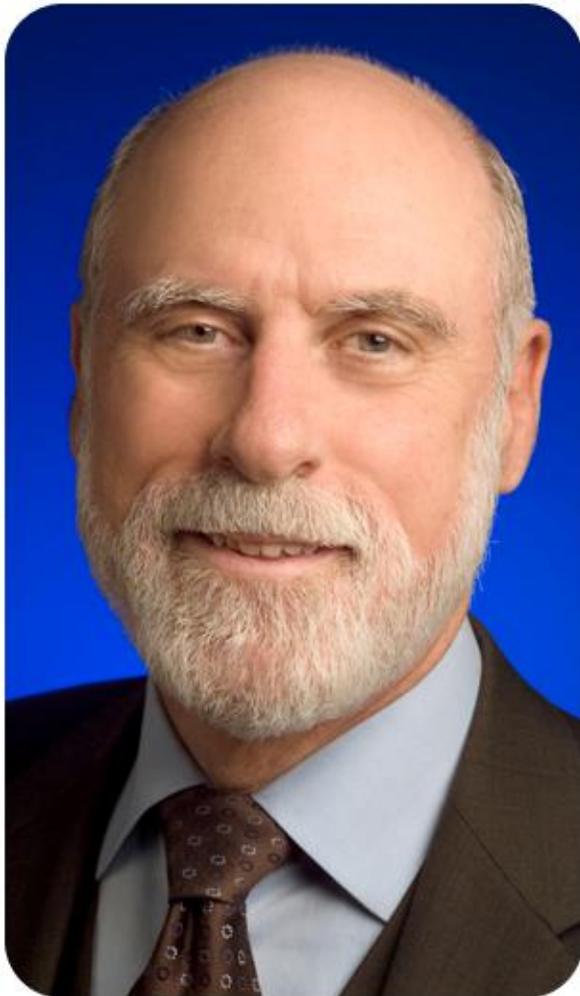


# PR SENSE

Spreading Positive Vibrations

Issue No 70 – Jan 2013  
Published by Prime Point Foundation

## Man of the month



**Vinton G Cerf**  
**Father of Internet**

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## From the Desk of Editor-in-Chief

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On behalf of Editorial Team, I wish all the readers a very happy New Year. From this month, the nation is celebrating the 150<sup>th</sup> birth anniversary of Swami Vivekananda. From this issue onwards, for another 12 months, we will devote a column on various interesting episodes involving Swami Vivekananda. In this issue, we bring out the instance of how Swami Vivekananda motivated Jamshedji Tata to start the Science Institute at Bangalore.



On New Year's Day, the whole world celebrated the 30<sup>th</sup> anniversary of the Internet. Dr. Vinton G. Cerf, who invented the TCP/IP protocol and the internet, was at Chennai last week. On behalf of PreSense, we recorded his inspiring interview with Dr. Vinton, Father of internet. We bring out his inspiring story and interview in this issue.

Mr. M. Narendra, present Chairman and Managing Director of Indian Overseas Bank, is an inspiring person, who has transformed the bank dramatically within the two years of his tenure, through his unique leadership. We are bringing out the success story of how he emerged as a leader.

As usual, this edition includes other interesting articles like the Thirukkural, Computer Vision Syndrome, the controversy about the Home Minister's statement, the importance of holding credit score, PRince cartoon, etc.

I am confident that you will continue to enjoy this edition too. Please share your feedback with us and share this ezine with your contacts.

*K. Srinivasan*

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## Inspiring Quote from the Speech of Dr Abdul Kalam

**“To become an achiever, it does not matter who you are”**

During my recent visit to Madurai, I met Mr. V. Kathiresan, who worked with me as driver during my DRDL days at Hyderabad. He worked with me day and night for nine years. During that time, I used to witness, he was always reading some books, newspapers and journals during his free time. He had a very high concentration on his reading. That dedication impressed me. I asked him, “What makes you to read during your leisure time?” He replied that he had a son and a daughter. They used to ask him lot of questions. That made him to study and try to answer to his level best.

