



## नेतृत्व से बदलाव *Leadership makes the difference*

दूरदर्शिता  
*Farsighted*

अगुवाई  
*Leading from the front*

प्रभावी संप्रेषण  
*Effective Communication*

संगठित निर्वहन  
*Team Work*







दिनांक 21.01.2021 को खुदरा आस्ति केंद्र, क्षेत्रीय कार्यालय-1, एरणकुलम के नए परिसर का उद्घाटन करते हुए प्रबंध निदेशक एवं मुख्य कार्यपालक अधिकारी श्री एल वी प्रभाकर। चित्र में श्री नायर अजित कृष्णन, महा प्रबंधक, श्री एम परमसिवम, महा प्रबंधक, श्रीमती अन्नम्मा सैमण, उप महा प्रबंधक और अन्य कार्यपालक दिखाई दे रहे हैं।

Sri L V Prabhakar, MD & CEO inaugurating the new premises of RAH, RO 1 Ernakulam on 21.01.2021. Sri Nair Ajit Krishnan, GM, Sri M Paramasivam, GM and Smt. Annamma Simon, DGM are seen in the picture along with other executives.



श्री एल वी प्रभाकर, प्रबंध निदेशक एवं मुख्य कार्यपालक अधिकारी दिनांक 26.12.2020 को "लिटल सिस्टर्स ऑफ द पूर", गुंटूर(वृद्धाश्रम) में अंचल कार्यालय विजयवाड़ा द्वारा आयोजित सीएसआर गतिविधि में भाग लेते हुए।

Sri L V Prabhakar, MD & CEO taking part in the CSR activity organised by Vijayawada, CO at "Little Sisters of the Poor", Guntur (an Old Age home) on 26.12.2020.

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प्रबंध निदेशक एवं  
मुख्य कार्यपालक अधिकारी  
का संदेश



MD & CEO's Message

प्रिय केनराइट्स,

हमने चुनौतीपूर्ण 2020 को अनुपम बनाया और आशा करते हैं कि वर्ष 2021 का आगाज़ नई आकांक्षाओं और नए अवसरों के साथ होगा। महामारी के अनुभव ने हमारी प्राथमिकता और व्यापार करने के तरीके को नए सिरे से परिभाषित किया और विपरीत परिस्थितियों का सामना करने में हमारी संगठनात्मक शक्ति और दृढ़ता को साबित किया है। महामारी की सभी बाधाओं और चुनौतियों के खिलाफ एकजुट होकर अपने ग्राहकों तथा समाज को निरंतर बैंकिंग सेवा प्रदान करने और अपने संबंधित कार्यक्षेत्र/विभागों में सच्चे नेताओं की तरह प्रदर्शन करने के लिए मैं पुनः आप सभी का सराहना करता हूँ।

जैसा कि आप जानते हैं, हमने दिसम्बर 2020 में ₹2,000 करोड़ की ईक्विटी पूंजी और ₹1635 करोड़ के समतुल्य की अतिरिक्त टियर 1 बांड जुटाई हैं इससे हमारा पूंजीगत आधार मजबूत हुआ है और हम एक मजबूत मुकाम पर नई शुरुआत के लिए तैयार हैं। मैं विश्वास के साथ कह सकता हूँ कि हम 2021 में बहुत ही सकारात्मक दृष्टिकोण के साथ आगे बढ़ रहे हैं।

मेरा विश्वास है कि, किसी संगठन का प्रतिस्पर्धात्मक लाभ और अन्दरूनी शक्ति उसके सभी कर्मचारियों के समावेशी वृद्धि/विकास से आती है। किसी भी संगठन में सर्वोत्तम उत्पादकता तब होती है जब प्रत्येक कर्मचारी स्वयं को एक नेता के रूप में देखता है, किसी भी कर्मचारी को संगठन और उसकी टीम के सदस्यों द्वारा पहचान किया जाता है और प्रदर्शन करने के लिए सही अवसर और वातावरण प्रदान किया जाता है। हमारी कोशिश यह होनी चाहिए कि हम केनरा बैंक को सर्वोत्तम कार्यस्थल बनाएं, जहाँ कैरियर पथ में वृद्धि के साथ उसकी पहचान हो सके।

Dear Canarites,

We have braved a challenging and unique 2020 and look forward for new aspirations and new opportunities in 2021. While the experience of the pandemic has redefined our priorities and the ways of doing business, it has proven our organisational strength and resilience to withstand difficult times. I once again, applaud each one of you for having risen to the occasion, standing against all odds and challenges of the pandemic and performing like true leaders in your respective work arena / portfolios for providing continued banking service to our customers and society.

As you are aware, we have raised ₹2,000 crore equity capital in Dec 2020, followed by Additional Tier 1 bonds to the tune of ₹1635 crore. This has strengthened our capital base and we are ready for the new beginnings on a strong footing. I can say with confidence that we are stepping into 2021 on a very positive note.

I believe, the competitive advantage and core strength of an organisation comes from an inclusive growth / development of all its employees. There's optimum productivity in any organisation when each employee regards himself as a leader, when potential in any employee is recognised by the organisation and his team members and right opportunity and environment is given to showcase performance. Our endeavour should be to make Canara Bank, best place to work and get recognised with growth in career path.



अक्सर पाया गया है कि नेतृत्व कौशल विकसित करने के लिए परिचालनात्मक और कार्य क्षेत्र ही आदर्श उद्भव स्थान है। यह हमारा कर्तव्य है कि हम अपने कार्य क्षेत्र में अध्ययन और विकास का माहौल तैयार करें ताकि सभी को अपने कौशल को निखारने का समुचित अवसर प्रदान किया जा सके और व्यक्तिगत उत्कृष्टता के क्षितिज पर पहुंच सकें। इसलिए, मैं सभी शाखा/अनुभाग/परिचालन/कार्य क्षेत्र प्रमुखों से अनुरोध करता हूँ कि वे अपनी टीम के सदस्यों का मार्गदर्शन करें और वहाँ ज्ञान-प्रसार और उत्पादक चर्चाओं का वातावरण बनाएं। प्रतिभाशाली और मेहनती कर्मचारियों को उचित सम्मान दिया जाए, ताकि वे उच्च पद तक बढ़ें और भविष्य के नेता और संरक्षक बनें।

ज्ञान, तकनीकी उत्कृष्टता, सर्वोत्तम ग्राहक सेवा और इष्टतम उत्पादकता के लिए कार्य करना ही नए साल का मूल मंत्र है। हम वित्त वर्ष 2020-21 के अंतिम चरण में हैं। मैं आप सभी से आग्रह करता हूँ कि आप अपनी क्षमता को पहचानें तथा अपने निर्धारित लक्ष्यों की दिशा में कार्य करें और उन्हें प्राप्त करने के लिए प्रभावी रणनीति बनाएं।

“आप सभी को नव वर्ष 2021 की हार्दिक शुभकामनाएं”

शुभकामनाओं सहित,

आपका,

एल वी प्रभाकर

प्रबंध निदेशक एवं मुख्य कार्यपालक अधिकारी

The operational and functional platforms are often the perfect breeding grounds for developing leadership skills. It is our duty to create an atmosphere of learning and development in our work arena to provide opportunities for all to hone their skills and gravitate closer towards personal excellence. Therefore, I request all the branch / section heads and operational / functional heads to handhold their team members, create an environment of knowledge dissemination and productive discussions. Due recognition be given to talented and hardworking employees, so that they rise up to higher pedestals and become future leaders and mentors.

The key to success in the New Year is knowledge, technological excellence and smart working for best customer service and optimum productivity. We are now into the last leg of the financial year 2020-21. I urge all of you to unleash potential in you, work towards your set goals and strategize effective measures to achieve them.

*“Wish you all a very happy and prosperous 2021”*

With warm regards,

Yours sincerely

**L V Prabhakar,**

Managing Director & CEO



## संपादकीय



## Editorial

यकीनन "नेतृत्व" शब्द गूगल में सबसे अधिक खोजे गए शब्दों में से एक है। लोगों में इसके बारे में अधिक जानने और इसकी सूक्ष्म बारीकियों को समझने की तीव्र इच्छा है। इस विषय पर असंख्य पुस्तकें लिखी जा चुकी हैं और हमें लगता है कि कई संगठित क्षेत्र समकालीन नेतृत्व गुरु के अनुसार चलते हैं। फिर भी "नेतृत्व", अपने आप में एक पहली बना हुआ है। इस दुनिया ने कई महान नेताओं को देखा है और उनसे बहुत कुछ सीखा जा सकता है। यद्यपि उनकी परस्पर विरोधी शैली अक्सर हमें भ्रमित करती हैं, लेकिन उनमें एक समानता यह है कि सभी महान नेताओं ने हमेशा लोकहित में कार्य किया है। साइमन सिनेक, ब्रिटिश-अमरीकी प्रेरणादायक वक्ता और लेखक ने एक महान नेता के मापदंड/गुण को स्पष्ट रूप से "किसी ऐसे व्यक्ति के रूप में परिभाषित किया है, जो लोगों में विश्वास पैदा करता है और उन्हें सुरक्षित महसूस कराता है"। अगर हम इसके बारे में सोचते हैं, तो निश्चित रूप से विश्वास और सम्मान नेतृत्व की आधारशिला होती है क्योंकि यह संगठन के लक्ष्यों और उद्देश्यों को प्राप्त करने में सक्षम उच्च कार्यनिष्पादन करने वाली टीम में व्यक्तियों को एक साथ लाने के लिए उपयुक्त है। मदर टेरेसा के उद्धरण के माध्यम से नेतृत्व की भावना को बड़े ही बेहतरीन तरीके से सामने लाया गया है, "आप वह कर सकते हैं जो मैं नहीं कर सकता, मैं वह कर सकता हूँ जो आप नहीं कर सकते। हम एक साथ महान कार्य कर सकते हैं"।

नेतृत्व पर श्रेयस का यह विशेष संस्करण व्यक्ति को नेतृत्व के रास्ते पर चलने के लिए तैयार करने और उसके चरित्र को ढालने वाले सर्वव्यापी सिद्धांतों, मूल्यों और मानदंडों के लिए संकल्पित किया गया है। इस अंक के लेख मुख्य रूप से प्रचलित ढांचे और (नेतृत्व की) संरचना पर आधारित हैं और कैसे पिछले कुछ वर्षों में व्यक्तिपरक लक्ष्यों और संगठनात्मक उद्देश्यों की बदलती धारणा ने नेतृत्व और संगठनात्मक शीर्ष में एक सकारात्मक बदलाव की दिशा में योगदान दिया है।

हम आशा करते हैं कि आप इस विशेषांक को पढ़ने का आनंद लेंगे। आपकी प्रतिक्रिया और सुझाव का हमें इंतजार रहेगा। कृपया अपनी प्रतिक्रिया/टिप्पणी हमें hohml@canarabank.com पर भेजें या हमें 080-22233480 / 9986693808 पर फोन करें।

किशोर तम्पी  
संपादक

The term "Leadership" is arguably one of the most searched texts in Google. There is a persistent urge in people to know more about it and understand its subtle nuances. Myriad books have been written on this topic and we find many organized sectors run as per the diktats of the contemporary leadership gurus. But still "Leadership", in its entirety, remains an enigma. This world has seen many great leaders all along and there is a lot to be learned from them. Though their conflicting styles often bemuses us, the one thing where there is a congruence is that all great leaders always worked for the people. Simon Sinek, the British- American inspirational speaker and author lucidly paraphrases the yardstick / trait of a great leader as "someone who draws people into a circle of trust and make them feel safe and secure". If we think about it, leadership is definitely built on the pedestals of trust and respect as it is quintessential to aligning individuals into a high performing team capable of achieving the organisation's goals and objectives. The spirit of leadership is beautifully brought out through Mother Teresa's quote, "You can do what I cannot do, I can do what you cannot do. Together We Can do great things".

This Special Edition of Shreyas on Leadership has been conceptualised to explore the ubiquitous tenets, values and norms that moulds an individual's character and how it prepares them to tread the path of leadership. The articles are mainly premised on the prevalent framework and structure (of leadership) and how the changing perceptions of individualistic goals and organisational objectives, over the years, have contributed towards a positive shift in the leadership & organisational rubric.

Hope you enjoy reading this special edition. As we love to hear from you, please drop in your feedback/ comments by visiting our HM&L Webpage in Cannet / or as mail to hohml@canarabank.com / or you can always call us at 080-22233480 / 9986693808.

Kishore Thampi  
Editor



## The Changing leadership paradigm



**H M Basavaraja**

DGM,  
HR Wing, Head Office

Leadership has been regarded as one of the critical factors for the success or failure of an institution. If we look at the annals of history, leadership has always played an important role in re-shaping human dynamics and the societal mind set and in establishing revolutionary norms and strictures that have had far reaching ramifications. There were innumerable individuals who stepped into leadership role and have transformed their community and even the country in which they lived. Though leaders were many, world over (arguably) only 2 individuals, **Mahatma Gandhi** & **Nelson Mandela**, have been given the higher pedestals of "Greatness in Leadership" and often considered as the true epitomes of successful leadership models, worth emulating. Though their styles were at times conflicting, they had one huge common factor -both Gandhi and Mandela always fought for their people and stood by them. Their resoluteness and temerity to not to bow before oppression and their indomitable spirit to get up from setbacks and failures and fight for the larger good is something which stands out, making them indubitably the most respected and revered leaders in this whole world. As rightly said John C Maxwell, **"a leader is one who knows that way, shows the way and goes the way"**.



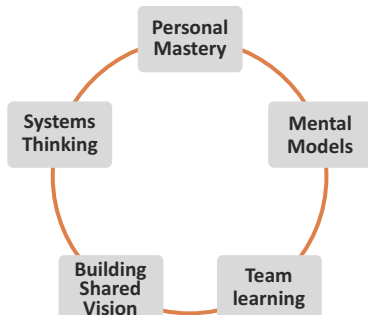
Successful leaders are great visionaries with the ability to lead from the front, instil inspiration in the followers, get

the work done and make an impact in the society. History has shown that these individuals were neither highly intelligent like Isaac Newton, Einstein or Stephen Hawking nor they were jack-of-all-trades but had the ability to communicate and convince people to work in their favour. They all had strong characteristics, bullet proofed by an ethical code of conduct. They were trustworthy, loyal, and charismatic and had great people management skills. It takes a lot to live up to our promises and not to jeopardize the belief and faith that people have in you. All great leaders have that indefatigable trait in them to always deliver on their promises and make it happen, a trait which often wins them the trust and respect of their followers / team members.

It doesn't come as a surprise that leadership, being a people oriented skill, has evolved over the years and the myriad styles have transformed to some extent, but the core function remains same. Organisational leadership gained relevance in the 90s when Peter M Senge came up with the revolutionary book **"The Fifth Discipline"** which speaks about how leaders can turn around or rather transform organisations for the better. The book gives much emphasis to **"learning organisations"**, a concept where the organisation learns through the individual and vice versa, like in a perpetual loop. Senge's definition of a learning organization includes places where people "expand their capacity to create (personal mastery), where new and expansive patterns of thinking are nurtured (mental models, systems thinking) and where people are continually learning to see the whole together (team learning, shared vision)." When organisations started to transform itself into "learning entities" the demand for leadership grew. Thus in the early 2000s leadership development became an established concept in most of the growing organisations and special focus was given on developing individuals and creating a leadership pipeline.



## 5 disciplines of Learning Organizations



The Banking sector has also transformed dramatically over the years with the concept of **leadership and leadership development** making strong inroads into the organisational rubric. We have witnessed many leaders magically transforming certain sinking organisations and successfully steering it to the shore, thus showing exceptional leadership skills. The transformation of Bank of Baroda and Turnaround story of Indian bank is a testimony to these facts and shows how true leadership can re-write organisational histories and bring them on track towards success and glory. The present Indian banking and finance sector is agog with exciting events and the need for effective leadership is in even greater demand. In this turbulent phase, traditional framework may not be able to navigate the institutions as the ecosystem of competition, regulation and ethical expectations become highly complex. What is required is the perfect mix of charismatic leadership enforced through formal structures and coupled with the best practices in human capital management, processes, technology and governance.

Great Leadership is also about adaptability, how one needs to be always tuned outward to understand the subtle nuances in the industry make conscious changes to be in congruence with an ever changing financial environment. As rightly paraphrased by Charles Darwin, **“It is not the strongest or the most intelligent who will survive, but those who can best manage change”**.

The year 2020 is a testament to the fact that what started as normal soon turned out to be transformational. The pandemic ensured that most of our normal routines changed thus heavily impacting the economy without any exception to the banking sector. But as the adage

goes, out of adversity comes opportunity. The traditional banking methods underwent a transformation thanks to the UPI and other modes of transactions, which made the life easy for the customers. Visit to the bank has become rare. During this transformation phase of digital era, new leadership skills have emerged in tandem with traditional managerial skills. Today's leaders have learnt to change and are able to take risks based on multiple possibilities. They have the ability to anticipate market behaviour and trends and take decisions accordingly.

Customer Relationship Management has also gained relevance over the years, making the branches the centre point of all brand image building activities. As service and hospitality received is directly proportional customer delight, branches are often considered as the breeding grounds for leadership development. From dealing with difficult customers, to handling conflicts to taking informed decisions, there are opportunities galore for staff members to exhibit leadership qualities. It construes that every team member in a branch is a leader in their own way, particularly Branch in charges. A participative management will go a long way in arriving at the right decision by ironing out the wrinkles of miscommunication & misjudgement. The leader should provide opportunities to everyone to develop their inherent potential and skills.

The most important aspect of leadership is to contribute towards developing a leadership pipe line or empowering people around them to step into leadership roles. The leader should always try to develop their subordinates and team members as leaders. The manager should be in a position to understand the skill of the workers under him, allot the job according to their calibre and further develop their skill in the area. Multi skilling is the area where many organisations are focussing. So developing a particular skill in an area where the interest of the person lies is important. The multi skilling should be focused only on certain specific domains, which are very much essential. As a leader of the team, Manager has a key role to play in development of subordinates under him/her and groom them as future leaders. It is rightly said that **“the growth and development of people is the highest calling of leadership”**



It goes without saying that the traditional leadership skills like, Integrity, delegation, Communication, Self-awareness, Empathy etc. cannot be left out to acquire new skills. But it is also important that new skills are required to succeed at the present time of digital transformation. The decade old proven skills of management are also required for efficient leadership. Positive attitude and inspiring the subordinates to do the work willingly are important qualities of a leader. A proper mix of Traditional wisdom coupled with new skills should be the mantra of leadership in the present scenario.

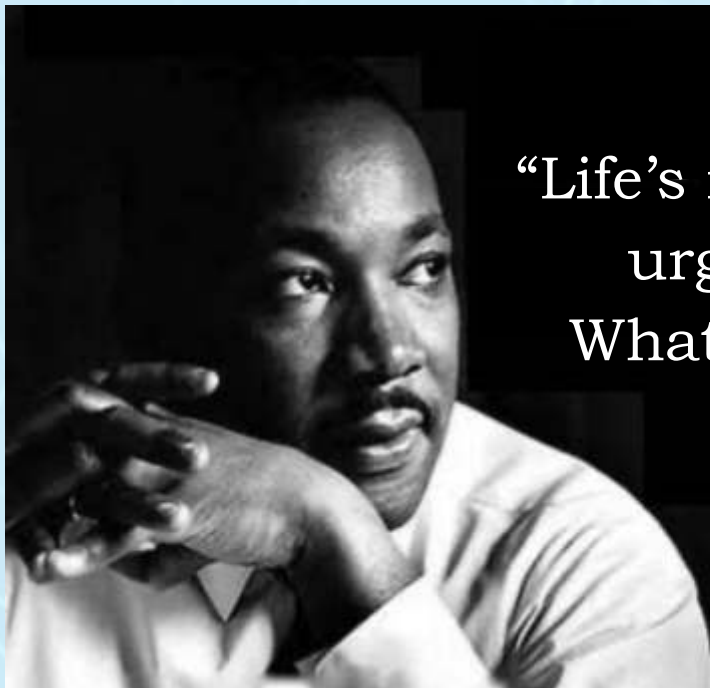
Having said that a true leader cannot be a silent spectator to all these developments happening around them. Unlearning and learning new things is a continual process, as it provides a better insight to the problems and will be an aid to prompt decisions. A leader should never hesitate to learn new things (the mantra of learning organisations), as it will broaden his / her horizon and equip them to take informed and effective decisions.

