

REMINISCENSES - BANK OF CEYLON NORTHERN PROVINCE

The banking activities of the Northern Province were affected since the year 1979 on account of bank robberies taking place. Following an armed robbery at Neervely in December 1978 of the cash transport van of People's Bank, a decision was taken to close down all Agrarian Service Centre Branches. The existing accounts of the closed branches were transferred to the nearby main branches. This imposed a severe strain on the staff as well as serious inconvenience to the customers.

The Indo Ceylon agreement signed on 29th July 1987 provided for the presence of an Indian Peace Keeping military contingent to guarantee and enforce cessation of hostilities, if and when required. The IPKF ensured smooth functioning of banking activities in the North. They assisted the banks in the transport of cash from Colombo to Jaffna and within the peninsula. In Jaffna District, generally, a safe was kept at the nearby IPKF camp for security reasons and cash was lodged there. Daily we were compelled to make two trips to the nearby camp.

As from 26th September, 1987, the war started between the IPKF and the Liberation Tigers of Tamil Elam. Specific instructions were given by the LTTE to all Government Departments and Banks in the peninsula to perform public functions only for three days a week. Due to fear of life and dire consequences, everyone abided by the rule till such time rebel groups opposed to the LTTE took up arms against us. The staff members were in a real dilemma as to what course of action to be taken. In this regard, to quote one incident, the entire staff of our Manipay Branch were detained by the IPKF overnight. By the intervention of Mr.S.Ariyaratnam, Area Manager, Jaffna, the staff were later released. The writer and Mr.S.Kulasegaram, Junior Security Officer were travelling to Manthigai - Point Pedro Branch with the IPKF escort to collect cash and we were shot at. We escaped life miraculously. Mr.S.Mahalingam, Manager of our Point Pedro Branch had to face death threat from opponent groups on two or three occasions and escaped life as he failed to open the Branch on Mondays and Fridays due to life threat from the LTTE.

Mr.K.Kanesamoorthy was the Area Manager during the years 1988 to 1994. The staff worked under this critical situation without even the basic necessities of life such as food, medical facilities, transport and communication. Mr.K.Balsubramaniam, Operations Officer attached to Area Office, Jaffna, used to cycle a distance of about 60 km from Point Pedro to Jaffna and back, after the war commenced in June, 1990.

The government allocated a huge sum of money as resettlement package. The resettlement allowance was allocated on a family basis and comprised a settling-in allowance of Rs.2000/- and a productivity grant of Rs.5000/-. These allowances were mainly paid through our branches.

Nelliyady Branch was adjudged as the best branch in the Northern Province for the year 1990 and a special trophy was awarded to the Branch at a function held in Colombo. Mr.K.Kanesamoorthy Area Manager handed over the trophy to Mr.C.Nadarajalingam, Manager and gave away the certificates to the employees of the Nelliyady Branch at a function.

Veteran banker Mr.B.J.Vincent, Asst.General Manager, Northern Province retired in January, 1992. He held this position for almost four years. His managerial style had been unique that had won the hearts of those who served directly and indirectly leading to achieving the objectives. Mr.Muthumany Kanagaratnam, Operations Manager took over the mantle.

Presidential Mobile service was organized by the Vavuniya Kachcheri in the year 1992. His Excellency the President Premadasa visited the Bank's stall and disbursed loans. Subsequently loans under various schemes were disbursed at Vavuniya Branch.

In April, 1992, our Manipay Branch had a special stall at the famous Maruthady Vinayagar temple during the festival season and mobilized a sum of Rs.6.1m and around 500 accounts were opened.

Under the guidance of Mrs.K.Thuraiajah, Chief Manageress, Jaffna Super Grade Branch, a special stall was established at Nallur Kandaswamy Temple during the festival season in August 1992. Kantha Ran Ginum Scheme was first introduced to the North. Mr.K.Manickavasagar, Government Agent, Jaffna, addressed the gathering. A sum of Rs.7.1m was mobilized by the special stall.

- Jaffna Super Grade Branch celebrated its Golden Jubilee on 2nd February, 1995. This was the first branch in Northern Province and 5th Branch of Bank of Ceylon. Mr.C.Loganathan was the first Manager who became the first Ceylonese General Manager of the Bank of Ceylon. To commemorate the occasion, a well-attended function graced by religious dignitaries, well-wishers, staff members and special invitees was held in Jaffna. The souvenir that was published to mark the occasion was unique in that it was the first time that such a souvenir had been brought out by a branch in the Northern Province. The staff and management donated medical equipments worth Rs.150,000/= to the Teaching Hospital, Jaffna, 5 three wheel cycles and artificial limbs to the disabled, chests of drawers for the use of the inmates of Thirunelvely Saiva Sirar Illam and sports equipments for the use of the Kaithady Saiva Illam.