The spirit of learning in him impressed me. I told him to study formally through the distance education mode and gave him some free time to attend the course and complete his +2, and then to apply for higher education. He took that as a challenge and continued studying and acquiring his skills, and upgraded his educational qualification. He completed B.A. (History), then M.A (History) and then, he did M.A (Political Science). He then completed his B.Ed and then M.Ed. Then he registered for his Ph.D in Manonmaniam Sundaranar University and got his Ph.D in 2001. He joined the Education Department of Tamilnadu Government and served for a number of years. In 2010, he became an Assistant Professor in the Government Arts College at Melur near Madurai. It was his commitment and dedication that has helped him to acquire the right skills in his leisure time and that made his progress in career and upgrade his livelihood.

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## Cover Story

### 30 Years of Modern Internet – Legendary Dr Vinton G Cerf, Father of Internet Speaks Exclusively to *PreSense*

Thirty years ago, on 1st January 1983, the world entered a new era of communication with the birth of 'Modern Internet' which we use today. This communication revolution was enabled by the TCP/IP protocol, developed by Dr. Vinton G. Cerf and Robert E. Kahn. They are now considered 'Fathers of Modern Internet'.



In those days, ARPANET was the wide-area network sponsored by the US Defence Advanced Research Projects Agency (DARPA). It went live in 1969, when Vinton Cerf was an ARPANET scientist at the Stanford University. The military became interested in a common protocol as different networks and systems using different and proprietary protocols began to hook up to ARPANET, and they found that they could not talk to each other easily.

On 1st January 1983, the new Internet Protocol TCP/IP, which replaced the older system, was accepted as the standard and the modern Internet was born. The Internet, a revolutionary and cost-effective communication system has transformed the lives of billions of people across the world. Using data "packet-switching", the

new method of linking computers and sharing information paved the way for the arrival of the World Wide Web.

Dr. Vinton G. Cerf (70), the main architect of Modern Internet, is presently the President and CEO of Google Special Services Inc. and Chief Internet Evangelist at Google. He visited Chennai in mid-January 2013 to participate in the annual meeting of the Association for Computing Machinery (ACM) – India Council. Dr. Vinton is the International President of ACM. We had the opportunity of recording his inspiring interview for PodUniversal and PreSense. (Link for his interview is given at the end of this article).

While people with less qualification and achievement pose themselves as great men, this legendary person, who revolutionised the entire globe with his invention, looked very simple and humble. In the 45 minutes of conversation we had with him, he spoke and came across as a very simple man.

Dr. Vinton Cerf has received hundreds of national and international awards for his achievement. He is also the recipient of the 'Turing Award' for Technology, equivalent to the Nobel Prize, in Computing. Recently, President Obama has appointed him as a member of National Science Board in US Government.



Dr. Vinton suffered from a hearing impairment from an early age, and he later attributed some of his interest in computer networking to its promise as an alternative communications channel for the hearing impaired. His personal disability triggered a great communication revolution in the globe.



In an exclusive interview with K. Srinivasan, Editor-in-Chief of PreSense and PodUniversal, Dr. Vinton said that at the time of the invention, his team had high hopes that this would become a powerful infrastructure in future. "I think those hopes have been largely realised" he added proudly.

On computer security, he said, "There is still plenty of work to be done on the technical side and on the training side to get users to adopt safer communication practices." He suggested 'two factor authentication' for the safety of the users.

On his passion, his achievement, and his message to the Indian youth, he said, "The simple message here is that you need to be really passionate about making something happen and you better be prepared to be patient and persistent because some ideas, the Net included, will not be widely accepted." In the same breath, he also appreciated Indian entrepreneurs for exporting their skill, talents and inventions to the rest of the world.

PreSense is proud to feature him as 'Man of the month' (though he is the Man of the Century) in the current issue, when the world celebrates the 30th year of modern Internet.

Please listen to his inspiring interview in the following link. We have also published the transcript (courtesy: Esther Emil, Good Relations India) for the benefit of those who cannot follow the American accent. Please listen to his interesting Podcast through the link given below.