In this highly competitive milieu, effective leadership skills at all hierarchical positions is vital for the success of an organisation. The traits of leadership have to be

nurtured and new skills to be acquired for effective team building and achieve the organisational goals. Definitely, our learning and development objectives takes care of capacity building and individual development to a great extent. But a true leader is always learning from experiences that life posits and from the people around them. Every day is a new opportunity and every opportunity is step towards our professed leadership goals. Knowledge transforms in to wisdom when it is put to use. The experience and the expertise that we have garnered over the years need to be factored into our thought processes so that the decisions we make are relevant, inclusive, pertinent and in congruent with what the situation demands – the quintessence for greatness in leadership.

I would like to end with this beautiful quote by John Quincy Adams, the American statesman, diplomat, lawyer, and diarist who served as the sixth president of the United States, which demystifies the expectations of leader or more importantly concretizes the spirit of leadership - **“if your actions inspire others to dream more, learn more, do more and become more, then you are a leader”**.

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“Life’s most persistent and urgent **question** is, What are you doing for others?”

*- Martin Luther King Jr.*



## Want to Become a Leader? Play a Sport



**B K Venkatesh Prasad**

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There is no single definition for Leadership and no stone-carved qualities to become a leader. So, if you google, majority of the Universities or corporate pundits list out certain common traits required for becoming a successful leader. Prominent traits amongst them are Integrity, Innovation, honesty, active listening, self-confidence, strong communication, Delegation, Decision making, problem solving, fair attitude, humility, care for others, Resilience, Supportive, Accountability, Empathy, Learning Agility etc. One of the famous quotes on Leadership says, "Leader is one who knows the way, goes the way and shows the way".

Sports is a breeding ground for Leaders and one of the main byproducts of playing sports is that it facilitates acquisition of Leadership skills. In any sport, the individual or the team has to plan, strategize, innovate, be self-confident, show resilience in adversity, handle pressure, overcome obstacles, take on the spot decisions, lead from the front, show integrity, be supportive and show empathy towards team mates. When you compare a non-sportsperson and a sports person, there will be visible difference in the way they approach or lead, in their sphere of work/life.

Indian Cricket team's triumph in the recently concluded Australian Test series is a classic case study on Leadership. Not for a reason, this series victory is hailed as one of the greatest not only in Indian Test Cricket history but also in the history of Test Cricket. Against all odds, Indian team came from behind to clinch the series.

The Indian ship was sinking after it was all out for a record low score of 36 runs in the 2nd innings of the 1st Test match at Adelaide. Captain Virat Kohli had to abandon the sinking ship as he was to return to India for his 1st Child's birth. Vital cog in our bowling attack,

Mohammed Shami was injured and ruled out of the test series. Every Cricket pundit across the world opined that it would be almost impossible for Team India to come back in the series, as playing Australia in Australia is one of the toughest challenges for any visiting team, especially for teams from sub-continent. Australia was ranked No.1 in the ICC World Test Championships.

In such challenging circumstances, Ajinkya Rahane took charge of this sinking ship and turned the series on its head with his exceptional leadership skills and batting ability. The objective of this article is to dissect and illustrate how Ajinkya Rahane demonstrated almost every leadership trait listed out by the textbooks and universities.



Every leadership guru lists Integrity as the first and foremost requirement for any leader. Integrity means playing the game within the prescribed rules, not to take shortcuts and putting team's interest ahead of personal gains. The 2018 sandpaper gate, wherein Steve Smith, David Warner and Cameron Bancroft of Australia were banned for using unethical means to win the game against South Africa, is a standout example to drive home the point how important Integrity is, in Sport. Ajinkya Rahane displayed exemplary integrity. Even



though Indian team was down and out in this series on more than one occasion, he never adopted any unethical method or means to win the game. Especially in the 3rd Test match at Sydney, when India had conceded 1st innings lead and was bowling in the 2nd innings, Mohd Siraj & Jasprit Bumrah were racially abused by the crowd. As per rules, Siraj & Bumrah along with Captain Rahane complained to the Match officials. The officials considering the sensitivity of the matter, offered Rahane to stop/quit the game if he desired to do so. Rahane was wise enough to reject this offer stating he and his teammates had done nothing wrong and wished to continue the game. Considering the fact that India was trailing in the 1st Innings, Rahane could have easily chosen to quit the game, which was well within the laws, but instead chose to continue the game, as it would have brought disrepute to the game, series and the Australian Board. Team India showed great resilience to draw the 3rd test at Sydney against all odds.

During the course of the test series, Ajinkya Rahane demonstrated almost all the qualities of an ideal leader. To start with, his move to bring R Ashwin to bowl as 1st change bowler on Day 1 of the 2nd Test match at MCG (known to assist pacers) was an innovative idea or out of the box thinking. Ajinkya correctly read the pitch conditions (dampness would also assist turn) and also as Ashwin had a slight psychological edge over Steve Smith for having dismissed him in the 1st Test at Adelaide. Ashwin dismissed a well settled Mathew Wade and Steve Smith for a duck, to give India an upper hand in the



1st session of the test match. Ajinkya's innovative and imaginative leg-side trap to get rid of in-form Marnus Labuschagne was one of the turning points of the game. Ajinkya gave respect and space to the senior pros like Ashwin, Bumrah and Jadeja, which enabled them to perform and excel. He supported and guided the debutants Mohd Siraj and Shubman Gill, which brought the best performances out of them. India was able to bowl out Australia for just 195 runs despite losing the toss.

Ajinkya lead from the front as a leader and senior batsmen. He scored a master class hundred which propelled India's 1st innings score to 326 and gave India a lead of 131 runs. Ajinkya Rahane showed great focusing and decision making skills, when he took DRS off Jadeja's bowling to get the wicket of Australian Captain Tim Paine. Wicket Keeper Rishab Pant was not sure if Paine had nicked or not, Ajinkya standing in the 1st slip was very sure and had confidence / conviction to take DRS, which was again one of the turning points of the game. Ajinkya showed responsibility by remaining unbeaten in 2nd innings, when India chased a relatively small total to win the game and level the series 1-1.

The 3rd Test at Sydney was intensely fought battle and India managed to pull off a very creditable draw after being down and out for most part of the Test. The grit, determination, patience, discipline, skill set and focus shown by each of the top order batsmen was exceptional and was a lesson to any budding cricketer on how to play on a 5th day pitch against arguably the best bowling attack in the world. In Cricket, each playing member has to act and think like a Captain, especially the two Batsmen in the middle. They have to analyze the situation, pitch conditions and adapt their batting/innings accordingly. Even the bowlers have to be flexible enough to change their plans and strategies according to the situation and batsmen. YOU DON'T NEED A TITLE TO BE A LEADER!

During 3rd test Hanuma Vihari, Ashwin, Jadeja and Bumrah were injured and were ruled out of the 4th and final test at Brisbane Gabba. Gabba is the fortress of



Australian Cricket team and they had not lost a test match in this venue since 1988 i.e. 32 years. Gabba is known as one of the fastest pitches in the world and always suited Australian players. India didn't have a proper fit playing XI for the 4th test match and they were forced to include "Net Bowlers" Washington Sundar and T Natarajan. This was the most inexperienced bowling attack India had ever fielded in its Test history, perhaps except India's first ever Test series in 1932. The Australian bowling attack put together had taken more than 1000 wickets in Test Cricket and Indian attack had just 13 wickets! The gap was humongous and it was a foregone conclusion that Australia would win this match and the series.



Despite all odds, the spunk shown by the young Indians has become a folklore in Indian Cricket history. The partnership between Shardul Thakur and Washington Sundar, ensured that India did not concede too much of a lead in 1st Innings. The inexperienced bowling attack then bundled out Aussies for 294 in the 2nd innings and India was set to chase a target of 326 runs to win the game on the last day of the Test. Despite losing Rohit Sharma early on Day 5, Shubman Gill and Pujara fought bravely. Shubman Gill hit and Pujaragot hit. The character, skill and focus shown by these players was a master class in itself. The positive stroke play displayed by Ajinkya, Pant and Washington Sundar gave India an unrealistic test win and the series. An unbelievable performance by Team India under the leadership of Ajinkya Rahane.

THE FUNCTION OF LEADER IS TO PRODUCE MORE LEADERS AND NOT MORE FOLLOWERS! On this tour, India found many leaders in R Ashwin, Pujara, Shubman Gill, Rishab Pant, Washington Sundar, Shardul Thakur, Hanuman Vihari, Jadeja, Mohd. Siraj, who rose to the occasion to lead from front.

In this test series Ajinkya also showed a) great self-confidence and belief b) Delegating work to senior players Bumrah, Ashwin, Pujara) Active Listening skills in working with team mates d) Clear communication with young players and debutants e) Great empathy by understanding the needs of team members and getting the best results out of them f) Ability to adapt to changes g) Work with the available resources h) Positive Thinking etc., Also Ajinkya Rahane and Team India showed great Humility in their series win, by presenting an autographed Indian T Shirt to Nathan Lyon on his 100th Test match appearance, after the match. This Test series actually is a lesson on how to come back from a very bad defeat & how a leader should lead by example.



To conclude, sport teaches vital life skills. It gives on the job training on team work, leadership, preparation, planning, handling pressure and defeats, celebrate victories and achievements of team mates, adaptability, patience, concentration, communication etc.,. Sports, basically enriches and enhances the life of a person. **PLAY SPORT TO BECOME A SUCCESSFUL LEADER!**

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# Snow and Sorrow



**Abrar UI Mustafa**  
Manager  
Patti, Chandigarh CO

*Winter has arrived; it has snowed back home!  
All white, all hide; it has snowed back home!  
Now the days are grey and the nights are dark,  
The Sun is away and so is the active lark!*

*The cloud is the King and the cold is the Prince  
The chill makes Samad and Snowber wince!  
Missed are the days of the snow scenery,  
Covert is the meadow and all the greenery!*

*While I scribble the musings and write words,  
I recall that chirping of the shivering birds!  
Gunfire was heard from a corner of the tribe,  
Another bird's death from the honcho's snipe!*

*Sorrow has spread and the gloom has grasped,  
Voices mowed down and legs crippled!  
Another year passed; another race wiped,  
That same silence; it has snowed back home!*

## Cost of the Pandemic on Economic Growth



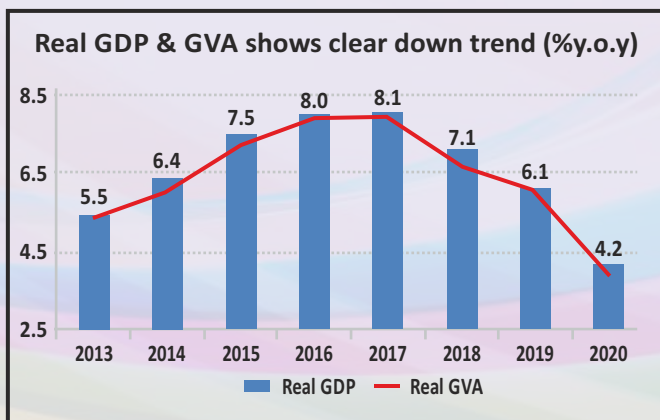
**Dr Rashmi Tripathi**

DGM  
Economist, SP&D Wing  
HO, Bengaluru

The year 2020 has gone down in the pages of history as the year of Great Lockdown, when the global economic activity came to near standstill following the lockdown measures to contain the spread of COVID-19 pandemic. The growth rate of almost all the major economies around the world registered sharp contraction in the second quarter of financial year 2020-21. Indian economy also underwent sharp contraction in economic activity on account of imposition of nationwide lockdown measures since March 2020. With gradual opening of the economy, the country is expected to rebound in higher growth path in 2021. Here, we look at the impact of the pandemic in 2020 and the way ahead.

Economic growth is a gauge of the economic well being of a country. It refers to an increase in the production of economic goods and services, compared from one period of time to another. In India, the economic growth is measured by Gross Domestic Product (GDP) and the new methodology of Gross Value Added (GVA) since 2015.

The first indications of the impact of the Covid-19 led lockdowns on the Indian economy became evident from quarter ending March 2020 itself, when GDP grew by only 3.1%, thus dragging full financial year 2020-21 growth to 4.2%, the slowest pace under the new GDP series.



	Q2 FY20	Q1 FY20	Q2 FY21
<b>GVA</b>			
<b>Agri &amp; allied</b>	3.5	3.4	3.4
<b>Industry</b>	0.5	-38.1	-2.1
Mining	-1.1	-23.3	-9.1
Manufacturing	-0.6	-39.3	0.6
Utility	3.9	-7.0	4.5
Construction	2.6	-50.2	-8.6
<b>Services</b>	6.5	-20.6	-11.4
Tourism, Transport & Comm	4.1	-47.0	-15.6
Financial, real estate, others	6.0	-5.3	-8.1
Public admin	10.9	-10.2	-12.2

The nationwide lockdown has severely impacted the domestic economic activities and it becomes evident from the movement of high frequency indicators since Mar'20. Electricity consumption plunged, while both investment activity and private consumption suffered sharp declines, as reflected in the collapse in capital goods production and the large retrenchment in the output of consumer durables and non-durables.

India's Q1 FY21 real GDP growth nosedived to -23.9% y-o-y while Gross Value Added (GVA) growth dipped to -22.8% y-o-y, worst contraction on record. India's real GDP growth contracted by 7.5% y-o-y in Q2 FY21, marking the second consecutive quarter of negative growth and technically entering into a recession (two quarters of negative growth) owing to a broad-based slowdown across sectors.

The only silver lining was provided by agriculture, which recorded positive growth rate above 3% in both the quarters of FY21. However, on the brighter side, the pace of contraction across sectors slowed sharply in quarter ending September 2020, which pinpoint to sharp rebound in economic activity.

To counter the impact of the pandemic on the economy Reserve Bank of India and Central Government of India



have taken a slew of both fiscal and monetary measures. RBI remained vigilant on the price stability perspective and had taken a number of both traditional and non-traditional measures, from back to back cut in Policy Repo Rate to 4.00%, moratorium on loan repayments, increase in Marginal Standing Facility (MSF) to 3% of Net Demand and Time Liabilities, reduction in Cash Reserve Ratio (CRR) to 3%, deferment of implementation of NSFR till April 1, 2020, ease of working capital financing and announcement of Long Term Repo Operations (LTRO) for maintaining sufficient liquidity in the system.

### The Way Ahead.....

Supply-side potential growth will be reduced by a slowdown in the rate of capital accumulation-investment has recently fallen sharply and is likely to see only a subdued recovery.

Lower infection and fatality rates, and the possibility of widespread vaccine deployment are expected to improve consumer and business confidence. Pent-up demand for more elastic discretionary goods, especially among the top 10 income percentile of the population that could not spend because of mobility restrictions, may spur private investment that has been contracting for five consecutive quarters now. The lagged buoyancy impact of government spending and reforms and liquidity measures by the Reserve Bank of India may further boost the economic recovery.

With gradual opening up of the economy, positive signs on the growth front is being observed from different

segments of the economy. The sectors poised to drive credit growth in 2021 are fast moving consumer goods, pharmaceuticals, telecom, two wheelers and passenger vehicles, MSME and infrastructure projects. The downside risks may arise from asset quality front as NPA levels tend to increase with expiry of regulatory relaxations under COVID-19 package for ailing businesses and priority sectors.

High inflation, job losses, poor wage growth, and low asset values may impact the consumer's purchasing power, especially among the low- and middle-income class. The RBI may not be able to reduce policy rates in the near term amid inflation concerns. As a result, MSMEs and the informal sector will likely continue to face high borrowing interest rates on working capital. Low demand and credit availability will likely impact investment spending. Despite a quicker rebound next year, the output levels are likely to remain much below the pre-pandemic GDP levels and the potential output levels during our entire forecast period, which is until FY2023.

In this background, the year 2021 is expected to remain a year of recovery and pickup in growth momentum for the economy. RBI has projected real GDP growth at (+) 0.7% in Q4:2020-21 and (+) 21.9% to (+) 6.5% in H1:2021-22, with risks broadly balanced. In short, there is likely to be pain in the short term but the outlook in the medium term may improve significantly with a reduced number of infections.

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**“The pandemic represents a rare but narrow window of opportunity to reflect, reimagine, and reset our world.”**

**Klaus Schwab**  
Founder and Executive Chairman, World Economic Forum



## Mortgage and Lease

**K V C Janaki Rama Rao**  
Deputy General Manager  
RL&FP Wing, Head Office



Lending, which is a crucial part of the Banking business carries with it an inherent risk of default. To mitigate this risk, the Bank obtains primary and collateral security for a Loan. Mortgage of property is one of the ways in which repayment of Loan is secured by the Bank.

Section 58 (a) of the TRANSFER OF PROPERTY ACT, 1882, defines mortgage as, "A mortgage is the **transfer of an interest in specific immovable property** for the purpose of **securing the payment of money advanced** or to be advanced by way of loan, an existing or future debt, or the performance of an engagement which may give rise to a pecuniary liability. The bold letters signifies the essential elements for the creation of valid mortgage in favor of the lender over the immovable property.

To create a valid mortgage, it is essential that the person mortgaging the property has a valid right and title to the property and the property is free from encumbrances. Based on the ownership of the property, the property may be broadly classified under two categories.

- 1. Freehold Property:** A freehold property is property in which the owner had absolute right, title and interest in the property free from hold of any third party. In case, of freehold property there are no restrictions on the rights of the owner and he is free to transfer, sell, lease or mortgage the property and generally does not need permission from anybody for doing the same.
- 2. Leasehold property:** A Leasehold property is a property which has been leased by the owner to another party for a certain period and the lessee is free to possess and enjoy the property subject to the terms and conditions of the lease. The interest and rights of the Lessee in a Leasehold property are limited by the terms and conditions of the lease.

In majority of urban areas, land allotted by urban development bodies for residential or commercial purposes is generally allotted by way of long term lease and

not by way of outright sale of the land.

In case of mortgage of leasehold property it becomes necessary for the Bank to verify that there is no restriction on the lessee for mortgaging the property and if permission or no objection is required from the owner, the same has been obtained before creation of the mortgage. The permission or No objection from the owner is required so as to ensure that in case of default the Bank is able to enforce its security interest and sell/transfer the right in property to another party.

**Conclusion:** While creating a mortgage on leasehold property the following points need to be kept in mind.

1. The term of the lease. In case if the period is shorter i.e less than 25 years, the marketability of the leasehold rights, in case the account slips to NPA, would not be bright.
2. Whether the Lessee can freely transfer is leasehold right.
3. In case permission/no objection is required, then the same has been obtained from the owner/lessor, before creation of mortgage.





