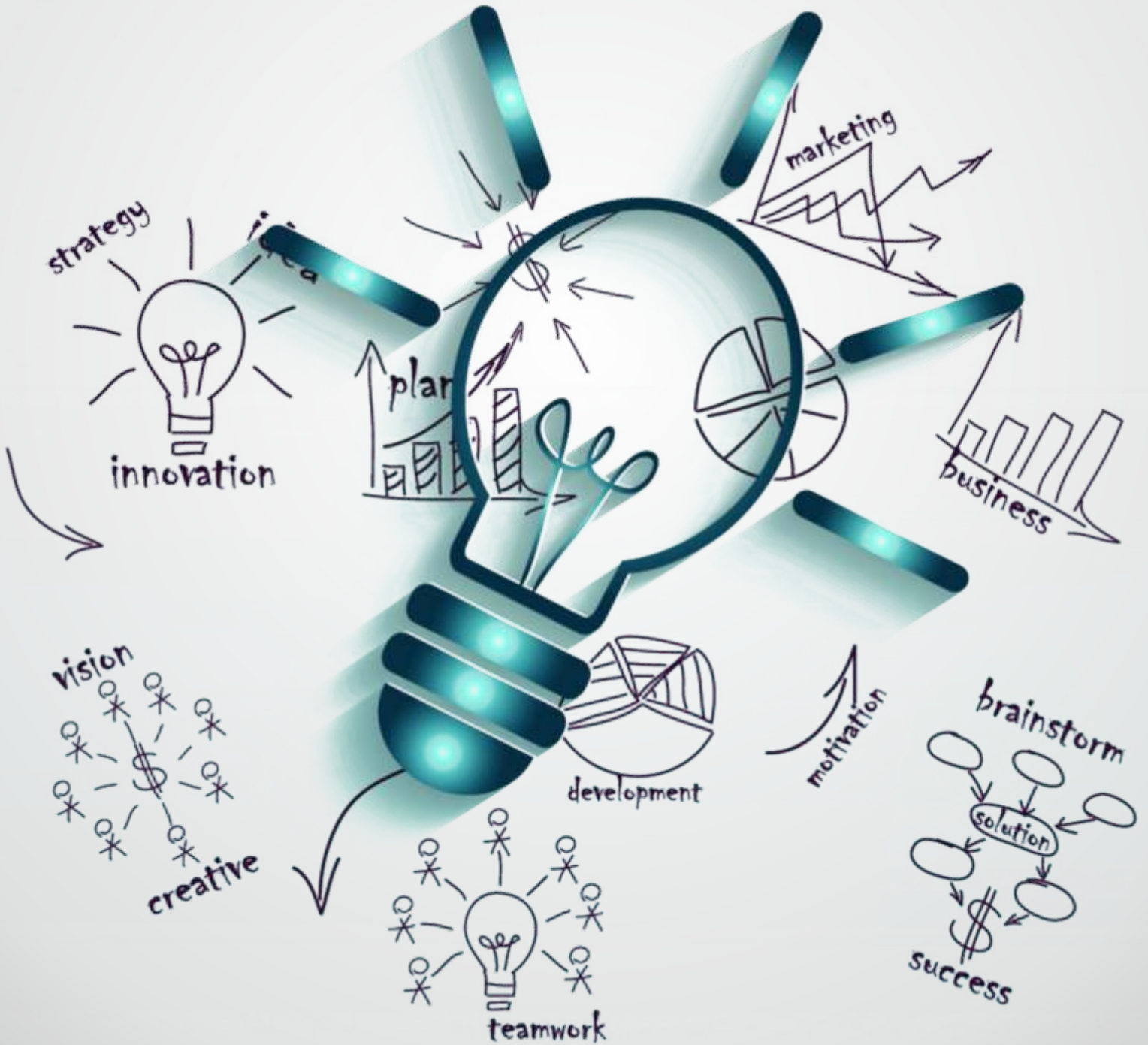


“सृजनात्मकता-अपनी प्रतिभा को उड़ान दें”
“Creativity - Let your talents take flight”





दिनांक 06.09.2023 को एनएससीआई, मुंबई में आयोजित टाउन हॉल बैठक में कार्यपालक निदेशकगण श्री देवाशीष मुखर्जी, श्री अशोक चंद्र, श्री हरदीप सिंह अहलूवालिया तथा अन्य अधिकारियों के साथ उपस्थित प्र.नि. व मु.का.अ. श्री के सत्यनारायण राजु।
MD & CEO Sri. K Satyanarayana Raju, along with EDs Sri. Debashish Mukherjee, Sri. Ashok Chandra, Sri. Hardeep Singh Ahluwalia, and other executives at the Town Hall Meeting held at NSCI, Mumbai on 06.09.2023.



दिनांक 04.08.2023 को चेन्नई में आयोजित टाउन हॉल बैठक में दीप प्रज्वलित करते हुए प्र.नि. व मु.का.अ. श्री के सत्यनारायण राजु। श्री नायर अजीत कृष्णन, मु.म.प्र., चेन्नई अं.का. तथा अन्य अधिकारीगण भी तस्वीर में नज़र आ रहे हैं।
MD & CEO Sri. K Satyanarayana Raju lighting the lamp at the Town Hall Meeting held in Chennai on 04.08.2023. Sri. Nair Ajit Krishnan, CGM, Chennai CO, and other executives are also seen in the picture.

श्रेयस - SHREYAS

SINCE 1974

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श्रेयस प्रेयस मनुश्यमेत स्तौ संपरीत्य विविनक्ति धीरः//

(कठोपनिषद् II - 2)

Both good and pleasant approach us:

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

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प्रबंध निदेशक व मुख्य कार्यकारी अधिकारी का संदेश



MD & CEO's Message

प्रिय केनराइट्स,

सृजनात्मकता मानव जीवन का एक मौलिक पक्ष है, जिसकी सीमाएं अनंत हैं तथा यह मानव को मानवीय परिकल्पनाओं और नवोन्मेषी संभावनाओं को जानने के लिए सशक्त बनाती है। यह एक ऐसी शक्ति है जो हमें अभिव्यक्त करने, जटिल समस्याओं को सुलझाने और हमारे आसपास के माहौल को बेहतर बनाने में सहायक होती है। प्रत्येक व्यक्ति में किसी न किसी प्रकार की सृजनात्मकता होती है, लेकिन उचित मार्गदर्शन के अभाव में सभी प्रतिभाएँ उड़ान नहीं भर पाती हैं। सृजनात्मकता ऐसे माहौल में पनपती है, जहाँ जोखिम उठाने, प्रयोग करने और नए विचारों की खोज को प्रोत्साहन मिलता है।

ग्राहकों की बदलती ज़रूरतों एवं समाधान उन्मुख तकनीक की प्रगति के कारण बैंकिंग क्षेत्र में सृजनात्मकता समय की मांग है, जिससे टर्नअराउंड समय में सुधार हुआ है। ग्राहकों की बढ़ती ज़रूरतों और तेजी से बदलते परिदृश्य की चुनौतियों का समाधान करने के लिए बैंक को निरंतर नवोन्मेषी और अद्वितीय समाधान विकसित करने होंगे। डिजिटलीकरण के कारण बैंकिंग उद्योग में बहुत परिवर्तन आया है, जिसने उपभोक्ताओं और बैंकों दोनों को सशक्त बनाया है। इससे ग्राहक और बैंक के बीच लेनदेन प्रक्रिया में काफी परिवर्तन आया है, इसके अलावा बैंक की अपनी परिचालन प्रक्रिया में भी मूलभूत परिवर्तन हुआ है।

हर जगह हर समय हर किसी के लिए बैंकिंग सुविधा उपलब्ध हो, यही हमारा ध्येय है। बैंक ने डिजिटल ट्रांसफॉर्मेशन तकनीक द्वारा और मोबाइल बैंकिंग, ऑनलाइन खाता खोलने और डिजिटल वॉलेट जैसी नवीनतम बैंकिंग सेवाएं प्रदान करने के लिए मज़बूत डिजिटल प्लेटफॉर्म पर अपने आप को स्थापित किया है, जिससे बैंक ग्राहकों को बेहतर सुविधा और आसान पहुंच प्रदान करती है। हमारी मोबाइल बैंकिंग का वर्तमान केनरा ai1 – बैंकिंग सुपर ऐप में अपग्रेडेशन पीएसबी के बीच अग्रणी रूप में स्थापित करने की दिशा में एक उत्कृष्ट कदम रहा है। हमारे लिए यह गर्व की बात रही है कि हमें वर्ष 2022 और 2023 में एमईआईटीवाई [इलेक्ट्रॉनिक्स व सूचना प्रौद्योगिकी मंत्रालय] द्वारा सभी सार्वजनिक एवं निजी क्षेत्र के बैंकों में डिजिटल भुगतान निष्पादन के तहत लगातार दूसरी बार प्रथम स्थान प्राप्त हुआ है।

कासा नवोन्मेष एक अन्य उपलब्धि है, जहाँ अनगिनत संभावनाएं हैं। नवोन्मेषी और अनेक विशेषताओं वाला केनरा प्रीमियम पेरोल खाता एक

Dear Canarites,

Creativity is a fundamental aspect of human experience, one that transcends boundaries and empowers individuals to explore the realms of imagination and innovation. It is a force that allows us to express ourselves, solve complex problems, and shape the world around us. While everyone possesses a degree of creativity, not all talents take flight without proper nurturing. Creativity thrives in environments that encourage risk-taking, experimentation, and the exploration of new perspectives.

Creativity in banking sector is the need of the hour because of the changing demands of the customers and advancement of solution driven technology which has resulted in better turnaround time. Banks have to continuously innovate and develop unique solutions to address the evolving needs of customers and the challenges of the rapidly changing scenario. The banking industry has undergone a transformation - thanks to digitalization which has empowered both consumers and banks. It has changed how customers interact with their banks and how banks run their operations.

The core vision of our bank is e-transaction for everyone, everywhere and, everytime. Our Bank has embraced Digital Transformation technology and has anchored itself on a strong digital platform to provide innovative banking services, such as mobile banking, online account opening, and digital wallets which has provided convenience and ease of access for customers. The upgradation of our mobile banking to the current Canara ai1 – The banking super App is a classic move to establish ourselves as a forerunner amongst PSBs. It is a moment of pride that we have been adjudged numero-uno consecutively for the 2nd time under Digital Payment performance amongst all Public & Private Sector Banks as assessed by MeitY [Ministry of Electronics and Information Technology] for the year 2022 and 2023.

CASA Innovation is yet other feat which we have explored upon. The Canara Premium Payroll account with innovative

अग्रणी उत्पाद है और यह बैंकिंग जगत में आकर्षण का बिंदु रहा है। बैंक की अन्य उपलब्धियों में, केनरा सेलेक्ट बचत खाता और जीवन धारा शामिल हैं, जिन्हें टैब बैंकिंग के माध्यम से तत्काल सक्रिय किया जा सकता है।

वैयक्तिक सेवाओं की शुरुआत ग्राहक संपर्क अधिकारियों की उपलब्धता, स्वयं-सेवा समाधानों का कार्यान्वयन, डिजिटल प्लेटफॉर्म के लिए यूजर इंटरफ़ेस बढ़ाना, 15 भाषाओं की क्षमता वाले 24x7 कॉमन नंबर हेल्प डेस्क द्वारा संपूर्ण ग्राहक अनुभव एवं खुदरा, एमएसएमई और कृषि में विभिन्न ग्राहक खंडों की विशिष्ट आवश्यकताओं को पूरा करने वाले नए और अनुकूलित उत्पादों की शुरुआत ने प्रक्रियाओं को सरल बनाया है तथा प्रतीक्षा समय को भी कम किया है। ग्राहक और बैंक के बीच निर्बाध और सुरक्षित एकीकरण के लिए एपीआई बैंकिंग को अपनाया तथा परिचालन दक्षता में सुधार के लिए कृत्रिम बुद्धिमत्ता, ब्लॉकचेन एवं डेटा एनालिटिक्स जैसी उभरती तकनीकियों का लाभ उठाना निश्चित रूप से ये सभी ग्राहक सेवा को बढ़ावा देते हैं।

नवोन्मेष न केवल ग्राहकों के हित में है बल्कि यह कर्मचारियों के हित में भी है। BD360 का पुनरुद्धार, शिक्षाप्रद श्रृंखला की शुरुआत, कर्मचारी सुझाव योजना, कर्मचारी पुरस्कार योजना तथा हमारे हैंडसेट पर सुविधानुसार एचआरएमएस एक्सेस करने की शुरुआत सोने पर सुहागा रहा है।

सृजनात्मकता एक ऐसी शक्ति है जो व्यक्तियों को अपनी प्रतिभा को उड़ान देने के लिए सशक्त बनाती है। यह मानव अस्तित्व का एक महत्वपूर्ण घटक है जो नवोन्मेष, आत्म-अभिव्यक्ति और समस्या का समाधान तलाशने में मदद करती है। सृजनात्मकता को बढ़ावा देकर, कल्पनाशीलता को अपनाकर और चुनौतियों का सामना कर व्यक्ति अपनी प्रतिभाशाली क्षमता को पूर्ण रूप से उजागर कर सकता है तथा समाज पर सार्थक प्रभाव डाल सकता है। डिजिटल युग में रचनात्मक अभिव्यक्ति की संभावनाएं अनंत हैं तथा जो लोग सपने देखने और अपनी प्रतिभा को उड़ान देने का साहस रखते हैं, उनके लिए सफलता की अनंत संभावनाएं मौजूद हैं।

सार्वजनिक क्षेत्र के बैंक में सृजनात्मकता और नवोन्मेष की संस्कृति को बढ़ावा देने के लिए प्रेरणादायी नेतृत्व मनोवृत्ति, तकनीकी संरचना में निवेश, समर्पित नवोन्मेषी अनुसंधान केंद्रों की स्थापना एवं कर्मचारियों के बीच सहकार्यता को बढ़ावा देने की आवश्यकता है जो हमारी सफलता का आधार रहा है, जैसे कि हमारा मूल मंत्र है "रहें संग, बढ़ें संग"।

आप सभी को हार्दिक शुभकामनाएं !!

मंगल कामनाओं के साथ,

आपका,

के. सत्यनारायण राजु

प्रबंध निदेशक व मुख्य कार्यकारी अधिकारी

and multiple features is a breakthrough product and is garnering much attention in the industry. Canara Select savings account and Jeevan Dhara are other feathers in our cap which are done instantaneously through Tab Banking.

Wholesome customer experience by offering personalized services, presence of Customer Relationship Officers, implementation of self-service solutions, enhancing user interfaces for digital platforms, a 24 x 7 common number help desk with 15 language capability and introduction of new and customized products that cater to the specific needs of different customer segments in Retail, MSME and Agri has simplified processes and reduced waiting time. Adopting API banking for ensuing seamless and secured integration between customer and the bank and leveraging emerging technologies like artificial intelligence, blockchain, and data analytics to improve operational efficiency are all definitely going to enhance customer experience.

Innovation has been wholesome by just not being customer centric but also staff centric. The revamping of BD360, introduction of educative series, employee suggestions scheme, employee rewards scheme, and as an icing on the cake, the introduction of HRMS access at the convenience of our handsets reiterates the same.

Creativity is a force that empowers individuals to let their talents take flight. It is a vital component of human existence that fuels innovation, self-expression, and problem-solving. By nurturing creativity, embracing imagination, and overcoming challenges, individuals can unlock their full creative potential and make a meaningful impact on the world. In the digital age, the possibilities for creative expression are endless, and the sky is the limit for those who dare to dream and let their talents soar.

Promoting a culture of creativity and innovation within a public sector bank requires a supportive leadership mindset, investment in technology infrastructure, the establishment of dedicated innovation labs, and fostering collaboration among employees which has been in place for our success and as our saying goes "Together we can"!

Wish you all the very best.

Warm regards,

Yours sincerely

K. Satyanarayana Raju

Managing Director & CEO

संपादकीय



Editorial

प्रिय साथियों,

“सृजनात्मकता वह देखना है जो दूसरे देखते हैं और वह सोचना है जो किसी और ने कभी नहीं सोचा” – अल्बर्ट आइंस्टीन

सृजनात्मक होने का अर्थ है उपलब्ध संसाधनों के साथ अपने विचारों को विभिन्न प्रकार के उत्पादों में व्यवस्थित करना जिनके बारे में अन्य लोगों ने न सोचा हो। सृजनात्मकता अद्वितीय और मौलिक विचार, समाधान और रचनाएँ उत्पन्न करने की क्षमता है। यह मानव जीवन के विभिन्न पहलुओं में महत्वपूर्ण भूमिका निभाती है और मानव जाति को कई प्रकार के लाभ प्रदान करती है। खैर, सृजनात्मकता सिर्फ सृजनात्मक पेशेवरों के लिए ही नहीं है। यह जन्मजात है और हमारे दैनिक जीवन में, प्रत्येक व्यक्ति में पाई जाती है। कुछ लोग इसे पहचान कर इसमें अपना समय निवेश करते हैं, कुछ इसे नज़रअंदाज़ कर देते हैं, हालांकि छिपी हुई प्रतिभा उनके दैनिक जीवन में किसी न किसी रूप में प्रज्वलित होती रहती है। हल्के अंदाज़ में कहें तो, हम अल्बर्ट आइंस्टीन के एक उद्धरण पर विचार कर सकते हैं जिसमें कहा गया है, "बौद्धिक विलास ही सृजनात्मकता है!" प्रत्येक व्यक्ति किसी न किसी रूप में प्रतिभाशाली होता है। यह प्रतिभा का अद्वितीय उपयोग ही है जो एक प्रतिभाशाली व्यक्ति को सामान्य रूप से सोचने वाले व्यक्ति से अलग करता है।

सृजनात्मक तथा कलात्मक गतिविधियों से व्यक्तिगत कल्याण और विकास पर सकारात्मक प्रभाव पड़ता है। यह आत्म-अभिव्यक्ति को प्रोत्साहित करती है, आत्मविश्वास को बढ़ाती है, तनाव को कम करती है और मानसिक स्वास्थ्य को बढ़ावा देती है। लेखन, चित्रकला, संगीत और नृत्य सृजन जैसे रचनात्मक प्रयास संवेदना और आत्म-खोज का एक ज़रिया है। कल्पना और न्वोनमेष से प्रत्येक क्षेत्र लाभांचित हो सकता है। नियोक्ता इसका उपयोग एक उपकरण के रूप में कर सकते हैं ताकि कर्मचारी लीक से हटकर सोच सकें। इस प्रकार के प्रयास रचनात्मकता को बढ़ावा देते हैं, आत्मविश्वास बढ़ाते हैं और नए तरीकों से सोचने के लिए नई राह बनाते हैं। पारंपरिक स्तर पर बैंकिंग क्षेत्र संख्याओं और आंकड़ों के मामले में उबाऊ लगता है, लेकिन जब कोई इसकी जटिलताओं में जाता है, तो हमें रचनात्मकता की परतें भरी हुई दिखाई देती हैं। प्रत्येक डिजिटल नवाचार, कर्मचारी सुधार, उत्पाद उन्नति की पृष्ठभूमि के पीछे एक विशाल प्रतिभा समूह कार्य कर रहा होता है। रचनात्मक गतिविधियों में संलिप्त होने से समस्या के समाधान, व्यक्तिगत विकास, सांस्कृतिक समृद्धि, नए उत्पादों और प्रौद्योगिकियों के विकास जैसे असंख्य लाभ प्राप्त होते हैं। यह व्यक्तियों को पारंपरिक सीमाओं से परे सोचने और नए विचारों के साथ आने की अनुमति देती है जो

Dear Colleagues,

“Creativity is seeing what others see and thinking what no one else ever thought” - Albert Einstein

Being creative is to organise one's ideas with the resources already available into diverse outputs that others may have not thought about. Creativity is the ability to generate unique and original ideas, solutions, and creations. It plays a crucial role in various aspects of human life and brings several benefits to mankind. Well, Creativity is not just for the creative professionals. It is innate and is found in our everyday life, in every individual. Some identify it and invest themselves in it, some just brush it away though the latent talent evolves in one form or the other in their day to day lives. On a lighter note, we may ponder on a quote by Albert Einstein which says “Creativity is Intelligence having fun!” Every individual is a genius in one way or the other. It is the unconventional use of this genius which differentiates a creative person from someone who is not much inclined to thinking out of the box.

Expressing creativity and engaging in artistic activities can have a positive impact on personal well-being and development. It promotes self-expression, boosts confidence, reduces stress, and enhances mental health. Creative endeavours like writing, painting, music, and dance composing provide an outlet for emotions and self-discovery. Every field can benefit from Imagination and Innovation. Employers can use this as a tool to make employees think outside the box. These sessions can spark creativity, boost self-confidence, and create channels to think in new ways. Banking sector on a superficial level seems to be mundane with numbers and figures, but when one goes into the intricacies of it we can find layers of creativity brimming. Every digital innovation, employee reform, product advancement, has a huge talent pool working in the backdrop. Engaging in creative activities provide innumerable benefits like problem solving, personal development, cultural enrichment and evolution of new products and technologies. It allows individuals to think beyond conventional boundaries and come up with novel ideas that can address challenges effectively. This

चुनौतियों का प्रभावी ढंग से समाधान कर सकते हैं। इससे जीवन के विभिन्न पहलुओं में उन्नति होती है। सृजनात्मकता च्चोनमेष को बढ़ावा देती है। चंद्रयान 3 की सफलता एक उत्कृष्ट उदाहरण है, जिसने हर भारतीय को गौरवान्वित किया है। इसरो ने सीमाओं से परे सोच कर पूरी दुनिया का ध्यान अपनी ओर आकर्षित किया है और साबित कर दिखाया है कि भारत किसी से कम नहीं है।

सृजनात्मक विचारों और आविष्कारों से नए उद्योगों, उत्पादों और सेवाओं का विकास होता है। यह, बदले में, रोजगार के अवसर पैदा करता है और उत्पादकता को बढ़ाता है। आज हम नए युग की तकनीक के सहज पड़ाव पर हैं जो हमारे दैनिक जीवन का अभिन्न अंग बन गई है। क्या हम यह सोचने के लिए तनिक भी समय निकालते हैं कि ये सभी उन लाखों व्यक्तियों की सफलताएं हैं जिन्हें विभिन्न संगठनों और उद्योगों द्वारा क्रियान्वित किया गया है।

भावी पीढ़ी अति-सृजनात्मक हो गई है। दो पीढ़ी पहले किसी ने भी फिनटेक, यूपीआई, क्यूआर कोड, क्रिप्टोकॉरेंसी, ई-कॉमर्स, फूड और ग्रोसरी डिलीवरी ऐप, इवेंट मैनेजमेंट कंपनियों, आर्टिफिशियल इंटेलिजेंस आदि के बारे में नहीं सुना होगा। हालांकि, आज सभी कुछ उंगलियों के स्पर्श पर उपलब्ध है।

संक्षेप में, सृजनात्मकता मानव प्रगति और कल्याण के लिए आवश्यक है। यह नवाचार को बढ़ावा देती है, आर्थिक विकास को गति देती है, व्यक्तिगत विकास को बढ़ाती है, संस्कृति को समृद्ध करती है, सामाजिक परिवर्तन और शिक्षा को बढ़ावा देती है। सृजनात्मकता को अपनाने और पोषित करने से समृद्ध, समावेशी और सामंजस्यपूर्ण समाज का निर्माण होता है।

इसमें कोई संदेह नहीं है कि सृजनात्मकता सबसे महत्वपूर्ण मानव संसाधन है। सृजनात्मकता के अभाव में, कोई प्रगति नहीं होगी, और हम हमेशा उसी पैटर्न को दोहराते रहेंगे। – एडवर्ड डी बोनो

“सृजनात्मकता – अपनी प्रतिभा को उड़ान भरने दें” विषय पर आधारित श्रेयस के इस संस्करण के पीछे का उद्देश्य मस्तिष्क के दाहिने हिस्से को सक्रिय करना और आगामी श्रेयस प्रतियोगिता 2023 की एक बड़ी तस्वीर के लिए मंच तैयार करना है।

किसी भी चीज़ का सृजन दो स्तर पर होता है; पहले कल्पना में; फिर मूर्त रूप से। सृजनात्मकता की कुंजी लक्ष्य को ध्यान में रखकर, एक दृष्टिकोण और वांछित परिणाम के खाक़े के साथ शुरुआत करना है। – स्टीफ़न आर. कोवे

आशा है कि आप इस विशेष संस्करण को पढ़कर प्रसन्नचित होंगे और हमें अपनी प्रतिक्रिया भेजेंगे। हम आपकी प्रतिक्रियाओं का स्वागत करते हैं। कृपया केननेट पर हमारे गृह पत्रिका व पुस्तकालय के वेबपेज पर / या hohml@canarabank.com पर मेल के माध्यम से अपनी प्रतिक्रिया/टिप्पणी दें अथवा आप हमें 080 – 22233480 पर हमसे संपर्क कर सकते हैं।

प्रियदर्शिनि आर
संपादक

leads to advancements in various facets of life. Creativity fuels innovation. The success of Chandrarayan 3 is a classic example, which has made every Indian proud. ISRO could think beyond boundaries and has garnered attention of the entire world towards it and proved that India is second to none.

Creative ideas and inventions leads to the development of new industries, products, and services. This, in turn, creates job opportunities and boosts productivity. Today we are at the comfort of new age technology which has become a part and parcel of our daily lives. Little do we take the time to think that all these are breakthroughs of millions of individuals which has been executed by different organizations and industries.

The Gen-Z has become ultra-creative. Two generations before, nobody would have heard about Fintechs, UPIs, QR codes, cryptocurrencies, e-commerce, food and grocery delivery apps, event management companies, Artificial intelligence, etc. However, today, everything is available at the touch of a button.

In a nutshell, creativity is essential for human progress and well-being. It fosters innovation, drives economic growth, enhances personal development, enriches culture, promotes social change, and enhances education. Embracing and nurturing creativity can lead to a more prosperous, inclusive, and harmonious society.

“There is no doubt that creativity is the most important human resource of all. Without creativity, there would be no progress, and we would be forever repeating the same patterns.” –Edward de Bono

In this edition of Shreyas themed “Creativity-Let Your Talents Take Flight”, the motive behind is to kindle the right side of the brain and get the stage ready for a bigger picture of the upcoming Shreyas Contest 2023.

