल ।
भारत के लोग प्यारे ॥
मुण्डारी, आर्य, द्रविड ।
सब ग्राहक हैं हमारे ॥
जोशीले इसके सेवक ।
हम तोड़ लायें तारे ॥
छाये हैं हर दिलों पर ।
नौशीन बन के सारे ॥
भारत हुआ है डिजिटल ।
डिजिटल ये बैंक मेरा ॥
ऊंचे हैं लक्ष्य इसके ।
धर्म ग्राहकों की सेवा ॥
इंडियन और इलाहाबाद ।
हम एक हुए हैं आज ॥
चाहे दिन हो रात ।
हर कदम आपके साथ ॥
इंडियन हैं हम और आप ।
देश उन्नति के साथ ॥
चाहे दिन हो चाहे रात ।
हर कदम आपके साथ ॥



**Bhanu Pratap
Singh Rana**
FGMO, New Delhi

Learning from the past working for the future,
Flying above the sky, we shall aim together!
Clients are our heart, business is the soul,
Winning over the odds, is the purpose as a whole!
Growth and excellence, inbuilt in our breed!
Determination with dedication is the reason to succeed!!
Service is our God, Service is the worship,
Service is the ultimate satisfaction to the deep
With changes and innovation, growing for the nation,
I will grow you will grow growing is our passion!
Alone I am 'I', together we are 'we'
Our Strength leading success, everyone can see
Everyone can see!!



Jayanti Kumari
Habsiguda Branch

Forward IBians Forward, let your banner fly
Follow every principle; let your goal be high
To your Bank be loyal, put up a good show,
Advance in to business, and see your banner grow.
To your customers be grateful, attend them with smile.
Allure them in Business, using your beguile.
To your seniors be faithful, support them in decisions.
To your juniors be humble and build their vision.
We are IBians, happy birds of a lovely nest,
Yes one day we must part, but Indian Bank will always last.
Bedecked in blue and yellow, we offer ourselves to our country fellows.
Here we join our voices in song, to Indian Bank we belong.



Satyam Kapoor
ZO, Hamirpur

भारत यानी इंडिया, और इंडियन यानी हम।
ग्राहक को रख के मध्य में, हर सेवा देंगे हम।
मिल जायेंगे कंधे से कंधा, और हाथ से हाथ मिलेंगे।
हर एक कर्मी को जोड़कर, सतत विकास करेंगे।
उत्कृष्ट वित्तीय सेवाओं का, इंडियन संचार करेंगे
भारत यानी इंडिया और इंडियन यानी हम।
साधेंगे नई तकनीकों को नवाचार से गति बड़ेगी
ग्राहक की हर एक जरूरत, सभी चैनलों से पूरी करनी पड़ेगी।
हितधारकों की मुस्कान बने रहे हमेशा,
हम सब का है प्रण, ये प्रयास रहेगा हमेशा।
भारत यानी इंडिया और इंडियन यानी हम।



Uday Kant Pandey
R & GR Delhi

सारे बैंकों से अच्छा, इंडियन बैंक हमारा, हमारा।
हम इस परिवार के मैम्बर, यह परम सौभाग्य हमारा हमारा।।
सारे बैंकों..।
यहां गरीब अमीर सभी को, मिलें बराबर की सेवाएं।
हमारी समृद्धि और खुशहाली, हो ग्राहक संतुष्ट हमारा हमारा।।
सारे बैंकों.....।
हों सहभागी सभी कर्मी, दें ग्राहक केंद्रित सेवाएं।
उत्कृष्ट सेवाएं देकर, सतत विकास है विज्ञान हमारा हमारा।।
सारे बैंकों.....।
नए डिजिटल उत्पाद बनाकर, उत्पादकता को बढ़ाकर।
सर्वोत्तम नवोन्मेष करके, रहे बैंक अग्रणी हमारा हमारा।।
सारे बैंकों.....।
ADYA, IB स्मार्ट आफिस, जाएं, समय और खर्चे बचाएं।
रहे नियंत्रण और अनुपालन, इस ग्रीन इनिशिएटिव से हमारा हमारा।।
सारे बैंकों.....।
तकनीक, उत्पाद, हों बेहतर, हिस्सेदार बनें खुशहाल।
भागीदार और सशक्त हों कर्मी, यह है मिशन हमारा हमारा।।
सारे बैंकों.....।
(आपका अपना बैंक- हर कदम आपके साथ)