Jaffna, normally a vibrant city with a teeming population was all but deserted when the army marched in October 1995 following "Operation Riviresa 1" after routing the LTTE who had allegedly forced residents to flee from Jaffna and Valigamam Divisions across the picturesque Jaffna lagoon to the main land. The residents estimated to be around 200,000 were displaced and were compelled to take temporary shelter in Vadamaradchy and Thenmaradchy areas. That was a mass exodus of people that took place overnight from the entire Valigamam divisions and Jaffna to Vadamaradchy and Thenmaradchy.

The Bank's branches and employees were no exception to this human tragedy. There were no communication facilities to contact the Head Office to get instructions. Mr.Shanmugasunderam, Area Manager, Jaffna and Mrs.K.Thuraiajah, Chief Manageress, Jaffna Super Grade Branch took a strategic decision to shift the Branches to Vadamaradchy and Thenmaradchy areas. Branch Managers Ms K.Balasubramaniam, V.Iyamperumal, I.Thangeswaran, N.Sooriyanathan, B.A.Arumainayagam, other senior officers and members of staff assisted them to

implement the decision. Mr.N.Sivaratnam, Assistant Manager attached to Point Pedro Branch arranged the necessary furniture for the smooth functioning of Jaffna Super Grade Branch and other branches. He also assisted in arranging accommodation to several staff members. The only mode of communication with Head Office was through the "Care International" Radio and that too was just once a week.

Jaffna Super Grade Branch functioned at the Point Pedro Branch premises. They had an Extension Office at Chavakachcheri. Kankesanthur Branch functioned at Chavakachcheri Branch premises. Jaffna Second Branch and Kayts Branch were functioning at Meesalai Agrarian Services Centre premises. Chunnakam Branch, Manipay Branch and Area Office were functioning at a private building at Chavakachcheri. In the meantime, a Third Jaffna City Branch was opened in Jaffna Town and was functioning at the Hospital Road bank premises. A branch of the Bank was opened at Karainagar to service the Navy personnel. There was no access to this Branch from Jaffna and staff from Colombo who came by ship manned the branch.

The Manager of our Chavakachcheri Branch Mr.C.Nadarajalingam assisted the branches by delivering the necessary stationery, equipment etc. The staff who were displaced were paid a small advance at the Branch. When there was a shortage of liquid cash, Bank Pay Orders were issued to customers who in turn encashed the pay orders at shops for a small commission. This is popularly known as "Pay Order Banking" which was practised by the banks in the Northern Province since 1989. Mr.Balasubramaniam, the then Operations Officer ran the administration of the Area Office as the Area Manager Mr.M.Shanmugusunderam was to retire soon and had also been displaced with the family.

The army captured Chavakachcheri and Kodikamam in the Thenmaradchchy Division of the peninsula in mid April 1996. Following security operation "Riviresa 3", the government forces reached the port town of Point Pedro on 16th May 1996, thus bringing almost the entire peninsula under the control of the government forces.

Tens of thousands of people who had fled from Valigamam Divisions and Jaffna in the wake of previous "Operation Riviresa 1" in October 1995 began to trek back in large numbers. Bank of Ceylon Branches that were temporarily functioning at Point Pedro and Chavakachcheri were also shifted back to their original locations save for Chunnakam, Manipay and Kayts Branches. Around 50% of the staff returned to the Bank for duty. Banks in the region were re-opened for business. Karainagar Branch was also brought within the purview of the Area Office, Jaffna.

Two storeyed building for bachelors quarters put up by the management in Vavuniya was declared open by the Honourable Speaker Mr.Ratnayake at the auspicious time on 26th June 1996.

Mr.C.N.Navaratnarajah, former Manager of our Manipay Branch completed the Final Examination of the Institute of Bankers at the age of 58. This illustrates a good example to our younger generation of bankers that neither the job nor studies need to be compromised but that one can complement each other. Where there is a will, there is a way and age is no barrier. And it goes as: "There is only one time for marriage but a lifetime for studies".

Our Kayts Branch was opened on 16th March, 1971 at the Customs Building. The first Manager was Mr.S.Nadarajah, who later rose to the position of Assistant General Manager. Mr.Arumainayagam was in charge of the branch since 1986 for a period of almost 11 years. During this period, the branch had witnessed the highest number of displacements, relocations and functioned at Karampon, Suruvil, Naranthanai, Jaffna Second Branch Premises, Meesalai Agrarian Services Centre premises and again at Jaffna Second Branch premises. Mr.Arumainayagam and his devoted team of officers who had risked their lives not once or twice but on several occasions to remove and save the valuable documents, books of records and ledgers to safe places will definitely be remembered for ever. The branch has been functioning at Velanai since 15th September, 1996, with an extension office at Kayts proper.

