



श्रेयस
Shreyas

अक्टूबर - नवंबर 2022 | 285
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117th

संस्थापक दिवस
FOUNDER'S DAY



दिनांक 10.11.2022 को प्र.का., बेंगलूरु में हमारे बैंक के नवनियुक्त अध्यक्ष श्री विजय श्रीरंगन के प्रथम आगमन पर श्री एल वी प्रभाकर, प्रबंध निदेशक एवं मुख्य कार्यकारी अधिकारी पुष्प गुच्छ देकर स्वागत करते हुए। तस्वीर में कार्यपालक निदेशक श्री के सत्यनारायण राजू और श्री बृज मोहन शर्मा भी नज़र आ रहे हैं।

Sri. L V Prabhakar, MD & CEO welcoming Sri. Vijay Srirangan, the newly appointed Chairman of our bank on his maiden visit to HO Bengaluru on 10.11.2022. Executive Directors Sri. K Satyanarayana Raju and Sri. Brij Mohan Sharma are also seen in the picture.



दिनांक 31.10.2022 और 01.11.2022 को कन्याकुमारी में आयोजित एलसीबी कॉन्क्लेव में श्री एल वी प्रभाकर, प्रबंध निदेशक एवं मुख्य कार्यकारी अधिकारी का स्वागत करते हुए श्री एच शेषगिरिदास, महाप्रबंधक, वृहत कॉर्पोरेट साख विभाग, प्र.का. बेंगलूरु तस्वीर में कार्यपालक निदेशक श्री देवाशीष मुखर्जी और श्री के सत्यनारायण राजू भी नज़र आ रहे हैं।

Sri. H. Seshagiridas, GM, LCC Wing, HO Bengaluru welcoming Sri. L V Prabhakar, MD&CEO to the LCB Conclave held at Kanyakumari on 31.10.2022 & 01.11.2022. Executive Directors Sri. Debashish Mukherjee & Sri. K Satyanarayana Raju are also seen in the picture.

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प्रबंध निदेशक एवं मुख्य कार्यकारी अधिकारी का संदेश



MD & CEO's Message

प्रिय केनराइट्स,

Dear Canarites,

किसी भी संगठन की प्रगति और विकास अक्सर अनुकूल और अभिनव व्यापार मॉडल, अत्याधुनिक प्रौद्योगिकी, समावेशी कॉर्पोरेट उद्देश्य तथा नीतियों, दूरदर्शी नेतृत्व और इन सबसे बढ़कर उद्यमी एवं प्रतिबद्ध कार्यबल जैसे कुछ महत्वपूर्ण कारकों पर निर्भर करता है। अधिकांश लोगों के लिए "सफलता", शब्दकोश में उल्लिखित एक शब्द मात्र है जो कि ज्यादातर किसी परिप्रेक्ष्य में एक बार नज़र डालने भर के लिए है। लेकिन हमारे लिए, यह बारंबार कड़ी मेहनत, दृढ़ता, ज्ञानार्जन, प्रतिबद्धता और सतत परिवर्तन का प्रतीक है। आज हम जहां हैं, वहां हमारे सामूहिक प्रयासों एवं दृढ़ निश्चय के कारण ही हैं। कोरोना नामक महामारी जिसने वैश्विक स्तर पर तबाही मचा दी तथा गंभीर भू-राजनीतिक संकट की स्थिति उत्पन्न कर दी थी, इसके बावजूद भी हमने हमारे कॉर्पोरेट लक्ष्यों और उद्देश्यों के संदर्भ में हमारे अधिकांश प्रतिस्पर्धियों की तुलना में बेहतर प्रदर्शन किया और बैंकिंग और वित्तीय क्षेत्र में एक सकारात्मक ऊर्जा का संचार किया है। पिछले कुछ महीनों के दौरान हम सभी को जिन कठिनाइयों और बाधाओं से गुजरना पड़ा है, उसे देखते हुए यह एक अनुकरणीय उपलब्धि है। यह वास्तव में शानदार व्यक्तिगत और टीम प्रदर्शन द्वारा संचालित संगठनात्मक उपलब्धि का एक अविश्वसनीय प्रमाण है। हम सही दिशा में अग्रसर हैं और मुझे विश्वास है कि निरंतर वृद्धि और विकास की वर्तमान गति और प्रवृत्ति, निश्चित रूप से आने वाले दिनों में भी जारी रहेगी और हम सभी इस महान संगठन के लिए और अधिक सफलता और गौरव लाएंगे।

The progress and development of an organisation is often reliant on certain vital factors like adaptive and innovative business models, state of the art technology, inclusive corporate objectives and policies, visionary leadership and above all an enterprising and committed workforce. "Success", to most people, maybe just another word in the dictionary, discernible and perspective and (mostly) a one-time affair. But to us, it is something which is repetitive- an insignia of hard work, perseverance, learning, commitment and perpetual transformation. We are where we are today because of the efforts and determination shown by each and every one of you, by never losing sight of our corporate goals and objectives, even amidst a debilitating pandemic and a crippling geo-political crisis that shook the entire world. We have outperformed most of our competitors and created positive ripples in the banking and financial rubric. An exemplary feat, considering the odds and the constraints that we all had to go through during the past few months. Bravo!! It was indeed an incredible demonstration of organisational accomplishment steered by brilliant individual and team performances. We are on the right trajectory and I am sure that the present momentum and trend, of relentless growth and development, will definitely continue in the days to come and usher in more triumph and glory to all of us and this mighty organisation.

ऐसा कहा जाता है कि विज्ञान केवल एक कोरी कल्पना नहीं है बल्कि यह हमें भविष्य में खुद को और बेहतर बनाने का एक प्रयास है, आह्वान है, स्वयं से एक अपील है।" जब हमारे प्रिय संस्थापक, श्री अम्मम्बाल सुब्बा राव पै ने वर्ष 1906 में इस महान संस्था की शुरुआत की थी, तब उन्हें एक दृढ़ विश्वास था, एक निश्चितता थी कि वे समाज में, जरूरतमंदों और शोषितों के जीवन में एक सकारात्मक परिवर्तन ला सकते हैं और तेजी से बढ़ती ग्रामीण अर्थव्यवस्था को सजीव करने के लिए सही दिशा दिखा सकते हैं। अपने जीवन और समय से बहुत आगे के दूरदर्शी, श्री अम्मम्बाल सुब्बा राव पै ने एक ऐसी संस्था बनाई जो आज भी अपनी आभा बिखेर रही है और अपने प्रतिभाशाली और समर्पित कर्मचारियों के माध्यम से काम करना जारी रखी है। जैसा कि हम 19 नवंबर को अपना "संस्थापक दिवस" मनाते हैं, आइए हम अपने आप को उन मूल्यों, संस्कृतियों और हठधर्मिता के प्रति समर्पित करें जो इस महान संस्था को परिभाषित करते हैं और आने वाले दिनों में इसकी प्रगति और वैभव की दिशा में काम करते हैं। हमें यह पूर्ण रूप से विश्वास रखना चाहिए कि हमारे प्रिय संस्थापक की छाया में विकसित होने वाली संस्था अब सुरक्षित और सक्षम हाथों में है और हम "एक साथ" इसे वर्तमान वित्तीय/औद्योगिक परिवेश में सुरक्षित रखने, इसके गौरव की रक्षा करने और इसे सफलता के उच्चतर मंच पर ले जाने के लिए अपना भरपूर प्रयास करेंगे।

It is said that a "Vision is not just a picture of what could be; it is an appeal to our better selves, a call to become something more". When our beloved founder, Sri. Ammembal Subba Rao Pai, sowed the seeds for this great institution way back in 1906 he had a strong faith, a certainty that he can bring about a transformation in the society, in the lives of the needy and the oppressed and in providing the right prod to enliven a mushrooming rural economy. A visionary far ahead of his life and times, Sri. Ammembal Subba Rao Pai created a world of his own, an institution that still exudes his aura and continues to do through its talented and dedicated individuals. As we celebrate our "Founders Day" on 19th November, let us rededicate and consecrate ourselves to the values, culture and dogmas that define this great institution and work towards its progress and splendour in the days to come. Let us unequivocally believe that the institution which grew in the shadow of our beloved founder is now in safe and competent hands and "Together" we will put

वित्त वर्ष 2022-23 की दूसरी तिमाही के वित्तीय परिणाम इस तथ्य का प्रमाण है कि एक संगठन के रूप में हम बैंकिंग में सभी प्रकार से परिचालन उत्कृष्टता प्राप्त करते हुए दिन दूनी रात चौगुनी प्रगति कर रहे हैं। हमारा शुद्ध लाभ 2,525 करोड़ रुपये रहा, जो कि 89.42% की अभूतपूर्व वृद्धि (वर्ष-दर-वर्ष) है। हमारा वैश्विक कारोबार 13.89% (वर्ष दर वर्ष) से बढ़कर 19.58 लाख करोड़ रुपये हो गया है और हम 20 लाख करोड़ के मिशन को हासिल करने से बस एक कदम दूर हैं, यह एक मील का पत्थर है जो कि मुझे यकीन है कि जल्द ही पूरा हो जाएगा। हमारे सकल अग्रिमों और रैम क्रेडिट में क्रमशः 20% और 16.4% से अधिक की वृद्धि इस तथ्य का प्रमाण है कि हमने उद्योग में एक मजबूत उपस्थिति दर्ज की है और जनता के (बैंक के साथ) सबसे पसंदीदा बैंकों में से एक है। हमारे बैंक ने हाल ही में नई कर व्यवस्था में रूपांतरण किया है, जिससे आस्थगित कर को 2451.60 करोड़ रुपये तक कम किया जा सका है। हमारी ब्याज आय 17.84% (वर्ष-दर-वर्ष) और गैर-ब्याज आय 13.05% बढ़ी, जो शुल्क आधारित आय में 17.98% वृद्धि (वर्ष-दर-वर्ष) द्वारा प्रकृत थी। सितंबर 2022 तक बैंक का सीआरएआर 16.51% था और चालू वित्त वर्ष के दौरान हमने पूंजी की गुणवत्ता और मात्रा बढ़ाने के हिस्से के रूप में बेसल III टियर II बाण्ड में 2000 करोड़ और एटी-1 बाण्ड में 4,000 करोड़ रुपये जुटाए हैं, अतः इस प्रकार बाजार को बहुत मजबूत सकारात्मक संकेत दे रहे हैं।

डिजिटल मोर्चे पर हमने “केनरा एआई1” प्रस्तुत किया है – 250 से अधिक सुविधाओं (11 भाषाओं में उपलब्ध) के साथ युक्त किया गया मोबाइल बैंकिंग सुपर ऐप और एक ही मंच पर ग्राहकों की जरूरतों को पूरा करता है। हमने भीम क्यूआर व्यापारियों के लिए “साउंड बॉक्स” की सुविधा शुरू की थी, हमारे बैंक द्वारा प्रदान किए गए क्यूआर कोड के माध्यम से किए गए सफल क्यूआर लेनदेन के लिए वॉयस नोटिफिकेशन प्राप्त करने के लिए इस सुविधा की शुरुआत की गयी है। हमारे बैंक ने जनता को व्यापक और सहज बैंकिंग सेवाएं प्रदान करने के लिए भारत सरकार की एक पहल के रूप में देश भर में 4 डिजिटल बैंकिंग इकाइयों (डीबीयू) की शुरुआत की गयी है। हमने इंटरनेट बैंकिंग को एफसीडीबी से ओबीडीएक्स में स्थानांतरित कर दिया है, जो सुखद ग्राहक अनुभव प्रदान करने के लिए सीबीएस, मोबाइल संगत और अपग्रेडेड यूजर इंटरफेस के साथ सुरक्षित रूप से एकीकृत है।

इसके साथ-साथ हमारा ध्यान कासा, एनपीए और रिकवरी प्रबंधन की ओर होना चाहिए, हमारे निवल ब्याज मार्जिन में सुधार करना चाहिए और हमें हमारे मिशन 20 लाख करोड़ रुपये के उत्कृष्ट लक्ष्य को न केवल प्राप्त करना है बल्कि उससे भी आगे बढ़ना है। इस वित्तीय वर्ष में मुश्किल से 4-5 महीने शेष रह गए हैं, मैं आप सभी से आग्रह करता हूँ कि आप भरपूर प्रयास करें और निर्धारित लक्ष्यों और उद्देश्यों की प्राप्ति की दिशा में काम करें तथा इसे प्राप्त करने के लिए एक प्रभावी रणनीति बनाएं।

आप सभी को हार्दिक शुभकामनाएँ

मंगल कामनाओं के साथ,

आपका,

एल वी प्रभाकर

प्रबंध निदेशक और मुख्य कार्यकारी अधिकारी

forth our best efforts to safeguard it, protect it and take it to the higher platforms of success and glory in the present financial/ industrial milieu.

The financial results for Q2 FY2022-23 is a testament to the fact that we, as an organisation, are growing leaps and bounds, achieving operational excellence in all genres of banking. Our Net Profit stood at ₹2,525 crore, a phenomenal 89.42% increase (Y-o-Y). Our global business increased by 13.89% (YoY) to ₹19.58 lakh crore and we are just a whisker away from achieving the **Mission 20 Lakh Crore**, a landmark which I am sure will shortly be accomplished. The surge in our gross advances and RAM credit by over 20% and 16.4% respectively is authentication to the fact that we have made a strong presence in the industry and is one of the most preferred banks (to bank with) by the public. Our bank has recently shifted to the new tax regime, thereby reducing the deferred tax to the extent of ₹2451.60 crore. Our interest income grew at 17.84% (YoY) and Non-Interest Income at 13.05%, complimented by 17.98% increase (YoY) in Fee Based Income. Bank's CRAR stood at 16.51% as at September 2022 and during the current FY we have raised ₹2000 crore in Basel III Tier II bonds and ₹4,000 Crores in AT-1 bonds as part of enhancing the quality and quantity of capital held by us, thus sending a very strong positive signal to the market.

On the digital front we have introduced “Canara ai1” – the mobile banking super app bundled with over 250 features (available in 11 languages) and catering to the needs of the customers on a single platform. We had launched the facility of “Sound Box” for BHIM QR Merchants, to receive voice notification for the successful QR Transactions done via our bank provided QR Code. Our Bank has also opened 4 Digital Banking Units (DBUs) across the country, as a GOI initiative, to provide extensive and seamless banking services to the masses. We have also migrated the Internet Banking from FCDB to OBDX, which is securely integrated with CBS, Mobile Compatible and with upgraded user interface to provide pleasant customer experiences.

Going forward our focus should be on CASA, NPA and Recovery Management, improving our Net Interest Margin and significantly going well past our **Mission 20 Lakh Crore**. With hardly 4-5 months remaining in this FY, I urge each and every one of you to put your best efforts forward, work towards your set goals and objectives and strategize effective measures to achieve it.

Wish you all the very best

With warm regards,

Yours sincerely

L V Prabhakar

Managing Director & CEO

संपादकीय



Editorial

यह अक्सर कहा जाता है कि “महानता कोई मंजिल नहीं है; यह एक सतत यात्रा है जो कभी समाप्त नहीं होती है”। 19 नवंबर को बैंकिंग उद्योग के सबसे महान दूरदर्शियों में से एक की जयंती है। हमारे प्रिय संस्थापक, श्री अम्मम्बाल सुब्बा राव पै, विविध प्रतिभाधनी व्यक्ति थे। लेकिन उनकी श्रेष्ठता उनकी शालीनता में निहित थी, समाज को ग्रसित करने वाली कुप्रथाओं को मिटाने के उनके लगातार प्रयास अपने आप में एक ऐसी उपलब्धि है जिसे केवल कुछ खास क्षमता वाले लोग ही प्राप्त कर सकते हैं। वे एक विद्वान और व्यावहारिक व्यक्ति थे, उनकी समाज में उच्च प्रतिष्ठा और स्वीकार्यता थी और तात्कालिक समय में उनकी बुद्धि और दृष्टि अतुलनीय थी।

बदलते व्यावसायिक परिदृश्य को देखने के लिए अनुकरणीय कौशल वाले एक व्यक्ति के रूप में, श्री अम्मम्बाल सुब्बा राव पै कुछ असाधारण सृजन करने में सक्षम थे – एक ऐसी दुनिया जो अपने आप में अनूठी है जो समय की कसौटी पर खरा उतरा है, अस्थिरता का खामियाजा भुगतना पड़ा है ताकि एक विकासशील अर्थव्यवस्था और अधिक सकारात्मक हो कर खिल उठे। शायद 1900 के दशक की शुरुआत में एक साधारण धारणा के रूप में जो शुरू हुआ था वह इस महान संस्था के रूप में रूपांतरित / मूर्त हो गया जो अभी भी संस्थापक सिद्धांतों की भावना का समर्थन करता है। उनकी महानता का सार अब हम में से प्रत्येक में सर्वव्यापक है। स्थापना दिवस उत्सव इस महान व्यक्ति के प्रति श्रद्धा का भाव है, जो जाति / पंथ और सामाजिक भेदभाव की असमानताओं से ऊपर उठकर समर्पण, करुणा, विवेक, क्षमता और धैर्य की सख्ती से बंधे एक अनोखा क्षेत्र का निर्माण करने के लिए आगे बढ़े।

श्रेयस के इस "संस्थापक दिवस विशेषांक" को इन अंतर्निहित संस्थापक सिद्धांतों की सर्वोत्कृष्टता को समझने के लिए संकल्पित किया गया है। इसने कैसे एक बैंकर और एक जिम्मेदार व्यक्ति के रूप में हमारी धारणाओं और विश्वासों को आकार दिया और बदल दिया और यह भी सामने लाना है कि कैसे सफलता का अलिखित तत्व तब प्रकट होता है जब हमारी अपनी विश्वास प्रणाली संगठनात्मक मूल्यों और लोकाचार के साथ जुड़ती है। हमारे लेखकों के प्रति आभार का एक नोट जिन्होंने अपने लेखों/ कविताओं के माध्यम से इन भावनाओं और सिद्धांतों को स्वेच्छा से लिया और उन्हें सुव्यवस्थित किया है।

आशा है कि आप इस विशेष संस्करण को पढ़ने का आनंद लेंगे और हम आपकी प्रतिक्रिया लेना पसंद करेंगे। 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 often said that “Greatness is not a destination; it is a continuous journey that never ends”. 19th November marks the birth anniversary of one of the greatest visionaries that the banking industry has ever seen. Our beloved founder, Sri. Ammembal Subba Rao Pai, was a man of multifarious talents. But his eminence lay in his modesty, his persistent efforts to weed out the reproachful stigmas that besieged the society, a feat only people with certain calibre could achieve. Erudite and pragmatic, he had a high standing and acceptance in the society and possessed an intellect and a vision incomparable during those times.

As a man with exemplary skills to foresee the changing business landscape, Sri Ammembal Subba Rao Pai was able to create something extraordinary - a world unique in itself that has withstood the test of time, borne the brunt of the volatility that a developing economy posits and blossomed to fruition. What probably started as a simple notion during the early 1900s metamorphosed /materialised in the form of this great institution that still endorses the spirit of the founding principles. The institution, our Bank, which grew under his tutelage is now the 3rd largest public sector Bank in the country. The essence of his greatness is now ubiquitous in each and every one of us. The founder's day celebration is a noble gesture of reverence to this great individual who had risen above the inequities of caste/ creed and societal discrimination and went on to create a unique realm bounded by the strictures of dedication, compassion, prudence, competence and fortitude.

This “Founders Day Special Edition” of Shreyas has been conceptualised to precipitate the quintessence of these underlying founding principles, how it shaped and transformed our perceptions and beliefs as a banker and a responsible individual and also to bring forth how the unwritten element of success manifests when our own belief system/s coalesce with organisational values and ethos. A note of gratitude to our writers who have delightfully captured and marshalled these emotions and doctrines through their articles/poems.

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

हमारे नये गैर-कार्यकारी अध्यक्ष Our New Non-Executive Chairman



Shri Vijay Srirangan, is a Gold Medalist in PGDBM (IIM Ahmedabad) and B.Tech (IIT Delhi).