### **Exclusive Podcasts of this month**



**Dr Vinton G Cerf, Father of Internet and President & CEO of Google Special Services Inc and Chief Internet Evangelist of Google (Man of the month featured in Cover Story)**

<http://youtu.be/V6VOAAQEyE0>

**Dr M Narendra, Chairman and Mg. Director, Indian Overseas Bank (Featured under Ignited Minds in this edition)**

<http://youtu.be/1UI-k3gt-xY>

## Tributes to Swami Vivekananda 150

### Indian Institute of Science is the Vision of Swami Vivekananda, Executed by Jamshedji Tata

India is celebrating the 150<sup>th</sup> year of Swami Vivekananda, who is a great source of inspiration to Indian youth. From this issue for another 12 months, PreSense will bring interesting episodes from the life of Swami Vivekananda to inspire the readers.

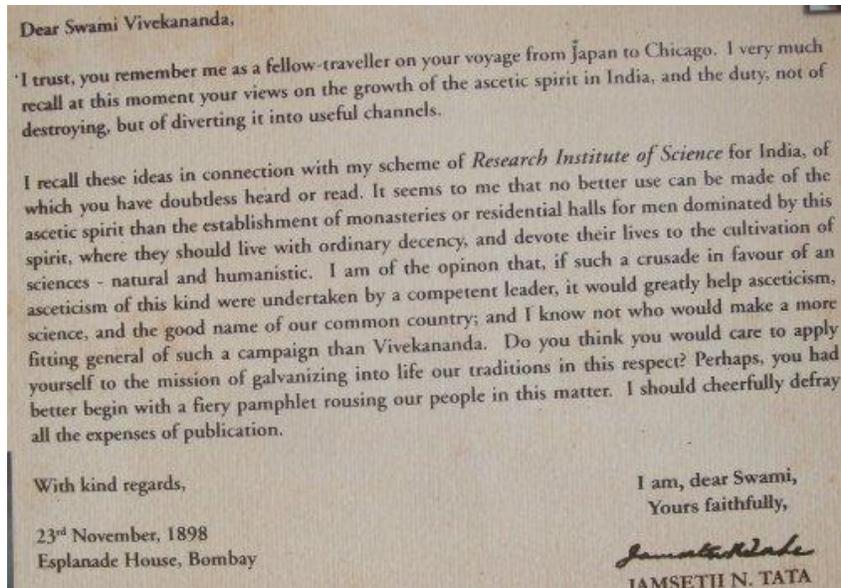


Many Indians may not know that Swami Vivekananda was not only a great spiritual leader, but also had a strong vision for promoting science. In 1893, when Jamshedji Tata and Swamiji were travelling together in a ship from Japan to USA, Tata told Swamiji that he was going to US to bring the steel industry to British India. Swamiji blessed Tata for his venture and suggested that steel industry had two components viz. (1) science of steel and (2) manufacturing of steel. Besides bringing the manufacturing technology, Swamiji suggested to Tata to develop the 'science of steel' in India itself.

Visionary Tata took Swamiji's advice very seriously. From that day, Tata started visualising both steel industry and a world-class Science Research Institute in India.

On 23<sup>rd</sup> November 1898, Tata wrote personally to Swamiji (picture below), recalling his conversation in the ship and requested him to be the captain of the new Science Institute and guide the initiative. Since Swamiji was busy in starting Ramakrishna Mutt, he could not accept this invitation. Swamiji passed away in 1902. However, Tata continued the mission of establishing a Science Institute at Bangalore by offering a part of his property. Jamshedji Tata also passed away in 1904. His successors took the initiative further forward and launched the Indian Institute of Science known as Tata Institute at Bangalore in 1909.

Tata Institute continues as a world class Science Research Institute, symbolising the vision of two great sons of India, Swami Vivekanada and Jamshedji Tata.



## Ancient Indian Wisdom

### Thirukkural, Second Largest Translated Book in the World - Talks about everything needed

Thirukkural, Tamil book, authored by Saint Thiruvalluvar, is the second largest translated book in the world, next to the Bible. Thirukkural is said to have been written 30 years before the birth of Christ.



133 feet Thiruvalluvar statue at Kanyakumari

Thirukkural is a collection of 1330 Tamil couplets organised into 133 chapters. Each chapter has a specific subject ranging from "ploughing a piece of land" to "ruling a country". It preaches simplicity and truth in its verses.

