

मार्गदर्शन कला

हम किसी व्यक्ति का जितना अधिक विकास करेंगे, उतनी ही हमें संतुष्टि होगी।

The Art of Mentoring

The more we develop a person, the greater the fulfilment





दिनांक 08.04.2022 को अंचल कार्यालय, विजयवाड़ा में सिनर्जी सत्र में श्री एल.वी. प्रभाकर, प्रबंधक निदेशक एवं मुख्य कार्यकारी अधिकारी का स्वागत करते हुए श्रीमती के, कल्याणी, महा प्रबंधक, अंचल कार्यालय, विजयवाड़ा।

Smt K. Kalyani, General Manager, Circle Office Vijayawada welcoming Sri L.V. Prabhakar, MD & CEO to the Synergy Session held at CO Vijayawada on 08.04.2022



दिनांक 13.05.2022 को बेंगलूरु में केंद्रीय सतर्कता आयोग द्वारा आयोजित दक्षिण भारत के मुख्य सतर्कता अधिकारियों के क्षेत्रीय सम्मेलन के दौरान श्री सुरेश एन. पटेल, भारत के मुख्य सतर्कता आयुक्त द्वारा श्री एल.वी. प्रभाकर, प्रबंधक निदेशक एवं मुख्य कार्यकारी अधिकारी को सम्मानित करते हुए।

Sri. Suresh N. Patel, Chief Vigilance Commissioner of India felicitating Sri. L.V. Prabhakar, MD & CEO during the Regional Conference of the CVOs of Southern India, conducted by Central Vigilance Commission, held on 13.05.2022 at Bangalore.

श्रेयस - SHREYAS

SINCE 1974

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ADVISORY COMMITTEE

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ASST. EDITORS

Sajeev K
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सह संपादक (हिंदी)
ओमप्रकाश एन एस

Edited & Published by
Kishore Thampi
Senior Manager
House Magazine & Library Section
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Ph : 080-2223 3480
E-mail : hohml@canarabank.com
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श्रेयस प्रेयस मनुश्यमेत स्तौ संपरीत्य विविनक्ति धीरः//

(कठोपनिषद् II - 2)

Both good and pleasant approach us:

The wise on examining choose the good. (Kathopanishad II - 2)

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प्रबंध निदेशक एवं मुख्य कार्यकारी अधिकारी का संदेश



MD & CEO's Message

प्रिय केनराइट्स,

मैं आपकी कड़ी मेहनत और अथक प्रयासों के लिए आप में से प्रत्येक के प्रति अपनी कृतज्ञता व्यक्त करना चाहता हूँ, जिसने निश्चित रूप से इन चुनौतीपूर्ण समय के दौरान भी बैंक को उत्साही और मजबूत बने रहते हुए वित्त वर्ष 2021-22 में उत्कृष्ट निष्पादन हासिल करने में मदद की है। मार्च 2022 की हमारी वित्तीय स्थिति इसी बात की पुष्टि करती है और हमें यह संकेत मिलता है कि एक सक्षम और समर्पित कार्यबल अत्यधिक तीव्र परिस्थितियों में भी चमत्कार कर सकता है।

बैंक ने निवल लाभ में वर्ष-दर-वर्ष 122% की वृद्धि के साथ ₹5678 करोड़ की रिकॉर्ड वृद्धि हासिल की है और वर्ष-दर-वर्ष ₹23090 करोड़ का परिचालन लाभ दर्ज किया है (17.27% की वृद्धि)। 15 दिनों के वेतन का निष्पादन संबद्ध प्रोत्साहन राशि (पीएलआई) (11वें द्विपक्षीय समझौते के अनुसार) जिसे पहले ही कर्मचारियों के खातों में जमा की जा चुकी है, इस तथ्य का प्रमाण है कि हम प्रबल और मजबूत होते जा रहे हैं और समय के साथ-साथ हमारा निष्पादन नई ऊंचाइयों को छू रहा है। निदेशक मंडल ने यथा 31.03.2022 को समाप्त वर्ष के लिए अपेक्षित अनुमोदन के अधीन ₹6.50 प्रति इक्विटी शेयर (65%) के लाभांश की भी सिफारिश की है। यथा 31 मार्च 2022 तक बैंक ने वैश्विक स्तर पर ₹18.27 लाख करोड़ का सराहनीय वैश्विक व्यापार संबंधी मील का पत्थर हासिल किया है, जिसमें सभी व्यावसायिक मापदंडों पर प्रगति उल्लेखनीय है। देनदारियों के पक्ष में घरेलू कासा जमाराशियों में वर्ष-दर-वर्ष 11.52% की वृद्धि हुई है और यह बढ़कर ₹3.68 लाख करोड़ हो गया है, जिसमें खुदरा सावधि जमा 5.10% वर्ष-दर-वर्ष बढ़कर ₹4.41 लाख करोड़ हो गया है और परिसंपत्ति पक्ष में, खुदरा संवर्ग में मजबूत प्रगति हासिल हुई है जहां आवास ऋणों में 14.77% की वर्ष-दर-वर्ष वृद्धि दर्ज हुई और अन्य खुदरा ऋणों में वर्ष-दर-वर्ष 9.51% की दर से वृद्धि दर्ज हुई। कृषि और संबद्ध गतिविधियों के लिए अग्रिम भी 12.75% (वर्ष-दर-वर्ष) बढ़कर ₹1.75 लाख करोड़ हो गया। वित्त वर्ष 2021-22 के दौरान कुल ₹9000 करोड़ की पूंजी (क्यूआईपी इक्विटी ₹2,500 करोड़, अतिरिक्त टियर-1 बॉन्ड ₹4000 करोड़ और टियर-II बॉन्ड ₹2500 करोड़) जुटाई गई है जो बाजार के लिए एक मजबूत सकारात्मक संकेत है। प्राथमिकता क्षेत्र के तहत हमने न केवल अनिवार्य लक्ष्यों को हासिल किया है, बल्कि उससे आगे निकल गए हैं यानी - कुल प्राथमिकता (एएनबीसी के प्रति 49.68%), कृषि (एएनबीसी के प्रति 22.47%), छोटे और सीमांत किसान (एएनबीसी के प्रति 16.26%) और कमजोर वर्गों (एएनबीसी के प्रति 22.41%)।

यह सर्वांगीण निष्पादन, बैंक द्वारा प्रमुख कौशल की विशेषज्ञता की ओर ध्यान केन्द्रित करने के साथ-साथ व्यावसायिक कार्यक्षेत्रों और परिचालन इकाइयों के प्रभावी कामकाज के कारण ही संभव हुआ, जिससे परिचालन दक्षता में सुधार हुआ और साथ ही उत्पादकता में वृद्धि दर्ज हुई। यह एक सराहनीय

Dear Canarites,

I would like to express my sincere gratitude to each and every one of you for your hard work and relentless efforts that has definitely helped the Bank to remain buoyant and strong, even during these challenging times, and achieve excellent performance in FY2021-22. Our March 2022 financials are endorsing and an indication to the fact that a competent and dedicated workforce can do wonders, even under extremely demanding circumstances.

The Bank has achieved a record 122% Y-o-Y growth in net profit to ₹5678 crore and has recorded an operating profit of ₹23090 cr Y-o-Y (17.27% growth). The Performance Linked Incentive (PLI) (as per the 11th bipartite settlement) of 15 days salary which has already been credited to staff accounts, is a valid testament to the fact that we are growing stronger and sturdier and our performances are scaling new heights with each passing day. The Board of Directors has also recommended a dividend of ₹6.50 per equity share (65%) for the year ended on 31.03.2022 subject to requisite approvals. The Bank has achieved a commendable global business milestone of ₹18.27 lakh crore as on 31st March 2022, with promising headway across all business parameters. On the liabilities side Domestic CASA deposits has grown by 11.52% Y-o-Y to ₹3.68 lakh crore with retail term deposits growing by 5.10% Y-o-Y to ₹4.41 lakh crore and on the assets side, retail segment has grown stronger with housing loans growing by 14.77% Y-o-Y and other retail loans by 9.51% Y-o-Y. Advances to agriculture and allied activities also grew by 12.75% (Y-o-Y) to ₹1.75 lakh crore. A total of ₹9000 crore capital (QIP Equity ₹2,500 crore, Additional Tier-1 Bonds ₹4000 crore & Tier-II Bonds ₹2500 crore) has been raised during the FY2021-22, sending a strong positive signal to the market. We have also achieved and exceeded the mandated targets under Priority Sector - Total Priority (49.68% to ANBC), Agriculture (22.47% to ANBC), Small and Marginal Farmers (16.26% to ANBC) and Weaker Sections (22.41% to ANBC).

This all round performance was possible due to the bank's focus on specialisation of key skills and effective functioning of business verticals and operational units which improved the operational efficiency and boosted productivity. A commendable feat reflecting the way we function as well knit teams and shouldering and executing our professed roles and

उपलब्धि है जो एक दक्ष टीम के रूप में अपनी पेजोवर भूमिकाओं और जिम्मेदारियों को पूरी ईमानदारी और प्रतिबद्धता के साथ बखूबी निभाते हुए अपने कार्य को अंजाम देने के तरीके को दर्शाती है। इस उल्लेखनीय उपलब्धि के लिए सभी केनराइट्स को बधाई जिससे सतत संवृद्धि और विकास की हमारी संस्कृति के प्रति पुरजोर समर्थन मिलता है।

एक संगठन के रूप में, हम, दिन-ब-दिन युवा होते जा रहे हैं। इस शक्तिशाली संस्थान में शामिल होने वाले कुशल युवाओं को अपने प्रारंभिक वर्षों के दौरान उनकी ओर ध्यान देने और उन्हें तराशने की आवश्यकता होती है ताकि उनमें अपनेपन की भावना विकसित हो, जो हमारी संस्कृति, परंपरा और लोकाचार के अनुरूप हो। हमारा भविष्य इन युवा पीढ़ी के हाथों में है और हम उन्हें परिवर्तन के अग्रदूत बनने के लिए सक्षम बनाकर ही इसे सुरक्षित बना सकते हैं, जिसे हम देखना चाहते हैं। हम इतनी समृद्ध विरासत से संपन्न हैं कि हमारे इतिहास के पन्नों में भी ज्ञान को बांटने के महत्व के बारे में बहुत कुछ पाया जाता है क्योंकि यह मानव जाति के विकास में एक प्रमुख विचारधारा रही है। परामर्श (मेंटरिंग), ज्ञान, अनुभव और सलाह को साझा करने की एक अद्भुत अवधारणा है जो एक व्यक्ति को फलने-फूलने में मदद करती है। मेरी धारणा है कि हम सभी के जीवन में किसी न किसी समय सही दिशा में हमें आगे बढ़ने के प्रति प्रोत्साहित करने के लिए परामर्शदाता (मेंटर) थे। अनुभव और ज्ञान को रोके नहीं रखना है, अन्यथा हम मिनी ब्लैक होल की तरह बन जाएंगे जहां ज्ञान के प्रकाश को साझा करने और प्रसारित करने के इच्छुक नहीं रहेंगे। मैं बैंक के सभी अनुभवी और वरिष्ठ कर्मचारियों से परामर्शदाता(मेंटर) की भूमिका निभाने और ज़रूरत पड़ने पर अपने युवा सहयोगी/टीम के साथी की मदद करने और उनके जीवन को देदीप्यमान करने के लिए सकारात्मक हस्तक्षेप करने का आग्रह करता हूँ। आइए, हम उनके आतंक से भरे कदमों को आत्मविश्वास में बदल दें। यह ठीक ही कहा गया है कि, "हमारे पास जो कुछ भी है, वह दुगुने मूल्य का हो जाता है, जब हमें इसे दूसरों के साथ साझा करने का अवसर मिलता है"।

आगे बढ़ने के लिए अब एक मजबूत नींव रखी गई है। आने वाले दिनों में हमारा ध्यान कम लागत वाली जमा राशि, एनपीए प्रबंधन, त्वरित गति का विपणन करने और डिजिटल उत्पादों का प्रचार करने और शाखा में ग्राहकों की संख्या को कम करने, वसूली के प्रयासों को बढ़ाने और सेवा शुल्क की प्रभावी रूप से वसूली करने पर होना चाहिए। वर्तमान गति को बनाए रखना और संगठन के निर्माण के साथ-साथ देश की अर्थव्यवस्था के पुनर्निर्माण में अपनी भूमिका निभाना बहुत महत्वपूर्ण है। इसके अलावा, सरकार द्वारा प्रशासित कोविड प्रोटोकॉल (इस संबंध में लापरवाही न बरतते हुए) और सुरक्षा मानकों का सख्ती से पालन करते हुए अपना और अपने परिवार का ख्याल रखना भी उतना ही महत्वपूर्ण है और इस तरह महामारी के खिलाफ लड़ाई में सक्रिय रूप से हिस्सा लेना चाहिए।

आपके समर्थन, प्रतिबद्धता और समावेशी योगदान के साथ, मुझे विश्वास है कि हम आनेवाले दिनों में और भी बड़े मील के पत्थर हासिल करेंगे।

“आप सभी को बहुत-बहुत शुभकामनाएं”!

मंगल कामनाओं के साथ,

आपका,

एल वी प्रभाकर

प्रबंध निदेशक एवं मुख्य कार्यकारी अधिकारी

responsibilities with utmost earnestness and commitment. Kudos to all Canarites for this remarkable achievement and staunchly supporting our culture of perpetual growth and development.

We, as an organisation, are increasingly becoming younger day by day. The young bright minds, who join this mighty institution needs to be cared and nurtured during their initial formative years to develop in them a sense of belongingness and be in congruence with our culture, tradition and ethos. Our future lies in the hands of these younger generation and we can make it secure only by making them competent enough to be the harbingers of change that we wish to see. We are endowed with such a rich heritage that the annals of history speaks volumes about the importance of sharing of knowledge as it has been the predominant leitmotif in the development of mankind. Mentoring is a wonderful concept of sharing of knowledge, experience and advice that helps an individual to blossom to fruition. I presume, we all had mentors at some point in our life to provide that nudge / push in the right direction. Experience and knowledge is not to be withheld, else we will become like mini black holes, not willing to share and transfer the light of wisdom. I urge upon all the experienced and senior staff of the bank to don the role of mentors and extend that helping hand to your younger colleague/ team mate whenever the need arises and create a positive intervention to brighten up their lives. Let us replace their strides of trepidation with that of confidence. It is rightly said that, **“whatever we possess becomes of double value when we have the opportunity of sharing it with others”**

A robust foundation has now been laid for the surge forward. In the coming days our focus should be on low cost deposits, NPA management, accelerated marketing and popularising of digital products and reducing the footfall in the branch, augmented recovery efforts and effective collection of service charges. It is very important to maintain the current momentum and do our part in building the organisation as well as rebuilding the nation's economy. Having said that it is also equally important to take care of ourselves and our families by strictly following the Covid protocols (not to take it casually) and safety standards administered by the government and thus actively partake in the fight against this pandemic.

With your support and commitment and inclusive contribution, I am confident that we will attain even greater milestones in the coming days.

“Wish you all the very best”

With warm regards,

Yours sincerely,

L V Prabhakar

Managing Director & CEO

It is a moment of great honour and pride for me to be elevated as Chief General Manager in our esteemed organization. Starting off my career as an AEO in December 1989, it was the guidance, support and mentoring given by my seniors and the unflinching support of my team members and colleagues at every stage of my career that helped elevate me to this coveted position. My deepest gratitude to my family for extending their unconditional support and playing an invaluable role in my growth as a Banker. I am thankful to the Top Management for recognizing my efforts, acknowledging my contributions and reposing their trust and confidence in me to handle this responsible post.



Under the exuberant leadership of our Top Management and with Hi-Tech innovations, upgradations in technology, experienced professionals, energetic tech savvy youth and contributions from each one, our bank will achieve business figure of ₹20 Lakh Crore as envisioned by the Top Management during the current Financial Year and reach greater heights and set new benchmarks in the banking sector. I feel blessed to be part of this historic journey and assure our top management and fellow canarites that, I will rededicate myself to strengthen my mother bank.

Together we can and Together we will.

“Wish you all the very best”

Yours sincerely,

B P JATAV
Chief General Manager

New GM's Message

It is indeed a matter of great pride & honour for me to have been elevated to the post of General Manager within our bank. It has been a very exciting, stimulating and exhilarating journey for me, which started over 22 years ago. I take this opportunity to express my profound gratitude to our top management for reposing their faith and confidence in me and elevating me to this responsible & senior position in our bank. I am also thankful to all my eminent superiors for their guidance, support and persistent grooming which helped me to become the individual that I am today. Above all, my heartfelt thanks to all my committed colleagues for their abundant, unwavering support, who have stood by me in all my endeavours. At this juncture, I sincerely reaffirm myself to do my best with honesty to uphold the principles & values of our esteemed organisation in taking it to greater heights.



I wish every Canarite and dynamic youngsters to work hard, upgrade your knowledge and dedicate yourselves to take our bank to new statures in this competitive environment and I am sure, all such performers shall be suitably rewarded by the bank.

I am sure that our bank will continue to grow strong and bring more laurels in the days to come.

With warm regards,

Vikram Duggal
General Manager

It is indeed a great honour and privilege to be elevated as General Manager of our Bank. This has been possible with the blessings of the Almighty and the relentless support of my family members. I am also extremely grateful to the top management for recognising my efforts and contribution and also to all my revered superiors for their guidance, patronage and inexorable grooming which helped me to become the individual that I am today. My heartfelt gratitude to this great organization, its golden traditions and wonderful work culture for offering me the opportunity to serve, grow, gain experience and deliver results consistently at all levels and in all positions. And above all, a big shout out to all my committed colleagues for their unflinching support rendered throughout my career and who through their workmanship played an invaluable role in my growth as a banker.



Throughout my 27 years of banking career, I have been privileged to be part of wonderful teams/ units, handling diverse roles and responsibilities and I am happy that wherever I worked, I could contribute towards organisational growth and development. The post pandemic banking industry is challenging as well as rewarding. Business models have undergone a tremendous shift, to be in congruence with the industry requirements. Amidst this, Human Resources Management plays a significant role by acting as strategic business partners and in effectively aligning individual skills and competencies with organisational needs and objectives. A perfect HR model/ framework always ensures that we are in the perpetual loop of identifying and posting the right person for the right job.

Armed with a young workforce and an exemplary and a visionary top leadership, I am sure that we are on the right track towards scaling new horizons in the days to come. My appeal to all Canarites is to develop leadership qualities and keep upgrading your skills & competencies to be in perfect sync with the changes happening in the banking industry. Let us together take this mighty organisation to the higher pedestals of success and glory.

Kalyan Mukherjee
General Manager

It is indeed a great honour and privilege to be elevated as General Manager of our beloved mother Bank. I am indebted to all my superiors in the Bank who have recognized and supported me and all my colleagues in the Bank, who stood behind me in discharging my duties and responsibilities effectively, thus shaping my career and reaching this coveted position. I take this opportunity to express my sincere gratitude to all.



Having joined the Bank as AEO during 1990, I am completing 32 years of active service in this great Bank and I feel proud to be part of this glorious journey of the Bank as during this period the Bank has grown multiple times in all spheres of Banking, both in size and strength. I take this opportunity to inform all Canarites of the Bank that if we work with utmost sincerity, dedication and devotion and wholeheartedly partake in the growth of our beloved mother Bank, our career in the Bank would be automatically taken care of.

As Bank is reaching new heights Year on Year, let us all together continue to strive hard, rededicate ourselves to face the new challenges and come out with flying colours. I feel happy and responsible to contribute along with you all jointly to be a part of ₹20.00 Lakhs Crores mission journey by March 2023 of our beloved mother Bank.

With warm regards,

M Bhaskar Chakravarthy
General Manager

संपादकीय



Editorial

कहा जाता है कि "ज्ञान ही शक्ति है"। लेकिन यह भी सच है कि साझा किए गए ज्ञान की शक्ति दुगुनी होती है। जिस जीवन को हम जीते हैं, उसमें असंख्य परिस्थितियां हमारे सामने पेश आई होंगी जहां हमने किसी से सहायता की कामना की हो, यानी एक ऐसे प्रेरक भाव या बोध का आभास कि आवश्यकता पड़ने पर मदद और मार्गदर्शन प्रदान करने के लिए हमारे पास लोगों के वरदहस्त अवश्य हैं। अगर हम याद करें, तो हम सभी के जीवन में किसी न किसी समय ऐसे अद्भुत लोग थे, जिन्होंने किसी न किसी तरह से हमारे जीवन को बदला था। ऐसे समृद्ध रिश्तों को कोई नाम देना बहुत मुश्किल है। निकटतम कोई नाम है तो वह 'परामर्श (मेंटरिंग)' है – यानी पेशेवर और व्यक्तिगत विकास के इरादे से दो लोगों के बीच का एक रिश्ता, जो पारस्परिक सम्मान, विश्वास, साझा मूल्यों और बेहतर संप्रेषण की विशेषता से लैस है।

एक संगठनात्मक परिप्रेक्ष्य में, परामर्शदाता (मेंटर) और मेंटी (परामर्श प्राप्तकर्ता) के बीच का यह सीधा संबंध केवल इस उद्देश्य की तरफ समर्पित है कि मेंटी को उसकी अंतर्निहित क्षमता की पहचान हो और वह इसका उपयोग संगठनात्मक लक्ष्यों और उद्देश्यों को हासिल करने के लिए कर सके। इस सहभागिता का मूलमंत्र परामर्शदाता (मेंटर) की संचित बुद्धिमानी और विशेषज्ञता को अगली पीढ़ी तक प्रसारित करते हुए उन्हें संगठन के अनुकूल बनाने के साथ-साथ भविष्य के लिए तैयार करना है। अच्छे परामर्शदाता(मेंटर) इस प्रक्रिया को संज्ञान में लेते हैं, मेंटी के साथ परामर्श से जुड़ी चुनौतियों और संतुष्टि पर विचार-विमर्श करते हैं और अक्सर बतौर परामर्शदाता (मेंटर) मेंटी के अंतिम परिवर्तन में एक संरक्षक के रूप में परमोत्कर्ष पाते हैं। यद्यपि कई संगठनों में परामर्श देने की औपचारिक प्रणाली नहीं होती है, लेकिन कई के पास अपनी संस्कृति और परंपरा के हिस्से के रूप में यह निहित है और परामर्श देने की औपचारिक प्रणाली संगठनात्मक ढांचे में महत्वपूर्ण स्थान रखती है।

श्रेयस के इस "विशेष संस्करण" में "परामर्श (मेंटरिंग)" संबंधी अवधारणा की सूक्ष्म बारीकियों, वर्षों से इसकी बदलती धारणाओं और हुए सुधारों और इसके वर्तमान दायरे और महत्व के संबंध में ठोस अंतर्दृष्टि प्रदान करने की कोशिश की गई है। हमारे लेखकों के लेख/कविताएं/निबंध इस समृद्ध अवधारणा की बारीकियों पर प्रकाश डालते हुए इस बात को उजागर करते हैं कि हमारे कार्यक्षेत्र की परिधि के भीतर लोगों की थोड़ी सी सहायता और समर्थन उनमें अपेक्षित आत्मविश्वास जागृत करने के साथ-साथ इस बात को आत्मसात करने में सहायक सिद्ध होता है कि आने वाले दिनों में किस प्रकार चुनौतीपूर्ण और महत्वपूर्ण भूमिकाएं निभा पाने में वे कामयाब होंगे। हमारे उन लेखकों के प्रति हम कृतज्ञता व्यक्त करते हैं जिन्होंने परामर्श (मेंटरिंग) की भावना (अपनी कहानियों/कविताओं और आलेखों के माध्यम से) जगाने की दिशा में बहुत मेहनत की है और किस प्रकार एक आदर्श धारणा कार्यस्थल पर मानवीय संबंधों और मेलजोल को मजबूत कर सकती है।

आशा है कि आप इस विशेष संस्करण को पढ़ने का आनंद लेंगे। जैसा कि हम आपसे सुनना पसंद करते हैं, कृपया हमारे गृह पत्रिका व पुस्तकालय के वेबपेज पर केननेट में/या hohml@canarabank.com पर मेल के माध्यम से अपनी प्रतिक्रिया/टिप्पणियां अवश्य दें या आप हमें हमेशा 080-22233480/9986693808 पर कॉल कर सकते हैं।

किशोर थंपी
संपादक

It is said that "Knowledge is Power". But it is also true that shared knowledge is double the power. In the lives that we live, we might have come across myriad situations wherein we wished for a helping hand, an encouraging nudge or a simple re-assurance that there are people to always fall back on for help and guidance. If we reminisce, we all had such wonderful people at some point in our lives who in some way or the other had a life changing bearing on us. It is very difficult to put a name to such enriching relationship. The closest is "Mentoring" – a relationship between 2 people with the intent of professional and personal development characterized by mutual veneration, trust, shared values, and good communication.