“All things are created twice; first mentally; then physically. The key to creativity is to begin with the end in mind, with a vision and a blue print of the desired result.” – Stephen R. Covey

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

Priyadarshini R
Editor

I am honored and privileged to assume the position of General Manager in this esteemed institution. This achievement would not have been possible without the wholehearted support of my team members, and the invaluable guidance and mentorship from my seniors and superiors. I am taking this opportunity to express my sincere gratitude to our cherished institution, as well as to my colleagues and seniors who have played an instrumental role in shaping the person I am today.



It is indeed a privilege to lead the Customer Service Vertical as part of the Operations Wing, which was established at the outset of the current financial year. The rationale behind the formation of this new vertical stems from the Bank's aspiration to become the premier choice for seamless banking experiences, achieved by providing exemplary customer service to our valued clientele. To achieve this goal, the Bank has embarked on the journey of adopting technology driven Customer Relationship Management (CRM) concepts to elevate the level of customer experience. This approach encompasses addressing customer concerns, fostering new business opportunities, and much more.

It goes without saying that customer service serves as the cornerstone of our sustainable growth. I hold unwavering confidence that, with our steadfast dedication and impeccable customer service, our Bank will ascend to a top position in terms of business expansion, profitability, and customer satisfaction.

Together, we possess the potential to achieve greatness, and together we shall realize it.

Yes, Together We Can and Together We Will.

Best Wishes

K B Geetha
General Manager

It is with immense gratitude and a deep sense of responsibility that I assume the role of General Manager in our esteemed Organization.

I wish to express my gratitude to each Canarite for the unwavering support, dedication and collaboration. It has been a remarkable journey working alongside such talented and committed individuals.

As I step into this new role, my commitment to our shared goals remains steadfast. I am dedicated to fostering an environment of innovation, collaboration, and continuous growth.

Once again, thank you all for all the support. I am excited about the opportunities and accomplishments that lie ahead of us.

Together, we will continue to uphold our Organization's values and standards of excellence.

All the best

Together we can

S K L Das
General Manager



Creativity – Let Your Talents Take Flight



Anita Indu N
Senior Manager
Koramangala J Block
Bangalore

Creativity is the act of turning novel ideas into reality and it involves two processes: thinking and producing. In the banking sector, marketing campaigns are usually repetitious for both bankers and their customers. Already, mobile banking has become a reality in India and now it is the time for the bankers to develop other such mobile applications to cater to the needs of students, farm laborers, public and private employees, industrialists and prospective entrepreneurs in our society. Commercial banks have been focusing on different creative ideas to promote their businesses. As an employee of our bank I feel the following ideas would be practical under the prevailing circumstances for the success of banking business.

1. Entice Customer's Loyalty

Earning the loyalty of customers is crucial for the growth of business in a bank. Informal personal contact with the customers often leads to business growth. While I was working in a rural branch, we celebrated Women's Day in our bank premises and extended an open invitation to housewives, wives of local VIPs, women street vendors, and women farm laborers. After the customary celebrations, we invited them into the office, made them seated comfortably and had an informal discussion about the various products available for them.

It was followed by a skit done by them about banking through their eyes, first they were hesitant, but eventually they brought life and colors into the roles of a banker which they were playing and we were awestruck to see that someone other than us especially customers can make such lively Banking experiences in so many innovative ways. The level of ecstasy I could see in their eyes was from another world, more than the theme of the skit they were happy and proud for the fun they had, which spread through the village and slowly, our business doubled. These customers were very loyal, and

they brought in new customers.

2. Highlight Success Stories of Customers

Each branch of a bank will have some customers who can boast of their success in their respective fields. The branch can highlight the success stories of these customers through posters pasted on the walls of the branch or emails. This gives an opportunity for the ordinary customers to learn about the various products available in the bank and induces them to think of utilizing the various services offered by the branch.

This a common story we can see in every walk of our lives on which I would like to throw some light upon. There was a customer who wanted to open a quarry, but basically he was a marginal farmer having means only to make both ends meet. He approached the Bank, believed in Bank for guiding him through every stage apart from financing. He started with quarry and worked so hard. There were dark days, still he did not give up hope and continued to put in the efforts. Bank also supported and finally he came out with extraordinary success with no further looking back. He expanded the business with addition of m-Sand, etc., and now the Blue Metal company is a well established, government award winning firm, giving employment to many.

3. Fun Apps - Tour de World App, Festival App, Math App, and Canara ai1

As Commercial Banks we have already developed partnerships with dealers of automotives such as cars, heavy vehicles, and two wheelers and also real-estate agencies thus their representatives will bring in the business for us.

Today's world is dominated by digital products and people fancy TRAVEL. As an improvisation to the same, We can introduce a link named "Tour de World" in

Canara ai1 where in the data of the travel packages to different countries will be updated. Customers can select their place of choice and start saving towards it like an RD, which in turn will boost our CASA as well as the tour companies can get more business and they can give the packages with a concession to our customers – a WIN WIN situation for Customers, Bankers and Travel companies.

We can include a fun math savings app named Consecutive Day Savings Scheme (365 Days) which will be live for 365 days debiting ₹1 on the first day, ₹2 on the second day, like wise consecutively the amount of the running day will be debited from the customer's account, making it a fun app for the math lovers and small savings for the customers without much of an effort.

We can include a festival app like Damaka Savings Scheme, which will run for a year, like RD, the phased savings make the festival's bulging expenses hassle and tension free for the family to handle.

4. Rewards for Customers

In the Digital world, through Canara ai1 we can link a fitness app, we can encourage the customer to complete say 8000 steps a day which will fetch reward points which they can use for shopping. With media we can do wonders, we can go live in media channels with a brainstorming session by calling experts in the industry, officials from the concerned departments, market players, business tycoons right from Agri field, MSME field to Share Market and customers can call and get expert advices, quiz can be conducted and rewards points can be given to the active participants. Rewards make existing customers loyal and attract new customers to regularly bank with us.

Thus when creativity joins hand in hand with Banking, it can be made much more interesting and fun filled for customers and staff, which in-turn will result in materialistic, intrinsic, and reputational growth of our Mother Bank.

HAPPINESS & ANGER!



Pushkar Pandey

Manager
Retail Asset Hub, Bhopal

Hey, my Happiness and Anger, I cherish you both,
When you harmonize, my emotions take an oath.
You bring life to my expressions, like a brilliant art,
Guiding me forward, playing your part.

But sometimes, Anger, you tread the wrong ground,
Like a raging storm, causing chaos all around.
Let's rein it in, find a way to make amends,
For destructive paths, we must not descend.

Happiness, you're a constant ray of light,
Never letting sadness creep into sight.

But, dear, I need you when loneliness draws near,
Your warmth can dispel every shadow of fear.

You hold the key to my emotional sphere,
Happiness and Anger, both equally dear.
When you blend together, in perfect sync,
Life's a beautiful melody, in which we link.

So, my Happiness and Anger, I adore you both,
In harmony, you bring out my inner growth.
With balance and understanding, we'll strive,
Creating a masterpiece of emotions in this life.

हम हैं राही प्यार के



बी.के. उप्रेती

वरिष्ठ प्रबंधक (सेवानिवृत्त)
केनरा बैंक

बैंकिंग एक ऐसा व्यवसाय है जहां ग्राहक से हर रोज रूबरू होना पड़ता है। यदि बैंक का कर्मचारी ग्राहक की मानसिकता को समझ ले तो वह सफल बैंकर हो सकता है। ग्राहक को समझना कोई रॉकेट साइंस नहीं है बस धैर्यपूर्वक ग्राहक को समझो और मौके पर चौका मार दो।

वर्ष 2008 में मेरा स्थानांतरण दिल्ली की ऐसी शाखा में हो गया जहां पर ग्राहक बहुत ही पढ़ा लिखा, जागरूक और मूडी था। खैर यह बात सभी महानगरों के ग्राहकों पर लागू होती है। मेरा यह भी मानना है कि अधिकतर ग्राहक ठीक ही होते हैं बस कुछ एक पर हैंडल विद केयर वाला फार्मूला लगाना पड़ता है।

शाखा भी नई और जगह भी नई थी इसलिए मैं रोज सुबह 9:00 बजे शाखा पहुँच जाया करता था ताकि ग्राहकों के आने से पहले तैयारी शुरू कर दी जाए, ग्राहक सेवा में कोई बाधा ना हो और किसी को शिकायत करने का मौका ना मिले। मुझे याद है उस दिन सुबह के 9:30 बजे कोई ग्राहक दरवाजे पर दस्तक दे रहा था और हमारी शाखा के पी टी ई रामनाथ ने अंदर से ग्राहक को कहा “अभी सफाई हो रही है शाखा 10:00 बजे खुलेगी।”

मैंने देखा कि ग्राहक उम्र से वरिष्ठ नागरिक लग रहे थे इसलिए मैंने पी टी ई रामनाथ को कहा इनको अंदर आने दो। वह कहने लगा सर, यह बहुत झगडालू ग्राहक है, बात-बात में झगडते हैं, इन्हें बाहर ही रहने दो। मैंने उसे आदेश दिया और कहा कि दरवाजा खोलो और उनको सोफे पर बैठने को कहो। खैर हमारे पी टी ई रामनाथ ने दरवाजा खोल दिया और उनको सोफे पर बैठने का आग्रह किया, लेकिन वह सोफे पर नहीं बैठे और किनारे खड़े खड़े मुझे घूरते रहे। मैंने भी उनको बैठने के लिए कहा लेकिन वह नहीं बैठे और कहने लगे ‘मैं कंफर्टेबल हूँ’। कुछ देर बाद वह व्यंग्यात्मक ढंग से बोले “क्या आज बैंक की

छुट्टी है शाखा में कोई भी कर्मचारी दिखाई नहीं दे रहा है।” मैंने कहा नहीं जनाब अभी बैंक का समय नहीं हुआ है, 10:00 बजे तक सब आ जाएंगे। कहने लगे मुझे अपनी पासबुक अपडेट करानी है। मैंने कहा, स्टाफ आते ही सबसे पहले आपका काम करवा दूंगा और मैं अपने काम में व्यस्त हो गया। थोड़ी देर बाद ही वह मेरे पास आए और बोले 10:00 बज गए हैं कहां है तुम्हारे कर्मचारी। मैंने कहा शायद रास्ते में होंगे कृपया थोड़ा इंतजार करें। 10 मिनट बाद हमारे पास बुक प्रिंट करने वाले कर्मचारी आ गए। मैंने उनसे पूछा क्यों लेट आए हो तो वह कहने लगे सर मैं टाइम से निकला था लेकिन रास्ते में एक्सीडेंट होने के कारण ट्रैफिक जाम में फंस गया इसलिए लेट हो गया। मैंने उनसे कहा जल्दी से लॉगिन करो और सर की पासबुक प्रिंट करके दो।

सिस्टम में लॉगिन करते करते और पासबुक प्रिंट करते करते 10:20 हो गए और ग्राहक जी जाते – जाते हमारे कर्मचारी से बोले आपके लेट आने से मेरा एक घंटा खराब हो गया। उन्होंने इस बात की शिकायत मुझसे भी की। मैंने कहा सर एक घंटा तो लेट नहीं हुए हैं हाँ मेरा कर्मचारी 10 मिनट लेट आया है जिसके लिए मैं क्षमा चाहता हूँ तभी वह बड़बडाते हुए शाखा से चले गए।

हमारे पी टी ई रामनाथ कहने लगे ‘सर देख लिया आपने यह कितने झगडालू हैं। मैंने कहा, कोई बात नहीं गलती हमारी भी है। यदि हमारा कर्मचारी लेट ना हुआ होता तो ग्राहक को शिकायत करने का मौका ही ना मिलता। सभी स्टाफ एक स्वर में कहने लगे ‘सर इस ग्राहक का नाम किशन कुमार है और यह शाखा के बिल्कुल सामने वाले फ्लैट में रहते हैं और यह जब भी शाखा में किसी काम से आते हैं तो ज़रूर बैंक के कर्मचारियों के बारे में कुछ उल्टा पुल्टा बोलकर ही जाते हैं। मैंने सभी से अनुरोध किया कि इस तरह के ग्राहकों को पहचानो, उनका काम

जल्दी से जल्दी करो और उनको झगड़ने का कोई भी मौका मत दो। यदि हम सब ऐसा करेंगे तो फिर वह झगड़ नहीं पाएंगे। खैर वह चले गए और मैं भी इस घटना को भूल गया।

यही ग्राहक श्री कृष्ण कुमार जी दो हफ्ते बाद फिर सोमवार के दिन सुबह 9:30 बजे शाखा में आए। हमारी शाखा के पी टी ई मुझसे कहने लगे सर देखो वही ग्राहक दरवाजे पर खड़ा है, लेकिन अभी शाखा में सफाई चल रही है तो मैं इनको अंदर नहीं आने दूंगा, एक तो हम इनकी इज्जत करते हैं और यह हमारे ही ऊपर चढ़ते हैं। मैंने उसे फिर आदेश दिया कि उनके लिए दरवाजा खोलो और सोफे पर बैठने को कहो। यदि हम इनको बाहर खड़ा करेंगे तो यह सोचेंगे कि बैंक वाले मुझसे बदला ले रहे हैं, कोई बात नहीं इनको अंदर आने दो, यह वरिष्ठ नागरिक हैं और सम्मान के हकदार हैं।

मैंने मन ही मन सोचा यदि मैं इनको 10:00 बजे तक शाखा में बैठाऊंगा तो इनको झगड़ा करने का मौका मिल जाएगा। मैंने उनको सोफे पर बैठने का अनुरोध किया और वह बैठ गए। मैं अपनी सीट से उठा और पासबुक प्रिंट वाले पीसी पर जाकर ब्रांच बैच खोला और उनसे कहा कि अपनी पासबुक दीजिए मैं प्रिंट कर देता हूँ। वह कहने लगे आपके कर्मचारी तो आए नहीं है तो आप कैसे पासबुक प्रिंट करेंगे। मैंने कहा कृष्ण कुमार जी अपनी पासबुक तो मुझे दीजिए और मैंने उनकी पासबुक 9:45 पर प्रिंट करके दे दी। पासबुक प्रिंट होने के बाद भी उनके चेहरे से खुशी गायब थी। उनका काम तो हो गया था लेकिन आज बिना कुछ कहे, लड़े वह शाखा से जा रहे थे शायद इसका उन्हें गम था।

मैंने यह किस्सा सभी कर्मचारियों से लंच में साझा किया और कहा कि ऐसे ग्राहकों को लड़ने का मौका ही मत दो तो फिर वह किस बात पर झगड़ेंगे। यदि हम सब पंच्युअल हो तो झगड़ालू ग्राहक चाह कर भी हमसे झगड़ नहीं पाएगा। मैंने महसूस किया जब उनका काम समय से पहले होने लगा तो उन्होंने सुबह 9:30 बजे शाखा में आना बंद कर दिया। एक दिन वह शाखा में 10:30 बजे चेक केश कराने आ गए। उस दिन शाखा में कनेक्टिविटी की प्रॉब्लम थी और सर्वर कुछ समय के लिए डाउन था। शाखा में भीड़ देखकर वह भड़क गए। हमारे शाखा के बचत खाते के सुपरवाइजर ने उनको बताया सर सर्वर डाउन

है इसलिए काम नहीं हो पा रहा है। वह हमारे अधिकारी से बेवजह बहस करने लगे। मैंने भी किशन कुमार जी को बताया कि सर कई बारी टेक्निकल फाल्ट हो जाती हैं इसमें हमारी कोई गलती नहीं है, बीएसएनएल की लाइन डाउन है इसलिए ट्रांजैक्शन नहीं हो पा रहा है। मैंने उनसे अनुरोध किया और कहा कि यदि आपको रकम चाहिए तो मैं दिलवा सकता हूँ। लेकिन वह इस बात पर अड़े थे कि मुझे रकम तो लेनी है लेकिन पासबुक भी अपडेट करानी है। इतने अनुरोध विनय के बाद भी वह कुछ ना कुछ बैंक वालों के प्रति उल्टा-पुल्टा बोलते रहे, आप लोग काम नहीं करते हैं सरकारी नौकरी वाले हो ग्राहकों के लिए जानबूझकर संकट पैदा करते हो वगैरह वगैरह.....। हमारे अधिकारी के बहुत समझाने के बाद भी वह नहीं माने और शाखा के अंदर बड़बडाते रहे और माहौल खराब कर रहे थे। कुछ ग्राहकों ने भी उनको समझाने की कोशिश की लेकिन उन्होंने उनकी भी एक न सुनी।

खैर कुछ ही देर में कनेक्टिविटी आ गई और हमारे अधिकारी ने सबसे पहले उनका चेक पास करके रकम दिलवाई और शर्मा जी से कहा कि इनकी पासबुक भी अपडेट करके दे दो। शर्मा जी ने उनकी पासबुक अपडेट कर दी और जब किशन कुमार जी शाखा से जाने लगे तो कहने लगे एक तो यह लोग काम नहीं करते हैं और इनको गलती बताओ तो ग्राहकों पर गुस्सा होते हैं।

यह सुनकर शर्मा जी भड़क गए कि एक तो इनका काम करो और यह बैंक वालों को भला-बुरा सुना कर जाते हैं। शर्मा जी ने अपनी सीट से ही मुझे कहा सर देखो एक तो सबसे पहले हमने इनका काम किया, हमको शाबाशी तो दी नहीं और हमको कुछ न कुछ सुना कर जाते हैं। मैंने शर्मा जी को इशारा किया, रहने दो, आप अपना काम करो और दूसरे ग्राहकों को अटेंड करो। यह सुनकर शर्मा जी से रहा नहीं गया और थोड़ी देर बाद वह अपनी सीट से उठकर मेरे केबिन में आए और कहने लगे-सर एक ग्राहक हम सबको फालतू में ही कुछ न कुछ कह गया और आपने उस ग्राहक को कुछ भी नहीं कहा। मैंने शर्मा जी से कहा धैर्य रखो, अभी शाखा में भीड़ है हम सब पहले ग्राहकों को निपटा लेते हैं और लंच में इस विषय पर चर्चा करेंगे।

मेरे अनुरोध पर शर्मा जी चले गए लेकिन वह किशन कुमार की

स्टेटमेंट से आहत थे। लंच में सभी कर्मचारी मेरे केबिन में लंच के लिए आए। खाना खाते-खाते शर्मा जी कहने लगे सर आज मैं आप से नाराज हूँ, एक ग्राहक हम सब को कुछ न कुछ कह कर गया और जब मैंने इस बारे में आपको शिकायत की तब भी आपने उस ग्राहक को कुछ नहीं कहा और उसे जाने दिया। मैंने शर्मा जी को समझाया कि मैं भी किशन कुमार की स्टेटमेंट से उतना ही आहत हूँ जितना कि तुम सब, लेकिन यह भी एक सच्चाई है कि सर्विस इंडस्ट्री में जो भी काम करता है उसको इस तरह की बातें सुननी पड़ती हैं। यदि मैं इस विषय को उस समय उछालता तो हमारी शाखा की ग्राहक सेवा बाधित होती। किशन कुमार का काम तो हो गया था लेकिन और ग्राहक जो बेकसूर थे उनका काम लेट हो जाता है। इस तरह के ग्राहक हर जगह होते हैं जो शाखा का माहौल खराब करने की चेष्टा करते हैं लेकिन हमें उनके जाल में नहीं फंसना चाहिए। मैंने उन्हें बताया जब वह हम सब से लड़ रहे थे तब भी बहुत से ग्राहक हमारा पक्ष ले रहे थे और उनकी निंदा कर रहे थे। **भगवान श्रीकृष्ण ने गीता में उपदेश देते हुए कहा है कि बुद्धिमान व्यक्ति अपनी प्रशंसा पर न तो मोहित होता है न ही अपनी आलोचना पर दुःखी होता है वह हर स्थिति में तथ्य रहता है। बैंक में कार्य करते समय हम सबको तथ्य रहना चाहिए।** कोई ग्राहक हमको यह कह दे कि सर आप तो शेर के बच्चे हैं इसका मतलब यह तो नहीं है कि हम दहाड़ना शुरू कर दें और यदि कोई हमें और कुछ भी कह देता है तो यह भी नहीं कि हम वैसा करना शुरू कर दें। मैंने सबको आश्वासन दिया कि उचित समय पर किशन कुमार जी को आभास कराया जाएगा कि वह गलत थे। इसका मतलब उनकी स्टेटमेंट के कोई माने नहीं है। यदि किसी के कुछ कहने से हम वैसे ही बन जाएं तब तो समस्या है वरना इस बात को भूल जाओ। मैंने एक चर्चित गीत के बोल गुनगुनाए

**कुछ तो लोग कहेंगे, लोगों का काम है कहना ।
छोड़ो, बेकार की बातों में, कही बीत ना जाए रैना ॥**

सभी ने बहुत जोर से ठहाका मारा। शाखा का माहौल हल्का हुआ और सब काम में जुट गए।

इस घटना के कुछ दिन बाद ही किशन कुमार जी शाखा में आए। वह बहुत घबराए हुए लग रहे थे और उनकी हिम्मत ना तो काउंटर पर किसी से बात करने की हो रही थी ना ही मेरे केबिन में आने की। थोड़ी देर बाद शर्मा जी के पास गए और कहने लगे

मुझे 2007-2008 की अपने खाते की पुरानी स्टेटमेंट चाहिए। शर्मा जी ने कहा इसके लिए प्रबंधक से मिलो। तभी शर्मा जी ने मुझे इंटरकॉम किया और कहा सर किशन कुमार जी आ रहे हैं।

किशन कुमार जी ने मेरे केबिन का दरवाजा खोला और बोले सर क्या मैं अंदर आ सकता हूँ। मैंने उनका अभिवादन किया और बैठने को कहा लेकिन वह नहीं बैठे और बहुत घबराए हुए लग रहे थे। मैंने उनसे आने का कारण पूछा तो उन्होंने मुझे एक केंद्र सरकार का लेटर दिखाया और कहने लगे सर मुझे इनकम टैक्स विभाग से नोटिस आया है और वर्ष 2007 और 2008 की अपने खाते की स्टेटमेंट चाहिए जो मेरे पास नहीं है और विभाग को सबमिट करनी है। ने कहने लगे सर एक सप्ताह का समय दिया है और नहीं जमा करने पर भारी पेनल्टी है। सर, आप तो जानते हैं यह इनकम टैक्स वाले हम सीधे साधे लोगों को कैसे तंग करते हैं। मैंने उनसे कहा आप तो हर हफ्ते पासबुक प्रिंट कराते हो कहां गई आपकी पास बुका कहने लगे सर चार साल पहले हम लोग यहां शिफ्ट हुए थे शायद शिफ्टिंग में कुछ पेपर खो गए। सर मुझे इस समयावधि की स्टेटमेंट जल्दी से दिलवा दो। मैंने कहा आप एक प्रार्थना पत्र दो और शर्मा जी ही आपको ओल्ड रिकॉर्ड्स से स्टेटमेंट बनाकर देंगे। कहने लगे सर वो तो नाराज लगते हैं। मैंने कहा आप ही ने उनको नाराज किया है। उस दिन जब आप बैंक में कैश निकलवाने आए थे तो कुछ अपशब्द आपने उनको जाने - अनजाने में कहे थे याद है न आपको क्या कहा था? मैंने कहा आप के कटु शब्द से आज भी आहत हैं शर्मा जी। यह सुनते ही हाथ जोड़कर कहने लगे-सर बूढ़ा हो गया हूँ शायद कुछ गलत कह दिया है मैं अपने शब्द वापस लेता हूँ। मैंने कहा जरा यह सब बातें शर्मा जी को भी कह दो, आपका काम वही करेंगे। जब वह केबिन से बाहर गए तो मैंने इंटरकॉम से शर्मा जी को किशन कुमार से हुई वार्तालाप से अवगत कराया।

किशन कुमार ने शर्मा जी से उस दिन के अपशब्द के लिए सॉरी कहा और याचना की कि उनको वर्ष 2007-2008 की स्टेटमेंट जल्दी से दे दें। शर्मा जी ने आश्वासन दिया कि वह कल स्टेटमेंट ले जाएं। जब हम सब लंच के समय इकट्ठे हुए तो शर्मा जी बहुत खुश नजर आ रहे थे और कहने लगे सर आपने किशन कुमार जी को क्या घुट्टी पिलाई कि आज तो वह बात करते समय बहुत घबराए हुए थे और कांप भी रहे थे। मैंने मजाक में शर्मा जी से

कहा जो 15 दिन पहले आपको कुछ सुना कर गए थे वो ही आज आपके सामने गिड़-गिड़ाकर बात कर रहे थे। मेरी बात सुनकर सभी ने जोर से ठहाका मारा और कहा सर आज तो उनका बिल्कुल ही अलग मिजाज था। मैंने सभी को समझाया कि कभी भी किसी की अनुचित बात सुनकर भड़कना नहीं चाहिए और समय आने पर उसको एहसास कराओ कि वह उस दिन गलत था।

खैर इस घटना के बाद किशन जी के व्यवहार में कुछ परिवर्तन दिखाई दिया। अब बैंक कर्मचारियों से अच्छे से पेश आने लगे। नव वर्ष नजदीक आ रहा था तो 31 दिसंबर को वह मेरे केबिन में आए और कहने लगे कि नव वर्ष के उपलक्ष्य में मेरे लिए बैंक की डायरी और वीआईपी कैलेंडर का इंतजाम करना। मैंने मन ही मन सोचा यदि बाजार से भी खरीद कर इनको डायरी - कैलेंडर देना पड़ा तो जरूर दूंगा। मैंने उनको आश्वासन दिया कि आपको बैंक की डायरी मिल जाएगी लेकिन कैलेंडर केवल तारीख वाला ही मिलेगा क्योंकि बैंक ने वीआईपी कैलेंडर छपवाने बंद कर दिए हैं। किशन जी कहने लगे सर आप मुझे वीआईपी कैलेंडर देना नहीं चाहते हैं क्योंकि वह तो आप वीआईपी ग्राहकों को ही देंगे। मैंने कहा बैंक ने वीआईपी कैलेंडर देने बंद कर दिए हैं। कहने लगे आप बहाना बना रहे हैं और मुझे देना ही नहीं चाहते हैं क्योंकि मैं आपका वीआईपी ग्राहक नहीं हूँ। मैंने कहा आप मेरे लिए वीआईपी ग्राहक ही हैं। तब कहने लगे कोई बात नहीं यदि आप मुझे वीआईपी कैलेंडर नहीं देना चाहते हैं तो कोई बात नहीं मैं आपको आपके ही बैंक का नव वर्ष का कैलेंडर दूंगा। मैंने कहा आप कहां से लाएंगे? तब कहने लगे सर मेरा छोटा भाई आपके बैंक की हौजकाज शाखा में अधिकारी है। यह सुनकर मुझे हैरानी हुई और मैंने उनसे कहा कि यह राज आपने आज तक क्यों गुप्त रखा? उन्होंने कोई जवाब नहीं दिया और चले गए।

एक कहावत है कि बैड हैबिट्स डाई हार्ड, मतलब बुरी आदतें बड़ी मुश्किल से पीछा छोड़ती हैं। कुछ दिन तक किशन जी का व्यवहार बैंक कर्मचारियों के प्रति सामान्य रहा लेकिन एक दिन वह फिर भड़क गए। एक दिन 11:00 बजे के करीब बैंक में रकम निकलवाने आए और उस दिन भी कुछ कनेक्टिविटी की प्रॉब्लम चल रही थी। जब उन्हें बताया गया कि कुछ समय लगेगा तो वह हमारे अधिकारी से लड़ने लगे। काउंटर के कर्मचारी और

अधिकारी ने उन्हें समझाया और आश्वासन दिया कि कनेक्टिविटी आते ही सबसे पहले उनका काम किया जाएगा। लेकिन वह चिल्लाने लगे और उनको चिल्लाता देख मैं भी केबिन से बाहर आ गया और उनको शांत करने की कोशिश करने लगा। लेकिन वह नहीं माने और गुस्से में बोले “यदि तुम लोग बैंक सुचारू रूप से नहीं चला सकते तो बैंक को ताला लगा दो।” यह सुनकर तो आज मुझे भी गुस्सा आ गया लेकिन मैंने कुछ नहीं कहा और गुस्सा पी गया और कुछ सेकंड के बाद मैंने किशन कुमार जी को कहा कि आप कुछ भी अपशब्द कहिए हमें मंजूर हैं लेकिन यह हमें कतयी बर्दाश्त नहीं है कि आप हमें श्राप दें कि बैंक को ताला लगा दो। मैंने उनसे कहा, कहने से पहले आप सोचिए तो सही कि आप क्या कह रहे हैं, बैंक हमारी रोजी रोटी है। यदि बैंक को ताला लग जाएगा हम सब तो बेरोजगार हो जाएंगे। ऐसी बददुआ देने से पहले हमारा न सही अपने छोटे भाई का तो सोचा होता उस बेचारे का क्या होगा यदि बैंक को ताला लग गया? मैंने फिल्म लावारिस के गाने की लाइन गाई.....