श्री विजय श्रीरंगन
Sri. Vijay Srirangan

He was the Director General and Mentor at Bombay Chamber of Commerce & Industry. Earlier he had served as Vice President, Tata Consultancy Services (TCS) and spent 36 years with the Tata Group as a part of the Tata Administrative Services (TAS) focused in Tata Consultancy Services (TCS), Tata Infotech, Tata Unisys & Tata Burroughs.

During his career, he had a wide spectrum of

responsibilities, including, inter alia, Training, Applied Technology Research, International Sales, Turnkey Engagements as well as Systems Integration. He was associated with Tata Accounts at Tata Consultancy Services (TCS).

Presently, he is General Partner, Cornerstone Venture Partners (an enterprise SaaS Venture Capital Firm).

Shri Vijay Srirangan has been appointed as part-time Non-Official as well as Non-Executive Chairman of our Bank on 07.11.2022

श्रेयस टीम आपकी सफलता की कामना करती है
Shreyas team wishes him all success

"Leadership is the capacity to translate vision into reality"

- Warren G Bennis



हमारे नये कार्यपालक निदेशक **Our New Executive Director**



श्री अशोक चंद्रा
Sri. Ashok Chandra

Sri Ashok Chandra started his banking career with Erstwhile Corporation Bank in September 1991 as Probationary Officer. Having schooled and completed his education in Patna, he holds a Masters in Economics and is also a Certified Associate of Indian Institute of Bankers.

Sri Ashok Chandra has a wide exposure in the banking domain, ranging from Branch Operational Head of various demographics such as rural, urban and metro to handling greater responsibilities such as heading zones/ regions of the Bank across the country.

He had very successfully handled 4 VLBs and also has exposure in overseas operations when he was posted at Representative Office of the Bank at Dubai, UAE. He was further given the challenges of heading two major zones of the Bank, Varanasi and Delhi, (where he successfully delivered the required results) and had a successful stint.

On his elevation to GM in 2018, he was assigned to lead the Recovery, Legal and Stressed Asset Management

Vertical (SAMV) of the Bank. He continued to work there on his elevation to CGM in 2020.

He was chosen to be a part of the leadership program designed by the Banks Board Bureau. Throughout his career, he has achieved great laurels and accolades such as Star Performers Club, Grahak Seva Award, Grahak Mitra Award, Healthy Branch Award, Chairman's Club Membership, Best Branch Award, Riyayati Leadership Award, Mega E-auctioneer Award, Leadership Award, Champion of champions Award etc. He has attended various trainings and workshop in India and abroad.

In 2021, he was appointed as Director in Union Trustee Company Private Limited and also Director in NARCL. In 2022, he was shortlisted by the FSIB as a candidate for the post of ED in PSBs.

He is also a member of "Standing Committee on Stressed Assets" formed by IBA.

Shri Ashok Chandra has taken charge as Executive Director of our bank on 21st November 2022.

श्रेयस टीम आपकी सफलता की कामना करती है।
Shreyas team wishes him all success

Our Revered Founder Sri Ammembal Subba Rao Pai



B Yogish Acharya

General Manager
CIBM Manipal



Birth of the legend

Sri Ammembal Subba Rao Pai was born on Karthika Shuddha Ashtami, Friday of Paridhavi Samvastaram, which corresponds to 19.11.1852, at Mulki, a place near Mangaluru as the fourth son of Sri Upendra Pai. He had three elder brothers by name Sri Narayana Pai, Sri Vasudeva Pai and

Sri Venkataramana Pai. In the horoscope written by his father, Sri Subba Rao Pai's name was written as 'SUBRAMANYA', a deity worshipped in the District.

Early schooling

Sri Upendra Pai was practicing as lawyer at Mulki. He firmly believed that only through education, the children's future could be ensured. Sri Subba Rao Pai completed his elementary education in Mulki in a single teacher school called as "Aigala shale". When he was 12 years of age, he lost his mother to her ill health. Sri Upendra Pai could not digest the untimely demise of his wife. Further, there were no better educational facilities in Mulki and hence he decided to shift to Mangalore in 1864. Sri Subba Rao Pai continued his studies at Provincial school, Mangalore. During his schooling at Mulki and Mangalore, Sri Pai was very naughty and was known for his mischief than for his studies. He had great affection for dramas, yakshagana and hence he did not give much attention to his studies. However, after relocating to Mangalore, he started concentrating on his studies with such zeal that he was given double promotion once or twice and finished his FA course in the Provincial school by the time he was just 18 years old.

This was a new Subba Rao Pai, the young scholar who gained knowledge under the tutelage of the great educationist Sri K M Raghavendra Rao and Professor Ormsby who left an indelible impression in the young mind of Sri Subba Rao Pai. His scholastic career was brilliant and therefore, his father decided to send him to Madras Presidency College for higher studies.

Though Sri Subba Rao Pai was keen to go to Madras for higher studies, he was concerned about the deteriorating health of his father. However, Sri Upendra Pai advised Subba Rao Pai not to worry about his health and to concentrate on his higher studies to become a great lawyer as that was the dream and desire of his mother. So, reluctantly Shri. Subba Rao travelled to Madras along with his best friend Sri M Gopal Rao, who supported him during his studies.

Sri Subba Rao was a good listener and had a fabulous memory. He never noted down any notes in the lecture room. He completed his B A examination with second rank. During those days, those who scored high marks in BA Examination used to go to England for pursuing I C S. However, Shri. Subba Rao Pai did not pursue the same as he wanted to be a lawyer and hence he joined Madras Law College in 1873.

Through his brother Sri Venkataramana Pai who was the District Munsiff, he could meet Justice Holloway whose guidance became a substantial part of his legal education. These interactions enabled Sri Subba Rao Pai to pass BL examination in 1875 in which he secured first rank. He became the first student from the district to have earned BA, BL degrees. He then started practising under renowned advocate Sri H H Sheppard in Chennai. For a short term, he returned to Mangalore and taught at a school run by Gokarna Mutt without demanding any

remuneration and later returned to Madras for practising under Advocate Sheppard.

Demise of father Sri Upendra Pai

Sri Upendra Pai was very happy with the achievements and success of his youngest son. However, Sri Upendra Pai could not live longer and expired in October 1876. Sri Subba Rao Pai could not be with his father during his last breath but joined the brothers later on to complete the rituals.

Sri Pai as a successful advocate

After the demise of his father, Sri Subba Rao Pai started practicing in Mangalore. The name and fame earned by his father, the credential that he being the only advocate with BA, BL degree, having trained by renowned advocate Sri Sheppard, good relations with Justice Holloway, his deep knowledge of laws, clarity in presenting his case, his profound grip over all the major languages etc. earned Sri Pai huge name and fame. People used to throng courts just to hear his way of presenting cases and arguments. He was not particular about the fees and very many times, he used to settle the disputes outside the court by mutual consent without charging any fees from both the litigants.

Founding Canara Group of educational institutions

न हि ज्ञानेन सदृशं पवित्रमिह विद्यते (Na hi jnanena Sadrasham pavitram iha vidyathe) – there is nothing more sacred than knowledge.

Sri Pai firmly believed that ignorance, illiteracy and false beliefs are the reasons for backwardness of the community and the nation. He was aware that it was due to this reason that Britishers, though few in numbers, were able to rule India.

He founded Canara High School in 1891 with a vision to empower the nation and society through education. Due to the strenuous efforts of the teachers, the school could get first 3 ranks during the SSLC examinations held in 1893.

Sri Pai was aware of the difficulties faced by the women in the society and hence to empower them through education, he founded Canara Girls High School in 1894. To meet the salary expenses of the faculties, he introduced the innovative idea of MUSTI FUND as per



which, he requested the womenfolk to keep one handful of rice separate while they take rice for cooking. He then collected this rice and sold it in the shandy and thus raised the amount for paying the salary of the faculty. Both the educational institutions instantly became successful drawing students from all sections of the society.

Today, the Canara High School Association is successfully managing 14 educational institutions providing quality education at affordable cost to thousands of students.



Founding of Canara Bank

Failure of Arbuthnot Company and peculiar money



saving systems prevailing in the community, forced Sri Pai to start Canara Hindu Permanent Fund Limited at No 75 A, Dongerkeri Street, Mangalore on 01.07.1906. Shri Pai along with his friends prepared the Memorandum and Articles of Association and prospectus and registered the fund. He personally travelled in a bullock cart to meet people, convincing them about the Fund and thus raised ₹ 1.00 lakh as capital by issuing 2000 shares of ₹ 50 each. The first Board of Directors consisted of 18 members comprising a large number of lawyers, leading merchants and retired Government Officials.

The Founding principles of the bank are:

1. To remove Superstition and ignorance.
2. To spread education among all to sub-serve the first principle.
3. To inculcate the habit of thrift and savings.
4. To transform the financial institution not only as the financial heart of the community but the social heart as well.
5. To assist the needy.
6. To work with sense of service and dedication.
7. To develop a concern for fellow human being and sensitivity to the surroundings with a view to make changes/remove hardships and sufferings.

Shri Pai wanted the Bank to not only be the financial heart of the community but also social heart with an obligation to improve the economic conditions of the common people. The name of the Bank was changed as Canara Bank Ltd in 1910 and as Canara Bank upon nationalisation on 19.07.1969.

Last days of our Founder

Throughout his adult life, Shri Pai was suffering from Gout disease but he had sailed through earlier attacks unhurt. But on 17.07.1909, he had one of his severe attacks. He was immediately put to bed from which he never rose. His health went on deteriorating and on 25.07.1909, shortly before passing away, he started chanting the name of God, "Narayan". Then with one strong effort, he chanted the name and then it was all over. He was not even 57 years old then, but, the institutions founded by him have stood the test of the time, growing day by day serving the society and the nation with pride and pleasure.

The small sapling of Canara Bank planted by this visionary Founder has today grown into a big tree. After taking over the reign of our beloved bank by our dynamic and visionary leader, most respected MD & CEO Shri L V Prabhakar on 01.02.2020, our Bank has been showing stellar performance quarter on quarter with addition of more than ₹4 lakh crore of business and net profit of ₹12781 crores within a short span of just 2.5 years. Today, with 9722 branches, 10759 ATMs and with a business mix of ₹19.58 lakh crores, Canara Bank is the third largest PSB of our country and one stop super shop for all the banking needs.

The day does not start, pass by and end for me as well as for thousands of Canarites, both present and past, without remembering our revered Founder for founding this great organisation which it is indeed.

"Best bank for the customers to bank with and best bank for the staff members to work for themselves and for their family members as well".

Source: *A Banking Odyssey, The story of Canara Bank.*

The Fisher Man



V. Balasubramanian
Ex - Staff

Earliest Sun-dawn Wakes up the Fisher-Man
 He sets out at once with his wide net
 To feed his counterparts he toils on
 The known Warrior goes to the Sea-Shore
 With fervent hopes his betterhalf bids
 The Brave Hunter sets out to the shore
 The Sea-Waves blow on with rhymes
 He sets on the Journey on the Fish-Boat
 He spreads out his large, Wide, Fish-Net
 To fish out unto the Dusk Fall he works on
 Barriers like Whirl-pool not a matter!
 Barricades he sees as he Fishes on !!
 Odd climates time and again bar him!
 Unmindful of odds he goes ahead
 To feed his stricken- Family he strives
 Tired Worn-out he is back at dusk-fall
 With his share of the Day's earnings he turns
 His Sweated Labour brings him Fruits
 The Poor shares his joy at night
 He eats with rejoice Whatever he gets
 The Wife and Children eat together!
 No substitute for Hard-Work for the Fisher-Man!

संस्थापक के सिद्धांत



बी.के. उप्रेती

वरिष्ठ प्रबंधक (सेवानिवृत्त)
केनरा बैंक

प्रत्येक वर्ष 19 नवंबर की तारीख सभी केनराइट्स के लिए बहुत महत्वपूर्ण है, क्योंकि इस तारीख को वर्ष 1852 में हमारे बैंक के संस्थापक श्री अम्मेम्बाल सुब्बा राव पै का जन्म दक्षिण केनरा के जिला मुल्की के अम्मेम्बाल गांव में हुआ था।

अम्मेम्बाल सुब्बा राव पै जी बचपन से ही मेधावी छात्र थे और मात्र 18 वर्ष की उम्र में उन्होंने प्रोविंशियल स्कूल की शिक्षा पूर्ण कर ली थी। उनकी पढाई में बहुत रूचि थी। यह गुण देखकर उनके पिताजी ने बी.ए की डिग्री के लिए उनको मद्रास के मशहूर प्रेसीडेंसी कॉलेज में पढ़ने के लिए भेज दिया था। यहीं से उन्होंने बी.ए की डिग्री प्राप्त की और वह कॉलेज में प्रथम रहे और पूरे मद्रास में दूसरे स्थान पर रहे। इसके बाद उन्होंने 1873 में लॉ कॉलेज मद्रास में दाखिला लिया और वर्ष 1875 में कानून की शिक्षा पूर्ण की और पूरे मद्रास में प्रथम रहे। कानून की शिक्षा समाप्त करने के बाद उन्होंने वकालत की प्रैक्टिस मद्रास में ही की और कुछ समय बाद वकालत करने में गलूर आ गए और अपने पिता के साथ वकालत करने लगे। वह बचपन से ही बहुत मेहनती, ईमानदार, सिद्धांतवादी और न्याय प्रिय व्यक्ति थे। वह सच्चे देशभक्त और समाज सुधारक थे। वह नीतिशास्त्र के ज्ञाता और नैतिक मूल्यों का कड़ाई से पालन करने वाले थे। उन्होंने वर्ष 1906 में केनरा हिंदू परमानेंट फंड की स्थापना की, जो वर्ष 1910 में केनरा बैंक लिमिटेड बना, वह अब केनरा बैंक के नाम से विश्व विख्यात है। वे जीवन पर्यंत समाजवादी, समाज सुधारक, शिक्षाविद् सिद्धांतवादी तथा नैतिक मूल्यों के लिए कार्य करते रहे। यह उनके द्वारा हमारे बैंक को दिए गए संस्थापना सिद्धांतों में परिलक्षित होता है। उन्होंने इस संस्थान की स्थापना 7 मूल्यों के आधार पर की, जो निम्नानुसार हैं :-

1 अंधविश्वास और अज्ञानता को दूर करना:-

हमारे संस्थापक ने हमारे बैंक को पहला सिद्धांत यह दिया कि



हमें समाज में फैली हुई अज्ञानता और अंधविश्वास को दूर करना है। उन्होंने यह महसूस किया कि अज्ञानता और अंधविश्वास के कारण हमारा समाज ऊंच-नीच, जात-पात और संप्रदायों में बटा हुआ है। जब तक सभी नागरिकों का एकीकरण नहीं होगा, तब तक देश ना तो स्वतंत्रता प्राप्त कर पायेगा और ना ही विकास की ओर बढ़ पायेगा।

क्या आपने किसी भी व्यापारिक या बैंकिंग संस्था के ऐसे सिद्धांत के बारे में सुना है? शायद नहीं सुना होगा। कोई भी व्यापारिक, व्यवसायिक, संस्था इसी सिद्धांत को पुरजोर ताकत से अपने कर्मचारियों में प्रचार प्रसार करेगी कि वह अपनी संस्था के लिए ज्यादा से ज्यादा लाभ अर्जित करें। लेकिन हमारे संस्थापक ने ऐसा नहीं कहा। उनका मानना था कि यदि समाज से अंधविश्वास और अज्ञानता दूर होगी, तो समाज प्रगतिशील बनेगा, ज्यादा तेजी से तरक्की करेगा और समानता की ओर बढ़ेगा, नागरिकों में आपस में विश्वास दृढ़ होगा और सभी वर्ग के लोग देश की तरक्की और विकास में बराबर के भागीदार होंगे। आज भी नरबलि, पशु-बलि, जादू टोना, तंत्र-मंत्र जैसी कुरीतियों की घटनाओं के समाचार मिलते रहते हैं। तब से लेकर अब तक अंधविश्वास और अज्ञानता के प्रति लड़ाई जारी है, जो हमारे बैंक के संस्थापक ने वर्ष 1906 में शुरू की थी।

2. पहले सिद्धांत की पूर्ति के लिए शिक्षा का प्रचार-प्रसार करना :-



श्री अम्मम्बाल सुब्बा राव पै जी का मानाना था की शिक्षा के प्रचार-प्रसार से ही समाज और देश का उत्थान संभव है। वह शिक्षित और जाग्रत-समाज का निर्माण करना चाहते थे। सुब्बा राव जी उस समय के उच्च दर्जे के शिक्षित व्यक्ति थे, लेकिन जब वह अपने आसपास अशिक्षित लोगों को देखते थे, तो बहुत दुखी होते थे। उस समय उनका जिला साक्षरता के पायदान पर निम्न स्तर पर था। जब वह मद्रास हाई कोर्ट में वकालत कर रहे थे तभी उन्होंने ठान लिया था कि वह अपने जिले में स्कूल की स्थापना करेंगे, ताकि मैंगलोर के लोग शिक्षित हो सकें। उनको लगता था कि देश की स्वतंत्रता, स्वावलंबन, विकास और समाज के उत्थान के लिए शिक्षा का प्रचार-प्रसार बहुत जरूरी है। यह विचार उन्होंने अपने दोस्तों और समाज के गणमान्य लोगों के समक्ष रखा और 30/6/1891 को केनरा हाई स्कूल की स्थापना हुई।

यह बात विचारणीय है कि बैंक की स्थापना से पहले श्री अम्मम्बाल सुब्बा राव पै जी ने केनरा हाई स्कूल की स्थापना कर दी थी।

3. बचत की आदत विकसित करना:-

हमारे संस्थापक ने पहले दो सिद्धांत देश और समाज के उत्थान के लिए दिए और इस सिद्धान्त में उन्होंने लोगों में बचत की आदत को विकसित करने पर जोर दिया है। पैसा बहुत मेहनत से कमाया जाता है। यदि कमाने के बाद लोग



बचत की आदत नहीं डालेंगे, तो वह गरीब के गरीब ही रहे जाएंगे चाहे उनकी आमदनी कितनी ही गुणा क्यों ना बढ़ जाए। बचत इंसान के भविष्य को सजाती-संवारती और सुरक्षित करती है। कीड़े, मकोड़े, पशु-पक्षी भी बरसात के लिए भोजन एकत्रित करते हैं, तो मनुष्य क्यों नहीं? वास्तव में बचत की आदत ही तो वित्तीय साक्षरता की पहली सीढ़ी है।

वह छोटी-छोटी बचत योजनाओं के पक्षधर थे। एक छोटे से छोटा योगदान समाज की दिशा और दशा को बदल सकता है, यह उन्होंने कर के दिखाया। यह उस समय की उनकी क्राउड फंडिंग का एक किस्सा है।

श्री अम्मम्बाल सुब्बा राव पै जी बालिकाओं की शिक्षा के लिए काफी चिंतित रहते थे। उस समय जिले में लड़कियों के लिए ना तो कोई स्कूल था और ना ही लड़कियों को स्कूल भेजने की प्रथा थी। स्कूल की स्थापना के लिए कोई आर्थिक संसाधन भी नहीं थे। उन्होंने बालिका विद्यालय खोलने के लिए घरेलू महिलाओं को साथ लिया और उनसे अनुरोध किया कि वह प्रत्येक दिन सुबह-शाम भोजन बनाते समय प्रत्येक परिवार एक-एक मुट्टी अनाज अलग से रखें, ताकि शनिवार को स्कूल के कर्मचारी प्रत्येक घर से उस अनाज को ले जाएंगे, जिससे स्कूल के प्रारंभिक खर्च में मदद मिलेगी। इस तरह से दो मुट्टी अनाज के दान अर्थात् अनाज की क्राउड फंडिंग से गर्ल्स स्कूल की स्थापना हुई। यह चमत्कार तो कोई दिव्य शक्ति ही कर सकती थी। उन्होंने दिखा दिया कि एक