Thirukkural is considered one of the most important of the ancient books in the Indian languages. This is reflected in some of the other names by which the text is known: Tamil Marai (Tamil Vedas); Poyyamozhi (words that never fail); and Daivanool (divine text).

Tamil word Kural literally means "short verse", and is typified by the Venpa metre that consists of two lines.

The 1330 couplets are arranged in 3 main sections and 133 chapters. Each chapter contains 10 couplets. A couplet consists of seven words with four words on the first line and three on the second with a maximum of 30 to 35 characters. Three major sections of Thirukkural are righteousness (38 chapters), wealth (70 chapters) and love (kamam – 25 chapters).

Thiruvalluvar has proven to be a moral philosopher, political scientist and master of public administration in the first two sections of Thirukkural (108 chapters). We find him to be a creative artist in the third section, depicting the fascinating aspects of lovers. Though Thirukkural was written 2000 years ago, it is relevant even for modern day governance and personal life.



For example, in one of the Kurals, Thiruvalluvar cautions those working with the King, not to go nearer to him or keep far away from him and to maintain a comfortable distance as we keep ourselves from a fire place. Such Kurals are relevant even for the modern day corporate staff to maintain the relationship with their CEO.

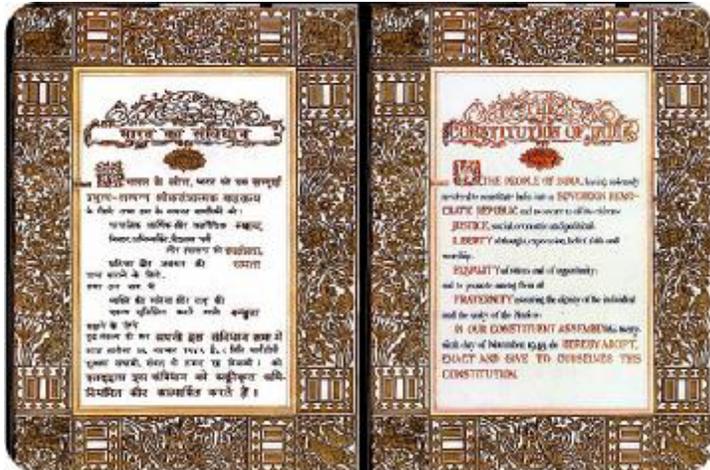
The Tamilnadu Government had installed a 133-foot (to mark 133 chapters) statue of Saint Thiruvallur inside the sea at Kanyakumari, the Southern tip of India. Thirukkural can be kept as a hand book by every individual, corporate and even young lovers to get the overall understanding.

## National – Remembering Historic Events

### The Making of the Indian Constitution – Interesting Facts

on 26th Jan 2013, India celebrated the 64th Republic Day with joy and gaiety. While conveying the greetings to all the readers, we thought of sharing some interesting facts about the significance of this day for the benefit of our young members.

#### British Rule



The first Britishers entered India in 1579. Thereafter, merchants started coming in and soon began to rule us. In 1765, the Authority was transferred to the East India Company formally. Then the British Parliament took over the administration. Indians started protesting the foreign rule even from the 18th century. The Indian National Congress was formed in 1885 to formally fight the foreign rulers. After the entry of Mahatma Gandhi, the freedom movement became dynamic. Before

Independence, India was governed by various Acts enacted by the British Parliament. The Government of India Act 1858, the Government of India Act 1909, the Government of India Act 1919 and finally the Govt. of India Act 1935 framed by the British Parliament governed Indians. (These Acts became irrelevant after Independence and the adoption of Indian Constitution)

#### Constituent Assembly Formed

After the prolonged struggle and negotiations, as a fore-runner of Independence, a 'Constituent Assembly' was formed with members representing different regions and religions. The first meeting of the Constituent Assembly was held on 9<sup>th</sup> December 1946. Many great leaders were part of this Assembly. On the first day, 207 members participated.

On the first day, Acharya Kriplani, one of the respected leaders, started the proceedings invoking the 'divine blessings' and proposing the name of Shri Sachchidananda Sinha (Bihar), the eldest member of the Assembly as 'Provisional Chairman' till the Chairman was elected.

Shri C. Rajagopalachari (Rajaji) was the first member to present the credentials and sign the register to become the member of the Constituent Assembly.