Consequent to security operations code named "Sathjeya" commencing on May 13, 1997, our Kilinochchi Branch was relocated at Wannerikulam, a small village around 40km from A9 highway. The Branch was housed in Irrigation Department Labourers lines. Due to the commitment of Mr.S.Periadurai, Manager, Mr.T.A.Gopalachandranayagan, Executive Officer and other members of staff, records, files, machineries, furniture and fittings were transported to Wannerikulam. This exercise was carried out at the great risk of the lives of the staff members concerned. Due to difficulties in transport at the crucial hour, seven safes belonging to the branch could not be removed from the town premises. Consequently the branch was functioning without a safe. At the end of the business day, balance cash though not a big amount was put in a pillow cover and locked up in a filing cabinet. However, this practice was rectified in two or three months time with the transport of a safe from our Mankulam Branch.

Mr.N.Sivan, Operations Manager, Northern Province retired from service on 12th June 1998. As Area Manager, Wannai, he had the difficult task of coordinating the activities of the branches in the uncleared area viz.Kilinochchi, Mankulam and Mullaitivu. Vavuniya and Mannar Branches were also under his purview. There were occasions when he had visited the branches in the uncleared area in a push bicycle covering a distance of 50 to 60 miles to ensure smooth flow of work in the Branches.

Mr.V.Thillainathan, Chief Manager, Jaffna Super Grade Branch retired from service on 22nd August, 1998. He is fondly known among his friends as "Comrade Thillai". He was the most sought after defense officer by the members to defend their disciplinary cases. From 1974-1976 he was the Vice President of the Ceylon Bank Employees Union.

The Asst.General Manager (N.P) Mr.K.Kanagaratnam retired from service on 11th November, 1998 after 39 years of meritorious service. He assumed duties as Assistant General Manager, Northern Province in 1995. That was the start of the most turbulent period that the Jaffna peninsula underwent. He managed the Northern Province excellently.

Mr.N.Thangarajah, former Manager of our Chunnakam Branch and Operations Manager (E.P) passed away in the year 1999.

Ran Surekum Naya Seva was inaugurated at Jaffna Super Grade Branch on 7th March, 2001, by the Assistant General Manager (N.P).

Central Training Institute hand in hand with the Northern Province Office organized a training programme on "Awareness of Computers" and "Managing Change" to the staff of the Jaffna District. Training Programme on "Computer awareness" was inaugurated with the lighting of the traditional oil lamp by the Chief Guest Major General Gamini Jayasundera. Mr.B.A.Arumainayagam, Area Manager, delivered the welcome address. The Asst.General Manager Mrs.I.P.Ratnathurai, in her address stressed the importance of gaining knowledge in information technology. The Operations Manager Mr.K.Balasubramaniam explained the difficulties in bringing down the IT equipments from Colombo to Jaffna and the timely assistance provided by Mr.W.D.L.B. Abeywardene, Senior District Security Officer Northern Province. Mr.B.M.Premaratne was the resource person and he devoted the entire period for the benefit of the participants. The training programme on "Managing Change" was held at the University of Jaffna on 9th, 10th and 11th March 2001. Mrs.Thuraijah, AGM - Training who graced the occasion in her address advised the participants to make best use of the opportunity for training. The resource persons were Ms.A.R.Ahamed Nawaz, Mr.K.Balasubramaniam and Mr.K.Vignarajah.

Mr.B.A.C.Fernando,DGM Restructuring,Mr.K.Sivanathan,AGM, 2nd Corporate Branch and Mr.J.Rajendra,AGM Treasury visited Jaffna to conduct a training programme on Restructuring, Recovery, Rescheduling, Treasury and International Operations. Mrs.I.P.Ratnathurai, AGM (N.P) coordinated the programme and this was considered an immense success.

Mrs.I.P.Ratnathurai, our Asst.General Manager, retired from service in the year 2001, after almost 30 long years of service. Mrs.Ratnathurai had won the hearts of each and every member of the staff attached to the various offices and branches in the North and those other districts and Head Office where she had spent the greater part of her career.

As part of a deposit mobilization campaign, a special stall was put up by our Manipay Branch during the annual festival season at Suthumalai Amman Temple during the period 3rd to 5th June, 2001. The stall was managed by Mr.Ledchumana Sarma, Executive Officer and other members of our staff. A sum of Rs.4.1m was mobilized during the festive season.

Mr.M.Palasingam, former Manager of our Chunnakam Branch and Acting Operations Manager (N.P) was the Chief Guest at the inauguration ceremony of the NRFC Unit at our Chunnakam Branch on 13th July 2001. NRFC Unit was inaugurated at our Point Pedro Branch on 1st August 2001 by Mr.B.A.Arumainayagam, Area Manager. Mr.A.T.A.Thevarajah, Manager and the staff participated.