छोटा सा योगदान/ बचत बड़े से बड़े काम को आसान बना देता है।

देश में वित्तीय समावेशन को लागू करने के लिए सरकार ने लोगों से यही अनुरोध किया है कि वह बैंक में खाता खोलें, कुछ राशि जमा करें ताकि उनका भविष्य सुरक्षित हो। उनके सिद्धांतों को पढ़कर बहुत गर्व और आश्चर्य होता है कि वर्ष 1906 में उन्होंने हमारे बैंक को लोगों के उत्थान के लिए बचत की आदत, वित्तीय साक्षरता और वित्तीय समावेशन जैसे योजनाओं को प्रभावी ढंग से लागू करने के लिए किया, जो आज की सरकारी बैंकिंग-प्रणाली का हिस्सा है।

4 वित्तीय संस्था को ना केवल समाज का वित्तीय हृदय बनाना, बल्कि उसे सामाजिक हृदय भी बनाना :-

19वीं शताब्दी के शुरुआत में जो वित्तीय संस्थाएं जिले में थी, वे केवल अमीर और संभ्रांत लोगों को ही बैंकिंग सेवाएं और लोन/ऋण प्रदान किया करती थी। गरीब आम नागरिक, कृषक तथा छोटे व्यापारियों को लोन नहीं मिल पाता था। उस समय जब ब्याज की दर 12% थी तब भी गरीब लोगों को 15 से 18 प्रतिशत की दर पर ही लोन दिया जाता था। श्री अम्मेम्बाल सुब्बा राव पै जी ने केनरा हिंदू परमानेंट फंड की स्थापना इसी उद्देश्य से की ताकि समाज के गरीब तबके को कम ब्याज पर छोटे लोन की सुविधा मिल सके तथा भोले-भाले लोगों की जमा पूंजी भी सुरक्षित रहे। उस समय ऐसी बहुत सी संस्थाएं थी, जो भोले भाले लोगों की मेहनत की जमा पूंजी को हड़प जाया करती थी। समाज में फैली हुई इस बुराई को देखते हुए उन्होंने केनरा हिंदू परमानेंट फंड की स्थापना की ताकि जिले के सभी नागरिकों को बिना किसी भेदभाव के बैंकिंग सेवाएं उपलब्ध हो सकें। उन्होंने शिक्षा के प्रचार-प्रसार के लिए स्कूलों का निर्माण किया। यह दर्शाता है कि बैंक समाज के सामाजिक दायित्व और जरूरतों के प्रति संवेदनशील हो और उनको पूरा करने के लिए प्रयासरत रहे। मैं मानता हूं उनकी प्रेरणा और सिद्धान्त से प्रभावित होकर ही सरकार ने कॉरपोरेट सामाजिक उत्तरदायित्व पॉलिसी (सीएसआर

पॉलिसी) बनाई है, जो अब सभी बैंकों/औद्योगिक /व्यापारिक प्रतिष्ठानों में लागू है।

5. जरूरतमंदों की मदद करना :-

हमारे संस्थापक आम नागरिक के लिए उच्च दर्जे की सुगम, आधुनिक, सस्ती, मानवीय बैंकिंग सेवा के पक्षधर थे। उस समय अमीर और संभ्रांत लोगों के लिए देशी और विदेशी बैंक सेवाएं प्रदान कर रहे थे, लेकिन छोटे मझोले किसान, व्यापारी व कारीगर जिनकी जरूरत है 100 रुपये से 2000 रुपये तक होती थी, उनको बैंकिंग सेवाएं देने वाला कोई नहीं था। गरीबों को ऋण 18 से 20% की ब्याज दर पर मिलता था। उन्होंने केनरा हिंदू परमानेंट फंड के आर्टिकल ऑफ एसोसिएशन में एक क्लॉज डाला, कि किसी भी सूरत में ग्राहक से लोन पर 10 प्रतिशत से ज्यादा ब्याज नहीं लिया जाएगा जब की उस समय ब्याज दर 15 से 20% थी। उनका वर्ष 1906 में लोन में अधिकतम 10%का ब्याज हमें आर बी आई की रेपो दर और एमसीएलआर के समानांतर है।



उनका जरूरतमंद को ऋण देने और मदद करने वाला सिद्धान्त हमें सरकार द्वारा वर्ष 1969 में बैंकों के राष्ट्रीयकरण के बाद बैंकिंग-क्षेत्र को प्राथमिकता क्षेत्र में ऋण देने की उपयोगिता और जरूरतमंदों को राष्ट्र-हित से जोड़ता है जिसका आह्वान और शुरुआत हमारे संस्थापक ने वर्ष 1906 में कर दी थी और उसी दिशा में बैंक अनवरत कार्यरत है, जो कि सितम्बर-2022 तिमाही की बैलेंस शीट के आंकड़े दर्शाते हैं।

प्राथमिकता क्षेत्र में दिये गये ऋण - 52.15%, जबकि मानक 40% है।

लघु सीमांत कृषकों को दिया गया ऋण – 16.96%, जबकि निर्धारित मानक 9.5% है।

कृषि-ऋण 23.35% – मानक 18% है।

कमजोर वर्गों को ऋण – 24.46%, मानक 11.5% है।

सूक्ष्म उद्दम को कुल ऋण – 11.14%, जबकि निर्धारित मानक 7.5% है।

6. सेवा और समर्पण की भावना से कार्य करना :-

किसी भी संस्था की सफलता के पीछे उसके कर्मचारियों की मेहनत, समर्पण और निस्वार्थ सेवा का बहुत बड़ा योगदान होता है। बैंक की स्थापना से लेकर आज तक सभी कर्मचारियों ने अपनी उत्कृष्ट सेवाएं बैंक तथा ग्राहकों को दी हैं। बैंक का लोगो तथा टैगलाइन सेवा और समर्पण की भावना को उजागर करता है, जैसे कि:-

बियोंड इंटरैस्ट ए कनसर्न
इन परसूट ऑफ एहसीलेंस
विकास के लिए सेवारत
सेवा के लिए विकासरत
चले संग बड़े संग
लाइफ लोंग बैंकिंग आदि।

7. सहजीवी के जीवन की चिंता करना तथा उनके जीवन में परिवर्तन लाने और उनके जीवन से कठिनाईयों और मुसीबतों को दूर करने की दृष्टि से संवेदना का भाव जाग्रत करना:-

इसी सिद्धांत पर चलते हुए बैंक ने समय-समय पर अपने कर्मचारियों की जरूरतों का ख्याल रखा है। समय को ध्यान में रखते हुए और ग्राहकों की अपेक्षाओं की पूर्ति के लिए समय-समय पर बैंक की कार्यप्रणाली में सकारात्मक बदलाव किए गए हैं। विश्व स्तर की बैंकिंग की आवश्यकता को ध्यान में रखते हुए बैंक ने कम्प्यूटरीकरण, कोर बैंकिंग सॉल्यूशन, एटीएम, मोबाइल बैंकिंग, द्वारस्थ बैंकिंग और एप आधारित बैंकिंग जैसी बहुत सी आधुनिक सुविधाएं ग्राहकों को प्रदान की है और वक्त पर बदलाव और नवीनीकरण / अपडेट भी किया है।

सारांशतः श्री अम्मेम्बाल सुब्बा राव पै जी के सिद्धांतों को यदि हम ध्यान से पढ़ें, तो लगता है कि वे बैंकिंग –जगत के महान स्वप्नदृष्टा/ विजनरी और महारथी थे। जो सिद्धांत उन्होंने हमारे बैंक को दिए, वह सार्वभौमिक और तर्कसंगत हैं। विश्व और हमारे देश की बैंकिंग उन्हीं सिद्धान्त पर अग्रसर है, जैसे:-

- 1) पहला और दूसरा सिद्धांत, देश की सर्व शिक्षा अभियान तथा बेटी पढ़ाओ और बेटी बचाओ के महत्व की बात करता है।
- 2) तीसरा सिद्धान्त बचत की आदत, जो कि फाइनेंशियल एजुकेशन वित्तीय साक्षरता की ओर ध्यान दिलाता है, क्योंकि बचत की आदत ही वित्तीय साक्षरता की प्रथम सीढ़ी है।
- 3) चौथा सिद्धांत सीएसआर पॉलिसी अर्थात् कॉर्पोरेट सामाजिक उत्तरदायित्व के लिए प्रेरित करता है, जिसे सरकार ने लागू किया।
- 4) पांचवां सिद्धांत जरूरतमंद की सेवा हमें प्राथमिकता क्षेत्र के लोन में बढ़-चढ़कर भाग लेने को कहता है।
- 5) छठवां सिद्धांत हमें सेवा और समर्पण से कार्य करने के लिए प्रेरित करता है। देश आगे तभी बढ़ेगा जब सभी लोग सेवा और समर्पण से अपने कार्य को पूरा करेंगे।
- 6) सातवां सिद्धांत हमें सबका साथ, सबका विकास सबका विश्वास तथा मिलजुल कर एक दूसरे की समस्याओं के समाधान करने की प्रेरणा देता है और नवीनीकरण और नवाचार की भावनाओं को विकसित करने के लिए कहता है।

आईए! इस पुण्य-पर्व पर शपथ लें कि हम सब अपने संस्थापक श्री अम्मेम्बाल सुब्बा राव पै जी द्वारा दिए गए सिद्धांतों पर खरे उतरेंगे और बैंक और देश का नाम रोशन करेंगे।

A flower of gratitude!



Dhanya Palani Yadav

SWO-A
Bandra Kurla Complex
Mumbai



When I joined Canara Bank, during our induction training, we were told about our founder, our organisation's history, and our organisation's journey till date. We were told that a great philanthropist, Shri Ammembal Subba Rao Pai, founded Canara Bank in 1906.

What made me feel in awe, then and equally now is the fact that – If within 3 years of establishing an organisation, the founder who originally holds the vision, ideals and dreams for the organisation passes away, and the organisation still manages to thrive beyond 100 years, how noble the intentions of the founder must have been, for the organisation to have empowered millions of lives and for it to continue to do so.

Positive intention and a powerful vision set by our founder has made our organisation sail through turbulent times, yet emerge victorious. Our organisation has always been known for its customer centricity. When an organisation was founded with the basic intention of serving people, how can it be known for anything other than its efforts to continually improve its service to

people? I believe this is only possible because of the culture of service we have in our organisation. The seeds of this culture must have definitely been sown in the 3 years by our founder, who nurtured it with his care and love, which has grown into a mighty tree today and continues to flourish.

Sometimes, I wonder, whether,

'People make organisations.' Or

'Organisations make people.'

I think about our organisation, its glorious past, its beautiful present and its promising future, and I feel, People initially make organisations and then it is organisations that make people.

Our founding principles, our values, our vision set by our founder and founding members still guide the direction in which our bank steps ahead.

People who now join our organisation, from varied cultures, from different parts of our country, speaking different languages, having different values, after joining



our organisation, seem to imbibe our organisation's culture. It is this common unshakable foundation that we share, laid by our founder that makes different individuals travel in the same direction – towards our bank's progress and growth, fueled by the powerful vision and the strong belief – 'Together We Can'.



We are not just an organisation that provides livelihood to lakhs and serves millions financially, but we also work with the vision of empowering our society.

One of our founding principles states;

- 'To transform the financial institution not only as the financial heart of the community but the social heart as well.'

I often think of how beautifully worded this thought is; this statement is; and more importantly, this vision is. I wonder what a social heart could feel like. What this makes me feel is the selfless nature and the co-operative spirit implied in a social heart. What comes to my mind is – being a social conscience for the society. Designing ethical business is the only solution to stay not just in the business in the long run, but to stay in the hearts of the people as a brand having a clean image. This earns the trust of people; we have the privilege to serve. Thinking about welfare of people first, and business next has always rewarded us abundantly.

Another of our founding principles states;

- 'To develop a concern for fellow human being and sensitivity to the surroundings with a view to make changes/remove hardships and sufferings.'



This statement clearly explains the reason we are pioneers in many community building initiatives. The statement reminds me of a South African principle, called the Ubuntu which believes that, unless our fellow human being is happy, we cannot be happy. So having empathy and thinking innovatively to eliminate suffering from their life is our primary responsibility. Ubuntu believes that we are defined by 'our compassion and humanity towards others'. Doesn't it make our heart swell with an overwhelming sense of pride and gratitude that we are part of an organisation that has germinated from such a beautiful intention that guides us to be gentle yet strong simultaneously?

Being a part of our organisation, one of our biggest blessings is, the opportunity to meet plenty of people, both as colleagues and as customers, and learn from them. I have made amazing friends, who go beyond colleagues. Some are my mentors, not just professionally, but also provide valuable guidance, in a personal capacity. Whenever I have had challenges in my personal life, our organisation and colleagues have stood by me like a pillar and helped me successfully overcome the challenge. To this spirit, I am forever indebted!

Every year, during our Founder's Day, when we offer flowers to our founder, as a gesture of our gratitude, and seek his blessings, let's imbibe deeply his spirit of selfless service, with each passing year. Let's also take inspiration and realise the power of 'One person and his Vision', and the beauty of the collective in achieving this vision.

The seed sowed by our founder has grown into a mighty tree today. Let's dream that this tree grows into a forest, with our collective efforts and prayers.

प्रभावी कर्मचारी

रेनी श्रीवास्तव

अधिकारी
क्षेत्रीय कार्यालय-II, वाराणसी



कभी चल पड़ता,
कभी रुक जाता,
कभी आगे बढ़ता,
या सहयोग पीछे से करता ।
कभी बोलता रहता,
या रह कर शांत विचारता ।
राह अकेले ढूँढता,
लेकर साथ सभी को चलता ।
खुद को आगे रख कर,
प्रेरित टीम को करता ।
हर क्षण का उपयोग कर,
निरंतर कार्यरत रहता ।
हँसता और हँसाता,
ग़म अपने भुला कर,
ख़्याल वो सबका रखता।
इस बदलते परिवेश में,
हरदम मुस्कुराते रहता ।
मछली की आँख पर,
निशाना अपना साथे रखता ।

Effective Employee Engagement for a Better Tomorrow



Girish Goyal
 Manager
 RO Rajkot

The workplace is not always an ideal place to work. If you're one of the many employees that feel like they don't have a voice, if you aren't being heard, or if you're unhappy with your workplace, this article on employee engagement will help you find your voice and give you practical strategies for improving your work experience and relationship with your manager or supervisor. You'll learn to ask for constructive feedback, identify specific examples of when you were actively engaged at work, and share those with your company's manager and other key staff members.

The state of employee engagement today

Employee engagement significantly affects productivity, customer service, and retention rates. Helping employees find meaning and purpose in their work will also help them feel more motivated, leading to increased productivity. Finally, ensure you have an effective onboarding process, so new hires immediately feel like they're part of the team.

How has it helped expand the realms of your learning personally and professionally?

This was my first time being in charge of an entire department, and I was worried about not knowing what I needed to do. After seeing it, it was clear that this organization had everything I needed. It reminded me that people are the backbone of any company, and we must ensure they're happy. The organization's rules are easy to implement and can be accomplished on your own or with your team. It also had some great advice on how managers should communicate with their employees so they feel valued and like they're part of the family. This has been very helpful in expanding the realms of my learning both personally and professionally because now I know how important it is to take care of our employees' needs and ensure that they're being engaged in their work environment.

An effective approach to your employee engagement survey

Begin by explaining your goals and objectives. Where do you want your company to be in the next year? What are your expectations of the current staff? Once you know what you're trying to achieve, it'll be easier to find ways of measuring and determining where you need the most help.



Next, ensure that everyone on your team is involved with the survey process. Get them excited about their input and get their ideas out there! You might not agree with them all, but it's important that they feel that their opinions matter. Feedback can only be useful if people feel comfortable giving it. Once you have compiled all the data, analyze it. Figure out which areas need improvement first and then prioritize based on how much impact that area will have on your goals / objectives. For instance, in some organisations employees think their benefits package needs work. Then they should focus more on finding solutions to improve their benefits instead of focusing solely on office layout or workplace amenities. A workplace should foster a sense of belonging, creativity, growth, and community spirit to encourage employee engagement, so making these improvements should be at the top of our priority list!

Ten ways you can use employee engagement data more effectively

One of the most important things an organization can do

is have an accurate idea of how well they are doing in this area. It is not just about employees' happiness but also engagement with their work and commitment to the organization's goals. There are many ways that companies can collect and use this data to create a better environment for their employees.

1. Conduct surveys on engagement levels during and after work hours.
2. Understand where your employees' engagement level falls compared to other companies in your industry or outside of it.
3. Determine if your company has greater employee engagement than competitors.
4. Set benchmarks to know where you want to be in the future.
5. Use qualitative analysis to understand why there may be low employee engagement rates.
6. Give employees opportunities for voicing opinions and recognition through contests or award programs.
7. Consider implementing a peer-mentoring program so mentors can share best practices with new hires.
8. Hold one-on-one meetings between managers and individual staff members struggling with low scores to find out what they need help with before more drastic measures like dismissals are taken.
9. Try to improve specific areas with lower engagement levels.
10. Regularly reassess the effectiveness of these changes by surveying again.

Quote real-life experience

I have the opportunity to work in an excellent office atmosphere. I felt that the people around me always cared about my development and were happy with what I brought. There will always be an issue because when employees are disengaged from their jobs, they have higher rates of absenteeism and turnover, which causes organizational problems like reduced productivity and quality. To avoid such issues, we need to understand and grow together; such things have to be handled as a senior responsible employee and help the employees to focus and engage in different things.

Anecdotes about my journey in this organization

I had the opportunity to work in one of the most

interesting and challenging projects in my career: employee engagement. Initially, it seemed easy, as I quickly grasped everything! It turns out that there are many ways to engage employees, and different methods will work for different people. Our organization taught me that you must be ready to experiment with your approach - take risks, try new things, and make mistakes to learn what works best.

What is important is having an open mind and the willingness to do something different than what has been done before. You also need to understand how each individual is motivated and recognize when they are engaged and disengaged.

There are four primary types of engagement:

- ◆ intrinsic motivation -emotion,
- ◆ extrinsic motivation -materialism,
- ◆ socializing or personal connection, and
- ◆ Commitment.

For example, if a person wants more money or material goods in their life, then that person may be extrinsically motivated by those items; if they want more emotional fulfillment, then they would be intrinsically motivated; if they want to feel connected socially with their peers at work then they would have high socializing needs, and finally, if they want more meaning or clarity around what the company stands for or provides them then this could lead them to become committed members of the team.

Conclusion

Effective employee engagement is the key to any successful business. If you have employees, you need effective employee engagement. It starts by showing employees that their work has an impact. It's important that they understand the company's values and goals and that they feel empowered in their jobs. It's also essential that they know what is expected of them and has opportunities for leadership feedback on how they can improve. There are plenty of ways to foster engagement, including utilizing tools like games or even hosting events at the office to celebrate success. Whatever your strategy, plenty of ways are available to engage your employees and create a better tomorrow at work.

मेहनतकश



मोनलिसा पंवार

एकल खिड़की परिचालक
एलआईसी शाखा, जोधपुर

तपती धरती, बरसती आग
उसमें मेहनतकश इंसान
सुनहरा कल पाने को करता
अपने आज को कुर्बाना॥

टप टप टपकता पसीना
धरा को भिगो जाता है
संग देने को उसे कुछ सुकून
जरा बादल भी गरज जाता है॥

देख घनघौर घटा की ओर
दिल में उसके हर्षोल्लास जगा
आस में डूबी उसकी आंखें
बूंदों को तरसती है, पाने को कुछ बूंदें
उसकी आंखों से बूंदें बरसती है॥

देख दर्द उसका
आसमां अपना सीना चीर जाता है
भीगे पसीने में देख उसको
बारिश की बूंदों से भीगाता है ॥

चारों ओर बरसती बूंदें
उसे आत्मीय सुकून दे जाती है
दिल झूम उठता है उसका
संग उसके धरती मां मुस्काती है॥

एक दर्द किसान का
कहां समझना आसान है
कर्जदार है हम सभी उसके
हिम्मत उसकी अपार है॥

चीरकर धरती का सीना
धान वो उगाता है
भूखे जीव जंतु तक
भोजन को पहुंचाता है॥

नहीं कभी उसे
अपनी सुविधाओं का ध्यान रहा
जुड़े रहना संग अपनी धरती से
उसका स्वाभिमान रहा ॥



Sketch by
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Banking System Liquidity – Which Way Now ?