# मैं हूँ ना !



**बी के उप्रेती**

भूतपूर्व वरिष्ठ प्रबंधक  
केनरा बैंक

वर्ष 2004 में मेरा तबादला उत्तरांचल की एक शाखा में हो गया। पहाड़ों की वादियाँ, दूर से देखने में जितनी सुहावनी लगती हैं, वहाँ पर रहना और काम करना उतनी ही मुसीबतों से



भरा होता है। शहर में पले-बढ़े मुझ जैसे व्यक्ति के लिए तो एक-एक पल गुज़ारना टेढ़ी खीर के समान था। कुछ दिन तो मैंने जैसे-तैसे काटे और फिर अपने एक ग्राहक से अनुरोध किया कि कोई नौकर उर्फ सहायक की व्यवस्था करे, जो कि मेरे साथ रहकर खाना बनाने तथा घर की सफाई और कपड़े धोने का कार्य कर सके। श्री खुल्बे जी ने मेरे लिए एक नौकर का बंदोबस्त कर दिया और बताया कि इसको घर में काम करने का अनुभव नहीं है, लेकिन कुछ दिन में धीरे-धीरे सीख जाएगा। उसका नाम विनोद था। जब वह मेरे घर आया तो मैंने उससे जानना चाहा कि वह क्या-क्या कार्य कर सकता है। उसने बताया कि उसको कोई भी गृह-कार्य करना नहीं आता है, लेकिन उसने विश्वास दिलाया कि वह कुछ ही समय में सब काम सीख जाएगा। उसका सकारात्मक जवाब सुनकर मुझे बहुत अच्छा लगा। मैंने उसे विश्वास दिलाया कि वह दिल लगाकर काम करे और मेरी तरफ से उसको हर संभव मदद दी जाएगी। मुझे उसकी मदद की सख्त जरूरत थी और उसको भी नौकरी की, क्योंकि वह बहुत गरीब परिवार से था। हम दोनों मजबूर थे, इसलिए हमने हामी भर दी।

विनोद काम करने में चुस्त था, लेकिन खाना पकाने, चाय बनाने और सफाई करने का काम सीख रहा था। वैसे प्रचलन में ऐसे मददगारों को नौकर ही कहा जाता है, लेकिन मैं उसको नौकर की तरह नहीं समझता, न ही नौकरों जैसा व्यवहार ही करता। मुझे नौकर शब्द से बहुत नफ़रत है। जिनके घर में नौकर होते हैं वे बहुत अहंकार से कहते हैं कि 'यह हमारा नौकर है'। जिसे हम नौकर या नौकरानी कह कर सम्बोधित करते हैं, वे असल में हमारी लाइफ-लाइन होते हैं। वैसे भी, इस संसार में सभी लोग नौकर ही तो हैं- कोई छोटा या बड़ा और सब का मालिक तो एक ही है। मैंने उसे विश्वास दिलाया कि तुम इस घर में, इस घर के सदस्य की तरह रहोगे, लेकिन फिर भी वह डरा सहमा-सा दिखाई देता था।

रविवार के दिन अक्सर मैं सुबह उठकर सैर के लिए निकल जाता था। पहाड़ी इलाके में सुबह बहुत सुहावनी होती है। ठंडी-ठंडी हवा, चहकते पक्षी और लहराते देवदार और चीड़ के पेड़ आँखों को बहुत सुकून देते हैं। पहाड़ों की ताजी हवा में सांस लेना बहुत ही स्वास्थ्यवर्धक होता है, वहीं महानगरों की प्रदूषण-युक्त हवा में सांस लेना बहुत मुश्किल होता है। मैं धीरे-धीरे पहाड़ों की जिंदगी से अभ्यस्त हो रहा था और सुबह की सैर का मजा ले रहा था। अब सैर करने में और भी मजा आ रहा था। अब घर के काम की मुझे कोई चिंता नहीं थी, क्योंकि अब विनोद का साथ जो मिल गया था। पहाड़ी इलाके में शहर के अलावा एक और चीज में बहुत मजा आता है- वह है चाय पीना। यहाँ पर चाय पीने से इंसान ऊबता नहीं है। ठंड में चाय से ज्यादा, चाय का गिलास पकड़ने में बहुत आनंद आता है। चाय के गिलास की गर्माहट ठंडे हाथों को बहुत अच्छा सेक पहुंचाती है।

आज बहुत लंबी सैर हो गई थी और सुबह के 9:00 बज गए थे और सोचा कि घर लौटता हूँ। घर जैसे ही पहुंचा तो देखा

कि ड्राइंग रूम में दूध किचन से बह कर आ रहा था। बहता हुआ दूध सर्प की चाल से चल रहा था। मैंने विनोद को आवाज़ दी और कहा कि देखो दूध उबल गया है। तभी वह



दूसरे कमरे से आया, जहां पर वह सफाई कर रहा था और दौड़ कर रसोई घर में गया, गैस का चूल्हा बंद करके मेरे सामने अपराधी की मुद्रा में खड़ा हो गया। वह याचना करने लगा कि वह भूल गया था कि उसने दूध उबालने के लिए रखा था और वह दूसरे कमरे की सफाई करने में लग गया। मैंने उसे कुछ नहीं कहा और वह फर्श पर फैले हुए दूध को पोंछे से साफ करने लगा। जब फर्श साफ हो गया तो मैंने विनोद से पूछा क्या कुछ दूध बचा है? विनोद ने बहुत डर के बोला “सर सब दूध गिर गया है”, थोड़ा ही बचा है, मुझसे भूल हो गई, इस दूध की रकम मेरी तनख्वाह से काट लेना। “मैंने उससे पूछा” क्या बचे हुए दूध से दो कप चाय बन जाएगी? उसने कहा “बहुत कम दूध है सर, चाय नहीं बन पाएगी।” मैंने कहा “जल्दी से एक पैकेट दूध ले आओ और बढिया-सी दो कप चाय बनाओ- एक कप तुम पियो और एक कप मुझे पिलाओ।” विनोद जल्दी से चाय बना कर ले आया और उसने मुझे एक कप चाय दी और खुद अकेले किचन में चाय पीने लगा। मैंने उसको आवाज़ दी और कहा कि मेरे साथ ड्राइंग रूम में बैठ कर चाय पीयो। चाय पीते वक्त भी उसके हाव-भाव देख रहा था। वह आंखें नीची करके चाय पी रहा था और वह दूध उबलने वाले अपराध-बोध से बाहर नहीं आया था। मैंने अपनी चाय खत्म की और अपने काम में जुट गया।

इस घटना के एक हफ्ते बाद मैंने विनोद को समझाया कि जब भी दूध उबालने जैसा कोई भी काम करो, तो दूसरा काम तब तक मत करो, जब तक दूध उबल ना जाए। विनोद कहने लगा “सर ! मैं तो उस दिन बहुत डर गया था। मुझे लगा शायद आप मुझे इस गलती के लिए बुरी तरह से डांट फटकार करोगे, मारपीट करोगे या नौकरी से निकाल दोगे, लेकिन आपने मेरे साथ ऐसा कुछ भी नहीं किया। मैंने आपकी सलाह को जिंदगी भर के लिए गांठ बांध ली है”। विनोद ने बताया कि उसने गांव वालों को भी यह बात बताई थी और मैंने उन्हें कहा कि सर बहुत अच्छे हैं, मुझे इस गलती के लिए कुछ भी नहीं कहा। मैं विनोद की मासूमियत और भोलेपन का मज़ा ले रहा था। जब तक विनोद मेरे साथ रहा, तब तक इस घटना की पुनरावृत्ति नहीं हुई।

वर्ष 1983 में मैंने बैंक ज्वाइन किया और दिल्ली की शाखा में मुझे काम करने का मौका मिला। वह समय मैनुअल बैंकिंग का था। मैनुअल बैंकिंग रंग-बिरंगी हुआ करती थी। डेबिट और क्रेडिट वाउचरों की पहचान रंगों से होती थी। पीली पे-इन-स्लिप बचत खाते से संबंध रखती थी, सफेद चालू खाते से और लाल आरडी डिपॉजिट से और हरी कृषि-ऋण से संबंध रखती थी।

मुझे शुरू में बचत विभाग में काम करने को कहा गया। मुझे बैंकिंग नहीं आती थी। यह बात मैंने अपने सुपरवाइजर श्री राजेश जी को बताई। उन्होंने बहुत प्यार से समझाया और लेजर में डेबिट/क्रेडिट वाउचर पोस्टिंग के बारे में बताया और



कहा कि आराम से, बिना डर के काम करो और जहाँ समझ ना आये- मुझसे पूछो और कुछ गलत भी हो जाए, तो बिल्कुल भी मत घबराना। उन्होंने मुझे बड़े प्यार से कहा “मैं हूँ ना !” गलती पकड़ लूँगा और उसको ठीक कर दूँगा। उनकी बात



सुनकर मेरे अंदर आत्मविश्वास जागा, जो अभी तक बुझा हुआ था। मैं उनके मार्गदर्शन में काम करने लगा। उनके साथ काम करने में ऐसा कभी महसूस नहीं हुआ कि मैं उनका जूनियर हूँ, बल्कि ऐसा महसूस होता था— जैसे कि वह मेरे बड़े भाई हों। वह अक्सर मुझे कहा करते थे—“तुम मेरे विभाग के पार्टनर हो और हम मिलकर काम करेंगे”।

शाम को जब मैं एसबी का कंट्रोल रजिस्टर लिखता था, तो मुझे पता चलता था मैंने दिन भर में क्या-क्या गलतियाँ की हैं— जैसे कि खाते में रकम जमा करने के बजाए घटा दी है। कई बार रकम घटाने के बजाय जमा कर दी गई। लेकिन मेरे सुपरवाइजर श्री राजेश जी मुझे कभी नहीं बताते थे और गोला मार कर मेरी गलती ठीक कर देते थे। मैंने एक दिन राजेश जी से पूछा सर मैं तो बहुत सिल्ली मिस्टेक्स करता हूँ, लेकिन आप मुझे मेरी गलती के बारे में बताते नहीं हैं और जब शाम को मैं कंट्रोल रजिस्टर लिखता हूँ, तब ज्ञात होता है कि मैंने डेबिट स्लिप को क्रेडिट कर दिया और क्रेडिट वाउचर को डेबिट कर दिया है। राजेश जी ने अपना कथन दोहराया—“मैं हूँ ना!” और बोले तुम दिन भर में 200 से ज्यादा स्लिप पोस्ट करते हो, उसमें से एक दो गलती हो ही जाती है तो भी हाथ की 99.9% पोस्टिंग ठीक होती है। वह कहने लगे अभी तुम बैंक में नए भर्ती हुए हो और दिन भर में दो-तीन गलतियाँ होनी स्वभाविक हैं। इतना अच्छा काम करने के बाद भी यदि मैं आपको गलती का एहसास कराऊँगा, तो आपका मनोबल



टूटेगा और फिर आप ज्यादा सजग होकर काम करोगे, जिससे गलती करने की संभावनाएं और ज्यादा बढ़ जायेंगी। राजेश जी कहने लगे कि तुम बिंदास होकर काम करो, मैं आपके काम से प्रसन्न हूँ। मैं अपने सिल्ली मिस्टेक्स को लेकर परेशान था तो वे कहने लगे—जब मैंने बैंक में ज्वाइन किया था, तब शुरू-शुरू में मुझसे तुमसे भी ज्यादा गलतियाँ होती थीं। आपकी परफॉर्मेंस देखकर मैं बहुत खुश हूँ। आपकी गलतियाँ— नहीं के बराबर हैं और आपका काम उत्कृष्ट है। मैं उनकी बातें सुन कर बहुत खुश हुआ और मेरा आत्मविश्वास बढ़ा और धीरे-धीरे मेरी गलतियों की संख्या शून्य हो गई और कार्य करने में मेरी रुचि भी बढ़ी।

अब मैं बैंक से रिटायर हो गया हूँ, लेकिन राजेश जी का कथन



—“मैं हूँ ना!” आज भी मेरे दिलों-दिमाग में ताजा है। जब तक मैं बैंक में रहा, मैंने भी अपने विभाग/शाखा के कर्मचारियों को पार्टनर समझा और जब कभी भी, कोई मुसीबत में होता, तो “मैं हूँ ना!” कह कर उनके विश्वास और मनोबल को बनाए रखता था।

आज हमारा बैंक जवान हो गया है और बहुत से जवान बच्चे भर्ती हो गए। उनके लिए भी बैंकिंग बिल्कुल नया विषय है। बैंक के सभी वरिष्ठ कर्मचारियों का दायित्व है कि हम सभी उनका हैंड-होल्डिंग (मार्गदर्शन) करें। मतलब उनको प्यार से बैंकिंग की बारीकियाँ समझाएं/उन पर विश्वास करें, ताकि उनका मनोबल ऊंचा रहें और वे भविष्य में अच्छे कर्मचारी साबित हों।

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# New Strategies for Banking Avenues



**P Srinivasamurthy,**  
Manager,  
Sports cell,  
HR Wing, HO

Customer is the central focus for any business and in Banking, this focus has to be laser like as Bank's core activity is dealing with people's money. Bank survives and thrives because of its customers. As such, it is imperative that any or all strategies have to be devised, planned and executed keeping Customers in mind.

Bank has to anticipate and identify the Customer's needs, address these needs with quality products and service and connect to the customers through their preferred channel. Different customers prefer different channels and the quality of service has to be consistently high across all channels.

Change in Customer demographics has to be factored while devising new strategies. The following are few of the visible changes in Indian customer demographics:

- ✘ India has the youngest population in the World. The young generation likes self-service channels and doesn't have time to visit bank for banking services.
- ✘ There is gradual increase in disposable incomes.
  - Increase in literacy levels.
- ✘ Higher usage of Technology. Paradigm shift from being "inline" to "Online".
- ✘ Desire to improve Lifestyles. Highly ambitious people, growing consumerism.
- ✘ Increase in risk appetite. Willingness to borrow more.
- ✘ This is instant mix world and patience level of people have come down drastically and they expect speed and accuracy in every facet of life.

Our Bank has responded to these changes through various tech based solutions like anywhere, anytime Banking, Mobile Banking, Net Banking etc. With CBS, a customer is no more a branch specific customer, he/she is just a specific Bank customer. But more needs to be done to thrive in this very competitive market.

Accordingly, the following new strategies may have to be explored by the Bank:

## 1. Creation of dedicated Account Managers:

80% of Bank's business come from 20% of customers. As such, it is very important to maintain and gain the loyalty/trust of these 20% customers. Bank may have to have dedicated Account Managers to handle these types of customers. This account Manager should stay in constant touch with these customers and should be able to anticipate their future needs and offer customized solutions, thereby ensuring that Bank gets the cream of HNI customer's future business.

## 2. Customer Segmentation and Customization of services:

Being a PSU, Bank caters to masses. This involves lot of non-remunerative works and most of branches are involved in servicing these type of accounts and in the process, the profitable customers don't get the due attention. Hence, it is imperative to do Customer segmentation and customize our services to give customer delight to these elite customers. Profit per customer parameter has to be introduced in the Bank and this will also help the Bank in increasing Cross selling and up-selling of products and services.

## 3. Data Warehousing & Data Mining:

Rather than using product-driven programs that are done seasonally, Bank should consider more customer-focused programs that evaluate each customer's propensity to buy one or more of the products and services. For this to be successful, data warehousing and data mining are mandatory. We have to evaluate each customer's transactional, product ownership and even behavioural characteristics to determine what would be the most likely next purchase and whether the propensity to purchase is high enough to make an offer.



Personalized and customized offers can be done by using 'big data', which could yield higher response rates. The objective is to offer the right product, at the right time, to the right customer through the right channel. This takes customer data analytics.

#### 4. Empower the Counter / Customer facing Staff:

For most customer-facing employees of the bank, their primary responsibility is efficient processing of transactions and/or customer service. To leverage the thousands of customer engagements, Bank needs to provide easy ways for employees to extend their conversations to create cross and up selling opportunities. Many banks provide prompts on their employee's computer screen around recent sales communications received by the customer, most likely products that may interest the customer and even special offers that can be made as part of their transaction or service conversation.

#### 5. Wealth Management Services:

Today's young generation have high disposable income and it is time Bank Introduced the Wealth management Services. This will not only help the Bank to rope in HNIs and Ultra rich, it will also help the Bank in its cross selling efforts. This is one good way to augment non-interest income in the Bank. Bank has Asset Management Company, Life Insurance Co., Stockbroker, Venture Capital subsidiaries, whose services could be enrolled to build a strong Wealth Management Services team.

#### 6. Augmenting Retail Lending:

Retail loans are the building blocks of any Bank's Credit portfolio. In today's scenario where all Indian Banks are saddled with huge NPAs under Corporate advances, it is through Retail Lending the Banks are surviving today. As in Cricket, when the fours and sixes are hard to come by, scoring runs in 1s and 2s keeps the scoreboard ticking. To accumulate runs in 1s and 2s more leg work and hard work is required and the batsmen have to be fitter to run hard ball after ball to keep up with the required run rate or to put up a challenging total for an opponent. Similarly, mobilizing Retail loans requires lot more leg work consistently over longer period of time, to build a

very strong base for a Bank's Credit portfolio. The percentage of NPA under Retail Credit is far lesser as compared to corporate advances and hence, should form the major chunk of advances portfolio of a Bank. A Retail share of 70% and above in the overall Credit portfolio is considered healthy. As at 30.09.2020 Bank's Retail, MSME & Agri advances formed 55.74% of total credit portfolio.

Considering this, it is imperative that a Bank has strategies in place to strengthen its Retail Credit portfolio. The strategies should encompass of Product Innovation, Quality service with quicker TAT, new delivery channels, penetrating untapped potential, etc.

Housing loans are the backbone of Retail Credit and in India, an own house has lot of sentimental value and these HL borrowers offer great potential for cross selling. Considering the umbrella of security available for the Bank and the steady income generated over long period of time from Housing loans, Bank can offer Vehicle loans, personal loans, home improvement loans, top up loans to these borrowers at discounted rates / lesser processing charges. Introducing loyalty points for borrowers on the lines of Credit card usage can also thought of. Waiver of last two to three EMIs to incentivize prompt repayment are some of the innovations, which could be the differentiators.