A Special Stall was set up during the period 6th August to 20th August, 2001, during the Nallur Kandaswamy Temple festival season. It is an accepted axiom of the Tamils that one should not live in a place where there is no Temple. The Special Stall was inaugurated by Mr.Ramalingam, Special Commissioner, Jaffna Municipal Council. The Chief Manager Mr.C. Nadarajalingam, Area Manager Mr.B.A.Arumainayagam were also present. A sum of Rs.8.4m was mobilized.

Mr.K.Sivarajah Sarma coordinated the activities of the stall. On the last day a special draw was held and prizes distributed to the winners.

"Saturday Banking" that no other Bank has introduced in Jaffna was ceremonially inaugurated at the Jaffna Super Grade Branch by the Provincial AGM Mrs.K.Thuraiajah on 6th October, 2001.

Mr.Janaka Bogollegama, Director of Bank of Ceylon visited Jaffna on 13th March, 2002. He made it a point to meet senior customers, members of the Jaffna Chamber of Commerce, managers and staff of bank branches. Mr.S.Kanagaratnam, Branch Lawyer and a senior customer who has been banking with us since the year 1966 appealed that the title report required by the bank for property loans covering a minimum period of fifteen years be reduced reasonably in view of the difficulties faced by the customers in Jaffna in obtaining title deeds. Mr.T.Satgunarajah, a leading businessman and Vice President of the Jaffna Chamber of Commerce appealed to the director to make arrangements to shift the Bank's Northern Province Office to Jaffna. Mrs.K.Thuraiajah Province AGM and the Area Manager, Mr.C.Nadarajalingam were present on this occasion.

Mr.A.S.De Silva, General Manager was in Jaffna on an official visit for five days commencing from 6th April, 2002. He was accompanied by Mr.T.S.Ranasinghe, DGM - Branches and Development Banking, Mr.S.Thilaganathan DGM - Finance and Planning, Mrs.K.D.M.Kodituwakku Asst.Director IT (Operations/Technical Support), Mrs.K.Thuraiajah AGM Northern Province, Mr.K.Balasubramanian OM(NP), Mr.J.W.M.L.C.Seiman Chief Manager- Technical Services/Civil Engineer, Mr. P. Suntharalingam, Senior Manager- Province Sales Management. They were given a rousing welcome at the Area Office on 7th April 2002. Performance Review meeting was held on 7th April, 2002. The General Manager and the team visited places of worship in the North for Buddhists in Nainativu vis.Naga Deepa and the famous Nallur Kandaswamy Temple. They also visited the branches and by discreet discussions with the staff and customers gathered a first hand knowledge of the working conditions and the nature of activities performed. The General Manager's itinerary included meetings with the Government Agent, key government officials, officers of the RRAN and NGOs. The General Manager also visited the University of Jaffna and met the Vice Chancellor Prof. Pon Balasunderampillai. He inspected the site for the proposed Thirunelvely Branch. He also met prime customers and members of the Jaffna Chamber of Commerce. As a public relations exercise, a dinner was hosted by the General Manager for some leading citizens and high government officials.

With the escalation of violence between the Government forces and the LTTE, A9 route was closed since June, 1990. An agreement was entered into with the LTTE and the then UNP government to find a lasting solution to the ethnic problem and as a consequence A9 Route was opened for public movement on 8th April 2002.

Automated Teller Machine was installed at our Jaffna Super Grade Branch and this service was inaugurated by the Province AGM Mrs.Thuraiajah on 24th May, 2002 at 10.00 a.m.

The computerization of Jaffna Super Grade Branch was ceremoniously inaugurated by Mr.T.S.Ranasinghe – Deputy General Manager – Branches and Development Banking on 1st July 2002 at 9.00 am. Mr.S.Vignarajah, Senior Manager welcomed the guests. Religious dignitaries blessed the bank for many more years of dedicated service to the nation at large and hundreds of glorious years in its life.

Chavakachcheri Branch was inaugurated on 11th November 1977 by the Honourable Member of Parliament Mr.V.N.Navaratnam. The first account was opened by him. Mr.K.Kanesamoorthy was its first manager. The branch has grown up and reached the level of an 'A' Grade Branch. Consequent to the armed robbery at Neervely, the branch was shifted to Jaffna Second Branch premises and functioned there during the period 20.12.1978 to 04.11.1979. Due to the business expansion, the branch moved to a spacious building in September 1988 and Mr.B.J.Wincent AGM graced the occasion. In December 2000, war intensified and people from Thenmaradchy moved to areas like Vadamaradchy, Valigamam Divisions and Jaffna. The BOC branch sans any records was functioning from Point Pedro Branch Premises. With the assistance of Mr.W.D.L.B.Abeywardene, Senior District Security Officer, Mr.Jayarathnam, S.Chandrakumaran, Officers, Mr.Nadesamoorthy, Mr.S.Paramanathan, Junior Security Officers headed by the Area Manager Mr.K.Balasubramaniam visited Chavakachcheri Bank premises at the great risk of their lives and retrieved important books, records, cash to the value of Rs.4m etc and reactivated the functioning of the branch from Jaffna Area Office premises from 16.10.2000. For the convenience of the customers, the branch was later shifted to a rented out building in Atchuvally on 14th January, 2002. With the signing of the Peace Accord in the year 2002, the branch was again shifted back to a new building at Chavakachcheri town on 5th august, 2002. At Atchuvally, an Extension Office commenced functioning under the control of Chunnakam Branch.