Ankit Kumar
Karnal Branch

उम्मीदों का सवेरा आया है, अब रात बीती बात है |
ये आपका-अपना बैंक, जो हर कदम आपके साथ है |
विश्वास की परम्परा भी पास है,
हर ग्राहक अपने लिए खास है |
अब दुगनी ताकत से सजा हुआ,
खुशियों का एक नया अहसास है |
रिश्तों की पूँजी से भरा, जन सेवा का हर जज्बात है |
ये आपका-अपना बैंक, जो हर कदम आपके साथ है ||
आगे बढ़ने से न, अब कोई रुके कदम |
यूं ही हर ख्वाब मिलके, करेंगे पूरे हम |
सब साथ मिले जब हर एक कोशिश में,
किसी मुश्किल से न हो, कोई आँख नम |
सबसे बेहतर देने के वादे से सजा, हर एक उत्पाद है |
ये आपका-अपना बैंक, जो हर कदम आपके साथ है |



Abhishek Patel
Swaroop Nagar

इंडियन बैंक है हम, इंडियन बैंक है हम
इंडियन बैंक है हम, इंडियन बैंक है हम
ग्राहक की संतुष्टि ही बस लक्ष्य हमारा
आपका अपना बैंक, है यही हमारा नारा
सेवा देने में हम, नहीं किसी से है कम
इंडियन बैंक है हम, इंडियन बैंक है हम
भारत की अर्थव्यवस्था में अपनी भागीदारी
गांव शहर में पहुंचे पैसा अपनी जिम्मेदारी
कर्तव्यनिष्ठा से काम करें, बना रहे अनुशासन
इंडियन बैंक है हम, इंडियन बैंक है हम
सबका करते है स्वागत, हम जोड़कर हाथ
बस हम तो कहते, हर कदम आपके साथ
सेवा भाव से जीत ही लेते हम सबका मन
इंडियन बैंक है हम, इंडियन बैंक है हम
इंडियन बैंक है हम, इंडियन बैंक है हम



Sushil Kumar
Sahakar Nagar

दक्षिण से सुदूर उत्तर तक, देखो इसका है विस्तार,
संगम है ये दो नदियों का, आओ इससे कर लें प्यार।
सेवा इसका प्रथम धर्म है और दूजा है सद्भावहार,
आओ हम सब मिलकर कर लें, अपने इंडियन बैंक से प्यार।
इंड ओएसिस, आईबी कस्टूमर, नेट बैंकिंग इसके औजार,
इसके साथ जुड़ें हम क्यों न, यह अपना प्यारा परिवार।
15 अगस्त 1907 को जन्मा, इसके जनक रामास्वामी चेट्टियार,
आओ हम सब मिलकर कर लें, अपने इंडियन बैंक से प्यार।
जो भी इसके ग्राहक होते, वह सब हैं अतिथि के समान,
इंडियन बैंक है सेवक सबका, मध्यम, लघु या हो धनवान।
सभी योजनाओं का धाता, सबका यह करता है ध्यान,
अनवरत करता ये सेवा, सातों दिन और आठों याम।
आओ हम सब मिलकर कर लें, अपने इंडियन बैंक से प्यार.....



Jagdeesh Mohan
ZO, Moradabad

We are, we are, we are Indian Bank.....

We are, we are, we are Indian Bank...

इंडियन हैं हम, इंडियन बैंक हमारा

हर इक ग्राहक है परिवार हमारा

इक दूजे का हम बनें सहारा

बढ़ते रहेंगे है विश्वास हमारा। हो..... हो.....

We are, we are, we are Indian Bank.....

We are, we are, we are Indian Bank.....

बेहतर हो सर्विस, पुहंचे हम घर घर,

रखें ख्याल, जरूरतों का हर पल.... हर पल.....

We are, we are, we are Indian Bank.....

We are, we are, we are Indian Bank.....