#### 7. Product & Process innovation:

- ◆ Cost effective expansion i.e. moving away from brick and mortar branches to virtual branches
- ◆ Introducing e-demand draft and cheques
- ◆ Hosting of data in clouds to facilitate work from home
- ◆ Phasing out old ATMs with ATM cum Cash / Cheque accepting machines
- ◆ Reducing our TAT by restructuring our processes
- ◆ Replacing all existing Debit and Credit cards with wave cards, in a phased manner to protect customers from COVID like diseases
- ◆ Enable Credit Card mode for UPI payments / Paytm deposits

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# QUIZ ON RISK MANAGEMENT

Compiled by ORMD, RM Wing, HO Bengaluru



- 1. A bank holds a security that is rated A+. The rating of the security migrates to A. What is the risk that the bank has faced?**

  - Migration risk
  - Strategic risk
  - Rating Risk
  - Credit risk
- 2. Systemic risk is the risk of**

  - Failure of a bank, which is not adhering to regulations
  - Failure of two banks simultaneously due to bankruptcy of one bank
  - Where a group of banks fail due to contagion effect
  - Failure of entire banking system
- 3. Unsolicited commercial email is known as**

  - Spam
  - Malware
  - Virus
  - Spyware
- 4. What is the name of the IT law that India is having in the Indian legislature**

  - India's Technology (IT) Act, 2000
  - India Digital Information Technology (DIT) Act, 2000
  - India's Information Technology (IT) Act, 2000
  - The Technology Act, 2008
- 5. To calculate capital adequacy ratio, the banks are to take into account, which of the following risk**

  - Credit risk and operational risk only,
  - Credit risk and market risk only,
  - Market risk and operational risk only,
  - Credit risk, market risk and operational risk.
- 6. Which of the following statements is not correct regarding Basel III implementation in India**

  - Minimum Tier I capital ratio should be 8%,
  - Tier 2 capital should be max 2%,
  - Minimum total capital ratio should be 9%,
  - Minimum total capital ratio plus capital conservation buffer should be 11.5%
- 7. Which of the following is a means of reducing credit risk within a portfolio?**

  - Outsourcing
  - Top-slicing
  - Diversification
  - Equalization
- 8. Which of the following statements BEST describes hedging?**

  - It is a means of reducing market risk
  - It is a means of reducing credit risk
  - It limits operational risks
  - It is a cost-free method of insurance
- 9. Funding liquidity risk is defined as:**

  - Excess of liabilities over assets
  - Excess of long term liabilities over long term assets
  - Excess of short term liabilities over short term assets
  - Inability to obtain funds to meet cash flow obligations
- 10. A firm's risk appetite is**

  - The amount of risk that a firm is willing to accept in the pursuit of its business objectives
  - A measure of how much risk a firm has experienced over the previous 12 months at a 99.5% confidence level
  - The type of risk that a firm is willing to accept in the pursuit of its business objectives
  - The type and amount of risk that a firm is willing to accept in the pursuit of its business Objectives



**11. What is Business continuity planning (BCP)?**

- Planning that is necessary to run a business where the market conditions are not favourable.
- Monitoring the business continuity of the borrower to whom the bank has financed.
- Keep continuing the business relationship / bond with the customers.
- It is a pre-emptive planning and preparations that is necessary to identify the impact of potential losses arising from an emergency or a disaster.

**12. Walk-through Test (Desk-based Evaluation / Paper Test) & Table top testing-**

- Involves critical staff in the Business continuity plan's execution to reason out what might happen in a particular disruption scenario.
- The goal of a tabletop exercise is to educate the responsible individuals on their responsibilities during a business interruption and to identify gaps or inconsistencies in the Plan.
- Only a.
- Both a and b.

**13. What is a Near Miss Event?**

- Any operational risk incident occurred in a branch which result in financial loss.
- Any operational risk incident occurred in a branch which do not result in financial loss though it has potential to do so.
- Any operational risk incident occurred in a branch which may or may not have resulted in financial loss.
- Any operational risk incident occurring in a branch more frequently

**14. A branch sanctions ₹1 crore loan to a borrower, which of the following risks the branch is taking**

- Liquidity risk
  - Interest rate risk
  - Market risk
  - Credit risk
  - Operational risk
- All of them
  - 1,2 and 3 only
  - 1, 4 and 5 only
  - 1,2,4 and 5 only

**15. Business Continuity Plan (BCP) establishes a standby mechanism for \_\_\_\_\_ in the event of disasters/severe business disruptions.**

- service restoration
- business continuity
- Both a and b
- Other than above options

**16. Which of them is not a proper method for email security?**

- Use Strong Password
- Use email Encryption
- Spam filters and malware scanners
- Click on unknown links to explore

**17. In terms of RBI guidelines, the risk weight for unsecured portion of NPA where provision is less than 20%, will be per cent**

- 100%
- 125%
- 75%
- 50%

**18. As per Basel III implementation in India, within the minimum Tier 1 capital, the additional Tier capital can be:**

- Mn 5.5% of risk weighted assets (RWA),
- Max 5.5% of RWA,
- Min 1.5% of RWA,
- Max 1.5% of RWA

Answers on page no 54



# Building Leadership



**Sajeev K,**  
Officer,  
HM & L Section, HO

What is the fuss about leadership today? The world today needs visionary leaders who are not only capable of leading the people but also able to anticipate and visualise a sustainable development for the future. People advocate living in the present. It is right to be so. However, if we think only about the present and not worried about the future generation to come, it is a transgression on our part. Great leaders envision changes and plan things accordingly thinking about the future generations. The leadership at the top of any organisation has to foresee the changes happening around and act without worrying about momentary outcomes.

Gone are the days of King's style of managing the people with coercive methods wherein the people obey the leader with the fear of being punished. Their authoritarian style with stick rules worked for some time but this style of functioning cannot survive in the present society. Traditionally the king's siblings used to be future rulers though they were inefficient leaders. It was the way it had been. Subjects respected the King not because they want to do so, but because they want to live peacefully not being penalised or thrown away. For over centuries it continued. The British colonised many states and ruled for centuries where people obeyed and worked for the masters with humiliation and were deprived of self-respect during those black era. We



cannot term this as a leadership where people worked due to fear. There was no concern for the people; rather they were treated like any other commodity, which was easily available and manageable by inducing a fear psyche in them.

There has been a transformation in the society and lot of changes happened in the field of management. A leader at the top is a post by virtue of his/her position and is considered a leader because of a formal relationship, provided by the possession of managerial rank in an organisation. Since present day leaders are not born to lead, various traits of leadership have to be acquired and nourished when one moves up in the ladder in an organisational hierarchical system. Not all the traits of leadership can be found in any individual. The maximum traits one develop will make an effective leader.

One style of leadership may not be applicable in all situations, the methodology need to be changed depending on the situations. The competence, commitment, confidence level, experience etc. of the employees determine the style of leadership suited to the situation. The positional power is not a criterion of leadership. With only the power in hand leaders cannot evolve. For example, a person who heads a branch has to be adaptive to the local condition prevailing and supportive to the needs of customers as well as employees under him. One has to come out of the shoes of a Boss to be a leader. The Boss style of management may seem to give output temporarily, where as it is not going to be effective in the end.

There are some situations where some instantaneous leaders originate. Sometimes it happens that when a conflict arises, which is part of any organisation, someone unexpectedly take stock of the situation, controls it and resolve the crisis amicably through spontaneous response and action showing amazing leadership qualities. Some traits of leadership are there



in every individual as it is inborn or developed over a period of time. These qualities need to be identified and developed to transform them as good leaders for the future.



One of the great challenges of tomorrow is to train people who can build up trust and show empathy towards others. Everybody is a leader in his/her own way. There are many situations in life where one gets ample of opportunities to explore the skill of leading. We need to utilize the chances and improve the skill in leadership. It is the situation where we have to alley our fears and lead from the front by taking responsibility. The greatest basketball coach Mr John Wooden was an exceptional motivator for the team and under his leadership and coaching; the team won 07 consecutive titles and an overall championship of 10. His focus was on setting an example for young men and preparing them for life after they departed from his care. Any person when initially joins an organisation is in a raw state, we need to prepare him for future leadership. Leadership is all about making future leaders. An organisation should aim to make leaders for the future. The authoritarian leaders will not make any new leaders until they are in the position, as they want to consolidate their position through coercive means. Building a team is important in a leadership strategy. As long as we back the team, the team supports always willingly and the output can be tremendous.

In an organisational hierarchical system, it may not be practicable to know the real field problem faced by the employees or exactly understand the field working aspects while sitting at the top of leadership position. Correct decision and its implementation is one of the qualities of a good leader. Any decision, which has an impact on the ground level, has to be arrived with inputs from the field. One has to be familiar with the operations at the ground level and immerse themselves in the works at the field level to understand the process so as to realise

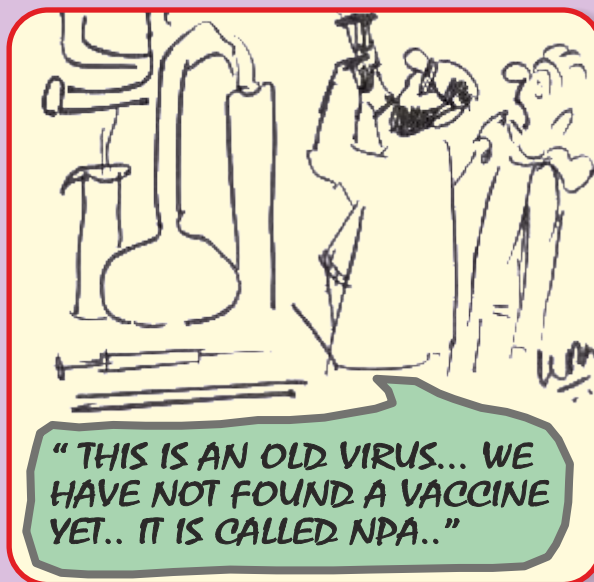
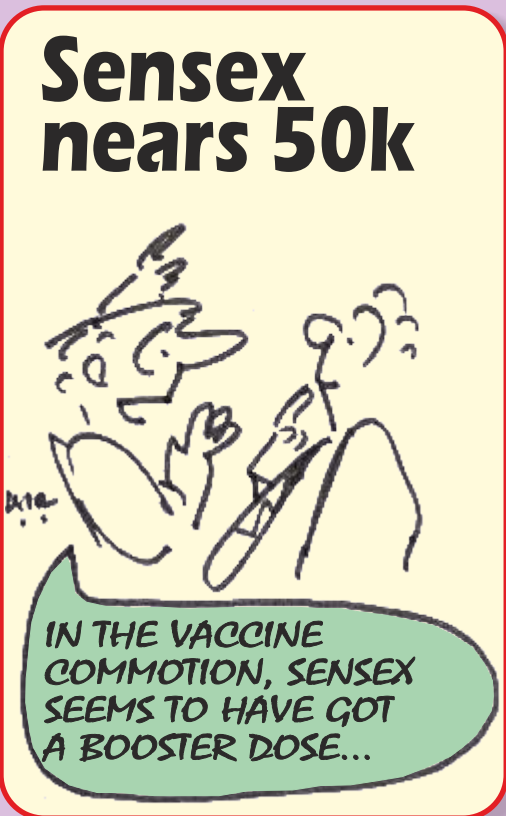
the dynamics of business operations better. For this to happen one has to be embedded in the work and actually perform the work at the field level. A field level understanding of the situation coupled with good decision making skill will make firm and strong decisions and allows business to focus only on facts.

An organisation can succeed and outperform only when its employees are capable, efficient and continue to improve the areas of personal development. All-round personal development will build organisational capability. Therefore it is important to facilitate a role based training to enhance leadership capabilities and also encourage the employees to discover techniques in their personal lives to develop their skills and ultimately build an efficient human capital capable of handling any situation. Our operational model provides enough opportunities for employees to test their leadership skills, learn from their mistakes and achieve proficiency in the longer run. The only hurdle that can play spoil sport is the inability to adapt.

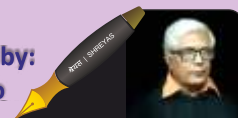
The Alpine flowers in the Alps is a classic example of adapting to adverse conditions. The landscape seen today in Alps is mostly formed by glaciations during the past 2 million years. At least 5 ice ages have done much to change the region, scooping out the lakes and rounding off the limestone hills along the northern border. The most remarkable thing about the Alps is the flora prevalent there. In this extreme climatic condition, the colourful world of Alpine flowers mesmerizes you with its sheer beauty. There are around 1000 different varieties of Alpine flowers which is a typical example of adaptation. Several species of this flowering plant have been recorded above 4000 meters (13120 feet) which clearly shows the presence of life amid the vagaries of nature.

Anyone who wants to step into leadership role should be first willing to adapt to the changing environment (like the Alpine flowers), confront challenges and provide solutions. As long as we are open minded to change, nothing can stop us from rediscovering our potential and innate talents, channelizing them in the right perspective and moving ahead towards our professed goals and objectives.

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Refer to "drawer" by:  
K P Ramesh Rao





### Head Office

Business Strategy meet with top performers was conducted at Coorg from 21- 24 Jan 2021. Sri L V Prabhakar, MD & CEO, Sri MV Rao, Sri Debashish Mukherjee and Ms A Manimekhalai EDs attended the event. Top performing Branches, ROs and COs under various categories were awarded at the function.



### LEARNING AND DEVELOPMENT VERTICAL

Sri M Paramasivam, GM, Priority Credit Wing visited CIBM Manipal on 05.12.2020. He addressed the newly inducted PO/AEOs. He also released “Hi-Tech Agriculture Finance” the book published by CIBM Manipal. Sri Rama Naik, GM, and Smt. Vimala Vijaya Bhaskar, DGM, were also present on the occasion.



### CHENNAI

Ms A Manimekhalai presided over the review meet of ROs, ELBs & VLBs on 18.12.2020. Sri P Palanisamy, CGM, delivered the welcome address. Heads of 13 Regional Offices, ELBs, ARM Branches, RAHs, and 38 select VLBs participated in the meet along with Executives of Circle Office and Section Heads. Executive Director and Sri K H Patnaik, GM made a thorough review of the performance of ROs and branches.



### BENGALURU

Bengaluru CO organised a mega “CASA Road Show” on 16.01.2021 as part of CASA & RTD Campaign launched by Circle for the period from 07th Jan to 31st Jan 2021. The event was inaugurated Sri V M Giridhar, CGM in the presence of Sri S Venkatramana, GM, Smt R Anuradha GM Sri B Parswanath, DGM and other Executives of CO and RO. A total of 7070 CASA accounts were sourced on 16.01.2021.

### HUBBALLI



CO Hubballi conducted a “Special Mega Can Adhalat” on 24.12.2020. A total of 1772 Borrowers Attended and 950 NPA accounts with Book Liability of ₹2897.83 Lakh were settled. OTS Amount Settled amounted to the tune of ₹1721.17 Lakh and Spot recovery made was ₹776.67 Lakh.



Review Meet of RO heads & ELB coming under Hubballi CO was held on 11.01. 2021. The Meeting was chaired by Sri R Girees Kumar, GM. Sri G Srinivas Rao, DGM delivered the welcome address. Sri G S Ravisudhakar, DGM presented the performance of the Circle. The performance of all the Regions was reviewed and strategies for the way forward were suggested by Sri R Girees Kumar, GM. All Executives of Circle office also attended the meeting.

## HYDERABAD

Sri M V Rao, ED inaugurated the CAND-I Branch of Hyderabad Circle on 16.12.2020. Sri T Veerabhadr Reddy, GM and other executives from Circle Office and Regional Office were present on the occasion.



Sri L V R Prasad, CGM visited Hyderabad Circle Office on 08.01.2021. During his visit, an interaction program was arranged with the Section Heads of Circle Office and Executives of ELB / VLB. A brief review of HRM Section, Circle office was also conducted during his visit.



## MADURAI

On 29.01.2021 Padmasri Awardee Dr. Solomon Pappaiya was honoured on behalf of Canara bank by Sri D Madhavaraj, DGM, Madurai CO, Sri Menon Bhaskar Rajan, DGM, Madurai RO other Canarites.



## MANGALURU

RAH Hassan conducted a Retail Loan campaign and outreach programme for Hassan Cluster, at the MCE Branch on 29.12.2020, where all the Hassan Taluk Branches participated. 23 New Retail leads amounting to ₹4.23 Crore were generated. The Programme was presided by the Sri Jagadeesh T, AGM, RO Hassan along with Sri Venkataramana Rao, Sri Raghavendra R, DMs and Sri Rajgopal CM. A good number of customers participated in the event.





On 28.01.2021, SME Sulabh, Mangaluru in association with RO, Hassan organised an MSME support and outreach program in Hassan main branch for cluster branches of Hassan RO. The program was presided by Sri Jagadeesh T, AGM and Sri Gopala Naik, AGM. Sri Venkataramana Rao, DM, Sri Rajgopal K, Chief Manager and Sri Balachandra M, Senior Manager attended the programme. A total of 78 leads amounting ₹29.98 Cr were generated during the event.



VC, AGM, Sri Vinod G, Lead District DM and Sri Ramesh K, DM, were also present on the occasion



Sri L V Prabhakar, MD & CEO interacted with selected RO / ELB / VLB Heads of Thiruvananthapuram Circle in a function organised on 19.01.2021. He addressed the gathering and expressed his happiness on the performance of the Bank in the previous Quarters. Sri Ashok Kumar Sahu, CGM, Sri M. Paramasivam, GM, Sri H. Sheshagiri Das, GM, Sri Nair Ajit Krishnan, GM Sri Thakur Naik, DGM, Sri A. V. Santosh, DGM, Smt. Annamma Simon, DGM and 45 identified RO / ELB / VLB Heads were also present on the occasion.

## MANIPAL

Branch Manager's Review Meet for Davangere Region was held on 20.01.2021. Sri H Raghu Raja AGM gave a presentation on Region's performance for the December Quarter and delivered the keynote address. Sri G G Doddamani DM & Ms G N Nagaratna DM attended the meet.



## VIJAYAWADA

Marketing Managers'/Officers' Review meet was held on 19-01.2021 at Vijayawada. Sri I Shabbir Hussain, CGM, Sri T G Boraiah, DGM and Sri Prabhanjan Kumar DM reviewed the performance and awards were given to the top performers during the meet.