Thirunelvly Branch was declared open on 19th August, 2002, with online facilities.

Jaffna Second Branch was declared open by Mr.V.Yogeswaran, M.P for Jaffna, managed by Mr.Muthumany Kanagaratnam who himself was northerner and who subsequently rose to the prestigious position of the Assistant General Manager (Northern Province), retired as Assistant General Manager (Overseas Branches). The branch celebrated its Silver Jubilee on 11th November, 2002. To commemorate this occasion, a well attended function presided over by the Manager, Mr.N.Sivaratnam, graced by Mr.K.Balasubramaniam, Assistant General Manager (Northern Province), the members of staff both past and present and special invitees, was held at the branch premises on this date. It was unique that Mr.Balasubramaniam was promoted as Assistant General Manager and took up appointment on the same day. A special feature was that the operations of this branch were computerized using the Retail Banking Package incorporating the UNISYS financial architecture. Mementos were presented to the staff by Mr.S.Vignarajah, Senior Manager, Jaffna Super Grade Branch. Senior customer felicitation was part of the ceremony. A souvenir was published to mark the event.

Mr.N.Sooriyanathan, Operations Manager, retired from Bank's service on 16th April, 2003. An all-round banker, professionally qualified, he has worked in several spheres in banking such as operations, credit and rural development.

The Northern Province which hitherto functioned in Colombo was shifted to Jaffna with the efforts by the OM (N.P) Mr.K.Balasubramaniam and when the AGMs office started functioning in Jaffna by May 2003, he was the first AGM (NP). The General Manager Mr.S.N.P.Palihena, and the Deputy General Manager, Branches and Development Banking Mr.B.A.C.Fernando were in Jaffna during the latter part of May 2003. The General Manager Mr.Palihena declared open the Northern Province Office in Jaffna on 28th May 2003. In his address he said that the Bank of Ceylon never failed to assist the customers. Even during the displacement time, the branches were never closed but were located at various places under very difficult conditions in order to serve the people. Whenever there was a shortage of liquid cash, the BOC was the only Bank which brought cash from Colombo to meet the demands of the Jaffna community. The Government Agent Jaffna Mr.C.Pathmanathan stated that the Bank of Ceylon should assist the Jaffna community since the deposits were mobilized to a great extent in the Jaffna District. He requested the General Manager to formulate a scheme to grant soft loans to the needy people also to develop a very backward area as a pilot project.

ATM service was inaugurated at Thirunelvely Branch- University of Jaffna premises by Mr.G.Gajendran, Member of Parliament, on 28th June, 2004.

In commemoration of the 65th anniversary of the Bank, an oratory contest was organized by our Kayts Branch on 16th September, 2004. The guests of honour were Zonal Education Officer Mr.P.Venugopal and the Operations Manager (N.P) Mr.B.A.Arumainayagam.

On Sunday the 26th December 2004, Tsunami disaster hit Sri Lanka and other neighbouring countries. The coastal belt of Vadamardchy from Valvettithurai to Nagarkovil in the Jaffna Peninsula and Mullaitivu in Wanni Area were worse affected. Our Mullaitivu Extension Office was badly affected. Water had risen to the roof level. Except the safe, the entire furniture, counters and the front door were all damaged and washed away to a corner of the Branch. Due to mud that was up to knee level, nobody could enter the branch or open the grill door. Water had oozed inside the safe and the currency available removed subsequently smelt badly.

Jaffna Super Grade Branch celebrated its Diamond Jubilee on 2nd February 2005. Celebrations took place on a low key due to the Tsunami devastation. Mr.Sivalingarajah. Dean of the Faculty of Arts, University of Jaffna, was the Chief Guest.

Mr.V.Iyamperumal, Area Manager, Wanni, retired from Bank's service on 10th April, 2005. He perceives joy in everyday events which may not be noticeable to an ordinary person. The way he raises an unexpected laughter in different situations is highly skillful.

Jaffna Super Grade Branch, Jaffna Second Branch and Thirunelvely Branch commenced operating under the International Comprehensive Banking System (ICBS) on line network from 22nd April, 2005.

