

6 Ways To Get Thru Your To-Do List Faster & Easier -- Manage Your Time Better

You already know that to-do lists help you get focused and organized throughout the day. When you have your to-do list in hand, you're freeing your mind from all the disorganized thoughts and, instead, getting them down on paper.

However, this technique can go awry if your to-do list isn't organized as well as it should be. You might lose your motivation and drive and, at the end of the day, you may notice that most of the things from your list are not crossed off.

Follow these tips to create an effective to-do list:

1. **Clarify Priorities:** It may help you to develop some sort of ranking system for your to-do list. Certainly every item on the list can't be equally important. You can even use a number system and rank them from 1 to 5. Items ranked 1 might have a lower priority, while the 5s are tasks you should attend to first.

You should also clarify your priorities in the sense that you need to leave yourself detailed instructions. Figure out the: who, what, where, when and why of items that may be complicated. This way, when it comes time to tackle the task, you won't skip over them simply because they seem too complex to complete.

2. **Pare Down the List:** You need to complete tasks or part of tasks one step at a time. If you have 15 minutes to spare, find something on the list that you can complete in that time period. It's common to tell yourself that 15 minutes is not enough time to do something, but all those 15-minute chunks add up to something huge. At the end of the day you'll be surprised how much you've accomplished in small increments.
3. **Include Flex Time:** If your to-do list is too rigid, it simply won't be effective. You absolutely need to include some flexibility and breathing room in your day. Try not to jam pack your day with unreasonable goals, otherwise, you'll be at risk of disappointment.
4. **Add in Something Fun:** Your to-do list is no doubt full of things you may not be looking forward. That's why integrating fun activities and tasks should also be a priority! When you add in a fun item it doesn't feel like work. It may even feel like a break. When you return to the less desirable items, you'll be more motivated to actually get them done.
5. **Don't List Too Much:** It's vital not to overwhelm yourself. While some days might be action packed in order to reach certain deadlines, you need to avoid this level of stress on a regular basis. If there's too much on your plate, or you have to work too fast, you can't possibly enjoy yourself and you'll only end up frustrated and overwhelmed.
6. **Keep It Organized:** Your list needs to be organized in a way that makes you feel comfortable. There are many options nowadays, especially with digital devices. However, the old-fashioned pen and paper method may be what works best for you. You can also opt for using the internet or even your cell phone or mobile device to keep your list organized.



“Buoyancy of the Banking Stratum in India” Their Sloppiness & Solutions for their Resurrection: --A Panoramic View

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ABSTRACT

In this Article an attempt has been made to formally point out the various relief(s) available to banking customers, the drawbacks of the banking system prevalent in India, recommendations of Narasimham Committee relating to Banking sector. Also an effort has been made to show how our Indian Banking system has gone through a sea change. It is no longer the knave banking system of older times when people look upon banks as only a safety locker to keep their possessed belongings, savings as well as valuable ornaments like gold and silver and important documents. The banking system is now complicated and has in most cases gone online. Everything is done with the help of computers and there has been a system of networking working 24 hours a day to keep the banking activities in running condition. It is not that the system of Indian Banking system is not without flaws but the fact that the Narasimham Committee recommendations needs to be followed more with precision to get the outmost from the present banking and financial system that is prevalent in India

INTRODUCTION:

The Indian Banking sector has made rapid strides of late and it would be rather a duty to assess the present banking trends, drawbacks and suggestions as initiated by various committees from time to time. Hence the ensuing discussion follows:

(A) Role of Banking Ombudsman:

Under the Banking Ombudsman scheme, 1995, Banking Ombudsman is appointed to attend to the grievances of the public against various banks, solve the problems that emanates from the shortcomings of the banking services, loans and advances and other critical issues. This covers all nationalized banks/commercial banks excepting Scheduled Primary Co-operative banks and Regional Rural Banks.

Practices followed while appointing a Banking Ombudsman:

The place where a banking ombudsman is to be appointed is fixed mainly by the reserve bank of India. Places where Banking Ombudsman has already been appointed includes Mumbai, New Delhi, Guwahati, Patna, Jaipur and Chandugar. They are shortly to be appointed in all places where Reserve Bank

offices are Located, including the buzzing metros like Bangalore and of course Kolkata.

