

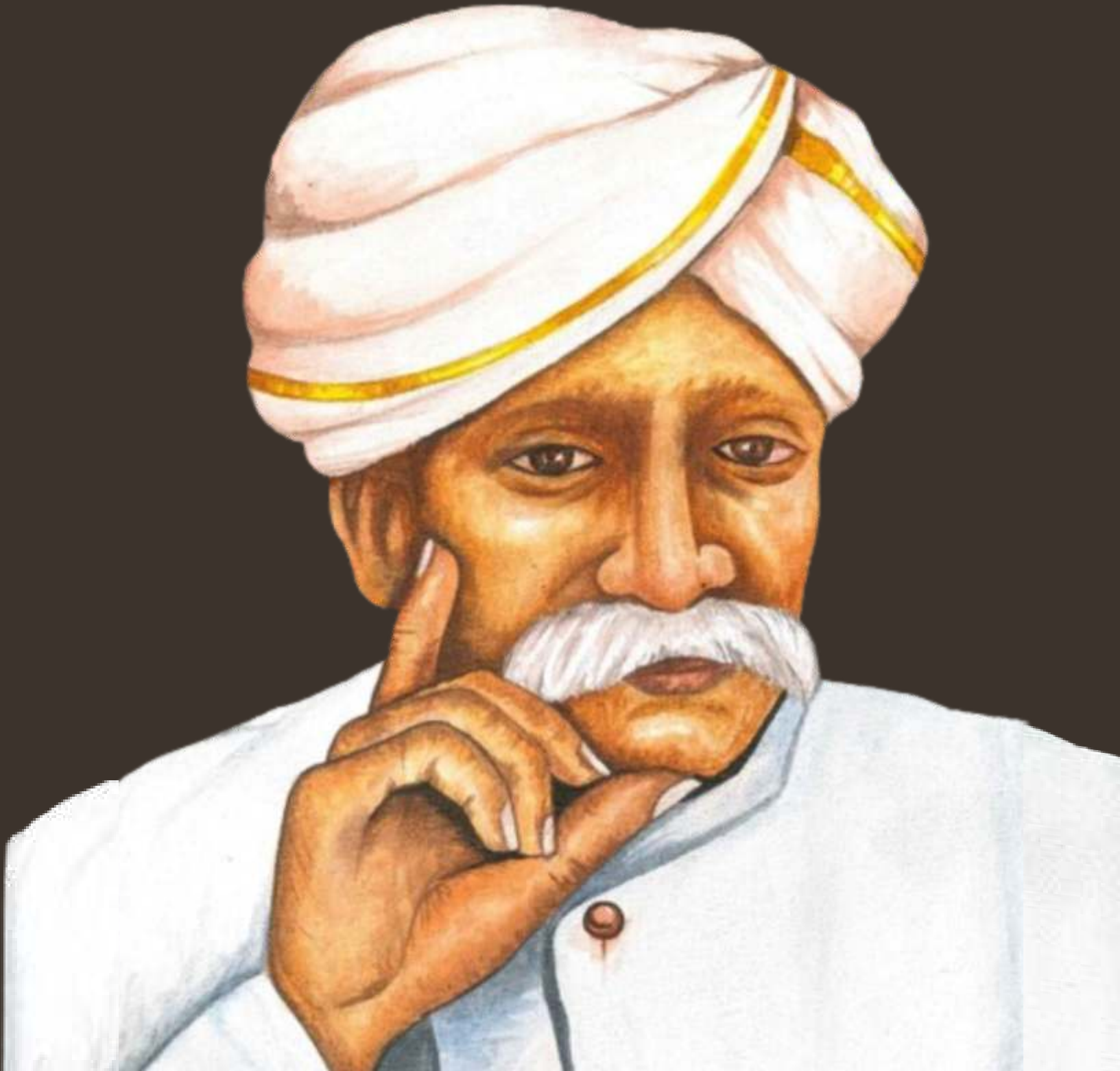
केनरा बैंक की
द्विमासिक गृह पत्रिका
अक्टूबर 2023 - नवंबर 2023 | 291



श्रेयस
Shreyas

Canara Bank's
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October 2023 - November 2023 | 291

118th संस्थापक दिवस विशेषांक
Founder's Day Special Edition





दिनांक 18.11.2023 को प्रधान कार्यालय, बेंगलूरु में आयोजित संस्थापक दिवस समारोह में दीप प्रज्वलित करते हुए बैंक के प्रबंध निदेशक व मुख्य कार्यकारी अधिकारी, श्री के सत्यनारायण राजु एवं श्री आर ए शंकर नारायणन, पूर्व प्रबंध निदेशक व मुख्य कार्यकारी अधिकारी।
MD & CEO Sri. K Satyanarayana Raju and Sri. R A Sankara Narayanan, Ex. MD & CEO lighting the lamp on Founder's Day Celebration held at Head Office, Bengaluru on 18.11.2023.



दिनांक 19.11.2023 को श्री के सत्यनारायण राजु श्री कंटीरवा स्टेडियम में केनरा बैंक मैराथन को झंडी दिखाकर शुरुआत करते प्रबंध निदेशक व मुख्य कार्यकारी अधिकारी। मंच पर कार्यपालक निदेशक श्री देबाशीष मुखर्जी, श्री अशोक चंद्र, श्री हरदीप सिंह अहलूवालिया एवं श्री भवेन्द्र कुमार भी उपस्थित रहे।
MD & CEO Sri. K Satyanarayana Raju flagging off Canara Bank Marathon at Sree Kanteerava Stadium on 19.11.2023. EDs Sri. Debashish Mukherjee, Sri Ashok Chandra, Sri. Hardeep Singh Ahluwalia and Sri. Bhavendra Kumar were also present on the dais.

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प्रबंध निदेशक व
मुख्य कार्यकारी अधिकारी
का संदेश



MD & CEO's Message

प्रिय केनराइट्स,

हमारे प्रिय संस्थापक श्री अम्मम्बल सुब्बा राव पै ने 1906 में समाज के जरूरतमंदों और पीड़ितों की सेवा कर उनके जीवन में परिवर्तन लाने तथा अर्थव्यवस्था हेतु एक बैंक की संकल्पना की थी। दूरदृष्ट्य श्री अम्मम्बल सुब्बा राव पै ने एक नवोन्मेषी विचारधारा के साथ, एक ऐसी संस्था की नींव रखी, जो आज भी उनकी छवि और विचारधाराओं को प्रदर्शित करती है और अपने प्रतिभाशाली व प्रतिबद्ध कर्मिकों के माध्यम से नवोन्मेषी कार्य करना जारी रखती है।

केनरा बैंक में सिंडिकेट बैंक के विलय से एक स्वस्थ और सुदृढ़ वित्तीय संस्था का गठन हुआ, जिसने आर्थिक जगत में एक नए युग की शुरुआत करते हुए एक वित्तीय महाशक्ति का निर्माण किया। इस समामेलन द्वारा केनरा बैंक एक सुदृढ़ वित्तीय संस्था के रूप में स्थापित हुआ। समामेलित इकाई, उत्पाद नवाचारों और उन्नत सेवाओं के लिए असाधारण रुख रखती है। वित्तीय वर्ष 2022-23 की दूसरी तिमाही के वित्तीय परिणाम इस तथ्य का प्रमाण है कि हम, एक संगठन के रूप में, तेजी से आगे बढ़ते हुए, बैंकिंग की सभी विधाओं में परिचालन उत्कृष्टता हासिल कर रहे हैं। सितंबर 2023 तक वैश्विक जमा राशि ₹12,32,215 करोड़ 8.66% (वर्षानुवर्ष) तथा वैश्विक अग्रिम (सकल) ₹9,23,966 करोड़ 12.11% (वर्षानुवर्ष) के साथ वैश्विक कारोबार 10.12% (वर्षानुवर्ष) बढ़कर ₹21,56,181 करोड़ हो गया। सितंबर 2023 तक बैंक की घरेलू जमा राशि 8.22% (वर्षानुवर्ष) की वृद्धि के साथ ₹11,43,394 करोड़ रही। सितंबर 2023 तक बैंक का घरेलू अग्रिम (सकल) 12.59% (वर्षानुवर्ष) बढ़कर ₹8,78,256 करोड़ हो गया। सितंबर 2023 तक खुदरा ऋण पोर्टफोलियो बढ़कर ₹1,48,209 करोड़, 10.56% (वर्षानुवर्ष) हो गया। आवास ऋण पोर्टफोलियो 12.32% (वर्षानुवर्ष) बढ़कर ₹88,564 करोड़ हो गया। सितंबर 2023 तक कृषि अग्रिम 20.54% (वर्षानुवर्ष) बढ़कर ₹2,36,953 करोड़ हो गई।

आस्ति गुणवत्ता के संबंध में सकल अनर्जक आस्ति (जीएनपीए) अनुपात सितंबर 2023 में 4.76% रहा, जबकि जून 2023 में यह 5.15% तथा सितंबर 2022 में 6.37% था। निवल अनर्जक आस्ति (एनएनपीए) अनुपात सितंबर 2023 में 1.41% रहा, जबकि जून 2023 में यह 1.57% तथा सितंबर 2022 में 2.19% था। प्रावधान कवरेज अनुपात (पीसीआर) सितंबर 2022 में 85.36% से बढ़कर सितंबर 2023 में 88.73% हो गया।

Dear Canarites,

When our beloved founder, Sri. Ammembal Subba Rao Pai, conceived the idea of this great institution way back in 1906, he had a strong faith, a conviction that he can bring about a transformation in the society, in the lives of the needy and the oppressed and in providing the right push to boost the economy. A visionary far ahead of his life and times, Sri. Ammembal Subba Rao Pai created a world of his own, an institution that still displays his aura and ideologies and continues to do through its brilliant and committed individuals.

A healthy and robust financial institution was formed through the amalgamation of Syndicate Bank with Canara Bank piloting in a new era in the economic topography creating a financial super power. Canara Bank, born out of this wedlock, stands as an indomitable force. The amalgamated entity places exceptional stand on product innovations and enhanced services. The financial results for Q2 FY2022-23 is a testament to the fact that we, as an organisation, are growing leaps and bounds, achieving operational excellence in all genres of banking. Global Business increased by 10.12% (y.o.y) to ₹21,56,181 Cr as at September 2023 with Global Deposits at ₹12,32,215 Cr 8.66% (y.o.y) and Global Advance (gross) at ₹9,23,966 Cr 12.11% (y.o.y). Domestic Deposit of the Bank stood at ₹11,43,394 Cr as at September 2023 with growth of 8.22% (y.o.y). Domestic Advances(gross) of the Bank stood at ₹8,78,256 Cr as at September 2023 grew by 12.59% (y.o.y). Retail lending Portfolio increased to ₹1,48,209 Cr, 10.56% (y.o.y) as at September 2023. Housing Loan Portfolio increased by 12.32% (y.o.y) to ₹88,564 Cr. Advances to Agriculture grew by 20.54% (y.o.y) to ₹2,36,953 Cr as at September 2023.

With regards to the Asset Quality Gross Non-Performing Assets (GNPA) ratio stood at 4.76% as at September 2023 as against 5.15% as at June 2023 and 6.37% as at September 2022. Net Non-Performing Assets (NNPA) ratio stood at 1.41% as at September 2023 as against 1.57% as at June 2023 and 2.19% as at September 2022. Provision Coverage Ratio (PCR)

प्राथमिकता क्षेत्र व वित्तीय समावेशन के संबंध में बैंक ने सितंबर 2023 में प्राथमिकता क्षेत्र में 45.51% तथा कृषि ऋण में एएनबीसी के 21.39% का लक्ष्य हासिल किया है, जबकि मानक क्रमशः 40% और 18% है। छोटे और सीमांत किसानों को दिया जाने वाला ऋण एएनबीसी का 15.13% रहा, जबकि मानक 10% है। कमजोर वर्गों को ऋण एएनबीसी का 21.51% रहा, जबकि मानक 12% है।

हमारा नेटवर्क पूरे भारत के कोने-कोने तक फैला हुआ है। दिनांक 30.09.2023 तक, बैंक की 9518 घरेलू शाखाएँ हैं, जिनमें से 3059 ग्रामीण, 2717 अर्ध शहरी, 1895 शहरी और 1847 मेट्रो के साथ-साथ 10553 एटीएम हैं। बैंक की लंदन, न्यूयॉर्क, दुबई और गिफ्ट सिटी (गांधीनगर) में 4 अंतर्राष्ट्रीय शाखाएँ भी हैं।

डिजिटल मोर्चे पर हमने “केनरा एआई1 कॉर्पोरेट” की शुरुआत की है – यह एक मंच पर कॉर्पोरेट ग्राहकों की जरूरतों को पूरा करने वाली सुविधाओं से युक्त मोबाइल बैंकिंग सुपर ऐप है। आज के युग में व्हाट्सएप के महत्व को ध्यान में रखते हुए, संचार और इसके माध्यम से ग्राहक सेवा प्रदान करने हेतु हमारे बैंक ने मोबाइल नंबर 90760 30001 के माध्यम से व्हाट्सएप बैंकिंग सेवाओं की शुरुआत की है। उपयोगकर्ता के संवेदनशील वित्तीय डेटा की सुरक्षा को ध्यान में रखते हुए इन सेवाओं को एंड-टू-एंड सुरक्षा एन्क्रिप्शन के साथ डिज़ाइन किया गया है तथा कोई भी महत्वपूर्ण सूचना अनुरोध ओटीपी प्रमाणीकरण पर आधारित है। 118वें संस्थापक दिवस के अवसर पर दिनांक 18.11.2023 को UPI123 पे, को-लेंडिंग जैसी अन्य सेवाएं भी शुरू की गई हैं। केनरा बैंक ने 19 नवंबर, 2023 को बेंगलूरु जैसे जीवंत शहर में श्री कंटीरवा स्टेडियम में अपने पहले मैराथन का सफल आयोजन किया जिससे हमारे बैंक के ब्रांड मूल्य में भी वृद्धि हुई है।

जैसा कि हम 19 नवंबर को अपना “संस्थापक दिवस” मना रहे हैं, आइए, हम उन मूल्यों और सिद्धांतों के प्रति स्वयं को पुनः समर्पित करें जिनके आधार पर हमारे बैंक की स्थापना हुई थी। आइए, हम उत्कृष्टता, नवोन्मेष और समावेशिता के लिए प्रयास करना जारी रखें। हम एक-साथ मिलकर बैंकिंग के भविष्य को आकार दें तथा लाखों लोगों के जीवन में सकारात्मक बदलाव लाएं और पीएसबी के बीच ऊंचे मानक व अद्वितीय रूप से उभरकर सामने आएं। जैसा कि हमारा मूल मंत्र कहता है “रहें संग, बढ़े संग” – आइए, कई और उपलब्धियों की दिशा के सफ़र पर चलें।

आप सभी को हार्दिक शुभकामनाएं !!