In an organisational context, this one-on-one relationship between a mentor and a mentee is devoted to a single mission of helping the mentee to come to terms with his/her latent potential and use it to be in sync with organisational goals and objectives. The crux of this communion is the passing of the accumulated wisdom and expertise of the mentor on to the next generation and making them organisation friendly and future ready. Good mentors make this process cognizant, discussing challenges and gratifications of mentorship with mentees and often finds apotheosis in the mentee's ultimate transition to a mentor. Though many organisations do not have a formalised system of mentoring, many have it as part of its culture and tradition and occupy a significant space in the organisational rubric.

This "Special Edition" of Shreyas on "Mentoring" has been conceptualised to provide tangible insights into the subtle nuances of this concept, its changing perceptions and reformations over the years and its current scope and importance. The articles /poems/essays by our writers delve deep into the finer layers of this enriching concept and reveals how a little help and assistance to people within the periphery of our scope of work can go a long way in helping them build the requisite confidence and know how to don challenging and critical roles in the coming days. A note of Gratitude to our writers who have taken pains to bring in the spirit of Mentoring (through their stories/ poems and articles) and how such a novel notion can concretize and strengthen human relations and bonding at workplace.

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 Cannaet / or as mail to hohml@canarabank.com / or you can always call us at 080 – 22233480 / 9986693808.

Kishore Thampi
Editor

A case for institutionalization of Mentoring in public sector banks



Teena
Asst. Manager
RO Pune II

The Problem

A young female officer with a total banking experience of three years was promoted. She was posted as branch head of a semi-urban branch of a Public Sector Bank (henceforth PSB) after undergoing the formal training for first-time managers at the Bank's Staff Training Centre. She was known to be bright as well as upright. She adapted well to various aspects of the enhanced role with alacrity, except one. She had only one officer, another young male recruit, as her second line. This young man was often absent from office. While the officially documented reason was sickness, it was common knowledge that he was preparing for some competitive exams. They had heated discussions and verbal spats about his frequent absenteeism. Nevertheless, there was no change in the officer's behaviour which disrupted branch functioning. At one point, when the officer returned after a long sick leave, the branch head prevented him from signing the attendance register, even though the officer had valid fitness certificate to re-join. A bitter altercation followed which soon escalated into written complaints against each other.



There was once a rural branch of a PSB, catering to multiple villages in its vicinity. Perennially starved of adequate staff strength, coupled with huge footfall, the branch was always a picture of pandemonium.

Nevertheless, the teamwork of young branch officials was up to the challenge. It was regular practice to keep piling the loan documents to be completed and keep inside the locker room every fourth Saturday. Unfortunately, due to fluctuations induced short circuit, fire broke out once engulfing the loan documents kept outside. In another incident at one PSB's branch in a metro, an 89-year-old elderly was locked inside locker room for over 18 hours due to carelessness and negligence by branch officials.

A PSB branch denied settling a death claim due to non-registration of nominee in the CBS. When the matter got escalated to the controlling office, it was found that the Branch had not bothered to check the account opening form wherein the nomination was very much documented. In another incident, an elderly pensioner approached the branch for updating the passbook and withdrawal of pension. Overwhelmed with the rush, the dealing officer told the customer that pension had not been credited. She had assumed that he was here for old-age pension which had not been released. He was however a pensioner retired from government service. His friends had got the pension already. The worried pensioner approached his department wherefrom he learnt that the pension had been remitted to the Bank. After running from pillar to post, the harassed elderly learnt that his pension had also been credited along with others.

A young ex-serviceman joined as a clerk in one of the PSB branches. He soon won the trust and confidence of his colleagues and customers alike with his congenial personality and diligent service. However, this was just the veneer he maintained to execute his ulterior motives. His modus operandi was simple. With supervisor passwords that he had; he would first change the customers' mobile numbers in CBS to prevent anyone

from being alerted. Next, he would redeem the fixed deposits and transfer these amounts to the accounts of his close relatives. The matter came to light when a customer approached the Bank with the FD certificate for closure and was shocked to realize that the FD had already been redeemed. Probe revealed that he had defrauded the Bank for about INR 8 Crores.

An audit in one controlling office of a PSB uncovered massive irregularities in the issuance of credit cards. Under pressure to achieve targets, young officials across branches had punched cards without customers' application forms, Pan Cards, Income Tax returns and the like. Most of these cards were never activated. Similarly, it was noted by the Credit Review and Monitoring Cell of a controlling office that margin money for a vehicle loan was being arranged by availing another advance from a private finance company. This fact was either ignored or suppressed by both the Branch as well as the sanctioning authority. In fact, officials often end up compromising with asset quality to meet quantitative targets. Finally, there had been a spate of suicides by young officers not being able to handle work pressure.

The cases mentioned above give a glimpse of issues pertaining to people management, internal control, customer service, fraud prevention, and protecting the interests of Bank and self amid incessant work pressure. Some of the cases mentioned above are sourced from news, others are from the author's personal experience. Are the above cases stray incidents? I wish they were! In all likelihood, the readers would relate to most of the incidents mentioned above and would have witnessed similar ones in their banking journey.

The Solution

Were these officials not trained for their respective roles? Improbable! Every organization arranges orientation training programme for its young hires in which they get technical training to operate the system. For instance, in banking sector, we have been giving training to familiarise with new versions of CBS time to time. Similarly, regular training is imparted as employees take up new roles and responsibilities. Were extant guidelines not available to guide them? Unlikely! Manuals and circulars are issued time to time to understand rules and regulations which we need to

follow to work in the interest of the Bank. With training and guidelines in place, what went wrong? How could these relatively inexperienced youngsters navigate the rough and tumble better? If only they had a mentor to guide them through the rough patches!

Mentoring is often used interchangeably with terms such as training and coaching. Nevertheless, while training and coaching impart the requisite skills for enhancing performance on the current job, the scope of mentoring goes beyond. A mentor is not only likely to help you solve your current predicaments, but in the process develop your leadership, management, and strategic skills. A mentor is invariably your friend, philosopher, and guide. A mentor is a source of wisdom who imparts knowledge through his/her professional and personal experiences in life. A mentor is likely to be a sounding board, who could listen without judging and provide a holistic perspective to varied situations. In other words, a mentor would be willing to help with time and expertise, with knowledge and experience.



In each of the above cases, if only the young officials were being mentored, the outcomes would have been markedly different. A mentor could have emphasized the importance of interpersonal skills and internal control. A mentor could have impressed upon them that customer was not an interruption to business, customer is the business. A mentor could have cautioned them against the perils of password sharing and non-verification of physical vouchers with transactions posted online. A mentor could have educated them about maintaining the balance between asset quantity and asset quality, and balance between work and life. In summary, a mentor could have protected the interests of both the Bank as well as individuals in the discussed cases.

A Plea

As someone who has had the good fortune of being mentored, I can vouch for the benefits of such an association. However, I must admit that this association was brief and by chance. What if the youngsters, the custodians of our Bank's future, could be better prepared for challenges that lie ahead?! In fact, all the PSBs are on the cusp of historic generational shift mandated by the freeze in hiring for a long period. The void in succession planning is immense and thankfully, it has not gone unnoticed.

A Department of Financial Services, Ministry of Finance, Government of India constituted committee in its report on HR issues in PSBs dated June 2010 urged the Banks to accord high priority to developing a mentoring system. The committee noted that quick promotions without well rounded exposure could not produce leaders for strategic roles. Therefore, it suggested that mentoring of newly recruited officers can be entrusted to recently retired executives, say in the last 5 years. These sentiments were echoed by Dr. K. C. Chakrabarty, then Deputy Governor, Reserve Bank of India at the Conference of HR Heads of Banks, and Financial Institutions in 2014. Recently, Central Vigilance Commission prepared draft guidelines on Mentorship Scheme to be implemented in Central Public Sector



Enterprises and Public Sector Banks. These guidelines were issued by Department of Public Enterprises, Government of India in 2021.

This article was a humble attempt to underline the urgent and glaring need for incorporation of mentoring in our institutional efforts towards preparing future pool of leaders in the PSBs. Even as the current generation is adept with technological transformations in the broader banking and financial space, they need handholding as far as the banking fundamentals are concerned. The onus of a secure and prosperous future lies on the efforts that we put in present. I think it is time to wake up and smell the coffee.

THE LIBRARY

Poem

Oceanic Library of endless Sea-Wave Lines
 Ivory of thoughts stays on and on ferth!
 Vast, vista of feelings operate here
 Mind's Library ever restless Round the clock
 Here myriad thoughts bud up, spring up!
 Steadfast thoughts travel in a lightning speed
 Oh! Inexplicable vast Library live long!!
 Zest for living lust for living sets on here!!
 The Sanctum-Sanctorum of the Temple seen here
 The Ever Living Library of infinite Mind!!
 Sky-Rocketing Mind travels endless
 No be All and End-All for the unfathomable!!
 Sea-Wave-lines
 Likewise infinity of mind ever lives!!



V. Balasubramanian
 Ex - Staff

The three mentors of my life



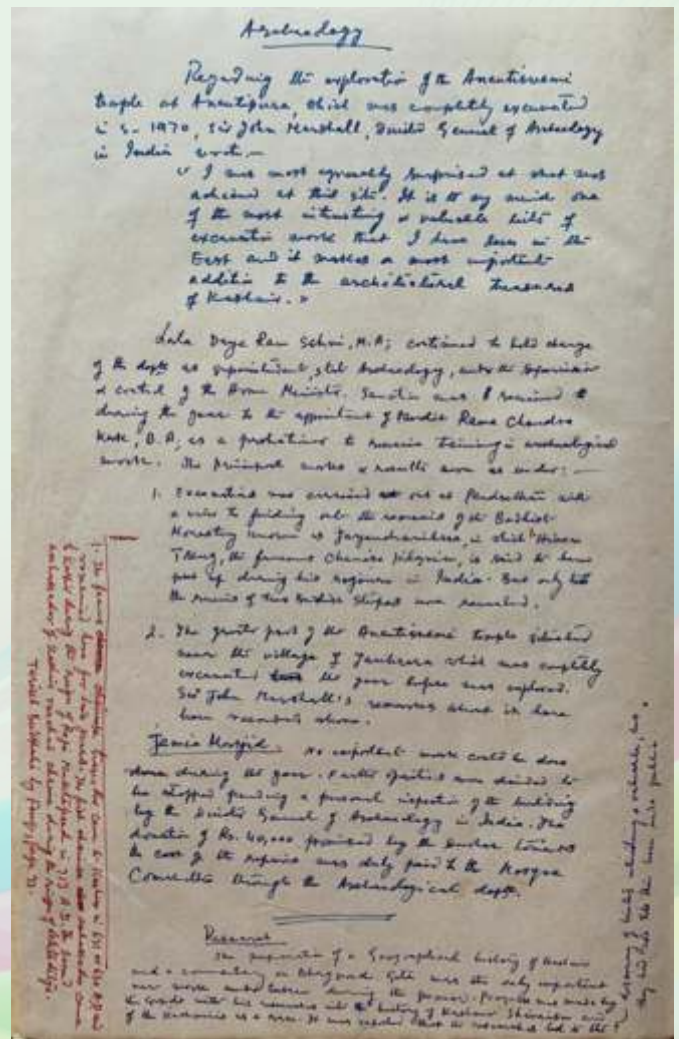
Abrar Ul Mustafa
Manager
IIM
Manawala Branch

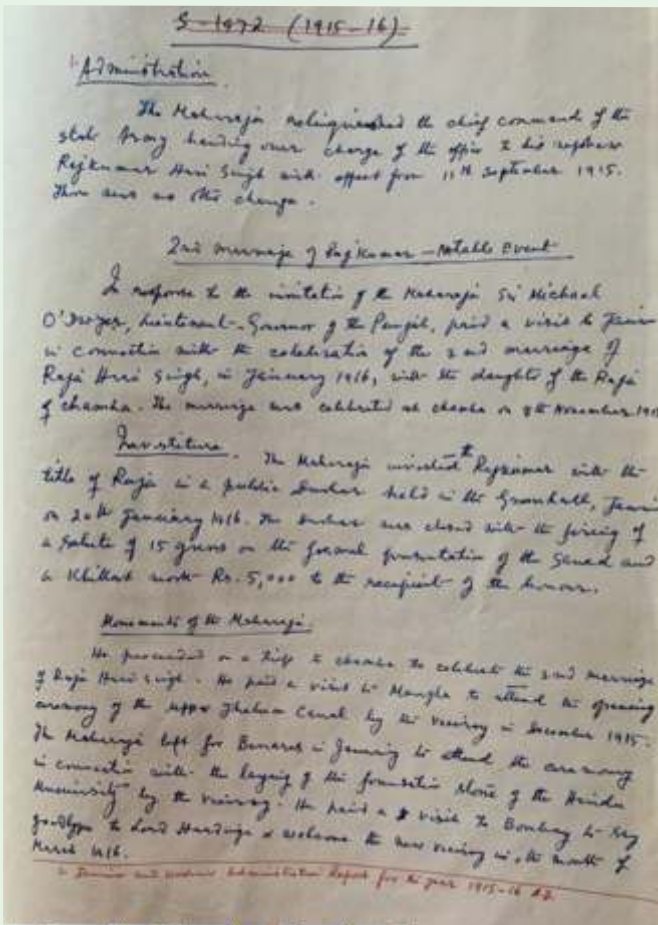
It's mumbled that every single soul that takes birth comes with some striking traits. Each individual is rare in some way. There are some inborn aptitudes in everyone. These faculties, however, are crude and coarse. Like rubies concealed under the earth. Later on, as life wiles ahead, the ducklings begin to paddle about the ripples. They come across people and institutions that contend with their raw skills. They encourage and impel us to perform more of these recreations that we are good at. At times, they make us do the same and at other times, they propel us to clench the chance. Hand in hand, these guides give us titbits here and there. They ask us to execute a quirk this way and not that way. They're more learned. They've watched the world more than us. And even some are proficient in what we are good at. This is where mentoring shows up in the play. Every one of us who is flipping through this must have come across such people, places or institutions that incited, made us speculate and take up a certain chore seriously with commitment, continuity, courage and unflinching perseverance. These pals, guides, and philosophers we meet during the pursuit of our esprit are our mentors. Conventional or casual. We all remember them.

Today, this write-up is about the three sagas of mentors in my life. All of them aren't necessarily people. There are places, institutions and people. This is about my musings and lessons. The memoir is mine, the lessons are for all.

I grew up in a typical hut-type small cottage in the Valley of Kashmir—a place known for saints, sceneries and readers. As a kid learns to live among toys, trinkets, and trifles, I had an extra member—books—and a lot of them—hardbound, paperback, gigantic dictionaries and history volumes, an English translation of the Holy Quran draped in silver polishing when shut, journals, magazines, ancient manuscripts, paper cuttings and

what not! Once, every year, my father and I used to take all of these treasures in black and white on an excursion to our lush green garden for sunbathing. Copying my Dad, I used to flip through these pages that smelt like that typical book leaf from the early twentieth century. Throughout the process, those words came to verve. The books rejuvenated under the soft summer Sun of Kashmir. We then used to clean up the dust with a cloth.





Then we concocted them in order of the content. And, in the evening, orchestrated them back in the library. There was a priceless treasure that my grandfather had left behind. Literature, mythology, faith, novels, history, and so on. Whenever, as a kid, I devoured duration in that library, I got relinquished. I grabbed a book and started reading and wondering how deeply the previous reader has read, understood, analysed and remarked upon that book. I used to spend hours there. My grandfather had written his commentary on the side spaces of most of these texts, in pencil. Further, I used to flip through his writings—a couple of published books, some manuscripts and countless articles in national and international journals and magazines of UAE, Pakistan, and Egypt. He had read a lot. He had made extraordinary primary research while composing his books viz “Ten Stars of the Asian Sky” and “Hundred Years of Kashmir”—a book about the 100 years of the history of Kashmir, from 1900 to 2000. It was a pure paradise to scan his stack of notebooks wherein he had noted down

his passage from pilgrimage and research. The photographs above are from the research and draft compilation of the same book.

And his handwriting, as if a font was selected in MS Word and printed, with the flawless flow, stunning consistency and uniformity. I was immersed in all this. And that developed my love for books, writing and language. Today, when our relatives and friends browse my articles and stories, they have something common to comment, “Son, you've got this inherited from your grandfather.” Well, it's true. I have grown up among his books. I've learnt the art of reading a book by its bones, from him. I love writing, all gratitude to him. Of course, a writer acquires a lot later—the art of pruning, rewriting and fine-tuning. But the base is vital. And my base was my grandfather's study room. Although he had left this mortal world before I could understand the R of reading and W of writing, that mentor was always by my side, teaching me the daintiness of reading, and sharpening the skill of my scribbling. He was guiding me and motivating me whenever I flipped through his books. He was an abstract, intangible mentor who gave me unforgettable and substantial lifelong lessons. If I am anything in the realm of writing today, I owe that to him. That lean angry man was my first mentor.

Family is the first school. Afterwards, I was admitted in a school in my village. Islamic Educational Institute (IEI), a not-for-profit educational trust. It was a basic school setup. It met only the basic average standards. Not a renowned school with modern facilities or curriculum. It was as basic as it could be. But the cause was heftier. There was free education for the poorest of the poor and an unbelievably low fee structure for others. For me, IEI holds a special spot. It was more than just my school. It was the first formal platform where I could initiate, evolve and polish my natural talent for speaking. I remember the first time I went on a stage to recite an Urdu poem. “There is a loudspeaker” fellow schoolmates whispered. “The whole hamlet is gonna hear” they continued. Those participating were frightened. I was also nervous. But, this started a phase of my life that continues—speaking at contests, debates, presentations, and discussions. Now, the stage, mic and crowd didn't frighten me. The bigger the crowd, the

better my deliberations. This school enabled me to travel to hundreds of places where I represented my school in speech sessions and skirmishes. Gradually, I nurtured my speaking skills. Watching a school kid speak with such confidence and expression, many organisations and social groups invited me independently to speak at their events. This came in handy always, after school, in college and the university and at the workplace. Speaking was fun for me. It still is. Unlike most people, stage fear was not in my dictionary. I was confident. Whenever, I speak anywhere—be it an address at a retirement party or hosting a programme on TV—I remember my school IEL. And the credit goes to them. This institution was my mentor in this case. Not because they specifically educated me to converse or they taught me a full-fledged course about it, but because they provided me opportunities at an early age and reckoned in me and exposed me to face challenges out there. My gratitude to the school, to those teachers and to all those who believed in my capability. Thank you!

The third mentor that always earns a remark from me is The Daily Greater Kashmir—the most widely read newspaper of Jammu and Kashmir. As I said earlier, writing and speaking were my talents. As far as writing for a newspaper is concerned, till 2013, I had written a couple of essays for The Kashmir Times. For its children's magazine “Springer”. Back in Class 10. I always yearned to write for newspapers and magazines. I wanted to expand my writing capacities. I had been learning the English language, its grammar, syntax, semantics and more for a long. But, it was not until 2013 that I got a big opportunity. I had just completed my Master's. One day, while reading Greater Kashmir, I saw that they were holding a feature story writing internship in honour of one of their journalists Izhar Wani. They had asked for a few published or unpublished pieces for screening. I sent my write-ups. After a few days, I was called to the office. A batch of some fifteen boys and girls were selected including me. For the next six months, for around eight hours a week, we were trained to write feature stories. We were given tasks to complete. Our mentor Majid Maqbool taught us from the scratch. He suggested a few books to read about writing. Then he taught us how to look at story ideas and how to make research, and seek key people's quotes. He taught us to document the pain,

plight and problems of people. When we made our research, he handheld each step. And steered us to improve every word, every sentence and every paragraph. I had a great writing association with him. He became my mentor. He still is. He still guides me concerning writing. I have learnt writing features from him and by reading his features. That guy—who is always dressed simple with a journalist's eye for looking at a story from society—is the third mentor of my life. Nothing has contributed to my writing in those six months. It was a marvellous modification and learning. Something that you don't get from books or the internet. Something that only a dedicated mentor could acquaint with.

Postscript: A nice mentor is a blessing. No matter what area you are in. A mentor in academics, marketing, and banking everywhere. Being in the banking service industry, we can relate to it. Especially the probationers. At the initial stage of our career in banking, we gravely need a mentor. The one who could guide us. Those who hold our hands and teach us the documentation, procedures, the importance of signatures and legalities. I remember a mentor who taught me the importance of a signature in our job. “A signature is the Jesus Nut of Banking” he often used to say. Jesus Nut is the main nut in a helicopter's blades. If it breaks, the chopper would fall. Likewise, there are so many elements that a newly recruited banker doesn't know. It's a mentor who would teach that. No induction training would do but a mentor would. The introduction of a formal mentor-mentee model is all the more required in banking these days. This would be beneficial in numerous ways. It would develop the capabilities and knowledge of the new entrants. It would keep them safe. And keep the bank safe also. This would result in a win-win situation for all the parties. What else do you need!

It's very important to have a mentor in our life. It gives us direction when we're lost. It motivates us. A mentor gives us advice, wisdom, confidence and character. A mentor believes in us. He ignites a spark in us. Have a sense of gratitude to all the mentors who have been your guides and friends at several stages of your spirit.