Qualifications & Length of Service Of Such Banking Ombudsman:

Persons who hold a higher status or portfolio in services which includes Law/Legal, Public Administration, Banking or Financial Services, etc., are eligible for appointment as Banking Ombudsman. His tenure of service is ordinarily 3 years extendible for another 2 years maximum. But in no condition should his retirement age should exceed 65 years of age.

The banking ombudsman has to be diligently and committedly devote his whole-time to the affairs of the office.

Remuneration and perquisites of a Banking Ombudsman:

The remuneration and other perks of a Banking Ombudsman is fully determined and regulated by the Reserve Bank of India. It is revised and updated from time to time. It is borne by the banks in such proportion and in such manner as is determined by the Reserve Bank from time to time.

The Duties, powers and arena of operation of a Banking Ombudsman:

The various drawbacks of commercial banks as well as Scheduled Commercial Banks like deficiencies in banking services and loans and advances are dealt with by a Banking Ombudsman after receiving complains from public against their services. The scheme has specified the nature of services which can be dealt with by a Banking Ombudsman. It will attend to all complaints relating to deficiencies in banking services in the following arena:

- (1) When there is unnecessary delay or non-payment of cheques, drafts, bill and so on.
- (2) If bank refuses to accept notes in small denominations without sufficient cause and charging commission for that.
- (3) If bank refuses to issue drafts to customers and others without sufficient cause.
- (4) Non-compliance of rules relating to operating hours of banks by branches.
- (5) Failure to honour letter of credit /guarantee committed by banks.

- (6) If there is unauthorized or unlawful withdrawal from deposit accounts.
- (7) If there is complaints relating to operation of banks pertaining to savings account or current account, delay, non-credit of proceeds to party account, non-payment of deposits or non-observation of Reserve Bank of India guidelines.
- (8) If there is delay in transferring export proceeds, delay in handling of India.
- (9) Complaints from Non-Residents Indian's relating to remittances from abroad, deposits and other banking related matters.

The complaints relating to Loans and Advances of the following nature will be entertained:

- (1) If there is deviation from the Reserve Bank of India's guidelines relating to interest rates.
- (2) Non-observation of prescribed time schedules for deposit of applications relating to loans.
- (3) Non-observation of any other directions of instructions of Reserve Bank of India's Guidelines.

The Banking Ombudsman may also entertain such other complaints as may be directed by the Reserve Bank of India from time to time in this regard.

The Rules or system to be followed for redressal of grievances:

A written complaint is to be forwarded to the concerned Banking Ombudsman under a particular jurisdiction either by the sufferer himself or herself or any other person on his or her behalf.

The form and contents of the Complaint:

The complaint should be in writing and signed by the complainant or any authorized representative on his behalf stating clearly his address and the name and address of the concerned bank against whom complaint made, stating clearly the nature of complaint and the drawbacks and shortcomings of the bank, the reasons for making the complains and the nature and amount of relief sought from the Banking Ombudsman.

The necessary conditions which needs to be fulfilled before making a complaint seeking redressal of grievances from a Banking Ombudsman:

The complaints to the Banking Ombudsman shall be put forward only if the following conditions or situations arise:

- (1) If the bank named in the complainant had not attended to the written complaint made to the bank named in the complaint

and already two months have passed by, but no reply from the bank. Again the complainant is not satisfied with the nature of reply given by the said bank. Again, if the concerned bank has rejected the complaint of the complainant then also the complaint would be considered.

- (2) The complaint is made not later than one year from the date the bank has rejected the written complaint made by the complainant.
- (3) If the subject matter is same and the same person has once again made a written complaint to the Banking Ombudsman for the same purpose for which a solution has already been cited and solved by the Banking Ombudsman.
- (4) If the complaint is not the same complaint which is pending before any court of law, tribunal or arbitrator or any forum or same subject matter has been dismissed by the court or tribunal or arbitrator or any forum.
- (5) The complaint shall be accepted by the Banking Ombudsman only if the complaint is not concocted or artificially made or of vexatious nature.

Now Informations from the concerned bank against whom complaint has been received shall be called for by the Banking Ombudsman:

The bank as named in the complain shall have to furnish necessary documents pertaining to the complaint as well as such other documents as may be needed from time to time to solve the issues relating to the complaint. If the bank fails to furnish such informations or documents necessary to solve the mystery relating to the complaint, the odds would be against the bank and the Banking Ombudsman shall take full and suspicious notice of such failing to furnish necessary documents which would be going against the bank.

To maintain natural justice and fair play, the Banking Ombudsman is to maintain full confidentiality and shall disclose any information or documents only with the full permission/ consent of the person furnishing such information or documents as the case may be.