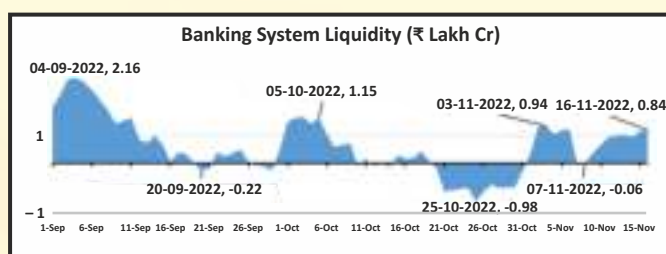

Ipsita Pradhan

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Banking system liquidity is the amount of cash or cash-like assets on the balance sheet of banks, required to meet short term business requirements. While conditions of surplus liquidity lead to low interest rates in the economy, conditions of liquidity tightening lead to higher interest rates.

In the current financial year, banking system liquidity in India has moved from surplus of ₹8 lakh crore as on 4th Apr 2022 to deficit of ₹0.22 lakh crore as on 20th Sep 2022, first time since May 2019. The bouts of liquidity deficit continued in the last 10 days of both September and October months, mainly due to increased currency demand on account of the festive season, Goods and Services Tax (GST) outflows and RBI's forex market intervention. This condition of liquidity tightening in the face of robust credit growth has resulted in a spur of deposit rate hikes by Banks to mobilize funds.

However, in Nov 2022, system liquidity is back in surplus mode as the demand for cash moderated post the festive season in Oct 2022 and on likely increase in government spending.



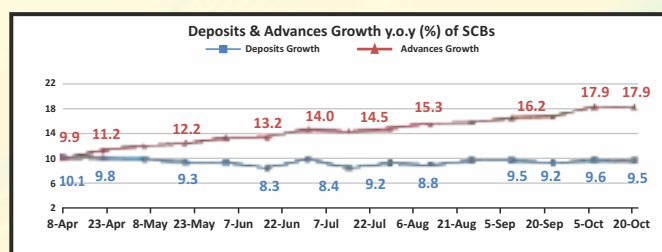
The following are the major drivers of system liquidity in FY 2022-23;

RBI FX intervention: The Rupee has weakened by 7.7% since the start of FY 2022-23 till 17th Nov 2022, due to factors like widening of trade deficit and current account deficit, FPI outflows, elevated crude oil prices and

stronger US Dollar index. This led to RBI intervening in the forex market to support the rupee, resulting in decline in forex reserves to USD 530 bn in the week ended Nov 4, 2022 from USD 606 bn at the start of the current FY, resulting in sucking out of liquidity from the system.

Currency in Circulation (CIC): Another factor that led to liquidity tightening is due to increase in currency in circulation during the festive season. Currency in circulation rose 9.3% y.o.y to ₹30.89 tn as on 21st Oct 2022. However, CIC has moderated by ₹5863 crores to ₹30.83 tn as on 4th Nov 2022, indicating moderation in demand for cash in the post festive season of Oct 2022. This has likely helped liquidity switch to surplus mode in Nov 2022.

Credit growth higher than deposits growth: Credit growth has picked up pace and has consistently remained above deposit growth since the beginning of FY23, resulting in liquidity constraint in the Banking system.



Government Tax Collection: Outflows due to tax payments to Government has also contributed to the liquidity constraint in the system. Gross tax revenue in FY23 has remained robust and has increased by 17.6% y-o-y to ₹13.92 lakh crore till Sep 2022.

Government Spending: However, Government spending, which adds to liquidity, has not grown

commensurately. Revenue expenditure till Sep 2022 in FY23 has increased by only 6% y-o-y to ₹14.81 lakh crore, thus leading to pressure on systemic liquidity. However, it has picked up pace as compared to 3% y-o-y growth recorded till Aug 2022, which has likely contributed towards the liquidity surplus in Nov 2022.

Along with the above, RBI has remained focused on withdrawal of accommodation to tame inflation, which has remained above upper limit of the RBI's inflation trajectory for the tenth time in a row in Oct 2022.

Outlook:

Keeping in view the above factors, liquidity may remain

in surplus but capped in the near term. Strong credit growth relative to deposits growth and RBI's focus on withdrawal of monetary accommodation may continue to weigh on liquidity conditions. However, Government cash balances with the RBI is estimated to be around ₹4 trillion, which may get spent in the second half of the year. This may improve the system liquidity in H2 FY23.

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.





Shreyas contest 2022
Hindi Travelogue 1st Prize
1st prize

मनोरम माउंट आबू

श्रीप्रिया राजेश

अधिकारी
गुलमोहर कॉलोनी एस बी
अं. का. भोपाल



मेरे जन्मदिवस के मौके पर श्रीभगवद्कृपा से सपरिवार माउंट आबू घूमने का अवसर प्राप्त हुआ। जिज्ञासा स्वरूप मैंने माउंट आबू के नाम कैसे पड़ा, इस पर खोज शुरू की जिसके परिणामस्वरूप मुझे यह ज्ञात हुआ कि गुरु वशिष्ठ के पास कामधेनु नामक एक गाय थी (कामधेनु गाय का हिन्दू पुराणों में बहुत महत्व है) और उसकी पुत्री थी नंदिनी, जो की किसी दिन एक गहरी खाई में गिर गई। गुरु वशिष्ठ ने गाय को बचाने में मदद करने के लिए भगवान शिव को बुलाया। भगवान शिव ने गहरी खाई को भरने के लिए पवित्र नदी सरस्वती को भेजा, जिससे उस गहरी खाई का कण्ठ भर गया और गाय सतह पर तैरने लगी।

गुरु वशिष्ठ ने यह सुनिश्चित करने का निर्णय लिया कि ऐसी स्थिति फिर से नहीं होगी। उन्होंने पर्वत हिमालय के सबसे छोटे पुत्र नंदी वर्धन को कहा कि वह यहां बस जाए और एक बार घाट को भर दे। नंदी वर्धन ने गुरु वशिष्ठ के प्रस्ताव को स्वीकार किया, और शक्तिशाली उड़ने वाले सांप अरबुद नाग की पीठ पर पहुंचे, जिन्होंने पर्वत को अपनी सेवाओं की मान्यता के लिए उनका नाम लेने को कहा। इसलिए उस स्थान को माउंट आर्बुद कहा जाता था, जो समय के साथ अपने वर्तमान नाम माउंट आबू में परिवर्तित हो गया।

माउंट आबू राजस्थान के सबसे प्रसिद्ध पर्यटन स्थलों में से एक है और उसके साथ ही अरावली पर्वतमाला का सबसे ऊंचा पर्वत गुरु शिखर यहीं पर स्थित है, माउंट आबू राजस्थान और गुजरात की सीमा के मध्य स्थित है और मूल रूप से एक चट्टानी पठार है। इस चट्टानी पठार की लंबाई 22 किलोमीटर और चौड़ाई 9 किलोमीटर है। गुरु शिखर जो कि माउंट आबू की सबसे ऊँची चोटी है, समुद्र तल से 5650 फीट ऊपर है जो लगभग 1722 मीटर है। गुरु शिखर में कई घने जंगल,

झीलें, नदियाँ और झरने हैं और इसलिए इसे रेगिस्तान में नखलिस्तान माना जाता है।

अधर देवी मंदिर



माउंट आबू के नाम को लेकर यहाँ और एक पौराणिक कथा प्रचलित है, यहाँ के स्थानीय निवासियों के अनुसार माउंट आबू का नाम माता अर्बुदा देवी के नाम पर है। दरअसल अर्बुदा नाम का अपभ्रंश है आबू जिसके नाम पर माउंट आबू पर पड़ा। आबू पर्वत पर अर्बुदा देवी का मंदिर है जो देश की 52 शक्तिपीठों में छठा शक्तिपीठ है। अर्बुदा देवी दुर्गा के नौ रूपों में से एक माता कात्यायनी का रूप है जिनकी पूजा नवरात्र के छठे दिन होती है।

पौराणिक कथाओं के मुताबिक, जब भगवान शंकर ने पार्वती के शरीर के साथ तांडव करना शुरू किया था तो माता पार्वती के होठ यही गिरे थे। तभी से ये जगह अर्बुदा देवी (अर्बुदा मतलब होठ)यानी अधर देवी के नाम से प्रसिद्ध है। यह मंदिर साढ़े पांच हजार साल पुराना है। उल्लेखनीय है कि स्कंद पुराण में एक अर्बुद खंड भी है जिसमें अर्बुदांचल का पूरा

विवरण है, माता अर्बुदा देवी को भवतारिणी, दुखहारिणी, मोक्षदायिनी और सर्वफलदायिनी माना गया है, अधर देवी मंदिर देवी दुर्गा को समर्पित है।

एक लोकप्रिय पर्यटन स्थल होने के साथ ही, अधर देवी मंदिर एक धार्मिक तीर्थस्थल भी है। अधर देवी मंदिर में अधिकांश दर्शनार्थी नवरात्रि के 9 दिनों के दौरान आते हैं।

नक्की झील



इसके बाद हम लोग माउंट अबू के सुप्रसिद्ध नक्की झील पहुंचे। किवदंती है कि नक्की झील का निर्माण देवताओं ने अपने नाखून से खोद कर किया था इसीलिए इसका नाम नक्की झील पड़ा। शुरू में इसे नख की झील कहा जाता था। समय के साथ बदल कर इसका नाम नक्की झील पड़ गया। एक अन्य किवदंती के अनुसार स्थानीय राजा ने अपनी बेटी की शादी के लिए शर्त रखी थी। इस शर्त के अनुसार जो इंसान एक रात में झील खोद देगा। उसकी शादी राजकुमारी से कर दी जाएगी। एक स्थानीय निवासी रसिया बालम ने इस शर्त को पूरा कर दिया।

लेकिन बाद में राजा अपनी शर्त से मुकर गया। झील के पास जैन मंदिर के पीछे राजकुमारी और स्थानीय निवासी का मंदिर बना हुआ है।

नक्की झील राजस्थान के सिरोही जिले में स्थित प्रसिद्ध हिल स्टेशन माउंट अबू में है। यह प्रदेश का एक प्रमुख पर्यटन स्थल है। मीठे पानी की यह झील राजस्थान की सबसे ऊंची झील है। नक्की से चारों ओर के पहाड़ियों का दृश्य बहुत ही सुंदर दिखता है। नक्की झील के दक्षिण-पश्चिम में स्थित सूर्यास्त बिंदू से डूबते हुए सूर्य के सौंदर्य को देखा जा सकता

है। सूर्यास्त के समय आसमान के बदलते रंगों की छटा देखने सैकड़ों पर्यटक यहां आते हैं। प्राकृतिक सौंदर्य का नैसर्गिक आनंद देनेवाली यह झील चारों ओर से अरावली पर्वत शृंखलाओं से घिरी है। इस झील में नौका विहार की भी व्यवस्था है।

नक्की झील समुद्र तल से 1200 मीटर की ऊंचाई पर स्थित भारत की एकमात्र झील है। झील ढाई किलोमीटर के दायरे में फैली हुई है। झील के किनारे एक सुंदर बगीचा है, जहां शाम के समय घूमने और नौकायन के लिए पर्यटकों का हुजूम उमड़ पड़ता है। राजस्थान और गुजरात की सीमा में स्थित माउंट अबू के बाजारों में गुजरात की झलक भी दिखाई देती है। झील के किनारे ही एक मुख्य बाजार है। यहां पर राजस्थान और गुजरात की बनी वस्तुएं खूब मिलती हैं।

टोड रॉक

नक्की झील के ठीक बीचों बीच टोड रॉक उपस्थित है।



टोड रॉक माउंट अबू का एक जाना माना पर्यटन स्थल है जो नक्की झील के पास स्थित एक बड़ी चट्टान है। नक्की झील के ठीक बीचों बीच टोड रॉक उपस्थित है।

यह पहाड़ी शहर से मुख्य ट्रेकिंग के रास्ते पर स्थित है। इस बुलंद चट्टान का आकार मेंढक से मिलता है अतः इसे टोड रॉक कहा जाता है। इसके अलावा इस टोड रॉक के आसपास कई चट्टानी संरचनाएँ हैं जिनमें प्रमुख रूप से कैमल रॉक, नंदी रॉक और नून रॉक आते हैं। ये चट्टानें ट्रेकिंग के लिए उपयुक्त है। इस चट्टानों के ऊपर पहुँचने पर ट्रैकर्स (पदयात्री) नक्की झील और उसके परिवेश का सुंदर दृश्य देख सकते हैं।

दिलवाड़ा जैन मंदिर

दिलवाड़ा जैन मंदिर को राजस्थान का ताजमहल भी कहा

जाता है। यह मंदिर राजस्थान के इकलौते हिल स्टेशन माउंटआबू में स्थित है। दरअसल यह मंदिर पांच मंदिरों का समूह है। इस मंदिर का शिल्प और इसका वास्तुशिल्प इतना सजीव है कि इसे देखकर ऐसा लगता है कि मंदिर का वास्तु शिल्प अभी बोल उठेगा। इस मंदिर में सफेद मार्बल का इस्तेमाल कर अब्दुत वास्तु शिल्प को उकेरा गया है। आईए जानते हैं रहस्यों से भरपूर दिलवाड़ा जैन मंदिर की 10 खास बातें—

- दिलवाड़ा जैन मंदिर 1100 साल पहले बना जिसका निर्माण गुजरात के वडनगर के बेहद कुशल इंजीनियरों और कारीगरों ने किया था।
- इस मंदिर के निर्माण में उस वक्त 18,53,00,000/- यानी कुल 18 करोड़ 53 लाख रुपए खर्च हुए।
- इसके निर्माण में जो भी मजदूर लगे थे उन्हें मजदूरी के रूप में सोना और चांदी दिया गया था। फिर 14 साल के बाद हर मजदूर करोड़पति हो चुका था।
- ऐसा कहा जाता है कि इस तीन मंजिले मंदिर के निर्माण में यहां काम करने वाले मजदूरों ने भी आर्थिक मदद की थी, जिन्हें मजदूरी के तौर पर संगमरमर पर काम करने से निकले चूरे के बराबर सोना तोलकर दिया जाता था।
- दिलवाड़ा जैन मंदिर कई नामचीन हस्तियों के दीदार का भी गवाह रहा है। देश के पहले प्रधानमंत्री पंडित जवाहरलाल नेहरू और पहले राष्ट्रपति डॉक्टर राजेंद्र प्रसाद ने भी इसका दीदार किया था। इसके बाद देश के पूर्व प्रधानमंत्री इंदिरा गांधी और राजीव गांधी सहित कई सियासी हस्तियों ने इस मंदिर को देखने के लिए यहां आए थे।
- दिलवाड़ा जैन मंदिर को राजस्थान का मिनी ताजमहल भी कहा जाता है और दिलवाड़ा जैन मंदिर देश के उन पांच मंदिरों में शुमार होता है जिसके निर्माण को अब भी रहस्य माना जाता है।
- दिलवाड़ा जैन मंदिर वस्तुतः पांच मंदिरों का समूह है। इन मंदिरों का निर्माण 11वीं से 13वीं शताब्दी के बीच में हुआ था। मंदिर का एक-एक हिस्सा ऐसा तराशा हुआ है मानो जैसे कि यह अभी बोल उठेगा।



गुरु शिखर चोटी



यह भारत के राजस्थान राज्य की सबसे ऊँची चोटियों में से एक है। यह शिखर कई सुंदर और ऐतिहासिक मंदिरों का घर है। यह माउंट आबू शहर और हरी अरावली रेंज का एक मनोरम दृश्य प्रदान करता है। गुरु शिखर पर्वतारोहियों, फोटोग्राफरों और प्रकृति प्रेमियों के बीच काफी लोकप्रिय है।

यह सिरोही जिले में माउंट आबू से पंद्रह किलोमीटर की दूरी पर स्थित है। शिखर समुद्र तल से 1,722 मीटर (5676 फीट) की ऊंचाई पर बना हुआ है।

शिखर प्राकृतिक सुंदरता और जंगलों से आच्छादित है। इस पर्वत से माउंट आबू और इसके शांत परिवेश का पूरा दृश्य देखा जा सकता है। चोटी के शीर्ष पर दत्तात्रेय का मंदिर है। हिंदू पौराणिक कथाओं के अनुसार, दत्तात्रेय को भगवान विष्णु का अवतार माना जाता है। उनके बाद शिखर को गुरु शिखर कहा जाता है क्योंकि गुरु दत्तात्रेय ने इस स्थान को प्रतिष्ठित किया था। यहां एक गुफा में एक चट्टान में उनके पैरों के निशान पवित्र हैं। गुरु शिखर के उत्तर-पश्चिम की ओर कुछ कदम, दत्तात्रेय की माता अहिल्या को समर्पित मंदिर की यात्रा कर सकते हैं।

चोटी से लगभग आधा किलोमीटर की दूरी पर गुरुशिखर वेधशाला है। यहाँ खगोलीय प्रयोग नियमित रूप से होते हैं। लोगों को इस जगह की एक झलक भी मिल सकती है।

यूनिवर्सल शांति हॉल



यूनिवर्सल शांति हॉल जो कि ब्रह्म कुमारी आध्यात्मिक विश्वविद्यालय का मुख्य सभा हॉल है जिसको ओम शांति भवन भी कहा जाता है। इस भवन का निर्माण 1983 में किया गया था। शांति से भरपूर सफेद संरचना के इस हॉल में लगभग 5,000 लोग बैठ सकते हैं। इस हॉल में किसी भी आयोजन के दौरान 16 विभिन्न भाषाओं में अनुवाद की सुविधा है। जब से इस हॉल को सार्वजनिक पर्यटन स्थल घोषित किया गया है तब से करीब 8,000 से अधिक लोग रोज यहां आते हैं। जब आप यूनिवर्सल पीस हॉल में आते हैं तो यहाँ पर ब्रह्मा कुमारियों का एक सदस्य आपको एक परस्पर संवादात्मक समूह में ले जायेगा जहां किसी भी इंसान की रोज की परेशानी और तनाव को दूर किया जाता है।

अचलेश्वर महादेव मंदिर

माउंट आबू से 11 किमी की दूरी पर स्थित अचलगढ़ किला राजस्थान के प्रसिद्ध प्राचीन किलो में से एक है। अचलगढ़ गाँव माउंट आबू में एक सुरम्य गाँव है जो अचलगढ़ किले, अचलेश्वर मंदिर और ऐतिहासिक जैन मंदिरों के लिए प्रसिद्ध है। किले के परिसर में एक प्रसिद्ध शिव मंदिर, अचलेश्वर महादेव मंदिर और मंदाकिनी झील है।



अचलेश्वर महादेव के केंद्र में एक नंदी जी की एक मूर्ति भी स्थापित है जो 5 धातु (कांस्य, सोना, जस्ता, तांबा और पीतल) से मिलकर बनी हुई है। अचलगढ़ किला घूमने के लिए इतिहास प्रेमियों के साथ-साथ तीर्थ यात्रियों के लिए भी एक प्रसिद्ध स्थल बना हुआ है। जहाँ के कई ऐतिहासिक अवशेष और महान धार्मिक महत्व के पुराने मंदिर पर्यटकों के लिए आकर्षण केंद्र बने हुए हैं।

सनसेट पॉइंट



सनसेट पॉइंट माउंट आबू का शाम के पर्यटन का प्रमुख आकर्षण है जो नक्की झील के दक्षिण पश्चिम में स्थित है। इस स्थान की पृष्ठभूमि में सुंदर पहाड़ हैं, जो देखने में सुंदर लगते हैं, विशेषतः सूर्यास्त के समय। गर्मियों के मौसम में यह स्थान पर्यटन का एक लोकप्रिय आकर्षण रहता है क्योंकि बड़ी संख्या में यात्री इस स्थान के आरामदायक ठंडे परिवेश का आनंद उठाने के लिए यहाँ आते हैं। शॉपिंग में रूचि रखने वाले लोग पास स्थित हनीमून पॉइंट पर जा सकते हैं।

यहाँ वर्ष भर मौसम खुशनुमा रहता है हालांकि इस स्थान की सैर के लिए गर्मियों का मौसम सबसे अच्छा है। माउंट आबू की यात्रा बहुत ही सुखद एवं अविस्मरणीय रही।

माउंट आबू में वैसे तो साल भर अच्छी जलवायु होती है, क्योंकि यह जगह समृद्ध वनस्पतियों से घिरी हुई है, जिसमें फूलों के झाड़ियाँ और शंकुधारी वृक्ष भी हैं। अगर आप माउंट आबू में घूमने के बारे में सोच रहे हैं तो बता दें कि इस जगह की यात्रा करने का सबसे अच्छा समय मानसून और सर्दियों के दौरान है। इसका मतलब यह है आप जुलाई से फरवरी तक कभी भी माउंट आबू की सैर कर सकते हैं। इन महीनों का सुंदर मौसम और सुखद तापमान इस जगह की यात्रा के लिए उत्कृष्ट है।

RBI hikes repo rate by 50 bps

Faced with the challenge of elevated retail inflation and a 'storm' arising from the aggressive monetary policy actions of advanced economy central banks, the six-member MPC decided by a majority of 5 to 1 to raise the policy repo rate by 50 bps as also to remain focussed on withdrawal of accommodation. The latest hike, which was widely expected, takes the repo rate to 5.90% from 5.40%. With this, the MPC has cumulatively raised the repo rate by 190 bps (40 bps in May, followed by 50 bps each in the following three meetings) since May. RBI Governor Mr Shaktikanta Das said that even as the nominal policy repo rate has been raised by 190 bps so far, the policy rate adjusted for inflation trails the 2019 levels.