प्रोडक्ट्स हैं अच्छे, बेहतर है रीच

बैंकिंग करके लगेगा हो अपनों के बीच

We are, we are, we are Indian Bank

We are, we are, we are Indian Bank

टेक्निक है ऐसी, बेस्ट होती जैसी

कोई न होगी, ये इंडियन बैंक की टीम है ऐसी

We are, we are, we are Indian Bank

We are, we are, we are Indian Bank

वादा जो करदें, फिर न कोई शर्तें

अपना विज़न है तो हम साथ मे जायें आगे बढ़ते

We are, we are, we are Indian Bank

We are, we are, we are Indian Bank



Nehil Jindal

CO: TMO

IB Poetic

ये विलय नहीं ये संगम है

थी परंपरा विश्वास की
जड़ से जुड़े एहसास की
छेड़ नया राग आलाप का
बन गया ये बैंक आपका
ये मधुर ध्वनि का गुंजन है
ये विलय नहीं ये संगम है
शुरुआत कठिन पर अब मिली है
मंजिल कठिन परिश्रम से हुआ है
हासिल परिवार बड़ा हुआ मिले नए से
ग्राहक एक दूजे के हम बने सहायक
अन्य बैंक में यह दुर्गम है
ये विलय नहीं ये संगम है
बरसा अमृत जल, अंत हुआ तृष्णा का
ये मिलन है गंगा कृष्णा का
मिलके स्वागत करते हम शुभ दिन का
ये मिलन है उत्तर दक्षिण का
ये नीलकमल सा नूतन है
ये विलय नहीं ये संगम है
नया सोच परिवार नया
मिलके दिया आकार नया
दिया प्रकाश उज्ज्वल मयंक ने
नयी प्रगति को छुआ बैंक ने
ये दृश्य बड़ा ही विहंगम है
ये विलय नहीं ये संगम है



Ashwani Verma
SAM Branch, Lucknow

Yeah I know, I don't sound clever
But I think we were bound to be together
Not for a moment but forever.
Hard were the days of Amalgamation
And harder was the integration
But not at par with our dedication.
We were fighting a war
No, No not to destroy kingdoms
But to create AB-IB Parivaar.
Yes we dealt with agony
There many system crashes
But we rose like a Phoenix from the ashes.
We fell, we hit the ground
Customers were unhappy, panic was around
But we bounced back with a victory sound.
Finally war ended, troubles flew
Because tough times never last
Tough people do.
Alone every target we achieved
And every milestone we reached
O my heart! Together we can do wonders indeed.
Now united, we can aim high
Let's dream higher
Come let's fly.
Although we are small
But among giants
We are standing tall.



Mohit Charles Tirkey
Choolaimedu Branch

समामेलन

वर्षों तक जिनसे जुड़े रहें, वो छोड़ अचानक जाने लगे,
कल तक तो सीधी राहें थी, ये मोड़ कहाँ से आने लगे ?
कुछ बदला-सा लगता है सब,
खाली कुर्सी चिल्लाती है।
रिक्त पड़े इस ऑफिस में,
बस, आवाजें लौट के आती है।
दीवारों की वो अलमारी,
जो हरदम भरी हुई रहती है।
खामोश पड़ी है विधवा-सी,
सब खाली देखके कहती है -
क्या बदला सूर और तानों में,
जो गीत नया-सा गाने लगे ?
कल तक तो सीधी राहें थी,
ये मोड़ कहाँ से आने लगे ?
यह मेल नहीं है दो जन का,
मिल रही यहाँ संस्थाएं हैं।
कई खूबियां हैं हम में,
कुछ कमियां भी लेकर आए हैं।
मैं तेरी राहों का साथी बनू,
तू मेरे कंधों का सहारा है।
कल तक बहते थे अलग-अलग,
अब एक नदी की धारा हैं।
पानी का कोई रंग नहीं,
यह सोच के हम बह जाने लगे।
कल तक तो सीधी राहें थी,
ये मोड़ कहाँ से आने लगे ?
अब छोड़ पुरानी यादों को,
नई दिशा की ओर चला।
मन में बाकी कुछ संशय था,
संशय की बाधा तोड़ चला।
जब बैठा साथ में मिल-जुलकर,
तब जीवन को पहचान सका।
सीधी राहों के साथ ही,
मुड़ने का हुनर भी जान सका।
इस नए परिसर की गलियाँ,
अब मुझको गले लगाने लगे।
सीधी राहों की भांति ही,
ये मोड़ भी मुझको भाने लगे...
सीधी राहों की भांति ही,
ये मोड़ भी हमको भाने लगे।



Suraj Prasad Shaw
ZO, Kolkata II

क्या खूब हुआ

जब दो संस्कृतियाँ मिली

उपलब्धियां जुड़ी अनेक,

नदियां फिर मिलकर सागर बनी

करते सभी उल्लेख...