Solutions as sighted by a Banking Ombudsman:

Since the position of a Banking Ombudsman has not been formed under any statute it is not authorized to issue directions to any persons compelling or forcing for obeying its orders.

The Banking Ombudsman scheme 1995 has been notified by the Reserve Bank under section 35 A of the Banking Regulation Act, 1949.

A SECTION 35A of the Banking Regulations Act, 1949, empowers the Reserve Bank to issue directions/guidelines to the banks. Therefore the

commercial banks as well as scheduled cooperative banks are compelled to obey the directions as issued under section 35 A of the Banking regulations Act.

The members of the public however, cannot be compelled to comply with the orders of the Banking Ombudsman. The scheme therefore provides three methods of settlement of complaints against the banks mentioned in the complaint. They are briefly discussed as below:

(1) Settlement of the complaint by Agreement:

On receiving a written complaint from the complainant the bank shall make full endeavor to see that the settlement of the complaint is made through conciliation or mediation. However, there shall be no legal binding on anyone under such circumstances. After listening the complains from the respective person or persons the bank shall make full effort for a peaceful conciliation or settlement.

(2) Recommendation for settlement:

If the problem is not settled even after one month of receiving the written complaint and forwarding of its copy to the office or branch of the bank mentioned in the complaint the Banking Ombudsman shall make a written solution which in his opinion is the best solution after considering all situations and circumstances. He shall forward one copy each to the bank mentioned in the complaint as well the concerned person mentioned in the complaint.

The suggestion for settlement of grievances as made by the Banking Ombudsman is not obligatory for the banks or the persons making the complaint for acceptance. It may be accepted or rejected by both the parties. The party or the complainant has to send a letter of acceptance to the Banking Ombudsman within two weeks from receiving the written suggestions of the Banking Ombudsman. He has to accept it in full and final settlement of the complaint made by the complainant to the concerned Banking Ombudsman. On receiving a letter of acceptance from the concerned party or complainant the Banking Ombudsman shall send a copy of the letter of acceptance to the concerned bank against which complaint received. The bank simultaneously has the right to accept or reject the suggestions made by the Banking Ombudsman pertaining to the matter or problem.

It has just two weeks to accept or reject the suggestion of the Banking Ombudsman. If the bank accepts the suggestions of the Banking Ombudsman it has to comply with all the rules and regulations legally and as well as formally and should accept all terms and conditions as suggested by the Banking Ombudsman for settlement of such complaint. It has also to

inform the Banking Ombudsman of its acceptance as soon as it decides.

(3) Award by Banking Ombudsman:

If the complaint is not settled within two months of receipt of the complaint or such extended period as may be considered by the Banking Ombudsman from time to time, the Banking Ombudsman shall inform the parties of his intention to pass an award. The parties, i.e, both the bank as well as the party making the complaint shall have the right to submit any further representation or evidence in support of their case within fifteen days from the date on which the Banking Ombudsman has expressed his intentions to pass an award.

Recent Developments in Banking Sector in India:

Recent developments includes access to 24-hours cash through e banking or through Automated Teller Machine (A.T.M.). Electronic Banking, also known as Electronic Fund Transfer (EFT), uses computers and electronic devises as a substitute for paper and cheques for transactions.

Many financial institutions use an automated teller machine (A.T.M.)

Card and a personal identification number (PIN) for this purpose.

The Federal Electronic Fund Transfer Act (EFT Act) covers some of the consumer transactions of daily life.

Tele-banking:

This service is available for customers doing banking transactions via the telephone. Current services offered by telebanking services include:

- (a) Account Balance check.
- (b) Un-logged Transaction check,
- (c) Current exchange rates for Indian as well as foreign currencies.
- (d) Change the existing Account Password.
- (e) Reporting the loss of Account Certificates.
- (f) Transfer Funds from one Account to another Account.