**अपनी तो जैसे तैसे थोड़ी ऐसे या वैसे कट जाएगी।
आपके छोटे भाई का क्या होगा जनाबे आली।**

यह सुनते ही वह थोड़े नरम हुए। तभी कनेक्टिविटी आ गई थी, स्टाफ ने उनका काम किया और किशन कुमार जी चुपचाप चले गए। उनके जाने के बाद सभी कर्मचारी तथा ग्राहक बहुत खुश हुए कि आज आपने इनको करारा जवाब दिया है और कहने लगे आज बहुत जोर का झटका इनको धीरे से लगा है।

इस घटना के बाद किशन कुमार जी सुधर गए। मैं तीन साल तक इस शाखा में रहा और इस घटना के बाद किशन कुमार जी द्वारा बैंक कर्मचारियों के प्रति दुर्व्यवहार की घटना की पुनरावृत्ति नहीं हुई।

**फंडा - नफरत करने वालों के सीने में प्यार भर दूँ ।
मैं वह परवाना हूँ पत्थर को मोम कर दूँ ..**

सभी बैंकर्स को यही गाना गाते गुनगुनाते जिंदगी में आगे बढ़ते रहना चाहिए। इससे आपकी ओफिशियल और व्यक्तिगत जिन्दगी में सर्वदा सुख, चैन और शांति बनी रहेगी।

Reconciliation of digital transactions in our Bank – A bird's eye view



Sanjay Kumar Senapati

General Manager

Reconciliation Vertical Operations Wing

India has seen a rapid rise in digital payments in recent years, especially after the Covid pandemic due to the initiatives of GoI and RBI for Digitalizing the Economy for speedier and inclusive growth with an aim to transform India into a 'cash-less' society by enabling every Indian with one or other e-payment service. With each passing year we are moving towards our vision to be the best payments network globally.

After the formation of National Payments Corporation of India (NPCI) by RBI & IBA under the provisions of Payment and Settlement Systems Act, 2007 to create robust payment and settlement infrastructure in India, many new Payment systems and digital products have been introduced like Rupay, UPI, UPI Lite, UPI-Offline, BHIM, NACH, IMPS, NETC, APBS, AePS, NFS, BBPS, e-RUPI, CBDC and the latest being the ONDC. Entry and increasing popularity of Mobile Wallets in the eco system has further increased the options to all classes of the public to facilitate quick, safe and transparent digital payments.

In view of the surge in digital transactions, it is of paramount importance for Banks to have robust Reconciliation framework in place to ensure timely reconciliation, settlement with the Networks, exception (failed transactions) and Dispute handling as per the guidelines of the Regulator and Networks, to earn customer satisfaction and delight.

Our Bank, being one of the top Public Sector Banks in leading the Industry in Digital initiatives, has put in place a comprehensive Reconciliation framework in place for timely reconciliation and settlement of the Digital transactions.

Reconciliation Vertical of Head Office performs the reconciliation of all Digital transactions both Card based and Non card based and settles the funds with the networks ie VISA, MASTER, NPCI & SFMS on T+1 basis.

Non Card Based

- UPI * CBDC
- IMPS * PG
- BBPS
- AEPS
- RTGS
- NEFT

Card Based

- CREDIT CARD*
 - DEBIT CARD*
 - MEPOS
 - NETC
 - ITPC
- (*VISA, MASTER, RUPAY)

Three-way Reconciliation of Digital transactions is being done ie source data from Networks (NPCI, VISA, MASTER & SFMS), CBS & Bank's SWITCH is reconciled using defined Business rules and matching algorithms to arrive the successful and failed transactions. For Card transactions, Electronic Journal (EJ) and late reversal files are also considered for arriving the exceptions. Proactive credit for these failed transactions are passed to Customers' accounts as per the Turn Around Time (TATs) defined by Regulator/respective networks.

Though Regulator's TAT for proactive credit to customers is 5 days (T+5) in case of AePS, BBPS and Debit & Credit Card transactions, our Bank has been proactively passing the customer credits on T+1 (UPI & IMPS failed transaction proactive credit is being done on T+1 as per the TAT).

Bank is handling the ever growing complexities of Digital Transaction reconciliation by continuously updating the processes:

- Ensuring end to end Reconciliation and Settlement functions of all Digital Channel transactions on 365 days on T+1 day.
- Fully automated reconciliation processes without any manual interference to eliminate human errors and ensuring data integrity.
- Ensuring Daily tallying / ostensible zero & Monitoring of GLs / Current Accounts used in Digital reconciliation.

- Reconciliation Help Desk is functioning as single point of escalation by branches for all digital transaction complaints. CCR package is enabled to branches to lodge customer complaints and ODR is being interfaced with CCR package to facilitate customer complaints for all Digital transactions. This has resulted in timely redressal of complaints as customers need not contact branches for lodging their complaint and branches also need not lodge complaint in CCR as auto flow has been enabled for complaints from ODR to CCR.
 - Transaction disputes raised for various digital payments by Customers are being followed as per the TAT defined by the Regulator.
 - Generally in digital transaction disputes, the following stages would be there:
 - Charge back** – Remitter Customer has to raise complaint within a specific time from the date of transaction by approaching the branch or through other channels like CPGRS, ODR etc. Beneficiary has to accept or reject this charge back within a specific time.
 - Pre-arbitration** – In case the charge back is rejected, customer has to request branch for raising a pre arbitration (within a specific time from the date of charge back rejection). Beneficiary has to accept or reject within a specific time from the date of pre arbitration.
 - Arbitration** – In case the Pre-arbitration is rejected by beneficiary, Customer can request branch to raise Arbitration (involves charges) within specific time from the date of rejection. (A Committee appointed by the Network would finalize by verifying all the related documents and will be final)

(Refer–HO Cir-IC/290/2023 - Digital Transaction Reconciliation Policy – for full details of Dispute handling, TATs of all Digital Channels)
 - Implemented Reconciliation of RTGS & NEFT transactions by enabling eKuber account statement of RBI on all calendar days.
 - Shadow Credit for eligible Customer accounts for the Unauthorized Electronic Banking Transactions (UEBT) claims is processed centrally.
 - Introduction of new BAX03 screen for capturing the cash loading/unloading entries for both ATMs (Cassette swapping & non Cassette swapping) and Cash Recyclers.
 - Modification of EFRM rules as per industry standard and Merchant satisfactions enhanced by drastical reduction in the Hold funds from MEPOS transactions.
 - Proactive Customer Credits for all the exceptions as per EASE 6.0 guidelines.
 - Rectified various issues observed in Cash recycler machines like capturing wrong account number in EJ for cash retraction, capturing retraction details in between other transactions etc, by continuous analysis of failed transaction in Cash recycler machines and coordinated with ATM Switch team, OEM Vendor and DDM Section, DBS Wing to minimize the number of cash deposit failed transactions and to avoid customer disputes.
- Bank has enabled reconciliation for the new digital payment systems:**
- NCMC – National Common Mobility Card transactions – Multipurpose transport card that can be used across India for metro, Bus & Train travel.
 - Credit Card Bill payments through various Digital Channels ie NEFT (towards Card Number with IFSC Code: CNRB0001912), Mobile Banking app/UPI, Canara Saathi App (through Billdesk), ATM Payment and CBS Payment.
 - Central Bank Digital Currency (CBDC) – Digital Currency introduced by RBI which offers features of physical cash and has Wholesale and Retail segments. Wholesale segment is used for settlement of secondary market transactions in Government Securities. Retail CBDC is issued to General Public through Banks by way of Digital Wallets in the same
- New initiatives by our Bank in Digital Reconciliation:**
- High Level Dash Board is enabled to track the status of Reconciliation of GL tally position in real time.
 - Debit and Credit Card transactions are being reconciled and proactive customer credits are done on T+1 basis.

denominations as the paper currency and coins and used for P2P & P2M transactions.

- UPI Global transactions – Merchant transactions done in Singapore by our Customers.
- Rupay Credit Card through UPI – Credit Card transactions done through UPI channel by linking Rupay Credit Card once.
- UPI LITE – Small value UPI transactions done by registering a Wallet with the Banks/PSPs. Maximum Wallet balance is ₹2000/- and per transaction limit is ₹500/-.
- UPI-ASBA (Application supported by Blocked Account) – One Time Mandate Block for IPO transactions.
- Online Locker Block Deposit charges collection/refund reconciliation.
- QR-POS – UPI QR code transactions done through POS machines
- Implementation of NETC Fastag recharge through UPI and BBPS channels.
- Issuer and Acquirer, Inter-operable Card less Cash Withdrawal (ICCW) transaction reconciliation is implemented.
- UPI Lite Offline – Offline transactions done through UPI Lite Wallets.

New Digital products for which Reconciliation is being enabled:

- National Health Authority (NHA) – eVouchers issued to the beneficiaries by NHA with an option for multiple redemptions.



- UPI – PAYNOW – Cross Border UPI payments initially from Singapore by tie up with DBS Bank & PAYNOW of Singapore. Later will be enabled from other countries.
- Cycle wise Reconciliation for NFS & Rupay transactions.
- ONDC – Open Network Digital Commerce transactions reconciliation
- Simplified IMPS payments based on Mobile number and Bank name

Enhanced Access & Service Excellence (EASE) 6.0 Guidelines of GoI & Digital Reconciliation:

- Our Bank has complied with the latest EASE 6.0 guidelines of full automation of reconciliation processes without any manual interference and introduction of latest Technological tools.
- In this direction, bank is further working to achieve proactive customer credits by 10 am or within one hour of receiving the source network files from VISA, MASTER & NPCI, on T+1 basis. This will provide customer delight by way of credit of their failed transaction on T+1 day at the start of business hours.

Challenges and Opportunities in Digital Reconciliation:

- Growing Technological usage in banking transactions pose Challenges as well as provide opportunities to further fine tune the Reconciliation frameworks to facilitate more accurate and consistent results with immutable records of transactions.
- Advent of RPA (Robotic Process Automation) and AI (Artificial Intelligence) technologies in Banking arena, gives us the scope for real time reconciliation and proactive customer credits, wherever the source data information is readily available. This will also allow Banks to detect and take immediate resolution of discrepancies.
- AI can also be used for projecting the unusual exceptions and trends based on the historical data to give alerts for any fraud element.
- Data Analytics will enable businesses to gain deeper insights from reconciliation data for decision making.

The Quantum Bank Heist



S. Devanarayanan

Senior Manager
CIBM, Manipal

A man named Raj worked as the Head of Quantum Banking Innovations in a bank. With a background in quantum physics and a passion for finance, Raj had managed to combine his two loves into a unique career. He believed that the future of banking lay in the uncharted realms of quantum computing.

One crisp morning, as Raj sipped his coffee in his office, he was struck by a groundbreaking idea. He envisioned creating a quantum-powered, un-hackable vault that would store the bank's most valuable assets. This vault would be protected by the principles of quantum physics, making it impervious to traditional theft or cyberattacks.

Raj knew he needed a team of brilliant minds to bring his vision to life. He recruited Maha, a gifted quantum physicist, and Balu, a brilliant computer scientist. Together, they formed the Quantum Security Team.

Months passed, and the team worked tirelessly, overcoming countless obstacles and setbacks. They developed the Quantum Vault, a secure chamber unlike anything the world had ever seen. The vault used entangled particles and superposition to create a constantly shifting and unpredictable security code. Even if someone managed to breach the outer layers of security, the inner layers would remain impenetrable.

The unveiling of the Quantum Vault marked a turning point in the history of banking. The Quantum Bank became the most trusted institution in NeoMetropolis, attracting clients from all over the world. However, their fame caught the attention of a notorious criminal organization known as the Heist Org.

The leader of Heist Org, known only as "The Phantom," was a mastermind of unparalleled cunningness. He had been monitoring the Quantum Bank's developments closely and saw the Quantum Vault as the ultimate challenge. He couldn't resist the temptation of

attempting the heist of the century.

One night, as a storm raged outside NeoMetropolis, The Phantom assembled his team. He had gathered a group of skilled thieves, each with their own unique abilities. Among them was Sophia, an expert hacker, and Suraj, a former acrobat who could navigate through laser security systems with unmatched grace.

The plan was audacious but simple. The Phantom's team would infiltrate the Quantum Bank, bypass its cutting-edge security systems, and seize the Quantum Vault's treasures. The challenge excited them, and they were eager to test their skills against the best.

Unbeknownst to The Phantom, Raj and his team were prepared for any threat. They had anticipated the possibility of a heist and had taken extraordinary measures to protect the Quantum Vault. Maha had developed a quantum alarm system that could detect any disturbances in the vault's quantum field, while Balu had designed a countermeasure program that would scramble the thieves' communication devices.

On the fateful night, as Heist Org descended upon the Quantum Bank, the storm outside raged on, casting an eerie, electric glow over the city. The thieves moved silently through the bank, avoiding cameras and guards with their well-practiced stealth.

Sophia started working on the bank's computer systems, attempting to disable the security protocols. However, the moment she breached the first layer, the quantum alarm system detected the disturbance. An alert flashed in Raj's office.

Raj, Maha and Balu sprang into action. They monitored the situation in real-time through a secure network. The alarm had not only alerted them but also activated Balu's countermeasure program, disrupting the thieves' communication.

Inside the bank, chaos ensued. The thieves couldn't communicate with each other, and the laser security systems malfunctioned randomly. Suraj, the acrobat, found himself trapped in a web of lasers, unable to advance. Sophia struggled to regain control of the security systems.

As the thieves fumbled in the dark, Raj and his team analyzed the situation. They realized that the heist was in disarray, and the thieves were losing precious time. However, they also understood that The Phantom was a formidable opponent who would not give up easily.

Outside the Quantum Vault, The Phantom confronted the unexpected challenges. He couldn't disable the quantum field, as the vault's entangled particles continued to shift unpredictably. Frustration gnawed at him, but his determination remained unshaken.

Inside the vault, Sophia finally managed to regain control of the security systems. She guided Suraj through the maze of lasers, and the two thieves reunited. They pressed on, determined to reach the vault's inner chamber.

Meanwhile, Raj and his team had devised a risky plan. They decided to use the Quantum Vault's security against the thieves. By manipulating the entangled particles, they created a temporary disturbance within the vault that disrupted the thieves' quantum communication devices.

As Sophia and Suraj approached the inner chamber, their devices malfunctioned. The Phantom realized that something was amiss and ordered his team to retreat.

Sophia and Suraj reluctantly obeyed, making their way back through the labyrinth of security systems.

The Phantom's team withdrew from the bank, defeated by the quantum forces they had underestimated. The storm outside mirrored the turmoil within their minds as they retreated into the night.

Back in his office, Raj smiled triumphantly. The Quantum Vault had withstood its first real test, thanks to the fusion of quantum physics and cutting-edge technology. It had repelled Heist Org, demonstrating that creativity in banking extended beyond profits and investments—it also meant safeguarding the future with innovative security solutions.

As NeoMetropolis awakened to a new day, the Quantum Bank stood stronger than ever. The attempt on its security had only reinforced its reputation as a bastion of innovation and creativity. Raj and his team continued to push the boundaries of what was possible, knowing that the world of banking would always be an evolving frontier, where creativity and technology walked hand in hand.

The Quantum Bank's success story became a symbol of ingenuity in the banking industry, inspiring other financial institutions worldwide to embrace innovation and stay one step ahead of the ever-evolving challenges of the modern world. Yes, together with a dedicated and honest team that merges with cutting-edge technology, we can overcome any obstacle and scale remarkable heights.



*Hockey
Karnataka State
League Championship 2023
Canara Bank
Hockey Team Winners*

CREATIVITY – LEGAL FRAME WORK



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Law plays an important role in protecting and recognizing creativity. The absence of law will lead to plagiarism and will not find any value on creativity. The Government of India has enacted Patents Act, 1970, Trade Marks Act, 1999, Designs Act, 2000 and Copyright Act 1957 which recognizes creativity as an asset and rights of creator, it's registration, assignment of rights, creation of security interest, etc.

1. PATENTS:

“Patent” is an exclusive right granted for an invention under the Patents Act, 1970. Patents give protection for inventions (both products and processes). Patents must be registered in order to exist and once registered, it gives a very clear proof of title. The Patents are registered by the Patent Office under the Office of the Controller General of Patents, Designs and Trademarks. Patent rights last up to 20 years from the date of filing of application and during the said period, nobody can use the products and processes without consent or license from the creator of said products and processes. Patent rights which completed 20 years can be renewed by paying renewal fee within the prescribed period.

As per Section 68 of the Patents Act, 1970, an assignment of a patent or a share in a patent, a mortgage, license or the creation of any other interest in a patent shall be in writing and the agreement between the parties concerned is to be reduced in the form of a document. The assignee or transferee or mortgagee or licensee or permitted user of the patents shall apply in writing in the prescribed manner to the Controller for the registration of his title with proof of his rights and same has to be registered by Controller after satisfying the rights of the applicant.

The Patents Act permits creation of a security interest on patent, provided it is to be in writing and be registered

with the Registrar. The value of patent is depending on its usage. In the advent of new technology, the old product or process where patent had been granted, become obsolete and people will not find any value for the same.

2. TRADE MARKS:

“Trade Mark” means a mark capable of being represented graphically and which is capable of distinguishing the goods or services of one person from those of others and may include shape of goods, their packaging and combination of colours. Trade Marks give protection for words, logos and lots of other things such as colours, sounds, shapes, etc. There can be both registered and unregistered Trade Marks rights. Registered Trade Marks must be renewed every 10 years. The consolidated database of the Trade Marks register for the marks registered in India is maintained by the Trade Marks Registry.

As per the Trade Marks Act, 1999, interest in Trade Marks can be created by way of assignment of Trade Marks. Section 37 of the Act allows a proprietor of a registered or unregistered trade mark to assign his rights in said Trade Marks, either with or without the goodwill associated with such Trade Marks. Trade Marks can give very valuable security if a business is successful.

The downside of using Trade Marks as security is that they are often business-dependent since they are linked with goodwill and reputation and if a business fails, the value of the Trade Marks which such business uses will fall. Some of such popular cases are that of Kingfisher Airlines and Kodak whose brand valuation plummeted drastically post its declaration of bankruptcy.

3. DESIGNS:

“Design” means the features of shape, configuration, pattern, ornament or composition of lines or colours

applied to any article whether in two dimensional or three dimensional or in both forms, by any industrial process or means, whether manual, mechanical or chemical, separate or combined, which in the finished article appeal to and are judged solely by the eye.

Designs give protection for shapes, lines, patterns, texture and lots more. There are both registered and unregistered design rights. Registered designs can last for a initial period up to 10 years, which can be further extended for another 5 years. It is relatively easy to secure design registration and once registered there is clear proof of title.

Section 30(2) of the Designs Act, 2000 provides for recording of security interest created by way of mortgage, license or other interest apart from assignment. Further, the creation of such security interests must be in writing and necessarily communicated to the Registrar of Designs in the prescribed form. Value of design is depending upon the demand for the said design.

4. COPYRIGHT:

Copyright Act gives protection for recorded material of whatever nature, including written and artistic works, sound and video recordings and broadcasts. Registration of Copyright is not mandatory.

The Copyright shall subsist for:

Type of Copyright	Term of Copyright
Term of copyright in published literary, dramatic, musical and artistic works	Until 60 years from the beginning of the calendar year next following the year in which the author dies. In the case of a work of joint authorship, periodicity to be construed as a reference to the author who dies last.
Term of copyright in anonymous and pseudonymous works	Until 60 years from the beginning of the calendar year next following the year in which the work is first published. Where the identity of the

	author is disclosed before the expiry of the said period, copyright shall subsist until 60 years from the beginning of the calendar year next following the year in which the author dies.
Term of copyright in posthumous work	Until 60 years from the beginning of the calendar year next following the year in which the work is first published or, where an adaptation of the work is published in any earlier year, from the beginning of the calendar year next following that year.
Term of copyright in cinematograph films	Until 60 years from the beginning of the calendar year next following the year in which the film is published.
Term of copyright in sound recording	Until 60 years from the beginning of the calendar year next following the year in which the sound recording is published.
Term of copyright Government works	Until 60 years from the beginning of the calendar year next following the year in which the work is first published.
Term of copyright in works of public undertakings	Until 60 years from the beginning of the calendar year next following the year in which the work is first published.
Term of copyright in works of international organizations	Until 60 years from the beginning of the calendar year next following the year in which the work is first published.

Broadcast reproduction right	Every broadcasting organisation shall have a special right to be known as "broadcast reproduction right" in respect of its broadcasts. It will subsist until 25 years from the beginning of the calendar year next following the year in which the broadcast is made.
Performer's right	Where any performer appears or engages in any performance, he shall have a special right to be known as the "performer's right" in relation to such performance. The performer's right shall subsist until 50 years from the beginning of the calendar year next following the year in which the performance is made.

Chapter VI of the Companies Act, 2013 allows a company to create a charge on its property or assets whether tangible or otherwise. Further, Schedule III of the said Act classifies intangible assets under Clause (j) and includes Goodwill, Brands/trademarks, Computer Software, Mastheads and publishing titles, Mining rights, Copyrights, Patents and other intellectual property rights, services and operating rights, Recipes, formulae, models, designs & prototypes, licenses & franchise and others. In the event of creation/modification of charge on IPR by company, such a charge is to be registered with Registrar of Companies.

Under the SARFAESI Act, 2002, secured creditors (Banks or Financial Institutions) have many rights for enforcement of security interest under section 13 of the Act. Under the Act, "Property" has been defined under Section 2(1)(t)(v) to include "intangible assets, being know-how, patent, copyright, trade mark, license, franchise or any other business or commercial right of any nature. The assignment/transfer or any modification of charge on IPR in favour of Bank / Financial Institutions for the loan granted should be registered with The Central Registry of Securitization Asset Reconstruction and Security Interest of India (CERSAI).

Copyright is assignable/transferable and can be taken as security. The assignment/transfer of copyright is to be in writing and registered.

The downside of copyright is that it is often very difficult to prove ownership and infringement, which affects the value of many forms of copyright. A prudent lender placing value on copyright as security should check that the chain of title to the copyright, verifies the security provider's interest in the copyright. If it is not registered, it may be very difficult to verify its authenticity.

CREATION OF SECURITY INTERESTS:

The Banking Regulation Act, 1949 does not prohibit creating a security interest over patent, trade mark, designs and copyright [Intellectual Property Right (IPR)]. Patents Act, 1970, Trade Marks Act, 1999, Designs Act, 2000 and Copyright Act 1957 deal with assignment or transfer of Patents, Trade Marks, Designs and Copyright (Intangible assets). Hence the bank can take such assets as security for the loan granted or to be granted, but such a security interest is to be created in writing and in the manner as discussed above.

CONCLUSION:

New technologies and digitalization have brought new challenges to the field of intellectual property. It must not only protect new types of non-traditional trademarks, such as holograms, but also protect purely digital creations, such as mobile applications and other software.

Many a times, creating IPR requires lot of efforts, research, and money and hence there is a need for financing of development of IPR. Creation of IPR mainly depends upon vision and thinking of an individual and success of such project is not predicable.

Indian financial system has not developed to adopt risk which may arise on account of uncertainty of success of the project related to IPR. There are also challenges regarding the valuation and enforcement of these rights. Hence, this is the right time from the side of the Government to constitute a group to study issues related to intellectual property rights in the Country and to come out with schemes which encourage persons for doing research & development in this field and also gives some comfort to lenders.

A CHANGE IN PERSPECTIVE: A BANKER'S DIARY



Gourav Joshi
Senior Manager
LDC, Nagpur

I have been working in our bank since May 2014 and it has been a roller-coaster journey since then. Recently, I was reading an article about Japanese concepts on how to live a meaningful life and it made me ponder about how my banking career has actually let me learn all these concepts by having real-life experiences. I will Share a few incidents and my learnings from them which align with those concepts.