मंगल कामनाओं के साथ,

आपका,

के. सत्यनारायण राजु

प्रबंध निदेशक व मुख्य कार्यकारी अधिकारी

improved to 88.73% as at September 2023 from 85.36% as at September 2022.

With respect to priority sector and financial inclusion, the Bank has achieved targets in Priority Sector at 45.51% and Agricultural Credit at 21.39% of ANBC as at September 2023, as against the norm of 40% and 18% respectively. Credit to small and marginal farmers stood at 15.13% of ANBC, against the norm of 10%. Credit to Weaker Sections stood at 21.51% of ANBC, against the norm of 12%.

Our network has spread to nooks and corners across India. As on 30.09.2023, the Bank has 9518 Number of Domestic Branches, out of which 3059 are Rural, 2717 Semi Urban, 1895 Urban & 1847 Metro along with 10553 ATMs. Bank is also having 4 International Branches in London, New York, Dubai and Gift City (Gandhinagar).

On the digital front we have introduced “Canara ai1 corporate” – the mobile banking super app bundled with features catering to the needs of the corporate customers on a single platform. Considering the importance of WhatsApp in today's era of communication and providing customer Service through it, our Bank has introduced WhatsApp Banking Services through Mobile No.90760 30001. The Services are designed with end-to-end security encryption to protect user's sensitive financial data and any vital information request is based on OTP authentication. Other services like UPI123 pay, Co-Lending were also launched on 18.11.2023 marking the occasion of 118th Founder's Day. Canara Bank also conducted its Maiden Marathon in the vibrant city of Bengaluru at Sree Kanteerava Stadium on 19th November 2023 which was a grand success and added to our brand value.

As we celebrate our “Founders Day” on 19th November, let us rededicate ourselves to the values and principles that our bank was built upon. Let us continue to strive for excellence, innovation and inclusivity. Together we will shape the future of banking and make a positive difference in millions of lives and stand out tall and unique among the PSB's. As our mantra says” Together We Can” –lets embark our journey towards many more accomplishments.

Wish you all the very best

Warm regards,

Yours sincerely

K. Satyanarayana Raju
Managing Director & CEO

संपादकीय



Editorial

प्रिय साथियों,

“लीडर वह है जो स्वयं मार्ग जानता हो, उस मार्ग पर स्वयं चलता हो तथा सभी का मार्गदर्शन करता हो। – जॉन सी मैक्सवेल” श्री अम्मम्बल सुब्बा राव पै केनरा बैंक के ऐसे ही एक दूरदृश्य पथ-प्रदर्शक लीडर थे। यह अंक हमारे प्रतिष्ठित बैंक के इतिहास का एक महत्वपूर्ण मील का पत्थर साबित होने का स्मरणोत्सव है – हमारा 118वां संस्थापक दिवस – उन दूरदर्शी महानुभावों को स्मरण करने और सम्मानित करने का अवसर है जिन्होंने इस महान संस्था की नींव रखी तथा साथ ही, उन अनगिनत व्यक्तियों को याद करने का जिन्होंने वर्षों तक बैंक के विकास और सफलता में योगदान दिया। उन्हें याद करते समय, हम श्री उपेन्द्र पै, श्री वामन कुडवा तथा डॉ. टी एम ए पै के योगदान को नहीं भूल सकते, जिन्होंने सिंडिकेट के रूप में नैतिक रूप से लचीले और प्रेरित कार्यबल के साथ समानांतर रूप में एक समान रूप से मजबूत, तकनीकी रूप से संपन्न वित्तीय संगठन की स्थापना की थी।

जैसे ही, हम दोनों बैंकों के सफ़र पर अपनी नज़रें डालते हैं, तब हमें देश एवं ग्राहकों के प्रति विनम्रतापूर्वक सेवा करने की हमारे संस्थापकों की प्रतिबद्धता का स्मरण होता है। उन्होंने एक ऐसे बैंक की कल्पना की जो सामाजिक-आर्थिक स्थिति की परवाह किए बिना सभी को वित्तीय सेवाएं प्रदान करेगा और हमारे देश के सामाजिक-आर्थिक विकास में योगदान देगा। अपनी स्थापना के बाद से, हमारे बैंक ने एक लंबा सफ़र तय किया है। हमने देश भर में अपनी पहुंच बनाई है, दूरदराज़ के इलाकों में शाखाएं खोली हैं तथा बैंकिंग सुविधा से वंचित और अभावग्रस्त लोगों को बैंकिंग सेवाएं प्रदान की हैं। हमने सुविधा एवं पहुंच सुनिश्चित करते हुए अपने ग्राहकों को नवीन उत्पाद और सेवाएं प्रदान करने के लिए प्रौद्योगिकी को अपनाया है। हमारे बैंक ने उद्यमशीलता का समर्थन करने, महिलाओं को सशक्त बनाने, वित्तीय समावेशन को बढ़ावा देने तथा अर्थव्यवस्था के प्रमुख क्षेत्रों के विकास में योगदान देने में महत्वपूर्ण भूमिका निभाई है।

दो विशाल बैंकिंग संस्था, केनरा और सिंडिकेट का विलय अपने साथ कई लाभ के अवसर लेकर आया है। संसाधनों, प्रणालियों और प्रक्रियाओं के एकीकरण से परिचालन दक्षता में वृद्धि हुई है जिससे लागत में बचत और उत्पादकता में सुधार हुआ है। बैंक ने अपनी भौगोलिक स्थिति को सुदृढ़ करते हुए अपने आप को एक विस्तृत रूप में स्थापित किया है तथा शहरी एवं ग्रामीण दोनों क्षेत्रों में ग्राहकों के लिए बैंकिंग सेवाओं की पहुंच को अधिक-से-अधिक सक्षम बनाया है। बैंक अधिक वित्तीय स्थिरता के साथ एक बड़ी इकाई के रूप में उभरा है जिससे उन्नत उत्पाद

Dear Colleagues,

“A leader is one who knows the way, goes the way and shows the Way-John C Maxwell”. One such visionary leader was Shri. Ammembal Subba Rao Pai founder of Canara Bank. This edition is the commemoration of a significant milestone in the history of our esteemed bank – our 118th Founder's Day - a day to commemorate and honour the visionary/ies who have laid the foundation of this great institution and the countless individuals who have contributed to its growth and success over the years. While reminiscing we should not forget to honour Shri. Upendra Pai, Shri Vaman Kudva and Dr. T M A Pai, who had built an equally robust, technologically strong financial organization imbued with ethically resilient and motivated workforce of Syndicate Bank.

As we look back on our journey of both banks, we are reminded of our humble beginnings and the commitment of our founders to serve the nation and its people. They envisioned a bank that would provide financial services to all, regardless of socio-economic status, and contribute to the socio-economic development of our nation. Since its inception, our bank has come a long way. We have expanded our reach across the country, opening branches in remote areas and providing banking services to the unbanked and underprivileged. We have embraced technology to offer innovative products and services to our customers, ensuring convenience and accessibility. Our bank has played a significant role in supporting entrepreneurship, empowering women, promoting financial inclusion, and contributing to the development of key sectors of the economy.

The amalgamation of the performing Canara Bank and Syndicate Bank has brought in multitudes of benefits with it. There is enhanced operational efficiency with the consolidation of resources, systems and procedures leading to cost savings and improved productivity. It has led to an expanded footprint establishing its geographic presence and enabling greater reach and access to banking services

और विभिन्न सेवाओं की पेशकश, डिजिटल बैंकिंग समाधान एवं विभिन्न ग्राहक वर्गों की ज़रूरतों को पूरा करने वाली विशेष सेवाएं प्राप्त हुई हैं। विलय ने दोनों बैंकों की विशेषता और प्रतिभा को एक साथ समाहित किया है, जिससे विभिन्न बैंकिंग कार्यों में अनुभवी पेशेवरों का एक समूह तैयार हुआ है। इसके परिणामस्वरूप, बेहतर निर्णय लेने, नवाचार और ग्राहकों को उच्च गुणवत्ता वाली सेवाएं प्रदान करने की क्षमता विकसित हुई है। संयुक्त इकाई के पास अधिक विविध ऋण पोर्टफोलियो है, जिससे एकाग्रता जोखिम कम हो जाता है। इससे बेहतर जोखिम प्रबंधन प्रथाओं को भी बढ़ावा मिलता है, क्योंकि बैंक एक-दूसरे के सामर्थ्य का लाभ उठा सकते हैं तथा जोखिम मूल्यांकन, निगरानी और न्यूनीकरण में सर्वोत्तम प्रथाओं को साझा कर सकते हैं।

हमारे स्थापना दिवस विशेषांक की अवधारणा हमारे बैंक के संस्थापक सिद्धांतों एवं विलय के बाद बैंक ने मूल्यों, नैतिकता के मामले में किस प्रकार विविधता बढ़ाई है तथा समाज में एक बेहतर स्थान बनाने के लिए हमारी प्रतिबद्धता को मजबूत करने पर आधारित है। हम पत्रिका को अपनी रचनाओं से पोषित करने वाले अपने लेखकों की सराहना करते हैं, जिन्होंने अपनी भावनाओं को अपनी रचनाओं/कविताओं में समाहित करते हुए अद्भुत ढंग से परिलक्षित किया है।

एकजुट होकर कार्य करने पर सफलता अपने आप सिद्ध होती है। – हेनरी फ़ोर्ड

आशा है कि आप इस विशेष संस्करण को पढ़कर प्रसन्नचित होंगे। हमें आपकी प्रतिक्रियाओं का इंतज़ार रहेगा। 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 080 – 22233480 पर हमसे संपर्क कर सकते हैं।

प्रियदर्शिनि आर
संपादक

for customers in both urban and rural areas. It has created a larger entity with more financial stability leading to enhanced product and service offerings, digital banking solutions and specialised services catering to the needs of different customer segments. It has brought together the expertise and talent of both banks, leading to a pool of experienced professionals in various banking functions, which has resulted in better decision-making, innovation, and the ability to offer high-quality services to customers. The combined entity has a more diversified loan portfolio, reducing concentration risks. It can also lead to better risk management practices, as the banks can leverage each other's strengths and share best practices in risk assessment, monitoring, and mitigation.

Our foundation day special edition has been conceptualised to re-emphasize our Banks founding principles, and post amalgamation how the bank has grown multitude in terms of values, ethics, and strengthened our commitment in making the world a better place. A note of appreciation to our writers who have wonderfully captured these emotions through their articles/ poems etc.

If everyone is moving forward together, then success takes care of itself. -Henry Ford

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

Priyadarshini R
Editor

At the outset, I'm grateful to the Top Management who elevated me to the post of Chief General Manager in our mother bank. I'm thankful to all my forerunners too, who guided me, nourished me, and held my hand to be on the right path in the way forward.

Our organization is extraordinary because it has a clear mission, vision, unique strategies and road maps to reach its desired goals. The strong founding principles enlighten us and boosts the morale of the employees in all situations. It catalyzes us to keep up the momentum and augment our pace in the journey ahead.

My journey of three and a half decades was eventful in the bank. It has provided me ample opportunities to face the challenges, surpass the hurdles, and overcome the barriers. It also enriched my experience, exposure, and knowledge by virtue of placements across the country, which in turn molded me as a responsible banker.

Our bank is undergoing transformational changes and a few steps short of achieving the status of the 'most preferred bank in the country'. I'm wholeheartedly dedicated to contribute my maximum to achieve the same.

I appeal to all Canarites to re-dedicate themselves to being part of this mission. Everyone has to upgrade their skills to emerge as a pole star on the level playing field. I'm sure that, with the untiring efforts of our committed workforce, our bank will definitely keep its flag flying high in the days to come.