संकल्प से सिद्धि



बी के उप्रेती

वरिष्ठ प्रबंधक (सेवानिवृत्त)
केनरा बैंक

अक्सर हम अपनी बुराइयों का ठीकरा दूसरों पर फोड़ते हैं। यदि कोई काम पूरा नहीं हुआ तो हम औजारों को या समय और ग्रहों को दोष देकर पतली गली से निकल जाते हैं। ऐसा ही एक रोचक किस्सा मुझे याद है जब मैं उत्तरांचल की शाखा का शाखा प्रबंधक था। उस शाखा में एक ग्राहक थे जिनका नाम कृपाल सिंह था। कृपाल जी इंटर कॉलेज में अध्यापक थे। अक्सर शाखा में वह जब भी किसी काम से आते थे तो उनका मुंह पान मसाले से भरा होता था और उसी अवस्था में हमारे कर्मचारी यादव जी से अपने खाते के बारे में जानकारी लेते थे। मुंह पान मसाले से भरा होता था बिना थूके यादव जी से कहते, “जरा मेरे खाते का बैलेंस तो बताओ”। कई बार यादव जी को उनकी आवाज़ भी साफ समझ नहीं आती थी कि वह क्या पूछना चाहते हैं, लेकिन फिर भी वह उनके हाव-भाव से ही उनके प्रश्न का उत्तर दे देते थे। यादव जी उम्र में उनसे छोटे थे और वह कालेज के अध्यापक थे, तो कह नहीं पाते थे कि कृपाल जी पान मसाला थूक कर बैंक में आवे। यादव जी बहुत संकोच करते थे कि कहीं अध्यापक जी नाराज़ ना हो जाए, लेकिन वह उनकी इस आदत से बहुत परेशान थे। एक दिन यादव जी ने अपनी इस समस्या के बारे में मुझसे जिक्र किया और बताया कि कई बार उनके थूक के छिंटे उनके मुंह पर भी पड़े, लेकिन वह कुछ नहीं बोले और सहन कर गए। मैं यह सुनकर हैरान था और यादव जी से कहा कि “अब वह जब भी शाखा में आए तो उनको कुछ ना बताएं। उन्हें मुझसे मिलने को कहें और मैं ही उनको सभी जानकारी दूंगा”। मेरे सुझाव से यादव जी खुश हुए और कहने लगे, “सर यदि आप उनको यह निर्देश दें कि वह शाखा में जब

भी आए तो पान मसाला चबाते हुए ना आए”। मैंने उनसे कहा, “तुम निश्चित रहो और जैसे तुम्हें कहा गया है वैसे ही करना”।

कुछ दिन बाद ही कृपाल जी बैंक में आए और यादव जी से अपने खाते के बैलेंस की जानकारी लेने लगे। यादव जी ने उनको मेरे पास भेज दिया और कहा, “सर मैं कृपाल सिंह जी को आपके पास भेज रहा हूँ, कृपया इनको खाते के बारे में जानकारी दें”।

आज भी कृपाल जी अपने चिर परिचित अंदाज़ में बैंक में आए। उनका मुंह पान मसाला और थूक से भरा हुआ था और मुझे देखते ही बोले, “मैनेजर साहब, जरा मेरे खाते का बैलेंस तो बताएं”। मैंने उनका अभिवादन स्वीकार किया और पूछा, “कृपाल जी आप क्या खा रहे हैं?” कृपाल जी बोले, “सर पान मसाला”। यह सुनते ही मैंने अपना हाथ बढ़ाया और कहा, “जरा मुझे भी खिलाओ”। ऐसा सुनते ही वह खिल उठे और बोले, “सर अभी लो, आप भी यह शौक फरमाते हैं और बोले ऊंचे लोग ऊंची पसंद”।

उन्होंने अपनी जेब से जैसे ही पान मसाले की पुड़िया हमारी हथेली में डालनी चाही, तभी मैंने अपना हाथ खींच लिया और कहा, “कृपाल जी यह बताएं कि आप कितने वर्ष से पान मसाले का सेवन कर रहे हैं”? कहने लगे, “सर अपना हाथ तो आगे करो, आपको पान मसाला खिलाता हूँ। मैंने कहा, “अभी आपको मैं अपनी हथेली सौंपता हूँ, लेकिन कृपया पहले मेरे प्रश्न का उत्तर दें”।

कृपाल जी कहने लगे, “सर शायद पिछले 25 वर्षों से सेवन कर रहा हूँ। यह सुनकर मैंने खुशी ज़ाहिर की और कहा कि “आपसे पान मसाला मांग कर मैंने ठीक ही किया है। आप यदि 25 वर्षों से इसका सेवन कर रहे हैं तो आपके पास मेरे दूसरे प्रश्न का भी उत्तर होगा”। कृपाल जी कहने लगे, “पूछिए सर आप क्या पूछना चाहते हैं जो कुछ भी जानकारी होगी वह आपसे ज़रूर सांझा करूंगा। मैंने कहा, “यदि आप 25 वर्षों से पान मसाले का सेवन कर रहे हैं और आप अध्यापक भी हैं तो यह बताएं पान मसाले में ऐसे कौन से तत्व जैसे – विटामिन, मिनरल्स और प्रोटीन पाए जाते हैं जो शरीर के लिए अति आवश्यक है। मैंने उन्हें बताया कि “मैंने आज तक पान मसाले का सेवन नहीं किया है, लेकिन जब लोगों को बड़े चाव से खाते हुए देखता हूँ तो मेरा चंचल मन भी इसको सेवन करने को मुझे प्रेरित करता है”। मेरा प्रश्न सुन कर कृपाल जी कहने लगे, “सर क्या आपने कभी भी इसका सेवन नहीं किया है”? मैंने कहा, “गुरु जी तभी तो आपसे परामर्श ले रहा हूँ ताकि मैं भी पान मसाले के सेवन का श्री गणेश करूँ और इसकी शुरुआत आपके सानिध्य में करना चाहता हूँ और मैं भी पान मसाला खाने वालों के क्लब से जुड़ना चाहता हूँ”। कृपाल जी बहुत मासूमियत से अपने पान मसाले की पुडिया को जेब में डालते हुए कहने लगे, “सर यदि आप इसका सेवन नहीं करते हैं तो शुरू मत कीजिए, यह कोई अच्छी आदत नहीं है”। उनकी बात सुनकर मैंने कहा, “कृपाल जी आप बहुत समझदार हैं और तंज कसा कि कैसे समझदार इंसान हैं कि जानते हुए भी कि यह कोई अच्छी आदत नहीं है और स्वास्थ्य के लिए हानिकारक है; फिर भी आप इसका सेवन कर रहे हैं”।

कृपाल जी बहुत मासूमियत से बोले, “सर अब आदत पड़ गई है। वैसे इसमें मेरा कोई ज्यादा खर्च नहीं होता है, सिर्फ यह ₹10 की पुडिया है; पूरे दिन चल जाती है”। मैंने कहा, “गुरुजी ₹10 की एक पुडिया एक दिन मतलब ₹10 का फालतू खर्चा महीने का ₹300 और साल का ₹3600। यदि

आप 25 साल से इसका सेवन कर रहे हैं तो शुद्ध नुकसान ब्याज लगाकर करीब ₹200000 का पान मसाला आप थूक चुके हैं। यह तो अभी सिर्फ आर्थिक नुकसान का आकलन है। स्वास्थ्य की दृष्टि से आपके शरीर को कितना नुकसान पहुंचाया होगा यह तो डॉक्टरी जांच से ही पता चलेगा”।

अब कृपाल जी बहुत शर्मिंदगी महसूस कर रहे थे और कहने लगे, “सर ज़रा थूक कर आता हूँ फिर आपसे विचार-विमर्श करता हूँ”। जब वह बाहर थूकने गए तो यादव जी कहने लगे, “सर आज आ गया ऊंट पहाड़ के नीचे”। पान मसाला थूकने के बाद कहने लगे, “सर मैं भी कभी इसका सेवन नहीं करता था, लेकिन जब कॉलेज में पढ़ने गया तो वहां हमारे मित्र इसका सेवन करते थे। उन्होंने ही मुझे इसके सेवन की आदत डाली। मुफ्त में खिलाते थे और कहते थे कि “तुम जवान हो गए हो इसका सेवन करो यह जवानी और पुरुषार्थ की निशानी है”। तब से मैंने इसका सेवन शुरू किया”। मैंने पूछा, “आपका वह मित्र अब कहां है”? कहने लगे, “सर वह तो कॉलेज छोड़ने के कुछ वर्ष बाद ही उनसे संपर्क टूट गया था। मैंने कहा आप भी यारों के यार हो-एक गीत के बोल सुनाए”।

“यह दोस्ती हम नहीं तोड़ेंगे, तोड़ेंगे दम मगर तेरा साथ ना छोड़ेंगे”।

मैंने फिर तंज कसा और कहा “क्या दोस्ती निभा रहे हैं जनाबे आला आप तो दोस्ती की मिसाल हैं। जो दोस्त यह गंदी आदत लगा गया, उसको आज भी बड़ी शिद्दत से निभा रहे हैं, भले दोस्त रहे ना रहे वादा-खिलाफी नहीं होनी चाहिए”। मैंने कृपाल जी से कहा, “जनाब आप अध्यापक हैं और विद्यार्थी हमेशा अपने माता-पिता और गुरुओं का अनुसरण करते हैं। यदि आप पान मसाला खा रहे हैं तो कितने ही आपके पढ़ाए हुए विद्यार्थी शायद इसका सेवन कर रहे होंगे, यह कहकर कि हमारे तो अध्यापक जी भी

खाते थे तो हमें सेवन करने में क्या हर्ज है। बड़े होने पर शायद आपके बच्चे भी आपकी इस आदत का अनुसरण कर सकते हैं, तब आप यह नहीं कह पाएंगे कि इसका सेवन स्वास्थ्य के लिए हानिकारक है। उनके हाव-भाव देखकर मुझे लग रहा था लोहा गरम है, कुछ और चोट मारी जाए। मैंने अपना प्रवचन जारी रखा और कहा कि “सरकार इतना पैसा प्रचार-प्रसार में लगा रही है कि सिगरेट, पान मसाला, तम्बाकू जैसे पदार्थों का सेवन ना करें, क्योंकि यह गले के कैंसर जैसे लाईलाज भयानक रोगों का कारण है और लाखों लोग इसका शिकार बनते हैं। हमारे देश के नौजवान इस आदत से नशेड़ी बन रहे हैं”।

मैंने पुनः उनसे अनुरोध किया कि “वह मुझे भी अपना दोस्त समझे और वह दोस्त जो उनसे इस आदत को छोड़ने की गुहार लगा रहा है। उन्होंने कहा, “मैनेजर साहब, मैं आपकी बात से सहमत हूँ और यह सब आप मेरे भले के लिए ही कह रहे हैं”। मैंने उनसे कहा, “वैसे तो आप मेरी शाखा के ग्राहक ही है, लेकिन वसुधैव कुटुम्बकम् की सनातन संस्कृति और परंपरा के तहत मैंने आपको अपने परिवार का सदस्य समझ कर यह सब कहा है”। मैंने उनको खाते का बैलेंस बताया और वह चले गए। उनके जाने के बाद हमारी शाखा के कुछ कर्मचारी और ग्राहक जो इस वार्तालाप को सुन रहे थे, काफी प्रभावित हुए। यादव जी कहने लगे, “सर, कृपाल जी भले ही पान मसाला खाने की आदत ना छोड़े, लेकिन शाखा में कभी भी मुंह में पान मसाला चबाएँ नहीं आएंगे”।

इस घटना के 2 हफ्ते तक कृपाल जी शाखा में नहीं आए। एक दिन घुमते-घूमाते बुधवार के दिन शाखा में आ गए। यह दिन ग्रामीण शाखाओं में नान पब्लिक वर्किंग डे होता था। यादव जी से कहने लगे कि “आज मैनेजर साहब दिखाई नहीं दे रहे हैं”? यादव जी ने कहा कि “वह अंदर लॉकर रूम में कुछ काम कर रहे हैं, कुछ हमारे लायक सेवा हो तो बताओ”। कहने लगे, “मैं ऐसे ही यहां से गुजर

रहा था, सोचा बैंक वालों से दुआ सलाम कर लेता हूँ”। यादव जी ने आवाज़ दी और कहा, “सर, कृपाल जी आपसे मिलना चाहते हैं”।

“मैं लॉकर रूम से बाहर आया, उनसे दुआ सलाम की और आने का कारण पूछा तो कहने लगे, “सर, उस दिन आपसे बात करके बहुत अच्छा लगा और आपसे एक बात शेयर करना चाहता हूँ। मैंने कहा, “कहिए आप क्या कहना चाहते हैं”। कहने लगे, “सर आज 2 हफ्ते हो गए हैं और मैंने पान मसाले का सेवन नहीं किया है, बस यह बताना चाहता हूँ”।

मैंने पूछा, “यह चमत्कार कैसे हुआ”? “सर उस दिन आप से वार्तालाप करने पर अपनी कमज़ोरी का एहसास हुआ। आपसे मिलने के बाद एक-दो दिन तक पान मसाला खाने के लिए जब से पुड़िया निकालने के लिए हाथ ज्यों ही बढ़ता था तो अपने आप ही हाथ खिंच जाते थे। दो दिन तक ऐसा ही चलता रहा और फिर सोमवार को शंकर जी के मंदिर गया, मंदिर के बाहर ही पान मसाले की बची हुई पुड़िया फेंकी, शिवजी को जल चढ़ाया और संकल्प लिया कि अब भविष्य में इसका सेवन नहीं करूंगा। सर दो हफ्ते हो गए हैं और अब मुझे पान मसाला सेवन करने की कोई तलब नहीं होती है, बल्कि बहुत अच्छा महसूस कर रहा हूँ। मैं इस बुराई से मुक्त हो गया हूँ”। मैंने कृपाल जी को बधाई दी और कहा, “यदि इंसान संकल्प करें तो सिद्धि जरूर मिलती है”। मैंने उन से अनुरोध किया कि “यह बुराई बहुत भयानक है, इससे लड़ने के लिए हमें चैन बनानी पड़ेगी। आपसे मेरा अनुरोध है कि अब आप पांच ऐसे लोगों की आदत छुड़ाएं जो इसका सेवन करते हैं और जब उनकी यह आदत छूट जाए तो फिर वह आगे 5 आदमियों को इस बुरी आदत से निजात दिलाएं। सरकार के प्रयास तभी सफल होंगे जब हम सब भी अपना योगदान देंगे। बुरी आदतें छोड़ना कोई मुश्किल काम नहीं है, बस एक दृढ़ संकल्प लीजिए, सिद्धि जरूर मिलेगी”।

अपने अनुभवों को सीख का रूप दे जाते हैं

मैं कर जाती हूँ अक्सर कई गलतियां अपने लड़कपन में
 मगर मैं इनकी आदी नहीं, मैं जानती हूँ तुम
 हर कदम पर साथ हो मेरे।

यूं तो ज्ञान की गंगा आजकल मुफ्त में मिलती है
 मगर मैं चाहती हूँ तजुर्बा जो कई कीमत में भी नहीं मिलता।

दादी नानी की सुनाई कहानी छोटे-छोटे नुस्खों संग
 मां के सामने डांट कर चुपके से हल्के से मुस्कराना
 ऐसे ही याद आ जाता है बचपन का ज़माना

जो बातों का पिटारा मिलता है बुजुर्गों संग
 उनके अनुभव जो किसी खजाने से कम नहीं।

मां अक्सर हिदायत देती है
 कभी डराती कभी समझाती है
 उनके किस्सों में उनकी मां की
 गुस्से की कहानी होती है।

लड़कपन का किस्सा भी दुनियां से बेगाना होता है
 आज संग अपने बच्चों के, बैठ कर कुछ बातें पुरानी करते हैं
 अपनी गलतियों की कहानी कहते हैं।

बस चाहत इतनी सी रहती है
 वो उन गलतियों को ना दोहराएं
 अक्ल आएगी ठोकर खाकर ही
 वो इन बातों से आगे बढ़ जाए।

यहीं तो कोशिश रहती है
 हम अपनी गलतियों को साझा करते हैं
 घर हो या ऑफिस, हम कहने से नहीं डरते हैं
 एक कारण बस यही होता है
 अपनी जानकारियों को सीख का रूप देना होता है।



मोनालिसा पंवार
 एकल खिड़की परिचालक
 एलआईसी शाखा, जोधपुर

Need for the expeditious trial and disposal of Cheque dishonour cases under Section 138 of Negotiable Instruments Act, 1881

Renjith Chandran R
Deputy General Manager
Legal Section, RL & FP Wing
Head Office



Cheques have always been the most frequently used Negotiable Instrument prevalent and legally recognised in India. Originally the dishonour of cheque was only a civil offence and no criminality was attributed to the same. Observing the malpractices and dishonouring of cheques which was eroding the credibility of the instrument itself, the legislature was forced to do a rethinking in this regard so as to restore the credibility of cheques and introduce an environment to create deterrent effect on the drawers in case of dishonour of cheques issued by them.

In 1989 the dishonour of cheques was recognized as a criminal offence under the Negotiable Instruments Laws (Amendment) Act, 1988. Parliament in its wisdom chose to amend the NI Act by inserting Chapter XVII 'PENALTIES IN CASE OF DISHONOUR OF CHEQUES DUE TO INSUFFICIENCY OF FUNDS', comprising sections 138 to 142 with effect from 1 April, 1989. These provisions were incorporated in the Act with a view to encourage the culture of use of cheques and enhancing the credibility of the instrument. By virtue of Section 138, dishonour of cheques was made a criminal offence punishable with imprisonment upto one year and/or fine extendable to twice the amount of cheque on conviction. The amendment to the act was introduced to bring the financial discipline in the business dealings. Further, the purpose for inserting the new provisions in the Act was also to make persons dealing with commercial transactions to work with a sense of responsibility as any lapse on their part in honouring their commitments renders them liable for criminal prosecution under the amended provisions of the Act.

In the further course of time it was revealed that this modified mechanism was not found effective in dealing with dishonour of cheques. So as to plug any loopholes/lacunae observed in the statute and to make it

more effective the Negotiable Instruments (Amendment and Miscellaneous Provisions) Act, 2002 was introduced in the Parliament. The said amendment aimed at speedy disposal of cases relating to dishonour of cheque through summary trial as well as making them compoundable. The 2002 Amendment Act enhanced the term of imprisonment from one year to two years so as to bring in an increased deterrence. These amendments were brought into force on 6th February, 2003. As per the amended Act, summons was allowed to be served through speed post besides normal procedure and the Act now permitted the tendering of evidence by way of an affidavit. The amendment also increased period of time to issue demand notice to the drawer from 15 days to 30 days.

Under the 213th Law Commission Report (2008) it was pointed out that there are between 38 and 40 lakh cheque bounce cases, which are choking the justice delivery system in the country. This also makes it single category of cases constituting a solid portion of all pending cases in the judicial system and in light of this high pendency rate the Commission had recommended for establishment of Fast Track Courts at Magisterial level to deal with the huge pendency of dishonoured cheque cases. However the said recommendation was not implemented.

Even though over a period of time several amendments were brought into the NI Act, there has been a considerable discontent amongst the public, especially from the side of trading community relating to pendency of cheque dishonour cases. This was chiefly attributed to the delay tactics of unscrupulous drawers of dishonoured cheques due to ease of filing of appeals and obtaining stay on proceedings. As a result of this, injustice is caused to the payee of a dishonoured cheque who has to spend considerable time and resources in

court proceedings to realise the value of the cheque. Such delays compromise the sanctity of cheque transactions.

With a view to address the issue of undue delay in final resolution of cheque dishonour cases so as to provide relief to payees of dishonoured cheques and to discourage frivolous and unnecessary litigation which would save time and money, the Act was further amended in 2018, wherein the courts were given power to order the drawer of cheque to pay interim compensation to the complainant in summary trials/summon cases where he pleads not guilty to the accusations in the complaint.

Despite all these efforts made by the Legislature and Executive Wings of the Government, to give teeth to the Act, making it more complainant friendly and vehicle of delivering speedy justice, the same was not backed by any judicial impact assessment nor was there an adequate infrastructural back-up to deal with the tremendous flow of cases which resulted due to criminalization of the dishonour of cheque. As per the data available as on 08.11.2021, NI Act cases contribute to 8.81% of the total criminal cases pending in the courts¹. Further, 11.82% of the total criminal cases that are stagnating due to appearance/service related issues are NI Act cases. There was an increase in pendency of 7,37,124 cases in a period of just over 5 months from 08.11.2021 to 13.04.2022 (26,07,166 to 33,44,290). Given the commercial nature of these cases, delay in the disposal of cheque bounce cases affects trade and commerce as well. Both the higher judiciary and the legislature have expressed concern at this phenomenon and reiterated the need to implement mechanisms for the speedy disposal of cases under Section 138 on numerous occasions.

Expressing its displeasure over such huge pendency of cases, Supreme Court on March 7, 2020, registered a *Suo Moto* case to devise methods for expeditious trial of Section 138 NI Act cases. The Court recounted the backlog of cases pending under Section 138 and the perils that it posed to the justice delivery system and also indicated certain measures that could be undertaken to

find a solution to the huge pendency. Hon'ble Court appointed Mr. Sidharth Luthra and Mr. K Parameshwar Advocates as *amici curiae* to assist the Court. *Amici curiae* submitted a report containing their preliminary submissions and suggestions before the court.

The Hon'ble Supreme Court took notice of the preliminary report as submitted and directed the High Courts and the Director Generals of Police of all States to give specific suggestions in response to the Report. Thereafter, Supreme Court Constituted an experts committee to consider various suggestions that are made by the High Courts and DGP's of all states.

Expert Committee² has suggested (i) mediation (ii) creation of a National Portal for Summons and (iii) the Scheme for establishment of special courts in order to reduce the pendency of the cases in courts.

- (i) Mediation is one of the Alternative Dispute redressal Mechanism which must be explored. Committee has suggested to make suitable arrangements for online mediation and permanent online lok adalats in consultation with NALSA.
- (ii) The Expert Committee has suggested that a national portal for secured display of summonses, searchable by account number/name may be created. A National Portal for Summons may help tackle with problem of accused invariably residing in different jurisdictions and avoiding summons leading to delay in execution of warrants.
- (iii) Committee has also suggested establishing special NI Courts by employing the services of retired judicial officers. This scheme could be tested on a pilot basis in 5 judicial districts with the highest pendency in the 5 states.

In pursuance of the suggestion submitted, Supreme Court has now directed the establishment of pilot courts to be presided over by the retired judges in 5 districts of 5 states with the highest pendency (namely Maharashtra, Rajasthan, Gujarat, Delhi and Uttar Pradesh) in time bound manner.

Indian Courts are already overburdened with huge

1 *Suo Motu Writ (Criminal) No. 2 Of 2020*

2 *Suo Moto W.P. (Crl.) No. 02 Of 2020*

pendency of cases and cheque bounce cases are not helping the cause. Linking of issuance of cheque to CIBIL score of a person may have deterrent effect on the drawer, as on dishonour of cheque, his/her CIBIL score will be effected negatively. Amongst the causes of delay in prosecutions is the avoidance of summons by accused and other dilatory tactics employed by the Accused in ensuring that the trial does not commence. In such cases Banks may be directed to disclose the current phone number, email, present address and postal address of the drawer. Consequently, as already settled by Supreme Court in Sou Motu Writ Petition no. 03 of 2020 services can be effected through SMS, WhatsApp, on such mobile number, email address and postal address. This would go a long way in expediting the service of summons.

Future litigation in dishonour of cheques may be avoided by reducing the usage of cheques itself. When various other avenues of digital payments Viz., NEFT, RTGS, IMPS and others are easily available to people the

system of issuing cheques can be restricted for smaller payments³. It is also possible to make cheque transactions costly by levying appropriate charges for any transaction through cheque. This will automatically migrate people to the digital payment system.

Let us hope that by proper implementation of the direction of the Apex Court as well as practical approach towards execution of digital payment modes, the number of cases pending in respect of the cheque dishonour cases will come down thereby providing more time for the judiciary to decide upon other cases having more importance to the society. However, the role of the cheque as the most commonly used Negotiable Instrument cannot be wiped out entirely from the financial system of the country and hence need for a proper mechanism to handle such type of matter is a requirement not only for the judiciary but also for a stable financial environment of the country.