1. Ikigai: A purpose that gives value and joy to Life.

In a nutshell this concept is about discovering your purpose in life and determining the reason we wake up each morning. It asks you to choose something which aligns with your strengths and fulfils the needs of the world.

Since my childhood, I always had a soft corner for the needy and weak. I always felt there will be some reason that I ended up being a banker. There must be something more than my love for numbers and public dealing. In 2018 when I joined a branch in Bangalore as Manager, a lot of things were there to be taken care of and while trying to meet all the HNI customers of the branch I met one respectable customer of our branch who was above 85 and had a pension account with us. When he came and met me, I quickly checked his account and found out that he was not receiving the **enhanced eligible pension**. Since he was above 85, he was eligible for 30% additional monthly pension on his basic pay as per the Pension Payment Rule; if we calculate the amount, it would be around 6-7 lacs since he retired as an officer from a Govt Organisation. He was not aware about it. I took the initiative, made the calculation sheet and mailed the concerned office. It took weeks but the hard work paid off and this gentleman received more than 7 Lacs as arrears. It was

quite amusing to see him a little worried to receive this huge amount from nowhere since he was an honest officer and it was a surprise and shock to him, even after showing him the whole calculation, he confirmed it with all his friends and once he was completely convinced, the whole branch received a shower of blessings and gratitude. It was a great day for the branch. We felt good to be in a position to help him and deepen our relationship which later even resulted in bringing healthy business for our branch.

2. GAMAN

It is a Japanese term of Zen Buddhist origin which means "**Enduring the seemingly unbearable with patience and dignity**". This concept reminds you to be patient and resilient and to preserve our dignity through tough times.

During Covid when the whole world shut down, we all know how much it impacted the small businesses, mainly those which thrived on MNC offices etc. We also had one credit customer who had a business of food items supply for MNC offices. He had a good grip on his business and earlier used to have turnover in multiple crores but Covid pulled his business profit to 50 lacs. It was the worst time to do so but we had to approach him to decrease his OD limit due to his shrinking sales figure, he broke out in tears that he might have to sell some of his machinery and offices to pay the labour and keep his business moving through this tough time. We knew he is a genuine customer but we also had to do our duty. To help him out I proposed an idea since he has the machinery and everything intact, why doesn't he try and supply his food items in deep-frozen form to retail customers, as he had a good reach in retail industry also. The idea worked due to his

continuous efforts and hard work and the whole situation turned around in one year. At present both his business models are working in his favour and he is earning more than ever.

3. Kaizen

Kaizen means '**Continuous improvement**' or '**Change for the better**' i.e., we should always seek to improve in all areas of life, even small change can add up and make a big impact overtime.

This happened when I was posted in Karnataka, it was my first time and I had no knowledge of Kannada. When I started to work here, whole staff helped me in communicating with customers but I felt a lack of satisfaction so I started to learn this language through books and videos. Though I was a little hesitant, I kept trying and started to understand what the other person is saying and could somehow convey my message too. This really helped me in my personal life when my wife was admitted in the hospital for our baby's arrival and we had no other help, the limited knowledge of Kannada helped us a lot and the whole process was a lot smoother.

4. WabiSabi

Wabi Sabi is a beautiful concept which teaches us to **find peace in imperfection**. It teaches us to find joy in the imperfections that make life unique instead of striving for flawlessness.

Everyone dreams of a peaceful, stable life, a house where his/her children will grow, a neighbourhood where everyone knows each other. After joining our



bank and deciding to keep climbing the ladder I knew that I could not have that "perfect" life and it disturbed me a little bit. When I got to speak to one of our ex-bankers who was also a celebrated customer of our branch, I shared my doubts with him. He validated my doubts and fears and shared his story that he also had this dilemma while he was of my age, while his friends were throwing house-warming parties, he used to get farewell parties from one branch to another. As soon as they could develop a community for their family at one place, they used to get transfer and when their kids were in school it was really painful to watch them leaving their friends. But after all these years when he looks back he has so many lovely and dear friends in so many cities and states in India that he never needs to think twice to travel in most of the parts of India and even though they didn't settle at one place they have so many people to call home; even though their kids had to leave their friends at that time but they did develop other means of contact and the important ones and the true friends always stayed with them; and on a lighter note, he said, even if there was an issue at one place we could always say that we don't have to live here forever. He was so proud of having experienced our country's rich variety and its different colours, I got flabbergasted with the beam of pride on his face. This conversation totally changed my perspective and I started to find myself lucky to get this chance of travelling to different states in India.

5. Oubaitori: The art of never comparing yourself to others

This term consists of four Kanji Characters of four different trees i.e., the cherry tree, peach tree, plum tree and the apricot tree. They all bloom in the same season alongside each other but each of them has their own characteristics.

This concept is deeply embedded in the 9-year span of my banking career. I have been posted to four different branches in completely different locations and each of the branches had their own strengths and weaknesses in terms of business, human resources, customer base etc. My first posting was a rural posting and we had to teach people about how they can use their ATM card



and other digital banking options, how they can benefit from taking loan from a bank instead of the moneylenders in the village, how they can also learn to diversify their funds into different investment schemes. But when I got posted in a metro branch the customers here were already quite aware of all the benefits the banks were providing and we had to be one step ahead of them in terms of knowledge of our banking as well as what other banks were providing and how we could cater to their banking needs in the best possible way being in collaboration with all the competitors in the market. Later when I got posted in another branch which was a metro branch with MSME & Retail customer base, the task was to be aggressively available to cater to their banking needs, meeting them regularly to create confidence with the fraternity while maintaining a balance with the banking norms and regulations. So, each of the branches were different and different strategies and customised solutions were

provided as per its specific pain-points.

In banking we are always chasing the financial targets, and at the same time we are solving customer's problems and their doubts, keeping ourselves up-to-date with changes in the rules and norms, and sometimes when you are really close to achieving a target and miss it by some number it does make us frustrated and demotivated but at the same time on that very day when a customer comes and shares that due to our timely process he secured a huge profit in business or finalised his/her desired deal, it gives us immense pleasure and work satisfaction. With us, even our families have to adapt to new and different surroundings. With every transfer to a totally new place, we have to start again from the beginning but we do get to live life in all its beautiful vibrant colours, we get to connect and touch so many lives in a very short span of time, we get to learn new languages, taste different local cuisines and at the same time delve into new set of puzzles to perform our best at work. No one can guarantee success or failure but yes, a shift in perspective can always make our experience worst or best. It's up to us how creative we can be towards our problems and gain learnings from them. There is another saying in Japanese **Shikata ga ni** which means 'It can not be helped' now it is upon us if we infer 'nothing can't be done' or 'let go of what can't be controlled and focus on what we can change'.



Couple's Corner

Ajay Dutt Tiwari

Manager
Domestic Back Office
Integrated Treasury Wing, Mumbai

and

Vishnu Priya

Manager
GTPC, Mumbai

CROSSWORD



ACROSS

1. An activity that needs skill with the hands as well as artistic ability
8. A long thin mark on the surface of something or on the ground
12. Assemblage of different forms, thus creating a new whole.
15. A decoration, interpretation, or visual explanation of a text, concept, or process
17. We need this solvent/gel to use a fountain pen
20. The state of having two halves that match each other exactly in size, shape, etc.
23. A type of fine-grained natural soil material used to make pots/utensils
24. _____ colors are created by simply adding black, white, or complementary colors to a base color, making them desaturated.
25. A particular shade of color
27. The art or process of drawing, painting, or engraving using numerous small dots or specks.
30. Square, Rectangle, Triangle
31. Of present time, modern

32. A technique of mural painting executed upon wet lime plaster.
34. A slowly dying mode of written communication
35. "Guernica" – art work by
37. Water-based paints that become water-resistant when dry.
40. To record moving pictures of an event, story, etc. With a camera
42. Sonnet, Ode, Haiku, etc are different forms of _____
43. This is a type of painting done on the wall

DOWN

2. Art that does not show people or things as they really look, but which shows the artist's feelings about them
3. Representing an object or outlining a figure, plan, or sketch by means of lines.
4. The art of writing beautifully with a special pen or brush
6. Ornamental, artistic, pleasing, pretty
7. Quiet and peaceful
9. A short description without any details
10. The activity or skill of making dishes, etc. From clay
11. Coloured liquid that you can use to make a picture
12. A piece of strong cloth for painting a picture on
13. An exponent of the avant-garde movement in art and literature which sought to release the creative potential of the unconscious mind.
14. Connected with seeing
16. The creation of Adam – is the painting by _____
18. The Metamorphosis is a novella written by _____
19. An area that is out of direct sunlight and is darker and cooler than areas in the sun
20. Hatching, stippling etc are different kinds of what technique?
21. Use of only one color
22. The last color in the rainbow
26. A style or movement in painting originating in France in the 1860s, characterized by a concern with depicting the visual impression of the moment, especially in terms of the shifting effect of light and colour.
28. A technique used in painting, where paint is laid on an area of the surface thickly, usually thick enough that the brush or painting-knife strokes are visible.
29. The whole of oral traditions shared by a particular group of people, culture or subculture.
33. The art of arranging sound to create some combination of form, harmony, melody, rhythm, or otherwise expressive content.
36. A wooden frame for holding an artist's work while it is being painted or drawn
37. The expression or application of human creative skill and imagination
41. The medium of paint used by Leonardo Da Vinci to paint Mona Lisa

UNSCRAMBLE

OATCRNO

LERLAGY

TRITSA

PCOSTNOMIOI

NAPIT

Answers on page no 52

हरित हाइड्रोजन : भारत के ऊर्जा भविष्य की कुँजी



निखलेश सोनी

राजभाषा अधिकारी
क्षेत्रीय कार्यालय, भोपाल

वर्तमान में भारत विश्व की उभरती हुई महाशक्तियों में से एक है। क्षेत्रफल की दृष्टि से विश्व में सातवें स्थान पर है, जनसंख्या में पहले स्थान पर है और केवल 2.4% क्षेत्रफल के साथ भारत विश्व की जनसंख्या के 17 प्रतिशत भाग को शरण प्रदान करता है।

भारत की बढ़ती आबादी और ज़रूरतों को मद्देनजर रखते हुए भारत सरकार ने हरित हाइड्रोजन के उपयोग को बढ़ावा देने की पहल की है। भारत जैसे विशाल देश को अपनी अर्थव्यवस्था के लिए ऊर्जा के विशाल संसाधन की आवश्यकता है। हरित हाइड्रोजन वर्तमान में उपयोग हो रहे पेट्रोलियम, डीजल व अन्य उपयोग होने वाले ईंधन को स्थानांतरित करके भविष्य के ईंधन के रूप में स्थापित हो सकता है।

अक्षय बिजली का उपयोग करके पानी को हाइड्रोजन और ऑक्सीजन में विभाजित करके उत्पादित होने वाले हाइड्रोजन को हरित हाइड्रोजन के रूप में परिभाषित किया जाता है। यह अक्षय ऊर्जा (जैसे सौर ऊर्जा, पवन ऊर्जा) पानी का उपयोग करके इलेक्ट्रोलिसिस द्वारा निर्मित होती है और इसमें कार्बन फुटप्रिंट कम होता है।

हरित हाइड्रोजन एक ऊर्जा भंडारण के विकल्प के रूप में प्रयुक्त हो सकता है, जो भविष्य में नवीकरणीय ऊर्जा के अंतराल की पूर्ति करने में सहायक होगा।

गतिशीलता के संदर्भ में, शहरों और राज्यों के भीतर माल ढुलाई, यात्रियों के लिए लंबी दूरी की यात्रा के लिए रेलवे, बड़े जहाजों, बसों या ट्रकों आदि में उपयोग के लिए हरित हाइड्रोजन ऊर्जा का एक स्वच्छ विकल्प हो सकता है।

हाइड्रोजन ईंधन, ऑक्सीजन के साथ जलने पर शून्य उत्सर्जन करता है। भारत ने भी वर्ष 2070 तक कार्बन नेट जीरो हासिल करने और वर्ष 2047 तक ऊर्जा के मामले में स्वयं को स्वतंत्र बनाने का लक्ष्य निर्धारित किया है जिसमें हरित हाइड्रोजन की महत्वपूर्ण भूमिका है। इसी बात को ध्यान में रखते हुए भारतीय प्रधानमंत्री ने 15 अगस्त 2021 को राष्ट्रीय हाइड्रोजन मिशन का ऐलान किया था। मिशन का लक्ष्य 2030 तक देश में लगभग 125 गीगावाट की नवीकरणीय ऊर्जा क्षमता वृद्धि के साथ, प्रति वर्ष कम से कम 5 मिलियन मीट्रिक टन की उत्पादन क्षमता का निर्माण करना है।

इस मिशन के लाभों की बात करें तो इसमें इन्सेंटिव के माध्यम से इलेक्ट्रोलाइजर जैसी सामग्री की लागत को कम करने में मदद मिलेगी। दरअसल वर्तमान में प्रति किलोग्राम हाइड्रोजन की कीमत लगभग 3 अमेरिकी डॉलर है। इस मिशन से आने वाले समय में यह दाम आधे से भी कम हो जाएगा। जिससे लोकल व्यापारी विश्व स्तर पर प्रतिस्पर्धा कर सकेंगे और निर्यात में बढ़ोतरी होगी। इससे आयातित पेट्रोलियम प्रोडक्ट्स पर निर्भरता कम होगी और जलवायु परिवर्तन को ध्यान में रखते हुए भविष्य की ज़रूरतों को पूरा करने के लिए स्वच्छ ऊर्जा उत्पादन किया जा सकेगा। इसका उद्देश्य भारत को ग्लोबल मैनुफैक्चरिंग हब और स्वच्छ ऊर्जा का स्रोत बनाना है। इससे अक्षय ऊर्जा के क्षेत्र में लाखों रोजगार के अवसर भी पैदा होंगे जिसके चलते भारत में स्वच्छ ऊर्जा के सोर्स में लगने वाली लागत भी कम होगी। कुल मिलाकर उम्मीद है कि यह मिशन देश को कार्बन नेट जीरो लक्ष्य को प्राप्त करने की दिशा में लेकर जाएगा।

हरित हाइड्रोजन देश के विकास में सहयोग करेगा परंतु इसका उपयोग अभी प्रारंभिक स्तर पर है इसलिए इससे जुड़ी कई चुनौतियाँ हैं।

वर्तमान में जीवाश्म ईंधन से उत्पादित हाइड्रोजन की तुलना में हरित हाइड्रोजन का उत्पादन अधिक महंगा है। इसके उत्पादन, भंडारण और वितरण के लिए अवसंरचना की कमी है। हरित हाइड्रोजन के संभावित लाभों के बावजूद, वर्तमान में भारत में इस प्रौद्योगिकी को सीमित रूप से ही अपनाया जा रहा है। व्यावसायिक रूप से हाइड्रोजन का उपयोग करने के लिए हरित हाइड्रोजन का निष्कर्षण उद्योग के समक्ष विद्यमान सबसे बड़ी चुनौतियों में से एक है।

भारत सरकार ने राष्ट्रीय हरित हाइड्रोजन मिशन के तहत रोडमैप तैयार किया है और यह सुनिश्चित किया है कि वर्तमान में जो चुनौतियाँ हैं उन्हें दूर किया जाए एवं भविष्य को ध्यान में रखते हुए हरित हाइड्रोजन को बढ़ावा दिया जाए क्योंकि भारत की भौगोलिक स्थिति, धूप और वायु की प्रचुर मात्रा, हरित हाइड्रोजन के उत्पादन हेतु अनुकूल है।

‘प्रकृति मनुष्य की आवश्यकताओं की पूर्ति तो कर सकती है, किंतु लालच की नहीं’

– महात्मा गाँधी

पहाड़ों में मैं गुम

कविता



राज तिलक पांडेय

वरिष्ठ प्रबंधक
अंचल कार्यालय, राँची

पहाड़ों को देख, बुनता हूँ ये ख्वाब ।
दिल हो या मन मेरा, जाने को बेताब ॥

कहीं सूखी भी है, कहीं हरियाली से भरी ।
धूप में है जलती, सौन्दर्य से भरी ॥

झरनों के शोर, जो गूँजे चारों ओर ।
पास जा उनके, हो जाऊँ मैं विभोर ॥

कल-कल बहती नदी, गाती जो सुरीले गीत ।
पास जा बैठूँ इनके, बनकर मैं मीत ॥

ये हवा ये बरखा, ये पक्षियों का कलरव ।
ना जाने क्यों मुझे खींचे, अपनी ओर ये हर पल ॥

जिंदगी जीने का मतलब, सीखलाती है ये हमको ।
ऊपर है उठना, साथ ले के सभी को ॥

हर बार मैं चढ़ता, और चढ़कर उतरता ।
पर फिर भी मेरा मन, वहीं कहीं है बसता ॥

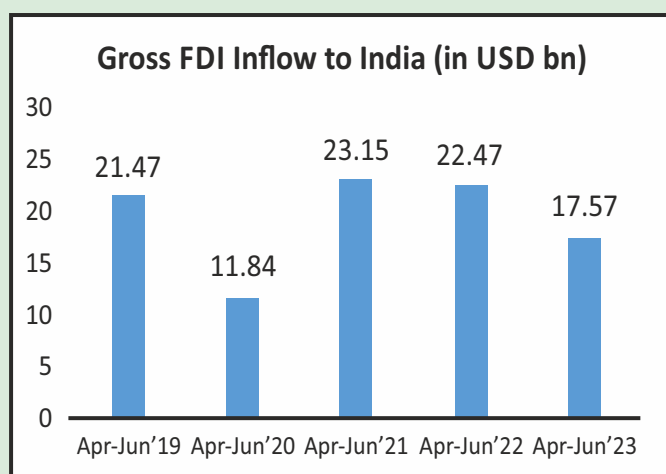
जाऊँगा कभी हो, जो खफा ऐ दुनियावालों ।
तो ढूँढ लेना मुझे तुम, उन पहाड़ों में जहाँ मैं हूँ गुम ॥

Recent Trends in FDI Flows to India

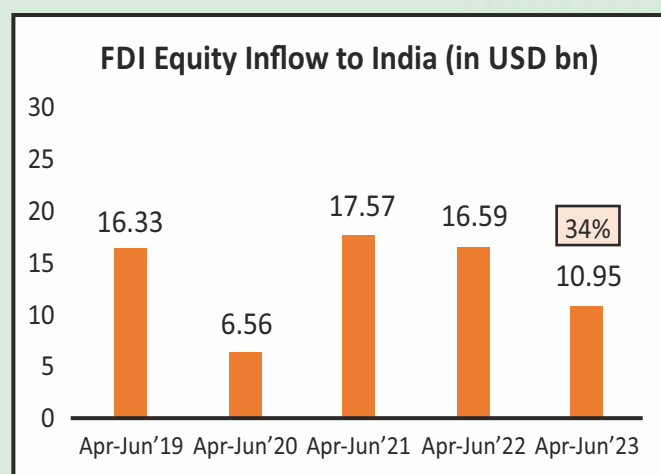


Dr Rashmi Tripathi
 DGM
 Economist, S&R Wing
 HO, Bengaluru

Gross Foreign Direct Investment (FDI) inflows to India, (including equity inflows, re-invested earnings and other capital), has sharply moderated in June 2023 quarter to \$17.57 bn as compared to \$22.47 bn in the same period in the previous financial year. FDI equity inflow alone has declined by about 34% to \$10.95 bn in June 2023 quarter as compared to June 2022 quarter.



Source: RBI



The decline in FDI inflow in June 2023 quarter may be attributed to the risk of sentiments amid uncertain global macroeconomic conditions, slowing growth momentum- particularly in the advanced economies due to lagged impact of aggressive policy tightening by Central Banks to rein in inflation, hardening of interest rates and continued geopolitical tensions. IMF has projected global growth momentum to slow down to 3% y-o-y in 2023 and 2024 from 3.5% in 2022.

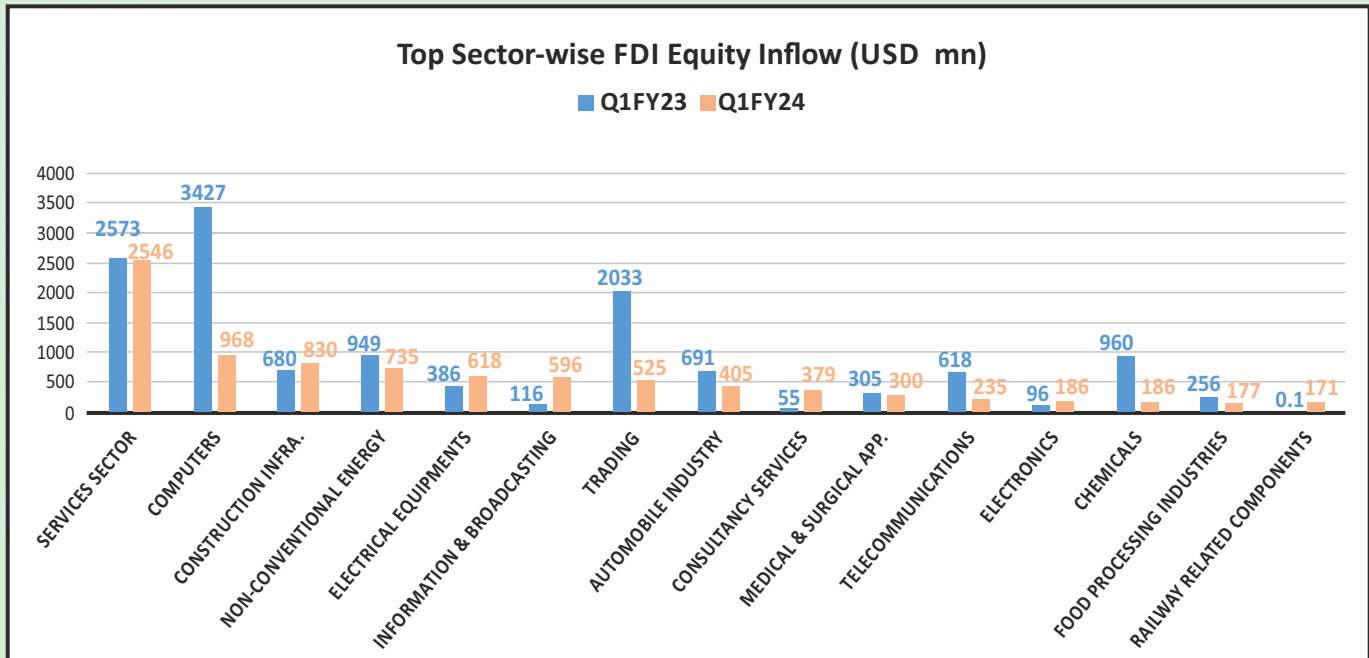
However, Indian economy remains better positioned as compared to many other economies, as projected by leading global agencies like Fitch ratings, Moody's and the IMF, who have revised upwards India's growth projection for FY24 in view of the significant capex push by the Government, robust domestic demand conditions and resilient economic growth momentum. With this background, this paper analyses the recent trends in FDI inflows by sector, country of origin and receiver state along with the implications for the Indian economy.

India's position in Global FDI flows

According to the World Investment Report 2023 by UNCTAD, India remained the 8th largest FDI recipient economy in the world and 5th among developing economies in 2022 despite a declining trend in global FDI flows amid an uncertain global macroeconomic scenario. Also, India remained one of the five economies accounting for almost 80% of FDI flows to the 'Developing Asia' region. The four other economies are - China, Singapore, Hong Kong and the United Arab Emirates.

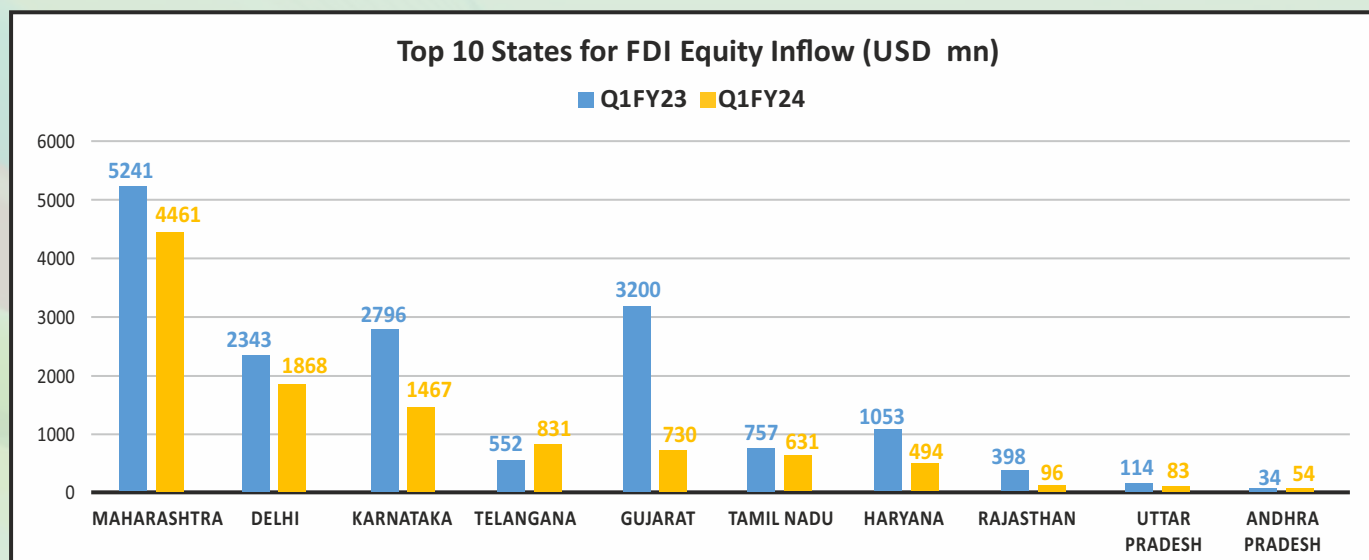
FDI inflows by sector

As per Department for Promotion of Industry and Internal Trade (DPIIT) data, the following 15 sectors have received about 81% of total FDI equity inflow in Q1FY24 to the tune of \$8.86 bn. The y-o-y decline in FDI inflow is broad across major sectors like services, computer software & hardware, trading, automobile industry, telecommunications and chemicals (Other than Fertilizers). However, positive growth is recorded for capex focused sectors like construction (infrastructure) activities and railway related components among others. Other sectors that witnessed positive q-o-q as well as y-o-y growth in FDI inflows are Electrical Equipment and Information & Broadcasting (including print media).