## THIRUVANANTHAPURAM

On 11.01.2021 as part of CSR activity financial assistance of ₹14,50,000/- was provided to Community Health Centre, Panamaram, Wayanad District towards purchase of one automated biochemistry analyzer and 5KV UPS. Sri Nair Ajit Krishnan, General Manager, Thiruvananthapuram Circle handed over the instruments to Dr. Sheeja, Medical Officer, CHC Panamaram. Sri C Ravindranathan, AGM, Sri Sathyapal





# गणतंत्र दिवस समारोह 2021 - प्रधान कार्यालय, बेंगलूरु Republic Day celebration 2021 - Head Office, Bengaluru





### अहमदाबाद

प्रेरणा, प्रोत्साहन, उत्साह एवं संपर्क को अपना मूल मंत्र मानते हुए अंचल कार्यालय, अहमदाबाद के महा प्रबंधक श्री प्रणय रंजन देव जी का यह प्रयास रहा है कि वे अधिक से अधिक शाखाओं से साक्षात् संपर्क स्थापित करें एवं अपने कर्मचारियों के मनोबल को बढ़ाएं। इसी क्रम में महा प्रबंधक महोदय द्वारा दिनांक 5 नवंबर, 2020 को कुल 5 शाखाओं (खारा, एथर, उँझा, मेहसाना-1 एवं मदोत्री) का बुलेट दौरा किया गया। अपने दौरे के दौरान शाखा के एक-एक कर्मचारी से संपर्क स्थापित कर उन्हें प्रोत्साहित किया एवं बेहतर ग्राहक सेवा प्रदान करने के साथ-साथ उन्हें शाखा के लक्ष्य के प्रति प्रतिबद्ध रहने की सीख दी।



### जयपुर

दिनांक 25.12.2020 को क्षेत्रीय कार्यालय, जयपुर-1 द्वारा श्री अजय सिंह नेगी, उप महा प्रबंधक एवं क्षेत्रीय प्रमुख की अध्यक्षता में अलवर शहर की विभिन्न शाखाओं के सहयोग से एमएसएमई ऋण मेले का आयोजन किया गया। ऋण मेले में लगभग 5 करोड़ तक के एमएसएमई एवं खुदरा ऋण वितरित किए गए। इस अवसर पर विभिन्न शाखाओं के शाखा प्रमुख उपस्थित थे।



### चंडीगढ़

दिनांक 28 जनवरी, 2021 को चंडीगढ़ एलसीबी शाखा द्वारा 'केनरा विद्याज्योति योजना' के अंतर्गत अनुसूचित जाति तथा अनुसूचित जनजाति की मेधावी छात्राओं को छात्रवृत्ति वितरित करने हेतु एक समारोह का आयोजन किया गया। कार्यक्रम की अध्यक्षता श्री एस.एस.के सिन्हा, मुख्य प्रबंधक, एलसीबी शाखा द्वारा की गई। इस अवसर पर राजकीय आदर्श विद्यालय, खुड्डाजस्सू, चंडीगढ़ से 'केनरा विद्याज्योति योजना' की विजेता छात्राएं व स्कूल की प्रधानाध्यापिका श्रीमती अनुराधा सूद व शिक्षिका आरती राणा विशेष रूप से आमंत्रित थीं। साथ ही अंचल कार्यालय, चंडीगढ़ की ओर से मंडल प्रबंधक श्री अनिल कुमार झा, चंडीगढ़ सेक्टर 17 सी मुख्य शाखा की शाखा प्रमुख श्रीमती सरिता सूद व महिला उद्यमिता विकास केंद्र, कृषि वित्त एवं प्राथमिकता क्षेत्र अनुभाग, अंचल कार्यालय, चंडीगढ़ की प्रभारी-अधिकारी श्रीमती संजू उपस्थित थीं।



### लखनऊ

दिनांक 22.01.2021 को क्षेत्रीय कार्यालय, कानपुर-1 के सभागार में वित्तीय वर्ष 2020-21 हेतु "हिंदी प्रतिनिधियों की वार्षिक बैठक" का आयोजन किया गया। इस बैठक में क्षेत्रीय कार्यालय, कानपुर-1 के अधीन आने वाली स्थानीय शाखाओं के नामित हिंदी प्रतिनिधि भौतिक रूप से एवं कोविड-19 जनित परिस्थितियों के कारण दूर की शाखाओं को डिजिटल माध्यम से जोड़ा गया था।

बैठक की अध्यक्षता श्री प्रेमराज भोई, सहायक महा प्रबंधक व क्षेत्रीय प्रमुख द्वारा की गई। डॉ. लक्ष्मी नारायण सरल, मंडल प्रबंधक एवं श्री विजय कुमार सिंह, मंडल प्रबंधक ने प्रतिनिधि

बैठक में उपस्थित रहकर कार्यक्रम की शोभा बढ़ाई। इस अवसर पर श्री मयंक पाठक, प्रबंधक(राजभाषा) अंचल कार्यालय, लखनऊ ने प्रतिभागियों को मार्गदर्शन प्रदान किया। स्वागत सत्र में क्षेत्रीय कार्यालय के समस्त स्टाफ-सदस्य उपस्थित थे।



### मुंबई

दिनांक 15.01.2021 एवं 16.01.2021 को अंचल कार्यालय, मुंबई में 'मेगा केन अदालत' का आयोजन किया गया। दिनांक 15.01.2021 को कार्यपालक निदेशक श्री देवाशीष मुखर्जी ने अंचल कार्यालय, मुंबई का दौरा किया और एनपीए उधारकर्ताओं के साथ चर्चा की। इसमें श्री डी संपत कुमार चारी, महा प्रबंधक, वसूली, विधि व धोखाधड़ी निवारण विभाग उपस्थित थे। इसमें कुल 115 उधारकर्ताओं ने भाग लिया।



### दिल्ली

दिनांक 30.12.2020 को क्षेत्रीय कार्यालय, गाज़ियाबाद में "कारोबार प्रतिनिधियों के माध्यम से कारोबार विकास की व्याप्ति" विषय पर हिंदी परिचर्चा कार्यक्रम का आयोजन किया गया। कार्यक्रम की अध्यक्षता श्री गोपाल कृष्णा डी.एस.,

क्षेत्रीय प्रबंधक द्वारा की गई। इसमें मंडल प्रबंधक, श्री फोरन सिन्ध, क्षेत्रीय कार्यालय के सभी अनुभाग प्रमुख, स्थानीय शाखाओं के शाखा प्रमुख एवं क्षेत्रीय कार्यालय के सभी अधिकारियों और कर्मचारियों ने प्रतिभागिता की।



परिचर्चा कार्यक्रम की शुरुआत श्री मिहिर कुमार मिश्र, प्रबंधक (राजभाषा) ने की एवं उपस्थित सभी प्रतिभागियों ने अपने-अपने विचार प्रस्तुत किये। क्षेत्रीय कार्यालय, नोएडा में दि. 18.12.2020 को "कारोबार प्रतिनिधियों के माध्यम से कारोबार विकास की व्याप्ति" विषय पर हिंदी परिचर्चा कार्यक्रम का आयोजन किया गया। कार्यक्रम की अध्यक्षता श्री आदेश कुमार यादव, सहायक महा प्रबंधक द्वारा की गई। इस अवसर पर राजभाषा के पर्यवेक्षी कार्यपालक श्री राकेश आहुजा, मंडल प्रबंधक मौजूद थे। परिचर्चा में क्षेत्रीय कार्यालय के सभी अनुभाग प्रमुख, स्थानीय शाखाओं के शाखा प्रमुख, एवं क्षेत्रीय कार्यालय के सभी अधिकारियों और कर्मचारियों ने प्रतिभागिता की।



### पटना

दिनांक 16-12-2020 से 28-12-2020 तक उद्यम विकास केंद्र (सीईडी) कक्ष, कृषि वित्त व प्राथमिकता क्षेत्र (एएफ एंड पीएस) अनुभाग, अंचल कार्यालय द्वारा 10 दिवसीय



ब्यूटीशियन प्रशिक्षण कार्यक्रम का आयोजन किया गया। इस कार्यक्रम से कुल 22 महिलायें लाभान्वित हुए। इसमें श्री फ्रेंक्लिन सेल्वकुमार ए, महा प्रबंधक एवं अंचल प्रमुख, श्री के सी टुडु, उप महा प्रबंधक, श्री आर वी आर एस सुब्बा राव, क्षेत्रीय प्रमुख, श्री बी के सिंह, मंडल प्रबंधक, श्रीमती काजल श्रीवास्तव, मंडल प्रबंधक एवं अन्य स्टाफ-सदस्य उपस्थित थे। श्री फ्रेंक्लिन सेल्वकुमार ए, महा प्रबंधक द्वारा सभी प्रतिभागियों को प्रमाणपत्र वितरित किये गए।



### आगरा

दिनांक 11.12.2020 को प्रबंध निदेशक एवं मुख्य कार्यपालक अधिकारी श्री एल वी प्रभाकर ने वीडियो कॉन्फ्रेंसिंग के माध्यम से केनरा बैंक, अंचल कार्यालय, आगरा के नवनिर्मित भवन का वर्चुअल उद्घाटन किया। कार्यक्रम में बैंक के कार्यपालक निदेशक श्री एम वी राव, श्री देवाशीष मुखर्जी और सुश्री ए मणिमेखलै उपस्थित थे। कार्यक्रम में प्रधान कार्यालय से विभिन्न विभागों के मुख्य महा प्रबंधक और अंचल कार्यालय के सभी अनुभाग प्रमुख भी उपस्थित थे। अंचल कार्यालय के महा प्रबंधक श्री एस वासुदेव शर्मा ने बताया कि 30 सितंबर, 2020 तक जमा खाते के 24527 करोड़ और अग्रिम अर्थात् ऋण के 15 हजार करोड़ सहित आगरा अंचल का कुल व्यापार लगभग 39530 करोड़ रुपए हैं।



### करनाल

अंचल कार्यालय, करनाल द्वारा बे साइट 17-18, सेक्टर -12, करनाल में 72वां गणतंत्र दिवस मनाया गया। श्रीमती सी एस विजयलक्ष्मी, महा प्रबंधक ने राष्ट्रीय ध्वज फहराया। अपने उद्घाटन भाषण में, उन्होंने राष्ट्रपिता महात्मा गांधी और संविधान निर्माता डॉ भीम राव अम्बेडकर को श्रद्धांजलि अर्पित की और प्रसिद्ध नारा "जय जवान जय किसान जय विज्ञान" का स्मरण किया। इस कार्यक्रम में श्री बिनोद शर्मा, सहायक महा प्रबंधक, श्री रवीश कुमार सिंहा, सहायक महा प्रबंधक और अन्य कार्यपालकों के साथ-साथ अंचल/क्षेत्रीय कार्यालय, करनाल के सभी अधिकारी और कर्मचारी उपस्थित थे। कार्यक्रम में सी एस विजयलक्ष्मी, महा प्रबंधक ने छात्राओं को केनरा विद्या ज्योति छात्रवृत्ति वितरित की। इसके दौरान, बैंक की सीएसआर नीति के तहत सरकारी सीनियर सेकेंडरी स्कूल को सैनिटरी नैपकिन वैंडिंग और डिस्पोजल मशीन प्रदान किया।



## पुणे

दिनांक 26 जनवरी 2021 को देश के 72वें गणतंत्र दिवस समारोह के अवसर पर अंचल कार्यालय, पुणे में राष्ट्रीय ध्वज फहराया गया। अंचल कार्यालय, पुणे के महा प्रबंधक श्री सुबोध कुमार के कर-कमलों से ध्वजारोहण किया गया। महा प्रबंधक ने गणतंत्र दिवस के अवसर पर अपने संदेश के माध्यम से देश के संविधान निर्माताओं को स्मरण किया और भारतीय संविधान की विशेषताओं का वर्णन किया। उन्होंने उपस्थित कार्यपालकों एवं स्टाफ-सदस्यों से अपील की कि बैंक की मौजूदा दिशानिर्देशों का अनुपालन करते हुए बैंक के

कारोबार बढ़ाकर देश को उन्नत बनाने में अपना योगदान दें।



## Canarites

## Couple's Corner

# Tushar Jain weds Poonam Rani

Officer, Currency Chest, Saharanpur

Manager, Deoband Branch

To flash your marriage portrait under this column, please send the details referring to memo No. 84/2014 dated 13.10.2014







as already explained, but has no qualities inherent in him to be called a leader.

Having reduced the idea of leadership to mean good leadership, it is now easy to conceive the qualities a good leader possesses or ought to possess. We shall examine them keeping in mind leaders in the economic and industrial organisations, to which banking too belongs.

### **A leader represents his people's (more precisely, his organisation's) aspirations:**

An organisation has a set of goals or objectives to achieve, both short term and long term. A leader focuses on these goals and whatever he thinks or does revolves round them. All his plans, strategies and actions flow in towards realisation of the goals, Great leadership is never about roles, but goals.

### **A leader has clear vision.**

A clear vision is sine qua non of any mission. A leader visualises the strengths and weaknesses, threats and opportunities, and his course of action would be such that it adds to strengths, takes away from weaknesses, reduces threats and multiplies opportunities. "To grasp and hold a vision - that is the essence of successful leadership," said Ronald Reagan.

### **A leader has well-chartered plans to translate his vision into reality.**

A war is won mostly by well laid out plans. It is said that



Napoleon won his wars in his mind first, then on the battlefield. A well-defined map of what has to be done, where and how, is crucial to success. "A goal without a plan is just a wish," said Antoine de Saint-Exupery.

### **A leader takes risks.**

Not everything goes according to plans at all times. There are 'imponderables' (unexpected factors that cannot be anticipated or weighed) which may throw a spanner in the works. At such times a leader may have to take radical (though not unethical) decisions or act unconventionally (though not illegitimately) so that the achievement of goal is not derailed. "The true test of leadership is how well you function in a crisis," said Brian Tracy.



### **A leader inspires his people**

"Leadership is based on inspiration, not on domination; on cooperation, not on intimidation," said William Arthur Wood. A leader may have natural charisma or self-developed qualities, which inspire his group. The members of an organisation tend to be psychologically influenced by the character, behaviour, intention, ideas, words and actions of their leader. Hence, half the inspiration for them comes from what he actually is (character and personality) and the other half from what he does for the organisation: his thoughts, words and actions. The leader is under constant watch, and may inspire and enthuse or dispirit or demoralise. It is of utmost importance for a leader to maintain highest integrity, rectitude, personal character and commitment to the organisation. He must not only be a role model but also inspire emulation. "The most powerful tool of





leadership you have is your own personal example," said John Wooden.

#### A leader connects

An essential requirement of a leader is to connect to his people, know their minds, be sensitive to their thinking and aspirations, and ideas, to empathise with their pains and difficulties, be sincere in resolving their problems, be open to their suggestions and ideas so that he can take them along as willing partners in the progress of the organisation. "Make your people feel more important by taking a serious, personal interest in their work. Let them know that the measures of their success is also the measure of the success of their organisation," said Theodore V Houser. "The difference between a boss and leader is that," said E M Kelly jokingly, "the boss says 'Go!' and the leader says, "Let's go!"

#### A leader has communication skills

He is a good communicator who can articulate the organisational needs and goals, compulsions and challenges very effectively. He need not be an orator or a demagogue, but should certainly be a good speaker whose words can resonate in the minds of members of the organisation, create in them a sense of belonging to the organisation and inspire them ever. "You can have brilliant ideas, but if you can't get them across, they won't get you anywhere," said Lee Iacocca.

#### A leader delegates

A leader does not centralise all decisions and actions. He knows what to entrust to whom and when. Thereby

he disencumbers himself of lesser responsibilities and creates quality time to devote to imperative, essential and more substantial issues. In the process, he also trains those below him, honing their managerial and executive skills, paving the way for succession planning. "No person will make a great leader who wants to do it all himself and get all the credit," said Andrew Carnegie.



#### A leader is not a self-centred clod

He knows that a day will come when he has to make way for newer blood. Hence, he also has in the back of mind, all the time, a well-thought out succession plan whereby new hands take over without bumps or hitches. A smooth transition of power ensures continued organisational stability and strength. "Leaders become great not because of their power, but because of their ability to empower others," said John Maxwell.

#### A leader leaves a legacy

Yes, a good leader by his solid contribution to the growth and success of his organisation leaves an indelible legacy for generations thereafter. His eminence, noble qualities, capabilities and dynamism will not only be remembered but also act as a beacon of light for all successive generations who look forward to his example to take the organisation to greater heights. "The final test of a leader is that he leaves behind him in other men the conviction and the will to carry on" said Walter Lippmann.

\*\*\*\*\*



**Y Uma Shankar**  
TFO, CAM Wing  
HO, Bengaluru

# *Pandemic Pain*

*The Monster with million Hands  
Smothering the race with his mighty arms  
Crossed the continents with ease and elan  
Blazed his way, cared for none  
Covered the space so clean  
With his venomous vigour  
Innocence cried in vain  
Only to face the unjust rigor*

*There wasn't a will nor a pill  
To kill the cruel Bliss  
Lovely faces hid in cover  
Fearing the fatal kiss  
Buzzling lanes evening shine  
Lost their native sheen  
Desires died hopes dried as  
Earnings went lean and mean*

*Rising souls silent sobs  
Shook those strong and fit  
Soothing clan caring nuns  
Did their noble bit  
Nature's will or human skill  
Frail and fragile bit the dust  
Waning foe is still on move  
Clueless World wails in disgust*



### Google Pay, Phone Pe account for 82% of UPI market

Walmart; backed Phone Pay and Google-backed Google Pay have the lion's share of the UPI market. According to the data released by the National Payments Corporation of India (NPCI), Google Pay and PhonePe together have more than 82% of the market by volume and more than 86% by value. In November, Google Pay had done 960.02 million transactions, accounting for ₹1.61 trillion, followed by PhonePe with 868.4 million transactions, worth ₹1.75 trillion. New entrant into the market WhatsApp Pay had done 300,000 transactions in November, worth ₹13.87 crore. Paytm's UPI transactions in November had breached 260 million, worth ₹28,986.93 Crore.

### Canara Bank raises ₹2,000 crore via QIP; LIC emerges as largest investor:

Canara Bank successfully raised ₹2,000 crore equity capital by issuing over 19 crore shares to eligible investors. Life Insurance Corporation (LIC) of India emerged as the largest investor in the bank's Qualified Institutional Placement (QIP) issue. The subcommittee of the board at its meeting held today (December 11, 2020), approved allotment of 19,32,36,714 equity shares to eligible Qualified Institutional Buyers (QIBs) at an issue price of ₹103.50 per equity share, aggregating up to ₹2,000 crore, Canara Bank said in a regulatory filing.

### Eight top banks see wilful defaults surge:

Eight of India's biggest banks have seen a significant jump in wilful defaults in the six months to September, with such loans rising by over ₹37,000 crore to ₹1.5 trillion, shows data on suit filed accounts from credit bureau Trans Union Cibil. These banks—State Bank of India, Punjab National Bank, Bank of Baroda, Bank of India, Union Bank of India, ICICI Bank, HDFC Bank and Axis Bank—account for 75% of all loans reported as wilful defaults as of 30 September. In the same period last year, the increase was about ₹10,000 crore. The merger of some state-run banks on 1 April naturally led to the anchor banks taking over wilful defaulters on their books.

### Liquidation cases under IBC on rise

More than 60 per cent of the Corporate Insolvency Resolution Processes (CIRPs) that achieved closure in July-September 2020 have ended up in liquidation. The data by the Insolvency and Bankruptcy Board of India (IBBI) shows that 68 of the 112 cases closed during this period went into liquidation. While a significant number of cases had faced liquidation in the previous quarter too, it was still only one-third of the total cases that got closure. Cases of liquidation have been on the rise, even as the initiation of the CIRP

under the Insolvency and Bankruptcy Code (IBC) has been under suspension until December 2020. Experts say this further underlines the lack of investor interest in stressed assets at present.

### RuPay contactless cards can now be used offline:

RuPay contactless cards have been enabled with an offline feature for retail payments on a pilot basis to ensure seamless transactions in areas of low connectivity. The cards also have a reloadable wallet facility, whereby customers can store money and use that for day-to-day transit payments. The wallet feature, too, could be used to make payments despite facing connectivity issues at point-of-sale machines. This will boost the adoption of digital payments in the country, especially when the government has been pushing RuPay cards by nudging banks to promote these as the first option.

### Centre issues first zero-coupon recap bonds of ₹5,500cr

The Centre, in a first move of its kind, has issued ₹5,500 crore in zero-coupon bonds for recapitalising Punjab and Sind Bank (P&SB) and allowed it to park the paper in its Held-To-Maturity (HTM) category at face value rather than the discounted market rate. Zero-coupon bonds do not bear any interest and are traded at a discount to the face value. The move is seen as raising concern in the accounting fraternity and bank auditors though the banking regulator, the RBI, has cleared it for now after much internal deliberation. According to the government's gazette notification, five non interest bearing securities – each of 15 years, maturing on December 14 between 2030 and 2035 – have been issued to P&SB. These do not qualify as Statutory Liquidity Ratio (SLR) eligible papers. In recapitalisation, the centre subscribes.

### RBI warns against apps promising quick loans:

The Reserve Bank of India warned consumers against the questionable digital money lending entities that promise loans in seconds at exorbitant rates of interest, and then use muscle powers to recover dues. Individuals and small businesses should verify the antecedents of the company offering loans online or through mobile apps, the RBI said. "Moreover, consumers should never share copies of KYC documents with unidentified persons, unverified / unauthorised Apps and should report such Apps/Bank Account information associated with the Apps to concerned law enforcement agencies or use Sachet portal to file a complaint," it added. All digital lending platforms used on behalf of Banks or shadow banks should disclose the name of the bank or the NBFCs upfront to the customers, it said.



**Post Office Savings Bank likely to be interconnected with other banks by April:**

India Post expects to make the Post Office Savings Bank interoperable with other bank accounts by April and will focus on enhancing digitisation of all services in 2021, a Senior Official of the department said.

**Transactions through UPI will remain free:**

NPCI on Friday said transaction through Unified Payment Interface platform would continue to be free. Reports that UPI transactions will be charged from January 1, 2021 are incorrect, NPCI said in a statement. Presently, no charges are levied on transaction done through UPI. NPCI continues to perform uninterrupted and convenient UPI transactions, it said.