Miss.H.Imranzi had a Kantha Ran Ginum with Our Jaffna Super Grade Branch and she was one of the victims of Tsunami disaster. She had nominated her brother. A

cheque to the value of Rs.500, 000/= being insurance payment was handed over to the nominee by Mr.K.Balasubramaniam, Province AGM.

Master Thanaraja Kaviraj, holder of RKG at our Jaffna Super Grade Branch, student of Central College, Jaffna, was selected to participate in the Inter Religious Sports Meet held in South Korea. Financial assistance was given by our Jaffna Super Grade Branch with a view to encouraging the student in his chosen field.

The Assistant General Manager Mr.K.Balasubramaniam retired from the Bank's service on 20th March, 2006. His dedication had been the greatest contribution both to the staff and to the customers of the North at the most wanted hour. He brought down resource personnel from Colombo and arranged several training programmes for the benefit of the staff members. His devotion and dedication to the bank were legendary. We would continue to cherish his unparalleled simplicity with which he has enriched our hearts throughout his career.

On 21st March, 2006, Mr.B.A.Arumainayagam assumed duties as Assistant General Manager of our province.

Bank of Ceylon, Kankesanthurai was declared open on 12th September, 1981. The first manageress was Ms N.Shantharajah. With the fresh outbreak of war in mid June, 1990, branch activities were curtailed. The branch had to be shifted from place to place and was functioning at Manipay, Area Office Jaffna and Chavakachcheri. Since 1996, the branch had been functioning at a rented out building at Mallakam Junction. However, this was moved to a spacious building on 14th February, 2007. Provincial AGM Mr.Arumainayagam, Operations Manager Mr.N.Sivaratnam and several leading personalities of the area graced the occasion.

An extension Office was opened at Kayts on 21st February, 2007. This office is affiliated to Kayts proper Branch functioning at Velanai. Chankanai Extension Office affiliated to our Manipay Branch was relocated on 7th March 2007. An extension office was opened at Kopay affiliated to Thirunelvely Branch. These offices were inaugurated by the Province AGM Mr.B.A.Arumainayagam.

Mr.S.Thiruchelvam, Area Manager, Wanni, retired from Bank's service on 31st March, 2007. The services rendered by him to Mullaitivu Branch in reconstructing the books and records retrieved from the damaged bank premises in Mullaitivu will be remembered for ever.

Bank is committed to enhancing the well-being and the prosperity of the student population. 85 students who had obtained three "A" passes were felicitated by the Northern Province Office on 15th March 2008. Each student was presented with certificate, dictionary and 18+ savings pass book with Rs.500/= deposit made by staff members. Students were also given a briefing on "Career Development and Information Technology". The Government Agent Mr.K.Ganesh and former Vice Chancellor of the University of Jaffna Prof. Pon Balasunderampillai graced the occasion.

Mr.G.Sahadevan, Manager, Nellyyady Branch, Mr.E.Premarajan, Manager, Thirunelvely Branch and Mr.V.Vijekumar, Junior Executive Officer, Kayts Branch

were trained at Head Office and were members of the ICBS Project Team. Team members from Colombo along with the above named officers were in Jaffna for migration of Jaffna Super Grade, Jaffna Second, Thirunelvely, Manipay, Nellyady and Point Pedro Branches to ICBS online network. However there was reluctance on the part of the project team members to travel to Jaffna during later part of 2007. On instructions received from Head Office and the Province AGM, the above named three officers due to their commitment and enthusiasm undertook the uphill task of migrating Chunnakam (21.01.2008) Kankesanthurai(11.02.2008), Karainagar(25.02.2008), Kayts((03.03.2008) and Chavakachcheri(17.03.2008) Branches to ICBS on line network. They carried out this exercise very successfully and they were felicitated by the Province Office and the branches concerned. The Management too had commended their efforts.

The 28th branch of Bank of Ceylon was opened at Point Pedro on 18th Feb, 1959, under the stewardship of Mr.P.C.A.Handy. The Branch was declared open by the Late Mr.C.Loganathan, then General Manager. The Branch shifted to Veeravagu Building in the year 1969, from the building along Jetty Road. In 1985, it was shifted to Manthikkai and re-shifted to another section of the Veeravagu Building in the year 1990. With the passage of time, the branch has grown up and is now an "A" Grade Branch. It commenced operating under ICBS online network on 17th December 2007. The branch celebrated its Golden Jubilee on 28th June, 2008. A souvenir was published to mark this event under the guidance of the Manager Mr.K.P.Anandanadesan.