Apart from ARC route, RBI to introduce a framework for resolving stressed assets

The RBI is looking to introduce a framework for the resolution of stressed assets, in addition to the ARC route, for which it will soon issue a discussion paper. The decision has been taken based on market feedback, stakeholder consultations and the recommendations of the Task Force on Development of Secondary Market for Corporate Loans, said the central bank. The announcement was a part of the Statement on Developmental and Regulatory Policies, released alongside the monetary policy statement on 30.09.2022. This framework for resolution of stressed assets will be similar to that for securitisation of standard assets, which was issued in Sept 2021, said the RBI.

SLR securities: Bank's excess holdings moderate to 8.8%

Reflecting the improvement in credit offtake, excess holdings of SLR securities of SCBs moderated to 8.8% of their NDTL as on August 26, 2022 from 10.4% at end-March 2022, according to RBI's Monetary Policy Report. Banks are required to invest 18 % of their deposits in SLR securities, comprising central and state government securities. Excess SLR holdings provide collateral buffers to banks for availing funds under the LAF and are also a component of the Liquidity Coverage Ratio (LCR). RBI Governor Mr Shaktikanta Das, in his latest statement, observed drawdown of excess CRR (which requires banks to park 4.5% of deposits with RBI) and excess SLR holdings of banks can also augment system liquidity

RBI plans to use AI, ML for better supervision

The Reserve Bank is planning to extensively use advanced analytics, artificial intelligence and machine learning to analyse its huge database and improve regulatory supervision on banks and NBFCs. For this purpose, the central bank is also looking to hire external experts. While the RBI is already using AI and ML in supervisory processes, it now intends to upscale it to ensure that the benefits of advanced analytics can accrue to the Department of Supervision in the central bank. The department has been developing and using linear and a few machine-learned models for supervisory examinations. The supervisory jurisdiction of the RBI extends over banks, UCB, NBFCs, payment banks, small finance banks, local area banks, credit information companies and select all India financial institutions.

Airlines allowed 100% loan under ECLGS

The Finance Ministry has allowed airlines to avail themselves of loans up to 100 per cent of their requirement under the Emergency Credit Line Guarantee Scheme (ECLGS), subject to conditions. The scheme has been modified to enhance "the maximum loan amount eligibility for airlines to 100% of their fund-based or non-fund-based loan outstanding as on the reference dates or ₹1,500 crore, whichever is lower; and of the above, ₹500 crore shall be considered, based on equity contribution by the owners", a ministry statement on Wednesday said. According to operational guidelines, as modified on August 30, 2022, reference date under ECLGS 3.0 is March 31, 2021

RBI's DAKSH to beef up oversight

Reserve Bank of India (RBI) Governor Mr. Shaktikanta Das on 06.10.2022 launched a new Sup Tech initiative "DAKSH" - Reserve Bank's Advanced Supervisory Monitoring System" to make the Supervisory processes more robust. DAKSH is a web-based end-to-end workflow application through which RBI shall monitor compliance requirements in a more focused manner with the objective of further improving the compliance culture in Supervised Entities (SEs) like Banks, NBFCs, etc. The application will also enable seamless communication, inspection planning and execution, cyber incident reporting and analysis, provision of various MIS reports etc., through a platform which enables anytime-anywhere secure access.



Banks trade ₹275 crore of gilts via e-rupee on Day 1 of CBDC launch

Banks traded ₹275 crore of gilts in the secondary market via the digital or e-rupee on the first day of the launch of the CBDC. Three bonds were traded a total of 48 times on Tuesday via CBDC. Herein, the 7.38, 2027 bond was traded 24 times, the 6.54, 2032 bond was traded once, and the 7.26, 2032 bond was traded 23 times, as per data by the Clearing Corporation of India. The Reserve Bank of India launched the pilot for its digital rupee - wholesale segment on Tuesday, beginning with the use of digital rupee for settlement of secondary transactions in government securities. The central bank has identified nine banks for participation in the pilot – State Bank of India, Bank of Baroda, Union Bank of India, HDFC Bank, ICICI Bank, Kotak Mahindra Bank, YES Bank, IDFC First Bank, and HSBC.

Banks to soon submit only two quarterly BSR reports

In order to reduce the reporting burden on banks, they will soon be required to submit only two quarterly BSR (Basic Statistical Return) reports on credit and deposits effective March 2023, according to RBI Deputy Governor Mr. Michael Patra. “BSRs 3, 4, 5, 6 and 8 have been discontinued. As a part of further rationalisation to reduce the reporting burden on banks, we also plan to discontinue the quarterly BSR 7 reporting from March 2023. This will leave us with only two BSRs, viz., BSR 1 on credit and BSR 2 on deposits, both of quarterly frequency,” said Mr. Patra. Regional Rural Banks will continue to report at an annual frequency,” he added.

Modi: Loans worth ₹20 trillion disbursed under MUDRA scheme

Prime Minister Mr. Narendra Modi on 03.11.2022 said loans worth ₹20 lakh crore have been disbursed so far under the Centre's MUDRA scheme to provide self-employment opportunities to the youth, and added that Maharashtra was one of its major beneficiaries. In a video message aired during an event to distribute appointment letters as part of the Maharashtra government's aim to provide employment to 75,000 people, Mr. Modi said that the government was providing assistance to start-ups and micro industries as well.

All employees can opt for EPFO pension scheme: SC

The Supreme Court on Friday upheld the Employees' Pension (Amendment) Scheme, 2014 of the EPFO as “legal and valid” while reading down certain provisions. Most important, the court used its extraordinary powers under Article 142 of the Constitution to allow eligible employees who had not opted for enhanced pension coverage prior to the 2014 amendments, to jointly do so with their employers within the next four months. The court struck down a requirement in the 2014 amendments that employees who go beyond the salary threshold (of ₹15,000 per month) should contribute monthly to the pension scheme at the rate of 1.16% of their salary. The court suspended the implementation of this part for six months.

Centre appoints non-executive chairmen to four PSBs

Non Executive Chairman has been appointed on the Boards of four Public Sector Banks — Canara Bank, Punjab National Bank (PNB), Union Bank of India and Punjab & Sind Bank (PSB) respectively following approval given by the Appointments Committee of the Cabinet (ACC). While Mr. Vijay Srirangan has been appointed as part-time Non Official Director as well as

Non-Executive Chairman of Canara Bank for three years, Mr. K G Ananthkrishnan has been appointed as part-time Non Official Director as well as Non-Executive Chairman of PNB for a term of three years. Mr. Srinivasan Varadarajan has been appointed as part-time Non-Official Director as well as Non-Executive Chairman of Union Bank of India for a term of three years. The Centre has also appointed Mr. Charan Singh as part-time Non Official Director as well as Non- Executive Chairman of Punjab & Sind Bank for a term of two years.

PSU Banks' MDs, Directors can serve up to 10 years

The Centre has extended the tenure of whole-time directors and Managing Directors of Public Sector Banks (PSBs) to 10 years, addressing a key demand of the sector to attract talent. In a notification issued on Thursday, the finance ministry said appointments of directors at Public Sector Banks will be for an initial period of five years, which can be extended further to 10 years. Long term will also bring more accountability and give stability for policy decisions. This was a long pending demand of the public sector banks.



117th प्रधान कार्यालय में संस्थापक दिवस समारोह Founder's Day Celebration at Head Office



HEAD OFFICE

Annual Compliance Conference was held at Bengaluru on 05.11.2022. MD&CEO Shri. L V Prabhakar and ED Shri. Brij Mohan Sharma addressed the gathering. Prizes were distributed to the best performers among the dedicated compliance officers of all circles. Best performers from subsidiaries and RRBs were also felicitated. Shri Divyaman Srivastava, SSM, RBI addressed the participants. Shri Nitin Kamath, CEO, Zerodha gave a motivational speech.



A blood donation camp was conducted at Head Office, Bengaluru on the occasion of 117th Founder's day in collaboration with Rashtrottana Blood Centre. MD&CEO Shri L V Prabhakar, EDs Shri. Debashish Mukherjee and Shri Brij Mohan Sharma visited the camp and commended the initiative. A total of 282 units of blood was collected during the camp.



Business Strategy Meet was held in Bengaluru on 06.11.2022. Welcome address was given by Shri. B Sudhakar Kotary, GM, SP&D Wing. The Key note address was given by MD&CEO Shri. L V Prabhakar. EDs Shri. Debashish Mukherjee and Shri. K Satyanarayana

Raju addressed the gathering. Online booking for holiday home was launched by MD&CEO Shri. L V Prabhakar. Swami Sampati Dasa, ISKCON, Bengaluru gave a motivational speech. Various executives from the bank, Shri Hitendra Dave, GM&CEO, HSBC India, and Smt. Manorama K N, Internal Ombudsman also attended the event. The Top Management interacted with all Circles and Regional Offices during the meet.



LCB Conclave was held at Kanyakumari on 31.10.2022 and 01.11.2022. MD&CEO Shri. L V Prabhakar, GMs Shri H Seshagiridas, and Shri. Prabhat Kiran, LCC Wing, Shri D Surendran, GM, Madurai CO, EDs Shri Debashish Mukherjee and Shri K Satyanarayana Raju, and other top executives attended the conclave. Target achievers and best performers were rewarded during the event.



159th SLBC meeting was held on 15.11.2022 at Vidhana Soudha, Bengaluru. The meeting was chaired by Smt. Vandita Sharma, Honorable Chief Secretary, Govt. of Karnataka. Sri. I S N Prasad, Addl. Chief Secretary &



Development Commissioner, GoK, Sri R Gurumurthy, Regional Director, RBI, Ms. Sunanda Batra, GM, FIDD, RBI, Shri T Ramesh, CGM - NABARD, Sri. Brij Mohan Sharma, ED, Canara Bank Sri. A Muralikrishna, SLBC Convenor, State Controlling heads of all Banks and other dignitaries attended the meeting.

Vigilance Awareness Week was observed in HO from 31.10.2022 to 06.11.2022. It was inaugurated by MD&CEO Shri. LV Prabhakar. Integrity and Unity Pledges were administered at HO, various wings and at COs and ROs. Various competitions were also held in connection with the same.



the employees and emphasized on the business targets of ₹20 lakh crore in the immediate future and ₹25 lakh crore by 2025.

CIBM, Manipal conducted a RTD Roadshow on 20.10.2022 at Ajjarkad Stadium and Park, Udupi, under the leadership of Sri H K Gangadhar, DGM & CLO, and the guidance of Sri B Yogish Acharya, GM, CIBM. All the faculty members and staff members of CIBM, Manipal assembled at the park and started the campaign by talking to all the morning walkers and spreading awareness about the Special Term Deposit Scheme and ai1 Mobile Banking app.



CIBM, MANIPAL

Sri A V Rama Rao, CGM, RM Wing visited CIBM, Manipal on 12.10.2022. Sri Rama Naik K, GM, Manipal CO, Dr. A K Pandey, GM, CM Wing also accompanied him during the visit. Sri H K Gangadhar, DGM & CLO, extended a warm welcome to Sri Rama Rao and other dignitaries. Sri A V Rama Rao addressed all the faculty members pan-India via video-conferencing. He highlighted the pivotal role of Learning & Development Vertical in empowering



A webinar on organisational ethics was conducted from 17th to 19th October 2022. Sri. Shankar S, CGM, HR Wing delivered the inaugural address. A session on “Best practices of successful bankers” was held by Sri. Damodar Kamath, Ex CVO, Indian Bank. Another session on “Ethics at Workplace - Building Ethical Leadership” was taken by Sri. Sriram M P, Founder Partner, Aventus Partners. Sri Kalyan Mukherjee, GM, HR Wing spoke about “Ethics from Bankers Perspective”. Few other sessions were also conducted by Sri. Ajith



Jose, GCCO, HO, Prof. Purnima Venkar, TAPMI, Manipal and Prof. Sriram M S, IIM, Bengaluru. Sri. G S Ravisudhakar, GM & Chief Ethics Officer, HR Wing was also present during the webinar.

The staff of CIBM, Manipal, along with trainees gathered together on 05.11.2022 to participate in the valedictory function of Vigilance Awareness Week. Messages from Hon. President, Hon. Vice President, Hon. Prime Minister & Hon. Chief Vigilance Commissioner were read out to the gathering by Smt. Lata N Shetti, Manager, Sri Sujan Kumar Sarkar, Senior Manager, Sri Vimal Kumar Grover, Senior Manager and Sri Varun Kochhar, Senior Manager respectively. The program was coordinated by Sri Azad Ampili, Divisional Manager. Sri B Yogish Acharya, GM, CIBM, Sri H K Gangadhar, DGM & CLO, and Sri Hemant Singh, AGM, CIBM were also present during the event.



Sri Mahesh M Pai, GM of Integrated Treasury Wing, had a vibrant interaction with the young trainees of Probationary Officers' Batch Pan-India via video conferencing on 24.11.2022. Sri Mahesh M Pai interacted with more than 1000 young Canarites undergoing training, across the entire Learning and Development Centres. CIBM Executives Sri H K Gangadhar, DGM&CLO, Sri B Yogish Acharya, GM,



Sri. Amitabh Shankar, DM, Sri Azad Ampili, DM, & Sri V Selva Ganesh, DM, and other executives participated in the event.

BENGALURU

MD & CEO Shri L V Prabhakar inaugurated the new premises of Regional Office Devanahalli on 02.11.2022. Shri. Debananda Sahoo, CGM & Circle Head of Bengaluru CO, Shri. M.G. Pandit GM, GA Wing and other Executives from Circle office, Bengaluru also graced the occasion. MD & CEO Shri. L V Prabhakar addressed the staff on this occasion and highlighted about the performance of our bank and the future prospects.



MD & CEO Shri L V Prabhakar flagged off the "Walkathon" organised by Bengaluru Circle on 04.11.2022. EDs Shri Debashish Mukherjee and Shri Brij Mohan Sharma, Shri Debananda Sahoo, CGM & Circle Head of Bengaluru CO, Shri Shankar S, CGM, HR wing, Shri G S Ravisudhakar, GM, HR Wing, Shri Kalyan Mukherjee, GM, HR Wing, Shri Ravikrishnan M K, GM, MD Sectt and other Executives from Circle office, Bengaluru also graced the occasion. Shri. L V Prabhakar, MD&CEO addressed the staff on this occasion and highlighted the need for preventive vigilance in all spheres of banking operations.



BHUBANESWAR

In connection with Vigilance Awareness Week, Bhubaneswar CO advised all ROs & Branches to organize various activities to create awareness on the ill effects of corruption. Under the leadership of Shri B. L. Meena, GM & Circle Head, Vigilance Awareness Week commenced by taking Integrity and Unity pledge on 31.10.2022. Shri G. N. Murthy, DGM addressed all employees on the issues of corruption and explained the importance of observance of Vigilance Awareness Week in its true spirit.



To commemorate the celebration of AKAM, Bhubaneswar CO conducted a walkathon – “Fit India Run 3.0”, under the leadership of Shri B. L. Meena, GM & Circle Head, Bhubaneswar on 30.10.2022. The event was flagged off by DGM Shri G. N. Murthy. Shri Prakash Pradhan, AGM, Smt. Rita Das, AGM, Shri G. Rudrachari, AGM, Shri Santosh Rath, DM, Shri Alok Kumar Swain, DM, Shri Vivek Patni, DM, other Officials & Customers also participated in the Campaign.



GUWAHATI

ED Shri. Debashish Mukherjee visited Guwahati Circle on 10.11.2022 for business review. Shri Rakesh Nainwal, GM & Circle head welcomed the ED. Shri. Rakesh Nainwal, GM gave the welcome address and presented the business performance of the circle. AGMs Shri Sunil Kumar and Shri Navin Kumar, all DMs and RO heads of Guwahati, Tezpur, and Silchar, other executives and section/branch heads attended the meeting.



On the occasion of Vigilance Awareness Week, a drawing competition was organized by Guwahati CO at Dispur High School, Ganeshguri, Guwahati under the CSR activity on 04.11.2022. AGM Shri. Sunil Kumar conveyed the importance of Vigilance Awareness Week and also distributed the prizes to the winners.



HUBBALI

The Business Review meet of Belagavi region branches was conducted on 12.10.2022. Sri M Bhaskar Chakravarthy, GM & Circle Head and Sri K N Kulkarni, DGM, CO Hubballi, Sri. P Thakur Naik DGM, RO Belagavi, Smt. Sheeba Sahajan, AGM, Belgavi RO were present during the meeting. Sri P Thakur Naik, DGM presented

the RO performance for Q2 & Road map for Q3. Further, Sri K N Kulkarni, DGM, C O Hubballi addressed the gathering and gave inputs on present position of Canara Bank.



Branch review meet of Chikodi RO was held on 13.10.2022. Sri. Bhaskara Chakravarthy, GM&CO head and Sri. K.N Kulkarni, DGM reviewed the quarterly performance of all branches. The review meet was chaired GM & DGM along with Sri P.H.V.R Krishna Murthy, AGM&RO Head. Sri P.H.V.R Krishna Murthy AGM/RO head-Chikodi presented a brief performance of the Region during the past quarter and plan of action for coming quarter.



Canara Bank Hitech Agriculture finance branch organized a customer's meeting at Hotel Best Western Ashoka, Hyderabad. Customers and entrepreneurs involved in poultry farming, food processing industry, owners of rural godowns and seed processing industrialists participated in the meeting. The event was presided by Sri K H Patnaik, CGM, CO Hyderabad, Sri M Vijayakumar DGM, RO-II, and Smt S Kanimozhi, DGM, CO Hyderabad. Dr Ravinder who is a veterinary Doctor by profession was the Chief Guest.



HYDERABAD

Hyderabad CO organized 'Fit India Freedom Run -3.0' on 31.10.2022 under the aegis of Azadi Ka Amrit Mahotsav (AKAM) in an endeavor to create awareness and to promote fitness. Over 200 of our staff participated in the program. The Run was flagged off by Sri K H Patnaik, CGM&CO Head. While addressing the gathering, Sri K H Patnaik insisted to embrace fitness as a way of life and make fitness an integral part of our daily lives for a healthy lifestyle. Smt. R Anuradha, GM, Smt. Mamatha Joshi, GM, Sri Vijaya Kumar, DGM, Sri Anant Jalonha, DGM and Sri A S Ashok Kumar, DGM also participated in the event.

Medak branch premises was inaugurated by Smt. Preeti Singh, IAS & Joint Collector of Medak on 14.10.2022. Sri. K H Patnaik, CGM & CO head and Smt. Anuradha, GM



also graced the occasion. Sri K H Patnaik inaugurated the ATM. Sri. M Vijaya Kumar, DGM, branch staff, AEOs, overseeing DM Sri Satya Ramesh, and other staff from RO also attended the function.