जुड़ी एक से एक धरोहर, नव पल्लव खिले

नए सपने नई ऊँचाइयाँ नए कीर्तिमान मिले

एकजुट हुए और एक बने और बड़े हुए सपने

उड़ानों को नए क्षितिज अखबारों में लगे छपने

जब हाथ से हाथ मिले और जुटे रहे दिन रात

संस्कृतियों का संगम हुआ आए सब मिलकर साथ

ठान लिया और कर दिखलाया वर्षों के अनुभव का रंग

पत्थर तोड़ पानी निकाल देता मानव जब रहता एक संग

यह खिलता फूल कितना कुसुमाता है

संगम की महक बिखेरे जग को महकाता है।

सेवा ऐसी कटिबद्ध है एक स्वर हर कोई गुनगुनाता है

सहज सेवा का भाव इस संगम के मधुर गीत सुनाता है।

जुड़ी उत्तर से दक्षिण की और पूरब से पश्चिम की डोरी

देश के हर किनारे से जुड़ कर राष्ट्र बनाता है,

ये संगम है एक अनोखा देश को प्रगत बनाता है।

देख इसे मन कितना प्रफुल्लित हो जाता है,

आने वाला है स्वर्णिम समय अभी से दिख जाता है।

क्या खूब हुआ

जब दो संस्कृतियाँ मिली....



Balbir Singh
ZO, Kanpur

इलाहाबाद जब इंडियन हुआ ॥

खुश भी हुआ.. थोड़ा दुख भी हुआ
कहीं यादों का एक सूरज अस्त हुआ
तो नई भोर का आगमन हुआ
इलाहाबाद जब इंडियन हुआ ॥
कल की स्मृतियाँ.. कल के सपने
नयी राह चले.. हमराही अपने
संगम की दुल्हन का..
कुछ ऐसे दुरागमन हुआ
इलाहाबाद जब इंडियन हुआ ॥
एक आँख में पानी था
दूजे में जोश रवानी था
कोई बिछड़ गया.. कहीं मिलन हुआ
इलाहाबाद जब इंडियन हुआ ॥
नए पंख मिले.. बड़ा आसमान मिला
पहचान नई.. नया निशान मिला
अपने आँगन में किलकारी का..
जैसे पुनरागमन हुआ
इलाहाबाद जब इंडियन हुआ ॥
हौसलों की धरती नापी
नवशक्ति का संचरण हुआ
दोगुनी हो गयीं उम्मीदें
नापने को अब मन.. गगन हुआ
इलाहाबाद जब इंडियन हुआ ॥
हर लम्हा जो तुझमें रौशन है
वो नूर हूँ मैं.. रूह को आबाद रखता हूँ
में इंडियन हूँ..
दिल में इलाहाबाद रखता हूँ ॥



Gaurab Verma
ZO, Siliguri

विलय

हम सपनों में रंग भरते हैं
ख्वाबों को सच कर देते हैं
आपके संग खड़े हो कर
जीवन उज्ज्वल कर देते हैं
कभी आशियाना बनाते हैं
कभी सफर आसान कर देते हैं
होम लोन और कार लोन से
मुट्टी में जहां भर देते हैं
शिक्षा ऋण से भारत की
नई तस्वीर बनाते हैं
हम इंडियन बैंक हैं
विलय के बाद
इंडियन इलाहाबाद बैंक कहलाते हैं
कभी शिशु किशोर तरुण बन कर
व्यापार को बुलंदी देते हैं
कभी खेत खलिहानों में
केसीसी की हरियाली लाते हैं
कभी जन धन खातो से
जन जन की आवाज बने
स्वयं सहायता समूहों से
भारत की हम पहचान बने
हम इंड प्योर जलधारा से
धरती को तृप्त कर देते है
अपने खेत खलिहानों का
धानी आंचल बन जाते हैं
हम इंड सूर्या शक्ति से
गावो को रोशन कर देते है
हम शामिल हैं कण कण में
सबके अपने बैंक माने जाते हैं
हम इंडियन बैंक हैं
विलय के बाद
इंडियन इलाहाबाद बैंक कहलाते हैं
है आगाज नया
पहचान नई
हम नया शिखर छु जाएंगे
संगम में समा कर
सागर पार कर जाएंगे
पूर्व से पश्चिम हर दिल में पाए जाते हैं
उत्तर से दक्षिण तक समाहित हैं
हम इंडियन बैंक हैं
विलय के बाद
इंडियन इलाहाबाद बैंक कहलाते हैं