The suggestions made by M. Narasimham Committee Report on the Financial System of India:

As appointed by the Government of India, a committee was formed under the chairmanship of Shri M. Narasimham to examine all aspects to the organization, structure, functions and procedures of the Banking and Financial system as existent in India. The Deputy Governor, Reserve Bank Of

India (Banking Operations), chairman of State Bank Of India, Industrial Bank Of India ,Industrial

Credit and Investment Corporation of India, Shri Manu Shroff, Shri Y.H. Melegam, Shri Mrinal Dutta Chawdhuri and the additional Secretary (Banking) were the members forming the Committee. The various functions or duties as were entrusted to Committee were as follows:

- (1) To look into the lacunae of the existing banking operations in India by taking a bird's-eye view of the prevalent systems in India and making suggestions as and when and where needed. It will help to improve the profitability and performance of the said commercial banks and financial institutions in India.
- (2) Provide suggestions for betterment of organization's systems and procedures and managerial policies.
- (3) By suggesting more competitive policies to the banks and financial institutions so as to enable the banks to respond more effectively to the emerging credit needs of the economy.
- (4) Examination of the cost, composition and adequacy of the capital structure of the various financial institutions and to make recommendations in this regard.
- (5) To make recommendations of balanced growth of the various financial institutions after assessing relative roles of the various financial institutions entities in financial sector and to make recommendations for their balanced growth.
- (7) Review the existing supervisory arrangements relating to various entities in financial sector and to make necessary recommendations for ensuring appropriate and positive and effective supervision.
- (8) First of review the existing Legislative framework and to make necessary suggestions for implementing the said suggestions.

The Report As Generated By The M. Narasimham Committee Is As Follows:

The Existing Financial System In India:

There has been commendable progress by the Banking & Financial system in India. There has been extension of Geographical and financial boundaries by the banks in India. This has made them to contribute substantially to the growth in the volume of financial savings and accordingly contributing booty to the aggregate national savings.

The financial intermediation and incremental financial interrelations ratios have been steadily rising. The banks have given credit to the priority sectors like agriculture, small scale industry and small enterprises.

The development of financial institutions have expounded and covered term lending facilities throughout the country.

These Institutions have been successful in meeting their objective of providing fund for industrial development and thereby contributing significantly to the development of industries. The specialized institutions like the Industrial Reconstruction Bank Of India, export Import Bank Of India, NABARD (National Bank For Agriculture And Rural Development.), Shipping Credit And Investment Corporation Of India Limited, Tourism Finance Corporation Of India, SIDBI (Small Industries Development Bank Of India), National Housing Bank, etc., cater to the rehabilitation of sick industrial units, financial needs of export, agriculture and rural development and other specialized fields. New financial Institutions such as merchant banks, leasing companies, mutual funds and venture capital companies have come on the scene. New Financial Instruments like convertible debentures have appeared in capital market and commercial paper and certificates of deposits have made their appearance in the Indian Money Market. The system has developed promotional policies appropriate for early phases of financial development, achieved success in extending credit and mobilizing resources of agriculture and industries. This has helped to achieve the major objective of overall and as well as major developments.

The Lacunae as Pointed out by the Committee in the System:

In spite of the fact that the system has made rapid strides, various drawbacks like decline in productivity, efficiency of the system and a serious erosion of profitability are reflected.

Factors responsible for Drawbacks:

Directed Investment and Directed Credit Programmes:

Directed Investment and Directed Credit Programmes are the major drawbacks of the system. The directed credit programmes have had adverse implications for the profitability of banks also because of stipulated concessional lending rates on priority sector credit and element of subsidy on such lending. It is both the depression in the interests available to banks within their directed investment and directed programmes on the one hand and the fall in the standard of the loan portfolio both to the priority sectors and to the traditional sector that have responsible for the erosion of earnings and profitability. The profitability has downed due to higher rise in expenditure. The credit to agriculture and small industry also contributed to a higher growth in expenditure. This is due to the fact that the unit costs of administering the loans tend to be high in proportionate terms. Many of the sub-urban and rural branches of banks have been described as unprofitable and they virtually

operate as deposit centers and do not generate any sufficient credit for businesses.

The existing trade unions only add insult to the wounds and are only proliferation of unlawful practices and banned and restrictive practices. Again, the banks are actually overstaffed with disguised unemployed employees, contributing virtually nothing to banking activities. There have been unscrupulous activities relating to promotions of staff and their transfers. The emoluments and pay revisions of bank employees are no longer in proportionate to their contributions to the banking and financial activities of the commercial banks in India.

The Committee ploughed and unearthed various factors which are necessary for the reformation of financial system, which are as under:

Investments Which Are Directed: These include statutory Liquidity Ratio(s) and Cash Reserve Ratio(s) which accounts for more than 50 % of the resources mobilized by the banking sectors in India.