Together We Can, and together we will...

Purshottam Chand
Chief General Manager



I am deeply honored and grateful for the elevation to the coveted position of General Manager in our esteemed Organisation. The journey to General Manager has been one filled with learning, growth, and invaluable experiences. I extend my deepest gratitude to the entire Canara Bank family for their unwavering support and encouragement throughout.

This elevation wouldn't have been possible without the guidance and mentorship of the top management. Top Management's vision and leadership have been instrumental in shaping not just my career but the success of Canara Bank as a whole.

I would also like to extend my heartfelt gratitude to my family members whose unwavering encouragement and understanding have been pillars of strength in my professional endeavours.

I am equally thrilled and humbled by the privilege to serve as the Chairman of Karnataka Gramin Bank. It's a responsibility I embrace wholeheartedly, and I am committed to steering our endeavours towards greater success.

To all Canarites, I urge you to continue working diligently towards our collective goals. Let us strive harder, push boundaries, and exceed targets. It's through our collective efforts that we can achieve remarkable milestones and solidify our position as leaders in the banking sector.

Together, let's embark on this journey of excellence, commitment, and achievement.

GR Dilli Babu
General Manager



At the outset I express my sincere & heartfelt thanks to our most respected visionary leader and beloved MD&CEO for his faith reposed on me that I will deliver justice to my designation as General Manager in this great Organisation. I vividly recall my 25 years journey with this great institution, having joined as Clerk in a remote rural branch and I have been constantly guided & moulded by wonderful seniors, colleagues & fellow employees who have played a key role in my promotion up to General Manager. In fact, there are many an invisible God in every individual's life whose support & help transform an ordinary person into extraordinary. I remain indebted to all such great human beings which includes my family.



Together, we form an extraordinary team, and it is with great motivation, enthusiasm, dedication & commitment that the team achieves everything which comes in their way. Our Bank stands on the cusp of tremendous potential, and I believe that, united, we can propel it to even greater heights.

Our Bank is committed to fostering an environment of innovation, collaboration, and continuous growth. As we navigate the ever-evolving landscape of technology, I am confident that our Canarites will set the example among peers and will be the driving force behind success of this great institution.

In the pursuit of our Bank's vision to gain competitive advantageous position, I encourage each Canarite to actively contribute for the growth of our mother Bank with all passion and commitment, to have your own self-satisfaction in building up of this great institution and to create your own history in the journey of this Bank. The synergy of our diverse talents will be the cornerstone of our achievements. Together, we can not only meet the challenges that lie ahead but also transform them into opportunities for excellence.

I am excited to deliver results & values for every stakeholder with the active & wholehearted support of every Canarite and let us recognise and celebrate the performers and continue to uplift the deserving to hold higher responsibilities.

Thanks once again for all your trust and let us together embark on this exciting journey towards a future which is full of countless opportunities to serve the society & nation.

Chakkaravarthy P
General Manager

**"Take the first step in faith.
You don't have to see the
whole staircase,
just take the first step."
- Martin Luther King Jr.**



PRODUCTS LAUNCHED ON FOUNDER'S DAY

ai1 Corporate

Bank has launched the Corporate Mobile Application (ai1 Corporate) for Corporate Internet Banking Users. It is a convenient, secure and efficient way for our Corporate Customers to access and manage their accounts. It is an extension of the existing stable internet banking solution and will share the common infrastructure. All Corporate



Customers who are registered for Corporate Internet Banking are eligible for registering on the App. This App will cater to the diverse needs of the Corporate Customers of the Bank, who can perform Banking transactions through Corporate Internet Banking and on the 'Canara ai1 Corporate' App interchangeably.

UPI 123PAY

To overcome the limitations and to make the feature phone users in the country to utilize the benefit of UPI services seamlessly, an Interactive Voice Response (IVR) based UPI solution named "UPI 123PAY" has been introduced. This facility can be availed through a dedicated IVR number 9558123123. Services are offered in 8



regional languages apart from English and Hindi. Users can give voice input for performing transactions. Services include - Money transfer to Mobile Number, Balance Enquiry, UPI PIN change, and Language selection.

Whatsapp Banking

Considering the importance of WhatsApp in today's era of communication and providing customer service through it, our Bank introduced WhatsApp Banking Services through Mobile No.90760 30001. It allows customers to access various Banking Services and information through the popular instant messaging



application. It provides 24/7 access to Banking Services, allowing Customers to avail Banking Services from anywhere, at any time and get information at their convenience.

WELL FOUNDED

On this Very Special Day
Canara Bank was founded
Our gratitude we do convey
For the 117 years it hath held sway
Shri Pai, you created a Bank Well Grounded !!!

In general the Bank has met or exceeded
Business Goals that are seeded
More than this its Values we Thank
On which its Customers and Staff do bank
Working together as needed

Vijay Srirangan
Non-Executive Chairman
Canara Bank



Yet we know we have much to Learn
As we operate in a world everchanging
With an opportunity to build and earn
A Trust that is far ranging

I salute you All who through each year
Have placed faith in the Bank
Our Founder sir, it seems very clear
We have your Foundation to Thank !

CANARA BANK ON MARATHON

The time has come for the first,
Canara Bank Marathon
Several thousand registrations,
show peoples thirst
For participating in and taking on
Be it three, five or ten kilometre run
Many are willing to engage
Some for challenge, some for fun
Together create, a new History page

To all participants I say : good going
Its great to see you here

To the winners I say : Lovely, keep it flowing
Sure for you, future wins will appear

In closing, I have many to thank
Participants, Volunteers, Organisers,
Media and more
To All of you, on behalf of the Bank
I express Heartfelt Joy;
look forward to an Encore !

Tracing the roots of a legend - Canara Bank!



Veena Girimaji R
Chief Manager
Harohalli Branch

Early Days

Sri Ammembal Subba Rao Pai was born on 19 November 1952 in Mulky, a small town, near Mangaluru in Dakshina Kannada District of Karnataka. During his childhood, Sri Ammembal Subba Rao Pai was a playful boy and an average student. Yet, he was a sort of ringleader in his friends' circle. His reverence towards elders and specially, his father, was outstanding.

A lawyer turned banker by profession, Sri Ammembal Subba Rao Pai was a staunch social reformer and attached extreme importance to education. This catapulted him to be one of the leading luminaries in the pre-independence era and helped shape a bright future for his District and Community. His concern for social upliftment gave birth in 1891 to the Canara High School, Mangaluru, the century old precursor to the conglomeration of today's Canara Educational Institutions. His enterprising spirit and concern towards thrift gave birth to yet another national institution, the Canara Hindu Permanent Fund Ltd, in 1906 which went on to be known as Canara Bank – today's third largest PSU Bank of the nation.



Visionary Banker

The motivation to succeed comes from the burning desire to achieve a purpose, to serve the society. One hundred and fourteen years ago, a man with rare courage set his first step to start a Bank in Mangaluru. Realizing that smaller borrowers-small traders and peasants-were at the mercy of moneylenders who were charging exorbitant interest touching 50 percent and more. Sri Ammembal Subba Rao Pai, started the Canara Hindu Permanent Fund Limited in July 1906 to help such small traders and peasants and free them from the clutches of money lenders. At the same time he also wanted to inculcate savings as a habit for all. Moreover, he realised that traditional channels for savings were not entirely risk-free and that a larger institutional structure would not only protect and reward savings but also provide a profitable avenue for credit that would challenge the stranglehold of the moneylenders in the rural economy.

Sri Subba Rao Pai's commitment to the long haul is vindicated by the fact that the Articles of Association of the Permanent Fund stipulated a cap of 10 per cent on the interest rate even though the prevailing interest rates were much higher. That this was not a gimmick is also evident from the fact that the very first balance sheet of the venture showed a profit, indicating that Sri Subba Rao Pai was successful in undercutting the moneylenders without sacrificing the viability of the fledgling venture. The venture, established with 2,000 shares of Rs.50 each, was one of the first joint stock companies to be floated in South Canara. It was not just the moneylenders who were its competitors, the area was already serviced by Bank of Madras which enjoyed a significant presence in southern coastal Karnataka at that time. It is evident that Sri Ammembal Subba Rao Pai did not see the incumbent bank as a threat because he realised that Bank of Madras catered almost exclusively to the larger merchants and

landlords and was not accessible to those lower down the social and economic strata. This was apart from the fact that Bank of Madras charged high interest rates from borrowers.

Consolidation Phase

It is interesting that the South Canara region was the base for several banks in the early years of the last century and is called as “Banking Cradle of India”. Most analysts of banking attribute this to the high levels of literacy and to the commercialisation of agriculture activity in the region. As early as 1929, there were at least 10 banks thriving in the region, despite the competition, it was Canara Bank who was the leader of the pack. It had the highest paid-up capital among the 10 banks.

Founding Principles:

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

Challenges faced during early days

A rash of bank collapses in India in the 1920s and 1930s most notably that of the Travancore National and Quilon Bank in 1938, resulted in a loss of confidence in Banking System. Yet, Canara Bank remained unscathed and continued to grow – and post profits as ever. In fact, as a measure of instilling confidence among the public, the bank voluntarily offered its books to be examined by the Reserve Bank of India (RBI), which enhanced its prestige among existing and prospective customers. This also explains why unlike many of the other smaller banks, Canara Bank was not swallowed up by larger ones during the period of bank consolidation in the 1930s and 1940s (many smaller banks also perished during this period). The legacy is still maintained with amalgamation

of Syndicate Bank with Canara Bank in 2020 – the largest consolidation in the Bank's history.

Expansion Phase

By 1939, Canara Bank had 38 branches, of which 12 were in South Canara district. None of the 20-odd comparable entities operating in the region had a bigger network of branches. It is evident that Canara Bank had emerged unscathed from the period of intense uncertainty in Indian banking when smaller banks were struggling to remain on their feet in conditions that were aggravated first by the Great Depression and then by the gathering war clouds.

Independence and the new-found zeal for self-reliance and the emphasis on industrial development provided new opportunities for the bank. By 1956, when Canara Bank celebrated its golden jubilee, the bank that started with mere four employees in 1906 had more than seven thousand employees by 1956. Canara Bank started handling foreign business from 1953. Exclusive International Division was started in 1976 and first ever Overseas branch was opened at London in the year 1983. On July 1969, when Banks were nationalised, Canara Bank had a network of 360 branches, 307 more than the number of branches it had in 1956. It had deposits to the tune of ₹185 Crore, a 12-fold increase since 1956; during the same period, its advances had increased nearly 16-fold.

Feathers in the cap

Canara Bank not just excels in ideation of good management, but has been a forerunner in implementation of Best Practices. The Bank occupies the delightful place among the public sector banks and has positive image in all the geographical regions of the country. Canara Bank is now bracketed with the best managed and financially healthier banks in the country. In customer service, it continues to be second to none – it's legacy intertwined with culture.

Canara Bank has a passion for excellence. It is often said that organisations that exhibit infinite passion for excellence do have certain distinguishing characteristics such as the urge to be pioneers and innovators and the passion to break new ground in several activities they

pursue. Such organisations invariably welcome a spirit of challenge. Though Canara Bank started to challenge the mercenary mechanism of the money lenders and as a one-man crusade of our Founder, today we have grown into one of the biggest and most diversified banks of the nation. One of the important secrets of our thrilling journey of achievements is that the Bank believed that customers are its core and greatest assets. It is the customers and well-wishers who are the driving force and foundation of our present position. Right from the beginning of the bank, our focus has been on people, be it employees of the Bank or our valued customers.

Stupendous Progress in Banking Sector

Canara Bank is operating in four segments, namely treasury operations, retail banking operations, wholesale banking operations and other banking operations.

With a legacy of 117 years behind us and a bright new future holding immense possibilities awaiting us, we have begun the efforts for the same on the right note. We have grown to become a frontline Banking Institution of India with sound foundations. Canara Bank has always paid attention to the quality of its workforce. This is highlighted by the fact that it developed a code of ethics for employees well before many of its peers did.

Canara Bank also has International presence with branches at key financial centers such as London, New York and Dubai. About 7 per cent of total business is contributed by overseas branches.



In continuation of its Vision & Mission, the Bank will endeavor to achieve the objectives by adopting best practices, promoting a culture of excellence and continuous learning to meet the ongoing challenges and encouraging staff and management to take ownership and responsibility for achievement of the individual as well as the Bank's goals.

CSR Initiatives

Our Country has made substantial economic progress over past few decades. India cut extreme poverty to half within a generation and is transforming itself into one of the world's fast-growing economies. Consistent with its philanthropic roots and genuine concerns for the needy, Canara Bank has been a trailblazer in initiating various programmes for the benefit and upliftment of the society. Some of them are:

- Artisans Training - Production & Marketing Centre & Institute for Rural Artisans provide training for artisans in wood carving, stone carving, sheet metal embossing and terra cotta and marketing their products
- Rural Women Self Employment Training Institute provides counselling, guidance & training to make women self-reliant.
- Institute for Rural Development and Rural Self Employment Promotion and Resource Guidance Centre provide training to rural youths for self employment.
- Rural Clinic Service and Mahila Shushrusa Yojana provides medical facilities in remote and backward villages and provide incentives to doctors to set up clinics in such areas.
- Adult education centres provide adult literacy and assist student fraternity by providing books, equipments, sponsoring libraries etc.
- Adarsha Grama Project & Jalayoga Scheme provides safe drinking water facility in backward villages.
- Rural Development and Self Employment Training Institutes provide training in adopting appropriate technology.
- Computer Training Centre for Urban Poor at

Bangalore trains urban poor in the IT field and computers.