Mannar Branch was established on 29th September 1969 as the 46th Branch at a private building at Baniyan Street. The first Manager was Mr.T.Sinnadurai and the first account was opened by KSM & Sons. The branch was shifted to Co- Operative Building in the year 1969 and continued to function there up to June 1990. Due to the war that erupted between LTTE and the Sri Lankan forces, the branch was closed for business commencing from 13th July, 1990. With the minimum records retrieved from the Bank premises, the branch commenced its activities at Sunny Village, about 3km away from Mannar town, in September, 1990. From December 1990, to 1992, the branch activities took place at a private building at Station Road, Opposite Post Office. Subsequently in the year 1992 the branch was shifted to bank's quarters at Moor Street and continued to function there up to 2005. The AGM Mr.Balasubramaniam laid the foundation stone for the new bank premises on 31st March 2004. The branch moved to its own building and commenced functioning under ICBS online network on 28th March 2005. Mr. Balasubramaniam, AGM and Area Manager, Wannai Mr.V.Iyamperumal graced the function. ATM service was inaugurated by Mr.B.A.C.Fernando on 21.03.2006. The Mannar Branch was the first Branch to record operational profit in the Northern Province. The Branch had grown and reached the level of Super Grade Branch. The contribution made by Mr.Michael Mariyanayagam and his devoted team of officers to the growth of Mannar Branch is commendable and will be remembered for ever. Mr.Mariyanayagam Senior Manager, retired from Bank's service on 09.05.2008, after an illustrious career in the bank spanning 39 years. Mr.Mariyanayagam was a tower of strength to Mannar Branch. An extension office at Pesalai affiliated to our Mannar Super Grade Branch was inaugurated by Mrs. Stanley De Mel, Divisional Secretary and Mr.B.A. Aumainayagam on 20th August, 2008.

Mr.R.Wijesingham, Senior Manager, Super Grade Branch, Jaffna retired from the Bank's service on 26th August, 2008. He had his own characteristic way of getting things done. He can proudly claim that he has contributed his best to the bank.

Mr.K.Pathmanesan, Senior Manager, Jaffna Second Branch, retired from the bank's service on 4th October.2008. He had a kind word to anyone whom he met and was a good listener.

Automated Teller Machine service was inaugurated at Manipay Super Grade Branch, Chunnakam Super Grade Branch on 22nd October, 2008 nd Point Pedro Branch and Nellyady Branch on 23rd Ocotober 2008, by Mr.B.A.Arumainayagam,AGM (N.P).

The first draw under the BOC Super Deposit Account to select the winner of a Suzuki Maruthi Car was held on 23rd October, 2008 and the winner was Mrs.Kalaimagal Ananthakumar of Karainagar, who had purchased the certificate from our Jaffna Super Grade Branch.

Mr.Arumainayagam retired from service on 31st October, 2008. All of us in the north used to admire and appreciate the simplicity of Mr.Arumainayagam but his simplicity never had any compromise with his responsibilities as AGM. He has rendered invaluable service to the branches in the province during a crucial period despite severe constraints. All of us especially those in the north will be missing the valuable guidance and assistance Mr.Arumainayagam has been giving us. Mr.N.Sivaratnam assumed duties as Assistant General Manager of Northern Province.

A cyclonic storm named "Nisha" from 24th to 27th November, 2008 affected Jaffna and parts of Wanni Areas where 15 people were reported killed, more than 100,000 people displaced and highest rainfall recorded since 1918 of 520mm of rain in one week. Due to this, activities in the peninsula came to a standstill. Cheque clearing was delayed. Almost all the bank branches save for few remained closed for one or two days. The water level at our Jaffna Second Branch had risen to knee level and damaged some IT equipments and the Automated Teller Machine

An Extension Office was ceremonially inaugurated at Valvettithurai on 8th February, 2009, by Mrs.N.Sivaratnam. To commemorate this occasion, a well-attended function graced by the Assistant General Manager, members of the staff both past and present and special invitees were held.

Atchuvely Extension Office was up graded to "C" grade branch. A function was held to commemorate this event on 29th October, 2008, graced by Mr.Arumainayagam and other senior officials, religious dignitaries and customers. The branch commenced operating under ICBS online network from 3rd May 2009.

Under the aegis of the bank's Children Savings Scheme "Ran Kekilu", we have inaugurated 58 School Savings Units and mobilized around Ra.40.88m by way of deposits.

Under the Bank's Village Adoption Programme, our branches have adopted twelve villages to date with a view to improve livelihood opportunities and to enhance the

quality of life. We have provided financial assistance by way of small loans under the Bank's schemes. At the same time we have concentrated on deposit mobilization as well to encourage thrift among villagers.

Financial Highlights

31st December, 2008

Operating Income	Rs.6, 882,485
Total Deposits	Rs.16, 807,761,242
Total Advances	Rs. 3,941,334,331
No. of Depositors	367880
No. of Advances	11450
No. of Branches – Online	13
Manual	4
No. of extension offices	6
No. of ATMs	9
No. of Employees	
Out sourced	84
School Leavers	58
Permanent	294

In concluding the events for the BoC in the Northern Province for the last two decades, it is very necessary to document the following aspects which can be considered unique in spite of the turbulent situations we are in. It proves the dedication and commitment of the Officers and employees of this Province to fly the BoC flag high and to sustain our reputation and image among the general public above other Institutions.