Smt Poornima, Mangaluru Deputy Mayor, and Smt. S Suchithra, Region Head & DGM. Staff from CO, RO and nearby branches were present for the event. Various stalls selling home made products, garments, artificial jewellery etc were put up by around 35 SHGs.

MADURAI

75 Digital Banking Units (DBUs) were dedicated to the nation by PM Sri. Narendra Modi on 16.10.2022. The Virudhunagar DBU inaugural function was attended by Sri. B Manickam Tagore, MP, Virudhunagar Lok Sabha constituency and Sri. M R Gandhi, MLA, Nagercoil Assembly constituency. Sri. D Surendran, GM and Circle Head, Madurai, Sri. Jakkala Surendra Babu, AGM and Region Head Thoothukudi and Sri. Arvind, AGM & TOE, Madurai CO were present at the event. Digital arrangements were made in the DBU to live stream the Prime Minister's Program.

Marketing Officers Review Meet for Q3 FY 2022-23 of Mangaluru CO was held on 15.10.2022. Sri S Jayakumar, GM & Sri. Sreekanth V K, DGM, Sri. Dineshkumar Kotian, AGM, Mangaluru CO and Smt. Dakshayini M R, DM, Mangaluru CO & Marketing Officials from various Regions of Mangaluru Circle participated in the review meeting. Sri. Sreekanth V K, DGM addressed MOs.



MANGALORE

Mangalore RO conducted a 5 Day "Can Bazar Utsav" from 01.10.2022 to 05.10.2022 at Kanti Church Hall, under Centre for Entrepreneurship Development for Women. It was inaugurated by Sri S Jayakumar, GM, Mangaluru CO,

MD & CEO Shri L V Prabhakar virtually inaugurated new premises of Chikkamagaluru RO on 08.11.2022. ED Shri Debashish Mukherjee also graced the occasion. Sri. S Jayakumar, GM & Circle Head of Mangaluru CO, Shri. M G Pandit, GM of GA wing, CGMs & GMs from other wings, Sri. Raghava Naik K, DGM, Sri. Sreekanth V K, DGM, Sri. D Anil Kumar, AGM & RO Head, Chikkamagaluru, Executives from CO, RO, RAH, MSME Sulabh & Branches, Branch heads and RO staff attended the event.



THIRUVANANTHAPURAM

MD&CEO Sri. L V Prabhakar visited Thiruvananthapuram CO on 01.11.2022. There was an Interactive session with Executives & Staff of Thiruvananthapuram Circle office along with select Branch Heads from Thiruvananthapuram City. RO Heads and their team from 14 Regional offices also participated in the session through Video Conference. Sri S Premkumar, GM & Circle Head gave the welcome address, which was followed by MD & CEO's address. Sri. S K Mishra, DGM summed up the proceedings and delivered the vote of thanks.



Valedictory function and Prize distribution of Hindi Fortnight 2022 was organised by Malapuram RO on 13.10.2022. Sri. Gururaj Kulkarni, DM presided over the event. Smt. Gopika K, Lecturer, Hindi Dept, Govt College Malapuram was the Chief Guest. Smt. Gopika appreciated the efforts being taken by our bank in propagating Hindi as a language of communication. Sri. Gururaj Kulkarni, DM emphasised on the importance of use of Hindi in our day-to-day official work.



Vigilance Awareness Week was observed from 31.10.2022 to 06.11.2022 propagating the theme "Corruption free India for a developed nation" at Trivandrum CO. Integrity and Unity Pledges were taken by all staff members. DGMs Shri Sanjay Kumar Mishra, Smt. Vidhya Venkatesh, and Sri Sreekumar R, other executives and employees of the Circle Participated. A vigilance awareness quiz and walkathon was also conducted in connection with the event.



VIJAYAWADA

MD & CEO Sri L V Prabhakar inaugurated CPH, Visakhapatnam on 04.10.2022. Sri Brij Mohan Sarma, ED has also graced the occasion along with Sri B Sudhakar Kotary, GM, SP & D Wing, Sri M G Pandit, GM, GA Wing, Sri B Chandrasekhara Rao, GM, CPH Wing. MD & CEO addressed the staff on the occasion and highlighted about the growth of Canara Bank on various fronts like Retail lending, Gold loans, Deposits etc. Sri. Brij Mohan Sharma highlighted about the importance of account opening and increased responsibilities of CPH.



आगरा

‘फिट इंडिया फ्रीडम रन 3.0’ के तहत अंचल कार्यालय, आगरा द्वारा बेहतर स्वास्थ्य व तंदुरुस्ती की चाहत में बैंक स्टाफ सदस्यों में चलने-दौड़ने की आदत विकसित करने के लिए आगरा क्षे.का.-I और आगरा क्षे.का.-II के साथ दि.02.11.2022 को फिटनेस रन का आयोजन किया गया।



अहमदाबाद

केन्द्रीय सतर्कता आयोग के दिशानिर्देशानुसार केनरा बैंक, अंचल कार्यालय, अहमदाबाद द्वारा दिनांक 31 अक्टूबर से 3 नवम्बर 2022 तक सतर्कता जागरूकता सप्ताह मनाया गया। इस वर्ष की थीम-“भ्रष्टाचारमुक्त भारत, विकसित भारत” थी। अहमदाबाद में महाप्रबंधक व अंचल प्रमुख श्री शम्भू लाल जी के कुशल नेतृत्व में सभी कर्मचारियों ने ‘नागरिकों के लिए सत्यनिष्ठा प्रतिज्ञा’ एवं संगठनों के लिए सत्यनिष्ठा प्रतिज्ञा’ ली।



भोपाल

केनरा बैंक, अंचल कार्यालय भोपाल द्वारा 117वाँ संस्थापक दिवस बहुत ही भव्यपूर्ण ढंग से मनाया गया। कार्यक्रम में अंचल प्रमुख महाप्रबंधक श्री विक्रम दुग्गल द्वारा सभी कर्मचारियों को संस्थापक दिवस की शुभकामनाएँ दी गईं। इस अवसर पर बैंक के सामाजिक उत्तरदायित्व गतिविधि के अन्तर्गत समाज सेवा के तहत लगभग 4 लाख रुपये की

धनराशि से विभिन्न गैर सरकारी संगठनों की सहायता की गई। जिसमें निमूल सामाजिक मौलिक विकास संस्था, कोलार रोड, भोपाल को एक वाटर कूलर प्रदान किया गया, केनरा विद्या ज्योति के अन्तर्गत 50 बच्चों को पुरस्कार दिए गए साथ ही केनरा महिला उद्यम विकास के अन्तर्गत रूडसेट संस्थान द्वारा प्रशिक्षण प्राप्त 5 महिला उद्यमियों को सिलाई मशीन प्रदान किया गया।



चंडीगढ़

हमारे संस्थापक, श्री अम्मम्बल सुब्बा राव पै जी के 117वें जन्मदिवस के उपलक्ष्य में हमारे अंचल कार्यालय के तहत वृहत् (लार्ज) कॉर्पोरेट शाखा (4891) द्वारा दिनांक 19 नवंबर, 2022 को ‘केनरा विद्याज्योति छात्रवृत्ति वितरण-कार्यक्रम’ का आयोजन किया गया। कार्यक्रम की अध्यक्षता वृहत् कॉर्पोरेट शाखा के सहायक महाप्रबंधक, श्री आशीष रावत जी ने की। इस अवसर पर इस शाखा के मुख्य प्रबंधक, श्री एस.एस.के सिन्हा व योजना के तहत वित्तीय वर्ष-2021-22 के लिए चयनित, राजकीय आदर्श उच्च माध्यमिक विद्यालय, सेक्टर - 18 सी, चंडीगढ़ की अनुसूचित जाति एवं अनुसूचित जनजाति की 6 मेधावी छात्राएं, स्कूल की शिक्षिकाएं श्रीमती मंजीत, श्रीमती मीना और शाखा के सभी कर्मचारी उपस्थित रहे।



दिल्ली

केंद्रीय सतर्कता आयोग के दिशानिर्देशानुसार अंचल कार्यालय, दिल्ली में 31 अक्टूबर 2022 से 06 नवम्बर 2022 तक "सतर्कता जाकरूकता सप्ताह" के रूप में मनाया गया। दिनांक 31.10.2022 को सुबह 11.00 बजे अंचल प्रमुख श्री भावेन्द्र कुमार, मुख्य महाप्रबंधक व श्री एम परमशिवम, मुख्य महाप्रबंधक की उपस्थिति में अंचल कार्यालय दिल्ली के सभी कर्मचारियों ने सत्यनिष्ठा प्रतिज्ञा ली।



गुवाहाटी

दिनांक 10 नवंबर 2022 को कार्यपालक निदेशक श्री देवाशीष मुखर्जी जी ने गुवाहाटी अंचल कार्यालय का दौरा किया। कार्यपालक निदेशक श्री देवाशीष मुखर्जी जी का हार्दिक स्वागत अंचल प्रमुख व महा प्रबंधक श्री राकेश नैनवाल जी ने पूर्वोत्तर भारत की पारंपरिक मान्यताओं के अनुसार किया। सभी को संबोधित करते हुये कार्यपालक निदेशक महोदय ने वर्तमान वित्तीय वर्ष 2022-2023, के कॉर्पोरेट थीम



सी.आर.एस. के साथ – साथ कॉर्पोरेट लक्ष्यों पर अपने विचार व्यक्त किए एवं मार्गदर्शन किया तथा कई क्षेत्रों में हमारा बैंक समकक्षी बैंकों की तुलना में आगे है, इस पर खुशी भी व्यक्त की।

लखनऊ

आजादी के अमृत महोत्सव को मनाते हुए और युवा मामले एवं खेल मंत्रालय भारत सरकार के दिशानिर्देशों के अनुपालन में, अंचल कार्यालय, लखनऊ की ओर से दिनांक 30.10.2022 दिन रविवार को स्वस्थ भारत दौड़ 3.0 (फिट इंडिया रन 3.0) का आयोजन किया गया। इस दौड़ में केनरा बैंक, अंचल कार्यालय लखनऊ के महाप्रबंधक श्री आलोक कुमार अग्रवाल, श्री अजीत कुमार मिश्र, उप महाप्रबंधक एवं अंचल कार्यालय लखनऊ, क्षेत्रीय कार्यालय लखनऊ-1 और 11 के कार्यपालक एवं स्टाफ सदस्यों के साथ-साथ शाखाओं के 150 से अधिक सदस्यों ने भाग लिया। श्री रजनीश मिश्रा, प्रसिद्ध अंतरराष्ट्रीय हॉकी खिलाड़ी, इस अवसर पर मुख्य अतिथि के रूप में उपस्थित रहे। सभी स्टाफ सदस्यों ने अंचल कार्यालय से अपनी दौड़ शुरू करते हुए 3 किलोमीटर की दौड़ पूरी की।



मुम्बई



केनरा बैंक अंचल कार्यालय मुंबई ने केन्द्रीय सतर्कता आयोग के दिशानिर्देशानुसार इस वर्ष की थीम- “भ्रष्टाचारमुक्त भारत, विकसित भारत” पर दिनांक 31 अक्टूबर से 3 नवम्बर 2022 तक सतर्कता जागरूकता सप्ताह मनाया। इस आयोजन के तहत रेड एफएम रेडियो पर, ‘सत्यनिष्ठा के माध्यम से विकसित राष्ट्र’ की सपना का लक्ष्य उजागर करने वाली एक लूपेड संदेश प्रसारित किया गया।

पटना

दिनांक 01.10.2022 को हिन्दी दिवस समारोह के शुभ अवसर पर अंचल कार्यालय पटना की गृह पत्रिका “पटना दर्पण” का विमोचन समारोह के मुख्य अतिथि भारतीय रिजर्व बैंक के सेवा निवृत्त सहायक महाप्रबंधक व गजलकार श्री आर पी घायल, हमारे अंचल प्रमुख व महाप्रबंधक श्री श्रीकान्त एम भन्डिवाड, उप महाप्रबंधक श्री वाई डी शर्मा, सहायक महाप्रबंधक श्री ई विजय शंकर, व अन्य कार्यपालकगण द्वारा किया गया।



पुणे

सभी क्षेत्रीय प्रमुख, आरएच प्रमुख और एमएसएमई सुलभ प्रमुख की एक व्यावसायिक रणनीति सह समीक्षा बैठक 07 अक्टूबर 2022 को अंचल कार्यालय पुणे में आयोजित की गई थी। बैठक की अध्यक्षता अंचल प्रमुख एवं महाप्रबंधक श्री राजेश कुमार सिंह ने दोनों उप महाप्रबंधक और अन्य मंडल अधिकारियों की उपस्थिति में किया गया। पंचानन महापात्र, उप महाप्रबंधक ने उल्लेख किया कि पुणे अंचल के सभी केनराइट्स के सामूहिक प्रयासों के कारण, अंचल ने सितंबर 2022 की तिमाही में अच्छा प्रदर्शन किया है। दिसंबर

2022 तिमाही के लिए प्रमुख फोकस क्षेत्रों के बारे में टिप्पणी की, जिसमें शामिल हैं: सीएसआर:- कासा ग्रोथ, रिटेल टर्म डिपॉजिट इंक्रीमेंटल ग्रोथ और स्लिपेज मैनेजमेंट।



राँची

केनरा बैंक ने दिनांक: 19 नवम्बर 2022 को अपने संस्थापक श्री अम्मेम्बाल सुब्बाराव पै के जन्म तिथि को 117वाँ संस्थापक दिवस के रूप में मनाया। इस अवसर पर अंचल कार्यालय के महाप्रबंधक श्री हितेश गोयल के कुशल मार्गदर्शन में विभिन्न कार्यक्रमों का आयोजन किया गया। कॉर्पोरेट सामाजिक उत्तरदायित्व के तहत दिनांक: 19.11.2022 को पी.पी. कम्पाउण्ड क्षेत्र, राँची में 90 वृद्ध एवं जरूरतमंदों के बीच कम्बल एवं फलों का वितरण किया गया। रूडसेटी, सिल्ली में दिनांक: 19.11.2022 को 3 गरीब महिलाओं के मध्य सिलाई मशीन वितरण किया गया। इसके अतिरिक्त महिला उद्यमिता विकास केंद्र के अंतर्गत रूडसेटी, सिल्ली में रूडसेटी बाजार का आयोजन किया गया जिसमें महिला उद्यमियों द्वारा निर्मित सामाग्रियाँ प्रदर्शित की गईं।



Cyber Crimes in Banking Industry

Renjith Chandran R
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Legal Section, RL & FP Wing
Head Office, Bengaluru



In past few years role of IT sector has tremendously increased in the Banking Sector. Banking Industry is developing at a very fast pace and Banks have become best recipients of the IT innovations and insurgence. The introduction of the on-line transfer of money through NEFT (National Electronic Fund Transfer), RTGS (Real Time gross Settlement), ECS (Electronic Clearing Services), AePS (Aadhar Enabled Payment Systems), UPI (Unified Payment Interface), Payment Gateways, introduction of ATMs, Credit Card services and app based banking etc have provided solution for faster and effective fund transfer. Introduction of IT services in the banking industry has played a big role in banking the unbanked i.e. providing universal access to financial services and encouraging their use. These advancements have led the customers to get access to their bank funds 24*7 and year around as the customers can run their accounts from anywhere in the world using internet and their smart phones. Now, we can make payments to a local kirana store or a road side vendor through UPI which we never dreamt of in the past.

As a consequence of the introduction of such innovations in the Banking sector, new forms of crimes often referred to as Cyber Crime have crept into the scene. These Cybercrimes are progressively fashionable and complicated in nature and often causes financial loss to the Banks and their customers. There is no specific definition given by Information Technology Act, 2000 regarding cyber crimes. We can however define Cyber crimes as crimes which involves use of computer, information technology related instruments and network as medium for committing the crime. Cybercriminals effect money transfers and withdrawals via unauthorized access by using the computer or any other electronic devices and the internet. They break into banking websites and customer accounts and effects

the theft of money which has devastating effect on financial system and also on the relationship between banks and their customers. Some of the cybercrimes which banking Industry faces are hacking, key logging, viruses, spyware, phishing, pharming, ATM skimming and Point of Sale crimes, malware based crimes etc. Some of the consequences of such cybercrimes are financial loss, sabotaging operations, infringement of confidential information, operational risks and reputational risks.

Numerous Indian states have setup cybercrime cells in their respective police department which screen and investigate such wrongdoings. Many of the instances occur in remote places where the victims of cybercrime are unable to report a cybercrime due to ignorance / illiteracy. However instances of defrauding highly literate and well placed individuals are also reported. Hence the major issue regarding the cyber crimes is illiteracy regarding cyber transaction and cyber crimes. Each resident in India should have the knowledge and awareness to recognize cyber crime and accessibility to report cybercrimes from anyplace. Different measures should be taken to educate them for security components with the objective that they don't become the victims of cybercrime. If a victim is able to recognize and is able to timely report a particular matter of cybercrime, then number of cyber crimes caused by it can be reduced to a greater level.

Types of Cyber crimes

Most of the Internet frauds reported in the country are relating to phishing, usage of stolen Credit Cards/Debit cards, unauthorised fraudulent TGS transactions, fictitious offers of fund transfer etc. Some of the frequent cybercrimes and their features are given below:

Sl. No.	Type of Cyber Crime	Definition	Mechanism in which it is carried out	How it can be prevented/ legal measures as per IT Act, 2000	Technical and other measures
1	Salami attack	Deducting small accounts from an account without coming into notice, to make big amount	By means of unauthorised access to source code of software application and databases	43, 46 (Compensation and punishment of three years)	Strong authentication measures for accessing the data and securing the IT infrastructure involved
2	Phishing	It is a type of fraud that involves stealing personal information such as Customer Id, Ipin, Credit/Debit Card Number etc. through emails that appear to be from a legitimate source	Using social engineering techniques to commit identity theft	43, 66, 66 (c) (Compensation and punishment of three years)	Immediate takedown of phishing websites, strong authentication mechanisms for financial and electronic banking
3	Worms Trojan Horses, Virus Etc	Types of malwares that spread to different computers via Network and capture some important information about a computer system or a computer network	Different methods to install and propagate malicious code	43, 46 (Compensation and punishment of three years)	Securing the computer systems, installing anti-malware systems and creating user awareness
4	Sabotage of computer	Taking control of computer with the help of malware	Compromising the computer systems	43, 46 (Compensation and punishment of three years)	Securing computer systems and deploying anti-malware solution
5	Email Bombing	Flooding an E-mail box with innumerable number of E-mails so that important message gets unnoticed.	Bulk email generation to target specific email account by using automated tools	43, 46 (Compensation and punishment of three years)	Implementing anti-spam filters

The National Cyber Crime Reporting Portal :

Government of India has established a National Cyber Crime Portal to facilitate victims/ complainants to report cyber crime complaints online @ <https://cybercrime.gov.in/Accept.aspx>. This portal caters all types of cyber crime complaints including complaints pertaining to online Child Pornography (CP), Child Sexual Abuse Material (CSAM) or sexually explicit content such as Rape/Gang Rape (CP/RGR) content and other cyber crimes such as mobile crimes, online and social media crimes, online financial frauds, ransomware, hacking, cryptocurrency crimes and online cyber trafficking.¹

Liability²:

In case of fraud if the bank is not at fault and unauthorised transaction occurs due to third party breach and fault lies elsewhere in the system, as per RBI guidelines customer's liability shall be zero if customer notifies the same within three days of such unauthorised transaction.

A transaction reported after that but within seven days, per transaction liability of the customer will be limited to the transaction value or an amount set by the RBI, whichever is lower.

Precautions to be adopted :

Most of the times, cybercrimes take place due to the negligence of the employees of the Organisation. In order to reduce the instances of cybercrime employees / Organisations should ensure the following:

- ◆ Employee should change their password periodically. Employees should not download or install unauthorized software.