- Kalagrama - An art village has been set-up to assist the artisans who have undergone training in traditional arts to pursue and practice art for mutual learning and benefit.
- Canara Bank Institute of Information Technology has been set-up with an objective of imparting training to the rural youth of South Kerala in the field of Information Technology. The training is offered free of cost and backed by post training follow-up to ensure credit linkage and settlement.

Social Endeavours of our Founder

Sri Ammembal Subba Rao Pai's versatility was not confined to the legal profession alone. Along with his professional work in the mornings, the evenings were devoted to social work. He kept himself fully informed about the fast changing world. His zeal and love for mankind touched every walk of life. He was deeply saddened at the lethargy of the people towards education, and realized that there was no future for the people without widespread general and higher education in professional and technical courses. Because of his enormous efforts, young men and women are seen holding high offices both in the Engineering and Medical fields.

The seeds sown by our founder more than a century ago have grown into a huge tree providing shelter to the society in terms of education, employment opportunities and financial support; thus contributing to the welfare, prosperity and progress to the society. A visionary, far ahead of his times and life, Sri Ammembal Subba Rao Pai departed to the heavenly abode on 25th July, 1909, just three years from the day he started Canara Hindu Permanent Fund Ltd. Every Canarite follows the path he has set and has remained a beacon of light taking forward the organization for over a century.

Though he shrugged off his mortal remains, he became a living soul and his philanthropic zeal continues to touch the lives of innumerable folks even today, through the organisation and every Canarite.

Giant strides ahead

An institution grows in the shadow of the founder. It was this star who went ahead and created a universe of its own which emanates radiance in the form of talented and committed individuals and shall continue to emanate this radiance for a long time. Coming together is a beginning, keeping together is progress and working together is success.

The institution relentlessly draws enormous inspiration from its founder who continues to be the beacon to all our endeavours to lead us on the path of righteousness. Sound founding principles, enlightened leadership, unique work culture and remarkable adaptability to changing banking environment have enabled Canara Bank to be a frontline banking institution of global standards. Integrity, honesty and discipline are the foundations of our great organisation.

The onset of pandemic has posed a great challenge for recovery. The quality of retail loans has deteriorated because of large-scale job losses. Even in such adverse situation the Bank has survived the onslaught which indicates it's strong foundation and the legacy of hard work, dedication of the work force and the ethics we have developed which is being passed on from generation to generation.

With change being the only constant in Banking Industry, Canara Bank has remained leader in every facet of Banking domain – true to the founding principles sown and imbibed by our founder – Sri. Ammembal Subba Rao Pai.

“Banks are to the economy what the heart is to the human body. They cycle necessary capital through the whole, and they are barely noticed until pressure, necessity, or crisis.”

— **Hendrih Smith**, in his commentary on the Banking Industry.

Compiled from : The Banking Odyssey

हम किसी से कम नहीं



बी.के. उप्रेती

वरिष्ठ प्रबंधक (सेवानिवृत्त)
केनरा बैंक

वर्ष 2004 में मेरी पदोन्नति हो गई और मैं प्रबंधक बन गया। ग्रामीण सर्विस करनी थी इसलिए मेरा स्थानांतरण उत्तरांचल की एक शाखा में हो गया। मन में बहुत खुशी हो रही थी कि दिल्ली की भीड़भाड़ से मुक्ति मिली और गांव में सेवा करने का मौका मिल रहा है। जिस शाखा में मेरा ट्रांसफर हुआ उस शाखा के प्रबंधक बेसब्री से मेरा इंतजार कर रहे थे क्योंकि 3 साल बाद वह अपने होम टाउन जा रहे थे।

जिस दिन मैं शाखा ज्वाइन करने के लिए पहुँचा तो प्रबंधक साहब ने मेरा गर्मजोशी से स्वागत किया। वह 3 दिन मेरे साथ रहे। शाखा के बिजनेस तथा गाँव के बारे में बहुत सी जानकारियाँ साझा की ताकि गाँव के लोगों और ग्राहकों को समझने में दिक्कत ना हो। उन्होंने मुझे बताया कि शाखा में सिर्फ दो क्लर्क, एक दफ्तरी और एक आप (मैनेजर) हैं। कहने लगे शाखा को सुचारू रूप से चलाने के लिए आपको काउंटर में ही दिनभर बैठना पड़ेगा और 3:00 बजे के बाद ही मैनेजर की सीट में बैठ कर काम कर पाओगे। एक बात और बताई कि यहां पर अधिकतर ग्राहक अशिक्षित हैं तो आपका अधिकांश वक्त लोगों के चेक बुक और विड्रॉल ऑर्डर फॉर्म भरने में ही लगेगा। कहने लगे किसी को मना मत करना यहां पर यही परंपरा है। उनके जाने के बाद मैंने शाखा का चार्ज लिया और उनके कहे अनुसार सुबह 10:00 से 3:00 बजे तक काउंटर में बैठकर कार्य करने लगा। मैंने महसूस किया कि ग्राहक अपना चेक/ विड्रॉल फॉर्म भरवाने आ जाते थे। मैंने स्टाफ मीटिंग का आयोजन किया और स्टाफ से पूछा क्या यहां के लोग साक्षर नहीं हैं ? उन्होंने बताया सभी अनपढ़ नहीं हैं। बहुत से ऐसे हैं जिनको बैंक कर्मचारियों से फार्म भरवाने की आदत सी पड़ गई है। मैंने इनको सुझाव दिया जो अनपढ़ है उनकी मदद करो लेकिन जो पढ़ा लिखा है उससे कहो कि वह खुद भरे ताकि उसका आत्मविश्वास बढ़े और

बैंक कर्मचारियों का बोझ हल्का हो।

अगले दिन मैंने ग्राहकों से पूछना शुरू किया, क्या आपको फॉर्म भरना नहीं आता। बहुत से ऐसे ग्राहक थे जिनको पढ़ना लिखना आता था लेकिन बैंक कर्मचारियों से ही चेक/विड्रॉल फॉर्म भरवाने की उनको आदत सी पड़ गई थी। हमने एक चेक/विड्रॉल फॉर्म का सैंपल भरकर नोटिस बोर्ड में लगा दिया और लोगों को प्रोत्साहित किया कि यह बहुत ही सरल कार्य है जिसमें आपको दिनांक, रकम और हस्ताक्षर करने हैं। इस एक्सरसाइज से बहुत फर्क पड़ा और बहुत से ग्राहक अपने चेक और विड्रॉल फॉर्म एवं पे इन स्लिप खुद भरने लगे। अब जो सीख गए थे उनसे अनुरोध किया कि वह अपने बैंक मित्रों को खुद लिखने को कहें। अब हमारा अगला टारगेट वे लोग थे जो अंगूठा लगाते थे। मैंने अपने स्टाफ से अनुरोध किया कि जो भी ग्राहक अंगूठा लगाने आए उसको मेरे पास भेजो ताकि मैं उससे कुछ सवाल पूछूं कि वह क्यों नहीं अपने हस्ताक्षर कर सकता है।

एक दिन 2:00 बजे के करीब मुझे गिरीश चंद जी का फोन आया। वह कह रहे थे उनकी सासू माँ को ₹5000 बैंक खाते से निकालने हैं और वह उनको लेकर बैंक आ रहे हैं। कह रहे थे कुछ लेट हो सकता हूँ इसलिए आपसे निवेदन कर रहा हूँ। मैंने कहा आप आ जाओ आपको रकम मिल जाएगी। कुछ ही देर में गिरीश जी अपनी सासू माँ के साथ बैंक आ गये। उन्होंने अपनी सासू माँ का विड्रॉल ऑर्डर फॉर्म भरा, उनके अंगूठे के निशान लगाए और मुझे पास करने के लिए दे दिया। उनके विड्रॉल फॉर्म में अंगूठा देखकर मैंने गिरीश जी से प्रश्न किया कि आप क्या करते हैं? कहने लगे सर मेरे गर्म कपड़े की दुकान है तथा कुछ वक्त समाज सेवा में लगाता हूँ, जैसे किसी के साथ कुछ अन्याय हुआ है तो उसकी बात प्रशासन

तक पहुंचाता हूँ। मैंने गिरिश जी से कहा आप समाज सेवी हैं यह बहुत अच्छी बात है लेकिन आप अपने परिवार के लिए कुछ नहीं कर रहे हैं। वह मेरी बात सुनकर सकपका गए और बोले, सर मैं समझ नहीं पाया कि आप क्या कहना चाहते हैं। मैंने कहा क्या आपको यह नहीं लगता कि गाँव के लोगों को साक्षर बनाने में मदद की जाए। इस गाँव में कितने लोग हैं जो अपने हस्ताक्षर तक करना नहीं जानते हैं जबकि सरकार साक्षरता को बढ़ावा दे रही है। कुछ कटाक्ष मारते हुए मैंने कहा यह कितनी अचंभे की बात है कि एक समाजसेवी की सासू माँ हस्ताक्षर नहीं कर सकती हैं। काश वह हस्ताक्षर कर पाती तो बैंक इनको चेक बुक जारी कर देता और आपको इनको बैंक में लाने की जरूरत भी नहीं पड़ती। किसी को रकम देने की बजाय यह चेक दे देती। मैंने कहा हस्ताक्षर करना कोई मुश्किल काम नहीं है, लेकिन समाज सेवा के चक्कर में हम अक्सर अपनों को नजरअंदाज कर देते हैं। शायद यह मुहावरा भी इसलिए लिखा गया होगा कि “दिया तले अंधेरा”। मेरी बातों को गिरिश जी बहुत ध्यान से सुन रहे थे। कहने लगे सर आप ठीक कह रहे हैं। मैंने तपाक से कहा तो आइए, अपनी सासू माँ को हस्ताक्षर करना सिखाइए। मैंने कहा यदि आपने अपनी सासू माँ को हस्ताक्षर करना सिखा दिया तो मैं अपनी तरफ से इनको ₹51/- का कैश इनाम तथा एक पेन और कॉपी दूंगा।

गिरिश जी ने मेरे चैलेंज को स्वीकार किया और 1 महीने में उनकी सासू माँ हस्ताक्षर करने में निपुण हो गई और हस्ताक्षर किया हुआ फॉर्म लेकर कैश निकालने आई। हमने उनको इनाम की राशि और गिफ्ट दिया और उनके हस्ताक्षर बैंक में दर्ज किए। यह खबर गाँव के अखबारों में भी छपी। इस तरह बहुत से ग्राहक जो पहले अंगूठा छाप थे वह हस्ताक्षर करने लगे। हमारे संस्थापक श्री अम्मम्बल सुब्बाराव पै ने यही सिद्धांत दिया है कि शिक्षा का प्रचार-प्रसार हो।

हमारे बैंक के लैंडलॉर्ड शंकर जी बहुत ही जागरूक और सामाजिक प्रवृत्ति के इंसान थे। उन्होंने मुझे बताया है कि इस गाँव में बैंक की शाखा खोलने के लिए उन्होंने शासन से बहुत पत्राचार किया और यहां तक ऑफर/आश्वासन दिया कि वह गाँव के विकास के लिए बिना किराया लिए अपनी बिल्डिंग

बैंक को दे सकते हैं। उनको लगता था कि यदि गाँव में बैंक की शाखा खुलेगी तो गाँव की प्रगति होगी, गाँव के नौजवानों को रोजगार भी मिलेगा और शहरों की तरफ लोग नहीं जाएंगे। वह अक्सर कहा करते हैं कि पहाड़ी क्षेत्रों का विकास तभी संभव है जब हम पहाड़ की जवानी और पानी को रोक पाएंगे। उनकी सोच का मैं कायल था और वह मेरे घनिष्ठ मित्रों में से एक थे।