On the third day, Dr Rajendra Prasad was elected as Chairman of the Constituent Assembly. The designation 'Chairman' was subsequently replaced as 'President of the Constituent Assembly'.

India attained freedom and Independence on 15<sup>th</sup> August 1947 and this Constituent Assembly took the Governance of India from the British Parliament. Lord Mountbatten was requested by the Constituent Assembly to continue as Governor General for some time. Shri C. Rajagopalachari (Rajaji) took over as the Governor General on 21<sup>st</sup> June 1948 and he continued till 26<sup>th</sup> Jan 1950. Rajaji was the first Indian Governor General of India. After 26<sup>th</sup> Jan 1950, the Governor General post was made as President of India. Dr. Rajendra Prasad became the first President of India.



### Framing Draft Constitution for India

After the Indian Independence, the Constituent Assembly wanted to frame the Constitution for India. They constituted a 'Committee to draft the constitution' on 29<sup>th</sup> August 1947 with the Chairmanship of Dr B. R. Ambedkar. Shri Alladi Krishnaswamy Ayyar, Shri N. Gopalaswami Ayyangar, Shri K. M. Mushi, Shri Saiyid Mohd Saadulla, Shri B L Mitter and Shri D. P. Khaitan were included as other members of this Committee.

These eminent people drafted the Indian Constitution and presented to the Constituent Assembly on 4<sup>th</sup> November 1947.

### Discussion in the Constituent Assembly

The Constituent Assembly discussed this Draft Constitution in 114 sittings, spread over 2 years 11 months and 17 days thoroughly. The final Constitution was adopted by the Constituent Assembly on 26<sup>th</sup> November 1949. This day is also known as National Law Day.

### Constitution Document Signed



Jawaharlal Nehru moving the resolution for and Independent Soverian Republic in Constituent Assembly

On 24<sup>th</sup> January 1950, 284 members of the Constituent Assembly signed the document and presented the official Constitution to the nation. Two hand-written copies of our Constitution (one in English and the other in Hindi), illuminated by artists and one print copy of English Version were signed by the members.

After putting their signatures, all the members including Dr. Rajendra Prasad (President of India Elect) and other members sang Vandemataram and Jana Gana Mana in chorus, symbolising a great achievement of the Sovereign Independent Republic of India, after a struggle of nearly three centuries.

If you want to read the proceedings of the Constituent Assembly verbatim, please click the link <http://164.100.47.132/lssnew/constituent/vol12p1.html>

This Constitution came into force on 26<sup>th</sup> Jan 1950. From that day, India is a Sovereign Independent Republic.

When the new Constitution was signed by the members on 24<sup>th</sup> Jan 1950, it was drizzling outside the Parliament at Delhi. It was considered by them as a good omen.

This Constituent Assembly was made a 'Provisional Indian Parliament' from 26<sup>th</sup> Jan 1950.



Rajaji declaring India as a Republic

The first General Election was held in 1952 and the 1<sup>st</sup> Lok Sabha was constituted.

### **Indian Constitution - Some interesting facts**

The Indian Constitution, drafted by great visionaries, continues to be one of the best constitutions in the world. Many global legal experts have praised our constitution. The Indian Constitution contains 22 parts, 395 articles, 12 schedules and 2 appendices. Over a period of 64 years, the Constitution has

undergone 97 amendments.

We are publishing the finer details for the benefit of all the youngsters. The freedom and sovereignty we enjoy did not come on a single day. Our elders have struggled and lost their lives in the freedom movement spread over nearly 300 years. The great visionary leaders have also provided us a great Constitution. None of these leaders, who had signed the constitution is alive today.

It is the responsibility of every one of us to salute our great leaders and freedom fighters on this day and live upto their vision.

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[www.corpezine.com](http://www.corpezine.com)

Listen to all our earlier podcasts at

[www.poduniversal.com](http://www.poduniversal.com)

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## Computer Vision Syndrome (CVS) - 10 tips for Computer Users

Computer Vision syndrome (CVS) – commonly known as dry eyes, is a very common problem with computer users due to prolonged exposure to or use of computers, the altered lifestyle and the change in the work environment.