- ◆ Employees should not open or upload email attachments received from unidentified sources.
- ◆ The Banks should have firewall enabled on every workstation and Internet-connected device because firewall blocks all communication from unauthorized sources.
- ◆ All PCs' operating systems should receive regular security updates.
- ◆ Anti-spyware and anti-virus software must be installed on all PCs.

Some Banks/financial institutions have setup ethical Hacking lab to protect the bank's information, digital assets and channel against potential cyber crime.

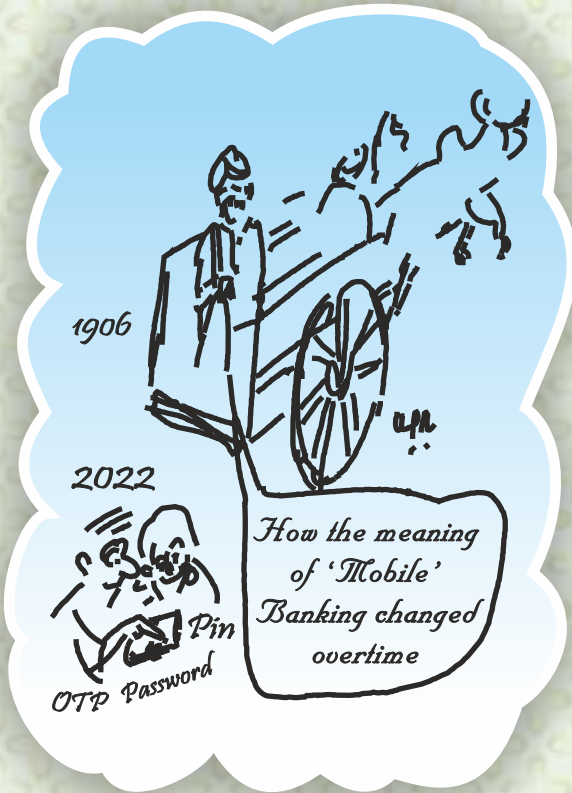
The increasing number of cyber crimes has brought a great lose to our economy. Cyber Crimes are more serious offence than the real life crimes, as these effects millions of users at once. When online business activities get disrupted, it leads to numerous problems for customers and banking companies. There is dire need of defining the term 'Cyber crime' in Information Technology Act, 2000. As the future belongs to digital economy and more and more customers are shifting on digital platforms, there is an urgent need to have a unified platform across states to address cyber crimes. Further, Internet is transnational in nature there is need for co-operation among global economies as the cyber crimes can be effected from any part of the world. Let us hope with arrival of new technologies in banking industry our systems also becomes robust and secure against any form of such cyber crimes and Banking industry stays one step ahead of the cyber criminals.

1. <https://cybercrime.gov.in/Webform/FAQ.aspx>
 2. RBI/2017-18/15 DBR.No.Leg.BC.78/09.07.005/2017-18 dated July 6, 2017

"As the world is increasingly interconnected, everyone shares the responsibility of securing cyber space"

- Newton Lee





Refer to "drawer" by:
K P Ramesh Rao





Shreyas contest 2022
Poetry - English
1st prize

The Tree of Friendship



Y Umashankar

Officer
IRD, RM Wing, HO, Bengaluru

Every day I go to the tree close by
I guess since my days of innocence
Not just to quell hollow despair
Often to relish the fun in reminiscence

I yearn to go to Tree in Spring
To bask in the breeze of musky blooms
Indeed, to revel in the rays of delight
That gently melts the shrouded gloom

At times I run up to tree in panic
To hide myself from fate's unjust ordain
Perhaps the lone place I find for solace
When rest of the world dumps me in disdain

I wanna go to tree sometimes
To let the veiled thoughts flow free
When the heart speaks and soul listens
What prospers around is a radiant glee

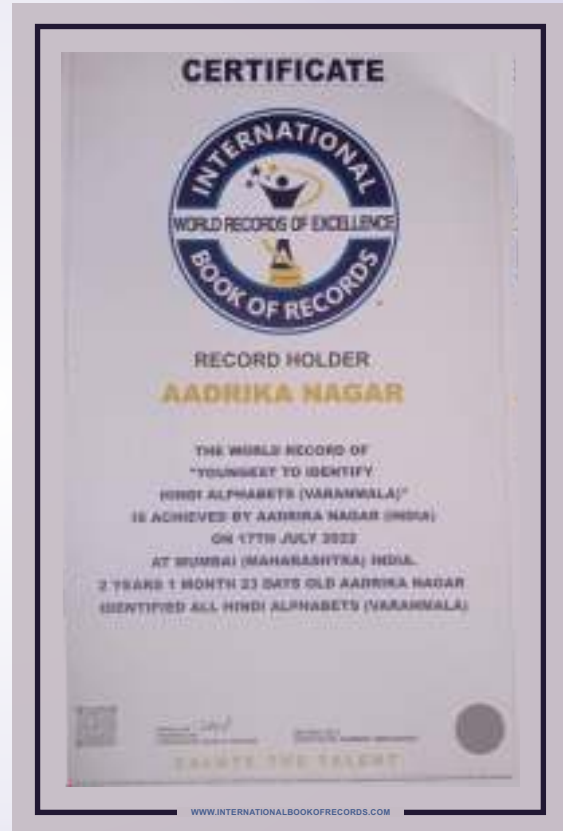
Blessed I feel under the Tree of Amity
Spread far and wide along branches aplenty
Miseries meek in a blink under the shade
Sweet are the moments that seldom fade

Family Folio



World Record by
Miss Aadrika Nagar
D/O Sri. Gaurav Nagar,
Senior Manager,
CBSL Mumbai

Miss Aadrika Nagar, daughter of Sri. Gaurav Nagar, Senior Manager, CBSL Mumbai, sets the following 2 new world records



Hearty Congratulations to Miss Aadrika Nagar



Shreyas contest 2022
Poetry - Hindi
1st prize

मित्रता कैसी मिली



ज्ञानेश मणी त्रिपाठी

प्रबंधक

आरएच कुण्डपुरा, अं. का. मणिपाल

मित्रता जीवन में एक सौगात जैसी है मिली।
मित्रता जीवन में एक नवनिर्माण जैसी है मिली ॥
खो गया था राह में नवराह जैसी है मिली।
जीवन समर में शान्ति की फरियाद जैसी है मिली॥

रूठे हुए संसार मे आनंद जैसी है मिली।
बैठे हुए एक सूरज तले एक छाव जैसी है मिली॥
उलझे हुए मन को मुनि के ध्यान जैसी है मिली।
भटके हुए नवयुवक को पुरुषार्थ जैसी है मिली॥

अकिंचन सुदामा को श्रीकृष्ण जैसी है मिली।
थामे समर सुयोधन को राधेय जैसी है मिली॥
हारे हुए सुग्रीव को प्रभु राम जैसी है मिली।
माया के इस संसार में वैराग्य जैसी है मिली॥

जीवन मे आये शिशु को माँ के छाँव जैसी है मिली।
जब निकट आया काल तो ये धर्म जैसी है मिली॥
जाते हुए कहीं दूर आशीर्वाद जैसी है मिली।
सिसकते इंसान को ये सब्र जैसी है मिली॥

उजड़े हुए घर को नई छत के ये जैसी है मिली।
टूटे हुए दिल में कहीं एक प्रीत जैसी है खिली॥
मित्रता अनमोल है जिस किसी को भी मिली।
मित्रता मुझको किसी सौभाग्य जैसी है मिली॥



Shreyas contest 2022
Short Story - English
1st prize

Happiness Within !



Neha Chenani

Officer

Delhi IAS Research Institute Branch

She limped towards the store room. She hissed with each step as her limp shot a pinching pain in her leg. The limping had increased from the last few days. It always does, when she is worried, tense and unhappy. And, she has been limping more or less ever since her son was two years old. Today was no different.



Kartik, her eight year old son was to return from school in an hour, and she being a mother, couldn't deny when he requested for his old paintings. He had to

participate in the exhibition to be held in school. The theme was 75th Independence Day - Azadi ka Amrit Mahotsava. Students were asked to showcase their artistic skill in the exhibition, as many as they wanted.

He was a painter, a talent acquired from his grandfather. The whole school was in awe of his talent at any said competition in terms of painting. But this time, he didn't have time to make anything new. His syllabus had started taking a toll on him. The higher the class, the tougher the subjects.

Lata was worried about her son's dwindling interest in paintings. She and her husband both believed in pursuing one's hobby alongside studies. It was easy in their times, studying, getting jobs, playing and taking out time for hobbies. Life was technically challenged and emotionally advanced. Alas, how times have changed now, she thought, remorsefully.

Today in the quest of fulfilling her son's wish, she was about to open the pandora's box which she was blissfully

unaware of. The store room in their house held many memories, some were preserved and some were thrown away in the spur of the moment. It was reasonably organised in comparison to a room which is supposed to house unused and obsolete yet memorable things.

There was a plastic rack in the corner to the left of the door, completely occupied by Kartik's art work, or so she believed. With the pain shooting through her leg to every core of her body now, it was difficult to stand there and take out all the treasured art. Thank God the rack had wheels and she was able to drag it out in the hall.

I should take the pain killer, it is getting excruciating today. She thought to herself.

She was about to move in her room to get the medicine, when her vision accidentally landed on the slightly pulled out shelf of the rack.

It looked something like brown leather. She pulled out the shelf completely and her rosy cheeks turned pale white.

How? How did it come here? Overtime, living alone in the house in the absence of her husband and son, she has developed a habit of talking to herself. And, today was no exception.

With shivering hands she held the brown leather bound diary, her diary. Her treasured memories, some real and some thoughts. Her senses went numb seeing a part of herself lying motionless in her hands. It seemed that her diary was accusing her of killing it, killing herself, killing her desires, her hopes and her companion.

She didn't know when her cheeks started paving the way

for the tears slipping out of her eyes. She blinked back to hold them, but with each blink they fell harder. With her painful limp long forgotten, she held her diary close and sobbed, sobbed like she had met her best friend after years. And, who was to blame for it? She!

With teary eyes, she looked inside the same shelf to find more of her diaries. And, for the first time today, she smiled. A smile which one would see at young Lata's face even while she was asleep. A contentment which never left her, when she was surrounded by books and her diaries. She thought she was in a parallel universe and that her best friends were shedding tears of happiness on seeing her after such a long time.

She moved her fingers on her treasure with such love like a mother caressing her babies. Her babies, her stories, which she had written, in a hope of becoming an author. She was an M.A. in English and could have easily chosen the career of a teacher. But she never liked the idea of working under someone, she wanted to be free, like she had always been. And, so she chose to remain at home after marriage, so that she had enough time to pen down her thoughts, like she had before marriage.

And, she had time, even until after Kartik was born, she was happily jotting down her imaginative stories. Her husband of 10 years, Govind has always been supportive, he never minded her limp when he first saw her. He was besotted by her intelligence, her outlook towards life, her confidence and last but not the least, her beauty. It was rare to find such people in the 90s era.

But they both did find each other, thankfully in an arranged marriage and so their marriage happened without much drama. All was well until that fateful day when Kartik had just turned two years old.

The doorbell brought her out of her reverie and she tactfully hid all the evidence of her once dearest hobby, writing, in the nearest kitchen shelf.

“Nobody would go there”, she thought to herself.

She hissed with pain and kept limping towards the door. A beautiful boy, mirroring her eyes and hair, loaded with

the newfound harsh reality of the competitive world, stood before her. His school bag weighed down his shoulders, making him look older than his age. He never seemed to complain or get tired of the pressure he encountered in school. His smile always brought warmth and steadiness to her heart. What would she not give to bring up her child? True to a mother's nature, she gave up her life, her soul, her writing for her son. And, she did it willingly for her son.

“True, but Govind never asked about your writing. Did he give up the music too?”

She mentally kicked herself for such negative thoughts about her husband. Govind had always given her the freedom and it was solely on her to do and what not to do. She kissed Kartik's forehead and asked, “How was your day beta?”

“Excellent, Maa!” He chirped and neatly placed his shoes in the shoe rack. He kept his bag inside his room and came into the hall. His joy knew no bounds when he noticed the rack which held his paintings.

“Thank you Maa! Can I take them out? I need to sort them for tomorrow's exhibition.”

“Wash your hands, change your clothes and eat lunch first. Then, you have all day to sort out the paintings you wish to carry to school.”

He nodded and both mother and son duo dug into the food. Kartik was hungry and ate his food happily. But Lata was emotionally distressed. She was still under the dilemma of the recent discovery, what didn't add up was, how did the diaries come in Kartik's rack.

That night, Kartik slept early. He was dead tired after the homework and sorting out his paintings. Lata and Govind sat in the balcony for some alone time, when she asked him, “Do you think we should enrol Kartik in some painting classes?”

“What is the need? He is a good painter. He has learned everything on his own. His creative mind led him to this stage. Let him play with colours and find his own style.”

With worry etched on her face for her child, she looked at her husband and said, "It has been days he has held the brush. Even for the exhibition tomorrow, he is taking his old paintings. He hadn't had the time to paint new ones."

"And, you are telling me now!" Govind stopped gazing at the stars and focused on Lata. She had his complete attention now.

She remorsefully whispered to her husband, "I have been noticing it since school started. At first I thought to give him some time to adjust in the new class. But all of his time goes to his studies. Even his evening play has been reduced to half an hour at the most."

Govind couldn't fathom the situation his child was in. He paced through the balcony for a while but didn't reply to Lata's observation. A while later, he wished her good night and called it a night, leaving a bewildered Lata behind.

A few days later, Kartik had a story recitation in his school. He was selected to perform on the stage on the occasion of Teacher's Day. All the parents were invited and like any other parent, Govind and Lata were equally excited to see their child perform on the stage.

Lata asked Kartik many times about the story he was planning to narrate on the stage, but everytime he had the same reply, "Maa! If I tell you now, how will you enjoy listening to it again when I speak it on stage?"

At last, Lata gave up her questions and waited patiently for the day to arrive. That day, they reached early so that they could sit in the front and watch their child do his magic of storytelling. Stories have been her forte, and she was happier to know that her son was participating in narrating the one. There was a time when she wished to write for children, hoping to inculcate some moral education in the next generation. She had also won quite a few prizes during her college for creative writing.

But today was no day to live in the past, she was sitting in the 2nd row to listen to what her son had to narrate. Then, he came, with a confidence rarely found in an 8

year old on the stage. He started narrating the story and everybody listened with rapt attention.

Colour drained from her face and her feet went cold when she heard her son narrating an estranged yet familiar story. How could she forget that story? She clutched Govind's hand tightly. A lump formed in her throat. Her nerves were throbbing and her heart was beating ever so loudly. She was in a state of shock.

Her son had narrated her story. The story that she was busy completing when her son had slipped off the bed while in sleep. He had hit his head so hard that it didn't stop bleeding. She had cursed herself for not being a good mother. She was busy in her own world when her son fell down. In anger, she had locked all her work in the store room, to avoid any temptation to write again and more so to punish herself for being a careless mother.

Govind had noticed all of this, but he ignored thinking that it was all in the spur of the moment. He believed that she would not be able to live without penning down her stories. But, in due course of time, life got busy and everything fell into a routine.

"Why doesn't Maa have a hobby? This is what he said when I asked him to continue his passion and not fall in the line of competition for high scores." Govind whispered to Lata and rubbed her palms to calm her down.

He continued, "He had to know, his mother weaves magic through words. I cleaned the room last time, and brought all your work out. I knew you would see it and I would see my old Lata back."

Her tears fell freely then, she sobbed like a child, uncaring of what others would think. Kartik chose that moment to voice out the moral, "You can keep others happy only when you have found happiness within yourself."

A thunderous applause resounded in the auditorium and the Principal credited Lata for teaching her child such a beautiful story. Everybody knew, but her, that her happiness lay within.

बेटी की विदाई



अस्मिता द्विवेदी

अधिकारी
आरएच, जबलपुर

दूर देश में बेटी ब्याह के बाबुल रात ना सोते हैं
अम्मा की आंखों से भी आंसू झर- झर बहते हैं॥

जन्म लिया बेटी ने जब
घर में लक्ष्मी आई थी
चार गैया, दो बीघा जमीन
उसी समय खरीदायी थी।
लक्ष्मी आई, लक्ष्मी आई
गाँव में यही हल्ला था
आगन, बाड़ी, घर दव्वाजा
सजा सारा मोहल्ला था
अब अपनी लक्ष्मी दूसरो को देकर
बाबा निर्धन होते हैं
दूर देश में बेटी ब्याह के, बाबुल रात ना सोते हैं॥

गाँव में आज भी चौपाल पर
हर शाम की बैठक होती है
बड़े सियाने बुजुर्गों के
किस्सों की रौनक होती है
घड़ी दो घड़ी बैठकर
सब अपना हाल सुनाते हैं
सुख दुख की दो बातें करके
सब अपना मन बहलाते हैं
बाबा की बातों में अब
बस बिटिया के किस्से होते हैं।
दूर देश में बेटी ब्याह के, बाबुल रात ना सोते हैं॥

वो तीन भाइयों की बड़ी बहन
ओढे दुपट्टा घड़ी पहन
यौवन में जब से आई थी
लगा जैसे नन्हीं सी कली मुस्कायी थी
मां ने जान लिया था ये
बेटी हुई बड़ी, पहचान लिया था ये
योग्य वर की तलाश में अब
बाबा दिन भर रहते हैं
बरगद जैसे सख्त पिता
विदाई में छुपकर रोते हैं
दूर देश में बेटी ब्याह के बाबुल रात ना सोते हैं॥

भाग्य हैं ऊंचे जिनके कुल में,
बेटियां जन्म लेती हैं
दो वंशों की बेला को
जीवन भर संजोती हैं
हर मां बाप को बेटी,
प्राणों से प्यारी होती है
संस्कार पल्लवित,
गुणों की क्यारी होती है
अपनी लगाई फुलवारी को
जब दूसरे बगीचे में देते हैं
गोत्र बदल अपनी बेटी का
कन्यादान का पुण्य लेते हैं
दूर देश में बेटी ब्याह के बाबुल रात ना सोते हैं
अम्मा की आंखों से भी आंसू झर झर बहते हैं ॥



Shreyas contest 2022
Humorous Article - English
1st prize

Lockdown Tales



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We live in a beautiful Housing Society called Shanthi vanam with all amenities like swimming pool, walking tracks, yoga & gym centre, salon and children's park. We have 108 flats and most of the residents are from software industry barring a few Airhostesses and a couple of Pilots. I am the most privileged, as the one and only Banker in our Society.

November 8th, 2016, brought me stardom. Well, I don't have to tell you the importance of that day. Since then, I am a small celebrity in my society.

There was one other time, when I was talk of the society. Yes, you guessed it right, it was the Covid19 Lockdown Time.

When the Pandemic news was pouring in, all Hell broke loose, the world was under utter confusion and depressed, as to the consequences of the virus and its impact on human lives. The alarming figures of affected patients, was scary. The world declared Lockdown and India followed suit later.



We must admit that we Indians are the most merry-makers in the world with our massive population, lot of festivals to celebrate and frequent family & social

gatherings. Isn't that an enough punishment without crime to confine within four walls? The thought itself was so depressing.

Our day starts with morning walks, chai per charchas, office meetings and many more. Our friends and family circle is so colossal that we entwine ourselves with birthday parties, kitty parties, weddings and what not.

With the lockdown, the roads, public places and everything looked totally desolate. Our society looked so lifeless. Strict rules have been framed not to use walking tracks, pools, gym or park. Gates were closed and no entry to anyone including maids. We badly missed our maids as they play an important role in our life not just in house help but also disseminating information about the residents. Only milk and essential supplies were permitted.

With my Banking knowledge, I insisted we follow token system to go out singly and get the essentials. Thus I became a trend setter in the neighbourhood, because this idea was implemented by other Apartments too.

Owing to their frequent travel to different parts of the country, strict quarantine rules were imposed on Pilots and Airhostesses in the initial 2 weeks of lockdown. The society members have taken the responsibility of the purchases and they leave it at their doorstep.