एक दिन शंकर जी लड्डू का डब्बा लेकर बैंक आए और कहने लगे सर कल रात मेरे बेटे को पुत्र हुआ है, वह पिता और मैं दादा बन गया हूँ। मैंने उनको ढेरों शुभकामनाएं दी और उन्होंने सभी कर्मचारियों को पोते के नामकरण पर भोज के लिए आमंत्रित किया। नामकरण संस्कार शनिवार के दिन था तो हम सब 2:00 बजे के बाद उनके गाँव पहुंच गए। प्रसाद पाने के बाद वह खाने के लिए कहने लगे। मैंने शंकर जी से कहा कि आपका टॉयलेट कहां है तो वह इधर-उधर झांकने लगे फिर कहने लगे, सर मकान के पीछे जो पहाड़ है, वहां चले जाइए। मैंने पूछा क्या आपके घर में टॉयलेट नहीं है तो कहने लगे सर यह गाँव है यहां सब खुले में ही चलता है। मैंने कहा बैंक की बिल्डिंग में तो आपने टॉयलेट की सुविधा प्रदान की है लेकिन अपने घर में टॉयलेट नहीं बनाया। कहने लगे बैंक के लिए तो बनाना पड़ा क्योंकि बैंक लीज डीड में कंडीशन थी कि टॉयलेट जरूर होना चाहिए। मैं शंकर जी की बातें सुनकर बहुत हैरान था कि एक समाजसेवी अपने परिवार की महिलाओं की दिक्कत और परेशानियों से अनभिज्ञ है। मैंने पूछा आपके घर की महिलाएं खुले में शौच करती हैं। कहने लगे सर यहां सब खुले में ही पसंद करते हैं। यह कुतर्क सुनकर मुझे बहुत गुस्सा आ रहा था। मैंने शंकर जी को कहा, काश मुझे यह पता होता कि आप के घर में टॉयलेट की सुविधा नहीं है तो मैं आपके निमंत्रण पर नहीं आता और अब वादा करता हूँ इसके बाद आपके घर कभी नहीं आऊंगा। शंकर जी झेंप गए और कहने लगे सर अगली बार आपको शिकायत नहीं मिलेगी। अगले दिन जब वह बैंक आए तो शर्मिंदगी महसूस कर रहे थे। कहने लगे सर इतने खर्चे होते हैं कि घर में टॉयलेट बनाना अफोर्ड नहीं कर सकते। मैंने कहा यदि आपके पास रकम नहीं है तो मैं लोन दे सकता हूँ लेकिन आप इसे जरूर बनाएं क्योंकि देवालय और शौचालय एक उत्तम घर की

पहचान है। मैंने उनको टॉयलेट बनाने के लिए लोन दिया। जब उनका टॉयलेट बन गया तो उन्होंने मुझे उसके इन्फ्रेशन के लिए बुलाया और मैं उनके घर गया। उनके देखा देखी गाँव के बहुत से लोगों ने टॉयलेट बनवाए। उनके घर की महिलाएं मेरी जिद से बहुत खुश हुईं।

कुछ दिनों में नवरात्रि का पर्व आने वाला था और गाँव में चहल-पहल बढ़ने लगी थी। गाँव के एक मात्र काली मंदिर में 7 दिन का देवी भागवत के कार्यक्रम का आयोजन होने वाला था। इस कार्यक्रम का आयोजन गाँव के सज्जन श्री विनोद जी करवा रहे थे जो भारतीय सेना में ब्रिगेडियर के पद पर कार्यरत थे। कार्यक्रम शुरू होने से दो दिन पहले काली मंदिर के कार्यकर्ता बैंक में आए और प्रतिदिन शाम को 7:00 से 9:00 बजे देवी भागवत की कथा में शामिल होने के लिए अनुरोध करने लगे। कुछ कार्यकर्ता कहने लगे कि आपके सकारात्मक प्रयासों से गाँव के लोगों में सुधार आया है। मैंने उनसे अनुरोध किया यदि आप सब लोग चाहते हैं कि मैं भी आपके इस धार्मिक कार्यक्रम में शामिल हूँ तो मेरी कुछ शर्तें हैं। यदि वह आपको मान्य हैं तभी मैं इस कार्यक्रम में शामिल होंगा और अपना योगदान भी दूंगा। सभी ने एकमत से कहा, सर जैसा आप आदेश करेंगे, वैसा हम करेंगे। मैंने कहा मेरी पहली शर्त यह है कि,

- 1) गाँव से मंदिर तक के रास्ते की सफाई हो तथा मंदिर प्रांगण में समय-समय पर सफाई हो क्योंकि देवी का वास वहाँ होता है जहाँ साफ सफाई होती है।
- 2) मंदिर प्रांगण में आने वाला कोई भी धूम्रपान, शराब, मदिरा का सेवन नहीं करेगा।
- 3) मंदिर के प्रवेश पर किसी से भी जातिगत भेदभाव नहीं होगा।

सभी ने एकमत से मेरे सुझाव को मान लिया और सातों दिन मैंने देवी भागवत प्रोग्राम में भाग लिया। देवी भागवत कथा के समापन के दिन प्रोग्राम के यजमान ब्रिगेडियर विनोद जी ने मुझसे अनुरोध किया कि मैं ग्रामवासियों को देवी भागवत कथा पर प्रवचन दूँ ताकि समाज में फैली कुरीतियों के प्रति

ग्रामवासी जागरूक हों और अच्छा जीवन जिएं। मैंने लोगों से देवी भागवत में निहित शिक्षाओं के बारे में चर्चा की और कहा, यदि आप देवी की आराधना करना चाहते हैं, उनको प्रसन्न करना चाहते हैं, सदैव उनका आशीर्वाद पाना चाहते हैं तो इन बातों पर विशिष्ट ध्यान दें:

- 1) मूर्त रूप में देवी मंदिर में विद्यमान है लेकिन साक्षात् देवी तुम्हारे घर, गाँव में माँ, बेटी, बहन, भौजी के रूप में है। शास्त्रों में लिखा है “यत्र नार्यस्तु पूज्यंते रमंते तत्र देवता” तो इसलिए आप हमेशा महिलाओं का सम्मान करें।
- 2) आज हमारे देश में महिला और पुरुष की संख्या अनुपात में असमानता है और उसका मुख्य कारण भ्रूण हत्या है। भ्रूण हत्या एक महापाप है। यदि आप भ्रूण हत्या में लिप्त हैं तो देवी कभी भी आपसे प्रसन्न नहीं होगी। आप सभी प्रण लें कि हम भ्रूण हत्या नहीं करेंगे और लोगों को इसके बारे में जागरूक करेंगे।
- 3) गाँव की प्रत्येक बेटी स्कूल जाए और शिक्षित बने। और बेटी के जन्म पर घर में वैसी ही खुशी हो जैसी बेटे के जन्म पर परिवार में अक्सर होती है। मतलब परिवार में बेटा बेटी से भेदभाव न हो।
- 4) दहेज प्रथा और ऑनर किलिंग जैसी कुप्रथा के कारण महिलाओं के प्रति अत्याचार बढ़ रहे हैं। सभी जन ये प्रण लें कि महिलाओं के प्रति इन कुरीतियों से गाँव / समाज को मुक्त रखें।
- 5) मुझे यह कहते हुए खुशी हो रही है कि मेरे आह्वान पर देवी भागवत की कथा के दौरान कोई भी मंदिर प्रांगण में नशीले पदार्थ का सेवन करके नहीं आया। आज से प्रण लें कि हम अपने जीवन में दारु, नशा, अफीम, गांजा जैसे नशीले पदार्थ का सेवन नहीं करेंगे। यदि आप ऐसा करेंगे तो देवी आपसे प्रसन्न होंगी और उनकी कृपा आप पर निरंतर बरसेगी।
- 6) कहते हैं जहाँ साफ सफाई होती है वहीं देवी लक्ष्मी का वास होता है। अंग्रेजी में भी एक प्रचलित कहावत है Cleanliness is next to Godliness.

इसलिए आप सभी से निवेदन है कि अपने आस पड़ोस में तथा पूरे गाँव को साफ सुथरा और कचरा मुक्त रखें। यदि आप इन बातों पर ध्यान देंगे तभी देवी भागवत के आयोजन के चमत्कारी और सकारात्मक बदलाव जीवन में दिखेंगे।

कुछ दिन बाद गाँव के इंटर कॉलेज में शिक्षक दिवस का आयोजन होने जा रहा था। उस प्रोग्राम में मुझे मुख्य अतिथि के रूप में बुलाया गया और बच्चों को संबोधित करने के लिए अनुरोध किया गया। मैंने स्कूल के विद्यार्थियों को पढ़ाई में मन लगाने के साथ-साथ बचत के महत्व के बारे में बताया। मैंने स्कूल के बच्चों से कहा बचत करना एक आदत है जिसकी शुरुआत प्राथमिक सत्र से ही हो जानी चाहिए। इसलिए जरूरी है कि प्रत्येक विद्यार्थी बचत खाता बैंक में खोलें और अपने माता-पिता को भी प्रेरित करें कि वह भी अपना खाता खोलें। बच्चों को नशीले पदार्थ जैसे गांजा, अफीम, शराब और ड्रग्स के सेवन तथा उनके परिवार के सदस्यों को भी उससे दूर रहने के लिए आह्वान किया। इस प्रोग्राम के बाद बहुत से विद्यार्थियों ने मेरी शाखा में बचत खाता खुलवाया।

हमारे बैंक के संस्थापक श्री अम्मोम्बल सुब्बाराव पै निम्नलिखित सिद्धांतों पर बैंक की नींव रखी है:-

- 1) समाज में फैले अंधविश्वास और अज्ञानता को दूर करें।

- 2) पहले सिद्धांत की पूर्ति के लिए शिक्षा का प्रचार-प्रसार।
- 3) समाज में बचत की आदत विकसित करना।
- 4) वित्तीय संस्था को न केवल समाज का वित्तीय हृदय बनाना बल्कि उसे सामाजिक हृदय भी बनाना।
- 5) जरूरतमंदों की मदद करना।
- 6) सेवा और समर्पण की भावना से काम करना।
- 7) सहजीवी के जीवन की चिंता करना तथा उनके जीवन में परिवर्तन लाने और उनके जीवन से कठिनाइयों और मुसीबतों को दूर करने की दृष्टि से संवेदना का भाव जागृत करना।

इन बातों को याद करते हुए मुझे गर्व होता है कि जो प्रोग्राम आज की सरकार देश में चला रही हैं जैसे बेटी पढ़ाओ, बेटी बचाओ, हर घर में शौचालय, वित्तीय समावेशन और वित्तीय शिक्षा, यह सब प्रयोग वर्ष 2004 में मैंने अपने कार्य क्षेत्र में शुरू कर दिए थे। इसलिए मुझे लगता है कि हम (केनराइट) किसी से कम नहीं। आइए बैंक के 118वें संस्थापक दिवस पर शपथ लें कि श्री अम्मोम्बल सुब्बाराव पै जी के सिद्धांतानुसार अनवरत कार्य करते रहेंगे।

"A leader is one who sees more than others see, who sees farther than other see, and who sees before others see."

- Leroy Eims



ALONE



Ajay Mohan

Officer

Lead bank office, Kozhikode

It was 11 'o clock and there were few customers in the banking hall. The old lady who sat in front of Manager, Mr. Babu, was talking something loudly. I was a newly joined clerk in that NRI branch of Central Travancore. I didn't know anybody and was trying to accustom to the new branch.

"Mr. Babu, who is the new person sitting behind you??" She enquired.

"Oh, he is our new clerk –Mr. Ajay Mohan " Babu Sir looked at me and replied to her.

"O K, very good, happy to see you young man" She wished me with a smile. I too smiled back. She was Mariyamma Chetathi (In Central Travancore area of Kerala the middle aged ladies were addressed as "Chetathi").

"Babu, I want some small denomination notes like 10, 20, 50 etc., can you ?" she enquired.

"Why not. Please give your cheque," Mr. Babu replied.

She took some chocolates from her bag and gave them to Babu Sir. "Chetathi, you will make all of us diabetic, soon. Every week you tempt us to have these."

It was a routine of Chetathi to bring sweets to all staff in the branch. She was a loving mother of two sons who were doctors settled in Germany, with their families. Their busy schedules did not permit them to make frequent visits to India. Video calling facility was not available then and we could communicate through land phones only. This was the reality in Kerala around 25 years back. The rich NRIs were very particular in limiting their visits to India for whatever may be the reasons.

For them, all the money they earned are for their beloved ones, and personal visits never substitute money, they believed. Thus all the houses in this area remained as "old age houses."

"Where is your Chief Manager? ", She enquired.

"Gone outside to visit some new NRIs", he replied. "Do you want to see him? Anything official"? Babu Sir asked.

"No, nothing, just to share some small talks. See I'm 80 now. The almighty may call me to heaven at any time. I don't want to feel sad, while I am in heaven, that I could not talk much to the bank staff while I was here. Hence I asked. It's ok. I will see him next time." Chetathi smiled and kept the fresh notes safely in her hand bag.

"Chetathi, beware of pick pockets, such people are lots in the town."

"Babu, don't try to judge me by my age. Two months back two thieves who encroached my house were treated very well with my vegetable cutting tray and walking stick, do you know?" Chetathi asked.

"Oh Chetathi, we cannot accept it as a joke because you are alone in your house, and you should be more vigilant and careful" Babu sir opined.

"No Mr. Babu , nobody can easily harm me, as I know some martial arts which was taught by my father, in my young age." she grimmed. With a sweet smile, she left the bank.

The lady, whom I presented above, is one of the epitome of so many old parents who were sentenced to live alone in their huge mansions, built by rich NRIs of Central Travancore, as a great gift to their loving parents. The aged parents pray every day to shower sunlight in all their dark nights as they feared the darkness. They liked sun more than their sons because they thought the death fears sunlight!

"Where is her house Sir"?

"Near your house, didn't you see"? He replied.

I tried to recollect the building I saw yesterday, near my house, which resembled a large fort constructed by Persian Kings to prevent the attack of enemies.

Chetathi was a permanent visitor of our branch. One day, she came to me and gave a cheque, promptly I paid the cash to her with a smile. "What is this?" She asked me and I could not understand anything. "Don't you have anything to ask me?" She asked.

"No, no madam".

"Madam?"