3 <https://www.thehindubusinessline.com/opinion/cheque-bounce-cases-need-to-be-settled-fast/article34628389.ece>

Babies Corner



Naiza Azeen

D/o, Shahbaz Safi & Afrin Darakheshan



Thandrachatta Mayon Suprath

S/o, Praneeth Thandrachatta & Naga Subadha Thandrachatta

Mentoring and Employee Grooming



LVR Prasad

Ex - CGM
Canara Bank



There is an increasing need to integrate the present with the future. The past is passé though it has taught us many lessons. Gone are the days of conventional banking where things could be predicted with reasonable precision. The changing scenario around us and across the world leads to the conclusion that there is an imminent need to keep abreast of everything under the sun when it comes to banking. This then forms the crux of our interaction today. How can such far reaching changes be brought in the mind-sets of millions of bankers who look at these recent developments with awe, interest, curiosity and also with a determination to surmount the impending challenges?

Mentoring is the Employee training system under which a senior or more experienced person (the mentor) is assigned to act as an advisor, counselor, or guide to a junior or trainee. The mentor is responsible for providing support to, and feedback on, the person in his or her charge.

Mentoring is the process of sharing your knowledge and

experience with another person. Mentoring is a powerful tool for developing and channelizing the young new entrants to the organizational ethos and goals. It is mainly built on the concept of emboldening the young minds through coaching, handholding and effective training to orient themselves towards the organizational culture, values and goals.

This transference/sharing of knowledge from a mentor to a mentee is vital to instil in the new entrants a sense of confidence and develop a feeling that they are wanted and cared for in the organization. Mentoring has gained much importance not only because the aspirations of the new recruits officers are very high but also because they need to be groomed in tune with the corporate objectives to meet the internal as well as external challenges and achieve a balanced development / growth.

It is evident from various studies that while formal training will upgrade the skills of work force and make them work-ready, the employees may not blossom to their full potential without dedicated guidance that inspires, energises, instills confidence, and facilitates better performance. In the present scenario, mentoring schemes are deemed as a highly effective mode of helping the workforce, through interface, increased self-direction, self-esteem, efficacy and accomplishments and above all, a sense of belongingness.

Benefits to the Mentee:

- ◆ Receives guidance and support from a respected member of the organisation.
- ◆ Professional development opportunities.
- ◆ Increased confidence.
- ◆ Increased knowledge of the organization and

understanding of how the organization works & how things get done.

- ◆ Greater awareness of other approaches to work.
- ◆ Builds a network of colleagues and expanded knowledge of different areas of the organization.
- ◆ Having a confidential sounding board for ideas and challenges.

Benefits to the Mentor:

- ◆ Provides fulfilment and satisfaction of helping others and contributing to the development of colleagues.
- ◆ Extends network of colleagues and builds community.
- ◆ Supports use and development of key competencies leading to growth.
- ◆ Encourages renewed ideas and perspectives on one's leadership role.

Benefits to the Organization:

- ◆ **Facilitates the growth and development of high-potential leaders.**

A mentoring program is one of the best ways to develop new leaders for an organization. This extends in ways far beyond just developing technical day-to-day skills, but to more intangible skills like leadership, teamwork, and self-awareness. While these skills might be taught in the classroom, even the top MBA programs won't be able to deliver the type of hands-on support that a mentor can provide.

- ◆ **Increase Diversity**
Large companies like Deloitte, IBM, and WellPoint are investing in cross-cultural mentoring programs. According to recent research, women and people from other traditionally underrepresented groups do better than the general population in areas like engagement, retention, and receiving promotions when involved in a corporate mentoring program.
- ◆ **Retain Existing Talent**
As baby boomers age out of the workforce, the market for top talent becomes more competitive.

Recent research published in the Harvard Business Review cited a lack of mentoring programs as a primary reason why young high achievers seek employment with other companies. Studies also show that implementing corporate mentoring programs improves talent retention

- ◆ **Employer Branding**

Top young talent with various business degrees—like a master's in business administration—and management degrees are becoming increasingly attracted to companies because of the organization itself, focusing less on title and compensation. In addition to retaining top talent and creating a diverse workforce, a corporate mentoring program can brand an organization as a top place to work.

- ◆ **Secure The Future**

All companies, large and small, experience varying pivots and change over time. A company's reaction to and adoption of change is significant in its success, and a mentoring program can aid in this critical change management process. Mentees can share concerns and questions about pending changes with their mentor—a trusted and established leader in the organization.

- ◆ **Commitment of the organization to staff development**

Demonstrates visible commitment of the organization to staff development and continuous learning. Fosters an inclusive, diverse and collaborative environment.

The banking industry is being constantly updated in all its spheres and as we all know, the work conditions that the bankers are exposed to, require them to be constantly vigilant and responsible, and at the same time, customer satisfaction should not be compromised. In tremendously demanding situations and otherwise, it is of prime importance that the employees get the right guidance from the right people, i.e. right mentoring from the right mentors which will help them in taking unerring decisions in all aspects of their career.

संगठन के विकास में मेंटरिंग (परामर्श) का महत्व



ओमप्रकाश एन.एस.
वरिष्ठ प्रबंधक (राजभाषा)
प्रधान कार्यालय, बेंगलूरु

प्रस्तावना :

मेंटरिंग, मानव संसाधन विकास की तकनीक के रूप में सभ्यता की शुरुआत से ही अस्तित्व में रहा है। यह ज्ञान, अनुभव और सलाह को साझा करने की एक अब्दुत अवधारणा है जो एक व्यक्ति को फलने-फूलने में मदद करती है। हम में से अधिकांश व्यक्तियों ने अपने निजी या व्यावसायिक जीवन में कभी न कभी किसी परामर्शदाता (मेंटर) की सहायता का लाभ अवश्य उठाया होगा। व्यावसायिक सन्दर्भ में, ऐसी सहायता और पथ प्रदर्शन को मेंटरिंग कहा जाता है।

ऑक्सफोर्ड इंग्लिश डिक्शनरी के अनुसार, परामर्शदाता "एक अनुभवी और भरोसेमंद परामर्शदाता" होता है। इस प्रकार, मेंटर परामर्शदाता, अनुभवी और भरोसेमंद व्यक्ति होता है जो कम जानकार व्यक्ति को सलाह देता है और उसके साथ अपने अनुभव को साझा करता है। मेंटरिंग के संबंध में भिन्न परिभाषाएं मिलती हैं। जैकोबी के अनुसार, "मेंटरिंग एक दूसरे की मदद करने वाले रिश्ते या पोषण प्रक्रिया है" जबकि सुज़ैन फॉरे के अनुसार, "मेंटरिंग(परामर्श) एक दीर्घकालिक संबंध है जो विकास की ज़रूरत को पूरा करता है, पूर्ण क्षमता विकसित करने में मदद करता है और सभी भागीदारों, संरक्षक और संगठन को लाभ पहुंचाता है"। मेंटर का सरल भाषा में अर्थ परामर्शदाता या पथप्रदर्शक है। मेंटर वह अनुभवी व्यक्ति है जो कम अनुभव रखने वाले व्यक्ति का एक निर्धारित समय के लिए मार्गदर्शन करता है। डेविड क्लटरबक के अनुसार, "मेंटरिंग में मुख्य रूप से सहानुभूति के साथ सुनना,

अनुभव साझा करना, पेशेवर मित्रता, प्रतिबिंब के माध्यम से अंतर्दृष्टि विकसित करना व उत्साहजनक होना शामिल है"।

एक संगठन के परिप्रेक्ष्य में किसी अनुभवी वरिष्ठ कर्मचारी द्वारा उससे कनिष्ठ और कम अनुभव रखने वाले कर्मचारी को परामर्श देना शामिल है और ऐसे संदर्भ में वह परामर्शदाता की भूमिका निभाता है। यह ज़रूरी नहीं कि परामर्शदाता उन लोगों की तुलना में अधिक वरिष्ठ हो जिन्हें वह परामर्श देता है, बल्कि जो मायने यह रखता है कि परामर्शदाता के पास ऐसा अनुभव अवश्य हो जिससे दूसरे सीख सके। किसी भी संगठन में मेंटरिंग अनिवार्य रूप से एक भावनात्मक प्रकार का समर्थन है जो एक अनुभवी व्यक्ति द्वारा युवा लोगों को शिक्षण, परामर्श, मार्गदर्शन आदि के माध्यम से प्रदान किया जाता है।

चाहे सामाजिक मोर्चे पर हो या पेशेवर, हमें एक-दूसरे के साथ हर क्षेत्र में अनुभव और ज्ञान को साझा करना आवश्यक है। विशेष रूप से व्यावसायिक धरातल पर सभी अनुभवी और वरिष्ठ कर्मचारियों को चाहिए कि मेंटर्स की भूमिका निभाते हुए ज़रूरत पड़ने पर अपने युवा सहयोगी / सहकर्मी की मदद करने और उनके जीवन को रोशन करने के लिए सकारात्मक हस्तक्षेप करें। उन्हें सही परामर्श और मार्गदर्शन देने के ज़रिए उनकी शुरुआती शंकाओं को आत्मविश्वास में बदला जा सकता है। यह ठीक ही कहा गया है कि, "हमारे पास जो कुछ भी है वह दोगुना मूल्य का हो जाता है जब हमें इसे दूसरों के साथ साझा करने का अवसर मिलता है"। अतः, मेंटरिंग एक मानव विकास

गतिविधि है, जिसमें एक व्यक्ति जिसे संरक्षक के रूप में जाना जाता है, के पास अच्छा ज्ञान होता है और वह इसे दूसरे व्यक्ति के साथ साझा करता है, जिससे उसके करियर के विकास में मदद मिलने के साथ ही उसके स्वयं के व्यक्तित्व, ज्ञान और कार्यनिष्पादन में सुधार होता है। संगठनात्मक ढांचे में एक वरिष्ठ कर्मचारी किसी कनिष्ठ कर्मचारी को अपने कार्य को अधिक प्रभावी रूप से करने, नए कौशल सीखने, अधिक आत्मविश्वास विकसित करने और उसके समग्र करियर विकास के लिए बेहतर निर्णय लेने में मदद करता है। मेंटरिंग एक ऐसा साधन है जिसका उपयोग संगठन अपने कर्मचारियों की पूरी क्षमता के साथ पोषण और विकसित करने के लिए करता है। संगठन में परामर्शदाता के रूप में कम अनुभव-प्राप्त सहकर्मियों के साथ अपने अनुभव व ज्ञान को साझा करने के ज़रिए, वरिष्ठ कर्मी अपने स्वयं के कार्यनिष्पादन में सुधार लाते हुए अपने प्रबंधकीय कौशल में भी वृद्धि दर्ज कर पाते हैं।

मेंटरिंग(परामर्श) के संगठनात्मक लाभ :

एक विचारशील और सोचे-समझे तरीके से विकसित परामर्शी कार्यक्रम भर्ती और प्रतिधारण के संबंध में एक शक्तिशाली साधन हो सकता है। यदि विवेकपूर्ण रूप से इसे कार्यगत किया जाए तो परामर्श कार्यक्रम संभावित कर्मचारियों को आकर्षित कर सकते हैं, वर्तमान कार्यबल को बढ़ा सकते हैं और प्रतिभा को बनाए रख सकते हैं। परामर्श को संगठनात्मक संस्कृति का अभिन्न अंग बनाना कर्मचारी विकास के प्रति प्रतिबद्धता को दर्शाता है। यह संगठन के भीतर कर्मचारी की प्रोन्नति को इंगित करता है। यह परामर्श देने वाले और प्राप्त करने वाले दोनों के कौशल का विकास करता है। कर्मचारियों को समस्याओं की पहचान कर उनका समाधान तलाशने में सहायता करने के ज़रिये परामर्श अत्यंत महत्वपूर्ण भूमिका निभाता है। परामर्श के लाभ इस प्रकार हैं :

- बेहतर उत्पादकता
- कुशल कार्यबल

- संगठन के भीतर नेतृत्व कौशल का निर्माण
- स्वयं सीखने और योगदान देने के अवसर
- पेशेवर विकास को बढ़ावा
- कौशल विकास
- समावेशी संस्कृति को बढ़ावा

निष्कर्ष :

मेंटरिंग(परामर्श) कर्मचारियों को प्रेरित और सशक्त कर सकता है, प्रतिबद्धता का निर्माण कर सकता है, उत्पादकता बढ़ाने और प्रतिभा विकसित करने के साथ-साथ सफलता को बढ़ावा दे सकता है। संगठन में कर्मचारियों के निष्पादन या प्रेरणा के स्तर को बढ़ावा देने के लिए परामर्श का उपयोग कभी भी किया जा सकता है। ये अब आधुनिक प्रबंधकीय अभ्यास के आवश्यक तत्व हैं। मेंटरिंग (परामर्श) संगठन के मानव संसाधन विकास में एक महत्वपूर्ण भूमिका निभाता है। सभी व्यक्तियों को अपने जीवन और कार्यक्षेत्र के विभिन्न चरणों में पर्यवेक्षण, परामर्श और समर्थन की आवश्यकता होती है, चाहे वह उनके कार्य निष्पादन, दक्षता या करियर और प्रभावशीलता के बारे में हो। मेंटरिंग कर्मचारी के सर्वांगीण विकास पर केंद्रित है। व्यक्ति का सर्वतोन्मुखी विकास अत्यधिक मायने रखता है, अन्यथा वे अपना मनोबल खो देंगे जिसके परिणामस्वरूप उनकी दक्षता और प्रभावशीलता में कमी आएगी। इसलिए, समय-समय पर संगठन के कर्मचारियों को परामर्श प्रदान की जानी चाहिए, जिससे कर्मचारी के साथ-साथ संगठन को भी लाभ होगा। अतः, परामर्शी कार्यक्रम सीखने की संस्कृति को बढ़ावा देने, परामर्शी कार्यक्रम प्रतिभावान व्यक्तियों को संगठन में बनाए रखने में मदद करने और इसे अधिक समावेशी बनाते हुए समग्र रूप से कॉर्पोरेट संस्कृति को मजबूती प्रदान करने के अलावा, विकास के अवसरों की तलाश करने वाले कर्मचारियों में संगठनात्मक प्रतिबद्धता को बढ़ाती है।

कार्मिकों के व्यक्तित्व विकास से संस्था का समग्र विकास



विश्वनाथ प्रसाद साहू
सहायक प्रबंधक (राजभाषा)
क्षेत्रीय कार्यालय, संबलपुर

मानव जीवन में व्यक्तित्व विकास एक सतत् प्रक्रिया है। यूं तो व्यक्तित्व को आम मायनों में रूप-रंग, चाल-ढाल, ऊंचाई-चौड़ाई, शारीरिक संरचना, मानवीय गुण, चारित्रिक गुणों आदि से लिया जाता है किंतु व्यक्तित्व विकास का विश्लेषण किया जाए तो मनुष्य के आंतरिक और बाह्य गुणों का विकास ही सही मायनों में व्यक्तित्व विकास की श्रेणी में आता है। कर्मचारी और संस्था एक दूसरे के पूरक हैं। एक ओर जहां कर्मचारी संस्था के लिए उसकी आत्मा होती है, जिसके बिना किसी भी संस्था की कल्पना नहीं की जा सकती, वहीं दूसरी ओर एक संस्था अपने कर्मचारियों को उनके कार्यनिष्पादन के बदले वेतन, भत्ते एवं अन्य सुविधाएं प्रदान करते हुए कर्मचारियों के आर्थिक, सामाजिक, वैयक्तिक विकास में अहम भूमिका अदा करती है। इन सब के अलावा, संस्था का दायित्व अपने कर्मचारियों को उच्च मानवीय गुणों से परिपूर्ण करते हुए उनका व्यक्तित्व विकास करना भी है। संस्थाओं ने भी इस पहलू को छूआ है और अपनी ज़िम्मेदारियों को बखूबी निभा रही हैं।

बैंकों के लिए कर्मचारियों के व्यक्तित्व विकास की आवश्यकता:

दरअसल व्यक्तित्व विकास अंग्रेज़ी के शब्द पर्सनालिटी (Personality) का रूपांतर है। इसकी उत्पत्ति यूनानी भाषा के शब्द पर्सोना (Persona) से हुई है, जिसका अर्थ है “मुखौटा”। यूनानी लोग मुखौटा पहनकर मंच पर अभिनय करते थे, ताकि वे पात्र में ढल जाएं एवं दर्शक उनके मूल रूप को पहचान न सकें।

यह आम धारणा है कि व्यक्तित्व का विकास केवल संबंधित के लिए ही लाभकारी होता है, यह एक मिथक है, क्योंकि एक कार्मिक का व्यक्तित्व न केवल उस व्यक्ति की व्याख्या करता है अपितु उसका व्यक्तित्व उसकी संस्था का भी प्रतिनिधित्व

करता है। यह सेवा क्षेत्रों जैसे – पर्यटन, होटल, वायुयानों, अन्य यातायात सेवाओं, कारोबार जगत जहां लाभ का परिमाण ग्राहक सेवा हो यथा – बैंकिंग, बीमा आदि उद्योगों में काम करने वाले कार्मिकों के लिए एक अनिवार्य अर्हता भी है। इस प्रतिस्पर्धी वातावरण में संस्थाओं को अपने अस्तित्व को बचाए रखने एवं उत्तरोत्तर प्रगति करने के लिए कार्मिकों के सर्वांगीण विकास की नितांत आवश्यकता है, जिसके लिए बैंकों ने व्यापक नीतियां बनाई हैं एवं उनका कार्यान्वयन युद्धस्तर पर किया है। ग्राहकों को अपने उत्पाद एवं सेवाएं प्रदान करने के लिए बैंकों ने प्रत्येक जिलों व कस्बों में अपनी शाखाएं स्थापित की हैं। इन शाखाओं में विभिन्न पद पर कार्यरत कार्मिकों के माध्यम से ग्राहकों को उनकी आवश्यकताओं के अनुसार जमा, ऋण अथवा अन्य उत्पाद एवं सेवाएं प्रदान की जाती हैं। वर्तमान समय में एक बैंक की शाखा को अपने बैंक की दूसरी शाखा से प्रतिस्पर्धा करनी होती है, फिर बाजार में अन्य सार्वजनिक क्षेत्र के बैंक, निजी क्षेत्र के बैंक, विदेशी बैंक, गैर-बैंकिंग वित्तीय कंपनियां आदि लगभग एकसमान प्रकार के उत्पाद एवं सेवाएं प्रदान कर रही हैं। वास्तव में व्यक्तित्व की व्यापक परिभाषा में कारोबार में वृद्धि, ग्राहक सेवा, कार्य करने की इच्छाशक्ति, कार्यबल को संतुलित करना, संस्था का समग्र विकास, नेतृत्व करने की क्षमता आदि घटक अंतर्निहित होते हैं। इस प्रकार, किसी संस्था के लिए कर्मचारियों के व्यक्तित्व का विकास एक परम उपयोगी तत्व है, जिसमें संस्था का भविष्य निर्भर करता है।

कर्मचारियों के व्यक्तित्व विकास की ओर बैंकों द्वारा उठाए जा रहे कदम:

बैंकों ने कर्मचारियों के व्यक्तित्व विकास की अवधारणा को अंगीकार किया है और इसे मूर्त रूप देने के लिए कई प्रकार की योजनाएं बनाई हैं, जिससे वे स्वयं के साथ-साथ संस्था

की उन्नति में योगदान दे सकें:

प्रशिक्षण केंद्रों की स्थापना:

कर्मचारियों के व्यक्तित्व विकास की संकल्पना में प्रशिक्षण केंद्रों की स्थापना मील का पत्थर साबित हुई है। बैंकों ने अपने अन्य महत्वपूर्ण विभागों के साथ-साथ प्रशिक्षण केंद्रों की रूपरेखा को नया आयाम दिया है। प्रशिक्षण केंद्र बैंक के सभी कर्मचारियों के व्यक्तित्व विकास के लिए अपना सर्वोत्तम प्रयास करते हैं। इनका कार्य कार्मिकों के बैंक की सेवा ग्रहण करने के साथ ही आरंभ हो जाता है और अंत में विश्रान्ति प्रशिक्षण के साथ अंत होता है। इस दौरान कार्मिकों की उपयोगिता की पहचान करते हुए उनका मार्गदर्शन करना एवं संबंधित संविभाग के उत्पाद एवं सेवाओं के लिए प्रशिक्षित करना। इसके इतर बैंक की पदोन्नति परीक्षाओं में कर्मचारियों को करियर के अहम पड़ाव को पार करके लिखित परीक्षा में उत्तीर्ण होने एवं अंतिम चरण में साक्षात्कार तथा एक समूह में चर्चा के लिए भी समुचित प्रशिक्षण की व्यवस्था है। इसके अतिरिक्त, समय-समय पर कर्मचारी-उपयोगी एक दिवसीय एवं छोटी अवधि की कार्यशालाओं का भी आयोजन करके कार्मिकों को समुचित लाभ प्रदान किया जाता है।

कर्मचारियों को जागरूक करना :

कर्मचारियों को बाजार में हो रहे परिवर्तनों से नियमित रूप से अद्यतित करना अत्यंत आवश्यक है। विकसित तकनीक एवं डिजीटलीकरण ने बैंकिंग को एक नया आयाम दिया है, इसके अनन्य फायदों के साथ दुश्प्रयोग से बढ़ते हुए खतरों से इनकार नहीं किया जा सकता। इन परिवर्तनों के सापेक्ष एक कर्मचारी को जागरूक रह कर कार्य करना परम आवश्यक है, इससे न केवल कर्मचारी स्वयं आपदा से बचेंगे बल्कि बैंक की छवि को भी नुकसान नहीं होगा। अक्सर कहा जाता है कि “सतर्कता ही सुरक्षा है”। इस कथन को साकार करते हुए बैंकों ने कई प्रकार की जागरूकता संबंधी शैक्षिक श्रृंखलाएं चलाई हैं जैसे- डिजिटल उत्पादों के उपयोग संबंधी “क्या करें और क्या न करें”, ऋण वितरण करने के लिए जांच सूची, बैंक कर्मियों का नाम लेकर किए जाने वाले फर्जी फोन से बचने के उपाय, अपने बैंक खातों संबंधी विवरण जैसे - पासवर्ड, ओटीपी किसी के साथ भी साझा न करने के सुझाव

आदि। इस प्रकार की गतिविधियों का मूल उद्देश्य कर्मचारियों को सतर्क करना है ताकि भविष्य में वे जागरूक एवं सतर्क रहते हुए किसी भी प्रकार की अप्रिय घटना से सावधान रह सकें।

विविध प्रतियोगिताओं का आयोजन:

बैंक विभिन्न अवसरों जैसे - स्वतंत्रता दिवस, गणतंत्र दिवस, संस्थापक दिवस, हिंदी दिवस, सतर्कता सप्ताह आदि पर कई प्रकार के आयोजन किये जाते हैं। इन अवसरों पर नृत्य, गीत-गायन, निबंध-लेखन, आशुभाषण आदि प्रतियोगिताओं का पत्रों/परिपत्रों के माध्यम से कर्मचारियों को अपनी प्रतिभा प्रदर्शित करने के भरपूर अवसर प्रदान किए जाते हैं, जिसमें उत्कृष्ट प्रदर्शन करने वाले कार्मिक को पुरस्कार प्रदान करने की भी व्यवस्था होती है। हमारे बैंक में प्रतिवर्ष राजभाषा अनुभाग द्वारा अखिल भारतीय स्तर पर निबंध लेखन प्रतियोगिता एवं गृह पत्रिका एवं पुस्तकालय अनुभाग द्वारा “श्रेयस प्रतियोगिता” का आयोजन किया जाता है। ज्ञात हो कि “श्रेयस प्रतियोगिता 2021” में 14 श्रेणियों में प्रतियोगिताओं का आयोजन किया गया था, जिसमें फोटोग्राफी, चित्रकारी, कार्टून बनाना, कहानी लेखन आदि शामिल थे।