Symptoms: Dryness, itching, irritation, watery sensation in eyes while working on computers (If you can relate with any of these symptoms, meet your nearest ophthalmologist immediately)



- Eye to monitor - ideal distance: Your computer monitor should be straight in front of you, ideally at a distance of more than 25 inches from your eyes.
- Monitor location: The ideal viewing area of the monitor is 6 inches below the horizontal eye level.
- Font colour selection: Preferably work with fonts of darker shades on light background and vice versa.
- Anti-glare screen: Attach an anti-glare screen in front of the monitor, which will reduce the amount of light reflected from the screen.
- Document holder: Use a screen-mounted document holder, positioned between the keyboard and the monitor screen almost at the same distance and height as that of the monitor.
- Light effect: Use suspended lights from ceiling and windows with shades, blinds or curtains. Avoid light hitting directly on eyes.
- Sitting posture: Use chairs with armrests which are able to provide support while typing, position of head slightly tilted downwards and height of the chair adjusted appropriately so that the feet rest flat on floor. \* A.C. Distance: Avoid sitting at a location with direct blow of air on eyes from a blower or an A.C. or for a long period in a room with low humidity.
- 20-20-20 rule: Take a short break for your eyes every 20 minutes between your work for 20 seconds then look at objects that are at least 20 feet away.
- Eye exercise: Close your eyes and slowly roll your eyeballs clockwise and anticlockwise. Repeat it three times.



# PRince

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BY - TRIAMBAK SHARMA

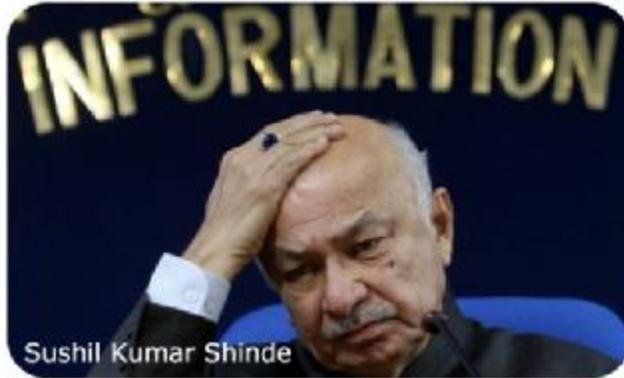
VERY SOON.. CENSOR BOARD  
CAN ASK "NOC" FROM STATES  
BEFORE GIVING CERTIFICATE...



## Controversy

### Taliban and Pak Terrorists hail Indian Home Minister Shinde for his remarks on Terrorism!

During the recent Jaipur Congress conclave, the Indian Home Minister, Mr Sushilkumar Shinde has generated a new controversy with his remark on terrorism. He mentioned that RSS and BJP were promoting terror through training camps in India and he branded this as 'Hindu Terrorism'. When his statement became controversial, he further confirmed it as 'Saffron Terrorism'. While a section of the Congress leaders are supporting him, the official spokesman has distanced the party from the remarks, fearing backlash.



While all the parties in India, including some of the Congress leaders, are opposing to this remark saying that terrorism has no religion or colour, interestingly, the Indian Home Minister, Shinde has received support from the Taliban and the Pakistan terrorist organisations.

While India has been blaming Pakistan for all terrorist activities here, the controversial statement of Shinde has given a handle to the Pakistani terrorists to accuse India for home grown terrorism, which is not right. Hafiz Saeed, Chief of Laashkar-e-Toiba (LeT), (photo) the front organisation which was responsible for 26/11 Mumbai attack now wants India to be treated as terror state, based on the Indian Home Minister's statement. This has put India in an embarrassing situation.

Even earlier, when P. Chidambaram was the Home Minister, he was also making a remark about 'saffron terrorism'. These senior leaders, in spite of their high positions, make some irresponsible statements thinking that they are pleasing the Islamic community. All the nationalist Islamic leaders hate such 'divisive and communal' statements of the ministers, which distance them from the majority community.



These leaders do not realise that a terrorist or a criminal, whatever be the religion or caste, is against mankind and the society. Saffron is a colour which signifies 'sacrifice to the society'. The Indian national flag has the colour saffron. In India, saffron symbolises divinity.