I realized from her expression that I was not addressing her as Chetathi as everyone else did.

"Do you know who my inmates are? Two dogs and three cats. Whatever I ask there is no reply from them. Have you ever experienced a situation like me where no human beings are there to speak in a home that too for an entire lifetime? My frequent visit is not for cash but to convince myself that I am still alive in this world and to spend few moments with you by talking and laughing unconditionally. You try to send me back immediately, gentleman." The lady asked. "I will complain to your Chief Manager.

As expected the Manager asked me to come to his cabin. Chetathi was also sitting there. I prepared my mind to face anything which may happen there.

"Ajay, don't repeat the incident. Do not send her back immediately from the bank, instead you have to wait for her convenience, ok?" Manager warned me with a smile.

"Yes Sir", I assured my service to the Manager.

"Mr. John, I do not want to blame anybody, except myself, because everybody tries to avoid old people, like my sons do. I respect you for exhibiting the affection to your father." Chetathi looked at the photo hung on the wall.

The Chief Manager was confused and asked "How do you know my father, Chetathi"?

"I am seeing your father in the photo behind you which you are garlanding every day", She said.

Our CM turned back and tried to limit his laughter when he saw the photo there.

"Chetathi, it is not my father. It is Our Founder, who started the Bank, years back".

"Oh, I thought it was your father, and of course it seems you may be like that when you get older, huh?" Chetathi also laughed with the Chief Manager.

One day, she came hastily and sat before Pillai Sir, our officer.

"Mr. Pillai, you have to do me a favour this time." Chetathi presented a gentle request before Pillai sir.

"What favour?, Chetathi", Pillai sir asked.

"See, my sons will come from Germany this month end. They will visit your bank any day."

She brought her chair close to the table of Pillai Sir and continued... "Mr. Pillai, I have been living alone in my home for the past 19 years and my only companions are few animals and my shadow. The only human beings I am talking to are you bankers and few shopkeepers. I hate my solitude. I hate my home. It is not possible for me to be a prisoner any more there. Let me accompany them. I would prefer to be with them as a servant to their children than be a lonely prisoner here for lifetime imprisonment. Or ask them to assist me to find any old age homes." The gush of emotions reflected in her face.

The two sons, reputed doctors in Germany, will never be patient to hear any unwanted talks from us. It could even cost us our deposits!!!

Before leaving the banking hall she announced one more thing. "If you are not supporting me I will withdraw all my deposits". She left the bank by putting us in a dilemma.

Our Chief Manger and Officer, Mr. John and Mr. Pillai had sleepless nights because it was a two sided sword for them.

I had taken a few days leave for my wedding and I was reporting back to office. When the manager and officer came for my wedding I enquired them about the visit of Mariamma Chetathi's sons and the possibility of taking her with them. Pillai Sir told me that her sons warned them to do banking business and not family business and as a result two NRE deposits were withdrawn. When I was on my way from my house to the bank, I found the gate of Chetathi's house closed as usual. After reaching the bank I asked Pillai Sir about Chetathi and whether any further deposits were withdrawn. "She doesn't need any deposits further, Mohan", Pillai Sir replied. I could not understand anything. "She passed away last week", Babu Sir said in low voice. As I returned to my house in the evening, I saw two dogs and cats waiting inside the iron gate for somebody who would never come.....

एकता और समृद्धि केनरा और सिंडिकेट बैंक की कहानी

जब विश्वास और समर्पण की गाथा बुनी,
कैसे बढ़ी वो दो बड़ी बैंकों की कथा सुनी?

केनरा बैंक का जन्म हुआ विश्वस्त उद्देश्य से,
सच्चे भारतीयों का संघटित एक सपना था ये।

श्री अम्मम्बल सुब्बा राव पै, विचारक और दृढ़ नेता थे,
सिद्धि का सफर आरंभ किया, उन्होंने अपनी मेहनत से।

पहले क्षेत्रीय, फिर देश-विदेश फैला विस्तार,
ग्राहकों का भरोसा, उन्हें बनाया बेहतर वारा।

सिंडिकेट बैंक, उपेंद्र अनंत पै की कल्पना थी,
टीएमए पै और वामन कुडवा ने साथ जुटाया, निर्माण का यह महोत्सव था।

आरंभ से लेकर विस्तार, उन्होंने किया यातायात,
देश के हर कोने में उनका परिचय हुआ विपणन व्यापार से।

एकता और समृद्धि का बढ़ा उनका सपना,
सिंडिकेट बैंक बढ़ी, अपार भूमि पर निहारा अपना।

दोनों बैंकों के संयोजन से बढ़ा सामर्थ्य,
एक नये युग की शुरुआत, एक नये उत्थान का समर्थन।

विश्वास और सेवा की यह सफल जुगलबंदी,
केनरा और सिंडिकेट, एक हैं एक संकल्प की निर्मिती।

आज भी जारी है उनके उत्थान का जुनून,
भारत के विकास के साथ, बढ़ता जा रहा है यह समृद्धि का काफ़िला।



भगवान ओम प्रकाश गिरी

परि. अधिकारी
केनरा बैंक प्रबंधन संस्थान,
मणिपाल

IMPACT OF THE DIGITAL PERSONAL DATA PROTECTION ACT, 2023 ON THE BANK



Hari P.V

Deputy General Manager
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Head Office, Bengaluru

The purpose of the Act is to provide for the processing of digital personal data in a manner that recognizes both the right of individuals to protect their personal data and the need to process personal data for lawful purposes, and for matters connected therewith or incidental thereto.

The provisions of the Act apply to the processing of digital personal data within the territory of India where personal data is collected from Data Principals online; and personal data collected offline, is digitized.

The Act defined “Data Fiduciary” as any person who alone or in conjunction with other persons determines the purpose and means of processing of personal data. The Bank comes within the purview of “Data Fiduciary” under the Act.

As per the Act, “Data Principal” means the individual to whom the personal data relates and where such individual is a child includes the parents or lawful Guardians of such a child. Child means an individual who has not completed eighteen years of age. The Customers (Individuals) or Authorised Signatories (In case of non-individual customers) whose Personal Data is or will be obtained by the Bank will be “Data Principal” under the Act.

A. OBLIGATIONS OF DATA FIDUCIARY:

1. A Data Fiduciary has an obligation to make reasonable efforts to ensure that the personal data processed by it or on its behalf is accurate and complete, if the personal data is likely to

be used by the data fiduciary to make a decision that affects the Data Principal to whom the personal data relates or is likely to be disclosed to another Data Fiduciary.

Illustration: 'A' has instructed her mobile service provider 'B' to mail physical copies of monthly acts to her postal address. Upon a change in her postal address, 'A' duly informs 'B' of her new postal address and completes necessary KYC formalities. 'B' should ensure that the postal address of 'A' is updated accurately in its records.

2. A Data Fiduciary must cease to retain personal data or remove the means by which the personal data can be associated with particular Data Principal as soon as it is reasonable to assume that the purpose for which such personal data was collected is no longer being served by its retention and retention is no longer necessary for legal or business purposes.

Illustration: 'A' opens a savings account with a bank. As part of KYC formalities, 'A' shares her personal data with the bank. After six months, 'A' closes the savings account with the bank. As per KYC rules, the bank is required to retain personal data for a period beyond six months. In this case, the bank may retain personal data of 'A' for the period prescribed in KYC Rules because such retention is necessary for a legal purpose.

3. Protection of personal data against breach by taking reasonable security safeguards.
4. In the event of personal data breach, the Data Fiduciary or Data Processor has to inform the Data Protection Board of India and the affected Data Principals.
5. An effective procedure and mechanism for redressal of grievances of Data Principals have to be put in place.
6. There are additional obligations on a Data Fiduciary for processing of Personal Data of Children such as obtaining verifiable parental consent, not to undertake such processing of personal data that is likely to cause harm to the child, not to undertake tracking or behavioural monitoring of children or targeted advertising at children, etc.
7. A Data Fiduciary may be notified as Significant Data Fiduciary on the basis of assessment of relevant factors by the Central Government. A significant Data Fiduciary has to appoint a Data Protection Officer who shall be point of contact for the grievance redressal mechanism under the Act. A Significant Data Fiduciary has to appoint an Independent Data Auditor who shall evaluate compliance with provisions of the Act.

B. RIGHTS OF DATA PRINCIPAL:

1. A Data Principal has the right to;
 - ◆ Obtain a confirmation whether the Data Fiduciary is processing or has processed personal data of the Data Principal;
 - ◆ Summary of the personal data and processing activities undertaken by the Data Fiduciary;
 - ◆ The identities of all the data fiduciaries with which data has been shared along with the categories of personal data shared;
 - ◆ Correction and erasure of personal data;
 - ◆ Grievance redressal and a right to nominate any other individual who shall in the event of death of Data principal exercise the right of Data Principal.
- The Bank is having corresponding obligation to put in place a mechanism to provide such confirmation in terms of the Act on the request of the Customer.

C. In the event of implementation of the Digital Personal Data Protection Act, 2023, the Bank will have to make following changes:

1. An itemized list of the personal data sought to be collected and the purpose of processing of such personal data will have to be incorporated in various forms/agreements.
 2. A clear, specific, unambiguous consent will have to be incorporated in the forms / agreements.
 3. Specific changes will have to be incorporated in the Forms/agreements for disclosing the details of platform/procedure where the Data Principal can give consent, manage, review, withdraw consent, etc.
 4. Where the Bank is disclosing personal data of the Data Principals to vendors/third party for processing, appropriate clauses will have to be incorporated in the Agreements/Application Forms with the Data Principals and Vendors/third parties for processing of such data.
- D. There is a provision for right to withdrawal of consent under the Act. The Bank will have to put in place mechanism / procedure for closure of Accounts / withdrawal of services in cases where Customer withdraws consent for processing of

the Personal Data. Appropriate provisions will have to be incorporated for withdrawal of consent through a platform or procedure as specified by the Customer. However, the Bank can continue to process Personal Data for the purpose of Debt recovery and credit scoring even in the absence of specific consent from the Customer.

- E. An authorized officer or a Data Protection Officer (In case Bank is notified as a Significant Data Fiduciary) will have to be appointed for answering Customer's questions/queries on behalf of the Bank.
- F. A Data Principal shall have a right to nominate in such a manner as may be prescribed any other individual, who shall, in the event of death or incapacity of the Data Principal, exercise the right of the Data Principal in accordance with the provision of the Act. In the event of prescribing any procedure by the government, the Bank has to come out with internal mechanism to comply with the same.
- G. In case of Nomination under Banking Regulation Act, the Customer is sharing Personal Information of another Data Principal which the Bank is required to process; consent will have to

be obtained from the Nominee as well for processing of personal data as per the provision of the Act.

- H. Appropriate mechanism will have to be devised to ensure that the personal data is processed only for the specific purpose for which consent has been obtained or given.
- I. **PENALTIES:** After inquiry, if the Data Protection Board of India determines that there is a breach of the provisions of this Act or the rules made thereunder by a person is significant, it may, after giving the opportunity of being heard, impose monetary penalty maximum up to ₹250.00 Crores (Two Hundred and Fifty Crores Rupees).

CONCLUSION: The Digital Personal Data Protection Act, 2023 has been enacted for the purpose of regulating and preventing unauthorized usage of personal data of a person. The Banks need to adopt codified system and procedure to comply with the provisions of the Act. Non-compliance of provisions of the Act attracts huge penalties under the Act, which affects the reputation and credibility of the Banks. The Government is yet to come out with Rules under the Act, which will give a fair idea of procedures for complying provisions of the Act.



**"Success is not the key to happiness.
Happiness is the key to success. If
you love what you are doing, you will
be successful."
- Albert Schweitzer**



Global climate getting worse, no doubt. But what really bothers is the climate at home....



It is alright if you want to be a cricket champion but don't bat for dad always



Refer to "drawer" by:
K P Ramesh Rao



Ever since the world cup defeat he cannot stand the sight of any cup. He drinks directly from the kettle.



Flight tickets are so costly that he has engaged in a flight of fancy...