पत्रिकाओं का प्रकाशन एवं मानदेय:

बैंकों में नियमित अंतराल पर पत्र-पत्रिकाओं का प्रकाशन किया जाता है एवं कर्मचारियों से प्रकाशन सामग्री जैसे - स्वरचित कविताएं, मौलिक आलेख, संस्मरण, यात्रा वृत्तांत आदि आमंत्रित किए जाते हैं। हमारे केनरा बैंक में राजभाषा अनुभाग द्वारा तिमाही आधार पर हिंदी पत्रिका “केनरा ज्योति”, गृह पत्रिका एवं पुस्तकालय अनुभाग द्वारा द्विमासिक आधार पर द्विभाषी पत्रिका “श्रेयस” और “ओकेशनल पुब्लिकेशन”, दैनिक आधार पर “टुडेज टाइडिंग्स (Today's Tidings)”, पखवाड़े में “एग्ज़िक्यूटिव डायजस्ट (Executive Digest)” का प्रकाशन किया जाता है। कर्मचारियों को प्रोत्साहित करने के लिए आकर्षक मानदेय प्रदान करने की भी व्यवस्था है।

परीक्षाओं के माध्यम से प्रोत्साहित करना:

बैंकों में कार्मिकों के ज्ञान में वृद्धि करने के उद्देश्य से कार्मिकों को प्रख्यात संस्थाओं से उच्च शिक्षा अर्जित करने की अनुमति

दी जाती है। साथ ही बैंकिंग के क्षेत्र में विभिन्न विषयों को अधिक स्पष्ट रूप से समझने एवं उनमें विशेषज्ञता प्राप्त करने के लिए शैक्षणिक संस्थाओं द्वारा कई पाठ्यक्रम जैसे – विदेशी विनिमय, जेएआईआईबी, सीएआईआईबी आदि चलाए जाते हैं। बैंक इन पाठ्यक्रमों को पूरा करने हेतु कार्मिकों को प्रोत्साहित करने के उद्देश्य से इन पाठ्यक्रमों में उत्तीर्ण होने पर कार्मिकों को पाठ्यक्रम को पूरा करने में हुए खर्च की प्रतिपूर्ति भी की जाती है।

उपसंहार:

महात्मा गांधी ने कहा था कि – “जो बदलाव आप दूसरों में देखना चाहते हैं, पहले स्वयं में लाइये”। वर्तमान युग के प्रतिस्पर्धी माहौल में सभी संस्थाएं विकास की ओर आगे बढ़ने के लिए प्रयत्नशील हैं। इस क्रम में उन्हें अपने कर्मचारियों का भी समुचित विकास करना आवश्यक है। संस्थाएं कर्मचारियों के व्यक्तित्व विकास की ओर उन्मुख हैं

ताकि कर्मचारियों के व्यक्तित्व विकास से संस्था के विकास की ओर मार्ग प्रशस्त हो सके। संस्थाएं कार्यालय जीवन एवं व्यक्तिगत जीवन के बीच पूर्ण सामंजस्य बिठाने के लिए भर्सक प्रयास करती हैं। इस प्रयोजन हेतु संस्थाएं अपने संगठनात्मक ढांचे के अनुरूप समय-समय पर विभिन्न प्रकार की गतिविधियों का आयोजन करती हैं जैसे – व्यक्तित्व विकास हेतु विशेष प्रशिक्षण, विविध कार्यक्रमों का आयोजन, विभिन्न सम्मेलनों/संगोष्ठियों के लिए कर्मचारियों को नामांकित करना, कार्यालय में जाति, धर्म और संप्रदाय से ऊपर उठकर स्थानीय एवं राष्ट्रीय त्योहारों को मनाना, आदि। इस प्रकार, संस्थाएं कार्यस्थल पर एक सौहार्दपूर्ण वातावरण तैयार करती हैं और अपने कार्य बल के सर्वांगीण विकास के लिए प्रयासरत हैं। इस प्रकार संस्थाएं कर्मचारियों के व्यक्तित्व विकास की ओर ध्यान देते हुए संस्था के समग्र विकास का लक्ष्य साधती हैं।

बैंक अपना केनरा

कविता

भारत के मस्तक पर हीरा सा बैंक अपना केनरा,
शाश्वत चमकता रहे सदा यह बैंक अपना केनरा।
सुब्बाराव पै की कल्पना का यह स्वतः उद्गार है,
यह बैंक अपना केनरा एक स्वप्न का विस्तार है।

लाखों गरीबों में आशा का कर रहा संचार है,
गाँवों में और दूरस्थ तक सेवाओं का विस्तार है।

हर ऋण यहाँ पर सुलभ है और सुगमता अपार है,
यह बैंक अपना केनरा एक बैंक है परिवार है।

यह केनरा एक वचन है, भारत की जनता के लिए,
आर्थिक प्रगति का स्रोत है, भारत की जनता के लिए।

यह बैंक जनता का बना है, आज जनता के लिए,
बेहतर सदा बैंकिंग की है, आज जनता के लिए।

यह बैंक अपने देश का है, देश के है काम में,
यह 'केनरा बैंक' आपका है, आपके सम्मान में।



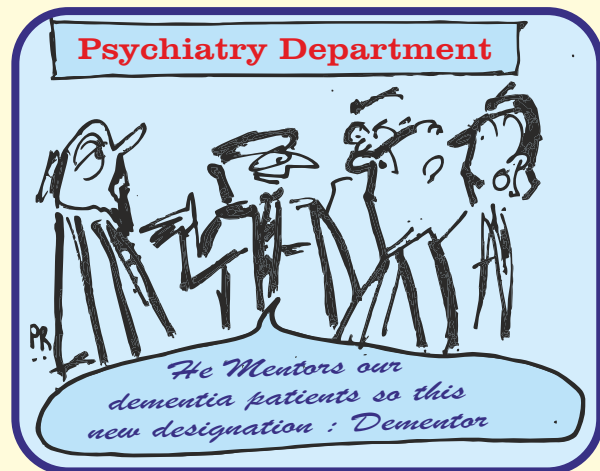
रवि प्रकाश चौबे

प्रबंधक

क्षेत्रीय कार्यालय-2,
गोरखपुर



Refer to "drawer" by:
K P Ramesh Rao



व्यापार योजना सम्मेलन, मुंबई - मई 2022 BUSINESS PLAN CONFERENCE, Mumbai - May 2022



HEAD OFFICE

Sri. L V Prabhakar, MD & CEO, delivering the welcome address of the Regional Conference of the CVOs of Southern India conducted by Central Vigilance Commission – hosted by Canara Bank. The Conference was held on 13.05.2022 at Hotel Chancery Pavilion, Bengaluru. Sri. D K Jain, Member Lokpal, Hon. Lokpal Justice Sri Pinaki Chandra Ghose, Sri Suresh N Patel, Central Vigilance Commissioner, Sri Subodha Kumar Jaiswal, Director CBI and other officials of CVC, CBI attended the Conference.



BANGALORE METRO

Circle office Bengaluru Canara Bank has donated two school vans to Government schools which is located at Echanahalli and Aralaguppe near to Tiptur(TQ) of Tumakuru (Dist.) to serve the needs of students for pick up and drop under Corporate Social Responsibility activity. In the presence of Sri B Ravi, Assistant General Manager, Regional Office Tumakuru the keys of the two vans were handed over to honourable Education



Minister of Karnataka Sri. B.C Nagesh on 02nd of May 2022 at Tiptur.

BHUBANESWAR

Bhubaneswar Circle conducted Business Strategy meet for FY 2022-23 of all Regions, RAH & CPH on 21.04.2022. Sri B. L. Meena, General Manager and Circle Head delivered the keynote address and emphasized upon the need to focus on CASA, Recovery and Loss Making Branches. Thereafter, he critically analysed the Circle performance under major business parameters. GM, Sri. B L Meena appreciated the efforts made by CPH Bhubaneswar and also felicitated CPH Bhubaneswar Head, Dr. D. Mahalakshmi, RO Bhubaneswar –I Head Sri. Mahamaya Prasad Roy, RO Bhadrak New Head Sri. Madhusudan Rao, RAH Bhubaneswar Head Sri. Kumar Sanjeev, RO Bhadrak Head Sri. J. Prakash Babu & AGM Sri. Prakash Pradhan.



Bhubaneswar Circle celebrated 131st Ambedkar Jayanti at Circle Office, Bhubaneswar on 14.04.2022. General Manager Sri B. L. Meena, in his key note address, invoked the preaching of Dr Babasaheb Ambedkar, that



Independence means nothing more than the liberty of a nation to determine its form of government and its social order without any diktats from outside. All executives and officials of Circle Office were present during the function.

HYDERABAD

Dr. Babasaheb Bhimrao Ambedkar Jayanthy was celebrated at Circle Office, Hyderabad on 14.04.2022. Sri.K.H.Patnaik, Chief General Manager, C.O, Hyderabad, Sri. Y. Ranganna DGM, C.O, Hyderabad and other executives and staff graced the occasion. Sri. K.H.Patnaik, CGM, spoke about the achievements of Dr. B.R.Ambedkar and stressed upon the importance of paying back to the society by helping each other. DGM Sri Y Ranganna spoke about the contributions of Dr. B. R. Ambedkar to the country and other participants also shared their opinion and remembered this great man on the occasion of his birthday.



MADURAI

The renovated premises of Regional Office Thoothukudi, Retail Assets Hub & MSME Sulabh was inaugurated by District Collector, Dr. K Senthil Raj, IAS on 11.04.2022, in the presence of Sri. D Surendran, General Manager &



Circle Head, CO Madurai & Smt. Seena S Dev, AGM & Region Head, Thoothukudi. Sri. D Rabindran James & Sri. P T Anil Kumar, Divisional Managers of Regional Office, Sri J Nagesh, Divisional Manager, Retail Assets Hub & Sri P Ramesh Prabhu, Divisional Manager, MSME Sulabh were also present on the occasion.

MANGALORE

Dr. Baba Saheb Bhimrao Ramji Ambedkar Jayanthy was celebrated at Circle Office Mangalore on 14.04.2022. Circle Head and GM, Sri B Yogish Acharya, Sri Raghav Naik K, and Sri. Sreekanth V K, DGMs from Circle Office were present on the occasion. Sri Vasudevan, Chartered Accountant, Statutory Central Auditor of Mangluru Circle was the special invitee. The programme started with lighting the lamp and offering of floral tribute to Sri Ambedkars' photo. Circle Head and General Manager Sri. B Yogish Acharya in his key note address recalled the sacrifice and valuable contribution of Sri Ambedkar to the nation as an architect of our Indian Constitution.



MANIPAL

Shri Rama Naik, Circle Head and General Manager, on 12.04.2022, along with Regional Head & DGM, Shri Sandeep Rao visited RSETI Holalur and interacted with Director of the institution about the developmental



activities required for RSETI. During the visit GM & DGM addressed the participants and advised to utilise the training for shaping up their life. The team also visited Holalur Branch & GM, Sri. Rama Naik addressed the branch staff and advised them to contribute towards business development.

Circle Office Manipal, as part of the Centre for Entrepreneurship Development (CED) activities, conducted a 3 day "Canara Bazaar" at Circle Office from 6th to 8th of May, 2022. The program was inaugurated by Sri. Rama Naik, General Manager, along with other Executives of the Circle Office. 32 stalls were arranged for the Women Entrepreneurs, who participated with their various home made products. A good sales of ₹4,08,000/- happened during the 3 days Bazaar.



THIRUVANANTHAPURAM

The annual Hindi magazine of CO Trivandrum, 'SOPAN', was released by Sri. Brij Mohan Sharma, Executive Director and Sri. S. Premkumar, General Manager on 26/04/2022 at CO Trivandrum. In the subcommittee meeting of TOLIC (Banks & Insurance Companies) Thiruvananthapuram held on 29/04/22, Sri. S. Premkumar, General Manager and Chairman of the committee launched 'SOPAN' magazine along with Sri. S. K. Mishra, DGM, Sri. Krishna Kumar. V, Divisional Manager, Sri. Manesh Mohan, Senior Manager (OL) and all the OL Liaison Officers of member Banks/offices.



अंचल समाचार

आगरा

नगर राजभाषा कार्यान्वयन समिति, आगरा(बैंक) की 19वीं छमाही समीक्षा बैठक का आयोजन दि. 30.04.2022 को अंचल कार्यालय, आगरा में किया गया। बैठक की अध्यक्षता समिति के अध्यक्ष श्री एस. वासुदेव शर्मा, महा प्रबंधक, केनरा बैंक, अंचल कार्यालय, आगरा ने की। बैठक में सदस्य बैंक कार्यालयों के कार्यालय प्रमुख अपने राजभाषा अधिकारियों एवं हिंदी प्रतिनिधियों के साथ उपस्थित थे। बैठक में मुख्य अतिथि और समीक्षकर्ता के रूप में भारत सरकार, गृह मंत्रालय, राजभाषा विभाग की ओर से श्री निर्मल कुमार दुबे, सहायक निदेशक (कार्यान्वयन), क्षेत्रीय कार्यान्वयन कार्यालय उत्तरी क्षेत्र 2 उपस्थित थे। बैठक के उपरांत पुरस्कार वितरण कार्यक्रम 2022 का भी आयोजन किया गया।



अहमदाबाद

दिनांक 26.05.2022 को एनपीए खातों की अधिकतम संख्या में निपटान के लिए महा प्रबंधक श्री शंभू लाल, श्री पी.वी. गोपालकृष्णन, उप महा प्रबंधक, वसूली, विधि व धोखाधड़ी निवारण विभाग, प्रधान कार्यालय, बेंगलूरु और श्री अमित मित्तल, उप महा प्रबंधक की उपस्थिति में अंचल कार्यालय,

अहमदाबाद में 'मेगा केन-अदालत' का आयोजन किया गया। क्षेत्रीय कार्यालयों और विभिन्न क्लस्टर केंद्रों में भी क्लस्टर केन-अदालत का आयोजन किया गया। कुल 523 उधारकर्ताओं ने अपने एनपीए खातों के निपटान के लिए केन-अदालत में भाग लिया।



भोपाल

दिनांक 11.05.2022 को खुदरा आस्ति केंद्र, इटारसी का उद्घाटन श्री विक्रम दुग्गल, अंचल प्रमुख व महा प्रबंधक, अंचल कार्यालय, भोपाल के करकमलों द्वारा किया गया। इस शुभ अवसर पर श्री विजय कुमार, क्षेत्रीय प्रमुख व सहायक महा प्रबंधक, क्षेत्रीय कार्यालय, भोपाल-II, श्री बुद्ध राम, खुदरा आस्ति केंद्र के प्रमुख व मंडल प्रबंधक, श्री कुलेश्वर बिस्वाल, शाखा प्रमुख व मुख्य प्रबंधक, इटारसी-1 शाखा तथा खुदरा आस्ति केंद्र के स्टाफ-सदस्य व ग्राहक भी उपस्थित थे।



चंडीगढ़

29.04.2022 को अंचल प्रमुख श्रीमती सलीना गायल की अध्यक्षता में अंचल कार्यालय, चंडीगढ़ के सम्मेलन कक्ष में क्षेत्रीय कार्यालय और बीएमसी जालंधर शाखा के लिए 'कारोबार योजना बैठक' आयोजित की गई थी। बैठक में सभी सात क्षेत्रीय कार्यालयों के क्षेत्रीय प्रमुख, जालंधर बीएमसी

शाखा के शाखा प्रमुख और अंचल कार्यालय के सभी अधिकारियों ने बैठक में भाग लिया। श्री शैलेंद्र नाथ शीथ, उप महा प्रबंधक, अंचल कार्यालय, चंडीगढ़ द्वारा स्वागत भाषण प्रस्तुत किया गया। इसमें अंचल कार्यालय के सभी कार्यपालक और अन्य स्टाफ-सदस्य उपस्थित थे।



जयपुर

दिनांक 05.04.2022 को श्री देवाशीष मुखर्जी, कार्यपालक निदेशक द्वारा अंचल कार्यालय, जयपुर का दौरा किया गया। कार्यपालक निदेशक का स्वागत अंचल प्रमुख व महा प्रबंधक श्री पुरुशोत्तम चंद द्वारा किया गया। इस अवसर पर खुदरा आस्ति केंद्र, जयपुर, मध्यम कॉर्पोरेट शाखा, जयपुर तथा बृहत कॉर्पोरेट शाखा, जयपुर के नवनिर्मित परिसर का उद्घाटन कार्यपालक निदेशक द्वारा किया गया। कार्यपालक निदेशक ने ग्राहकों द्वारा भविष्य में किए जानेवाले कारोबार संबंधी विस्तार और बैंक द्वारा प्रदान की जा रही सेवाओं के संबंध में विस्तृत चर्चा की।



मुंबई

दिनांक 11.05.2022 को श्री देवाशीष मुखर्जी, कार्यपालक निदेशक की अध्यक्षता में 'कारोबार समीक्षा बैठक' का आयोजन किया गया। इसमें कार्यपालक निदेशक द्वारा क्षेत्रीय कार्यालय, एलसीबी, एमसीबी, आरएएच, एसएमई सुलभ, ईएलबी, एआरएम, एसएम के प्रमुखों और मुंबई अंचल के अन्य कार्यपालकों के साथ चर्चा की गई। श्री नायर अजित कृष्णन, मुख्य महा प्रबंधक, एसएम विभाग, प्रधान कार्यालय ने भी विचार-विमर्श में भाग लिया और सभा को संबोधित किया। इसके अलावा, दिनांक 10 व 11 मई 2022 को अंचल कार्यालय, मुंबई में 'मेगा केन अदालत' का आयोजन किया गया, जिसकी अध्यक्षता कार्यपालक निदेशक श्री देवाशीष मुखर्जी द्वारा की गई। श्री नायर अजित कृष्णन, मुख्य महा प्रबंधक, एसएम विभाग, प्रधान कार्यालय, श्री पी. संतोष, मुख्य महा प्रबंधक, अंचल कार्यालय, मुंबई और श्री मनोज एस.आर., सहायक महा प्रबंधक, एसएम विभाग, प्रधान कार्यालय भी उपस्थित थे।



पटना

दिनांक 16.05.2022 को अंचल कार्यालय, पटना के अध्ययन व विकास केंद्र (सीएलडीसी) में नगर राजभाषा कार्यान्वयन समिति (बैंक) के तत्वावधान में 'राजभाषा-सह-सामान्य ज्ञान प्रतियोगिता' का आयोजन किया गया। कार्यक्रम में विभिन्न बैंकों व बीमा कंपनियों से कुल 29 प्रतिभागियों ने सहभागिता सुनिश्चित की। कार्यक्रम की अध्यक्षता श्री श्रीकान्त एम भन्डिवाड, महा प्रबंधक व अंचल प्रमुख द्वारा की गई। कार्यक्रम में अंचल प्रमुख ने उपस्थित प्रतिभागियों को संबोधित करते हुए कहा कि भारत सरकार, गृह मंत्रालय, राजभाषा विभाग के निर्देशानुसार भारत सरकार के सभी उपक्रमों/कार्यालयों/बीमा कंपनियों में राजभाषा का कार्यान्वयन किया जाना अनिवार्य है। कार्यक्रम में भारतीय

रिज़र्व बैंक से नगर राजभाषा कार्यान्वयन समिति (बैंक) की सदस्य-सचिव श्रीमती सुरभि सौरभ, राजभाषा अधिकारी उपस्थित थीं।



रांची

दिनांक 13 मई 2022 को 'राज्य स्तरीय बैंकर्स समिति (एसएलबीसी)', झारखंड द्वारा 79वीं त्रैमासिक समीक्षा बैठक का आयोजन किया गया। बैठक में झारखंड राज्य के विभिन्न बैंकों द्वारा वित्त वर्ष 2021-2022 में किए गए कार्यों की समीक्षा की गई। वर्ष 2021-22 में डीएवाई-एनआरएलएम (राष्ट्रीय ग्रामीण आजीविका मिशन) योजना के अंतर्गत झारखंड में एसएचजी-क्रेडिट लिंकेज में उत्कृष्ट प्रदर्शन हेतु केनरा बैंक, अंचल कार्यालय, रांची को ग्रामीण विकास विभाग, झारखंड सरकार द्वारा पुरस्कृत किया गया। बैठक में श्री स्वरूप दासगुप्ता, कार्यपालक निदेशक, बैंक ऑफ इंडिया, डॉ. मनीष रंजन, सचिव, ग्रामीण विकास विभाग, श्री अबू वकर सिद्दीकी, सचिव, कृषि विभाग, झारखंड सरकार, श्रीमती दीप्ति जयराज, विशेष सचिव, आईएफपीआई, झारखंड सरकार, श्री संजीव सिन्हा, महा प्रबंधक, भारतीय रिज़र्व बैंक, श्री बी.के. मिश्रा, महा प्रबंधक, राज्य स्तरीय बैंकर्स समिति (एसएलबीसी)- संयोजक, बैंक ऑफ इंडिया उपस्थित थे। श्री बी.डी. कुजूर, उप महा प्रबंधक, अंचल कार्यालय, रांची तथा श्री रामचन्द्र, मंडल प्रबंधक, अंचल कार्यालय, रांची ने केनरा बैंक का प्रतिनिधित्व किया।



Trends of Inflation & Interest Rates in Indian Economy



Dr Rashmi Tripathi

DGM
Economist, SP&D Wing
HO, Bengaluru

Executive Summary

- ✓ Beneficial effects of the rapid dip of infections have been overwhelmed by the escalation in geopolitical tensions since February 2022.
- ✓ Spike in crude oil prices and supply chain shortages in commodities due to Russia-Ukraine war has a critical bearing on surging retail as well as wholesale inflation in India.
- ✓ Inflation affects the private consumption and purchasing power across all the consumer segments, adversely impacting the low income households.
- ✓ India's retail (CPI) inflation spikes to 7.79% y-o-y in Apr'22 as compared to 6.95% y-o-y in Mar'22 and 4.23% in Apr'21, on broad based increase in the cost of food, fuel and core inflation. This is the highest reading since May 2014.
- ✓ India's wholesale price index (WPI) based inflation rate rose to the highest level in the current 2011-12 series at 15.08% in April on the back of hardening commodity and vegetable prices.
- ✓ Considering near-term inflation projections and elevated crude, commodity and other input prices, an overall increase of 100-125 bps in repo rate from the current rates may be expected by March 2023.

The Global economy was recovering from the downturn triggered by COVID-19. However, the beneficial effects of the rapid dip of infections have been overwhelmed by the escalation in geopolitical tensions since February 2022. At the macro level, Financial market volatility prompted by monetary policy normalisation in advanced economies, resurgence of COVID infections in some major countries, augmented supply-side disruptions and protracted shortages of critical inputs, pose downside risks to global growth.

The challenges emanating from the global macro scenario has its reflections on the domestic economy as well. Spike in crude oil prices and supply chain shortages in commodities due to Russia-Ukraine war has a critical bearing on surging retail as well as wholesale inflation in India. Further, the war in Ukraine has caused food and fuel prices to rise to uncomfortable levels, while the cost of core goods and services is also climbing. Faster pace of policy normalization across advanced economies and

the synchronous moves by RBI to tame domestic inflation are further adding to the volatility of financial markets. Inflation affects the private consumption and purchasing power across all the consumer segments, adversely impacting the low income households.