From the 1990s the Bankers in Jaffna District had to face immense problems and we had to abide by instructions given by various elements. If these instructions are violated the Officers had to undergo severe threats and other constraints.

Therefore, our former Area Manager Mr K Kanesamoorthy thought that, if all the Banks get together we may be able to face the threats and our decision would be unique in every risk.

Accordingly, the Jaffna District Bankers' Association was formed and the chair from the inception up to now is assigned unanimously to Bank of Ceylon. Even now due to the existence of the Bankers' Association, all the Banks are able to run their administration smoothly. This is a unique feature in Northern Province only. The present Bank of Ceylon Asst. General Manager (NP) has already initiated and preliminary meeting consisting of all Banks in Wanni District also was held in Vavuniya to form an Association.

Similarly, Mr K Kanesamoorthy formed the Bank Pensioners' Association for Pensioners of all Banks. This is apart from the Pensioners' Association, Jaffna Branch for BoC Pensioners only. The Bankers' Association, Jaffna District every year hosts all Pensioners for a sumptuous lunch with the presentation of a useful gift with good utility value. This too is a unique feature of our Province.

To better the career advancement of Bankers in the Province, a Regional Centre for the Chartered Institute of Bankers, London was established and Classes are being conducted by Professionals. The present AGM (NP), Mr N Sivaratnam who has secured FIB Qualifications was solely instrumental for the establishment of this Regional Centre with the assistance of Bankers' Association, Jaffna District.

The following highlights too prove the efforts of the present AGM (NP), Mr N Sivaratnam, for the welfare of the present and past staff of BoC and to their children.

- ❖ Bank of Ceylon District Sports Club was formed and all the employees of the Jaffna District are members.
- ❖ This Club felicitates children of staff members who excel in studies. Even the members are felicitated for their graduation in various fields and also completing Professional Degrees such as CBF, DBF, University Degrees and Post Graduate Diplomas.
- ❖ In addition, when a member retires from Service, a Farewell is held jointly by all branches apart from the practice of having a Farewell at the branch only by which the employees are highly recognized and honoured by all others. These events are published in Local Media too.
- ❖ As a Team from Bank of Ceylon District Sports Club, Jaffna we also participate in District wise Cricket / Soccer Tournaments with the Government Departments.

- ❖ By the efforts of the previous AGMs commencing from Mr K Balasubramaniam, followed by Mr B A Arumainayagam and Mr N Sivaratnam, most of the Training Programmes, examinations and interviews are held in Jaffna itself, enabling the current staff and the new recruits to appear for examinations, interviews and training programmes here itself. This saves severe constraints they may have to face in obtaining passes for travel, Police Clearances in Colombo, not to speak of the travel cost which is about Rs.25,000/- per trip.
- ❖ For the first time in the History of the Bank of Ceylon, a written examination and interview for new recruits were held in Wanni Area (Uncleared Area) during the regime of M/s B A Arumainayagam and N Sivaratnam (succeeding AGMs).
- ❖ For the Training Programmes, qualified staff of the BoC too were selected as Resource Personnel in addition to University Lecturers and Professors. In short, an unapproved Faculty of Members are available here to conduct routine Training Programmes under the guidance of Training Department.
- ❖ ICBS conversion and ATM Installation too are now being done by three Trained Staff, M/s G Sagatheven, W Wijayakumar and E Premarajan who are staff from our District and also, we have outsourced a Technical Personnel to look into breakdown in our branches in the ICBS System and Computer Hardware Problems.
- ❖ In all the I.D.P. (Internally Displaced People) Camps, Extension Offices have been established and measures have been taken even to safeguard their jewellery and valid documents.

The immediate past and the present AGMs will definitely be remembered in the golden annals and these achievements should go into the past 02 decades history of Bank of Ceylon in the Northern Province.

We hope that this will be a monument for BoC in the Northern Province which will be recorded in the pages of the Volume to be published.

(Prepared by Mr K Ulaganathan, Retired Operations Manager, N.P. and Mr K Balasubramaniam, Retired Asst. General Manager, N.P., under the guidance of Mr N Sivaratnam, Asst. General Manager, N.P.)

Certified

N. SIVARATNAM
 B.A (S.L), A.I.B, F.I.B (S.L), PG.Dip-in-Pub.Admin
 (Rtd. Asst. Gen. Manager, BOC Northern Province)
 Murugayan Kovilady,
 Valveddithurai,
 valvaidiyam@gmail.com
 +94 76 646 3289

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