केनरा बैंक - मेरा बैंक मेरा अभिमान



विश्वनाथ प्रसाद साहू

प्रबंधक

क्षेत्रीय कार्यालय, संबलपुर

एक बैंकर होने के नाते, मेरी आम दिनचर्या में परिवार के बाद जहाँ सबसे ज्यादा समय गुजरता है वो बैंक है। हो भी क्यों न यह मेरी आजिविका का मुख्य स्रोत भी तो है, दिन भर कार्यालयीन कार्यों में व्यस्त रहना बैंक के लिए छवि निर्माण के कार्यक्रमों का आयोजन, कर्मिकों को जागरूक करना, विभिन्न प्रतियोगिताओं एवं कार्यशालाओं का आयोजन, बैंक का प्रतिनिधित्व विभिन्न मंचों यथा नगर राजभाषा कार्यान्वयन समिति, विभिन्न निरीक्षणों एवं बाह्य प्रतियोगिताओं आदि करना। ये मेरे रोजमर्रा के कार्य निष्पादन में शामिल है, सच कहूँ तो बैंकिंग सदैव मेरे लिए चुनौतिपूर्ण रहा है। जब मैं सामान्य बैंकर था तो ग्राहक सेवा, बैंक एंड वाले कार्य जैसे एनईएफटी, आरटीजीएस, खाते खोलना, क्लियरिंग में जाना आदि शामिल था। अब विशेषज्ञ श्रेणी के अधिकारी के रूप में कार्य करते हुए अपेक्षाकृत जिम्मेदारियों का बोझ अधिक है किंतु बिना जिम्मेदारियों के जीवन ही उबाऊ होगा।

हाल ही में मुझे हमारे बैंक के अपेक्स शिक्षण केंद्र, केनरा बैंक प्रबंधन संस्थान, मणिपाल जाने का सुअवसर प्राप्त हुआ जो संक्षिप्त रूप में सीआईबीएम के नाम से लोकप्रिय



है। वहाँ प्रवेश करते ही एक सुंदर नजारे ने मेरा मन मोह लिया वहाँ बगीचे के बीचों बीच लिखा था My Bank My Pride और उसके मध्य में केनरा बैंक का लोगो।

यह वाक्य भले ही छोटा हो किंतु प्रत्येक केनराइट्स के लिए अपनी अलग कहानी अनुभव संजोए हुए है। बैंकिंग क्षेत्र में अपनी सेवाएं देना मेरे लिए एक सुखद स्वपन जैसा रहा है, जिसके कई कारण हैं, सबसे पहले मेरी नियुक्ति से लेकर अब तक के सफर में बैंक ने मुझे हर वो सुविधाएं प्रदान की जिसका मैं आकांक्षी था। साथ ही वो सामाजिक एवं आर्थिक स्थिरता जिसके लिए मध्यम वर्ग रूपी समंदर में उतरा प्रत्येक नाविक जद्दोजहद करता है। बैंक में काम करने वाले एक बड़े तबके का मानना है कि आज के परिदृश्य में बैंकिंग जीवन अत्यंत ही दबावग्रस्त है, देर तक कार्यालय में समय बिताना, विभिन्न कारोबारिक मानदंडों के पीछे भागना, स्टाफ की कमी, पहले तो ऋण देना फिर उसे वसूल करना, परिवार के लिए समुचित समय उपलब्ध नहीं होता है। यह सब बातें कुछ हद तक सही हो सकती हैं किंतु हर सिक्के के दो पहलु होते हैं। वर्तमान समय वैश्वीकरण का है जहाँ स्वयं के अस्तित्व को सुरक्षित रखने के लिए दिन रात मेहनत करने की आवश्यकता है, यदि हमने अपने काम को जुनून के रूप में नहीं लिया तो निश्चय ही कोई दूसरा हमसे आगे निकल जाएगा। ऐसे कई उदाहरण हमारे सामने हैं जैसे कोडेक कैमरे, नोकिया के मोबाईल, एनालॉग घड़ियां आदि जहाँ कंपनियों ने अपने समय में अपार ख्याति हासिल की थी, उस समय लगता था कि इन कंपनियों के उत्पाद हमारे जीवन के अंग बन चुके हैं किंतु समय के साथ अपेक्षित बदलाव न होने पर न केवल इनके कारोबार में गिरावट आयी

बल्कि संबंधित कंपनियों के उत्पाद हमारे जीवन से भी नदारद हो गए।

21वीं सदी का बाजार सेवा एवं विनिर्माण क्षेत्र के ईर्द-गिर्द घूमता रहता है। बाजार की अपनी अवसंरचना को प्रगाढ़ करने की विभिन्न शर्तों में पहली शर्त है समय के साथ बदलना, उच्च गुणवत्ता वाले उत्पादों को प्रसार, समुचित विज्ञापन, किफायती उत्पादों को तैयार करना, साथ ही ग्राहकों की आवश्यकताओं को ध्यान में रखकर अपने उत्पादों को बाजार तक लाना। वित्त जगत में सबसे अधिक परिवर्तन यदि कहीं देखने को मिला है तो वो बैंक ही है। चूंकि गिनती के बैंकों को 140 करोड़ जनता को विभिन्न भौगोलिक परिवेश में वित्तीय सुविधाएं उपलब्ध करवाने की जिम्मेदारी है, ऐसे में यह कार्य और भी महत्वपूर्ण हो जाता है।

केनरा बैंक सार्वजनिक क्षेत्र के प्रतिष्ठित बैंकों में एक अग्रणी बैंक है, जिसकी उत्पत्ति सुदूर दक्षिण प्रांत में हुई है और आज देश के प्रत्येक राज्य में अपनी शाखाओं के माध्यम से अंतिम लाभार्थी तक बैंकिंग सुविधाएं मुहैया करवाता है। हमारे बैंक की शाखाओं ने लक्ष्यद्वीप और पूर्वोत्तर के दूभर क्षेत्रों में भी अपने बैंकिंग उत्पादों को लोगों तक पहुंचाया है, जो ग्राहकों की उन्नति का मार्ग तो प्रसस्त करती है साथ ही उच्चकोटि की ग्राहक सेवा के प्रति हमारी प्रतिबद्धता को भी दर्शाती है। हमारे बैंक ने समय के साथ चलते हुए तकनीक को अपना साथी बना लिया है, बैंक के ai1 (ऑल इन वन)



मोबाईल ऐप ने ग्राहक इंटरफेस को ग्राहकों के लिए सुविधाजनक बनाते हुए, 250 से अधिक फीचर्स के साथ बैंकिंग अनुभव को एक उच्चतम मानक प्रदान किया है। इस ऐप में 11 भाषाओं को समाहित किया गया है और वो सारी सुविधाएं उपलब्ध हैं जिसके लिए पहले शाखाओं में भौतिक रूप से उपस्थित होने की दरकार होती थी। बदलते परिदृश्य के साथ बैंक जमा पोर्टफोलियो में बच्चों से लेकर बुजुर्गों तक और छात्रों से लेकर कामकाजी युवाओं तक हर आयु वर्ग के लिए हमारे बैंक ने उत्पाद प्रस्तुत किए हैं। साथ ही देश में भुगतान मॉडल को सुदृढ़ करने हेतु रुपे कार्ड के साथ अपने डेबिट और क्रेडिट कार्ड बाजार में उतारे हैं।

एक बार एक मित्र ने मुझसे मेरा क्रेडिट कार्ड मांगा और भुगतान करने का अनुरोध किया, क्योंकि उसकी यात्रा के लिए सबसे आकर्षक ऑफर जिस बैंक का था वो केनरा बैंक ही था और मुझे इस बात की अत्यंत प्रसन्नता हुई दशहरा, दीपावली अथवा वीकेंड पर लोग निजी क्षेत्र के बैंकों के क्रेडिट कार्ड खंगालने में लग जाते हैं, अक्सर देखा गया है कि उनमें बेहतरीन डिस्काउंट मिलता है। हमारे बैंक ने भी प्रतिस्पर्धा में अपने उत्पादों को प्रखरता से मार्केट में लांच किया है। बैंक के क्रेडिट कार्ड के विभिन्न उत्पादों प्लेटिनम कार्ड और सेलेक्ट कार्ड के वेरिएंट पर मात्र 2 रूपए में एयरपोर्ट लाउंज का लाभ उठाने की व्यवस्था उपलब्ध है साथ ही गोआईबीबी, क्लीयरट्रिप, मेक माई ट्रिप पर हवाई यात्रा के मामले में अधिकतम 15% की छूट प्राप्त होती है। इसके अतिरिक्त बस, ट्रेन, होटलों की बुकिंग के

मामले में भी आकर्षक ऑफर उपलब्ध हैं। नियमित रूप से यात्रा करने वाले ग्राहक जो अधिकांशतः हवाई यात्रा करते हैं उन्हें क्रेडिट कार्ड के यह लुभावने ऑफर काफी पसंद आ रहे हैं।

बैंक ने कर्मचारियों के हितों को ध्यान में रखते हुए उल्लेखनीय कदम उठाए हैं। प्रतिस्पर्धा के इस दौर में कार्मिकों का क्षमताओं को समृद्ध करना समय की मांग है, बैंक ने विभिन्न प्रकार के क्षमता निर्माण के पाठ्यक्रम में उत्तीर्ण होने पर विशेष नकद प्रोत्साहन की व्यवस्था की है। बैंक के उत्पादों को जानने और इसका समुचित रूप से प्रचार करने के लिए शाखा स्तर पर कार्य करने वाले सभी कार्मिकों को स्पार्क प्रशिक्षण दिया जा रहा है। हमारा बैंक एकमात्र बैंक है जिसने 11वें द्विपक्षीय समझौते के तहत बैंककर्मियों के लिए क्रियान्वित किए गए लाभ से संबद्ध प्रोत्साहन (पीएलआई) योजना के तहत प्रत्येक वर्ष 15 दिनों का वेतन प्रदान करता आ रहा है। कोविड के विषम काल में भी बैंक ने कार्मिकों की सुरक्षा को ध्यान में रखते हुए बचाव की सामग्री के लिए प्रत्येक कर्मचारी को सहयोग राशि प्रदान की। इसके अलावा विपदा के काल में भी भौतिक रूप से कार्यालय आने वाले कार्मिकों को प्रोत्साहन प्रदान किया। दीपों के उत्सव दीपावली के उपलक्ष्य में मिठाईयों के लिए प्रत्येक कर्मचारी को ₹2500/- का प्रावधान किया।

बैंक ने वैश्वीकरण के इस दौर में कारोबार विस्तार को ध्येय बनाकर अपने विज्ञान और मिशन को सुदृढ़ किया है। पूरे देश में टाउन हॉल बैठकों के माध्यम से अंतिम पंक्ति में बैठे केनराइट्स से संवाद स्थापित किया है, जो एक लोकतांत्रिक प्रक्रिया है, कार्मिकों से सुझाव मांगने की और स्वीकृत होने पर ₹10000/- के नकद प्रोत्साहन की व्यवस्था की है। हमारा बैंक सांस्कृतिक विविधताओं को अपने में समेटे हुए भारतीय वैविध्य की झलक कहीं देखने को मिलती है तो बैंक में ही मिलती है, सरकारी नीतियों के अनुपालन में संवेदनशील पदों पर काम करने वाले अधिकारियों हेतु तीन वर्षों के उपरांत स्थानांतरण की नीति लागू है, जो पूरे भारत



में यात्रा के अवसर प्रदान करता है। बैंक कार्मिकों के लिए अपने गृह राज्य में पदस्थापना के लिए आवेदन आमंत्रित करती है और प्रशासनिक आवश्यकताओं के अनुसार पदस्थापना करती है साथ ही साल दर साल हर श्रेणी में पदोन्नति के समान अवसर प्रदान करती आ रही है।

बैंक अपने लक्ष्य को साधने के लिए अब डेटा विश्लेषण के क्षेत्र में प्रगति कर रहा है, बीडी 360 बैंकिंग क्षेत्र में एक नया अध्याय है। यह प्रत्येक शाखा को विभिन्न मानदंडों में अपने लक्ष्य के स्तर की अवस्थिति प्रदर्शित करता है। यह पेज एक जुझारू बैंकर को लक्ष्य प्राप्ति के लिए अपने निष्पादन को और सटीक बनाने की रणनीति तैयार करने में सहायक सिद्ध हो सकता है। हमारा बैंक देश के वित्तीय ढांचे में एक महत्वपूर्ण घटक है, जो देश तथा समाज की उन्नति के लिए जिम्मेदारीपूर्वक अग्रसर है। हमारे बैंक ने देश भर में फैली अपनी शाखाओं के माध्यम से अंतिम हितग्राही को विभिन्न सरकारी योजनाओं का लाभ तो पहुँचाया ही है, साथ ही बिना किसी भेदभाव के दूरस्थ केंद्रों में स्थित ग्राहकों को वैश्विक स्तर की बैंकिंग सुविधाओं को मुहैया करवाया है। केनरा बैंक सदैव एक केनराइट के मन में स्नेहिल स्पर्श का आभाष करता है जो हर पल हमारे साथ रहती है। हमारे बैंक ने देश की रीढ़ कहे जाने वाले वित्त व्यवस्था में अहम भूमिका निभाई है, मुझे मेरे बैंक पर गर्व है, हाँ मेरा बैंक मेरा अभिमान है।

CROSSWORD

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| A | | | | | | | | 10 | | | | | | | | | |
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| 13 | | | | | | | | | | O | | 14 | | | | | |
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| 18 | | | | | | | | | | | | | | | | | |
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ACROSS

1. Author of "1984" – George _____
2. Protagonist of "To Kill a Mockingbird" - _____ Finch
5. _____, Pray, Love – Memoir Chronicle written by Elizabeth Gilbert
6. The novel _____ by Jane Austen is set in the fictional country village of Highbury and the surrounding estates of Hartfield, Randalls and Donwell Abbey
8. Author of "Gone Girl" – Gillian _____
9. Ring-bearers was a title used for those three Hobbits (Bilbo Baggins, _____ Baggins and Samwise Gamgee)

11. Pen Name of J K Rowling
16. Author of "Everything Under" - _____ Johnson
18. Pride and _____
19. "The silent patient" Genre

DOWN

1. The three fictional superstates of the dystopian novel Nineteen Eighty-Four are _____, Eurasia (red), and Eastasia (yellow).
3. Author of "Anna Karenina" – Leo _____
4. Author of "Catcher in the Rye" – J D _____
7. Author of "Lord of the Flies" – William _____
10. According to Guinness World Records as of 1995, which is the best selling book of all time?
12. Protagonist of "Catcher in the Rye" – _____ Caulfield
13. My name is _____ - Novel by Orhan Pamuk
14. House elf in Harry Potter
15. Author of "Brave New World" – Aldous _____
17. A 1986 horror novel by American author Stephen King which follows the experiences of seven children.