**Lendingkart to launch 'credit intelligence services' for banks**

Lendingkart, a digital lending fintech start-up in working capital space, plans to launch 'credit intelligence services' for banks from April, helping them evaluate credit worthiness of self-employed small- and micro-enterprises based on their cash flows, said its co-founder and Managing Director, Mr Harshvardhan Lunia. Lendingkart will assign a probability of default score, give out a risk premium and suggest the amount that banks could lend to such small and micro enterprises, especially those in Tier-2 and Tier-3 cities, Mr Lunia told Business Line. Banks could always go with their own underwriting model and use the score provided by Lendingkart as an additional tool to evaluate the borrower, he said. Lendingkart is the only fintech in the country that has built an algorithm-based and cash flow based decision engine, he said. The use of the cash flow based decision engine would obviate the need for institutions and banks to rely on financial statements and Income Tax Returns (ITRs) to evaluate a borrower.

**Unclaimed deposits in banks near ₹18,000 crore:**

Close to ₹18,000 crore of unclaimed deposits were lying with banks in calendar year 2019, up from ₹14,307 crore in 2018, showed the data released by the Reserve Bank of India. Under Central Bank rules, deposits are classified as unclaimed when they are not operated for 10 years or more. The figures show that despite improved Know-Your Customer (KYC) norms, banks are still not able to trace a section of depositors. Public Sector Banks have

the biggest share in unclaimed deposits at ₹14,971 crore, followed by Private Sector Banks (₹2,472 crore) and foreign banks at ₹455 crore. Banks transfer deposits unclaimed for 10 years or more to the Depositors Education and Awareness Fund and display a list of such accounts on their websites

**Uniform accountability code for PSU Bankers coming soon:**

Public Sector Banks may follow a uniform practice on employee accountability for bad loans and other risk-oriented business calls to prevent potential witch-hunts in the guise of probing lapses. Indian Banks' Association (IBA) has formed a committee under Canara Bank Executive Director Mr M V Rao to look into the nuances of staff accountability. The panel will recommend steps that will be adopted by the lenders. The decision comes at a time when bankers at different levels are wary of taking business decisions over concerns of future probes if any of the commercial decisions, despite being bonafide, fails to meet pre-set financial milestones. The RBI and the government have on several occasions

mentioned the need to end the fear psychosis among bankers to propel lending and economic revival. Staff accountability for frauds is another serious issue nowadays, and the Reserve Bank of India has told banks to

set rules in this regard. The uniform policy may be drafted taking the best practices from different banks, two people close to the development said. Discipline and appeal regulations will also be looked into. The HR practices in SBI and Punjab National Bank are the most comprehensive, according to senior bankers.

**RBI may crack whip on e-lenders' recovery agents**

The Reserve Bank of India's working group on digital lending is expected to recommend measures to rein in excesses by recovery agents, particularly things like damaging the reputation of customers for late payment of small amounts. Sources familiar with the thinking of the RBI said the Central Bank was strongly of the opinion that immediate measures be taken to restrain recovery agents from using private messaging apps to send texts to those in the contact list of a late payer or defaulter. Digital lending apps lend only a few hundreds or thousands for very high interest rates. But if there is a delay in payment, the tele-callers of such lenders frequently send messages to all those in the contact list.





# अनुवाद विज्ञान है, कला है और कौशल भी...



बी सरस्वती

वरिष्ठ प्रबंधक

राजभाषा कक्ष

अंचल कार्यालय, तिरुवनंतपुरम

## अनुवाद :

किसी भाषा में कही या लिखी गयी बात का किसी दूसरी भाषा में सार्थक परिवर्तन अनुवाद (Translation) कहलाता है। अनुवाद का कार्य बहुत पुराने समय से होता आया है। संस्कृत के 'वद्' धातु से 'अनुवाद' शब्द का निर्माण हुआ है। 'वद्' का अर्थ है बोलना। 'वद्' धातु में 'अ' प्रत्यय जोड़ देने पर भाववाचक संज्ञा में इसका परिवर्तित रूप है 'वाद' जिसका अर्थ है - 'कहने की क्रिया' या 'कही हुई बात'। 'वाद' में 'अनु' उपसर्ग जोड़कर 'अनुवाद' शब्द बना है, जिसका अर्थ है, प्राप्त कथन को पुनः कहना।

## अनुवाद विज्ञान है ...

प्राचीन काल में यद्यपि अनुवाद खूब होता था, उसके अंतरंग तत्वों पर विचार किया जाता था। इसी सदी में कुछ पश्चिमी विचारकों ने अनुवाद पर गंभीरता से चिंतन-मनन शुरू किया। उन्होंने अनुवाद को विज्ञान की दशा तक पहुंचा दिया। सांसारिक दृष्टि से देखने पर अनुवाद को विज्ञान पुकारना गलत लग सकता है, लेकिन गहराई से सोचने पर अनुवाद की विज्ञानता स्पष्ट हो सकती है।

विज्ञान शब्द सुनने पर हम प्राकृतिक विज्ञानों की बात सोचा करते हैं। परन्तु विज्ञान का बहुमुखी विकास हुआ है और इसके आयाम विकसित होते जा रहे हैं। साइन्स (science) शब्द का व्यवहार क्षेत्र बहुत विस्तृत हो चुका है। ऑक्सफोर्ड शब्द कोश में साइन्स शब्द के निम्नलिखित अर्थ दिये गये हैं।

Science: knowledge, systematic and formulated knowledge, branch of the knowledge, organized body of the knowledge that has been accumulated on a subject. Eg.: The science of optics, ethics, philosophy etc.,

संस्कृत का विज्ञान शब्द शिल्प और शास्त्र के अर्थ में प्रयुक्त होता है। संस्कृत का शास्त्र शब्द शास् धातु से निष्पन्न



है। इसका अर्थ है विषयों से शासित ज्ञान शाखा।

यद्यपि प्रारंभिक युग में अनुवाद केवल एक व्यावहारिक विषय था, तो भी बाद में वह विषयों से शासित होने लगा, उसका विज्ञान बनता गया।

अनुवाद पहले स्रोत भाषा की सामग्री का विकोडीकरण करता है, उससे प्राप्त सामग्री का लक्ष्य भाषा में कोडीकरण करता है। इस प्रकार यह वैज्ञानिक है।

जहाँ वैज्ञानिक या केवल सूचना प्रधान सामग्री का अनुवाद किया जाता है, वहाँ यह पूर्णतः लागू होता है। कंप्यूटर अनुवाद में भी यही होता है। अगर अनुवाद की प्रक्रिया वैज्ञानिक न होती तो कंप्यूटर की सहायता से अनुवाद करना असंभव होता।

अनुवाद को विज्ञान बताने से इसे प्राकृतिक विज्ञानों की कोटि में नहीं रखना चाहिए। यह विज्ञान मानव मस्तिष्क की उपज है। मानव से संबंधित तत्वों के ज़रिए इस विज्ञान का संचालन और नियंत्रण होता है।

अगर हम प्रश्न करें कि चिकित्सा विज्ञान कला है या विज्ञान? स्पष्ट ही Anatomy और मानव शरीर विज्ञान, विज्ञान की कोटि में आते हैं। किंतु रोग निर्णय एवं चिकित्सा कलापूर्ण कार्य-कलाप हैं। उसमें प्रशिक्षित डॉक्टर के लिए भी सूझ-बूझ की जरूरत पड़ती है। अपने पेशे को कला समझनेवाले डॉक्टर रोगियों का ठीक इलाज करते हैं। अनुवादक एक डॉक्टर के समान है जो मूल स्रोत को यों देखता है, जैसे उसका काम मूलस्रोत को विदेशी भाषा में लिखे जाने के रोग से मुक्त कराना।

### अनुवाद कला है ...

कई अनुवाद को विज्ञान से बढ़कर मानते हैं। अनुवाद, विज्ञान से कहीं बढ़कर एक कौशल भी है। अंतिम विश्लेषण से यह सिद्ध होता है कि पूर्णतः संतोषजनक अनुवाद हमेशा एक कला रहा है।



Translation is far more than a science. It is also a skill and in the ultimate analysis fully satisfactory translation is always an art.

अनुवाद को कला मानने के पक्ष में और भी तर्क है। अनुवाद की कुछ परिभाषाएँ इस पर ज़ोर देती हैं कि अनुवादक को कलाकार भी होना पड़ता है।

Interpreting is not everybody's art. "Translators must find and reproduce the impulse of the original work."- Agnayses.

The translator takes into account the effect, emotion and feelings of an original language version, the aesthetic form used by the original

author as well as any information in the message. Eg.: Translation of literature.

स्रोत भाषा के साहित्य की सौन्दर्य चेतना, कलापूर्ण प्रयोग आदि को समझना तथा उसका प्रभावशाली ढंग से लक्ष्य भाषा में प्रतिस्थापन करना कला मर्मज्ञ अनुवादक द्वारा ही संभव है।

### अनुवाद कौशल है ...

अनुवाद को विज्ञान और कला के अलावा कौशल भी माना जाता है। इस विचार का मूल भाव यह है कि अनुवाद सहज कला नहीं है। उसमें प्रशिक्षण आवश्यक है। वह उपयोगी कला है। उसे कौशल इसलिए भी माना जाता है कि विषय एवं विधा के अनुसार अनुवाद का स्वरूप बदलता है। जिस प्रकार लोग विभिन्न कौशलों में अभ्यास से दक्षता प्राप्त करते हैं, उसी प्रकार विविध क्षेत्रों के अनुवाद में भी अभ्यास से ही कुशलता प्राप्त होती है। न्यायालय, समाचार पत्र का कार्यालय, साधारण कार्यालय, ग्रन्थ प्रकाशन आदि भिन्न-भिन्न क्षेत्रों में एक ही प्रकार का अनुवाद कौशल नहीं होता। अलग-अलग क्षेत्र के लिए अलग प्रविधि होती है। उसका ज्ञान अभ्यास से प्राप्त किया जा सकता है। यह जरूर है कि जिसमें अनुवादक को रुचि हो, वह हर क्षेत्र में दूसरों की अपेक्षा शीघ्र ही कुशलता प्राप्त कर सकता है।



कुल मिलाकर हम अनुवाद कार्य को एक विज्ञान की तरह, कला की दृष्टिकोण के साथ कुशलतापूर्वक संपन्न किए जाने को "अनुवाद" कह सकते हैं।

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# ENHANCING PRODUCTIVITY



**Vivek C Hegde,**  
Assistant General Manager  
RO, Belagavi

Strong psychological makeup coupled with sound professional outlook is the mantra for enhancing productivity in a service industry like Bank.



Getting the best out of the employees is a big challenge and most of the times it is even a bigger challenge. What is it that makes us tick? What would keep us interested in what we are doing? One school of thought reckons that unless we **enjoy doing our work and take pride in it**, it is difficult to enhance productivity. It is their contention that productivity is directly related to the psychological makeup of a person. The question then is: how do we ensure that we enjoy doing our work and take pride in it? One way is to break the monotony. The monotonous job often results in employees losing interest in their job. Then there is a drop in quality of work. It is therefore very essential that we keep the morale of the employees high. We must ensure that they are in the best frame of mind to continue to give their best. One way to do that is to break the monotony. Encourage the employees to hold

games, quiz competitions, family picnic etc. at regular intervals. Alternatively, we may hold informal meeting once a month.

- The intention is to indulge in random discussion. Just to make it more interesting, in each such get-together, one of us will share his / her moments of glory / high points, success stories in career / family life or whatever. Or, it could be on any topic of his / her choice
- Just to make it even more interesting, let us pick the name of the person by draw of lot. The person whose name is picked out of the lot will have the chance for freelance reporting.
- Everyone will get the opportunity over a period of time

This exercise is more likely to keep the employees cheerful and would make them look forward to each day.

## Involvement & Commitment

How high is your 'IQ'? I am not talking about 'intelligence quotient'. On a scale of 10, how high is your "Involvement Quotient"? More than the intelligence, the degree of 'involvement' and 'commitment' displayed by us in achieving the



corporate goals is significant. Higher the “IQ”, higher the productivity. We must realize that **'there is no limit to what you can achieve as long as you don't mind somebody else taking the credit for it'**.

### Concern for Customers

**“Customers first, customers next and customers forever”** is the survival mantra, which we need to understand and practice. We find that some of us are not exactly customer-friendly most of the times. One way to change their attitude is to send them to a near-by branch and ask them to present themselves as customers, enquire about account opening details, loan facilities and the like. They must be sent with specific instruction to mentally make note of the response time, willingness, knowledge level and the general behavior/outlook of the staff at that branch. On completing the role-play, they must report their experience to the branch head. Make them compare their report with what they have been handing it out to their own customers in the branch



Obviously, their experience in the other branch must be in sharp contrast with their own branch. This would compel them to do better. Just to drive home the point, let us assume their experience was a bad one and they were disappointed at the response of the staff at the other branch. They would then realize how their own customers have been let down by rustic behavior time and again. This role-play is more likely to change their attitude

and make them **'attentive and sensitive'** to customers. Either way, it is a win-win situation.

### Team Spirit

The success of any institution depends on how well we work as a team. Individual brilliance does not ensure top performance consistently. The key to show top performance consistently is Teamwork. How do we ensure that we work as a team? Each one of us must understand the responsibility and work with determination. We quite often see colleagues taking things too personal and consequently losing focus. This must stop. Our Bank's goals alone should be the point of focus.



### Leadership

We need to have a leader who is open to ideas and who would implement them if found suitable. All of us have ideas. Seldom do we try to implement them. The leader must believe in “i-2-i” principle. **“Ideas to**





**Implementation**". The ability to take quick decisions, to view situations objectively and leading from the front are some of the basic criteria that define leadership. A leader is one who does not allow things to drift. "Make it happen" is what a leader believes in. The quality of leadership is one of the key factors that determines the efficiency of any organisation.

### Update

We need to update ourselves all the time on matters relating to our work. This will certainly improve our performance. Ignorance is one of the main reasons for poor productivity. One way to update ourselves is to allot some time for reading circulars, financial dailies / magazines. Expecting every one of us to do that is unrealistic. We find among us a few who always keep themselves updated. All we need to do is to create an atmosphere where they would be happy to share their knowledge with other colleagues. By doing this, it would help in two ways: the ego of those who share their knowledge is satisfied and the remaining colleagues – who on their own would not have stretched that bit to up their knowledge level – can benefit from such inputs.

### Positive Mental Attitude

PMA is an absolute necessity. Directing your thought process in a manner that will best suit the interests of the institution is PMA. Possessing academically brilliant employees does not guarantee the growth of the institution. The employees with positive mental attitude definitely contribute in great measure to the growth of the institution. Quite often, we come across people with "if-I-don't-get-credit-you-don't-get-it-either" attitude. It spells disaster. We must realize that **'a strong positive mental attitude will create more miracles than any wonder drug'**



### Know your top customers

Ideally, we are expected to treat all customers equally well. It sounds too idealistic. And unrealistic too. But then it is the primary responsibility of each one of us to know who our top customers are and treat them the way they ought to be. Each branch must have a list of its 20-25 top customers. Every employee must have a copy of it. The branch head must impress upon the employees to take adequate care of our top customers. This would ensure that even in the absence of the branch head, these top customers would receive quick & efficient service. It would be a good idea to even 'adopt customer'. It means, each employee must adopt a customer of his choice so that all the banking requirements of that particular customer would be taken care of by the employee. Branches may try "customer adoption" at least in respect of top customers.

### Motivation

It is necessary to keep the motivation level of employees high for enhancing productivity. Regular promotion process, incentive for extra-ordinary achievements, recognition of quality work are some of the ways to motivate employees. Generally, employees are of three types: outstanding

performers, average ones and troublemakers. Assuming they are in the range of 10%, 85% & 5% respectively. Take good care of the two extreme types, i.e., outstanding performers and troublemakers, rest would be automatically taken care of. In short, only 15% of the employees need to be well-managed by adopting a fair policy of reward and punishment.



### Discuss & Debate

Once in a fortnight, the branch head may hold informal “Discuss & Debate” session with staff members. The D & D session should last for about 30 minutes. Such informal gathering could be used for discussing on various circulars, systems & procedures and for making a quick review of where we stand. We could utilize the period to make critical analysis of our service, customer care, follow up of loans, housekeeping and various other matters of crucial importance. Encourage the staff to offer free and frank expression on the way the branch is functioning. This is sure to draw positive response from colleagues in such informal atmosphere to sort things out.

### Right man for the right job

We must ensure that right person occupies the right place. It is very important to build a database on your personnel and place them accordingly. It is a tough job. Yet if we can get this right in all of the strategic business units, it would surely help in enhancing productivity. To illustrate, a Foreign Exchange expert should never find himself processing agriculture loans and vice versa.

### Create back up

We must ensure that we train people and create a second line for smooth functioning. A well designed succession plan has become an absolute necessity. This must be ensured at least in certain specialized areas like, credit appraisal / documentation etc. This way the administrative exigencies like transfers would not affect the normal functioning. This would eliminate the possibility of over dependence on a particular set of employees. It makes lot of sense to have a succession plan at every step to take care of any eventuality.

### Psychological Make Up

We need to grow psychologically. We must learn to work as a team. We often come across instances



where there is a bunch of highly talented people. Get them to work together and you discover that they fail to live up to the promise, thanks to a thing called EGO. Therefore, individual brilliance does not guarantee success. It is the mental make-up of the person, which is very crucial. The success of any organisation depends on its ability to get its employees to work as a team. To do which, we need to have regular sessions on inter-personal relationship, working as a team. We may think of hiring professional management team to visit the branches and impress upon its relevance in enhancing the productivity. The team must visit every branch at least once a year. We may even buy books on personality development.