Statutory Liquidity Ratio (SLR): SLR is not to be treated as Monetary Instrument but should be related to prudential requirements since they have become a major scheme for mobilizing the household sector savings. It should be reduced to 25 percent of the net demand and time liabilities in the coming five years. The borrowings of the government should be progressively market related. This would definitely help the banks to augment their income from statutory liquidity Ratio Investments.

The Role of Cash Reserve Ratios:

The Committee observed that the BRI should be given sufficient freedom to operate Cash Reserve Ratios to attain their monetary policy goals.

As the Government Deficits in relation to Gross Domestic Product (GDP) diminishes, the high level of cash reserve ratios is also bound to diminish.

The Reserve Bank also proposed a reduction of cash reserve ratio progressively over the years from its present high stature or level.

The Committee also recommended that if CRR is deployed, the Reserve Bank would have to pay interest rate on the extra deposits at a rate which would be broadly related to the Bank's average cost of deposits.

Directed Credit Programmes:

The Committee observed that Directed Credit Programmes have really played a major role in covering those sectors which were previously been neglected from the banking activities. The contribution of bank credit to the growth of agriculture and small industry has made an

impact and served its purpose. Therefore, there is an urgent need there is need for review of the utility of such directed credit programmes. It provides an opportunity to those to stand on their feet, since the rate of interest is at a concession. This is of course a source of economic rent.

The Committee also suggested that such directed credit programmes should be gradually phased out. These programmes should be directed mainly for small and marginal farmers, rural, land-less labourers, marginal farmers, village and small scale and cottage industry, rural artisans and other weaker sections of the society. This directed credit programme should be reviewed after every three (3) years to see whether it absolutely essential for the continuation of the programme. Thus only priority sectors should come within the ambit of directed credit programmes.

The stipulation of concessional interest as applicable to priority sectors as redefined should be reviewed with an objective to eventually phase it out in about three (3) years time phase.

The Role-Play Of The Interest Rates:

The present administered structure of interest rates is characterized by great complexity and an inverted yield pattern. The interest rates should increasingly be allowed to be determined by market forces. The current lending rates of banks and Direct Foreign Investments (DFIs) which reflect to some extent the current monetary situation are on the high side.

The ceiling on deposit rates should be raised so as to maintain their positive character in real terms but a total deregulation is likely to give a further upward push to the lending rates, which is not at all desirable.

Further increase in the bank deposit rates should be considered along with the suggested reduction in Statutory Liquidity Ratio (SLR).

In the absence of reasonable macroeconomic balance and control of inflation, total deregulation could pose a danger but the interest rates structure should be simplified by the Reserve Bank Of India (RBI).

Capital Adequacy Norms:

Some banks are seriously under-capitalized and capital ratios of various banks are generally low as observed by the Committee. The bank in India should conform to the standards laid down by the Basic Committee on Banking Regulations and supervisory Practices appointed by the Bank of International Settlements (BIS) in a phased manner. The bank which operates on an international scale was given the target to achieve the capital adequacy norms of eight (8) percent by March 1994.

Other banks was given the target of 4 percent by March 1993 and 8 percent norm in full by March, 1996.

Revaluation of Assets:

Before the norms of capital adequacy are complied with, the assets should be revalued on a more realistic basis on the basis of their realizable value.

Valuation of Investments In Bank's Portfolio:

The Ghosh's Committee recommended that a bank's investment portfolio should be bifurcated into two parts, viz, "permanent investment" and "current investment" and suggested that it would not be necessary for the banks to provide for diminution in the value of permanent investment but full provision should be made for providing depreciation in the value of current investments.

Income Recognition:

The Committee observed that the policy of Income Recognition should be objective and based on record of recovery rather than on any subjective considerations.

Provisioning:

For the purpose of provisioning the Reserve Bank of India and all other banks should classify their assets by compressing the Health Code into the following broad groups:

- (a) Standard, (b) Doubtful, (c) Loss and (d) Sub-standard.

Foreign Banks to be allowed to operate in India:

Consistent with other Government policies of Foreign Direct Investment

The policy of allowing foreign banks to open offices In India with prior permission of the Reserve Bank of India should be made more liberal subject to fulfillment of certain definite conditions.

Again Merchant Banks should be allowed to undertake Banking Business in India on a massive scale.

Again on non-performing Assets should not be booked as income on "Accrual Basis" as per the recommendations of the Committee.