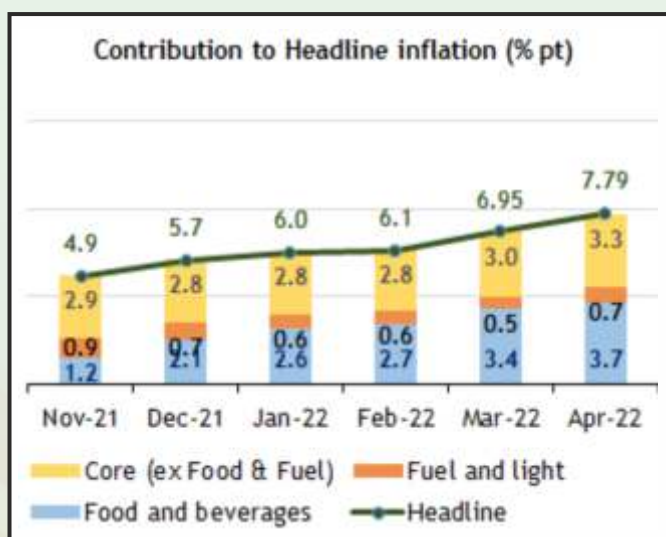
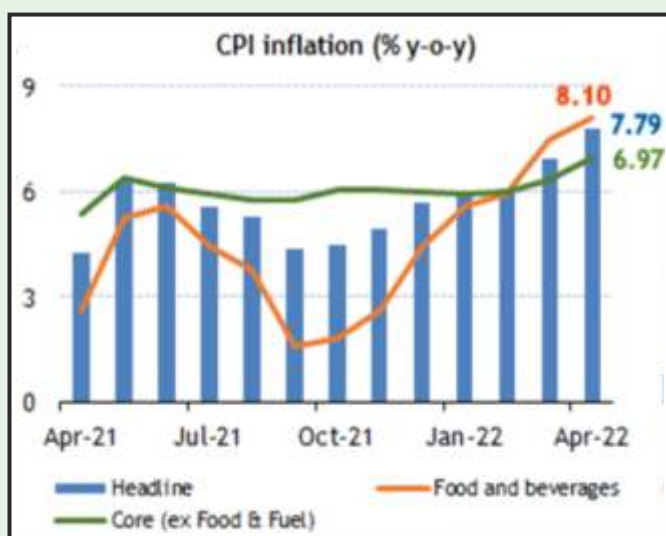
In this backdrop, the present write-up attempts to analyse the trends in inflation, both CPI and WPI, along with the probable policy actions by the RBI in the upcoming MPCs.

Trend in Consumer Price Index (CPI):

- India's retail (CPI) inflation spikes to 7.79% y-o-y in Apr'22 as compared to 6.95% y-o-y in Mar'22 and 4.23% in Apr'21, on broad based increase in the cost of food, fuel and core inflation. This is the highest reading since May 2014.
- Food inflation surged to 8.10% y-o-y in Mar'22, compared to 7.47% y-o-y in Mar'22, mainly on

account of sharp increase in vegetable prices.

- Fuel inflation spiked to 10.80% y-o-y in Apr'22 as compared to 7.52% y-o-y in Mar'22. In global market, average crude oil prices is at \$106/bbl in the month of Apr'22 from an average of \$116/bbl in Mar'22.
- Core inflation (CPI excluding food and fuel) for Apr'22 increased to 6.97% y-o-y, as compared to 6.32% in Mar'22.



Trend in Wholesale Price Index (WPI):

- India's wholesale price index (WPI) based inflation rate rose to the highest level in the current 2011-12 series at 15.08% in April on the back of hardening commodity and vegetable prices.

- Core inflation, which excludes food and fuel inflation, rose marginally to a four month high of 11.1%. Fuel inflation climbed to 38.66%, while inflation for manufactured products increased to 10.85%.
- As per market experts, this trend in wholesale inflation started well before the Russia-Ukraine conflict, it has aggravated due to further spike in input cost, majorly of crude oil and raw materials. With the likely prolongation of the conflict, the headwinds arising out of the disruption in the global supply chain will continue to weigh on domestic wholesale inflation.

Inflation Outlook:

Inflationary pressures, exacerbated by war-induced supply-chain disruptions, are pushing up prices of commodities including food, fuel and fertilizers. Retail inflation rose to an eight-year high in April'22, while wholesale inflation for the same month hit the fastest in three decades. Inflation may continue to build:

- ◆ As firms raise prices to cope with the impact of surging input costs that otherwise have squeezed profit margins since last year.
- ◆ As prices of edible oils may firm up further due to export restrictions by key producing countries and the loss of sunflower oil output due to the war.
- ◆ As risks of unprecedented input cost pressures translating into yet another round of price increases for processed food, non-food manufactured products and services are now more potent than before.

Factoring in the global inflationary trends and its direct bearing on the Indian economy, inflation is expected to average around 6.5%-7.5% in FY2023. However, the data will be largely dependent on global environment as well as on monetary and fiscal policy actions.

RBI Policy Rate actions:

In the May 4th Off-cycle MPC review, the policy repo rate was increased by 40 basis points to 4.40% with immediate effect along with an increase in Cash Reserve Ratio (CRR) by 50 basis points to 4.50% of NDTL effective from the fortnight beginning May 21, 2022. The measures announced focused on achieving the medium term target for Consumer Price Index (CPI) inflation, while supporting growth. As per RBI, the risks of

unprecedented input cost pressures translating into yet another round of price increases for processed food, non-food manufactured products and services are now more potent than before.

As inflation is expected to remain persistent amid prolongation of conflict, there is an expectation of increase in policy rates by another 70-75 bps by August MPC. This would be in line with the RBI's move to completely reverse the 115 bps in rate cuts it had delivered in response to the pandemic. This rate hike is expected to be split between MPC meetings in June and

August. Further, considering near-term inflation projections and elevated crude, commodity and other input prices, an overall increase of 100-125 bps in repo rate from the current rates may be expected by March 2023.

Views/opinions expressed in this research publication are views of the research team and not necessarily that of Canara Bank or its subsidiaries. The publication is based on information & data from different sources. The Bank or the research team assumes no liability if any person or entity relies on views, opinion or facts and figures finding in this project.

Poem

GURU DEVO BHAVA



Bharathi D
SWO-A
Zonal Inspectorate
HO, Bengaluru

Between tutoring and executing
Lies the fine line of mentoring
An indisputable tool to give a cutting edge
For every diamond to shine on a ledge.

“Gurudevo Bhava” has always been the adage
For preachers, gurus, sages as mentors from ages
And mentoring has ever been an art that envisages
Pioneering peerless success at all stages.

Freshers look up to experienced for hand holding
Veterans at youngsters for technical grooming
Balance is thus weaved on either side
With ardour, guiding, caring and sharing.

Remote mentoring in its style, renders power
Counsels, educates, directs and evades fears
What Dronacharya to Ekalavya was in yester years
Circulars and memos are to employees in present era.

A mentor's real challenge is to kindle in a student
Thirst for knowledge, determination and excellence

And for a student is to find an apt mentor
To invigorate his latent talent, passion, endeavour
And guide him through darkness in tunnel
To emerge to light at far end, like a miracle.

Grooming renders awe-inspiring finesse
Uproots negativity for personality progress
Laces softness with power, strength with gentleness
Transforms vague to certainty, better to best,
Ordinary to extra ordinary, hesitation to zest.

Mentoring has far reaching effects
with its perception
From desirous to disastrous,
development to destruction
Good mentoring helps in building an organization
While a bad one can destroy even a nation

Bestirred of virtues of self-mentoring--An adoption
of ethics, values, morals passed on from generations
Emphasizing on right action in right direction
Upholding humanity as the supreme solution.

The Importance of Mentoring



Pavnesh Maithil
Senior Manager
Murdeshwar Branch

When a child is born, born with it is a mother, a father, and a mentor. Today, many parents believe in facilitating the child to do his/her own thinking and carve their own future rather than themselves being a decision maker or a disciplinarian. A shift from strict parenting to a mentored upbringing is observed.

Looking back at the Hindu mythology, you will find the Bhagwat Gita as the biggest mentorship program, conducted by lord Krishna (A Mentor) with Leader Arjuna (A Mentee). In Indian history, we may relate to Chanakya (A Mentor) and Chandragupta (A Mentee). The former decided the fate of a war and latter lead to the formation of one of the greatest dynasties in India.

In modern days, many successful people have expressed their views on mentorship. Mark Zuckerberg has stated in his speeches that he was mentored by Steve Jobs after which he visited a temple in Utrakhand and travelled in India just to see how people are connected. Bills Gates mentioned Warren Buffet as his mentor.

From the mid 90's, the practice of mentoring in the workplace has gained additional traction and acceptance and had become more commonplace. Recently, Delhi government has started a program "Desh Ke Mentors" facilitating school students for mentorship.

Importance of mentoring: Mentoring allows people to learn from one another providing a path for knowledge transfer. In the workplace for instance, someone who is established in their career can share their knowledge and insights as well as offer guidance to someone with lesser experience. Mentoring plays an important role in leadership when the mentor shares his/her expertise with others. It demonstrates confidence in his/her abilities and indicates strong leadership because of their willingness to nurture others and build trust because of their investment in the success of other employees.

Being a part of banking system and an organisation, let us

focus mainly on organisational mentoring, its benefits and cons together.

What is a mentor?

Studying Etymology of Mentor, we understand that the word and concept ranges back to mid 18th century. Since then mentors have played an important role in the development and growth of the society.

A mentor can be an influential individual with a higher ranking in your work environment who has advanced experience and knowledge so he/she can give you support guidance and advice for your development. The purpose of a mentor is to help you grow as a person and become the best version of yourself. This may involve helping you achieve your personal or career goals, introduce you to new ways of thinking, challenging your limiting assumptions, sharing valuable life lessons and much more. A mentor should be "kind like a father". Being a mentor brings in some important roles when it comes to organizational mentoring. He has to be a teacher, a sponsor, an advisor, an agent, a role model, a coach, and even a confidante. A mentor should be patient and should have good listening skills. The most effective mentor assesses the path the mentee is on and then guides the person onto the right track. Mentoring is as much about counselling as about transferring knowledge and leadership skills.

(Many entrepreneurs have mentioned importance of mentorship in their growth, Entrepreneur Vivek Gupta Co-founder of Licious in his interview with Times of India when talking about mentorship gave regards to Shri. Mohan Das Pai a Padma Shree Awardee and current Chairman of Manipal Global Education as a father figure and excellent guiding force to form Licious.)

Certain key principles a mentor follows while mentoring a mentee.

- ◆ Assess their skills, knowledge and attitude when offering advice.

- ◆ Allow mentees to fail all times.
- ◆ Challenge them.
- ◆ Should be available when you say you will.
- ◆ Introduce mentees to key contacts/ possible collaborators
- ◆ Recognize them
- ◆ Tailor sessions to individual mentee.

G-STAR model:

- ◆ G : Goals
 - ◆ S : Situation
 - ◆ T : Thinking
 - ◆ A : Actions
 - ◆ R : Results
- } Mentors use this model to explore goals of Mentees.

Basic types of mentoring in an organizational structure can be categorized into three forms:

- ◆ Traditional one on one meeting (where a mentor and mentee are matched through a program or on their own).
- ◆ Distance mentoring.
- ◆ Group Mentoring.

Who benefits from mentoring?

Organization has the opportunity to further develop and disseminate the wealth of talent, skill and knowledge of its employees. Mentoring has a beneficial impact. It results to improved social and economic prospects of mentees, builds up leadership and management skills and endows opportunity to give back to the community.

So how to mentor an employee:

- Make space for failure and learning
- Respect who your employee is.
- Have your mentee explain things to you
- Work to dismantle sense of hierarchy.
- Empower mentee to take risks.
- Ask questions to help guide them
- Take active approach to being a mentor. Since mentoring is something that can be done successfully by anybody in a position of experience.

Cycle of mentoring starts with a purpose, moves to engagement, leads to growth and ends in completion. Workplace mentoring cycle may range from a period of 6 months to a year.

We have read a lot about mentoring, its principles/rules, qualities of mentors and all. Now comes a question; Are you a good mentee? We may now directly move from the question to the answer which explains how to be a good mentee.

- You should be efficient and systematic.
- You should value your mentor's time.
- You should be trustworthy
- You should be resourceful
- You should be proactive, bring up relevant matters to discuss with your mentors
- You should be realistic and learn from mistakes
- You should be curious and engaged.
- You should have a proactive approach while selecting a mentor, one should be master of craft and champion of your cause.

Responsibility of Mentor and Mentee is to follow the three A's of mentorship

A mentor and mentee should be Available, should be Analytical and most important of all, he/she should be an Active Listener. Both mentor and mentee should utilize care skills in their mentoring partnerships such as:

- Listening actively
- Building trust
- Encouraging
- Identifying goals
- Instructing / developing capabilities
- Providing corrective feedback
- Inspiring
- Trusting and reassuring at times when it is difficult for decision making
- Opening doors.

Is it possible to mentor yourself?

As said by APJ Abdul Kalam "The Bird is powered by its own life and by its motivation". You can act as your own mentor by finding the right frame of mind, setting realistic goals and monitoring your progress. You can learn to be your own best source of guidance and empowerment.

HDFC 'finds a home' in HDFC Bank

India's largest housing finance company, HDFC Ltd, will merge with the largest private sector bank in the country, HDFC Bank, to create an entity with a combined balance sheet of ₹17.87- lakh crore and net worth of ₹3.3-lakh crore. While HDFC Bank will continue to be the second-largest lender in the country after SBI, its size following the merger would be twice that of ICICI Bank, the third largest lender. The closing of the deal is expected to be achieved within 18 months, subject to regulatory approvals and is likely to be completed by Q2 or Q3 of FY24. Mr Sashi Jagdishan, CEO and MD, HDFC Bank, will be at the helm of the merged entity, and Mr Keki Mistry, the current chief at HDFC, will join as a Director on the board of the new company. Mr Deepak Parekh, who has been associated with HDFC since 1978, will step down as Chairman.

No entry for bank in global indices, yet

Inclusion in global indices such as MSCI and FTSE will continue to remain a pipe dream for HDFC Bank even after the merger with parent HDFC. According to analysts, the investment legroom for foreign investment in the merged entity will be around 10%—less than the required threshold of 15% and 20% set by MSCI and FTSE, respectively. As a result, the country's third-most valuable company will remain out of widely tracked MSCI and FTSE global indices that help channelize billions of dollars of foreign investments. Currently, HDFC Bank, with a market capitalisation of over ₹9 trillion, is not part of these sought after indices due to limited room available for overseas investments. The investment limit for FPIs in HDFC Bank is 74%.

USSD-based mobile banking, payment services become free

The sector regulator has dismissed telco concerns and eliminated tariffs for Unstructured Supplementary Service Data (USSD)-based mobile banking and payment services from 50 paise per session earlier, in a bid to boost digital financial inclusion and protect the interests of ordinary feature phone users. "After analysing comments received from stakeholders, the Authority is of the view that, to protect the interests of USSD users and to promote digital financial inclusion, rationalisation of USSD charges is required. In view of the same, it has been decided that subscribers will not be charged for

USSD for mobile banking and payment service," Trai said in its Telecommunication Tariff (68th Amendment) order, 2022.

Banks ask RBI to allow cloud adoption, list the dos & don'ts

Battling onslaught from fintech firms, high-street banks want the RBI to lay down the rules that allow them to store and analyse data on Cloud which, they believe, is at the heart of digital transformation. In a report submitted recently, they have asked the regulator to set out a "clear and not unduly burdensome process" for banks and financial institutions to follow when outsourcing and adopting the selection, on boarding and management of cloud services, two persons familiar with the development told ET.

Banks mull 'expected loss' concept

Banks are weighing the possibility of embracing the 'expected loss' concept for rating infrastructure projects in the backdrop of the big infrastructure push being given by the government. The 'Expected Loss' (EL) concept based ratings take into account both timely debt servicing/repayment (probability of default/PD) and recovery potential of an infrastructure project after a default occurs (loss given default/LGD). The Indian banking system currently follows traditional PD based guidelines whereby credit rating agencies downgrade the debt of a company or infrastructure project to the default category even if there is "a single day, single rupee delay" in payments of principal/interest.

Indian banks better their ranks in Asia, SBI at 22

The assets size of the country's top banks has improved in 2021 with SBI and HDFC Bank climbing up two notches in the latest S&P Global Market Intelligence's ranking of the Asia-Pacific's largest banks. What's more, the third-largest lender, ICICI Bank, has found a place in the league table with the rank of 50. The three lenders together have an asset size of \$1.2 trillion, which is 2.1% of the aggregate assets of the top banks in Asia. The ranking, which was based on the total assets, features the largest state lender SBI in 22nd position, whereas HDFC Bank occupied the 44th slot in the latest ranking. Among the top 25 lenders, only SBI and Industrial Bank Co of China have seen two notches jump in the ranking.

BANKING NEWS

Cash Reserve Ratio hiked by 50 bps to suck out excess liquidity:

The Reserve Bank of India has hiked the CRR by 50 basis points raising it to 4.5% from 4% in a bid to tighten the liquidity. Keeping with the stance of withdrawal of accommodation and in line with the earlier announcement of gradual withdrawal of liquidity over a multi-year time-frame, it has been decided to increase CRR by 50 bps to 4.5% of NDTL. The move is effective beginning fortnight of May 21. The withdrawal of liquidity through increased CRR could be to the tune of ₹87,000 crore.

Banks to operationalise DBUs in 75 districts

All the Public Sector Banks, ten Private Banks and one Small Finance Bank have initiated the work to operationalise 75 Digital Banking Units (DBUs) in 75 districts by July 2022, the Indian Banks' Association said. It was announced in the Union budget 2022-23 that 75 DBUs in 75 districts will be set up to commemorate the 75 years of Independence so that the benefits of digital banking reach every nook and corner of the country. The progress in pilot implementation of the project is being regularly monitored by a Reserve Bank of India committee, the Association said in a statement. In its guidelines for setting up of DBUs, RBI permitted Scheduled Commercial Banks (SCBs) with past digital banking experience to open DBUs in Tier 1 to Tier 6 centres.

Banks weigh central database of borrowers' attempted frauds

Banks are looking to set up a central database of borrowers who have attempted fraud. The database may also have details about those clients who withheld information or manipulated their books in order to secure lending from different lenders. A senior bank executive said such a database will be on lines of the Central Fraud Registry (CFR) set up by the RBI and will have participation from both public and private banks. "Some preliminary discussions have taken place, we are yet to finalise the structure," he said. Under existing norms, banks need not report cases of attempted frauds to RBI but they need to place the report on individual cases of attempted fraud involving an amount of ₹1 crore and above before the audit committee of their board.

PAN must for cash deposit or withdrawal of ₹20 lakh or more

The Central Board of Direct Taxes (CBDT) issued a notification on May 10, 2022, making the furnishing of PAN or Aadhaar compulsory for a further set of transactions. According to the notification, a person must obtain and quote PAN when he enters into any of the following transactions: High-value cash deposit - Cash deposit (or deposits) aggregating to ₹20 lakh or more in a financial year, in one or more accounts of a person, with a banking company, a cooperative bank, or a post office will require PAN to be furnished. High-value cash withdrawal - the same applies to cash withdrawal or withdrawals aggregating to ₹20 lakh or more in a financial year, in one or more accounts of a person with a banking company, a co-operative bank or post office.

RBI Guv wants PSB chiefs to track geopolitical, other risks

RBI governor Mr Shaktikanta Das has asked leaders of PSBs to be cognisant of the heightened risks due to the ongoing geopolitical tensions, higher inflation as well the impact it can have on credit demand. In his first face-to-face interaction with bankers post the onset of the Covid pandemic, governor Mr Das said banks must also invest in cyber security and mitigating risks related to technology (due to higher use of the internet and mobile-based applications) while doing financial transactions. "In his opening remarks, Mr Das pointed to the geopolitical tensions, which need constant monitoring. IT and cyber security was also singled out as an area where banks can do more by increasing investment outlay and plug loopholes to ensure safer transactions," said a person present in the meeting.

HDFC Bank makes rural banking a separate vertical

HDFC Bank said on Thursday that it will open 1,060 branches in semi-urban and rural areas in the current financial year. The bank has created a separate rural banking vertical in order to meet this push in the rural areas, the lender said. The rural banking vertical will expand the bank's distribution in the rural areas, will enter strategic partnerships with outside entities, launch new products and services which will meet the needs of its rural customers and provide a one-stop shop solution to farmers and encourage financial literacy. The bank has partnered with the IRMA based in Anand, Gujarat, to create 'Rural First' strategy to track consumer behaviour, customer satisfaction, service design, and service delivery.

BANKING NEWS

The Art of Mentoring



Senthil Murugan K
 Manager
 Systems & Procedures Sect.
 Integrated Treasury Wing
 Mumbai

Mentoring is not a new concept by any means. Its origin can be traced back to ancient Greek literature, wherein, mentoring was first highlighted in the epic poem 'The Odyssey' written by Homer. Odysseus, king of Ithaca, told his loyal and experienced friend, Mentor, (a person of great wisdom and trustworthiness) to teach his son, Telemachus, (a mentee or protegee with less experience) about the tips of handling challenging lifestyles before he left for the Trojan War. The modern usage of the term 'Mentor' can be attributed to the work of the French writer, Francois Fenelon. Locally, the concept of mentoring is interspersed in our culture, especially in the Indian mythology, Mahabharata, Arjuna considered Lord Krishna as his mentor — who helped Arjuna understand real world and make wise decisions — meanwhile, considered Sage Drona as his teacher — who taught him skills in archery and discipline.

We can understand Mentorship to be an informal relation of two people sharing their mutual interest with each other. B H Owens defined mentoring as “a supportive and nurturing relationship between an expert and novice.” The expert who passes the experience, belief, perception, and knowledge in this transaction is called “Mentor” and the novice who receives all these valuable inputs of mentor is known as “Mentee.” Loosely, in the banking parlance, if 'Consideration' is taken as sharing knowledge and wisdom, then 'Drawer' will be the Mentor and 'Payee' will be the Mentee.

Relevance of Mentoring in 21st Century:

Such an age-old concept and well-known human relationship i.e., mentoring is still very much relevant today. The parallels can be drawn between the ancient mythology and popular culture of today — Batman &

Alfred, Luke Skywalker & Yoda, Harry Potter & Dumbledore — the references are a never-ending list. It is sufficient to say that the art of mentoring is still going strong in the 21st century. On a serious note, one of the best example of mentoring can be found at the Alumni Networks of top ranked global universities. Top universities engage their successful students as mentors to motivate and guide their recent graduates and new inductees. These networks provide ample networking opportunities thereby taking the 'Mentor - Mentee' concept to a whole new level by translating them in to career opportunities.

What Good Mentors Do?	What Good Mentees Do?!
Open new doors and expand possibilities	Trust and take action
Identify and amplify strength	Provide regular updates
Increase confidence level	Have a growth mindset
Ask great questions and help with prioritization	Be grateful

Mentoring in the context of Banking:

In the present scenario, there is an even greater need for mentorship in a banking organization. The work environment is becoming increasingly challenging with higher expectations to perform from both management level and customer front. Formal training can help to a certain extent by equipping employees with skills to exercise their duties. However, in order to achieve true excellence over years in a sustainable manner, mentorship can play a critical role. Strong national institutions are difficult to build. Therefore, existing ones should be nurtured by mentoring their workforce by

1. The Art of Mentoring by Ravishankar Gundlapalli

inculcating a sense of pride for their role in nation building.