Note: Sectors are arranged in descending order of FDI inflows in Q1FY24.

FDI inflow by State



Note: States are arranged in descending order of FDI inflows in Q1FY24.

A state level analysis show that the decline in FDI equity inflow is broad based across all major states in Q1FY24 as compared to Q1FY23. The decline has been sharp in major recipients of FDI inflows like Maharashtra, Karnataka and Gujarat. These three states together have received about 61% of total FDI equity inflow in Q1FY24. The decline in FDI inflow to Maharashtra and Karnataka is likely due to liquidity tightening faced by Indian Start-ups due to slowdown in developed economies like US and Europe.

It is worth noting that despite the overall decline in FDI inflow across states, the states of Telangana and Andhra Pradesh have recorded y-o-y growth in Q1FY24. Also, the states of Jharkhand, West Bengal, Punjab, Himachal Pradesh and Uttarakhand, though are not part of the top 10 FDI receiving states list, have recorded y-o-y increase in FDI inflow in Q1FY24.

FDI inflows by Country

DPIIT data shows that, FDI inflow from Singapore, USA, Mauritius and UAE declined by about 53% y-o-y in Q1FY24. Historically speaking, these countries together have contributed about 60% of total FDI inflows to India from April 2000 to June 2023. On the positive side, FDI inflows from Netherland, Japan, UK and Germany witnessed a y-o-y growth. Singapore, Netherlands, Japan and US are the largest FDI source countries in Q1FY24, accounting for 62% of the country's total FDI inflows and receiving \$ 6.79 bn worth of FDI inflows in Q1 FY24.

Implications for the Economy

While the decline in FDI inflows is not good news for external balances of the country, India's Current Account Deficit (CAD) is expected to remain manageable in view of moderation in trade deficit coupled with robust services exports. CAD was contained at 0.2% of GDP in Q4FY23, as compared to 2% of GDP in Q3FY3 and 1.6% of GDP in Q4FY22, mainly on account of a moderation in the trade deficit to \$52.6 bn in Q4FY23 from \$71.3 billion in Q3FY23, coupled with robust services exports.

On the other hand, falling FDI inflows along with dollar strength will likely put pressure on the Rupee amid an uncertain global outlook. Rupee has depreciated by about 0.7% in the current financial year, till 1st September 2023, whereas dollar index has strengthened by about 1.7% during the same period. However, RBI's likely defence to smoothen the pressures on Rupee using the forex reserves may give some respite to Rupee.

Implications for Banking Sector

There are growing credit opportunities in the sectors attracting substantial FDI inflows viz. the services sector, esp. on-lending through NBFCs, infra focused sectors such as railways etc. Also, major FDI inflow states like Maharashtra, Karnataka and Gujarat provide incentives for Banks to remain actively involved in terms of branch expansion and growing businesses while also engaging actively with higher FDI growth states like West Bengal, Himachal Pradesh, Punjab, Uttarakhand and Jharkhand.

Outlook

Despite the recent moderation in FDI inflows, India's long-term FDI outlook remains positive, driven by its large consumer market, skilled workforce, ongoing economic reforms-particularly Government's substantial capex push along with measures to improve ease of doing business and continued resilience of the domestic economy. It's extremely crucial for the government to maintain a stable and transparent regulatory environment, keep improving ease of Doing Business to continue attracting foreign investors and fostering economic growth.

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.

My angel!



Dhanya Palani Yadav

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There was a couple sitting in the cafe when I walked in. As the light was low, I didn't know who they were until the woman turned around, and I saw it was my wife.

Actually, now my ex-wife. It's strange how my mind still refers to her as my wife, even after two years of our divorce. May be, I haven't moved on. I don't think I'll ever be able to.

She saw me too, while her eyes were wandering, looking for someone to take her order. She smiled and waved at me, asking me to join them. I walked up to her table and stood awkwardly. She asked me to sit. I sat down next to him.

She said, "He is Ravi, I am dating him." She looked at him and said "He is Siddharth, my ex-husband." Ravi said "Hi Siddharth", and shook my hands. He wasn't even surprised. She must have already told him about me, I guess. He didn't seem awkward or uncomfortable.

She smiled and asked us what we wanted to order. Her smile...she has the most beautiful smile I have ever seen. But now her smile isn't as beautiful as when I first met her. She got a permanent mark on her lips, when I threw a bottle on her, in a bout of rage, when she asked me not to drink. This wasn't her real, original smile - her smile was what I loved the most about her, when we first met. It is strange how we often end up destroying what we love the most.

I can never forget her reply, when I messaged her, "Sorry for destroying your beautiful smile", almost two months after she separated from me. She replied, "I love my smile. Thank you dear. Now I don't worry about how I look when I smile. I have learned to smile with all my heart. I believe my smile is better and more genuine than before.", and she sent a smiley emoticon. I just broke down. It is true that forgiveness is a bigger punishment than anger or vengeance. Her attitude made me cringe at myself.

I read somewhere "A sufi was once asked, "What is forgiveness?" The sufi replied "It is the fragrance, a flower gives when it is crushed." Her reply felt like that fragrance, making me feel guilty of crushing the most beautiful flower.

I was lost in my thoughts, and almost on the verge of tears when she said "Siddharth, what shall we order for you?" I said, "Anything would do." She ordered my favourite cold coffee for me. I almost felt choked with emotions, thinking how she remembered what I liked, even now, after all this while, after all that I had done to her. Thankfully, she excused herself to use the restroom.

I quickly turned to Ravi and said, "Ravi, I don't know how seriously you guys are considering taking the relationship further. But if she chooses to marry you, you are the luckiest man. Marry her only if you feel you deserve her truly and will be able to do justice to her love. Just take care of her, love her, and never ever crush her, like I did. All the best, man! Tell her, I had to leave urgently..." and as I pushed the door open, tears trickled down my cheeks. I left the cafe.

I fell in love with her, truly, after she separated from me, after 6 months of our marriage. You know how they say, you don't realize the value of something, if you get it easily. Ours was an arranged marriage. I didn't have to woo her, convince her to marry me, take her out on dates, think about creative ways to propose to her. Our parents and horoscope did all the work and I had her in my life, pretty easily. Honestly speaking, I didn't even want to get married. Nevertheless, I did due to my family pressure. My mom was suffering from cancer. She was worried, what would happen to me, after her. So she got me married to her friend's daughter.

You know how they say, you don't really realize the value of something until you lose it. It couldn't have been better said. When she lived with me, I hardly ever

acknowledged her. In those six months, she gave me all the love she could have. I never, really reciprocated. I would come home late at night, often drunk, after partying with my friends. On weekends, when she would make plans to spend time together, I would tell her I had other plans. But she never complained.

She took care of my mother, would take her for chemotherapy sessions, and was a huge emotional support for her, during her crucial days, fighting with breast cancer. As a daughter-in-law, she did more for my mom in the first four months of our marriage, than what I had done as a son, my entire life. I would ask my mom, whether she had her food and medicines. Nothing beyond that.

In fact, my mom's demise affected her more than me. I never realized in those six months when she lived with me, that, whether I wanted to or not, I was now married to her, I had certain responsibilities towards her. I kept neglecting her and treating her with utter disrespect. My behaviour became worse after my mother's death. I started drinking more regularly. I wouldn't inform her when I would return home. I wouldn't pick her calls. Many a times, she would be sleeping with her head on the dinner table, when I reached home. I never woke her up. Once I reached home, if she ever tried asking me where I was, or why I was late, or confronted me, I hit her. I didn't like any intrusion on my freedom.

Exactly six months after our wedding day, she left my house. She said "I am going to live with my parents. I won't be returning." I replied curtly, "As if I care." I finished a whole bottle of whiskey and sloshed on the sofa.

The next day, when I returned home merrily, thinking no one would ever question me now, I felt like a free bird, for the first time ever. I had my independence. I threw my bag away, flung my socks, removed my shirt, took a bottle of whiskey and sat on the sofa. I felt relieved, not having to feel uncomfortable about keeping my place messy. I called a hotel and ordered my favourite chicken biryani. Finally, I was living the life I had always dreamed of.

It must have been a week that I lived this carefree life. When I woke up the next morning, I realized I couldn't actually get up from the sofa. I felt cold, feverish, and terribly weak. I somehow got myself up and looked around the house. The house was an utter mess. The

place just felt barren. I suddenly felt lonely. The rain outside the window and the gloomy weather made me feel worse and sick.

I just went to lie down on my bed. That's when I saw, she had left a card on the bed for me. I realized I hadn't entered our bedroom since the day, she left me. I literally lived on the sofa. The card read,

"Happy half-year anniversary. I am sorry our marriage couldn't even survive to see the first anniversary.

I haven't asked you for anything, ever. On our six month wedding anniversary, I request just one thing, as your wife (whether you like it or not, we are married) - let's separate peacefully, please. I will get in touch with you regarding the procedure, kindly cooperate. Please reply to the calls or messages regarding our legal separation. I promise I won't disturb you otherwise.

And finally, I am sorry if I have hurt you in any way.

P.S. Just water the flowers in the balcony regularly, please."

Sorry?...Was she apologizing for not doing anything wrong? I texted her "I just saw the card. Happy six month anniversary." She replied "Hmm..." I asked her "Is there any way to revive our relationship?" She replied "You can't revive the dead. For you probably, the relationship never existed. For me, it has died. The abuse has killed our relationship."

I didn't have a reply for that. I didn't know what to say, if I go meet her. I didn't know what to message her either. As a reply to that, I just stopped drinking completely. But I never communicated it to her.

On her birthday, I messaged her, "Happy birthday, my wife! What gift can I get for you?" She replied "Thank you dear! Divorce is the best gift you could give me. Thanks in advance."

We filed for divorce by mutual consent. We met during the counselling sessions. I would eagerly look forward to these sessions just so I could see her. I wished the process would have taken longer so I could have seen her more often. But I never tried to have her back in my life, because I didn't deserve her.

When someone is with us, our mind exaggerates their

flaws and conveniently ignores all that's commendable about them. But when they are about to leave our lives or have already left, does the exact opposite. Once they have left, our mind longs for their love - the exact same love that our mind chooses to ignore when we believe they are ours. Sometimes, I feel, our own mind plays tricks against us.

Life just moved on, every single day, something or the other reminded me of her. After she left, there hasn't been a single day I haven't thought about her. And I am not exaggerating. Especially the flowers in the balcony. The fully bloomed flowers reminded me of her smile. I watered the plants every day. I realized how like plants, even relationships need to be nurtured and cared for, regularly. Otherwise, they die a premature death, too.

You know, I cry, sometimes, thinking about her. I cry because I didn't deserve her. I can never deserve her. She is the purest soul I have ever come across. I am glad she

was bold enough to leave me. I just pray for her happiness. For her, to find a man, she truly deserves. I was just smiling thinking about the good times and the few happy moments we shared, in the balcony, when I received a notification on my phone. I opened Facebook messenger and read Ravi's message. It read, "Thanks man! Today I proposed to her and she said YES! I can't believe it. I promise you, I'll give her all my love and take care of her. Actually, what you said at the cafe and the sincerity with which you said it, gave me the push I needed to take our relationship to the next level."

I genuinely felt happy for them and replied, "Congratulations man! Happy for you. Take care of her." I felt like a burden of guilt had been lifted off my shoulders.

Some people enter our lives not to stay forever, they come to teach us the meaning of love, and when they have played their part, they leave. Such people are called angels. She is 'my angel'.

अब सपनों को जीना है...

कविता



मोनलिसा पंचार

एकल खिड़की परिचालक
एलआईसी शाखा, जोधपुर

आज आसमां छूना है,
मुझे नीले आकाश में उड़ना है।
तोड़ बंदिशें जमाने भर की,
अंतरिक्ष की ऊंचाइयों में पहुंचना है,
मुझे आसमां छूना है।

बहुत समय बीता,
कितना कुछ दबा रखा है सीने में।
अपने हर सपने को जीना है,
अपने जज्बातों को सीना है,
मुझे अपने सपनों को जीना है।

ये भेदभाव, ये कुरीतियां,
सबकुछ कितना छोटा है।
जन्म समान, मृत्यु समान,

क्यों समाज बना खिलौना है,
मुझे इन कुरीतियों को तोड़ना है।

करते लिंग भेद है,
औरत को क्यों कम समझते हैं।
इन भावनाओं को जड़ से तोड़ना है,
औरत को तो चांद को छूना है,
उसे अब आसमां में पहुंचना है।

बहुत कर लिया सबकी कहीं,
कुछ अपने मन की करते है।
ये जिंदगी मिली है एक बार,
अब एक नई कहानी लिखते है,
जो सदियों तक याद रहें,
कोई ऐसी निशानी लिखते हैं।

प्र. नि. व मु. का. अ., कार्यपालक निदेशकगण एवं अन्य कार्यपालकों द्वारा टाउनहॉल बैठकों में उपस्थिति Townhall meetings attended by MD&CEO, Executive Directors and other Executives



MD & CEO Sri. K Satyanarayana Raju at Kolkota



MD & CEO Sri. K Satyanarayana Raju at Hyderabad



ED Sri. Ashok Chandra at Patna



ED Sri. Debashish Mukherjee at Jaipur CO



ED Sri. Debashish Mukherjee at Madhurai CO



ED Sri. Debashish Mukherjee at Pune CO



ED Sri. Debashish Mukherjee at Vijayawada CO



ED Sri. Hardeep Singh Ahluwalia at Vijayawada CO



ED Sri. Hardeep Singh Ahluwalia at Bhopal CO



ED Sri. Hardeep Singh Ahluwalia at Guwahati



ED Sri. Hardeep Singh Ahluwalia at Mangaluru CO



ED Sri. Hardeep Singh Ahluwalia at Ranchi



CGM Smt. K Kalyani at Jamshedpur Townhall meeting



CGM Sri Pushkar Sinha at Durgapur RO Townhall meeting



CGM Sri. S K Majumdar at Guwahati Townhall meeting



GM Smt. K A Sindhu at Chikkmangluru Townhall meeting



GM Sri. R P Jaiswal at Ludhiana Townhall meeting



GM Sri. Shreekanta Mohapatra at Trichy Townhall Meeting



GM Sri. Sudhanshu Suman at Tezpur



GM Smt. Vijayalakshmi C S at Jodhpur Townhall meeting

“The Worthy King”



Rochak Dixit

Manager
Service unit
HO, Bengaluru

“Creativity is seeing what everyone else has seen, and thinking what no one else has thought”

Most of us have read or heard this quote somewhere yet very few are able to understand the true meaning of it. Today we shall know about someone who understood the meaning properly and made it a way of life.

There was a King in the olden times who not only was a great ruler but also a favorite amongst his people. He was worshipped by them and whatever he said was accepted as the rule of the land. The King had everything one can ever imagine. From having a large empire to a well-established army, a huge palace and enormous jewels and wealth, the King had everything. With his wisdom and courage, he was ruling his Kingdom with perfection and everyone was happy under his rule. He loved his people and would do anything to keep them happy and prosperous. Yet there was something that always kept the great King worried. He sometimes discussed with his most trusted ministers and himself, yet he had no answer for it. The question was “Who will succeed the worthy King after his death?”

There was a reason behind this dilemma which kept the King worried. The reason being, his only son was not qualified to sit on the throne as per the King. According to him he did not have the conventional qualities of a prince. He was not interested in the warfare tactics, political strategies, cross border relationships and other factors which a King should be proficient. Rather he was inclined towards art and would spend most of them time indulging in activities like painting, sketching and playing musical instruments. The King would always discuss with him about focusing on the mainstream activities but he did not heed to them. This made the King unhappy.

To relieve the King of his misery, his most prominent minister came up with a solution. He suggested the King to take the prince along with him when he goes hunting.

He also asked the King to leave behind his troops at the jungle entry point and go deep inside the jungle with the prince to kill the leopard which was creating a havoc in their region. Upon asking the logic behind going alone, the minister replied that if the King will kill the leopard on his own, the prince might be impressed by the bravery of his father and would start learning the skills. Although the King had a few concerns, he agreed to the suggestion and asked his team to make arrangements and inform the prince about the next day's schedule of hunting.

As planned, the King and the prince and a small set of army troops left towards the jungle. On reaching the entry gate he asked his troops to stay back and asked the prince to enter the jungle along with him. After walking in the jungle for a while the father-son duo saw the leopard they came for. The King wanted to showcase his bravery and started running towards the leopard with his crossbow. The leopard ran inside deep jungle and the King followed it.

While chasing the leopard the King lost his way and was separated from his troops. He was lost into the deep and dense jungle. To add salt to the wounds, the leopard too escaped from the King's hunt. It was dense and all he could see were huge trees and leafy plants and hear a few birds chirping. Had a kid been there in this situation he would have enjoyed the serene beauty of the nature and melodious sound of the birds. But as they say, life makes more sense to us as a child than as an adult. As an adult, we make our minds and remain resolute of our beliefs and convictions whereas children are inquisitive. Their well of cumulative knowledge is consistently being filled and kept fresh while adults have grown stagnant by forgetting how to and what questions to ask.

The King started walking to find a way out of the jungle so that he could reach his palace but it was futile. He saw a fruit laden tree and thought of sitting beneath it for a while and eat a fruit to satisfy his hunger. As he went

closer to the tree his foot was caught by a rope trap hidden among a few dried leaves. It was a setup by the local tribal bandits through which they used to catch their prey and then loot/kill them. The King tried to explain his identity but it was of no use as the bandits did not understand his language. They spoke their own tribal language and sign language which was gibberish to the King. They first looted him of all his jewels and then took him to their base for killing him.

The poor King was upset and was grumbling that he had taken the ministers advice without thinking twice and came to the jungle alone without his troops. While he was being taken away to the base by the bandits he could see his future. He knew that his end was near and he will not be able to serve his people anymore. He thought about all the good moments he has had in his life and made peace with what was happening. Although he was disappointed a bit on the manner of his death, he was not scared to face his end as he was a brave soul.

As soon as he reached, he was shell shocked to see the view at the base. He could see his son at the base playing with the children at the campus. He was teaching them the art of painting and all the kids were very happy to see this as it was new for them as well. The prince had not only become familiar to the bandits but was also treated as a special guest by their families. The King shouted his son's name and upon seeing the condition of his father, the prince came running towards him and started crying. But when he saw the pride and courage in the eyes of his father, he quickly wiped his tears and started talking in local tribal language with the bandits. He also made similar hand gestures which the tribals were making. He explained about the King's true identity and ordered the bandits to leave them free or there would be harsh consequences. In no time the King was set free and the bandits apologized to him and returned his jewels. The King was happy as would no longer have to die an anonymous death. All this was possible due to his son whom he thought was not worthy to be a King.

On their way back he asked his son about how he knew the tribal language and hand gestures to which the prince replied that this was only due to his curious nature. He was always interested to travel and learn unconventional creative art forms and, being a polyglot was a result of all those. His creative mind made it easy to learn many things. The King was relived and realized his mistake and promised to promote creativity in his Kingdom.

Even the prince was proud of his father that even being closer to death the King had no fear in his eyes and promised to make effort to learn the warfare tactics and other relevant skills. The question that kept the King worried for years was now solved and he knew that his people are in safe hands.

As soon as they reached the palace, entire Kingdom lit up as they were eagerly looking for their King. The minister who suggested the jungle and hunting idea came closer to the King and asked whether his suggestion worked. The King smiled a little and said "In a way, Yes !!"

Did we learn anything from this experience? Can we apply it in our daily life? Our Indian society suffers from one such scenario. In most cases it is seen that the Indian parents tend to focus more on the academic knowledge of their children rather encouraging them to learn something out of the box. Some of them even refrain them from participating in extra-curricular activities. This is not the case in some other countries as they focus on gaining the experience rather than getting ninety five percent marks in examination. It is very important for us to learn and create an environment in which our kids can have a holistic learning experience and they become more useful to the society. At the end of the day, everybody might be able to make money but not everyone would be happy with the career they pursue or the life they lead.

Children recognize that iterative development is part of the process of getting to where they want to go. To them failure isn't fatal, it doesn't paralyze them from acting. To adults it is demoralizing, it has been utilized as a weapon by teachers or bosses to ensure conformity bludgeoning them out of taking risks. Children's lives make more sense because they are singularly focused. They live for each day and experience it through play without the weight of dependencies, responsibilities or expectations. They haven't yet been burdened with the requirement of working a job to pay for all the things they want or need. Everything is just there for them to use and enjoy. Let them learn at least one skill that would serve them for the rest of their lives and keep them happy. Let them be hungry, let them be creative.

After all, what will you do if captured by a group of bandits while hunting in jungle.... a humorous food for thought!!!

HEAD OFFICE

Training Advisory Committee (TAC) meeting was conducted at Head Office, Bengaluru on 16.08.2023. The meeting was chaired by Sri. K Satyanarayana Raju, MD & CEO. EDs Sri. Ashok Chandra and Sri. Hardeep Singh Ahluwalia were also present during the meeting. The welcome address was given by Sri. D Surendran, CGM, HR Wing. Sri. H K Gangadhar, DGM & CLO, L&D Vertical convened the meeting. The committee was appraised about the performance of L&D vertical, publications, developments in e-Learning and other initiatives taken up by the vertical. The Top Management appreciated the efforts of L&D Vertical in adopting new initiatives and encouraged to carry the same enthusiasm ahead.



Core Agri. Business Strategy Meet of Circles, selected ROs, Agri. Credit Centres (ACC) & A F Hi-Tech branches was held on 21.08.2023 at Bengaluru. The meeting was chaired by Sri. Ashok Chandra, ED in the presence of Smt. KA Sindhu, GM, PC Wing & Sri. Barun Singh Thakur, DGM, PC Wing. DGMs (overseeing Agriculture Portfolio of the Circles), selected Region Heads who achieved target Q1 fresh term loan disbursement (Krishi Vardhan Campaign), Heads of Agri. Credit Centers & Branch Heads of A F Hi Tech branches participated in the meeting.



On the occasion of 77th Independence Day, Sri K. Satyanarayana Raju, MD & CEO hoisted the Indian National Flag at HO building along with the EDs Sri Debashish Mukherjee and Sri Ashok Chandra. While addressing the gathering, MD & CEO stressed upon providing better facilities to the customers at branches. He has called for implementation of Government initiative LIFE (Lifestyle for Environment) in true letter and spirit and also highlighted financial assistance extended by the Bank for improvement of basic amenities at Native childhood schools of Bank's Executives (Scale V and above) under CSR. During the event meritorious SC/ST girl students, one each from 5th standard to 10th standard studying in Government/ Government aided schools (Rural School, Avathi) were extended with scholarship under Canara Vidya Jyoti Scheme. As a part of Azaadi ka Amrit Mahotsav - 'Meri Maati Mera Desh' Campaign, Amrit Vatika –tree saplings were planted in main building compound.



House Magazine & Library Section, HR Wing, observed Library Day on 04.08.2023. An array of books from the library were displayed in a stall in the lobby, ground floor, HO Main Building. A sale of "The Banking Odyssey" was also held and a many Canarites bought the book. The event was graced by the presence of Smt. Vijayalakshmi, GM, RLFP Wing, Sri. T K Venugopal, GM, HR Wing, Sri. M K Ravikrishnan, GM & Secretary to the Board,



Sri. Ramesh E, AGM, HR Wing, Smt. Priyadarshini R , Editor, Shreyas, Smt. Winnie Panicker, Asst. Editor, other executives and staff from HO. Close to 70 staff members borrowed the books from the stall.

CIBM Manipal

CIBM in association with Foreign Exchange Dealers Association of India organised an orientation programme for newly joined GTPC staff at CIBM, Manipal on 07.08.2023. Sri. H K Gangadhar, DGM and CLO, L&D Vertical addressed the participants. Smt. Mini K, DGM, GTPC, Manipal interacted with the participants. Guest Faculty Member, Shri. Ashwani Sindhvani, Chief Executive, FEDAI engaged sessions for the participants of the training programme.



CIBM, Manipal organised Mid-Career Training Programme for Executives in Scale 4 & Scale 5 on 07.08.2023 at CIBM, Manipal. Sri. Ranjeev Kumar, GM, HR Wing inaugurated the programme virtually and interacted with the participants. Sri. H K Gangadhar, DGM & CLO, L & D Vertical welcomed all the participants to the training programme and motivated them to actively participate. Guest Faculty Member Dr. Fareed Ahmed, former Executive Director, Punjab & Sind Bank engaged various sessions for the participants.



CLDC Trivandrum was inaugurated by Sri. S Prem Kumar, GM, Circle Head, Trivandrum CO on 17.08.2023. Sri. H K Gangadhar, DGM & CLO – CIBM Manipal, honoured the occasion as the Chief Guest. His insight and expertise in learning and development added a profound dimension to the event, and his presence was greatly appreciated. The inauguration ceremony marked the commencement of a new phase in Canara Bank's commitment to learning and development.



Interactive session with ED Sri. Ashok Chandra for Sub-staff employees working at branches was conducted on 02.08.2023. The session was initiated by Sri. H K Gangadhar, DGM and CLO, L & D Vertical, Manipal. Dr. A K Pandey, GM, CIBM, Manipal welcomed the Dignitaries and participants to the session in his introductory speech. Sri. Ashok Chandra, ED addressed the participants and welcomed suggestions from the participants who had joined the session. Sri. Ranjeev Kumar, GM, HR Wing informed all the participants about the incentive scheme that has been introduced by the bank.



BENGALURU

The Review and Business Strategy Meet of MSME Sulabhs was held in two batches on 7th and 8th August 2023 at Bengaluru. The meeting was chaired by Sri. K Satyanarayana Raju, MD & CEO. Sri. Ashok Chandra, ED and Sri. Prabhat Kiran, GM were also present. The welcome address was delivered by Sri. G A Anupam, DGM, MSME Wing and Wing presentation was delivered by Sri. Prabhat Kiran, GM. Sri. Ashok Chandra, ED addressed all Sulabh heads and explained the importance of MSME Sector for the Country and also for the Bank.



Scheme. More than 500 Women Entrepreneurs across entire Odisha State attended the meeting. The Entrepreneurs lauded the efforts made by Canara Bank in promoting Entrepreneurship across the Country.

Bhubaneswar CO, under the guidance of Sri. Jagdish Chander, GM, organized a plantation programme at Gandamunda U. G. High School, Bhubaneswar on 21st August, 2023 under CSR Activities on the occasion of AKAM (Amrit Vatika – Meri Maati Mera Desh), in which about 200 saplings and other ornamental herbs were planted inside the school premises. On this occasion, Sri Ashok Kumar Meher, DM and officials of AF & PS Section, Bhubaneswar CO were also present. Smt. Anita Panda, Principal, Gandamunda U. G. High School, Bhubaneswar appreciated our Bank's initiative and expressed her gratitude.