When the Indian Home Minister made a remark about 'saffron terrorism', this has angered the Indians. The unexpected support received from terrorist organisations across the border has also caused much embarrassment to the Government and increased the anger of the people. Somebody has filed a case in the Court at Delhi against Shinde for his remarks. All the major political parties in India demand withdrawal of this remark and dismissal of the Home Minister. The ordinary Indian citizens expect such leaders in power and position to talk in a responsible manner, and not divide the country on communal lines.

## Ignited Minds

### “Every Challenge is an Experience” – Inspiring Story of Narendra, Manager turned Leader

When the nation is celebrating the 150<sup>th</sup> birth anniversary of Swami Vivekananda (original name Narendra), we feature another M. Narendra, who transformed himself from a manager to a leader. Narendra, presently the Chairman and Managing Director of the public sector, Indian Overseas Bank, has almost doubled the business within two years of his taking charge, galvanising 27000 plus employees, who lacked motivation in the past decade.



#### Galvanising Indian Overseas Bank

From the day of his taking charge of the bank in November 2010, he tapped the potential of every employee, towards better business growth. His initiatives like involving the employees in every aspect of management function, empowering women to become senior officials, large scale promotions, and communication with front line staff, created a conducive atmosphere for excellent growth and customer delight. Even today, if one checks up with any employee of Indian Overseas Bank at field level, they would proudly accept him as ‘leader’. How did he get transformed from a ‘Manager’ to a ‘Leader’?

#### Parents as Role Models

Narendra, born into a middle class family in a village near Mangalore (Karnataka), converted every challenge into an opportunity for success. According to Narendra, his parents, Shri M Shankaranarayana Ayya and Smt. M. Sumathi were his role models and they played a great role in moulding him.

“My father was a teacher. He was the Head Master of a High School at Suratkal. He was a Gandhian and a great admirer of Swami Vivekananda. That is why I was named after Vivekananda’s original name” said Narendra, proudly recalling his early days.

His mother Smt M. Sumathi, besides looking after the big family, was engaged in women welfare. She headed the Mahila Mandal for more than 25 years in that locality and devoted her time for the welfare of poor and downtrodden women.

“I learnt about the importance of knowledge, discipline, time management and perfectionism from my father, and leadership qualities and passion for service to the society from my mother. These qualities have always helped me to become successful, braving all challenges”, Narendra says with emotion.

#### Early Days – Passionate Student

Narendra completed his B.Com with a University rank. His ambition was to become a Chartered Accountant. He joined a Chartered Accountancy firm. Meanwhile, in 1975, the then Private Sector Corporation Bank offered him a job as Officer-trainee, since he was a

University Rank holder. He discontinued CA and joined the Bank. He pursued law (L.L.B) as a part-time student, attending the classes both in the mornings and in the evenings, outside the office time. Again, he secured a University rank in law also. He also completed his banking diploma CAIIB with a top rank at the national level. "Though I wanted to become a Chartered Accountant, I started my journey as a banker", says Narendra.

### Tips to Manage Challenges

Narendra's journey in the banking career was not without challenges. After joining Corporation Bank in 1975, he rose to the level of Chief General Manager in the Bank. Then, he was posted as Executive Director of Bank of India. After a brief stint there, he was posted to Indian Overseas Bank in November 2010 as Chairman, which post he still continues to hold. He will retire from the bank in less than two years.

"To become a leader is not an easy one. There may be a lot of frustrating moments for any person in any profession. Your good and sincere efforts may not get recognised; your trusted close friends may ditch you; your boss may get angry without reason; your minor mistakes may get projected as major issues; there may be caste and communal politics in the organisation. Every such moment is a testing time for us. We need to learn to manage such challenges without getting upset. Every challenge is an experience. Leave it to God. Continue to do your work with all sincerity. A time will come when you will be recognised and rewarded", says Narendra after a deep pause.

### Mentoring and Learning

Narendra recalls how his father used to review his performance frequently, even when he (Narendra) was holding the position of General Manager and mentor him to manage the challenges and to go to the next level. Narendra emphasises the need for good parenting, and parents becoming role models for children.