Electronic Banking (E-Banking):

CONCLUSION:

The forgoing discussions as done above and as elaborately as possible point to the fact that our Indian Banking system has gone through a sea change. It is no longer the knave banking system of older times when people look upon banks as only a safety locker to keep their possessed belongings, savings as well as valuable ornaments like gold and silver and

important documents. The banking system is now complicated and has In most cases gone online. Everything is done with the help of computers and there has been a system of networking working 24 hours a day to keep the banking activities in running condition. It is not that the system of Indian Banking system is not without flaws but the fact that the Narasimham Committee recommendations needs to be followed more with precision to get the outmost from the present banking and financial system that is prevalent in India.



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- Practice. Brainstorm all possible responses to this situation and try them on for size. Get a friend and role-play alternatives you think you'd never choose because they're so unlike your usual persona. Have fun exercising unexplored selves.
- Count your blessings. Notice the good things in your life. Cultivate gratitude and wonder.

After brainstorming many options, my friend decided to write a letter to his neighbour. He refrained from justifying his own actions. Instead, he acknowledged his feelings and offered to talk with him about the situation.

They began to talk and, over a period of time, became good neighbours again.

Thus, conflict can cause us to lose sight of the big picture -- of what we truly want in life, why we're here, and what's important -- or to see it more clearly. But by following the above mentioned rules, one can often keep contentious issues positive and constructive. This helps to prevent antagonism and dislike, which so often causes the conflict to spin out of control.



“KEEPING CONFLICT IN PERSPECTIVE”

By: Prof. Surinder Pal Singh, Rai Business School, New Delhi

When we are involved in a conflict we often over-dramatize or lose perspective. This article on conflict shows how important it is to keep a conflict within a realistic framework and perspective.

A friend told me about a conflict he was having with his next door neighbour.

Due to a misunderstanding the neighbour was so upset that when they passed on the street and my friend said hello and reached out to shake his hand, he withdrew it, avoided eye contact, muttered a monotone “Hi” and quickly walked past him.

My friend felt like been punched in the stomach. Stunned, he walked back to his house wondering what had just happened. It was even more upsetting because he had communicated with him about the confusion that had initially caused the conflict, and thought that he'd understood his point of view. Although he wanted to find out what went wrong, but he clearly didn't want to discuss it.

When we met, we talked about the incident for a while, brainstorming strategies that would help him deal with this unexpected blow.

A surprise attack is one of the hardest conflicts to handle. It's a shock to the system. Often the first reaction (after your heartbeat returns to normal) is to blame the other person or to blame yourself and to get caught in endless internal dialogue about who's at fault and what to do next.

Regardless of the cause, a troubling conflict may take time to untangle and can disrupt our lives while it's going on. We lose our balance and often operate on half-power, the other half working non-stop to figure out where to assign blame and (as much as possible) to justify our own actions. If it's disturbing enough we lose focus at work and at home, have difficulty making even routine decisions, and spend wakeful nights deliberating over the best way to handle it. It's hard to do anything wholeheartedly until it's resolved.

As I felt a lot of empathy for my friend, I tried to put forward my suggestions to overcome this situation. One of the ways I tried to help was to listen when he needed to talk, and

requested to take care of himself during the process of unraveling the situation. Conflict is hard on the body, on the mind and on the spirit, and there are strategies that can help us keep perspective and move the conflict toward a positive resolution.

Here are some of them:-

- ✧ Breathe and find your balance. A conflict can unbalance us with strong emotions and feelings of unworthiness, anger, sadness, and frustration. Don't avoid these emotions, but rather treat them as guides. Appreciate and observe as you might observe a play. There is a lot of power in this emotional energy, and as you breathe and watch, you'll find a way to use it that's in line with your best purpose.
- ✧ Take the long view. It's so easy to get caught in the turmoil of the conflict that we forget there will be a tomorrow. Take some quiet moments to close your eyes and see yourself in the future with the conflict resolved. Imagine how you'll feel with the problem behind you. What would you like the relationship to look like a month from now, a year? Meanwhile, eat well, go to bed at regular hours, laugh and allow yourself to forget the problem occasionally. This may not be easy, but it's effective. Allow your inner wisdom to work silently while you continue to engage in life.
- ✧ Reframe. Step outside the conflict momentarily. Instead of resisting it, ask yourself if there is a gift here – an invitation to look at the problem differently or to try out a new behavior. Acknowledge the other person by stepping into their shoes. Why are they behaving this way? What do they want? How would you feel if you were in their position?

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