The Reserve Bank had constituted a 'Committee on Capacity Building' (July 2014) under the Chairmanship of former Executive Director, Shri G Gopalakrishna, with the objective of implementing non-legislative recommendations of the Financial Sector Legislative Reforms Commission (FSLRC), relating to capacity building in banks and non-banks, streamlining training intervention and suggesting changes thereto in view of ever-increasing challenges in banking and non-banking sector. The committee, inter alia, had made the following recommendations w.r.t to Mentoring;

While individual banks may consider putting in place coaching/mentoring processes for entry level employees if required based on their individual requirements and needs, the focus of coaching and mentoring may be mainly on middle and senior management. This could be further supplemented with systems like sessions with leaders wherein groups of select employees spend a few hours with leaders/top management.

Mentoring as a means of "on the job coaching" was discussed at some length and the need for "chief learning officers" in banks and non-banks came to be re-iterated at several points in time. The need for a more or less "personalized coach" for trainee executives was considered to be essential to keep the latter abreast with the right way to perform jobs, the appropriate systems that needed to be followed and for larger customer satisfaction and protection.

While the above recommendations have been implemented by Banks, the need to take stock of the

evolving requirement at this juncture and aligning the mentoring practices to support the needs of the bank and its growth in a sustainable manner is the compelling necessity.

Canara Bank – Leader in Mentorship:

As an organization, we encourage organisational culture of mentorship, transparency, communication, empowerment and supporting.

Our Bank Management through various programs and initiatives acts as a Mentor to mentee (employee) by exhibiting the responsibilities such as providing guidance, motivation, emotional support, role modeling, etc.

Program/Policy/Initiative	Roles
Transparent Promotion Policy	Open new doors and expand possibilities
Guidelines/ Policies	Providing guidance and increase confidence level
Employee Benefits, PLI, ESOP	Motivation & Reward
4 Tier Structure headed by Leaders at all levels	Mentorship, Support and Role modeling
Delegation of Powers, Prevention of Harassment in workplace	Empowerment
Performance Management System	Transparency
Training & Capacity Development	Mentorship & Development

The employee profile (tentative) of our Bank suggest that we have a diverse workforce with an average age of thirty-seven denoting that there is mix of experienced and young employees providing a huge potential for informal mentorship.

Grade	Female	Male	Transgender	EWS	GEN	OBC	SC	ST	TOTAL
OFFICERS									
Total Officers	16,112	31,922	1	275	20,274	14,951	8,607	3,928	48,035
EXECUTIVES									
Total Executives	296	2,649			1,821	536	429	159	2,945
Total Officers (including executives)	16,408	34,571	1	275	22,095	15,487	9,036	4,087	50,980
Clerks	8,299	15,495		98	10,441	7,256	4,482	1,517	23,794

Grade	Female	Male	Transgender	EWS	GEN	OBC	SC	ST	TOTAL
Sub-Staff	2,691	9,665		0	3,366	3,489	4,629	872	12,356
Grand Total	27,398	59,731	1	373	35,902	26,232	18,147	6,476	87,130
% Female employees	32								
Average Age	37 Years								

Where can we improve?

We shall have in place a well-documented Mentorship Policy.

As an organization with a diverse workforce, diversity mentoring as a strategy can be adopted to maximize benefits of diversity, equality and inclusion through trainings, diversity-specific mentorships, increasing of cultural, social, and gender awareness and other processes designed to establish a fully inclusive working environment.

Experiences:

Mentoring comes in all shapes and sizes. They can be friends, relatives, colleagues, teachers, or personalities. If we look back on our childhood, we can recognize that, like charity, mentoring begins at home too with our parents being our first mentors. It would be a huge disservice to this article on Art of Mentoring if I fail to mention the Artists i.e., mentors who have mentored me and played a key role in shaping my career up till now and hopefully in the future. I am recounting the real-life experiences, observations, and anecdotes I have personally encountered with my Mentors and how their direct or indirect influence had a positive impact in effectively discharging my responsibilities.

Mr. S Vaitheesh Ramkumar (Manager, Coonor II Branch) – A dear friend and colleague, happened to join the Bank together with me and was a part of my induction training. He has resigned from our bank as a clerk and joined as an officer. During the limited period he had worked as a clerk, he has learnt the nuances of Flexcube Retail and was thorough about it like the back of his hand. He was the Mr. Know it all in training,

which was a tad irksome for the other trainees, especially me. However, the situation changed completely when we were posted to Hassan Region in Karnataka, the 'tad irksome' had changed in to forever grateful within the three months of working. He had the reference to all Circulars, Fast path to all FCR Menus and study materials for all IIBF courses. His dedication towards the job and hunger for knowledge are truly inspirational and conversation with him on any subject would naturally deviate to some or other Circular. Such positive interactions enlightened me to be more resolute and also motivated to learn more.

Mr. Sri Balaji Venkateshwaran H (DM, Integrated Treasury Wing) – During the month of March, 2021, sir was addressing the operations team of CPC-FT regarding the common deficiencies observed in data processing. He was countering the claims made by operations team precisely with facts and guidelines. He was quoting the guidelines and references effortlessly. In that moment, I was having a single-minded thought of 'It would be an incredible opportunity to work under him.' As luck would have it or I have manifested it, I had the privilege of working under him for few months. The things I have learnt under his tutelage — being thorough, importance of language to the point of proper usage of punctuation, asking right questions, listening and responding patiently, knowing your self-worth, discipline — will make me go a long way.

Mr. Mahesh M Pai (GM, Integrated Treasury Wing) – True to the following words — a Mentor is a person who identifies talent and ability within another person and helps bring those innate talents out, leading to self-discovery and mastery — sir identifies and nurtures talent like no other. His problem-solving style typically involves dialogue with all stakeholders,

consultation with subject experts and a solution is provided right away. His work ethic and his constant message for everyone to think in terms of organization as a whole and not to pigeonhole themselves. For any new initiatives, he sets the broad framework and let the users explore their inquisitive mind and be really creative thereby providing the intricate balance required between freedom and control. To know sir and be able to work with him in close quarters and experience the above traits on a day-to-day basis is a privilege and an absolute masterclass in Mentorship.

Mr. L V Prabhakar (MD & CEO) – To manage and effectively run a banking behemoth that's setting industry best standards in terms of operating profit growing by 17.27% y-o-y, dividend of ₹6.50 per equity share (i.e., 65% of face value of ₹10), housing loan growth of 14.77% etc. with a balance sheet of ₹ 18.27 trillion and a diverse workforce of 87,130 (approx.) staff is no mean task. I have had the fortune of interacting with sir during the Integrated Treasury Wing Meet 2022 and also had the opportunity to listen to his keynote addresses on separate occasions.

In one such interaction after sir's keynote address, a Regional Office staff has posed the following question to sir, why are we not accepting empty land as a collateral generally except for few specific schemes? In response sir has asked the questioner to list out the common due diligences which will be exerted for accepting such collateral and went on to explain the rationale behind the policy, "Past experiences suggests that it is difficult to ascertain the fair value of such property at the time of sanction and unfortunately if the account becomes NPA, the realisable value at the time of auction will be adverse to the bank as well as the staff."

In another interaction, a Regional Head asked about financing certain proposals which are non-compliant with RERA guidelines, the reply given by sir could not be more apt, "Compliance First, Business Next."

Such clear messages convey that there is a watchful guardian who is looking after us and thereby instil a sense of trust in the entire workforce. A Mentor is someone who "cares and shares." A mentee is someone who "trusts and acts." These words best describe the relationship every Canarite shares with our Leader/Mentor par excellence.

In consonance with John F Kennedy's words, "We must find time to stop and thank the people who make a difference in our lives," one must express their gratitude to their mentors which, in turn, will make the Mentor-Mentee relationship committed and inspire the mentor to contribute more.



Most important aspect of anyone's career is the "Career Development" by enriching it with many qualities required to achieve success. Surrounding yourself with mentors will have a positive and constructive influence toward achieving success. Mentors are the experienced, knowledgeable people in our lives who will help us stay on the right track by constantly guiding and nudging along the way.

एक सलाह जो जीवन में बदलाव ला दे



अनिल गहलोट

एकल खिडकी परिचालक
एल आई सी शाखा
जोधपुर

मैं राजस्थान के पश्चिमी इलाकों से सरोकार रखता हूँ, जिसे मारवाड़ भी कहा जाता है और मारवाड़ी व्यापारी अपने व्यापार कौशल के लिए विश्व प्रसिद्ध हैं। बचपन से ही मुझे अपने दादा के साथ रहना बहुत पसंद था। वो हमेशा मुझे एक ही बात समझाते थे। अगर कोई आपसे सलाह मांगे तो सलाह मत दो, चाहे तो उधार दे दो, क्योंकि सलाह से आप का तजुर्बा जुड़ा होता है जिससे वह तरक्की कर लेगा, मगर पैसा देने से वह आपका अहसानमंद रहेगा, मुझे उनकी यह बात बहुत अनमनी लगती।

खैर, मैं नई पीढ़ी का युवा उनके इस बात का विरोध तो नहीं कर सकता था, क्योंकि मैं उनसे बहुत प्यार करता था। मगर उनके इस विचार को अपने जीवन में ढालने का मौका कभी नहीं मिला। बदलते समय के साथ मारवाड़ केवल मारवाड़ियों का नहीं रहा, बल्कि अब तो भारत के हर हिस्से से लोग यहां आ बसे हैं। इतना अपनापन और शांत वातावरण, वैसे भी हर कहीं नहीं मिलता। यही कारण था कि हमारे यहां के व्यापार हो या सरकारी अथवा निजी संस्थान,



सभी जगह सभी भाषा, बोली व प्रांत के लोग मिल ही जाते हैं।

ऐसा ही कुछ बैंकों में भी होता है। बैंकिंग की बहुत बड़ी खासियत यह है कि अगर कोई व्यक्ति निरंतर प्रमोशन लेता रहे तो बैंक ही उसे पूरे भारत का भ्रमण करवा देता है। इतना ही नहीं, 3 साल की सेवा हमें वहां की संस्कृति से भी रूबरू कराएगी। इसलिए, मुझे सेवा क्षेत्र में बैंक बहुत पसंद था। जब मैंने बैंक ज्वाइन किया, तब मुझे पहली बार प्रशिक्षण के लिए मुंबई भेजा गया। वैसे यह मेरे लिए पहला मौका भी था जब मैं घर से इतना दूर अकेले निकल रहा था, तो मन में कुछ चिंताएं भी थीं और उसके साथ ही घरवालों की ढेरों नसीहतें। उनका इतना चिंता करना लाजमी था, घर का छोटा बेटा लाडला भी कहलाया जाता है। वह घर से बाहर जाए तो ऐसा ही होगा, साथ ही दादाजी ने भी अपने ज्ञान का पिटारा खोल कर रख दिया। मेरा उनसे दूर जाने का बिलकुल मन नहीं था, लेकिन कुछ किया भी तो नहीं जा सकता था।

मैं ट्रेन से निकल पड़ा अपनी ज़िंदगी की नई मंज़िल की ओर। कुल 7 दिनों के प्रशिक्षण के लिए जब मैं मुंबई पहुंचा। मुंबई सचमुच अपने नाम की तरह माया नगरी ही थी, वैसे मैं इतना छोटा भी नहीं था और परिपक्वता मुझ में नज़र भी आती थी। पहले दिन जब मैं प्रशिक्षण केन्द्र पर पहुंचा तो वहां लगभग 40 लोगों का समूह था, जो देश के अलग-अलग हिस्से से वहां पहुंचे थे। मैं शुरू से ही काफी रिज़र्व नेचर का था तो आसानी से दोस्त नहीं बना पाता था। इसी कारण अकेला ही रहता था, मगर ऐसा नहीं था कि मैं किसी

प्रकार की क्रियाओं में शामिल नहीं होता था, मैं अपने विचारों को ज़रूर सबके सामने रखता था। इसी तरह मैं उन सभी के साथ घुलने-मिलने लगा। हर रोज़ बैंकिंग से संबंधित जानकारी पढ़ाई व समझाई जाती जो हम सभी के लिए नई थी। हमारे प्रशिक्षक भी हमारे साथ अपने अनुभव साझा करते थे। इसी तरह ये दिन कब बीत गए पता ही नहीं चला। अंतिम दिन पढ़ने में किसी का भी मन नहीं था तो हमारे प्रशिक्षक ने अपने अनुभवों को साझा करते हुए हमें यह समझाया कि हमें अपने ग्राहकों के साथ हमेशा एक रिश्ता बनाए रखना चाहिए और हमारे बैंक की नई-नई योजनाओं के बारे में उनसे जानकारी साझा करनी चाहिए जिससे उन्हें लाभ होगा और हमारे बैंक की एक अच्छी मिसाल उनके सामने कायम होती है और इसके फलस्वरूप नए ग्राहक जुड़ेंगे। यह बात मुझे काफ़ी अच्छी लगी। मैंने सोचा जैसा यह सर बता रहे हैं, मैं भी कुछ ऐसा ही करने का प्रयास करूंगा।

सच कहूं तो बैंक ज्वाइन करने के बाद वो बातें इतना याद नहीं रहती, मगर जब-जब उससे जुड़ा कोई काम हो जाता है, सारी बातें याद आ जाती हैं। ऐसा ही कुछ तब हुआ जब बैंक ने अभियान शुरू किया जिसमें आवर्ती जमा खाते अधिकतम खोलने थे। उस समय की बात की जाए तो तब ब्याज दर भी अधिक थी। मैंने उसकी पूरी जानकारी प्राप्त की तो वह योजना मुझे काफ़ी प्रभावित तथा फ़ायदेमंद लगी। मैं उस समय सेविंग काउंटर पर बैठता था, तो मैंने ग्राहकों को उसके बारे में समझाना शुरू किया, सभी ग्राहक उन योजनाओं से खुश थे। वे अपनी सुविधा के अनुसार ₹100 न्यूनतम और ₹10000 अधिकतम राशि की आवर्ती खाते खुलवा रहे थे। मैंने सभी को अधिकतम समय के लिए यह खाता रखने का सुझाव दिया तथा सभी मेरा कहा मान भी गए। जैसा कि मैंने पहले भी बताया कि बैंक कर्मियों कहां एक ही शाखा में रहते हैं, मैं जब किसी कार्य से पुरानी शाखा में गया तो मेरी मुलाकात कुछेक ग्राहकों से हुई जिनकी मैंने



आवर्ती जमा खुलवाई थी। वो मुझे देखते ही खुश होकर मेरे पास आए तथा नमस्कार करते हुए मुझे धन्यवाद देने लगे कि “आपने हमें छोटी-छोटी बचत करना सिखाया जो बाद में एक बड़ी राशि के रूप में हमें प्राप्त हुई, जो ज़रूरत पड़ने पर हमारे बहुत काम आई। अब तो हमने उसी तरह की योजनाओं में और भी राशि डाल रखी है जिसका श्रेय आपको ही जाता है”। उस दिन मुझे महसूस हुआ कि हमारे पूर्वज कहीं न कहीं गलत ही थे। एक सलाह जीवन को कितना बदल सकती है, साथ ही उन संकायों के प्रति मेरी इज़्जत और बढ़ गई जिन्होंने हमसे इतनी अच्छी जानकारी साझा की, जिससे मैं बैंकर होने का अपना कर्तव्य पूरी तरह से निभा सका। इसी प्रकार से बैंक में अनेकों योजनाएँ होती हैं जो हमारी जानकारी में होती हैं, जिसे केवल साझा करने की आवश्यकता होती है। उनमें से एक ‘जीवन बीमा योजना’ है। हाल ही में कोविड19 ने पूरे देश के साथ-साथ विश्व में भी हाहाकार मचाया और न जाने कितने घरों को उजाड़ के रख दिया। हम उन लोगों को फिर से उनके परिवारों को नहीं लौटा सकते, लेकिन अगर जीवन बीमा हो गया होता तो उन परिवारों को आर्थिक मदद मिल जाती जो उनके जीवन यापन में मददगार साबित होती। अतः एक सलाह किसी की ज़िंदगी बादल सकती है।

बैंकिंग कारोबार में हिंदी एवं क्षेत्रीय भाषाओं का महत्व



डॉ. सुरेश कुमार
प्रबंधक (राजभाषा)
क्षे.का. जयपुर-1

भारत भाषायी विविधताओं वाला देश है। भाषाएँ हमारी देश की धरोहर हैं और सांस्कृतिक व पारम्परिक अभिव्यक्तियों की रक्षा भी करती हैं। भाषाएँ हमें विश्व के देशों से अलग पहचान दिलाती हैं। भारत एक बहुभाषी राष्ट्र है, जिसके कारण सरकारी कामकाज एक भाषा में करना मुश्किल हो जाता है। 26 जनवरी 1950 से लागू संविधान के अनुच्छेद 343 से लेकर 351 में हिंदी और क्षेत्रीय भाषाओं के प्रयोग के संबंध में प्रावधान किए गये हैं। संविधान के अनुच्छेद 343 में हिंदी को देश की राजभाषा के रूप में स्वीकार किया गया और 8वीं अनुसूची के अनुसार वर्तमान समय में 22 क्षेत्रीय भाषाओं को राज्यों में सरकारी कामकाज करने की मान्यता संविधान में प्रदान की गयी। आज भाषा तकनीकी, व्यापारिक और सामाजिक विकास का माध्यम है, जिसके फलस्वरूप बैंकिंग कारोबार में हिंदी एवं क्षेत्रीय भाषाओं का महत्व बहुत बढ़ गया है। बैंकिंग का देश की आम जनता से गहरा और नज़दीकी संबंध है। यह देश की अर्थव्यवस्था के साथ जनता से सीधे जुड़ा है। किसी भी राष्ट्र की प्रगति में बैंकिंग क्षेत्र का अत्यंत महत्वपूर्ण स्थान होता है। बैंकिंग व्यवसाय को आगे बढ़ाने के लिए भाषाएँ अपना प्रमुख स्थान निभाती हैं, जिनमें हिंदी एवं क्षेत्रीय भाषाओं का योगदान प्रमुख रूप से है। बैंकिंग सेवाएँ देश के गांव-गांव व दूर-दराज क्षेत्रों की जनता तक पहुंच रही हैं और उनकी समझने व बोलने वाली भाषा स्थानीय भाषा हिंदी या क्षेत्रीय भाषाएँ ही होती हैं, लेकिन भारत के 75% लोग हिंदी पढ़ना, बोलना व लिखना समझते हैं। वर्तमान समय में हिंदी भाषा आज बैंकों के लिए कारोबार की ज़रूरत बन गयी है। अतः हिंदी के प्रयोग से ग्राहकों की अपेक्षित सेवाएँ सहज और सफलतापूर्वक पूरी की जा सकती हैं। बैंकिंग कारोबार समाज के अंतिम छोर तक तभी पहुंच सकता है, जब हम आम आदमी की भाषा का प्रयोग

करें। हिंदी और क्षेत्रीय भाषाओं की इसमें अहम भूमिका है। हिंदी और क्षेत्रीय भाषाओं के प्रयोग से बैंकिंग कारोबार मजबूत होगा, इससे देश का समावेशी विकास संभव होगा। वैश्विक पटल पर सशक्त भाषा के रूप में भी हिंदी की अपनी पहचान होगी। अब अगर इसे तकनीक से जोड़ दिया जाए तो बहुत कुछ कार्य आसान हो जाएगा। अधिकांश राज्य हिंदी अथवा क्षेत्रीय भाषाओं का प्रयोग करते हैं। बैंकिंग कामकाज भी अगर इन्हीं भाषाओं में होगा तो लोग बैंकों से सरलता से जुड़ सकेंगे।

भाषा सम्प्रेषण का माध्यम है। यदि 125 करोड़ आबादी वाले देश में कोई नया उत्पाद व सेवाओं का विज्ञापन हिंदी एवं क्षेत्रीय भाषाओं में आमजन को उपलब्ध नहीं कराया जाता है तो वह उत्पाद आमजन के बीच में लोकप्रिय नहीं हो पाता है, खासकर बैंक के द्वारा निकाली जाने वाली बहुत सी योजनाएँ आमजन तक नहीं पहुँच पाने का प्रमुख कारण सम्प्रेषण का अभाव रहा है, इसलिए भारत सरकार द्वारा वित्तीय समावेशन के तहत बैंकों की शाखाओं को गांवों तक पहुँचाने का संकल्प लिया गया।

बैंकिंग सेवाओं को जन सामान्य तक पहुँचाने के लिए हमें अपना कारोबार ग्राहक की भाषा में करने की आवश्यकता है। बैंकिंग क्षेत्र एक सेवा क्षेत्र होने के नाते अपने उत्पादों का प्रचार-प्रसार जनता के बीच उन्हीं की भाषा में करता है।

अतः बैंकिंग क्षेत्र के कारोबार में हिंदी एवं क्षेत्रीय भाषाओं वाले विज्ञापनों को अधिक प्रोत्साहित कर रहे हैं और इसके फलस्वरूप रेलवे स्टेशनों, बसों, मॉल एवं सार्वजनिक स्थलों पर बैंको एवं संस्थाओं के विज्ञापन, होर्डिंग, बोर्ड

आपको क्षेत्रीय भाषाओं एवं हिंदी में देखने को मिल जाते हैं। बैंकिंग में कर्मचारियों को ग्राहक की भाषा में कार्य करना चाहिए, इसके साथ ही ग्राहकों की सुविधा का ध्यान में रखते हुए उनके साथ सम्प्रेषण भी उनकी ही भाषा में करना चाहिए। ग्राहकों के जनसंपर्क की भाषा सहज-सरल होनी चाहिए। कोई भी उत्पाद अपने उत्पादों एवं सेवाओं को तभी लोकप्रिय बना सकता है जब वह जनता की भाषा का प्रयोग करेगा। यदि हम हिंदी एवं क्षेत्रीय भाषाओं के सरल एवं सहज प्रचलित शब्दों का प्रयोग करके अपने उत्पादों की मार्केटिंग करेंगे तो वे अधिक कारगर होंगे।

भाषा वर्तमान में तकनीकी, व्यापार और सामाजिक विकास का माध्यम बन गयी है। यह आज के प्रतियोगिता भरे युग में ग्राहकों की संतुष्टि प्रदान करने का प्रमुख मंत्र भी है। हम ग्राहकों की भाषा में ही संवाद करें। बैंकिंग कारोबार में वृद्धि लाने का सर्वाधिक सशक्त माध्यम भी भाषा है। चाहे अनर्जक (एनपीए) खातों में वसूली के लिए हमें कर्जदार से बातचीत करनी हो, चाहे हमें बैंकिंग सेवाएँ ग्राहकों को उपलब्ध करानी हो या किसी उत्पाद की जानकारी ग्राहकों को प्रदान करनी हो तो हमें उनकी भाषा में ही सम्प्रेषण करना होगा। ग्राहकों की अपनी भाषा से ही हम उनमें अपनापन ला सकते हैं, इसलिए लिपिक या उससे नीचे के पद के आवेदन के लिए क्षेत्रीय भाषा की जानकारी होना आवश्यक है, तभी आप

उस पद के लिए आवेदन कर सकते हैं। ऐसा उस पद के आवेदन के विज्ञापन में जानकारी दी जाती है।

भाषा ही एक ऐसी कड़ी है जो हमें ग्राहकों से जोड़ती है। विज्ञान एवं तकनीकी के इस युग में भारतीय बैंक अपनी प्रत्येक शाखा / कार्यालय में हिंदी व क्षेत्रीय भाषाओं के प्रयोग से बाजार में अपना अस्तित्व बनाने में सफलता प्राप्त कर सकते हैं। वर्तमान समय में हिंदी व क्षेत्रीय भाषाओं के प्रोत्साहन के लिए भारत सरकार प्रयासरत है और सरकार यह भी चाहती है कि कहीं ऐसा न हो कि अंग्रेजी भाषा के अधिक प्रचलन के कारण हिंदी व क्षेत्रीय भाषाएँ लुप्त न हो जायें, जिसके कारण सरकार द्वारा बैंकों में हिन्दी व क्षेत्रीय भाषाओं में विज्ञापन एवं स्टेशनरी सामग्री उपलब्ध करायी जाये।

भारत देश में विशाल उपभोक्ता वर्ग है। बैंकों ने ग्राहकों को सूचना प्रौद्योगिकी में भी हिंदी के साथ-साथ क्षेत्रीय भाषाओं का विकल्प उपलब्ध करवाया है। ऐसा बैंकों ने अपने कारोबार को बढ़ाने की आवश्यकताओं को पूर्ण करने के लिए किया है। अतः हिंदी एवं क्षेत्रीय भाषाओं के अधिकाधिक प्रयोग से बैंकिंग कारोबार में और अधिक वृद्धि की अपार संभावनाएँ हैं।



“जब तक जीवन है सीखते रहो,
क्योंकि अनुभव ही श्रेष्ठ शिक्षक है।”
– स्वामी विवेकानन्द

The benefits of Mentoring



Dhanya Palani Yadav

SWO-A
 Bandra Kurla Complex
 Mumbai

“Why don't you appear for the CAIIB exam? Tomorrow seems to be the last day to apply for the exam.”