BHUBANESWAR

Bhubaneswar CO, in association with OCF organised National Women Entrepreneurs Award 2023. Sri. Amar Pattnaik, MP Rajya Sabha, Smt. Sulochana Das, Mayor, BMC, and Sri. Tapan Kumar Chand Resident Director Vedanta were the Chief Guests of the Meeting. Sri. Jagdish Chander, GM, addressed and felicitated the Women Entrepreneurs. He emphasized on the various schemes of the bank including Canara Mahila Vikas



To extend the support to the society, AF & PS Section, Bhubaneswar CO had organized a CSR activity on 15.08.2023 at National Career Service Center for Differently Abled (NCSCDA), Bhubaneswar, Odisha. A Deep-Freezer was handed over to National Career



Service Center for Differently Abled (NCSCDA), Bhubaneswar in the presence of Sri S. Sampath Kumar, Deputy Chief Labour Commissioner, Ministry of Labours Employment, Govt. of India & Smt. Sonalika Suman, Assistant Director, NCSCDA, Bhubaneswar. Shri Jagdish Chander, GM, Shri Ashok Kumar Meher, DM and other officials of the Circle were also present.

activity in the presence of Sri. M Vijaya Kumar, GM, Hubballi CO, Sri. K Sivaramakrishnan, AGM, Sri. Md. Rashid, DM, Belgavi RO, Dr. Ashok Kumar Shetty, Director BIMS, and other dignitaries from BIMS.

HUBBALLI

Customer Relationship Officers' meet of Bagalkot RO was conducted on 04th Aug 2023. The meeting was presided over by Sri Ranjit Kumar Jena, AGM Hubballi CO. Smt K R Shylaja, AGM & RO Head, Bagalkot RO and Sri. Ranjit Kumar Jena, AGM, addressed the gathering and stressed upon the idea behind the concept of relationship officials. Sri. Sunil Kumar G (CRM), DM RO Bagalkot gave live demonstration of CRO login & how to make best use of the data available & how to generate lead in package Etc. Participant CROs expressed their opinion about the concept & informed that they will strive to implement the project in letter & spirit.

HYDERABAD

Hyderabad RO - II organized a Mega Retail Expo on 14.09.2023 at Jubilee Hills I Branch. Expo & Builder Stall inauguration was graced by Sri. B Chandra Sekhara, GM Hyderabad CO. Sri K Balakrishna, DGM, Hyd RO II, Smt. N R V S Anuradha, DM & RAH Head, Branch Heads & Marketing Officials were present. Smt. N R V S Anuradha, DM briefed about the retail products and its importance. Sri K Balakrishna, DGM thanked all our esteemed Customers, Builders and Vehicle Dealers for their patronage and for Participating and shared the importance of conducting Expo and its importance.



Hubballi CO handed over an ambulance to Belgavi Institute of Medical Science (BIMS) as part of CSR



Hyderabad RO II celebrated Independence Day at Narayanaguda Building Premises. Flag hoisting was done by Sri. K Balakrishna, DGM, RO II, Hyderabad and Sri. Sunil Kumar S, DGM, Rangareddy RO. A selfie stand was installed and saplings were also distributed and planted as part of the event.



MANIPAL

Manipal CO conducted a “Canara Marathon Freedom Run” under the guidance of Circle Head Sri. M G Pandit. Staff, ex-staff, doctors, lawyers, students, military personnel, and customers participated. Sri. H K Gangadhar, DGM & CLO, CIBM, Smt. Mini K, GM, (GTPC), Smt. Sabitha M Nayak, DGM, Manipal CO, Sri. Vinod Vishnu Joshi, AGM and other executives participated in the event. Sri. Yashpal Suvarna, MLA, Udupi and Col. Mahesh from MAHE Institute were the chief guests. Various products like Canara Delite Current Accounts, Canara Select Saving Accounts, Canara Premium Payroll Accounts, FX4U, ai1 app, e-BG, Accessibility of loan accounts in BNAs, etc were showcased during the event.



E/IDPMS Resolution meet was conducted to close the overdue entries and entries marked for DOE pertaining to EDPMS and IDPMS at branches on 6th September 2023 at Circle Office, Manipal. Smt Mini K, DGM, GTPC Manipal, Sri Raviprasad Bhat C, AGM, Manipal CO and Sri Mohammed Azeemuddin, DM, GTPC, Manipal interacted with the customers.



VIJAYAWADA

A validation training program was organized by the faculty members of Hindi Teaching Scheme, Department of Official Language, Ministry of Home Affairs, Government of India, Visakhapatnam. Under this a nine day training program was organized from 16-08-2023 to 25-08-2023 at LDC, Vijayawada by Assistant Directors of Hindi Teaching Scheme Sri Aruni Trivedi, Smt A Aruna and Sri Sheikh Mehboob Basha.



Sri Anirban Kumar Vishwas, Deputy Director (Implementation), Regional Implementation Office (South), Department of Official Language, Ministry of Home Affairs, inspected Regional Office Visakhapatnam on 25.07.2023 regarding implementation of Official Language. On this occasion, Sri N. Madhusudan Reddy, AGM, Smt. Prajna Paramita Sahoo, DM and Mr. BV Kiran, SM from Vijayawada CO and all the section in-charges of the regional office were present.



अहमदाबाद

दिनांक 15.08.2023 को अंचल कार्यालय, अहमदाबाद में पूरे जोश और उत्साह के साथ 77वां स्वतंत्रता दिवस मनाया गया। अंचल प्रमुख एवं महाप्रबंधक श्री शम्भू लाल द्वारा राष्ट्रीय ध्वज फहराया गया और हमारे देश की समृद्ध संस्कृति और हमारे स्वतंत्रता सेनानियों द्वारा किए गए बलिदानों के बारे में सभा को संबोधित किया गया। समारोह में उप महाप्रबंधक श्री अमित मित्तल भी उपस्थित रहे। यह कार्यक्रम वास्तव में एकता की भावना को दर्शाता है, इसमें न केवल हमारे समर्पित कर्मचारी बल्कि उनके परिवार के सदस्य भी शामिल हुए। उपस्थित सभी लोगों की हार्दिक भागीदारी ने इस समारोह को और अधिक उत्साहवर्धक बनाया। सांस्कृतिक कार्यक्रमों का सफल आयोजन किया गया, जिससे हमारी विविध प्रतिभाओं का प्रदर्शन हुआ और सौहार्दपूर्ण वातावरण को बढ़ावा मिला।



भोपाल

भोपाल अंचल ने पूरे मध्य प्रदेश और छत्तीसगढ़ राज्यों में कैम्प मोड में एसआरएलएम, नाबार्ड के गणमान्य व्यक्तियों को शामिल करते हुए क्लस्टर स्तर की बैठकों की योजना बनाने के बाद मेगा एसएचजी क्रेडिट कैम्प आयोजित किए हैं। ऐसा ही एक आयोजन भोपाल के दीपड़ी गांव में किया गया,



जिसकी अध्यक्षता कार्यपालक निदेशक, श्री अशोक चंद्र, ने की। अंचल प्रमुख श्री विक्रम दुग्गल के मार्गदर्शन में राज्य सलाहकार (एसआरएलएम) श्री देवेन्द्र सिंह भदोरिया और केनरा बैंक के अन्य कार्यपालकगण व अधिकारियों और कर्मचारियों की उपस्थिति में कार्यक्रम का आयोजन किया गया।

चंडीगढ़

अंचल कार्यालय चंडीगढ़ द्वारा दिनांक 14 अगस्त 2023 को महात्मा गांधी स्टेट इंस्टीट्यूट ऑफ पब्लिक एडमिनिस्ट्रेशन, चंडीगढ़ में “फासले घटाते-सफलता के कदम” नामक विषय पर एक टाउन हॉल बैठक आयोजित की गई। इस अवसर पर कार्यपालक निदेशक, श्री एच.एस. अहलूवालिया उपस्थित रहे। अंचल प्रमुख श्री बी.एल. मीना, महा प्रबंधक ने कार्यपालक निदेशक और टाउन हॉल बैठक में उपस्थित सभी कर्मचारियों का स्वागत किया। कार्यपालक निदेशक श्री एच.एस. अहलूवालिया ने इस बैठक को संबोधित किया और इसमें 350 केनराइट ने प्रतिभागिता की। अपने संबोधन के दौरान, उन्होंने “फासले घटाते-सफलता के कदम” नामक विषय पर पीपीटी के साथ-साथ बैंक के विभिन्न उत्पादों, जिनसे कि ग्राहकों को असाधारण लाभ मिलते हैं, के बारे में विस्तार से बताया। उन्होंने कॉर्पोरेट उद्देश्यों और “मिशन 1000 दिन” पर बैंक के दृष्टिकोण पर भी प्रकाश डाला। कार्यपालक निदेशक ने हमारे बैंक के उत्पादों की जागरूकता के बारे में भी आवश्यक सुधार किए जाने की ओर इशारा किया।



दिल्ली

14 सितंबर 2023 को अंचल कार्यालय, दिल्ली में अंचल प्रमुख श्री भवेन्द्र कुमार, मुख्य महा प्रबंधक की अध्यक्षता में हिंदी पखवाड़ा 2023 का शुभारंभ किया गया। इस अवसर पर

मुख्य महा प्रबंधक ने सभी को हिंदी दिवस की बधाई दी और कहा कि हिंदी हमारे ग्राहकों की भाषा है और हम हिंदी के माध्यम से ही अपने ग्राहकों से जुड़ सकते हैं और बैंक का कारोबार बढ़ा सकते हैं। राजभाषा कक्ष के पर्यवेक्षी कार्यपालक श्री अरुण कुमार, उप महा प्रबंधक ने भी सभी को हिंदी में अपना कार्य करने के लिए प्रोत्साहित किया और हिंदी पखवाड़ा 2023 के दौरान आयोजित होने वाली प्रतियोगिताओं की जानकारी दी और कहा कि इन सभी प्रतियोगिताओं में पूरे जोश व उत्साह से भाग लें व इन प्रतियोगिताओं को सफल बनाएं। सभी कर्मचारियों ने हिंदी में काम करने की प्रतिज्ञा ली।



उत्कृष्टता केंद्र, गुरुग्राम

दिनांक 14.09.2023 को दिल्ली अंचल प्रमुख एवं मुख्य महाप्रबंधक श्री भवेन्द्र कुमार द्वारा उत्कृष्टता केंद्र, गुरुग्राम का दौरा किया गया। सर्वप्रथम मंडल प्रबंधक एवं कार्यकारी प्रभारी श्री राज प्रकाश सिंह द्वारा स्वागत किया गया। मुख्य महाप्रबंधक ने प्रशिक्षण महाविद्यालय के प्रेक्षागृह में नवनियुक्त परिवीक्षाधीन अधिकारियों एवं लिपिकों को संबोधित किया और प्रेरित किया।



उन्होंने अपने संबोधन में कहा कि बैंक उन्हें आगे बढ़ने का पूरा अवसर देगा केवल उन्हें ईमानदारी और निष्ठा के साथ अपना काम करना है। श्री भवेन्द्र कुमार के करकमलों से नवनियुक्त परिवीक्षाधीन अधिकारियों को स्वागत किट भी वितरित किए गए।

गुवाहाटी

दिनांक 01.09.2023 को श्रीमांत शंकर देव कलाक्षेत्र, पंजाबारी, गुवाहाटी के सभागार में श्री एच टी बाविस्कर, महा प्रबंधक के कुशल नेतृत्व में अंचल कार्यालय, गुवाहाटी द्वारा स्वयं सहायता समूह हेतु कार्यशाला सह वित्तीय साक्षरता कार्यक्रम का आयोजन किया गया। इस कार्यक्रम में बैंक के कार्यपालक निदेशक, श्री अशोक चंद्र की गरिमामयी उपस्थिति रही। कार्यपालक निदेशक ने बैंक द्वारा आयोजित इस स्वयं सहायता समूह हेतु कार्यशाला सह वित्तीय साक्षरता कार्यक्रम की महत्ता एवं विशेषता के बारे में अवगत कराया। स्वयं सहायता समूह के महिला सदस्यों द्वारा हाथ से बने विभिन्न उत्पादों को प्रदर्शित करने हेतु स्टाल लगाई गई। कार्यक्रम में लगभग 103 स्वयं सहायता समूह के लगभग 550 सदस्यों ने उत्साहपूर्वक भाग लिया। इस अवसर पर अंचल कार्यालय, गुवाहाटी द्वारा इन एसएचजी समूहों को रु. 10.00 करोड़ का ऋण भी स्वीकृत किया गया।



जयपुर

केनरा बैंक, अंचल कार्यालय जयपुर द्वारा अंचल प्रमुख, श्रीमती गीतिका शर्मा के कुशल नेतृत्व में दिनांक 28.08.2023 को महिला उद्यमी विकास कार्यक्रम का आयोजन किया गया। श्री सुनील कुमार शर्मा, उप महाप्रबंधक, श्री अतुल मिश्रा, उप महाप्रबंधक, अंचल कार्यालय, जयपुर तथा श्री दीपक शुक्ल, उप महाप्रबंधक, क्षेत्रीय प्रमुख, जयपुर-1 द्वारा उपस्थित महिला उद्यमियों को मार्गदर्शन प्रदान किया गया। श्री दिलीप कुमार, सहायक महाप्रबंधक ने महिला उद्यमियों को और बेहतर कार्य

करने के लिए प्रेरित एवं प्रोत्साहित किया। इस मौके पर स्वयं सहायता समूह की उद्यमी महिलाओं द्वारा हस्तनिर्मित राखियों और आभूषणों की प्रदर्शनी लगाई गई।



कोलकाता

माननीय प्रबंध निदेशक व मुख्य कार्यकारी अधिकारी श्री के. सत्यनारायण राजु के मार्गदर्शन में दिनांक 02.09.2023 को होटल द ओबेराय ग्राँड में कोलकाता अंचल ने कोलकाता-I, कोलकाता-II, कोलकाता-III, हावड़ा क्षेत्रीय कार्यालयों के अंतर्गत आने वाली सभी शाखाओं / इकाइयों, जिसमें 4 एलसीबी, 5 एमसीबी, 3 एआरएम-एसएएम, 7 आरएएच, 9 एमएसएमई सुलभ, खाता अनुभाग, आरएसटीसी कोलकाता शामिल है, उनके कर्मचारियों के लिए “टाउनहॉल बैठक – फासले घटाते- सफलता के कदम” का आयोजन किया। श्री कल्याण मुखर्जी, अंचल प्रमुख एवं महा प्रबंधक, श्री हर्ष बजाज, उप महा प्रबंधक, अंचल कार्यालय, श्री रजनीश कुमार, उप महा प्रबंधक, अंचल कार्यालय, श्री राम बाबू मिश्र, उप महा प्रबंधक, आंचलिक निरीक्षणालय, श्री संदीप, उप महा प्रबंधक, कोलकाता-I, अंचल के वरिष्ठ कार्यपालकों की उपस्थिति में और क्षेत्रीय प्रमुखों के साथ प्रबंध निदेशक व



मुख्य कार्यकारी अधिकारी को सम्मानित करते हुए स्वागत भाषण प्रस्तुत किया। इस बैठक में कार्यक्रम स्थल पर लगभग 1200 केनराइट्स एकत्रित हुए, जिन्होंने खड़े होकर उत्साहपूर्वक हमारे माननीय प्रबंध निदेशक व मुख्य कार्यकारी अधिकारी का स्वागत किया।

लखनऊ

26 जुलाई 2023 को संगीत नाट्य अकादमी, लखनऊ में टाउनहॉल बैठक का आयोजन किया गया। कार्यपालक निदेशक, श्री देवाशीष मुखर्जी ने इस अवसर की शोभा बढ़ाई। अंचल प्रमुख एवं महाप्रबंधक श्री आलोक कुमार अग्रवाल ने कार्यपालक निदेशक का स्वागत किया। अपने स्वागत संबोधन के दौरान उन्होंने हमारे बैंक के निर्माण में प्रत्येक केनराइट्स की भूमिका को उल्लेखित किया। उन्होंने लखनऊ अंचल की भागीदारी के बारे में प्रस्तुती दी। कार्यपालक निदेशक ने अपने संबोधन की शुरुआत विभिन्न मापदंडों के तहत बैंकों द्वारा निर्धारित अगले 1000 दिनों के लक्ष्य के दृष्टिकोण को सामने रखते हुए की, फिर उन्होंने वित्त वर्ष 2023-24 के वित्तीय के प्रमुख मापदंडों को प्रस्तुत किया। बैठक में उपस्थित लगभग 650 से अधिक केनराइट्स कार्यपालक निदेशक महोदय के शब्दों से मंत्रमुग्ध हो गए और उत्साह के साथ बैंक में काम करने के लिए प्रेरित हुए।



मुंबई

माननीय प्रबंध निदेशक व मुख्य कार्यकारी अधिकारी श्री के. सत्यनारायण राजु की अध्यक्षता में एनएससीआई, वर्ली, मुंबई में दिनांक 06.09.2023 को कार्यपालक निदेशकगण श्री देवाशीष मुखर्जी, श्री अशोक चंद्र और श्री हरदीप सिंह अहलूवालिया की उपस्थिति में मुंबई अंचल की टाउन हॉल

बैठक आयोजित की गई। श्री जनार्धन राव पी. वी., सीजीएम, एकीकृत कोष विभाग और श्री आर. राजेश, महा प्रबंधक, डीबीएस वर्टिकल, प्रधान कार्यालय ने इस कार्यक्रम की शोभा बढ़ाई। प्रबंध निदेशक व मुख्य कार्यकारी अधिकारी श्री के. सत्यनारायण राजु ने अपने मुख्य संबोधन में खामियों को दूर करना, सफलता के बिल्डिंग ब्लॉक पर ध्यान केंद्रित करते हुए भविष्य के फोर्ज (1000 दिन का विजन) प्रस्तुत किया। उन्होंने फील्ड स्टाफ से आवश्यकतानुरूप कार्य करते हुए निरंतर उभरते बैंकिंग परिदृश्य में चुनौतियों का सामना करने के लिए तैयार रहने का अनुरोध किया। उन्होंने अपील की कि शाखा के प्रत्येक कर्मचारी को बैंक की सभी पहलों के बारे में जानकारी होनी चाहिए और कारोबार के विकास के लिए इसका उपयोग करना चाहिए। उन्होंने ग्राहक संपर्क बढ़ाने के लिए शाखाओं में सीआरएम अवधारणा को कुशलतापूर्वक लागू करने का भी अनुरोध किया। हमारे बैंक की टैगलाइन “रहे संग, बढ़े संग” को ध्यान में रखते हुए, उन्होंने विभिन्न मापदंडों के तहत विभिन्न लक्ष्यों को प्राप्त करने के लिए एक टीम के रूप में काम करने पर जोर दिया।



पटना

दिनांक 31.08.2023 को नगर राजभाषा कार्यान्वयन समिति की 79वीं छमाही बैठक में अंचल कार्यालय, पटना को उत्कृष्ट राजभाषा कार्यान्वयन के क्षेत्र में ‘द्वितीय’ पुरस्कार प्राप्त हुआ। पुरस्कार वितरण समारोह में उपस्थित भारतीय रिजर्व बैंक के क्षेत्रीय निदेशक, श्री संजीव दयाल एवं नाबार्ड तथा पीएनबी के मुख्य महाप्रबंधक से पुरस्कार ग्रहण करते हुए हमारे अंचल कार्यालय के सहायक महाप्रबंधक, श्री राकेश तिवारी एवं श्री रवि प्रकाश सुमन, प्रबंधक।



पुणे

दिनांक 10 अगस्त 2023 को अंचल कार्यालय, पुणे द्वारा यशदा ऑडिटोरियम में टाउनहॉल बैठक का आयोजन किया गया। इस अवसर पर प्रधान कार्यालय से कार्यपालक निदेशक, श्री देवाशीष मुखर्जी उपस्थित थे। बैठक की थीम “फासले घटाते – सफलता के कदम” था और इसका उद्देश्य प्रधान कार्यालय और उच्च प्रबंधन के संदेशों एवं कारोबारी लक्ष्यों को बुनियादी स्तर पर अर्थात् शाखा स्तर पर कार्य कर रहे अधिकारियों एवं कर्मचारियों तक पहुंचाना था। बैठक के दौरान सर्वप्रथम श्री राजेश कुमार सिंह, महाप्रबंधक एवं अंचल प्रमुख ने कार्यपालक निदेशक के साथ-साथ उपस्थित सभी स्टाफ सदस्यों का स्वागत किया और इसके पश्चात कार्यपालक निदेशक, श्री देवाशीष मुखर्जी महोदय ने उपस्थित कार्यपालकों एवं स्टाफ सदस्यों को संबोधित करते हुए टाउन हॉल बैठकें आयोजित करने के उद्देश्य के बारे में बताया। कार्यपालक निदेशक महोदय ने ग्राहक संतुष्टि पर हमारे बैंक के हालिया सर्वेक्षण के नतीजे के आधार पर ग्राहकों को प्रदत्त सेवाओं को और बेहतर बनाने की आवश्यकता पर जोर दिया।



रांची

अंचल कार्यालय, रांची द्वारा 01 अगस्त, 2023 को होटल बीएनआर चाणक्य में कार्यपालक निदेशक, श्री हरदीप सिंह अहलूवालिया की अध्यक्षता में टाउनहॉल बैठक का आयोजन किया गया। बैठक में विभिन्न शाखाओं एवं कार्यालयों से 325 केनराइट्स ने भाग लिया। बैठक का मुख्य विषय “फासले घटाते – सफलता के कदम” था, जिसका उद्देश्य कॉर्पोरेट अपेक्षाओं को जमीनी स्तर तक पहुंचाना है। श्री हरदीप सिंह अहलूवालिया, कार्यपालक निदेशक ने “फासले घटाते – सफलता के कदम” पर प्रस्तुति दी। उन्होंने सभी मापदंडों में लक्षित वृद्धि हासिल करने के लिए आवश्यक अभूतपूर्व प्रयासों पर प्रकाश डालते हुए कॉर्पोरेट उद्देश्य “मिशन 1000 दिनों का” पर बैंक के विजन पर प्रकाश डाला। उन्होंने श्रोताओं को विभिन्न पहलों/नए उत्पादों के बारे में भी जानकारी प्रदान

की जो शाखा के कर्मचारियों को बेहतर कार्य-निष्पादन करने के लिए सशक्त बनाती है। श्री श्रीनाथ जोशी, महाप्रबंधक, अंचल कार्यालय, रांची द्वारा ग्राहक सेवा सर्वेक्षण पर एक प्रस्तुति दी गई, जिसमें ग्राहक सर्वेक्षण के परिणाम पर प्रकाश डाला गया।



मुसाफ़िर



रेनी श्रीवास्तव

अधिकारी
प्रयागराज

मुसाफ़िर हैं हम,
परिवर्तन का स्वरूप हैं हम,
आज यहाँ हैं तो कल वहाँ,
बसाना है खुशियों का जहाँ।

कभी साथ तो कभी अकेला,
कभी ग़म तो कभी खुशियों का मेला,
तिनकों से सजाया सपनों को,
ले चला मुट्ठी भर यादों का मेला।

छूट गए वो रिश्ते,
अधूरे रह गए वादे,
मिलेगी अब नई मंज़िल मुझको,
नई ऊर्जा, नई चाह मुझको।

खड़ी है करनी नई इमारत,
करनी है फिर से मेहनत,
नए वादे, नया विश्वास जगा कर,
परिवर्तन के नए पर लगा करा

MEN IN UNIFORM



Bharathi D
 SWO-A
 Zonal Inspectorate
 HO, Bengaluru

When they take the SALUTE, its a thump and thud
 With rising cloud of mud--brown and red
 The rhythm of their footsteps, firm on ground
 Make a musical symphony of resonating sound.

Their uniform—A mark of pride
 Narrate countless hurdles they tide
 Badges and medals that adorn them
 Sing gallantry of men as good as gem.

The Army, Navy, Air Force
 Three jewels of Nation's crown piece
 Forbid enemies, terrorists to seize
 Country's peace and stability with ease
 With their delusions put to cease.

In patriotism, they know no compromise
 For heroism, they are the final choice
 Mountain tops, borders they guard
 Strike of enemies and hostiles is charred.

Quakes, floods, famine-- they are there
 for safety of brethren for whom they care
 A daring heart, helping hand to all --
 Father, mother, sister, brother and pal.

Is call of Motherland for them alone?
 Come lets shoulder this responsibility atone
 If integrity, morality is their brand
 Let us also take a firm stand
 To stand as a Nation, hand in hand.

In passion to safeguard motherland
 God forbid they return in tricolour band
 If they can give up their very life in swag
 Come, let's pledge forever to respect and honour
 Our National Anthem, Emblem and National Flag!!

Dreams, aspirations though never a dearth
 Smearing patriotism on their very breath
 Did they not daringly embrace wreath
 Riding willingly into the valley of death.

And now they lie there in mud
 Soaking Mother Earth in crimson red.
 We owe ,we owe
 To the offspring still cocooned in womb
 We owe to the two benevolent souls
 whose child took grenades aimed at us, as his own
 We owe to the sibling who's deep lost in mourn
 We owe to the dreams buried deep down
 We owe, we owe our lives
 To every drop of blood shed
 By tearing away their lives to thin shreds.

At battles fought- won or lost
 Nation and Nation alone was utmost
 Defending motherland like her children
 Her strength when broken, soul when shaken
 Fighting every battle that came their way
 To bestow freedom we relish today
 FREEDOM- A paradise made of sacrifice
 A Priceless treasure, to be precise.