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श्रेयस प्रतिवोगिता - 2020  
लघु कथा, प्रथम पुरस्कार  
समूह-ए



**पवन कुमार**  
वरिष्ठ प्रबंधक  
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## गरीब कौन

आज 30 सितम्बर था। शर्मा जी को सभी बधाई दे रहे थे, दे भी क्यों ना, बत्तीस साल आठ महीने की शानदार नौकरी के बाद आज वो इस कार्यालय से रिटायर हो रहे थे। सारा स्टाफ बहुत सम्मान करता था उनका। बड़े बाबू के नाम से पुकारते थे। प्रबंधक महोदय भी बहुत इज्जत करते थे उनकी, कोई भी कार्यालय में राय लेनी होती थी तो उनको केबिन में बुलाते थे। शर्मा जी भी कभी अपने आपको अकाउंटेंट नहीं समझते थे। कार्यालय के सभी कार्य वो करते थे नए कर्मचारियों को बच्चों की तरह सिखाते थे, नए बच्चे भी शर्मा जी के पाँव तक छूते थे।

शाम को कार्यालय में उनके लिए पार्टी रखी गई थी। सभी बधाई दे रहे थे। प्रबंधक महोदय ने उन्हें शॉल ओढ़ाकर सम्मानित किया। रात को शर्मा जी ने भी एक होटल में डिनर रखा था। सभी को आने के लिए बोल रहे थे। शर्मा जी की पत्नी, बेटी व बेटा भी उनको लेने के लिए आए हुए थे। घर के सभी सदस्य सारे स्टाफ को बड़े प्यार से आमंत्रित कर रहे थे। रात को सभी स्टाफ डिनर के लिए होटल पहुंचे। डिनर करने के बाद सभी शर्मा जी को बधाई दे रहे थे और पूछ रहे थे आगे क्या? तो वो बोले अब अंकित (जो उनका बेटा था) का सपना पूरा करना है। कार्यालय में वो अक्सर जिक्र करते रहते थे कि मैं अंकित को नौकरी नहीं करवाना चाहता, मैं चाहता हूँ कि वो फैक्ट्री लगाये और दूसरों को भी रोजगार दे। अंकित ने अच्छी यूनिवर्सिटी से बी.टेक मैकेनिकल करने के बाद आई आई एम इंदौर से एम बी ए किया था और अब वह एक मल्टीनेशनल कंपनी में कार्यरत था।

शर्मा जी ने दोनों बच्चों को पढ़ाने पर अपनी सारी जमा पूँजी खर्च कर दी थी। अब उनके पास कोई सेविंग नहीं थी। मकान व कार भी अंकित ने लोन लेकर ली थी। उनकी छोटी बेटी श्वेता ने एम बी बी एस फाइनल के एग्जाम दिए थे।

7 अक्टूबर को शर्मा जी कार्यालय आए अपने पी पी एफ, ग्रेच्युटि, अवकाश नकदीकरण के पैसे लेने के लिए। हमारे कार्यालय में पेंशन नहीं थी तो पी पी एफ में एम्प्लायर का कॉन्ट्रिब्यूशन काफी अच्छा था टोटल एक करोड़ सात लाख रुपये बने थे। चेक लेने के बाद वो प्रबंधक महोदय से मिलने के लिए उनके केबिन पहुंचे तो उन्होंने चपरासी को बुलाकर दो चाय लाने के लिए कहा। प्रबंधक महोदय ने शर्मा जी को कहा इन पैसों की बैंक या पोस्ट ऑफिस में एफ डी करवा लेना, 8 परसेंट मासिक ब्याज मिलता है। शर्मा जी बोले सर इन पैसों से तो मैं अंकित को फैक्ट्री लगवाऊंगा, प्रबंधक महोदय बोले शर्मा जी अपने हाथ मत कटवाओ कम से कम आधे पैसों की तो एफ डी बनवा लेना, शर्मा जी बड़े गुमान से बोले मेरे हाथ और आँखें तो अंकित हैं। वो चाय पीने के तुरंत बाद वहां से निकल गए और सीधा बैंक पहुंचे अंकित को भी उन्होंने बैंक बुला लिया, बैंक मैनेजर से मिले, प्रोजेक्ट रिपोर्ट उन्होंने पहले ही बनवा ली थी, वहां बैठकर उन्होंने मैनुफैक्चरिंग यूनिट लगाने के लिए लोन की मांग की। बैंक मैनेजर ने उनकी फाइल देखी, अंकित बी टेक व एम बी ए में गोल्ड मेडलिस्ट था। उसकी क्वालिफिकेशन व अनुभव देख कर बैंक मैनेजर ने तुरंत हाँ कर दी। शर्मा जी ने मार्जिन मनी के लिए एक करोड़ रुपये जमा करवा दिए। बैंक मैनेजर ने तीन करोड़ का लोन मंजूर कर दिया, दो करोड़ का टर्म लोन व एक करोड़ की वर्किंग कैपिटल लिमिट।

शर्मा जी व अंकित में काम करने का इतना जूनून था, 15 दिनों में ही फैक्ट्री स्थापित कर ली, 35 लोगों को उन्होंने अपनी फैक्ट्री में रोजगार दिया। फैक्ट्री का काम बहुत अच्छे से शुरू हो गया। अंकित को बड़े-बड़े आर्डर मिलने शुरू हो गये। नया-नया काम था, इसलिए अंकित ने मार्जिन भी बहुत कम रखा था। अंकित को अपने काम पे इतना भरोसा था कि उसने बैंक को कहकर अपने टर्म लोन की किश्त शुरू करवा ली।

अब आया 20 मार्च, आज देश के माननीय प्रधानमंत्री जी ने राष्ट्र के नाम सन्देश दिया, 22 मार्च रविवार को सभी जनता से एक दिन के लिए जनता कर्फ्यू का आह्वान किया और शाम को पांच बजे थाली और ताली बजाकर कोरोना वारियर्स का हौंसला बढ़ाने का आह्वान किया। शर्मा जी के पूरे परिवार ने बड़े जोश से थाली बजाई। 24 मार्च को देश के प्रधानमंत्री ने फिर देश को संबोधित किया और 24 मार्च रात 12 बजे से पूरे देश में 21 दिन के लिए लॉकडाउन लगा दिया। अंकित को उस दिन बड़ा आर्डर मिला था, उसने कच्चे माल के लिए लिमिट वाले खाते में जितने पैसे थे उसका आर टी जी एस करवा दिया। 23 तारीख को मशीन रुक गयी और काम ठप्प हो गया। शर्मा जी ने लेबर को फैक्ट्री में क्वार्टर बना कर दिए हुए थे और वो वहीं रहते थे, शर्मा जी उनके पास गए और उनसे बोले आप लोग चिंता न करें मैं आपको 21 दिन तक का वेतन दूंगा और आपने यहीं रहना है ये कहकर वो वापिस आ गए।

अगले दिन 24 तारीख को फैक्ट्री का गेट खड़काया गया, खोलने पर पता चला कि एक एन जी ओ था, उसने फूड पैकेट बना रखे थे जिसमें आटा, चीनी, दाल, नमक, मिर्च, हल्दी व तेल की एक बोतल थी। एक घंटे बाद एक दूसरा एन जी ओ आया उसने भी प्याज़, टमाटर, सब्जी व फ्रूट के पैकेट बना रखे थे, वो भी लेबर में बांटकर चले गये। शाम को तीन बजे एक और एन जी ओ आया उसने बिस्कुट, रस व अन्य सामान का पैकेट बना रखा था, वो भी बांटकर चले गए। शाम को पांच बजे एक धार्मिक संस्था आई उसने हलवा व जलेबी के आधा किलोग्राम के पैकेट बना रखे थे वो देकर चले गए। ये सिलसिला रोज चलने लगा। शर्मा जी 10 तारीख को लेबर



का वेतन बाँटते थे। उनके पास वेतन देने के लिए पैसे नहीं थे, लेकिन वो वादे के इतने पक्के थे अपनी सेविंग पूरी निकाल कर वेतन बाँट दिया और बोले लॉकडाउन खुलने के बाद अगले महीने का वेतन भी दे दिया जाएगा। 15 अप्रैल से पहले पता चला कि लॉकडाउन और 15 दिनों के लिए बढ़ा दिया गया है। शर्मा जी के पास एक पाई भी नहीं बची हुई थी। फैक्ट्री की किश्त, लिमिट का ब्याज, घर की किश्त व कार की किश्त ड्यू हो गयी थी। शर्मा जी की पत्नी ने बोला घर का पूरा राशन खत्म हो गया है, एक लिस्ट थमा दी और बोली घर में एक पैसा भी नहीं है कुछ पैसे भी ले आना। शर्मा जी ने पर्ची जेब में रख ली और सिर झुकाकर चले गये। फैक्ट्री के मजदूरों के क्वार्टर दान देने वालों ने अनाज से भर दिए थे, ये भी पता चला कि आटे में तो शायद कीड़े पड़ने शुरू हो गये थे। शर्मा जी को कहीं से भी पैसे मिलने की उम्मीद नहीं थी, वह दिन भर सोचते रहे कि शाम को घर में खाना बनाने के लिए कुछ नहीं है। शर्मा जी की पत्नी ने कहीं से अनाज का प्रबंध किया।

इतने में पता चला कि लॉकडाउन अगले 15 दिनों के लिए और बढ़ गया है। अंकित व शर्मा जी की हिम्मत जवाब दे गई। लेबर को कहीं से पता चला कि सरकार ने घर भेजने के लिए मुफ्त में गाडियाँ चलाई हैं। उन्होंने खाने के बड़े-बड़े पीपे भर लिए और शर्मा जी को स्टेशन छोड़ कर आने के लिए बोला। शर्मा जी ने कहा आप लोग मत जाओ, लॉकडाउन खुलने वाला है, फैक्ट्री शुरू होगी, बड़ा आर्डर है, माल निकालना है पर वो कहाँ सुनने वाले थे, डेढ़ महीने का वेतन ले चुके थे खाने-पीने की पेटियाँ भरी हुई थीं, इतने में अंकित भी आ गया, शर्मा जी व अंकित ने हाथ जोड़कर लेबर को ना जाने के लिए बोला, उन्होंने एक न सुनी और पीपे सिर पर उठाये और चल दिए। अंकित व शर्मा जी की आँखों में आँसू थे, घर में खाना नहीं था, ई एम आई सिर्फ तीन महीने के लिए एक्सटेंड हुई थी सरकार से फैक्ट्री खोलने की इजाजत मिल गई थी लेकिन लेबर नहीं थी। बाप बेटा दोनों बंद पड़ी मशीनों को देख रहे थे, उनकी आँखों में आँसू थे और सोच रहे थे कि 'गरीब कौन'।

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Shreyas Contest 2020  
Short Story 1st Prize  
Cat - B

# A lottery ticket

Do you think that a small mistake can become a bad habit?  
Do you believe in shortcuts?



**Rochak Dixit**  
Asst. Manager,  
RO Meerut

No words can describe a father-son connect in the world. Niranjana and Advik Tripathi shared the same bond. After his wife's death, Niranjana took care of Advik really well. Advik too assisted his father in almost everything. Although he was a school boy, he was really mature and ahead of his age. Both of them lived happily and peacefully.



One evening, Niranjana saw his son in an unusual anxiety. When he asked, Advik told him that he was desperate to know his maths test results which were to be declared next day. He had worked really hard on mathematics in the last quarter and didn't want to lose even a single mark. Niranjana told him that he believed in his son and that he would score well. He also said that, even if he doesn't score well, there's always an option of working harder the next time. Father's words relaxed him a little and helped him sleep.

Next day, Niranjana was back from his office a little early. He was as curious as Advik to know the test results now. Since Advik was not home, he headed to his son's room to check the result himself. He peeped into the book shelf and quickly found the notebook he was looking for. As he traversed through the pages, he saw something that forced him to take a stop. There was a lottery ticket.

What seemed like a small thing might become a problem in future he thought. Being a man of principles, he always believed in hard-work. Concepts like lottery,

gambling or lucky draws didn't make any sense to him. Knowing about the contradiction of his own son was set back to him. He wasn't angry, but suspicious to know what led Advik choose this path. His life experience had taught him that smaller mistakes if not corrected at the first place led to bad habits in a long run. He decided to talk to his son about it and explain him how shortcuts often led to problems. Niranjana sadly closed the book without being curious of the result anymore and left the room.



Advik was back to home in the evening. As he stepped in, he hugged his dad tightly and told him that he scored full marks in the test. Niranjana hugged him back with all his love. Both, father and son, were equally happy. Niranjana wanted to talk about the lottery ticket but he decided to discuss after some time. They sat together at the dinner table after an hour. At the dinner table, Niranjana asked Advik about his views on chit funds that often claim to offer unrealistic returns on investments. Advik stated that whether it was earning respect or money, he didn't believe in shortcuts. He said that he wanted to achieve everything in life with his intelligence and hard work. Although he didn't react, he felt really sad at his response as he knew it was a white lie. He really believed that his son never lied to him. They finished their dinner and slept.

Niranjana left for work a little early the next day. He had a

friend at his workplace who also had a son, slightly elder than Advik. He told his friend about all that happened and his fears about Advik's future. His son has started believing in shortcuts. Even worse was that he had started lying. Niranjana was really concerned. But luck was not on his side these days it seemed. In spite of getting a healing response, his friend somehow caused his anxiety to grow. He told Niranjana about a boy in his society who had started gambling and later broke relations with his parents. Advik's upbringing was all that Niranjana lived for. He decided to talk to Advik the same day itself.

Niranjana returned home at his usual time. He knocked the door and waited for Advik to open. He wanted to confront Advik as soon as he opened the door, but when he did, it was a different story. The living room was innocently decorated with a 'Happy birthday' banner



right in the centre of the room. Advik screamed 'Happy Birthday' as his father entered the house. Niranjana has forgotten his birthday while thinking about Advik the entire day. He was surprised seeing all the efforts made by his little buddy. Before he could say anything, Advik grabbed his hand and pulled him towards the dining table. He asked the father to sit on a chair and close his eyes. Niranjana did as directed. Advik took out a small gift box from his pocket and placed it on the table. He asked his dad to open his eyes now. Niranjana saw a gift box sitting on the table as he opened his eyes. He was happy as well as confused at the same time. Did Advik win the lottery? Did he buy the lottery ticket to buy his dad a birthday present? Still, it was a wrong approach, he thought. He wanted to know. But he decided to open the

gift box first. What he saw left his eyes open for a few seconds.

Inside the box was the same lottery ticket which he found in Advik's notebook the other day. He looked up at Advik, almost speechless. Unaware of his father's thoughts, Advik asked him to scratch the ticket. When Niranjana scratched it, it said 'Your favourite cake'. Next thing he could hear was Advik clapping.

"Congratulations! You are lucky and you've won a serving of your favourite cake!" said Advik loudly.



Then he briskly walked to the kitchen and was back with a butterscotch cake with a happy birthday tag on it. He had made the cake himself taking some help from internet and was very excited for his father's feedback. He had himself got the ticket printed from a nearby shop. Niranjana's eyes were moist now. He felt blessed to have a son like Advik and was even happier for not ruining his surprise. He cut the cake and gave the first bite to Advik. He ate the next piece and praised the recipe generously. It was probably the best cake he had ever eaten. Advik was happy that his father liked it. It was a moment for both of them, indeed.

Misunderstanding often happens very quickly. Trust and patience is the key!

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# कटारमल की विरासत एवं श्री जागेश्वर का आशीर्वाद



श्रेयस प्रतियोगिता - 2020  
यात्रा वृत्तांत, द्वितीय पुरस्कार  
समूह-ए

विजय एस पागे  
ए.खि.प.  
कुंजन नगर शाखा

भारत के उत्तर में स्थित है एक अत्यंत ही सुन्दर राज्य उत्तराखण्ड। यहां का कुमाऊं क्षेत्र अपने प्राकृतिक सौंदर्य के साथ ही अपनी ऐतिहासिक एवं धार्मिक विरासत के लिए प्रसिद्ध है। इस क्षेत्र के सौंदर्य का साक्षात्कार करने हेतु हमने काठगोदाम तक का सफर ट्रेन द्वारा तय किया। वहां से टैक्सी से आगे के सफर की शुरुआत की। चूंकि, काठगोदाम से निकलते समय लगभग शाम हो गया था, अतः रास्ते में भीमताल नामक स्थान का भ्रमण करते हुए भवाली नामक कस्बे में रात्रि में ठहरने का निश्चय किया। भवाली एक छोटा सा शांत खूबसूरत स्थान है जहां पर आगे के सफर से पूर्व रात्रि विश्राम हेतु आप ठहर सकते हैं।



यद्यपि यह जून का महीना था परन्तु यहां मौसम में रात को काफी ठंडक थी। अगले दिन प्रातः यहां से हम टैक्सी द्वारा निकले एवं रानीखेत पहुंचें जो कि क्षेत्र का प्रसिद्ध पर्यटन स्थल है। रास्ते का अद्भुत सौंदर्य एवं शुद्ध वातावरण बेहद आकर्षित करता है। स्थानीय गोल्फ कोर्स बेहद आकर्षक है जो कि चारों ओर से खूबसूरत ऊँचे घने वृक्षों से घिरा है एवं उसके बीच से होती हुई सड़क से यात्रा करना, अत्यंत खूबसूरत अनुभव होता है। एक पर्यटक के रूप में हमें तो यात्रा का आनंद होता है परन्तु दूरस्थ स्थान होने के कारण कई बार

यहां आवश्यक वस्तुओं की आपूर्ति भी नहीं हो पाती है। परन्तु स्थानीय लोग आपकी बहुत सहायता करते हैं। इसका उदाहरण हमें रास्ते में देखने को मिला जब एक पेट्रोल पंप पर पेट्रोल उपलब्ध नहीं था एवं हमारे ड्राईवर ने भाग दौड़कर स्थानीय लोगों से पेट्रोल की व्यवस्था की। प्रकृति की निर्मलता के साथ ही यहां के लोगों के मन की निर्मलता देखकर हम भावविभोर हो गये।

अब हमारा पहला मुख्य लक्ष्य रानीखेत से लगभग 30 किलोमीटर दूर स्थित कटारमल नामक स्थान था जहां पहुंचकर हम मंत्रमुग्ध होकर रह गये। इस दूरस्थ निर्जन स्थान पर स्थित है एक अत्यंत ही प्राचीन एवं प्रसिद्ध सूर्य मंदिर। यह लगभग तेरहवीं शताब्दी में निर्मित है एवं न केवल उत्तराखण्ड बल्कि सम्पूर्ण देश की एक बेहद सुन्दर एवं अलौकिक प्राचीन विरासत है। अपनी भव्य विरासत का अत्यंत सहज एवं सरल रूप में प्रदर्शन करता हुआ कटारमल का यह खूबसूरत मंदिर इतिहास के वैभव को दर्शाता है। यहां आकर आप यह महसूस करते हैं कि हमारे देश की सांस्कृतिक धरोहर कितनी अमूल्य है एवं इस दूर दराज के क्षेत्र में स्थित इस सूर्य मंदिर की भव्यता से शायद बहुत से लोग परिचित नहीं हैं। यहां इस मंदिर तक पहुंचने के लिये मुख्य मार्ग से लगभग तीन किलोमीटर ऊपर एक पहाड़ी पर चढ़कर जाना होता है। इसके परिसर में अनेक छोटे मंदिर भी हैं जो प्रकृति की छटा बिखेरते हैं। पास ही स्थित एक परिवार ने हमें चाय पर आमंत्रित किया एवं रात्रि विश्राम का भी आग्रह किया जो यहां के निवासियों की सहजता एवं सहृदयता को दर्शाता है। चाय पीकर हमने उस परिवार से विदा ली एवं आगे सोमेश्वर नामक एक छोटे से गांव में एक गेस्ट हाउस में रात्रि विश्राम किया। यहां पर प्रातः शिवजी के मंदिर में दर्शन किये एवं तत्पश्चात्, हम लगभग 10.45 बजे कौसानी पहुंचें जो कि कुमाऊं क्षेत्र का प्रसिद्ध पर्यटन स्थल है। फिर आगे बैजनाथ नामक स्थान पर 9वीं एवं

10वीं शताब्दी के प्राचीन मंदिरों के दर्शन किये। इन मंदिरों की यह विशेषता है कि यहां माँ पार्वती की मूर्ति में 26 अन्य मूर्तियां भी बनी हुई हैं जो कि बेहद खूबसूरती से पत्थरों पर निर्मित हैं। यह कलात्मकता का अब्दुत नमूना प्रस्तुत करती है।

यहां से लगभग 20 किलोमीटर की दूरी पर श्री बागेश्वर मंदिर है जिसके बारे में ऐसी मान्यता है कि इस क्षेत्र में भगवान शिवजी ने बाघ के रूप में भ्रमण किया था जिसके कारण इसका प्राचीन नाम व्याघ्रेश्वर भी है।

बागेश्वर में चूंकि, दर्शन के पश्चात् शाम हो गई थी, अतः अल्मोडा आकर रात्रि विश्राम, मॉल रोड स्थित एक गेस्ट हाऊस में किया।