Priyanka Kumari
ZO, Karnal

Amalgamation

Two brothers met in the midst of a storm,
Similar as they were, in their logo color and form.
Waves of turbulence initially came across,
When the walls were shed and all was chaos.
Then emerged hope braving all the rain,
And started weaving rainbows to make a strong employee chain.
New system, new processes, new working style,
At one point, at each desk, rose a fearful work pile.
Hand holding process soon commenced,
And each others' family started mingling in essence.
The whole institution, somehow became a learning class,
Where each one guided the other, and knowledge amassed.
Covid situation threw a major challenge to our face,
And delaying tech integration, stole our pace.
But slowly and steadily, we did win those races,
And day by day, we reduced the complaint cases!
Curious somewhat, at times, confident somewhat,
We continue to steer through, being hopeful a whole lot!
A house warming party is now need of this hour!
This Foundation Day, let us celebrate our doubled up power!



Chavi Saxena
FXPC, Mumbai

बैंक समामेलन पर बैंककर्मी के भाव

विशाल वट वृक्ष की भाँति अडिग खड़ा था,
असंख्य आपदाओं एवं झंझावातों को सहा था |
कण कण मिलकर सहस्राब्दी में,
विशालकाय गिरि का निर्माण हुआ था |
संग में पावन संगम नगरी का नाम था,
हृदय पटल में बंग भी विद्यमान था |
राष्ट्र को समर्पित सुनहरा इतिहास था,
कर्मठ कर्मियों को परम्परा में विश्वास था |
नूतन दिवस, नूतन बहार लेकर आया था,
समय सदा की भाँति बदलाव की बयार लाया था |
इलाहाबाद को इंडियन में विलय का संदेश आया था,
भविष्य उज्ज्वल होगा, हृदय को समझाया था |
राह इतनी सहज न थी, दुष्कर व दुर्गम लक्ष्य था,
समामेलन का दानव अट्टहास करता प्रत्यक्ष था |
आरंभ कहाँ अंत कहाँ अनभिज्ञ थे सभी जन,
मिलकर नये युग का सृजन करेंगे, बना लिया था मन |
छोटे छोटे पग धर चल दिये थे डगर पर,
संग, समन्वय व परस्पर सहयोग की थी लहर |
हर कदम साथ साथ था, मन में था एक सपना,
विश्वास की परम्परा से बना, बैंक आपका अपना |



Vivek Kumar Singh

CO: Digital Banking Dept

बैंक समामेलन की प्रक्रिया मेरे भावावेश और अनुभव

पहले थे हम दो अलग अलग संस्थाएं,
इस समामेलन से अब हम दोनों एक हो जाएंगे ॥
थी उपस्थिति हमारी अधिकतम एक दिशा में,
अब देश की हर दिशा में आ जाएंगे ॥
और सक्षम, और प्रतिस्पर्धी व आकर्षक होकर,
हम जनता के बीच आयेंगे ॥
समामेलन लाया बहुत उमीदें, बैंकिंग उत्पाद
इन सभी को एक हम होकर पूरा कर पायेंगे ॥
समामेलन लाया हमें नजदीक,
हम एक दुसरे को तहे दिल से अपनाएंगे ॥
हैं अब इस समामेलन से सातवें स्थान पर हम
मेहनत करके अच्छा प्रदर्शन करके पहले स्थान पर आएंगे ॥
अच्छी बैंकिंग श्रेष्ठ बैंकिंग देकर ग्राहकों को सरल बैंकिंग
दायरा अपने पिटारे का हम बढ़ाएंगे ॥
देकर कड़ी टक्कर विदेशी बैंकों को
देश में स्वदेश की भावना पैदा कर जाएंगे ॥
हम भारतीय बैंक हैं भारतीय ही कहलाएंगे
अर्थव्यवस्था देश की विकसित श्रेणी में लाकर
देश को प्रगति की पटरी पर लाएंगे