शिक्षा, रचनात्मकता तथा कौशल ज्ञान – करे संभव हर मुकाम



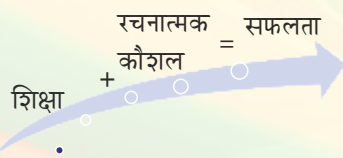
अभिषेक गर्ग

वित्तीय प्रबंधन विभाग
प्रधान कार्यालय, बेंगलूरु

शिक्षा बनाम कौशल अर्जन एक ऐसा मुद्दा है जो कि आज के इस प्रतिस्पर्धा के युग में अत्यंत महत्वपूर्ण है। आज के इस दौर में शिक्षा तथा कौशल अर्जन दोनों ही अपना एक महत्वपूर्ण स्थान रखते हैं क्योंकि शिक्षा व्यक्ति को किसी कार्य को करने का तरीका तथा उस कार्य के संबंध में सभी जानकारी मुहैया कराती है तथा कौशल अर्जन किसी व्यक्ति को उस कार्य से संबंधित जानकारी के आधार पर प्रशिक्षित करके उस कार्य को एक विशेषज्ञ के तौर पर पूर्ण कराती है। किसी व्यक्ति को सफल होने के लिए सिर्फ शिक्षा या सिर्फ कौशल अर्जन ही आवश्यक नहीं है अपितु उसको शिक्षा के आधार पर उस क्षेत्र में कौशल अर्जन करके एक विशेषज्ञ के तौर पर खुद को स्थापित करना चाहिए। इसीलिए आज ज्यादातर पेशेवर पाठ्यक्रमों जैसे कि इंजीनियरिंग, डॉक्टर, सीए इत्यादि में उच्च शिक्षा के साथ-साथ व्यवहारिक प्रशिक्षण भी अनिवार्य है ताकि उच्च शिक्षा में जो कुछ ग्रहण किया है उसको व्यवहारिक प्रशिक्षण के आधार पर सफलतापूर्वक किया जा सके।

समय की शुरुआत से, समाज ने हमें एक किंवदंती के रूप में दिखाया है कि उच्च शिक्षा एक आवश्यकता है और एक संपन्न जीवन के लिए आवश्यक है। क्षमता के बिना डिग्री उतनी ही अधूरी होगी जितनी डिग्री के बिना क्षमता।

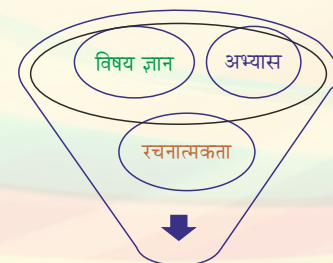
“एक डिग्री व्यक्ति के अंदर क्षमता के दस्तावेजीकरण की गारंटी है। कौशल अर्जन क्षमता का प्रत्यक्ष प्रमाण है।”



एक शिक्षा प्रणाली जो भविष्य के लिए तैयार हो और रोजगार से परिचित हो, समय की आवश्यकता है। रोजगारोन्मुखी शिक्षा से तात्पर्य ऐसी शिक्षा से है जो न केवल एक रोजगार योग्य व्यक्ति का निर्माण करती है; लेकिन साथ ही एक रोजगार सृजन करने

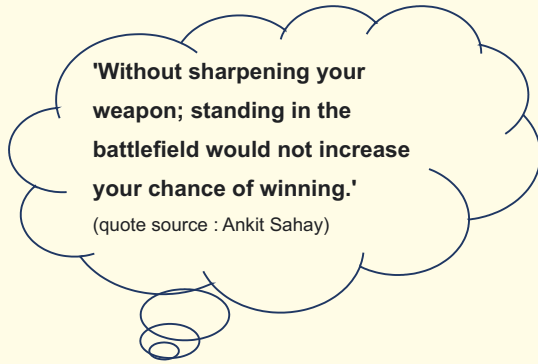
वाला व्यक्ति बनाती है जो एक विचारशील, रचनात्मक, भविष्य के प्रति जागरूक नागरिक हो सकता है। इसलिए **कौशल आधारित शिक्षा** एक आवश्यकता है। यह छात्रों को यह पता लगाने में मदद करता है कि स्वतंत्र कैसे रहें और कलात्मक रूप से मुद्दों को कैसे देखें। यह प्रदान करता है कि प्राचीन तरीकों को अपनाकर कैसे आगे बढ़ना है और रचनात्मक रूप से विचार करना है। स्कूल के कमरों में कौशल-आधारित शिक्षा शुरू करने का एक अन्य लाभ छात्रों में प्रभावी नेतृत्व कौशल विकसित करना और उन्हें अपने स्वयं के हितों के पक्ष को देखने में मदद करना है। गतिविधियों और आयोजनों के माध्यम से, छात्र ऐसे कौशल का निर्माण करते हैं जो उन्हें टीम पर ध्यान देने, संगठित करने और प्रोत्साहित करने में सहायता करते हैं।

हमारे देश में वर्तमान युग युवाओं का है। हमारे देश में युवाओं के पास बौद्धिक क्षमता तथा कार्य करने के लिए पर्याप्त ऊर्जा है। आज हमारे देश की शिक्षा प्रणाली हमारे देश को एक विकसित देश बनाने में बहुत अहम योगदान रखती है क्योंकि शिक्षा प्रणाली में ज़रूरी बदलाव करके ही हमारे युवाओं को उच्च शिक्षा के साथ-साथ कौशल अर्जन की तरफ अग्रसर किया जा सकता है। हमारे देश में बहुत से लोगों के पास विश्वविद्यालय की शिक्षा है लेकिन कौशल न होने के कारण उन्हें कोई लाभ नहीं होता है। आधारभूत शिक्षा के दौरान व्यक्ति बहुत से सिद्धांतों को सीखता है; हालांकि उन्हें व्यावहारिक जीवन में लागू करने के लिए कौशल की आवश्यकता होती है।



शिक्षा के साथ कौशल ज्ञान

शैक्षणिक संस्थानों के छात्रों में सैद्धांतिक जानकारी तो होती है परन्तु विशेषज्ञता बहुत कम होती है; परिणामस्वरूप छात्रों के पास कॉलेज से बाहर निकलने के बाद की योजना नहीं होती है कि उन्हें अपनी डिग्री के साथ क्या करना है। समाज ने लंबे समय से इस विचार का प्रचार किया है कि जब आप कॉलेज जाते हैं और डिग्री हासिल करते हैं, तो आपकी सफलता निश्चित होती है। प्रतिभा अधिग्रहण का महत्व दिन-ब-दिन बढ़ता जा रहा है; और इसके अतिरिक्त, फर्म वर्तमान में अत्यंत कुशल व्यक्तियों को काम पर रख रही हैं, न कि केवल विश्वविद्यालय की डिग्री रखने वालों को।



उपरोक्त वर्णित तथ्यों से कुछ हद तक यह तो स्पष्ट है कि उच्च शिक्षा व कौशल अर्जन एक – दूसरे के पूरक हैं। उदाहरण के तौर पर यदि हम किसी कार बनाने वाली कंपनी के कर्मचारी तथा सामान्य कार मरम्मत करने वाले मजदूर अथवा मैकेनिक की स्थिति का आकलन करें तो हम संभवतः इस विषय को गहराई से समझ सकते हैं। एक कार बनाने वाली कंपनी में **पेशेवर इंजीनियर** रखे जाते हैं जो कि उस कार की संरचना तथा उसको बनाने की विधि जानते हैं। वे जानते हैं कि इस कार के हर एक भाग में क्या कार्य होना है तथा कौनसे उपकरण किस तकनीक के आधार पर लगे हैं जबकि एक **सामान्य कार मरम्मत करने वाला मैकेनिक** सिर्फ इस बात में प्रशिक्षित होता है कि कार में कोई तकनीकी खराबी आने पर उसे कैसे ठीक करना है लेकिन वह

उस कार की तकनीकी संरचना के बारे में कम जानकारी रखता है। उसे कार मरम्मत करना आता है क्योंकि उसने कौशल अर्जन के द्वारा खुद को प्रशिक्षित किया है, लेकिन वह नई कार की तकनीकी संरचना तथा उसमें भावी सुधार के लिए नए आविष्कार तब तक नहीं कर सकता जब तक कि उसे उस विषय में तकनीकी शिक्षा हासिल ना हो।

इस उदाहरण के आधार पर हम कह सकते हैं कि उच्च शिक्षा के आधार पर कौशल अर्जन के द्वारा किसी व्यक्ति की विशेषज्ञता का क्षेत्र अधिक विस्तृत हो जाता है जो कि आज के समय की मांग है। यही स्थिति अन्य कार्य क्षेत्रों जैसे चिकित्सा, अनुसंधान इत्यादि में भी दिखाई देती है।

जीवन की दौड़ में दौड़ने व सफल होने के लिए किसी के पास योग्यता के साथ-साथ डिग्री भी होनी चाहिए। योग्यता के बिना डिग्री उतनी ही अधूरी होगी जितनी डिग्री के बिना योग्यता। एक डिग्री और कुछ नहीं बल्कि व्यक्ति के अंदर की क्षमता का प्रमाणित दस्तावेज है। इसी तरह, प्रत्येक डिग्री धारक अनिवार्य रूप से कुशल नहीं है।

हमारा देश उभरती संभावनाओं तथा विकास की ऊंचाइयों को छूने के लिए युवा शक्ति से भरपूर है। हमें आवश्यकता है कि हम उचित शिक्षा पाठ्यक्रम को लागू करें तथा उससे संबंधित व्यवहारिक प्रशिक्षण अथवा रचनात्मक कौशल अर्जन को भी उतना ही महत्व दें तभी हम हमारे देश में मेक इन इंडिया जैसे महत्वाकांक्षी उद्देश्यों को पूर्ण कर सकते हैं और विकास की निरंतर ऊंचाइयों को छू सकते हैं।

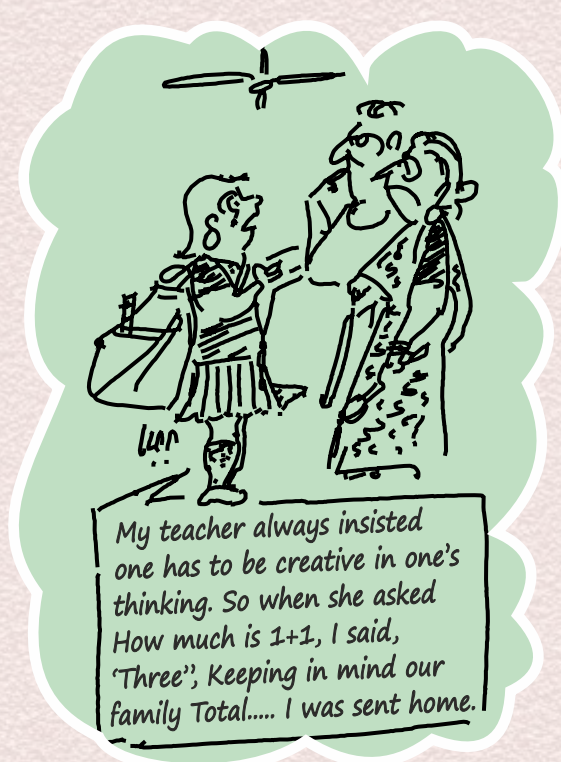
“इसीलिए निष्कर्ष के तौर पर हम कह सकते हैं कि शिक्षा, जो कि संबंधित ज्ञान के साथ-साथ रचनात्मक तथा कौशल अर्जन में भी सहायक हो, समय की मांग है”

"There is no doubt that creativity is the most important human resource of all. Without creativity, there would be no progress, and we would be forever repeating the same patterns.

– Edward De Bono



Refer to "drawer" by:
K P Ramesh Rao



The Elephant Rope

When walking through an elephant camp, a man noticed that the elephants were only secured with a small rope that was tied around one ankle. He wondered why the elephants didn't break free from the rope, as the elephants were certainly strong enough to do so. He asked a trainer why the elephants didn't try to break free, and the trainer responded by saying that they use the same size rope for baby elephants all the way up to adulthood. Because they're too small when they're babies to break free from the rope, they grow up being conditioned that the rope is stronger than they are. As adults, they think the rope can still hold them, so they don't try to fight it.

The Moral:

The elephants in this case are experiencing learned helplessness. This phenomenon occurs when someone has been conditioned to anticipate discomfort in some way without having a way to avoid it or make it stop.

After enough conditioning, the person will stop any attempts to avoid the pain, even if they see an opportunity to escape.

If you go through life thinking that you can't do something just because you have failed at doing it in the past, you're living with a fixed mind-set.

You have to let go of your limiting beliefs in order to make the breakthroughs that are required for your ultimate success.

Don't let other people tell you that you can't do something, and don't hold onto an assumption that you can't grow and learn from past failures.

Answers for Crossword and Unscramble

Unscramble – CARTOON, GALLERY, ARTIST, COMPOSITION, PAINT

Down – 1. Abstract, 3. Drawing, 4. Calligraphy, 6. Aesthetic, 7. Tranquil, 9. Sketch, 10. Pottery, 11. Paint, 12. Canvas, 13. Surrealist, 14. Visual, 16. Michelangelo, 18. Kafka, 19. Shade, 20. Shading, 21. Monochrome, 22. Red, 26. Impressionism, 28. Impasto, 29. Folklore, 33. Music, 36. Easel, 37. Art, 41. Oil

Crossword – *Across* – 1. Handicraft, 8. Line, 12. Collage, 15. Illustration, 17. Ink, 20. Symmetry, 23. Clay, 24. Muted, 25. Hue, 27. Stippling, 30. Shape, 31. Contemporary, 32. Fresco, 34. Letter, 35. Picasso, 37. Acrylic, 40. Film, 42. Poetry, 43. Mural

Kashmir's Colorful Canvas : 'Reflections' and its Artistic Odyssey



Abrar Ul Mustafa
Manager
Chelen Chunt Nar, Chandigarh

In the heart of Srinagar, where the mountains kiss the sky and the Dal Lake shimmers like a pearl, an artistic tapestry unfurled. The City Mall played host to an event that transcended the ordinary, an event that wasn't merely an art exhibition but a profound celebration of passion and creativity. "Reflections" was the name it bore, and its tagline was a resounding call to all: "Keep your passion alive." For two days of September 9 & 10, this captivating spectacle invited one and all to explore a world where imagination knew no bounds.

What set "Reflections" apart was the driving force behind it – the "Second Lives Art Guild." Seven artists, each with a unique story, converged to form this guild. These weren't professional artists by trade; they were individuals who balanced the demands of full-time jobs and familial responsibilities. Yet, their common thread was their shared love for art and a remarkable journey of self-discovery as self-taught artists. From expansive landscapes that transported viewers to far-off realms to the intricate details of cityscapes that captured the essence of urban life, the exhibit defied conventional boundaries. It ventured into the world of semi-abstract art, daring viewers to find their own meaning within the brushstrokes. And, paying homage to their roots, the artists ventured into the chrome of traditional architecture, bringing forth the timeless beauty of their homeland.

The exhibition attracted dignitaries from various strata of society – esteemed artists, high-ranking bureaucrats, politicians, and charismatic radio jockeys all graced the event with their presence. People from all walks of life became part of this artistic assembly. Children, adults, youth, and those who had witnessed many seasons of life, gathered to immerse themselves in the world of colors and canvases. In the pages that follow, we delve deeper into the lives of the artists behind this unique

spectacle, exploring their individual stories, their inspirations, and the incredible artistry that defined "Reflections."

Deepa Soni: The Artist of Diverse Horizons

Deepa Soni's art spoke volumes even before you laid eyes on it. Her paintings commanded attention, with one particular masterpiece, a sprawling jungle scene, stealing the spotlight. She didn't confine herself to a single style; her art is a celebration of diversity. "I am an experimental artist," she said, "I do monochromatic, landscapes, portraits, oil paintings, sculptures. Artisans inspire me." She further added, "The atmosphere, people, and architecture of Kashmir are inspiring and food for the artists." This inspiration led to the birth of the "Second Lives Art Guild," where all seven artists, including Deepa, followed their passion. "We are different yet similar," she mused, "like the seven colors of a rainbow." Their decision to hold the event in the bustling City Mall proved to be a wise one. "People connected with us here," Deepa shared. "Children, old-age people, and youth all got inspired." Her aim, she explained, was to bring the positivity of Kashmir to the forefront, ending with a message to all: "Keep your passion alive. Connect with us, and let's grow together."

Urfan Rafiqi: The Curator of Curiosity

Urfan Rafiqi, a corporate professional by day, emerged as another luminary at "Reflections." His paintings didn't just grace the walls; they ignited questions and curiosity among viewers. His canvases contained lessons and mysteries that beckoned the inquisitive. "My art-form is a mix of semi-abstract texture-based art," Urfan explained. "I make my paintings with a purpose that it should develop curiosity among the viewers." Urfan's journey into versatility began after the challenges of the COVID-19 pandemic. "I started aggressively after Covid," he said. "I manage by asking a question to myself: Am I a human

being or a machine? The answers are within one-self." His message to aspiring artists was clear: "Discover your talents, polish them, and make a mark. Have a spark inside you and never dim the flame."

Samreen Nabi: Banker by Day, Artist by Heart

Samreen Nabi, a banker by profession, found solace and therapy in painting. Her art journey began with a sketch of her uncle in school, and it never stopped. "I couldn't pursue it as a full-time career," Samreen admitted, "but I didn't stop. Whenever I feel stressed and caged, I turn to painting. It is my escapism, a therapy for me that busts my stress." Balancing personal life, a full-time job, and her art wasn't easy, but Samreen managed it by dedicating whatever time she could regularly. "That is my key," she asserted. Starting with portraits, she gradually transitioned into landscape paintings and, nowadays, cityscapes. Her art was an invitation to experience the world through her eyes, and each stroke resonated with her deep connection to craft. Her message for aspiring artists was clear and heartfelt: "Never leave your art. No matter five minutes or fifty minutes, but dedicate some time regularly to your art."

Iftekhar Wani: A Steward of Kashmir's Architectural Heritage

Iftekhar Wani, a middle-aged artist, took visitors on a nostalgic journey through the architectural marvels of Kashmir. His paintings stirred deep emotions, especially among the elderly visitors who fondly remembered the buildings of yesteryears. "Some paintings of architecture of Downtown Srinagar city are close to my heart. I have an emotional connection with these traditional architectural buildings; hence the paintings." To Iftekhar, art is more than just paint on canvas; it is a reflection of culture and tradition. "Nations are identified by their culture, tradition and legacy and not by gold or silver," he emphasized. His personal favorite painting, depicting a traditional house and its "Dabb"-a typical veranda built of wood- held a special place in his heart. He believed that art was an expression of the heart, a voice that couldn't be suppressed. "Paintings remind us of our minuscule nature," he reflected. "Consider how Allah created this big universe and how small we are." His message for fellow artists was a call to keep their passion alive, show their creativity, participate in exhibitions, and be a part of artistic communities.

Rahila Yaseen: Painting as Therapy

Rahila Yaseen, a working woman with a family to care for, discovered her love for painting in the most unexpected way. "I used to enjoy making those diagrams of practical work of Science at school," she reminisced. "That is how I developed the love for painting and art." Despite the challenges of managing personal life, a full-time job, and social responsibilities, Rahila remained dedicated to her art by allocating regular time to it. "That is my key," she explained. Starting with portraits, she gradually ventured into landscape paintings and, more recently, cityscapes. Rahila believed that art was a sanctuary, a source of purpose and peace of mind. Her message for aspiring artists was a simple but powerful one: "Keep your passion alive. It is your purpose, peace of mind."

Dr. Jehnageer Aslam: A Glimpse of the Natural World

Dr. Jehnageer Aslam's art was a testament to the beauty of raw, natural landscapes in their true colors. He specialized in painting different seasons, capturing the essence of nature in every brushstroke. "My art-form is pure raw natural landscapes in their true colors," Dr. Jehnageer explained. "I paint different seasons." His inspiration dated back to his school days at Burnhall School in Srinagar, where the emphasis was on fine arts. "I used to draw portraits," he recalled, "and one day an art teacher suggested me to paint landscapes. I just loved it." 'Reflections' marked a diverse convergence of art forms, genres, and artists, and Dr. Jehnageer appreciated the depth it brought to the event. "We artists met and formed a group," he said. "We came up with this name 'Second Lives.' Basically, a writer had written an article about us with this title. We loved the name." His favorite painting, a portrayal of flowing water, held a special place in his heart. "It is basically inspired by my role model artist named Ivan Shishkin from Russia," he revealed. This plein air-onsite- painting, an inside view of nature, invited viewers to appreciate the grandeur of the natural world. Dr. Jehnageer's message to the public was a plea to respect and cherish the real nature, just as they had admired his nature paintings.

Shazia Basharat: The Transformation through Art

Shazia, an engineer by profession and a devoted family woman, experienced a profound transformation through art. Her journey into painting began during the lockdowns of 2020. "At school, I was not great at

drawing," she recalled. "It was in 2020 when Covid had caged us inside our homes. I started painting, along with my kids. Since then, I have been continuously doing it." Managing her time became easier when she chose to cut off from social media. This decision, she revealed, had transformed her life and allowed her to dedicate more time to something soothing and productive. Shazia's painting of football legends Messi and Ronaldo was a hit, particularly among the younger audience. "My painting of Messi and Ronaldo together was my son's idea," she explained. "He likes football. I made it for him. It was really praised by the kids and the young alike." Her art, as she described it, was based on the voice of her heart. "I am a learner," she admitted. "I experiment with art."

Tailpiece: "Reflections" at the City Mall in Srinagar, Kashmir, painted a vibrant tapestry of inspiration and creativity. These artists, each with their unique stories and artistic journeys, stood as living proof that passion knows no boundaries. Their canvases spoke of diverse experiences, while their words encouraged aspiring artists to keep their flames of creativity alive. As the sun set on September 10, "Reflections" left an indelible mark on the hearts of those who had witnessed the beauty of artistry. The event wasn't just about admiring art; it was a testament to the power of passion, resilience, and the enduring human spirit.



Paintings on display at Reflections, City Mall, Srinagar, Sep 09 & 10, 2023



Artists discussing a landscape painting by Samreen Nabi

HEALTH MATTERS HERE!

Managing hypertension, or high blood pressure, for bankers can be challenging due to the sedentary nature of their work. However, there are several strategies that can help combat hypertension:

Regular Physical Activity: Engage in regular physical activity such as walking, jogging, cycling, or swimming. Take short breaks throughout the day to stretch, move around, or engage in light exercise.

Healthy Eating Habits: Promote a healthy diet rich in fruits, vegetables, whole grains, lean proteins, and low-fat dairy products. Limit intake of processed foods, sugary snacks, and high-sodium foods.

Weight Management: Maintain a healthy body weight through a balanced diet and regular exercise. Attend nutrition counselling or fitness programs, to achieve and maintain a healthy weight.

Stress Management: Indulge in stress management techniques such as meditation, deep breathing exercises, or mindfulness practices. Take regular breaks, practice self-care, and maintain a healthy work-life balance.

Medical Check-ups: Take regular medical check-ups to monitor blood pressure levels. Avail the facility provided by our Bank.

Limit Alcohol and Tobacco Intake: Limit alcohol consumption and avoid tobacco products, as these can contribute to increased blood pressure.

Promote Work-Life Balance: Maintain a healthy work-life balance by setting clear boundaries between work and personal life.

By implementing these strategies and promoting a healthier lifestyle, bankers can better manage their hypertension and reduce their risk of related health complications.

**'Take care of
your body,
It's the only place
you have to live.'**

SKANDAGIRI TREK



Manmohan K G
Ex Employee

Skandagiri, also known as Kalavara Durga is a mountain fortress located approximately 62 KMs from Bengaluru and 3 KMs from Chikkaballapura Town. It is off Ballari Road, and overlooks Nandi Hills and Muddenahalli, which is the birth place of Sir M Vishweshwaraiah, who is an Indian Chief Civil Engineer and recipient of Bharath Ratna.

The peak is at an altitude of 1450 meters. It is accessed from Kalavara village. Skandagiri is very famous for the night/early morning trek for its sunrise view. The trek is now co-ordinated by the Karnataka Forest Department and online pre-registration is required after paying the fees.

As per schedule, the journey to base point started at 11 PM and reached last point at Esteem Mall well ahead of schedule time of 12.45 am, indicating punctuality of all the group members. When we entered the bus, many were fast asleep, but we could still sense the enthusiasm about the adventure they were going to embark in the next few hours. Kids sitting in the front row seemed to be very excited about the trek and probably could not sleep. Reached the base point at around 2 AM and relaxed in the bus/vehicle till 3.30 AM.

Wake up call was given at 3.30 AM and the group members responded and were eager for the commencement of the trek to much awaited Skandagiri Hills. When we got down from the bus and assembled, delicious Coconut Holiges were given to all the trekkers as energy boosters.

PRE-DAWN TREK

Group comprised spirited trekkers from age group 12 to 70+, from different walks of life – students, bankers, professionals and self employed, Retired personnel – first time trekkers to veteran trekkers. But the level of



spirit, cohesiveness was uniform, observed the energy level of younger ones was high.

Once the gate was opened, we walked for half KM to reach the Dept. Office, where the group assembled. Guide for the Trek Mr. Vinay was introduced to the group and the groups was named as “Lucky Group”. Instructions were given to the members to be in the group and not to wander alone leaving the path and not to litter the hill. The group was headed by the guide and trailed by one of the organisers to ensure safety of the group members.

We were not able to gauge the height of the peak, steepness of the path nor the ruggedness of the terrain, which might have proved to be a bliss for some trekkers.

As one of the trekkers posted “the advantage of a pre dawn trek is that you do not see, in the dark, how big the mountain is, so you keep climbing. It was a bit steep towards the end, but all the trekkers completed the climb. Enjoyed every step of our climb in the dark”.

Some first time trekkers posted having thoroughly enjoyed their maiden trek despite difficulties they faced. They opined that motivation and support by fellow

members helped them to finish the trek. One of the organizers felt that the tenacity, never give up attitude and positive mindset will help trekkers to finish the trek despite any physical weakness.

“Night/pre dawn trek was totally a different experience. Entirely different from our routine chores right from brushing teeth, having a cup of coffee/tea, glancing through newspaper/messages in the mobile. Enjoyed thoroughly the night trek, weather at the peak, scenery from the top and the company of friends.”

One of the elderly members posted “Yes, it was a tough trail, lot of hard work for the old bones and joints, but you guys diverted all negative to better feelings and excitement and fun.”

One of the members remembered aptly the quote “Even if our path in life is rough, rocky and uneven, it does not take away the grandeur and beauty that awaits us every step along the way. Keep moving onwards and upwards”.

“When you finish the toughest trek from start to end you feel like you are strong inside out.”

“I was really surprised to see the trekkers who are highly motivated and did not create hurdle for the passion they have. Really enjoyed the time with the group”.

“Miniature trekkers with maximum energy” was a caption to one of the photographs of young kids who made it to the top bubbling with energy with no signs of tiredness.