हमारा अगला लक्ष्य था लगभग 35 किलोमीटर दूर जंगल के बीच में स्थित उत्तराखण्ड का प्रसिद्ध जागेश्वर मंदिर। यह मंदिर भगवान शंकर जी को समर्पित है एवं लगभग 1200 वर्षों से भी अधिक प्राचीन है। इस मंदिर के परिसर में 125 अन्य छोटे मंदिर हैं जिनमें शिवलिंग स्थापित हैं। सम्पूर्ण परिसर शिवमय प्रतीत होता है एवं भक्ति की भावना से मन भर जाता है। इतनी प्राचीन विरासत जिसकी भव्यता देखते ही बनती है। इतनी दूर स्थित इस स्थान पर आकर भगवान जागेश्वर का आशीर्वाद पाकर हमने अपने आपको बहुत सौभाग्यशाली समझा क्योंकि जीवन में ऐसे अवसर कम ही आते हैं जब आपको इतने दूर जंगल में एकांत में स्थित ऐसे प्राचीन धार्मिक स्थल पर आने का अवसर प्राप्त हो। सैकड़ों वर्षों पूर्व की तकनीक देखकर हम भी दंग रह गये। कतारबद्ध मंदिरों की श्रृंखला अद्वितीय कला का नमूना है। पत्थरों पर तराशी गई सुंदर मूर्तियाँ प्रतिमाएँ प्राचीन काल की कला की समृद्धि को दर्शाती हैं।

इस स्थान से वापसी में श्री डाइडेश्वर नामक मंदिर में भी दर्शन किये जहां पर एक चान (चांद) के रूप में शिवजी के दर्शन होते हैं। नागर शैली में कत्युरी शासकों द्वारा निर्मित यह मंदिर अतीत के वैभव का परिचय कराता है। तत्पश्चात्, लगभग 8 किलोमीटर की दूरी पर चितई गोलू महाराज का मंदिर है। इसकी यह विशेषता है कि यहां मन्त्रत मांगने के साथ-साथ

घंटियां चढ़ाई जाती हैं एवं लोग पर्ची लिखकर यहां तक कि स्टेंप पेपर पर भी मन्त्रत लिखकर मंदिर में समर्पित करते हैं।



अगले दिन प्रातः निकलकर हम दोपहर एक बजे प्रसिद्ध स्थल नैनीताल पहुंचें एवं यहां की नैनी झील में नौका विहार का आनंद लिया। खूबसूरत पहाड़ियों के बीच में स्थित यह झील अत्यंत रमणीय है। माँ नैनादेवी का आशीर्वाद लेकर निकले एवं रात को काठगोदाम से ट्रेन से वापसी यात्रा प्रारंभ की तथा वापस आ गये।

हमारी इस यात्रा का उद्देश्य आपको ऐसे पर्यटन स्थलों एवं दर्शनीय स्थलों की जानकारी देना था जो दुर्गम-दूरस्थ स्थानों में स्थित हैं परन्तु जहां जाकर आप हमारे देश की महान अब्दुत एवं कला से परिपूर्ण विरासत से परिचित होते हैं।

हमारी इस यात्रा में उत्तराखण्ड राज्य के दूरगामी क्षेत्रों में स्थित मुख्यतः धार्मिक स्थल शामिल थे। प्राकृतिक सुन्दरता तो पूरी यात्रा में हमारे सहयात्री की तरह ही हमारे साथ थी। हरे-भरे रानीखेत-कौसानी की ठंडी हवाओं ने मन प्रफुल्लित किया तो शताब्दियों पुराने सूर्य मंदिर की कलात्मकता ने मन मोह लिया। भगवान जागेश्वर के दिव्य दर्शनों से आध्यात्मिक संतुष्टि की अनुभूति हुई एवं ऊँचे-नीचे घुमावदार रास्तों ने रोमांच उत्पन्न किया। इस क्षेत्र के निवासियों ने अपनी सादगी से हमारा मन आनंद से भर दिया। अल्मोडा की प्रसिद्ध बाल मिठाई ने यात्रा की मिठास को दोगुना कर दिया। ईश्वर की कृपा एवं आशीर्वाद से यात्रा सकुशल पूर्ण हुई।

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We have an interesting picture of banking practices of the thirties from U.K. Kini who retired in September 1975 as General Manager:

"Even up to the forties, that is, for about 35 to 38 years of our Bank's life, the main business was Bills- What we now call Accommodation Bills... Two merchants would join together and for the sake of capital they would borrow money. One would draw a bill and the other would discount it. He, in turn, would draw a bill on the other. So the Bills were being discounted purely on the basis of the ability and financial standing of the parties. No question of the parties. No question of any security. Purely on their financial stability-they were personal.

### Gold Loans and personal overdrafts

"And Bills was the main business. Gold loans was another major area, because it was secured. So all the branches used to have lots of gold loans. Till the 1940s, the gold loan business was very much prevalent. Thereafter the Canara Bank slowly stopped granting gold loans and took to other kinds. Produce loans were also very few in those days. And produce loans meant that they used to keep the godowns locked under the Bank's key. No question of any open loans in those days. Open loans came much later. So the business was restricted to these things only and personal overdraft (of ₹30, 000 maximum) on personal security. All the business were known to the Bank, Known to the Directors. And they had full confidence in the parties. So they had no hesitation in giving the limits to these people. And the Bank never suffered a loss on account of them."

### Banks did not attract job seekers

U.K. Kini joined the Bank in 1939. C.G. Kini who retired as Deputy General Manager in 1973, had joined the bank in 1934. Their testimony on the working of the Bank in the thirties is revealing. Jobs then, were hard to get, one was lucky to get a place in any capacity in Canara Bank Ltd. As C.G. Kini put it:

"We were unpaid apprentices-officer-trainees. Recruitment was very small. B.V Bhandary was recruited a few months earlier to me. Both of us were transferred to Bombay (as officer-trainees). Remuneration was not given for the first six months. But because we were to work in Bombay, we were paid about ₹30 and provided free quarters...

Canara Bank had good reputation even in those days. Not only that, employment chances were very few. Especially in South Kanara, my classmates were aspiring to be teachers or employees in Canara Bank. A teacher's profession was considered to be more remunerative in those days. A graduate teacher in a High School could expect ₹50 to ₹60, whereas salaries in a bank were lower..."

### Integrity was important

U.K. Kini had much the same thing to say:

"To tell you frankly, in those days we had very few options. One was joining a school as a teacher: the other was joining a bank.

"I tried to get a teacher's job, but it was not available. I joined Canara Bank...because it so happened that my elders were known to some Directors, and it was easier to get a job. There were no examinations conducted, no Banking Service Recruitment Board, nothing. Just an interview.

"In those days the bank was very small, and it was not as if there were innumerable vacancies to be filled up. So there was a restriction on the recruitment and they used to look to the family of the person applying for the job. That was very important those days. Everyone who applied was from a known family. You see, the whole work in a Bank is dependent on the integrity of the employee. So they were very particular about the family. So that was how I managed to get a job..."

And S.R. Prabhu, who joined Canara Bank In 1938 and retired as General Manager, put it this way:

".....The job was not readily given. There was on recruitment. However, as a special case, I was allowed to work at Kasargod with no responsibility on the Bank's part to take me in service. But I took my chance. I did not even join as a staff. I had no salary. In the fifth month, I received a letter saying that from the sixth month I will be given ₹20 a month. Out of ₹20, five annas (30 paise) were deducted, at the rate of one quarter anna a rupee for a Guarantee Fund (against any fraud, etc.). It was not refundable!"

*to be contd..*

# The Significance of effective leadership



**Abhijith N Rao,**  
Officer,  
PM Section, HR Wing

Human society has transcended from being a primitive hunter-gatherer to one where we have gained the capacity to alter our environment to suit our needs. It has also brought complex needs in every sphere of our existence and the need for effective leadership becomes all the more relevant. Leadership is not a concept which can be strait jacketed. It is a complex phenomenon, which requires a deep understanding of human wants and how we function when we form associations with some common objectives.

Firstly, the term "Leadership", acknowledges the fact that it aims to lead a body of individuals who are emotional



beings with needs and wants of various degrees. The individuals cannot be treated in a transactional way and the notion of reward and punishment has long ceased to be the prime mover of motivation. Any successful leadership should understand and resolve the emotional conflicts of the individuals at all stages to ensure the presence of individual not only in physical form but also mentally and emotionally.

Leadership; can be collective or individual, apparent or

imperceptible, top down or bottom up or in any other of its multiple avatars. The idea of Leadership is not to be construed as constant and that which can be applied without the assessment of the situation at hand. It needs to be dynamic and should suit itself to the needs of the organization and not to be forgotten, that of the individuals also. Leadership is about leading from the front when situation demands and also be able to take a back seat and drive the individuals towards collective growth. A leadership which is not fluidic and not amenable to changes shall put in more impediments than enable the individuals in achieving the task at hand.

Further, the prime motive of any Leadership shall be the greater good of all the individuals of the organization. Then the organization shall accelerate on auto gear, because there shall be no differentiation between organizational goals and individual goals. This might sound Utopian, but there are instances wherein the whole has come together not as sum of its parts, to achieve what has been thought as impossible. Great organizations have built this sense of belonging and shared objectives which has sustained them through harsh times.



Communication is the most important requirement of a successful leadership. Effective and Efficient



communication percolates the aims and objectives of the organization to the last of the individual. Efficient channels of communication enable the leadership to obtain feedback from the lower rungs of the organization which will further aid in future proofing the Organization and also to optimally utilize the available resources. The greatest of leadership in the course of human history has been made possible through effective communication.

As mentioned earlier, human society has reached the stage of manipulating the environment to suit our needs. Would this have been possible, if not for the ability of human mind to adopt to changes. Change is the only constant and any leadership to be able survive, if not flourish needs to be adaptable to change. Change can be external or internal, it can be positive or negative. Effective leadership is one, where any change is predicted and proper course correction is made. Cliché as it may sound, but don't we all know the story of Samsung and Nokia.

Finally, effective leadership is about being future proof. Not all of us can be Nostradamus and can predict the future and be so sure of it, that we publish books on our predictions. But great leadership consists of having a vision for the future and ways and means to accomplish the vision. It consists of enabling the vision in other individuals and making them emotionally connect through persuasion and communication.

Abraham Lincoln, who led America through its Civil War, abolished slavery and modernizing the economy of USA,



was an angry man. But he never came across as intemperate. Whenever, Lincoln was angry on some of his people, he would write harsh letters. Lincoln used to call them “Hot letter”, which he never posted. In conclusion, Leadership is not just about position, power or authority. It is about discretion, empathy, emotions, decision making and all the other values and morals which make us human. As they say, a knife is a tool, you can either use it to kill someone or to chop vegetables. The former a crime and the latter helps feed hungry stomachs. Similarly, leadership is a tool, which can shape the future of the individuals and the society at large. How effective one makes use of them is a for all of us to watch for.

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## ANSWERS

### QUIZ ON RISK MANAGEMENT

Q. No.	Ans	Q. No.	Ans	9	d	14	d
1	d	5	d	10	a	15	c
2	d	6	a	11	d	16	d
3	a	7	c	12	d	17	a
4	c	8	a	13	b	18	d

**Shreyas, in homage to Canbank's departed souls,  
pray that they rest in bliss, in the eternal palace.**

**Death, said Milton, is the golden key  
that opens the palace of eternity.**

Name	Staff No	Designation	Branch	Expired on
DARSHAN DAS	80777	HKP	KHIRERIKHAL	28-06-2020
SHASHIKANTHA H S	458126	SENIOR MANAGER	HEAD OFFICE BENGALURU	03-10-2020
JATINDER KAUR	676427	CLERK	DELHI C R BLDG I P ESTATE	04-10-2020
REJU CHANDRAN K P	108903	SWO A	KUTTIKATTOOR	05-10-2020
MARY VIMALA P J	530110	PTE(1/2)	TRIPUNITHURA	07-10-2020
SATNAM	64445	SWO A	BARAPIND N R I	07-10-2020
J SAMUEL RAVIKUMAR	74477	ARMED GUARD	CHENNAI NANGANALLUR	10-10-2020
KESHAV KUMAR	465704	SWO B	ALLAHABAD	20-10-2020
MALAYADRI D	72112	HKP	BENGALURU BENSON TOWN	22-10-2020
PRADIP B SATRANGE	354976	ATTENDER	PALIDEVAD	24-10-2020
D JAYAPRAKASH	731238	ATTENDER	COIMBATORE OPPANKARA STREET	26-10-2020
CHANDRASHEKAR S	65665	DAFTARY	BENGALURU RMV EXTN CUR CHEST	27-10-2020
SHANTHA KUMARI K	44984	OFFICER	HEAD OFFICE BENGALURU	28-10-2020
JUGALKISHORE	55804	HKP	DELHI GOLE MARKET	29-10-2020
YALLAPPA S	457213	CLERK	KHUDANAPURHONAGANAHALLI	04-11-2020
B D CHENNA REDDY	57861	SWO A	KADAPA II NGO COLONY	14-11-2020
S J F RAVINDRANATH	46874	AGM	KARNATAKA GRAMINA BANK	16-11-2020
UDAY R PEDNEKAR	64151	DAFTARY	VEERA DESAI ROAD	17-11-2020
M RAJU	74918	DRIVER CUM PEON	NORTH DELHI REGIONAL OFFICE	20-11-2020
LALL BABU	63510	SAHDAFTARY	DARAUNDA	21-11-2020
RAJU SINGH	494294	ATTENDER	DELHI KHAN MARKET	21-11-2020
MANISH KUMAR VERMA	570912	SR. BR. MANAGER	JUGSALAI BRANCH	24-11-2020
NARESH PRASAD	70598	C.M.	PANIPAT MAIN	26-11-2020
MADHU SUDAN	553049	SR. BR. MANAGER	CHANDIGARH REGIONAL OFFICE	27-11-2020
CHANNAPPA D	65689	SWO A	MYSURU N R MOHALLA	27-11-2020
SHYAM SUNDER SINGH	68917	ARMED GUARD	CHAPRA TELPA	30-11-2020
ANDREW	69131	SWO A	PORT BLAIR ANDAMAN	02-12-2020
SANJEEV KUMAR	65408	SENIOR MANAGER	DHARMASALA	11-12-2020
LAXMI	59143	DAFTARY	MANGALURU SPECIALISED SME BRANCH	14-12-2020
S NEELAKANDAN	58691	SWO A	VELLORE CUR CHEST	21-12-2020
R KRISHNAMOORTHY	63313	HKP	CHENNAI KOTTURPURAM	24-12-2020
D D KUWLEKAR	43245	C.M.	HOSHINGABAD	26-12-2020

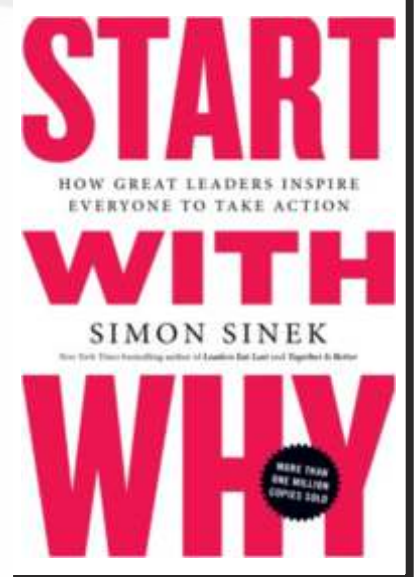


# START WITH WHY

How great leaders inspire everyone to take action

— Simon Sinek

In September 2009 an 18 minute video about “How great leaders inspire action” by Simon Sinek became viral. It went on to become one of the most watched videos on TED (Technology, Entertainment, Design) / YouTube platform with over 54 million views. The video spurred debates galore and as an aftermath, Simon had to accede to the repeated pleas of his fans to come out with a book based on the same theme. So “Start with Why” was published in the year 2009 and became an instant hit. The books talks about certain innate characteristics that great leaders possess which gives them the predilection to inspire people around them. More importantly Simon Sinek, through this book, proves that this trait is not something exclusive to a select lot but it's something that we all can learn.



The author draws examples from life of certain individuals / organisations who/that have made it big because of that extra factor prevalent in them.

The books starts with why Wilbur & Orville Wright were able to succeed where as better-equipped, better –funded and better educated team of Samuel Pierpont Langley's couldn't OR why Apple Inc is considered to be one of the most inspiring places to work whereas other computer making companies couldn't stand up to the changing norms of the world OR why Martin Luther King Jr was able to inspire millions of people , inspire a country itself to change for the good whereas many other charismatic and motivational leaders couldn't. The reason, the author says is that all these individuals and organisations embodied the pattern of advancing their ideas and vision. In fact they all “Started with Why”.

Simon Sinek , at this juncture , ushers in the concept “Golden Circle” which was inspired by the Golden Ratio – a simple mathematical relationship that has mystified the mathematicians, the biologists, the musicians and the artists since the beginning of history. The Golden Circle comprises of 3 concentric circles with “WHY” being at the centre (circle) followed by “HOW” and “WHAT” depicting the remaining 2 circles. The author says every single company / individual knows “WHAT” they do, some companies and individuals know “HOW” they do WHAT they do, but very few companies / individuals can articulate “WHY” they do what they do. By WHY, the author means the purpose, cause or belief. Most of the companies/ individuals think, act or communicate from outside in, ie from What to why – from the clearest to the fuzziest thing, but not the inspired companies or the inspired individuals. They all think, act and communicate from inside out, start with the purpose and the belief and that according to the author makes all the difference.

In one sense the book is about marketing, about how inspiration is more effective in influencing human behaviour than manipulating. In another sense the book instigates us to think about what brings meaning to our lives. It is a must read for individuals who really want to make a difference to the people around them by getting a clear vision of what it takes to lead and inspire people.



Kishore Thampi



दिनांक 07.01.2021 को अंचल कार्यालय, पटना में आयोजित रणनीति बैठक के दौरान क्षेत्रीय कार्यालयों, ईएलबी, वीएलबी और खुदरा आस्ति केन्द्रों के कार्यनिष्पादन की समीक्षा करते हुए सुश्री ए मणिमेखलै, कार्यपालक निदेशक। चित्र में श्री फ्रेंक्लिन सेल्वकुमार ए, महा प्रबंधक, श्री एच शेषगिरिदास, महा प्रबंधक, श्री के सी टुडु, उप महा प्रबंधक भी दिखाई दे रहे हैं।

Ms. A Manimekhalai, ED reviewing the performance of ROs, ELB, VLBS & RAHs during the Strategy Meet held in CO, Patna on 07.01.2021. Sri Franklin Selvakumar A, Sri H Sheshagiridas, GMs and Sri K C Tudu, DGM are also seen.



दिनांक 30.12.2020 को संपन्न श्रेयस सलाहकार सह पुस्तकालय उप समिति की बैठक में प्रदर्शित श्रेयस और केनरा ज्योति पत्रिकाओं को प्राप्त एबीसीआई पुरस्कार। चित्र में श्री एम के रविकृष्णन, उप महा प्रबंधक, श्री वी रामचंद्रा, मुख्य महा प्रबंधक, श्री एस देवनारायणन, वरिष्ठ प्रबंधक, श्री एल वी आर प्रसाद, मुख्य महा प्रबंधक, श्री एस शंकर, महा प्रबंधक, डॉ रश्मि त्रिपाठी, उप महा प्रबंधक और श्री एच एम बसवराज, उप महा प्रबंधक भी दिखाई दे रहे हैं।

ABCI awards won by Shreyas and Canara Jyoti magazines displayed at the Shreyas Advisory cum Library sub Committee meeting held on 30.12.2020. Sri M K Ravi Krishnan, DGM, Sri V Ramachandra, CGM, Sri S Devanarayanan, Sr Manager, Sri L V R Prasad, CGM, Sri. S Shankar, GM, Dr. Rashmi Thripati, DGM and Sri H M Basavaraja, DGM are seen in the picture.





Shreyas Contest 2020  
Sketch 1st Prize  
Cat - B



**Moniranjana Samanta,**  
SWO-A,  
Kelepara Branch