One morning when I was leaving for work, I heard a loud scream from 3rd floor. My heart pounded fearing the worst. Within seconds, many thoughts crossed my mind. I wondered if it was someone attacked by miscreants, any COVID19 patient in pain, or an accident in any flat? I gathered some courage and posted in the group about the scream and asked the president of the welfare association to check if there is any emergency that calls

for help. Then it was clarified that a lady while going out to get her groceries bumped into an Air hostess making it hard for her onlooker to recognise her without her uniform and heavy make-up. So she was mistaken to be some intruder into the society. The fear of COVID was so worse that everyone eyed each other with suspicion.

The only celebrity who was allowed to step out of the compound without any permission, was none other than the most important Banker whose essential services the nation wants to avail.

With the masks on and house arrests, people would have died out of boredom more than the fear of pandemic. Thanks to both the Central and State Governments for their distribution of money to public through banks during the lockdown. More than ordinary days, Banks were flocked with customers visiting the branches for withdrawal of the financial assistance provided to them by both the Governments. Thus Bankers were spared from boredom and depression.

Our Society residents envied me for being able to work without any difference even during the lockdown, as if everything was normal but there was also a hidden fear that I may be a carrier of Covid since I come into contact with many people. My health was their concern. You know pretty well, people care for celebrities more than themselves.

Like every other whatsapp group, our Shanthi Vanam group was no different in sharing dangerous forwards about Corona and its victims to make the lives more miserable and remove Shanthi (peace) from residents.

I should thank the social media for its freaks of challenges during this depressing time. Our whatsapp group took some diversion from scary stories of Covid19 and started enjoying the challenges for a change.

To beat the monotony, every day was made an exciting day which threw a new challenge. Be it Saree challenge, food challenge, selfie, dancing, singing, listing favourite books, watching old movies, action photos of men and children helping in house work, the list went on and on.

Even though the food did not earn any brownie points at home, the photos were received well with comments as "awesome", "recipe please" etc.

Normally my husband who keeps complaining about his hair loss and about to join the elite bald club, found that his hair was growing at rapid pace than normal and he was getting irritated with that long hair. His plight was worse, with Salons closed and no way that he can help himself, he requested me to do the honours. Well, which wife will miss an opportunity like this. Not to let go of my husband's hair from my hands, for once I agreed instantly. I did not hesitate a bit. I prepared myself by watching some youtube videos and started trimming his hair. I was amused with my new skills and proudly showed him the mirror. The final look after I finished replicated as shortened version of Goku the cartoon character. He shrieked in utter dismay, and said that I made him look like a clown. He was so upset that he thought I took some revenge on him for not helping me in the house hold chores. I appeased him with a new idea promising him that he will be made a hero. "Just watch" I assured him. I posted his picture with the caption in facebook saying

"Don't allow the fear of Covid let you down, keep up with the trend even though you are at home"

"keep your spirits high with a makeover # fashion hair style # new hair style challenge". Well, there was overwhelming response to my challenge. It was accepted with full vigour and hundreds have posted their new hairstyle pictures. Most of them victims of home hair stylists. I heaved a sigh of relief as my husband forgot the damage to his hair and started laughing at everyone's hair styles. Didn't I tell you earlier that I am a trend setter?

With some relaxations in the lockdown, morning yoga classes were initiated in our apartment.

One of the residents Renu, claimed herself that she is proficient in yoga and she can teach everyone on the terrace of our apartment by maintaining good social distancing and strictly masks on.

As we geared up for the Yoga class, I noticed my neighbour wearing her husband's tee n trouser with belt on. Another resident was wearing her daughter's tracks which were too tight for her and somehow she looked

like a celebrity flaunting her baby bump. Men looked funny with weird hair styles and not recognisable. I should admit that everyone one looked prospered with paunches as they added lot of pounds and broader waistlines sitting at home. And the stretches we practiced were so awkward that one would stretch to east, while another one to west and others did not disappoint north and south. I tried hard not to mess up with my giggles watching everyone in perfect non sync. Renu, who took the onus as a yoga guru was teaching Breathe in and breathe out. Masks made the exercise so difficult with full of vapour and spreading eerie sounds. She asked us to breathe in and hold, at that moment, her 5-year-old son came up crying. Seeing him without a mask, she rushed to protect him from us. While she helped her son with a spare mask, we almost fainted holding our breath. Then she came back with an apology and relaxed us.

After few days of our imperfect yoga classes, I suggested we can add laughter yoga also to keep ourselves healthy in these hard days. Everyone wondered what it could be. As a veteran in Laughter Yoga (I attended a couple of sessions before), I did not want to miss the opportunity of educating them about what it is and the massive health benefits derived from practicing this Yoga. I even added Corona can best be chased with Laughter Yoga, as it is a therapy involving our lungs and can keep us happy and healthy. Like many other philosophies forwarded for prevention of Corona, my idea was also accepted without any checks.

At 6 am, we met for our usual Yoga, the group looked enthusiastic for my session of Laughter therapy. Now with safe distance on, I asked them to follow me so that it's easier to learn and laugh together.

I realised that people have forgotten to laugh in the last few months and I too barely remembered the Laughter yoga class I have attended earlier.

As a warm up exercise, I told them to first relax their face muscles by moving their lower jaw in circular motion.

It looked like a bunch of funny cartoon characters, wearing masks and rotating their jaws. I could not control

my laughter watching them and started laughing loudly, everyone followed me and laughed their lungs out with their mask on. Believe me, Laughs are more contagious than Covid, you will never know when to stop. Wow what a successful session it was. The group enjoyed my therapy and appreciated the initiative.

Slowly the Lockdowns were lifted in phases with restrictions. Then came the most awaited wedding of my cousin's daughter. She called me saying that only 50 people are allowed on both the sides including the priest, photographer and catering guys. She said only one person can be accommodated that too since someone dropped from groom's side. She said "decide fast, this invitation can be extended to someone, if you are not interested". I quickly replied, "I will join".

I thought this is the best occasion to meet everyone and have a sumptuous lunch. I was craving for one grand lunch and it looked like ages since I dressed up for a wedding and decked my jewellery.

My preparations were on from that day. The selection of saree and jewellery went on for days till the date of wedding. I wore a peacock blue Kanjeevaram saree with Magenta border and was so pleased to display my heavy jewellery. I tried to look my best. I got the assurance from my family that I looked bright and beautiful.

My husband came to drop me at the venue. At the parking itself, we were greeted by someone fully covered with PPE kit. He asked if I was from bride's side or groom's. When I said from bride's side, he handed two bags. I said thank you for giving return gifts as a welcome. He showed one bag and said "you have to wear this before going inside". Other bag had a food packet, which I have to take back home and eat. I was very disappointed that I cannot have my lunch with others. Guess what was in the other bag? Alas, it had the PPE kit which I dreaded the most. PPE Kits for groom's side were blue and bride's side green colour. Now, my frustration doubled. All my preparations to attend this wedding were mocking at me. With my dream shattered, I looked at my husband, he was having a hearty laugh.

Banking Odyssey – Lessons For Life

Step in front of another step, we walk our path with prep
Challenges umpteen and unforeseen pop
We stop not, fear or shudder, but face them with a smile
As we transgress difficulties severe and several a mile
With wisdom, experience and exposure gained
That unfold into lessons with values engrained
That no matter the pain, give your best
And rest assured that nothing ever goes in vain.

Patience, perseverance, dedication, empathy
Confidence, cognizance, enthusiasm, sympathy
Plethora of traits manifest to manage vagaries
In our continuous quest to seek and cherish
The hope, cheer, beauty of the promising prairies
And we let not the dreary deserts of despair
Pull down our vigor to repair
The monotony mindset and its rusted application
With novel ideas and creative innovations
To set forth new standards and derivations
And achieve the zenith goals of our organization.

We emerge out of demanding situations with a hurray
Only to face more challenges queued up in an array
Some felonious, yet disguised as succulent attraction
Strong minds never waiver in their direction
Even when lured with various temptations
While weak minds yield and face punishment
Strong and severe, sometimes as retrenchment
A great lesson for life is invariably learnt.

Amidst all molding, tinkering, chiseling and polishing
We train our minds to see hope through haze
Creeping, crawling, walking, running and galloping
We mature through life so as to leave a mark
Yet make sure not to forego sweet little moments
For life is nothing but moments lived
So enormous and profound is banking odyssey
That with great speed, diligence and efficiency
Lessons for lifetime are taught in a jiffy.



Bharathi D

SWO-A
Zonal Inspectorate
HO, Bengaluru

“श्रद्धा की सीख”



सोनिया सैन

एकल खिड़की परिचालक
अंचल कार्यालय, जयपुर

सुनो! मैं श्रद्धा बोल रही हूँ, आज मैं सबकी आँखें खोल रही हूँ ।
जो बोल सकी ना मैं जिंदा हो के, वो पैतीस टुकड़ों मे बोल रही हूँ ॥
हाँ, मैं श्रद्धा बोल रही हूँ.....

जिन माँ बाप ने मुझे बड़े लाड़ से था पाला, मैंने क्यूँ नहीं उनके प्यार को कभी जाना,
नासमझ, बडी? नादान थीं मैं, हाँ अम्मा- बाबा कि जान थीं मैं,
सुन लो! ए बबुल कि पारियों, तेरी आँखें खोल रही हूँ ।
हाँ, मैं श्रद्धा बोल रही हूँ.....

आफताब से मेरे नैना मत पूछो कब चार हुये,
फिर साथ-साथ जीने मरने को हम इस पर तैयार हुये।
उस शैतान को श्याम समझ, मैं उसकी राधा बन बैठी।
रोका था मुझको बहुत सभी नें, पर मैं अपने मन का कर बैठी ॥
आज राज दिलों के खोल रही हूँ, सुनो, मैं श्रद्धा बोल रही हूँ.....

जब माँ टूबाबा ने था समझाया और कस के मुझको डाँट लगायी,
हाय! न जाने मैंने क्यूँ, उनकी इज्जत की वाट लगायी ॥
सुन ओ, पापा कि पारियों, मत ऐसा तुम काम करना ।
किसी आफताब टूसलिम के पीछे, मत जीवन बर्बाद करना ॥
परिवार और प्यार को आज, मैं तराजू में तोल रही हूँ,
हाँ, मैं श्रद्धा बोल रही हूँ.....

गर जान जाती मनसूबे उसके, तो पैतीस टुकड़ों में न बँटी होती ।
संस्कार अपना लेती जो गर मैं, देहलीज न घर की लांघी होती ॥
आज आत्मा रोती है मेरी, चीख टूचीख सबकों सुनाती हूँ,
जो बोल सकी ना मैं एक टुकड़े में, वो पैतीस टुकड़ों में बोल रहि हूँ ।
हाँ, मैं श्रद्धा बोल रही हूँ.....

सुनो, मैं श्रद्धा बोल रही हूँ.....

Kala Chana Soup



Swati Burnwal
Manager
OL cell, RO Meerut



Kala Chana Soup is a unique, healthy, and mouth-watering soup.

Kala Chana Soup is a simple and tasty soup recipe prepared from mixed veggies, spices, and kala chana. It has an amazing texture, taste, and flavor. Kala chana is rich in iron and loaded with nutrients such as protein, fibre, and carbohydrates. This soup is light, nutritious, and yummy. Serve it as a starter or you can also serve it as dinner. Add more and more veggies to make it more nutritious. Try to prepare this healthy and lip-smacking soup and enjoy it with everyone.

Ingredients

Kala chana/ black chickpea	- 1/2 cup
Ginger-garlic-chili paste	- 1 teaspoon or as required
Tomato	- 2 to 3, chopped
Coriander chutney	- 2 tablespoons
Oil/ Butter	- 1 teaspoon
Garlic	- as required, chopped
Salt	- as required
Turmeric powder	- 1 teaspoon
Black pepper powder	- as required
Roasted cumin seeds powder	- as required
Capsicum (red and yellow)	- as required, chopped
Beans	- as required, chopped
Broccoli	- as required, chopped
Coriander leaves	- as required, finely chopped
Parboiled amla/ gooseberry	- 1, deseed
Water	- as required

Instructions

Soak Kala Chana for 6 to 7 hours or overnight in enough water. In a jar, take Kala Chana, Amla, and Tomato. Grind it to a fine paste and keep it aside.

In a pan, add oil or butter. Add garlic, capsicum, beans, and broccoli. Saute well for a few seconds on a medium flame. Add salt, turmeric powder, and ginger-garlic-chili paste. Saute it on a high flame.

Now, add the above-prepared paste and green chutney. Saute well. Add black pepper powder and roasted cumin seeds powder. Mix it well. Then, pour water and cover it. Allow it to boil for 3 to 4 minutes. Garnish it with the coriander leaves and turn off the flame.

Delicious Kala Chana Soup is ready to be served. You may add butter while serving.

Servings : 2-3 Ready in : 25 Minutes

Prep Time : 10 Minutes

[Note:- You can also add carrots, mushrooms, cauliflower, and other veggies of your choice. If you do not have green chutney then grind the coriander leaves with the Kala Chana. You can add soya sauce instead of Amla, But Amla is healthy and natural. instead of Kala Chana you can also use sprouted green moong.]

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

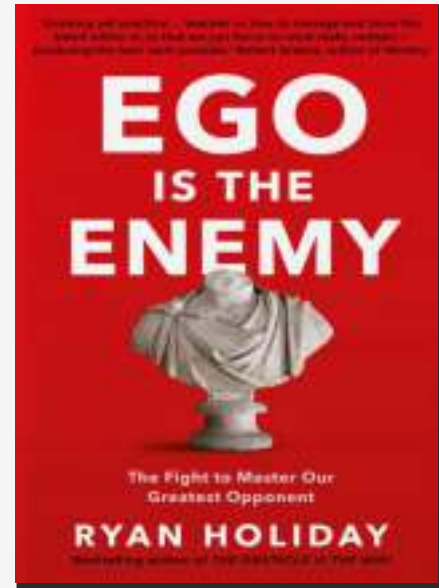
**Death, said Milton, is the golden key
that opens the palace of eternity.**

Name	Staff No	Designation	Branch	Expired on
ASHA	560188	HKP	DELHI (NEW) DD MARG CUR CHEST	09-08-2022
JAGPAL SINGH	525211	ARMED GUARD	BARAUT UM	14-08-2022
UDAY KUMAR KAMATH	74864	DRV CUM PEON	BENGALURU RNR II BLOCK	15-08-2022
SANJU KUMAR SAMAD	93351	HKP	JABALPUR SME	16-08-2022
CHANDRASHEKAR K R	67139	HKP	MYSURU ACCOUNTS SECTION	18-08-2022
B K SRIVASTAVA	70237	SPECIAL ASST	PATNA RAJENDRA NAGAR	28-08-2022
ANJAMMA	42552	HKP	HYDERABAD IBRAHIMBAGH	30-08-2022
KARTHIK KUMAR R	91864	SR MANAGER	CHENNAI RETAIL ASSET HUB	01-09-2022
BHUPINDER SINGH	79675	ARMED GUARD	KURALI	04-09-2022
RADHAMONY S	58483	SWO A	NAGERCOIL KOTTAR	05-09-2022
ADITYA VERMA	79680	MANAGER	CHANDIGARH LARGE CORPORATE BRANCH	07-09-2022
KRISHNAPPA R M	72471	DAFTARY	HASSAN B M ROAD	13-09-2022
NEHA SIKKA	834844	SWO A	UKWA	24-09-2022
M R MANJUNATHA	89257	ARMED GUARD	MYSURU CUR CHEST	27-09-2022
PRANAVA NANDESH S	110037	SWO A	PADARNTHAPULI	28-09-2022
KADANAGAPPA K V	58250	SR MANAGER	CHITRADURGA CUR CHEST	28-09-2022
JIGARKUMAR DAHYALAL PARMAR	652939	PEON	UNJHA	28-09-2022
A MURTHY	61768	HKP	HYDERABAD VIVEKANANDNAGAR K P	29-09-2022
MANOJ E R	68589	SWO A	KARALAM	04-10-2022
UMESH GURBANI	689544	SWO A	JAIPUR HOTEL JAIPUR PALACE	04-10-2022
KAVERAPPA M	72405	SWO A	BEGUR	06-10-2022
PADMAKSHI D ACHARYA	68224	MANAGER	MANGALURU BEJAI	12-10-2022
K DHIVAKAR	68985	SR MANAGER	PUDUKOTTAI	14-10-2022
TUMMALA SURESH REDDY	751575	OFFICER	SELAM SHEVAPET MAIN	16-10-2022
RAVI KUMAR	793481	HKP	VIPRAOLI	18-10-2022

Ego is the Enemy

— Ryan Holiday

Ryan Holiday is a strategist and a writer. A college drop out at the age of 19, he went on to become the youngest executive at the Beverly Hills talent management academy, held various key roles, including the Director of Marketing for American Apparel, started a company, authored 4 books of which “**The Obstacle is the Key**” is worldwide bestseller, translated into 17 languages and has a cult following among NFL coaches, athletes, media personalities and political leaders among others across the world. At 35 years, Ryan Holiday is easily one of the youngest, most influential and promising writers of his generation and also one of the finest thinkers among his contemporaries. The book “**Ego is the Enemy**” was written in the year 2016 and became an immediate hit, especially amongst leaders who held posts of authority. The book which touches upon the treacherous nature of ego is a prescription for humility, teaches you certain tangible skills to improve your personality and makes you to contemplate on your moral fibre. The book is divided in 3 parts - **Aspire, Success and Failure**.



In “*Aspire*” the author talks about having a goal, setting out to do something, making a new beginning and yet not able to reach the destination as ego often spoils the fun. He suggests that we think like how many of the ancient Stoics did, to become an eternal student of life dedicated to learning and developing. This characteristic will help us maintain our humility and also encourage us to learn from the best. The author also talks about taking some time to mentor, teach and coach others. Going back to beginners and helping them exposes us to the full spectrum of skill levels and is another way to restrain our ego. This segment is peppered with anecdotes and examples from life of famous personalities who have gone through this grind. In “*Success*” the author talks about building trust in others and about the art of delegation, about managing ourselves and remaining focussed on the execution part. The author says we must always shun the false crown and continue working on what got us here. In the final part “*Failure*” the author talks about the element of failure and how ego can blow everything out of proportion. When we mess up things our ego will tell it's not our fault and blame it on others. Do a great job, and it'll say we deserve every single ounce of credit, giving us a lot more than we probably deserve. Instead of letting these get to your head one way or the other, the author suggests maintaining our own score card and using such instances as inflection points to keep improving.

“**Ego is the Enemy**” is a wonderful book packed with unforgettable stories, strategies and lessons and a *blueprint* to how we can earn confidence by pursuing something bigger than our own success. It is the perfect guide for anyone who strives to do better and *accomplish greater things in life*.



Kishore Thampi



दिनांक 25.11.2022 को बैंक के नवनियुक्त कार्यपालक निदेशक श्री अशोक चंद्र द्वारा प्रधान कार्यालय, बेंगलूरु में रिपोर्ट करने पर श्री एल वी प्रभाकर, प्रबंध निदेशक एवं मुख्य कार्यकारी अधिकारी पुष्प गुच्छ से उनका स्वागत करते हुए।

Sri. L V Prabhakar, MD & CEO, welcoming Sri. Ashok Chandra, the newly appointed Executive Director of the bank, on his reporting at Head Office, Bengaluru on 25.11.2022.



दिनांक 04.11.2022 को श्री एल वी प्रभाकर, प्रबंध निदेशक एवं मुख्य कार्यकारी अधिकारी विशाखापट्टणम, भारत में 7वें और विजयवाड़ा अंचल में दूसरे सीपीएच का उद्घाटन करते हुए। तस्वीर में श्री बृज मोहन शर्मा, कार्यपालक निदेशक के साथ श्रीमती के. कल्याणी, महाप्रबंधक, अं.का. विजयवाड़ा भी नज़र आ रही हैं।

Sri. L V Prabhakar, MD & CEO, inaugurating CPH Visakhapatnam, 7th one in PAN India and 2nd in Vijayawada Circle, on 04.10.2022. Sri. Brij Mohan Sharma, Executive Director and Smt. K Kalyani, General Manager, CO Vijayawada are also seen in the picture.



Colour Photograph by :
Sri. P Chakraborty
Senior Manager,
Agartala Banamallipur North



Shreyas contest 2022
Color Photography
1st prize