AT THE TOP:

The scenery at the top was awesome. Houses in the surrounding villages looked like match boxes. Lakes,



surrounding greenery, cool weather, clouds kissing the hills, fog made us forget the hard and difficult trail. The pleasant atmosphere, far from urban concrete forests, put us in a different world, reducing the stress level. Relaxed there for some time thoroughly enjoying the nature/climate. Though we could not watch the sunrise due to clouds, the beauty of the nature made us happy.

One of the trekkers posted “the satisfaction on reaching the top is immense. You do not conquer the mountain, but yourself.”

Customary self-introduction part was carried out and the members enjoyed the games that were arranged at the top.

CLIMBING DOWN:

With heavy heart, for leaving such a wonderful spot, we started climbing down. Everything was visible now. Most of us wondered “have we covered these trails”. Many felt that they would not have ventured to complete trek, had they seen the peak in day light. We could enjoy the scenic beauty while descending in the day light.

On the way back, we had breakfast in one of the good restaurants in Chikkaballapur and reached Bengaluru at around 1 PM [first point at Esteem Mall] on the next day.

From the feedback posted on Whatsapp group, it could be grasped that all the trekkers enjoyed the night / day trek, though it was difficult, felt satisfied having completed the trek and enjoyed the nature. All the members were in chorus profusely thanking the Organizers for the meticulous planning and arrangements made for the wonderful Skandagiri night/day trek.

दूर हमें अब जाना है....

इक पांव यदि पानी में है, तो दूजा फिर है तट पर क्यों?
लहरें जो हुईं जरा सी तेज, वापस आने को तत्पर क्यों?
तो क्या है गर बादल भीषण, अंधियारों में कुछ न सुझाता है,
बस पैर उठाकर, जरा सा आगे, रखने में क्या ही जाता है।
ठोकर खाएंगे, खाएंगे। गिर जायेंगे, गिर जायेंगे।
उठना तो अपने हाथ में है, इतना तो अपने हाथ में है।

मिट्टी जो लगी कपड़ों में है, ललाट पे मल, इतराएंगे।
एक पैर उठाकर, जरा सा आगे, रखकर चलते ही जाएंगे।
हर सागर को तर जाना है, हर पर्वत से टकराना है,
गर दूर हमें अब जाना है, गर दूर हमें अब जाना है।

दो बार गिरें, सौ बार गिरें, बाधाएं कितनी भी आती हैं,
धूमिल होती है हर बाधा, उस मानव से जब टकराती हैं,
जिसने मन में यह ठाना है, की रुक अब कहीं न जाना है,
मंजिल पर जा कर थमना है, अंतिम पड़ाव पर थमना है।
है सतत निरंतर भानु की, कोशिश जो क्षितिज पर जाता है,
देखा है कभी की वो ऊपर आकर, डूब कहीं जो जाता है।
जलना तो अपने हाथ में है, इतना तो अपने हाथ में है।

अपनी आखों के सूरज से, राहों को रौशन करना है,
अंतर्मन में जो ज्वाला है, तूफान को हमसे डरना है।
हर सागर को तर जाना है, हर पर्वत से टकराना है,
गर दूर हमें अब जाना है, गर दूर हमें अब जाना है।



हिमांशु श्रेखर

वरिष्ठ प्रबंधक

मानव संसाधन प्रबंधन अनुभाग
केंद्रीय क्षे. का. बेंगलूरु

मेरे-तेरे की गिनती में, अनगिनत जो सासं खोई हैं,
 दूजे अपने के बोधभास में, पलकें जो इतनी रोई हैं,
 जो बीत गया उसको सोचें, तो आगे भी जीवन खोएंगे,
 पलकों की नमी सुखा बैठे, अब और कभी न रोएंगे।
 न याद किसी को आएंगे, न याद किसी की लायेंगे ।

सापेक्ष तो जीकर देख लिया, निरपेक्ष ही मृत्यु आनी है,
 रोदन से हुआ जीवन जो शुरू, मुस्कान से वह निबटानी है,
 हंसना तो अपने हाथ में है, इतना तो अपने हाथ में है।
 इन राहों की पदचाप में भी, संगीत बहाते जायेंगे,
 उखड़ी सांसों के बीच में भी, यह गीत सुनाते जायेंगे।
 हर सागर को तर जाना है, हर पर्वत से टकराना है,
 गर दूर हमें अब जाना है, गर दूर हमें अब जाना है।

Baby's Corner



Avni Jha

D/o Bhawani Jha and Ritesh Kumar,
 Officer, HRM Section, Guwahati CO



Madhav S Kishore

S/o Sanjana S S and Mithun T S,
 SWO-A, Kunnathukal Branch, TVM CO

An unexpected New beginning!



Neha Chenani

Officer
IAS RI, Delhi

Sid blinked in disbelief as he stared at the hustle and bustle of Delhi's streets. With cars passing by his window, glaring red lights seeming to blink every five seconds, and the constant honking of angry drivers stuck in crawling traffic, he genuinely felt like he had been transported to a different planet.

Once upon a time, his window views comprised majestic depths of green valleys that stretched far and wide. The joy of watching a river show off its might during thundering rainfalls, swiftly reducing to a quiet, snaking stream by the time the summer rolled in, was a sight to behold.

In Shimla, his hometown, the silky-smooth roads paired with speedy drives would send beautiful waves of euphoria dancing inside him. But, alas! In the heart of India, the only dance happening inside him was due to the regular jolts from the countless road bumps, making him feel like his organs were performing a musical chair routine of their own!

Just like an inquisitive young boy of seven, it should have thrilled him to witness the bustling metropolitan city wake up to life. However, none of it could hold a candle to the quiet and calm life he loved back in Shimla.

Seeing his son's puzzled expression, Abhay gently called out to him, "Sid!", shaking him out of the trance.

"Yes, Papa!" He spoke in a soft, melodic voice.

"You are a wonderful boy. I am sure you will make new friends here soon!"

"But I miss my friends in Shimla."

"Sid! We'll keep visiting Shimla whenever Papa is free, alright? But don't let it hold you from making new friends in your new school."

Like the good boy he always was, Sid managed a timid nod and looked to his left when Abhay pointed out the mammoth iron gate of what was the entrance of his new school. It struck an uncanny resemblance to a zoo cage he had spotted once upon a time, and well, he wasn't thrilled by the *déjà vu*. Before he even had a chance to absorb the reality of his situation, his father's warm, reassuring hand was guiding him inside. A single tear managed to escape his big, scared eyes.

"Siddharth Maurya, new admission," Abhay told the guard.

Sid dared a glance at the towering figure adorned with a sky blue shirt, navy blue bottoms, and a face that lacked the ability to curve into a smile. Memories of zookeepers he had seen by animal cages jumped into his mind. Clasp his bag straps, much like a shield, he stood his ground, as these new surroundings drowned him in tears.

"No!" was the only protest that slipped from his whimpering lips, causing Abhay to shoot a glare his way.

Sid's stubborn shake of his head prompted action from the guard, who, with a wave of his hand, summoned the assistant, Asha, to guide the boy to the battleground. Sorry, his classroom. Though for a moment Abhay was tempted to carry his son in his arms, he decided against it. He believed that this was for the better. Hence, he stepped out of the school, refusing to let his son's tearful face hover in his mind.

Inside, Sid couldn't help but keep whimpering as Asha guided him towards his destined class. Using his free hand, he kept wiping away tears while also observing other kids who seemed to make their way to their own classes.

A few minutes later, he found himself in what could only be described as a walk-in freezer. Seriously, his brain dubbed his new class as an ice cube tray. The difference was crisp. His old classroom back in Shimla was all about that 'fresh air circulation', making him feel like he was giving mother nature a bear hug. This one? Well, the windows acted more like 'Keep Out' signs for the wind, firmly shut, letting the AC pretend to be real air.

Asha settled Sid into an unoccupied chair and whispered, "My name is Asha. You can call me 'Tai' like other children do. Whenever you feel like, I am here to take you to the washroom."

Her soothing voice turned Sid's sniffles into full-blown tears. With a comforting pat and a gentle touch, she wiped his tears and made her exit.

No sooner had Sid settled in his chair than a bell echoed. From within the walls, a voice boomed over the speakers with some announcement and all he could catch was the word 'assembly'. With the kind of logic only a kid could pull off, he made an exit.

But Asha stopped him, asking, "You want to go to the washroom?"

Shaking his head, Sid answered, "Assembly!"

With an amused chuckle, Asha pointed back to the classroom, "Assembly happens inside the class."

"WHAT?!" exclaimed Sid, his outcry echoed through the nearby classrooms. Assemblies held indoors? Come on, next they would say ice-creams grow on trees! He had always associated assemblies as a serene morning ritual under the open sky, communing with nature and whispering prayers to God. How was he supposed to bond with God inside that bone-chilling equivalent of a walk-in-freezer?

He was utterly stumped. Shaking off his confusion, he drew back and noticed a peculiar sight- the other students in their seats, yes seated, not the usual standing! Everyone was murmuring something inaudible, their hands intertwined in a prayer. In that moment, his longing for escape magnified dramatically. He could already sense his bag calling

out to him, tempting him to zip out of the classroom, the school, even the city – launch himself free like a rocket and land back on his old familiar earth in Shimla.

"Good morning, class!" echoed Mrs. Sharma's cheerful voice throughout the classroom.

Do you remember those singing salutations? That's right! You're getting there. The students responded in the same musical tone, "Good Morning, Madam!"

With a graceful tilt of her hand, Mrs. Sharma beckoned Sid with that universal 'Come here!' gesture. She was neatly decked out in a crisp green saree, her hair binding itself in a stern bun. With her glasses perched precisely on the edge of her nose, she was the spitting image of Prof. McGonagall from Harry Potter in Sid's mind.

As he allowed his imagination to roll, suddenly his teacher was transforming into the magic-wielding, sometimes-cat professor from the fan-favourite series, recreating that legendary transformation scene right in his very classroom.

Mrs. Sharma's voice pierced the silence with a stern, "Siddharth!", and he nearly flew off his chair.

With another signal from her, Siddharth obediently moved towards her, praying she mirrored McGonagall's heart just like her style.

However, much to his dismay, she whisked him around to face the class and commanded, "Introduce yourself!" her voice, as sharp as a new pencil.

Sid looked around as his mind was still filled with snippets of his recent Harry Potter reverie. Caught in the emotion, he couldn't help but blurt, "I am Harry Potter!"

The entire classroom went into an uproar of laughter, pulling him from his dreamlike state. He felt a pang of embarrassment as he heard his teacher's laughter join in with the rest. Tears welled in his eyes. Back at his school in Shimla, he might have been laughing along too. But here, the laughter seemed more like mockery.

Without missing a beat, he brushed the tears away and stuttered, "I am Siddharth Maurya. I am from Shimla."

Mrs. Sharma gently held his shoulder and ushered him back to his seat, instructing the class, "English notebooks, now!"

A unified rustling filled the room as the class followed her instructions. And just like that, the aforementioned notebook found itself at the top of each desk.

Throughout the day, Sid constantly switched between his notebooks, books, and the interactive smart boards. He never missed a chance to sneak a glance at Asha, and a sense of warmth washed over him every time she returned his gaze with a smile which felt like home.

In the following days, things proceeded the same way. Even though Sid was a smart kid, he gravitated more towards practical knowledge instead of theoretical. He found it challenging to understand new concepts and jot down notes simultaneously. Every new piece of knowledge he gained seemed to take him on a trip down memory lane - missing his old school, his teacher, and his friends.

One day, Asha was helping Siddharth get to the restroom when suddenly, Siddharth stopped and stared at the playground. A longing gaze filled his eyes. He hadn't yet set foot on the playground of his new school. It felt like forever since he messed around in the dirt, rolled about in it, and had a good laugh getting caught eating some mud.

"Siddharth!" Asha called him softly, bringing him out of his trance, guiding him to the washroom.

Later that day at home, Abhay and his wife, Ritu, exchanged worried glances. They couldn't help but notice the changes in Sid. Their son's lively, bubbly personality was fading, and in its place was surfacing a boy engrossed in seemingly endless recitations of poems, stories, and multiplication tables. His once intricate doodles and random art pieces were now traded for academic Q&A sheets.

"Sid!" said Abhay in a worried tone.

Busy with his meal, Sid glanced up at Abhay, who continued, "Your birthday is coming up next week, buddy. What chocolates do you want to give out to your friends?"

Shaking his head somewhat defiantly, Sid replied, "I don't have any friends."

Frowning with concern, Ritu softly said, "Sid."

But before his parents could say anything else, he rose from his seat. Obeying what was expected of him, he promptly fetched his homework. He diligently finished all of it before turning in for the night. Lacking any siblings at home, friendly faces at school, or any spare time to mingle with children his age in their neighbourhood, Sid was slowly, but surely, losing his cheerfulness — his childhood slipping away.

The week flew past, and finally, his birthday arrived. Overflowing with joy on her son's eighth birthday, Ritu dressed him in relaxed, casual attire. There was something magnetically captivating about Sid - his large brown eyes, chubby cheeks, petite nose, and round chin could warm the coldest of hearts. But a vital feature was notably absent from his face, his infectious smile.

Just like any typical day, he held onto his bag strap tightly and walked rather reluctantly through his school gates. However, this day differed from the usual for him. The moment he walked in, he heard the guard wish, "Happy Birthday, Siddharth!"

Shocked, Sid tore his gaze from the ground and looked up. None of his wildest fantasies could have predicted this moment - the school guard, smiling? Barely containing his surprise, he managed a nod and a rushed, "Thank you, Sir!" slipped past his lips, barely above a whisper.

"Happy Birthday Siddharth!" Asha's infectious grin made Sid smile back at her.

With a spring in his voice, he replied, "Thank you, Tai!"

Without missing a beat, Asha grabbed his hand and

started leading him towards the classroom. Halfway through, she abruptly paused and said, "Siddharth, here at our school, there is a tradition that the birthday boy or girl must wear a blindfold all day."

Shocked, Sid blinked with innocence. "What? Why?" He stammered.

"Just an exciting little tradition!" Asha answered, tying the blindfold around his eyes, and helped him towards the class. He could feel himself being herded inside, and the shutting sound of the door confirmed his class entry. Even though he was wrapped in darkness, Sid found something strange. The class sounded different today, eerily quiet. It made finding his usual desk all the more challenging. Desperate, he called out to his desk-mate.

"Mayank, you there?"

Silence!

He called out again, "Can anyone please help?"

Silence!

Next, he felt someone sneak up from behind and gently take off his blindfold. As his eyes adjusted to the light, his jaw dropped in bewilderment. Hold on! This didn't look like his classroom. Where was he? Both thrilled and freaked out, he took in his surroundings. The room was decked out Hogwarts style with brooms, magic wands, and posters of Harry Potter and his friends. To say it stunned him would be a mother of all understatements.

Dangling from the ceiling were cloaks. But not the typical Hogwarts black, oh no. These were full of dazzling, flamboyant colours. All of a sudden, a roaring, joyous, choir-like "SURPRISE!!!!" thundered in his ears, making him nearly leap out of his skin.

There they were, all his classmates and Mrs. Sharma, encircling him with an enthusiastic chorus of, "Happy Birthday, Harry Potter!"

In a room full of laughter and with tears in his eyes, Siddharth took in the sight of his classmates wearing

hats just like the talking one from Harry Potter. Suddenly, Mrs. Sharma playfully caught him up in a big bear hug and launched him into the air. The surprise made him let out a gasp that was midway between a sob and a laugh. After bringing him back down, Mrs. Sharma gave him a big peck on his cheek and flashed a bright smile, saying warmly, "Happy Birthday, Siddharth!"

As the birthday boy's feet hit the ground, one after another, his friends rushed in, giving him birthday hugs and wishes. It was a great day for Sid. Every detail of this moment brought back memories of Shimla, making him both laugh and cry with happiness. Overwhelmed by these emotions, Sid wrapped his arms tightly around Mrs. Sharma, holding onto her in a tight hug as he revealed his tears of joy.

Mrs. Sharma quickly picked up Sid and gave him a comforting pat on the back. It had not escaped her attention that her new student was finding it hard to fit in with his classmates. Understanding the pressure that school and studies can bring, especially since she was not only a teacher but also a mother, she felt a deep concern for him. She had discussed this with his parents and, aware of his mental state, she did not want him looking back on this period in his life as a traumatic incident.

Consequently, she made a courageous decision — a suggestion that she recommended applying to all primary classes. She proposed setting aside one hour to celebrate a child's birthday, reasoning with the Principal that making a child feel loved wouldn't hamper their studies. After seeing Siddharth's response, she felt assured she had taken a step in the right direction.

There are moments when a change in the usual routine can prove to be an innovative solution. Life often calls for extraordinary solutions in ordinary circumstances, reminding us of a proverb that says, "There are some things money can't buy. Childhood is one such thing."

देश हमारा ऐसा हो...



प्राज्योती बलवीर

प्रबंधक

क्षेत्रीय कार्यालय, औरंगाबाद

75 साल हुए देश को आज़ाद हुए,
पर असली आज़ादी क्या है,
यह समझने में गलती ना हो,
देश हमारा ऐसा हो...॥

जहाँ सीमा पर जवानों का बलिदान व्यर्थ न जाए,
अपने-अपने कर्मों से हर जवान
को यह दिलासा दिलाए,
सीमा पर आप और देश में हम,
अपने परिवार एवं मां, बहन, बेटी का ध्यान रखें,
और कहें कि आप निश्चिंत रहो,
देश हमारा ऐसा हो...॥

जहाँ समानता का मतलब सही से अपनाएं,
ताकि जात के नाम पर किसी
पर भी अन्याय ना हो,
लड़का-लड़की के बीच समानता अपनाएं,
ताकि अब और भ्रूण हत्या ना हो पाए,
देश हमारा ऐसा हो...॥

औरत - औरत की ढाल बनकर खड़ी रहे,
हर एक सास बहू का सहारा बनी रहे,
हर एक काम मिल-जुलकर करें,
फिर उसमें आदमी या औरत जैसा भेदभाव ना हो,
देश हमारा ऐसा हो...॥

टीवी मोबाइल की दुनिया के बाहर
भी एक दुनिया है,

जो कुदरत की अद्भुत खूबसूरती
एवं चमत्कारों से भरी है,
इस प्राकृतिक सौंदर्य का आनंद लें,
मोबाइल, गेम, सोशल मीडिया
पर ज़रूरत से ज्यादा ना उलझे,
देश हमारा ऐसा हो...॥

जहाँ करोड़ों रुपए खर्च किए जा रहे हैं,
दूसरी दुनिया को खोजने में,
वहीं कुछ रुपए खर्च किए जाएं देश की प्रगति में,
जहाँ कोई भी शिक्षा से वंचित ना हो,
जहाँ कोई युवा बेरोज़गार ना हो,
देश हमारा ऐसा हो...॥

जहाँ देश में कानून व्यवस्था
की ज़रूरत ही ना पड़े,
जहाँ युवा अपने अंदर के हुनर को पहचान कर
उसका सही उपयोग करें,
जहाँ तकनीकी युग में तरक्की करें,
वहीं आधुनिकता के नाम पर पाश्चात्य
देशों का अनुकरण न करें,
अपने देश की परंपरा और संस्कृति
का आदर और सम्मान हो,
देश हमारा ऐसा हो...॥
देश हमारा ऐसा हो...॥

ATUKULA DOSA / POHA DOSA



Saumya Agarwal

Manager
CLDC, Kolkotta



Atukula Dosa commonly termed Poha Dosa is amazingly soft, spongy, porous crepes or pancakes made with flattened rice, idli rice, curd/buttermilk, and urad dal batter. Poha has various names hence these are also called Atukula Dosa or Aval Dosa or Avalakki Dosa in regional South Indian languages.

Ingredients:

½ cup fresh curd (yogurt) & 1 cup water or 1.5 cup buttermilk.

1 cup idli rice or regular/sonamasuri/parmal rice.

½ cup poha (thick)

2 tablespoon urad dal (husked black gram)

¼ teaspoon baking soda (alternatively ENO) and 1 teaspoon salt.

I had prepared this Andhra Style Poha dosa when I was posted there. The method to make poha dosa is slightly different than the one for regular dosa.

Here the rice and poha are soaked in buttermilk. Then ground and fermented for 4 to 5 hours.

Alternatively, you can use 1.5 cups of buttermilk. In a bowl, take 1 cup idli rice (parboiled rice) or regular rice like sona masuri or parmal rice. Also, add ½ cup thick poha (flattened rice) and 2 tablespoons urad dal (husked black gram). Rinse the rice, poha, and urad dal a couple of times with fresh water. Then drain all the water. Now pour the prepared buttermilk (curd+water mixture) into the rinsed rice, poha, and urad dal. Gently stir the mixture. Soak the rice, poha, and urad dal in the buttermilk mixture for 2 to 3 hours.

Drain and reserve the soaked liquid. Add the soaked

rice, urad dal, and poha to the blender jar. Grind or blend to a smooth batter using all of the reserved soaked liquid. Remove the batter to a bowl and add ¼ teaspoon baking soda and 1 teaspoon salt. Mix well. Ferment for 4 to 5 hours or as required. The batter should have a nice sour aroma.

Heat a tava or griddle or a cast-iron skillet. Brush the pan with some oil. Take a ladle of batter and pour it into the pan. Keep the heat to low or medium-low so that you are able to spread the batter evenly. Starting from the center, spread the batter in a circular motion with the back of a spoon. Make a slightly thick dosa and not thin like the regular dosa. Drizzle oil around the edges and in the center. Cover the dosa with a lid. Cook them for 1 to 2 minutes or till the base is cooked and crisp and the top is soft and spongy. Flip the dosa and you can cook the other side if you want. Spread the oil which we had drizzled on top with a spoon.

You can choose to cook just one side or both sides of the dosa.

Similarly, make the rest of the dosa with the remaining batter. Refrigerate any leftover batter for 1 day. Don't store the batter for more than 1 day as curd is used in the recipe. (These avalakki dosa remain soft even after some hours. While cooking them you can cook one side or both sides. They make for an excellent weekend or Sunday breakfast or brunch).

Serve Poha dosa hot or warm with coconut chutney or sambar. It can also be served with other chutney varieties like onion chutney, tomato chutney, peanut chutney, ginger chutney, or idli podi.

**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.**

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Bittersweet

— Susan Cain

The poet-musician and global icon Leonard Cohen once wrote “Whatever pain you can’t get rid of, make it your creative offering”. This forms the crux of the book “Bittersweet” by author Susan Cain. Cain defines “Bittersweet” as a “tendency to states of longing, poignancy, and sorrow; an acute awareness of passing time; and a curiously piercing joy at the beauty of the world.” The book has a melancholic tone from beginning to end, where the author takes us through the emotions - sorrow and longing and explains how these emotions have been the foundation for many of the artworks, poetry, stories etc that time has written. Amongst all the emotions that humans endure, it is sorrow, loss, grief and longing that helps an artist to create artwork that is immensely deep and intriguing. This is why we almost wither when we listen to music compositions that are melancholic in nature. One interesting fact explained by the author is that grief, sadness, loss, etc tend to sharpen our attention. It makes us more focussed and detail oriented. It is a fact that artists find it easier to create when they are undergoing heart wrenching pain. They recreate their sorrow, grief and longing with symbolisms from everyday life. Creating art is magic and one definitely needs a strong trigger to do so. “Creativity can look into the eye of pain and decide to transform it into something better”, mentions Cain. However, the author also opines that we shouldn't make the mistake of viewing darkness as the sole or even primary catalyst to creativity.

The book tries to manoeuvre the reader through stages like transcendence where a person in a particular state of mind, can find solace in the art form created by others, and it would feel like your emotions are expressed in the way you feel, but by someone else. Intricacies of human emotions, how to deal with loss, how to overcome grief, and how art can help in doing all these have been explained in detail by the author citing examples from her own life and from excerpts shared by other people. The author also advises on how to cope up with loss, how to allow yourself to experience pain and come out of it, and even how to route your thoughts to creativity in challenging situations. The author also quotes various authors, musicians, artists, etc to substantiate points.

While the concepts in the book may have multiple viewpoints, the reader is at his will to accept or reject the concepts/explanations mentioned in the book. It is best to read the book and be detached from it. Reading the entire book is an emotionally draining process and it is commendable as to how the author has put forth and delved into the subject - the basic human emotion- sorrow. Read it for the experience, analyse if it resonates to you in waking life, ponder on the points if it may help you. Read/understand the topics and absorb only what resonates.



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By Winnie Panicker



दिनांक 25.08.2023 को प्रधान कार्यालय, बेंगलूरु में आयोजित 189वीं राभाकास बैठक में प्र.नि. व मु.का.अ. श्री के सत्यनारायण राजु द्वारा बैंक की गृह पत्रिका श्रेयस के 289वें अंक का विमोचन किया गया। कार्यपालक निदेशक श्री हरदीप सिंह अहलूवालिया, श्रीमती के कल्याणी, मु.म.प्र., परिचालन विभाग, श्री डी सुरेंद्रन, मु.म.प्र., मा.सं. विभाग, अन्य कार्यपालकगण तथा राजभाषा अनुभाग एवं गृ.प. व पु. अनुभाग के कर्मचारी भी तस्वीर में नज़र आ रहे हैं।

In-house Magazine Shreyas 289 - released by MD & CEO Sri. K Satyanarayana Raju on 25.08.2023 at the 189th OLIC meeting held at Head Office, Bengaluru. ED Sri. Hardeep Singh Ahluwalia, Smt. K Kalyani, CGM, Operations Wing, Sri. D Surendran, CGM, HR Wing, other executives and staff of OL and HM&L Sections seen in the picture.



दिनांक 29.09.2023 को प्रधान कार्यालय में आयोजित हिंदी दिवस समारोह में उपस्थित कार्यपालक निदेशक श्री देवाशीष मुखर्जी, श्री अशोक चंद्र, श्री हरदीप सिंह अहलूवालिया तथा मु.स.अ. श्री नबीन कुमार दास एवं श्री डी सुरेंद्रन, मु.म.प्र., मा.सं. विभाग एवं अन्य अधिकारीगण।

EDs Sri. Debashish Mukherjee, Sri. Ashok Chandra and Sri. Hardeep Singh Ahluwalia, Sri. Nabin Kumar Dash, CVO, Smt. K Kalyani, CGM, Operations Wing, Sri. D Surendran, CGM, HR Wing, and other executives and staff members at Hindi Day Celebrations held at Head Office on 29.09.2023.



Photograph by :
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