Amit Kumar
ZO, Vijayawada

एकाकार

एक भारत श्रेष्ठ भारत का
सपना हुआ साकार
जब इलाहाबाद बैंक का हुआ
इंडियन बैंक से एकाकार ।
एक से भले हुए मिल दो प्यारे
ग्राहको को मिले उत्पाद ढेर सारे
चाहे उन्हे ऋण चाहिए खुदरा
या व्यवसाय के लिये मुद्रा ।
बरकरार रखेंगे विश्वास की परंपरा
ग्राहको का जुड़ाव करेंगे और गहरा
आप रहें चेन्नई या रहें कलकत्ता
इंडियन बैंक अपने पास पाएँगे अलबत्ता ।
हमने दिया आसान इंड ओयेसिस
सारी सेवा मिले जिससे बिना फीस
व्यापार को बढ़ाने के लिये एमएसएमई प्रेरणा
इंड स्प्रिंग से स्टार्ट अप को मिले प्रेरणा ।
हम पोंगल दशहरा साथ मनायेंगे
मिलकर खुशी के गीत गायेंगे
पूरे होंगे जरूर अरमान सारे
जब मिल गये हैं दो चमकते सितारे ।



Chandan Kumar
STC, Lucknow

The Oneness

The Coalescence is out and out
And the Triumph is beyond doubt
They say Changes will have resistance
We showed why we are known for persistence
The strengths of the Two are distinctive
Hence the preparatory is extensive
The alacrity is from day Zero
Aiming a win – win like an Arrow
Best amongst the Two are chosen
The presence is now across the nation
There are only product sunsets
Not the benefits – thus no HR upsets
The superintendence is lucid and vivid
Never a one could interrupt – not even Covid
The CBS's big banged on valentine
The Teams are devoted even in quarantine
The data in Bancs sustained any deform
Succinctly saying, it's now a finer platform
The synergy is on high in the combined entity
“That's twice as good” is our new identity
The attunement is made as mellow
Blue is the new yellow
Let the 270 Years of Zest and Zeal combine
Time for the 40K cohorts to ascent and shine.
The synergy is on high in the combined entity
“That's twice as good” is our new identity
The attunement is made as mellow
Blue is the new yellow
Let the 270 Years of Zest and Zeal combine
Time for the 40K cohorts to ascent and shine.

Ready word-index

Coalescence –

Amalgamation /
conjoining

Out and out (Idiom) –
Thorough / systematic

Alacrity – Readiness /
Enthusiasm

Attunement –
Harmony / congruence

Cohorts –
Allies / Buddies



Praveen Ram Kumar

ZO, Tiruvannamalai

Tribute
to
COVID 19 WARRIORS OF THE BANK



“जो चले गए बेवक़्त इस अनजाने तूफ़ान में, आओ मिल कर उन सब के लिए वन्दन करें।
वक़्त का सितम तो हमसे ढाला न गया, चलो मिलकर अब वक़्त के जख्मों पर मरहम करें।”

*“A golden heart stopped beating, Hard working hands to rest.
God broke our hearts to prove to us, He only takes the best.”*

Performance of the Amalgamated Entity

(Rs. in crore)

Parameters	As on/ YE 31.03.20	As on/ YE 31.03.21	As on/ QE 30.06.21
Deposits	488835	538071 ↑	540082 ↑
Advances	368664	390317 ↑	389625 ↑
CASA Mix	41%	42% ↑	41%
Operating Profit	9587	11396 ↑	3472 ↑
Net Profit	-4643	3005 ↑	1182 ↑
Net Interest Margin (NIM)	2.71%	2.81% ↑	2.82% ↑
Return on Assets (RoA)	-0.86%	0.50% ↑	0.75% ↑
Return on Equity (RoE)	-ve	10.63% ↑	15.20% ↑
Cost to Income Ratio	49.08%	47.59% ↓	40.86% ↓
Gross NPA	11.39%	9.85% ↓	9.69% ↓
Net NPA	4.19%	3.37% ↓	3.47% ↓
CRAR	13.27%	15.71% ↑	15.92% ↑



*S & P Global Ratings improved its rating outlook on the Bank from BBB-(Negative) to BBB-(Stable)
(Research update dated 05th August 2021)*

MD & CEO adjudged as the Banker of the year 2019-20 by Financial Express



“

This merger is a cataclysmic event, second only to the Big Bang in the amount of energy it produces

Joan Centrella

”



इंडियन बैंक



Indian Bank

इलाहाबाद

ALLAHABAD

Corporate Office, 254-260, Avvai Shanmugam Salai, Chennai 600 014



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