“Madam, actually... I don't really have the mindset to study now. Also there is just a month left for the exam. I am not sure if I will have enough time to study.”

“The syllabus would change after this exam. Think about it this way - You have to focus and study for just a month. I am aware that you perform better under tight deadlines. An hour in the morning and an hour in the evening of study would suffice for someone like you, who has an extremely amazing grasping ability. On successfully clearing the exam, you'll get 2 increments in addition to acquiring an additional qualification. It will be extremely beneficial in the long run – it will enhance your knowledge and help you in the promotion process.”

“Madam, I feel motivated to register for the exam. But being a Science graduate, I find it difficult to understand certain concepts in Finance.”

“Oh, don't worry about that. I will teach you. There is also a friend of mine, who is an expert in the concerned subjects. He will clear all your doubts. I'll have a word with him. I will also arrange supplementary study material and additional study resources for you.”

“Thank you so much. I was very reluctant, but now I am inspired. I will immediately apply for the exam and make a study plan today itself.”

“That's amazing! All the best! Let's do this together.”

This conversation could ideally be called a mentoring conversation, where one employee grooms the other.

“Mentoring is a brain to pick, an ear to listen, and a push in the right direction” – John C Crosby mentions beautifully the role a mentor plays in a mentee's life.

The process of mentoring involves a mentor - the person who coaches and guides and a mentee - the one

receiving the coaching and guidance.

Mentoring is described as an art of developing a person holistically. Both the mentor and mentee could experience learning from each other, and gain a different perspective on the approach towards life.

Oprah Winfrey says “A mentor is someone who allows you to see the Hope inside yourself”. A mentor would need to identify what the mentee needs, at any given point of time. A Mentor should be analytical, must be an active listener and have empathy. A mentor must have enthusiasm for sharing their knowledge and expertise, and most importantly must be an eager learner themselves.

A mentor should ideally be able to provide encouragement, guidance and support. When the mentee is struggling, the mentor must help to set and achieve a goal. When the mentee feels stuck in life, offering a new worldview or different perspective and advice often gives a new direction. Celebrating success and handholding the mentee, teaching them how to deal with failure adds a dimension of maturity to both the mentor and mentee individually.

A mentor dons several hats – as a trainer, a coach, a teacher, a friend, a guide, a confidante and a genuine well-wisher of the mentee.

The Mentor-mentee relationship could help transform both the individuals positively and when implemented as a support structure in an organization, could potentially help build a beautiful culture in the organization. Mentoring not just helps the mentor and mentee grow on an individual level, but also contributes to the development of an organization.

Mentoring in an organization

Mentoring and grooming in the workplace are advocated widely and hence a lot of mentorship programs have

sprung up recently. Studies and statistics show the importance and benefits of a structured, organized mentorship program. Since mentoring is mutually beneficial, organizations run a structured mentorship program.

A structured mentorship program benefits both the mentor and the mentee immensely. Usually in such programs, a mentor ideally has knowledge and experience that the mentee could learn from. The mentor plays the role of a guide, sharing their expertise to help the mentee with their career.

A formal mentoring structure is put in place, where the mentor and mentee meet for a mentoring session over a specified time period. A basic framework is usually provided so as to bring a sense of uniformity and objectivity to the process.

It is generally advised that a mentor ideally shouldn't have more than two mentees. A mentee's openness, honesty and willingness to trust often determine the benefit a mentee gets from the interaction. A relationship based on trust and mutual learning where both share their personal and professional history helps the mentor and mentee to learn about each other.

Mentor orientation helps develop the mentorship ability in a person. Providing a support system to the mentors helps in ensuring that they are equipped to deal with the challenges faced during mentoring effectively. Recognition and appreciation systems must also be in place to keep the mentorship program on.

The organization benefits from the leadership qualities and a sense of belonging cultivated in the employees. Mentoring also helps in bringing about a 360 degree positive development in the employees, improves their emotional and mental health, and significantly impacts the retention of the employees.

The benefits of mentoring

Mentoring is a win-win process, as it builds a culture of mutual learning in an organization, while simultaneously developing the personality of the mentor and mentee. Mentoring is no more optional, but is seen as an essential tool to develop the human resource in an organization.

Let's understand the specific benefits experienced by the mentor, the mentee and the organization.

Benefits experienced by a mentor

Research shows that a mentor:

1. Experiences increased self-confidence.
2. Feels an improvement in communication skills.
3. Experiences increased motivation to learn and be updated.
4. Feels valued at the workplace, hence an increase in self-esteem.

Benefits experienced by a mentee

The employees who are mentored experience improvement in:

1. Confidence
2. Clarity and exposure to work and resources
3. Knowledge
4. Aspiration of promotion

Benefits experienced by the organization

The organization experiences the following, as a result of successful implementation of a mentorship program:

1. Increased employee involvement
2. Increased employees' job satisfaction
3. Increase in employee retention and reduction in attrition
4. Enhancement of leadership qualities
5. A culture of sharing
6. An organization that encourages and promotes a culture of learning and development – mainly peer learning
7. Reduction in training expenses
8. Increase in the overall productivity

Hence mentoring is quickly becoming the preferred approach to develop leaders and increase employee retention in organizations.

Research shows that most of the people who have benefitted from being mentored then desire to mentor others. Thus mentoring creates a ripple effect of positive change in an organization and the society, at large. Thus it is a simple strategy that will yield fruits not just immediately but yield seeds simultaneously that will grow into a big, wide tree.

Mentoring – A way of Life & Creating leaders

**“The mediocre teacher tells. The good teacher explains.
The superior teacher demonstrates. The great teacher inspires.”**

- William Arthur Ward, Author, Educator, Motivational Speaker



Shankar S Rao

Divisional Manager
MD & CEO's Secretariat
HO, Bangalore

It was a sleepy Saturday morning. Shops and establishments were just opening on an otherwise busy city street. I too, as if taking a cue from the languid atmosphere, walked lazily into a large sanitary ware shop. They had just opened the shop and possibly I was the first customer to walk in.

Nearly nobody even noticed me walking in other than a hefty old person who saw and welcomed me. At this juncture I could not resist the gaping feel of ignorance demonstrated by many young employees in that huge shop spanning over 4 floors and spread over 25000 sq ft. No doubt my presence would be of miniscule importance in such a huge shop. Yet, this person singled me out & offered service with rather a helpful attitude.

Interestingly, my requirement was just a few glazed tiles matching the ones which I had purchased about 6-7 years back!! To my astonishment, Mr. Jayashankar asked for certain basic description of my requirement & without wasting much time, he took me to 4th floor and to the very rack where identical tiles were displayed. What, I thought, would need minutes of explaining & a couple of hours of searching was addressed in less than 90 seconds. Difficulty with climbing did not deter him from taking me personally and assisting in my requirement.

Well, one may think - what mentoring has to do with this incident which appears to be more of a lesson on customer service.

When we go into the details of the event, Mr. Jayashankar could have instructed one of his subordinates to attend to me, he could have been a guide to his subordinate. I could have anyway got the service.

The most important difference he made to me that day was – he stood as an example for others without telling them to 'learn'. He demonstrated the level of knowledge

he had on the inventory they hold in such a vast showroom. He gave me that extra pride of 'customer satisfaction' which made me understand the passion with which he understood every detail of my needs in the shortest time & met my needs in a jiffy. He is a good mentor & his team only need to realise his acumen to reap the benefit. A very important lesson – no mentor teaches, mentor leads by example.

Now, coming back to mentoring, let us look into the worldly examples of mentors who changed the world more by their mentorship. One of the classic examples in the annals of our history of Chanakya.

The very first trait of a mentor is being selfless coupled with the urge to contribute to betterment of society. Chanakya envisioned invasion of Magadha Empire by foreign forces & with all the humility he went to the King explaining the situation. Instead of realising the threat, the King rebuked him, humiliated him and ignored the warning call. Chanakya was thrown out of King's court.

Instead of ruing about the insult he faced, Chanakya looked at the larger interest of the Kingdom and not the egoistic revenge. He searched for a suitable alternate who can not only lead the Kingdom but also save them from possible invasion.

Chanakya found Chandragupta having all the virtues of a King who possessed leadership qualities, skill, knowledge and strength. Yet, Chandragupta needed that mentor who refined him from inside, to realise his true potential and achieve the goal of saving the Magadha Empire falling into the hands of invaders. A mentor is the one who shows diamond its right place & bring out the best in it. Chanakya precisely did this. A mentor never compromises on his purpose. He never works for a goal.

In our lives, need for a mentor is of great importance who guides us in righteous path in our journey. By default,

parents take the role of Mentor without ever even specifying. As a result, I am sure, most of us would have heard our friends & relatives often saying बाप पे गया है or बिल्कुल मा की तरह . A direct example of mentoring. Mentoring is more a way of life.

As we understand, mentoring is something different from teaching. A teacher only teaches what is written and documented. However, a mentor is the one who guides you to put to use the skills learned from teacher, maximise the efficiency & most importantly make the mentee perform in the best interest of the organisation or country.

Legends in their own fields – like Bill Gates – are mentored even when they are in their peak of performance. Then what is mentoring?

A mentor identifies the hidden talent in a person which would have otherwise gone un-noticed and brings it to fore duly enhancing the brand value of an individual. Such act of a mentor results in great personal benefit and adds value to the organisation he or she works for.

In our Bank's perspective, our organisation was envisioned by a visionary – Sri Ammembal Subbarao Pai – not for the purpose of building an empire, not for the purpose of making profits, not even to generate employments to all of us, but, he had a vision of giving our society an improved way of life, inculcate the habit of thrift & improve the quality of life of every individual. The most striking feature in the whole event is, never was he selfish about reaping benefit for himself.

Tracing his footsteps, many have played the role of selfless mentorship, leading by example, at times sacrificing their own interest in building our organisation brick by brick to take us to the coveted place we are enjoying today. We should not rest here, we need to pass the baton to the next generation as we are only custodians of the legacy we have inherited and with a bounden duty to pass on the mantle to the next generation with due care & caution to ensure the lamp keeps showing way to many more to come.

The need of teaching is not confined to the four walls of our training set-up that works to impart knowledge to every aspirant who reaches out to them through various modes – be it class room sessions, be it CanDLE or be it

through correspondence mode. The sessions will be focussing on specific topic with some restriction of time. We need to grow beyond this, take a bird's eye view on how we are doing from an insider's perspective & very importantly from customers' perspective.

Often we might have heard our peers telling us 'you are good in this', 'you can do better in this particular area'. Give a thought to such statements. They are the real mentors who have identified your skills. Discuss your strengths, identify your potential & hone the skills. Soon you will be an expert in the field and your organisation will be greatly benefited from a spark generated by your mentor.

It will certainly not be out of place to mention two mentors in my life who never asked me to follow them but inspired me to do. Sri. N Raghu, who retired as DGM, demonstrated that every person in his team is like a family member. He strived for development of every individual – despite knowing their negatives & limitations. As for Sri. Chandramouli K S, he pushed his team to the limits to maximise knowledge imparting with the sole purpose of making specialists in the field. We might not have felt the value of their mentoring then, but, benefited from it every day.

In service industry, every day is a new day and no two days can be similar. Effectively, we are working for our organisation like a new recruit every day!! Each day has a new challenge. Here newness is the only constant. Of all the things, the best and most important ammunition in our quiver will always be to learn, understand & lead – all with utmost earnestness and commitment. Mentorship has been an integral part of our organisational culture and need of the hour to water down the values to the new generation who are joining this mighty institution. It is kind of knowing the roots from where we originated to the proud stature that we have built for ourselves today.

Ultimately, its mentoring which brings the team together, help in achieving organisational and personal goals & most importantly bring in that satisfying smile when one looks back the strode path. So whenever we see a struggling team mate or a colleague and if we know within our heart that we have the competency to help or guide him/ her, then let us never hesitate to extend that helping hand - it can do wonders and create a magical transformation in that person.

5 Morning Rituals of Positive Mindset People



Manish Agarwal
Officer
AF & PS Section,
Jaipur RO

Today, people are always thinking about their future in this beautiful world, making it stressful rather than exciting and joyful. Most of the people still see their future in doubt because of their negative mindset. But if we want to achieve our desired goals, we have to look at life with an optimistic and positive attitude.

Positive people do not wait for life to turn around; instead, they take actions and turn it around themselves according to their desire. They don't worry about problems and obstacles. Instead of dwelling on the negativity, they accept their present situation and keep moving forward. They always embrace opportunities as a chance to learn, grow and develop their inner strength.

Jon Gordon once said, "Being positive won't guarantee you'll succeed. But being negative will guarantee you won't."

Have you ever been astonished by how positive people think and what makes them happier? Here, we are going to discuss five-morning habits of positive mindset people. By adopting these habits and with just a little perseverance, you can acquire what they do and start improving your life from the beginning of the day.

1. Positive people create their positive mindset room

Just imagine and feel, you wake up in the morning and start your day with positivity, and you feel energetic after that. It sounds good, right? Here, we suggest you create a positive mindset room in your mind. When you wake up in the morning, give yourself 10 to 15 minutes in loneliness and think about all the positive outcomes of your plans and make a picture of your success in your mind where you created your positive mindset room. It will give you the energy to do all the work with a positive mindset, and you'll get your desired goals.

2. Positive people make an advance list of whole day

Positive people always prepare their own to-make-work list in advance from the morning itself. They always plan their day, and according to their priority, they divide their work. They don't let the life to take control of their life; they don't let the things happen; instead of this, they become their own rider. They don't seem afraid of the future; instead, they plan their journey and include those goals every day in small steps to achieve the ultimate goal.

3. Positive people always include Workout and Yoga in their morning time

Positive people always spend their morning time on exercise and yoga. It is not only necessary for your physical health, but it is also essential for your mental health because one thing is for sure, you can't get your positive mindset without a mentally fit mind, and for that, you must include exercise in your morning schedule because it is scientifically proven that exercise releases endorphins in your body which make you feel good and energetic from inside for your whole day.

4. Positive people start their day with good books

Most of the positive people start their day with good books to feel the positive energy for the whole day. These books can be anything. It can be motivational books, or it can be anything of your choice that makes you feel positive and helps you imagine your dreams because if you want to achieve anything, you have to visualize first and books help in this very well. Books are the best friend or best mentor of yours because they never judge you. So start your day with your favorite book and read it and live in that world.

5. Positive people always say Bye-Bye Negativity

When we talk about positivity, it always has an opposite side which is negativity. Negativity is the reason which can destroy all your positive thoughts, your positive attitude and your positive life. Only one thing which can prevent negativity is, start your morning to say bye-bye negativity. Just sit for a while in morning and relax, and let the flow of positivity into your body and let go the negativity out of your body and it feels like, you are saying to yourself, bye-bye negativity. Positive people always see everything optimistically and find the goodness in everything. So start your day to goodbye all your negativity.

Just start your day by adopting these habits and make these as your morning rituals. Let the positive energy flow into your body and be optimistic in every aspect of your life. Always think Positive.

Marcus Aurelius once said, "A man's life is what his thoughts make of it." Hence whatever you think from the very start of your day, so you'll be.

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

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

Name	Staff No	Designation	Branch	Expired on
GURUPRASAD SAHU	100117	HKP	KHURDAH	07-02-2022
MAHENDER SINGH	444037	HKA	FARIDABAD RETAIL HUB	13-02-2022
AASHISH KUMAAR	739962	HKA	RATH	16-02-2022
RITU SHARMA	105260	MANAGER	VARANASI-1 MSME SULABH	17-02-2022
SATYABRATA SAHU	108284	SWO A	RENGALI CURRENCY CHEST	19-02-2022
DEEPAK	745648	HKA	FAKHARPUR	21-02-2022
JASPAL SINGH	81520	SWO	MORANA	23-02-2022
VED PRAKASH	67030	HKP	MODINAGAR GOVINDPURI DMP SCH	01-03-2022
ANAND KUMAR T	65434	SWO A	BENGALURU CC	07-03-2022
DIVENDRA RAJVANSHI	720247	SWO A	RONI HARJIPUR	09-03-2022
MANOJ KUMAR	93297	HKP	SPL MD CORPORATE BRANCH JAIPUR MIRZA	10-03-2022
S S DHANGUJ	57468	SWO A	MOHDURA	11-03-2022
MEERA DEVI	606602	HKP	VARANASI ORDERLY BAZAR	13-03-2022
NAVJOT SINGH	117129	A E O	RAMPURA PHUL	15-03-2022
D CHANDRAKANTHA	56994	DAFTARY	L & D CENTER-MANGALURU	25-03-2022
N RAVI	42096	SR MANAGER	ZI MADURAI UNIT TIRUNELVELI	28-03-2022
KENCHIAIAH R	65702	SWO A	BENGALURU RAJAJINAGAR III BLOCK	29-03-2022
JOJY JOSEPH	122785	OFFICER	DIDAGA	31-03-2022
S B VASAVA	69050	HKP	RAOPURA VADODARA	04-04-2022
GYANENDER KRISHNAN CH	499989	AGM	LUCKNOW C.O	13-04-2022
J MANIKANDAN	106729	OFFICER	CHENNAI ASSET REC MGMT BRANCH	15-04-2022
MADHAVA BANGERA	70071	SWO A	KALLAMUNDKUR	17-04-2022
BALAN P	68568	SWO A	ADIVARAM	18-04-2022
GEORGE SAMSON	521417	PEON	PORT BLAIR	21-04-2022
DIVYA M K	122853	OFFICER	T MEENAKSHIPURAM	27-04-2022
K SHIVARAJA	64305	OFFICER	SATHENAHALLI	29-04-2022

Tiny Changes, Remarkable Results

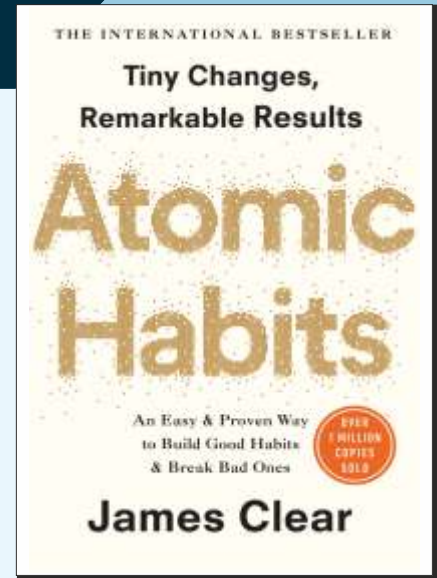
ATOMIC HABITS

Book Review

An Easy & Proven Way to Build
Good Habits & Break Bad Ones

— James Clear

The book “Atomic Habits” by James Clear begins with a beautiful introduction titled “My Story”, which sort of puts you in the mood for what to be expected in the pages to follow. James Clear begins by describing his near death incident which happened on the final day of his sophomore year of high school. A baseball bat, which slipped accidentally out of the hands of his classmate while he was taking a swing, bashed into his (author’s) face directly between the eyes. This mishap left him with a broken nose, severe swelling in the brain, 2 shattered eye sockets, 6 facial fractures and in comatose condition for almost 24 hours. It took him years to recover from this debilitating health condition as he had to battle with double visions, seizures, unable to carry out basic motor functions and depression. The turning point came when the author, 2 years after the injury, began his collegiate life at Denison University where he learnt about the power of habits. He accumulated small but unfailing habits that eventually led to results that were unconceivable. Within 6 years the author got hit in the face and placed into coma, he was selected as the top male athlete of Denison University and referred to the ESPN Academic All America Team. By the time he graduated, he was listed in the school record books in 8 diverse categories and in the same year he was also awarded the University’s premier academic honour, the President’s Medal. James Clear, the author, proved that with better habits anything is possible. Through this book, he wishes to share what it takes to make habits work in the real world.



The mainstay of Atomic Habits is the author’s 4 step model of habits - cue, craving, response and reward and the four laws of behaviour change that develop out of these steps. What the author offers is a synthesis of the best ideas that intelligent and smart people figured out a long time ago coupled with the most fascinating discoveries that scientists have made recently. There are about 20 chapters in the book and each chapter begins with a real-life anecdote on how certain actions had a bearing on the life of an individual or a group being described in the incident. This builds up the milieu for the rest of the chapter. Human behaviour is in a constant flux, ever changing - moment to moment. But this books highlights the factors that do not change. It is about the rudiments of human behaviour, the enduring principles that you can rely on. The strategies that are mentioned in the book is relevant to anyone looking for a blue-print to continuous improvement in their life. A step-by-step process for bringing tangible changes, whether our goals are centred on money, productivity, health, relationship or personal development.

Atomic Habits is a very engaging and informative read. It is practical, relatable and proven and comes across as an excellent resource and a must read for anyone looking for transformative changes in their lives.



Kishore Thampi



दिनांक 16.05.2022 को पांडिचेरी में हमारे बैंक के एमएसएमई सुलभ का उद्घाटन करते हुए श्री देवाशीष मुखर्जी, कार्यपालक निदेशक। चित्र में श्री एस. रामसुब्रमणियन, मुख्य महा प्रबंधक, चेन्नई अंचल और श्रीमती सबिता एम. नायक, क्षेत्रीय कार्यालय प्रधान, पांडिचेरी भी दिखाई दे रहे हैं।

Sri Debashish Mukherjee, Executive Director inaugurating our bank's MSME Sulabh at Pondicherry on 16.05.2022. Sri S. Ramasubramanian, Chief General Manager, Chennai Circle and Smt. Sabitha M Nayak, RO Head, Pondicherry are also seen in the picture.



दिनांक 13.04.2022 को हैदराबाद संचल की कार्यनिष्पादन समीक्षा बैठक में श्री बृज मोहन शर्मा, कार्यपालक निदेशक का स्वागत करते हुए श्री के.एच. पटनायक, मुख्य महा प्रबंधक, अंचल कार्यालय, हैदराबाद।

Sri. K.H. Patnaik, Chief General Manager, Circle Office Hyderabad welcoming Sri. Brij Mohan Sharma, Executive Director of the bank to the Performance Review Meet of Hyderabad Circle on 13.04.2022.



Sketch by :
Moniranjana Samanta
SWO (A)
Bhangamorah Branch



Shreyas contest 2021
Sketch - 1st Prize