Narendra says that whenever he meets the customers, he learns from their success and failure stories. Even from the routine business meetings, he picks up a message for life.

Though there were offers to join Private Banks at the top level with a huge salary, he refused to join them. "Public Sector is my passion. Public Sector banks give more opportunities to support farmers, small industries and nation building. We should not forget the roots from where we have come" says Narendra passionately.

He wants to focus on education and social service after his retirement from the Bank. He wants to continue the initiatives his parents had started.

### Gratitude

"While my parents have played the role of the mentor, my wife is playing a supportive role throughout my banking career." Concludes Narendra with tears rolling in his cheek as a mark of gratitude.

Within two years of his joining Indian Overseas Bank, he is able to nearly double the business and bring in a new environment galvanising the entire bank. His new slogan "Energy, energise, execute and excel" has become the new mantra to all his colleagues to continue their journey in nation-building and self-improvement.

Please listen to his inspiring interview at <http://youtu.be/1UI-k3qt-xY>

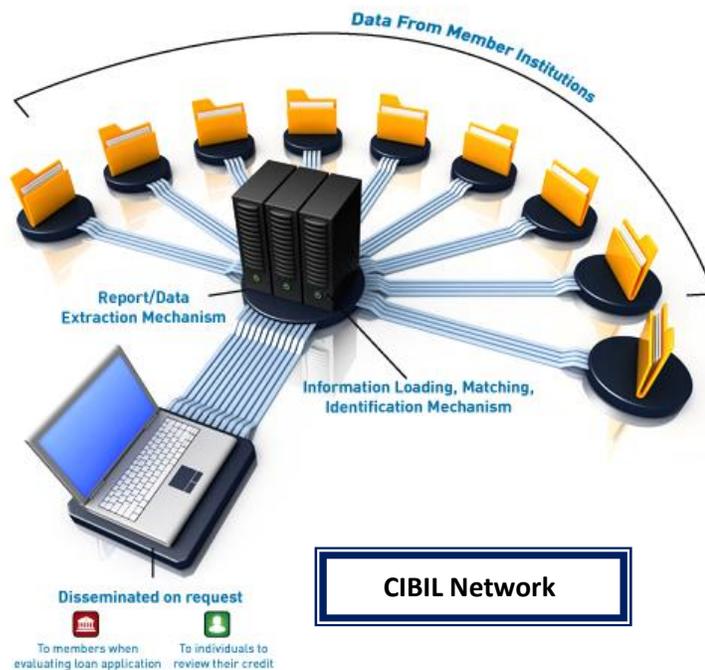
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## Social issues

### Young Borrowers – be Ware and be Aware of CIBIL

Presently, a large number of students avail education loan for pursuing higher education. After completion of the studies, in many of the cases, the students become indifferent towards the banks and do not start repaying the loans. In many cases, banks also do not fix the repayment schedule to suit the income of the students, as suggested by RBI. Either way, when the students default in the repayment, their credit score goes down. When the credit score goes down, they may not be able to avail further loans or credit card facilities from the banking industry.



Credit Information Bureau (India) Limited (CIBIL) is a credit information company constituted under the recommendations of RBI by various financial institutions, banks and NBFCs who source the credit information from CIBIL.

CIBIL collects and maintains records of loans and credit cards relating to all individuals and commercial organisations from their members. These records are submitted to CIBIL by banks and other lenders,

on a monthly basis. This information is then used to create Credit Information Reports (CIR) and credit scores which are provided to lenders to help evaluate and approve loan applications.

The CIBIL TransUnion Score ranges from 300 to 900. Generally loan providers prefer a credit score greater than 700.

When a person defaults in his credit card payment or loans repayment to any bank, this information is pooled at CIBIL. When he approaches another bank or any financial institution for another loan or facilities (eg: car loan, housing loan, personal loan, etc.) or a credit card, these banks will immediately generate the credit score and credit information report (CIR) from the CIBIL network. Credit score and CIR are available from CIBIL for individuals and for commercial organisations.

Any person who has availed loan or credit card facilities from any bank should be conscious of the credit score and CIR to get further support from the banks in future.

If you want to check your credit score, you can visit the CIBIL site [www.cibil.com](http://www.cibil.com)

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