UNSCRAMBLE

 UAHTOR BRILYRA RLILEHTR ASAFNTY TLCAHMESI

Answers for Crossword and Unscramble

Crossword – Across - 1. Orwell 2. Scout 5. Eat 6. Emma 8. Flynn 9. Frodo
 11. Galbraith 16. Daisy 18. Prejudice 19. Mystery
Down - 1. Oceania 3. Tolstoy 4. Salinger 7. Golding 10. Bible 12. Holden
 13. Red 14. Dobby 15. Huxley 17. It
Unscramble – AUTHOR LIBRARY THRILLER FANTASY ALCHEMIST

"Banking Brilliance: The Magical Synergy"



Pushkar Pandey

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Retail Asset Hub, Bhopal

INTRODUCTION:

In the realm of banking, evolution is not just a possibility; it is an imperative. The financial landscape, regulatory frameworks, and customer expectations continually shift, demanding adaptability and strategic foresight. In the dynamic world of banking, where adaptation is the bedrock of sustainability, the amalgamation of Syndicate Bank with Canara Bank stands as a paradigm of strategic foresight and resilience. As the financial landscape undergoes perpetual transformation, the imperative for banking institutions to evolve is underscored by the fluidity of regulatory frameworks and the evolving expectations of customers.

This ground-breaking union, meticulously executed under the guidance of the Honorable Finance Minister, serves as a beacon illuminating the path to a new era in Indian banking. The numbers bear testimony to the magnitude of this amalgamation, with the global business surging to a formidable ₹21.56 lakh crore - a testament to the scale and ambition of the synergized entity.

Beyond the quantitative achievements, this union is about fortifying the banking ecosystem. The operational efficiencies gained, the cost of lending reduced, and the enhanced risk appetite are not isolated benefits but integral components of a holistic strategy. This essay aims to dissect the multifaceted impact of the Syndicate Bank and Canara Bank's amalgamation, delving into the intricacies of its objectives, the implications for customers, the legal intricacies, the digital transformation, and the overall financial and operational consequences that shape the narrative of this transformative journey.

BACKGROUND & OBJECTIVES:

The amalgamation of Syndicate Bank and Canara Bank was not merely a strategic move; it was a calculated endeavor with far-reaching objectives. The overarching goal was to reposition PSBs as pillars for constructing a robust USD 5 Trillion Economy. This strategic vision was not executed impulsively; rather, it was a calculated move to create "Next Gen Banks" equipped with the capacity to enhance

credit availability, ensure operational efficiency gains, and establish a formidable national and international presence.

In a resounding testament to the financial prowess and strategic acumen post-amalgamation, the Global Business of the combined entity surged to an impressive ₹21,56,181 Crores, showcasing a remarkable growth of 10.12% year-on-year. The fiscal triumph continued with the Net Profit for September 2023 reaching an extraordinary ₹3,606 Crores, a substantial leap from the ₹2,525 Crores recorded in September 2022. This stellar financial performance underscores the efficacy of the amalgamation, translating into a tangible increase in profitability.

THE AMALGAMATED ENTITY:

The culmination of this visionary endeavor resulted in the birth of an amalgamated bank. In terms of network strength, Canara Bank now operates through 9,518 domestic branches, strategically spread across rural, semi-urban, urban, and metro areas. This extensive network, coupled with 10,553 ATMs, positions Canara Bank as a cornerstone in the financial service sector. The amalgamation has also resulted in the pooling of human resources, combining the talents and expertise of the staff from both banks. This synergy not only augments the overall efficiency but also contributes to the bank's commitment to providing enhanced services to its diverse customer base.

CUSTOMER-CENTRIC APPROACH:

In the intricate tapestry of banking transformations following the amalgamation of Syndicate Bank and Canara Bank, it is a strategic symphony orchestrated to ensure a seamless, uninterrupted experience for the customers, marking a paradigm shift in how financial services are rendered.

As a testament to this commitment, the integration guarantees a "business-as-usual" atmosphere at the existing branches, assuring customers of stability and

uninterrupted services. The assurance of no immediate branch closures post-amalgamation was a proactive step, showcasing a dedicated effort to preserve and nurture existing customer relationships. This strategic decision was grounded in a forward-looking approach that aims not just to maintain but to enhance the customer experience, fostering trust and satisfaction.

The amalgamated entity places a premium on product innovation and enhanced services. The strategic allocation of staff ensures a robust and personalized customer service experience. Canara Bank's commitment to offering a wider suite of products and services with competitive pricing enhances customer choice and accessibility. The comprehensive product suite, coupled with an adept and responsive customer service team, positions Canara Bank as a financial partner of choice.

OPERATIONAL EFFICIENCIES & COST REDUCTION:

At the core of the strategic amalgamation of Syndicate Bank and Canara Bank lies a commitment to achieving operational efficiencies and judicious cost reduction. This concerted effort is not merely an operational overhaul; it is a well-orchestrated initiative to create a leaner, more agile banking structure.

The figures speak volumes: an impressive Cost to Income Ratio down by 53 basis points, standing at 43.68%. This signifies a strategic alignment of resources and processes, a consolidation that ensures optimal utilization of human capital and technology. The amalgamated entity, with a combined vast network of branches and ATMs, leverages its extensive reach to streamline processes, reduce redundancies, and harness the power of technology.

The deployment of innovative technologies and centralization initiatives, such as the Central Processing Wing, ensures that operational processes are not just efficient but are also scalable. The amalgamation has facilitated the creation of specialized verticals, such as Gold Loan, Reconciliation, Marketing and Government Relations, Associates and Subsidiaries, Lead Bank & FI Wing. This specialization enhances efficiency by aligning key skills with designated functions, creating a harmonious synergy.

Furthermore, with the adoption of advanced technologies, including CBS upgradation to version 11.8, account opening through CPC, retail loan processing through RAH,

KYC updation through CKYC app, forex transactions through CPCFT, and a Recovery Call Centre (RECC), the amalgamated entity has not just embraced digital transformation but has woven it into the fabric of its operational framework.

FINANCIAL IMPACTS & SHAREHOLDER CONSIDERATIONS:

Shareholders of Syndicate Bank, as of the record date, became integral stakeholders in the new entity, with a share exchange ratio determined by the Boards of Directors of both banks. This strategic move not only safeguards the interests of existing shareholders but also creates a more formidable entity with increased market share and potential for profitability.

It was a pivotal moment with far-reaching financial impacts that have reverberated through the banking sector. The tangible outcomes of this union are encapsulated in the financial metrics, demonstrating a commendable 10.12% surge in Global Business, a Gross Advances growth of 12.11% year-on-year, and a robust Net Profit of ₹3,606 Crores for September 2023 compared to ₹2,525 Crores in September 2022.

These financial strides have translated into enhanced shareholder value and confidence. This financial metamorphosis is a testament to the visionary approach adopted post-amalgamation, creating a robust financial ecosystem that fortifies the interests of shareholders. The improvement in Capital Adequacy Ratio (CRAR) to 16.20% as of September 2023 ensures not only compliance with regulatory standards but also underscores the stability and resilience of the amalgamated entity.

IMPACT ON EMPLOYEES:

At the heart of the monumental transformation brought about by the amalgamation lies a profound consideration for the human element—the employees. As articulated in the guidelines for Nodal Officers, Buddy Branches, and Branch Heads, meticulous planning ensures a seamless transition of products and processes. Recognizing the importance of interpersonal relationships, the management has prioritized a supportive work environment for employees as their roles and responsibilities undergo evolution.

The commitment to employee welfare is underscored by initiatives such as the quarterly Reward and Recognition

program, which acknowledges and rewards outstanding performance across various parameters. Moreover, the creation of new verticals and specialization of key skills within the bank aligns with the ethos of empowering employees for the evolving banking landscape. By fostering a positive and adaptive culture, the impact on employees is not merely managed but leveraged as a catalyst for achieving new milestones and fostering the growth of each Canarite in the amalgamated entity.

LEGAL & PROCEDURAL ALIGNMENTS:

In the intricate tapestry of amalgamations, navigating the legal landscape becomes a cornerstone of success. It has been underpinned by clear and meticulous guidelines to address the spectrum of pending suits, applications, petitions, and appeals across various legal forums. These guidelines serve as a proactive measure, ensuring a streamlined alignment of legal proceedings with the identity of the new amalgamated entity, thus minimizing redundancies and legal complexities.

BUSINESS GROWTH & FINANCIAL PERFORMANCE:

The amalgamated entity has received accolades and recognition for its outstanding achievements, underscoring its commitment to excellence and innovation. Awards such as the "Banker's Bank of the Year 2022" at the Global Banking Summit in London, the Rajbhasha Sopan Sammaan for excellence in the field of Official Language, and the Finnoviti Award for the ai1 Merchant App showcase the bank's dedication to innovation and customer-centric solutions.

Notably, Canara Bank was honored as the Best Bank under digital Payments among all public and private sector banks for 2021-2022 by the Ministry of Electronics & Information Technology in New Delhi. This recognition highlights the bank's strides in embracing digital advancements and providing cutting-edge digital payment solutions.

In the esteemed ranking of the 10 most valuable brands, Canara Bank secured the 6th position and stood as the 2nd most valuable brand in the PSU category, emphasizing its brand strength and market position.

These achievements collectively reflect the success of the amalgamation strategy, positioning Canara Bank as a robust financial institution capable of navigating the dynamic banking landscape with innovation, resilience, and unwavering commitment to customer service.

DIGITAL TRANSFORMATION:

In the dynamic landscape of modern banking, the amalgamated entity has not only embraced digital transformation but has positioned itself as a pioneer in digital innovation. This strategic shift is underscored by initiatives that go beyond mere adaptation, signalling a proactive approach to leveraging technology for enhanced customer experiences.

One standout initiative in this digital journey is the "Canara ai1" mobile banking app, a testament to the bank's commitment to providing cutting-edge digital solutions. Launched on July 22, 2022, this app has more than 300 features, making it one of the most comprehensive mobile banking apps in the industry. Available in 11 languages, it reflects the bank's dedication to inclusivity and accessibility.

Furthermore, the introduction of forex outward remittance under internet banking showcases the bank's commitment to streamlining forex transactions through digital channels, providing customers with seamless and efficient services. These digitization efforts align with the broader vision of staying at the forefront of banking technology, ensuring that customers can benefit from the latest advancements in the digital realm.

CONCLUSION:

The post-amalgamation unfolds as a symphony of strategic coherence, where the orchestration of individual elements creates a banking masterpiece. This transformative journey signifies more than the merger of two entities; it encapsulates the synergy that arises from their collective strengths, propelling the amalgamated bank to navigate the intricate terrain of the financial landscape.

As the amalgamated entity charts its course forward, it carries the rich legacy of two venerable institutions while embodying the aspirations of a nation seeking a banking future characterized by robustness and resilience. The impressive financial metrics, accolades, and strategic initiatives outlined in this narrative not only reflect the success achieved thus far but also set the stage for continued excellence and innovation in the ever-evolving banking industry. The narrative of Syndicate Bank and Canara Bank's amalgamation is not just a story of integration; it is a testament to the transformative power of collaboration in shaping the future of banking.

THE WEIGHT OF THE GLASS

A psychology professor walked around on a stage while teaching stress management principles to an auditorium filled with students. As she raised a glass of water, everyone expected they'd be asked the typical "glass half empty or glass half full" question. Instead, with a smile on her face, the professor asked, "How heavy is this glass of water I'm holding?"

Students shouted out answers ranging from eight ounces to a couple of pounds.



She replied, "From my perspective, the absolute weight of this glass doesn't matter. It all depends on how long I hold it. If I hold it for a minute or two, it's fairly light. If I hold it for an hour straight, its weight might make my arm ache a little. If I hold it for a day straight, my arm will likely cramp up and feel completely numb and paralyzed, forcing me to drop the glass to the floor. In each case, the weight of the glass doesn't change, but the longer I hold it, the heavier it feels to me."



The longer you hold on the heavier it gets.

As the class shook their heads in agreement, she continued, "Your stresses and worries in life are very much like this glass of water. Think about them for a while and nothing happens. Think about them a bit longer and you begin to ache a little. Think about them all day long, and you will feel completely numb and paralyzed – incapable of doing anything else until you drop them."

The Moral of the Story: On days when you're stressed out and feeling overwhelmed, learn to embrace the inevitable and let go. Some things cannot be controlled and no amount of worrying could put all your burdens away. Instead of letting stress get to you, embrace it and conquer it. "Let yesterdays worries inspire you to a productive today"

Amity : They STAND TOGETHER

Committing for social cause.
Arose he, fighting the odds
Nurturing the best minds.
A man close to soil,
Rode across the houses to open the mind
Along the path which laid the stone to a great history.

Away from the usual path,
Never a mind to give upon his people,
Dedicated wholly for the society, an inspiration for years.

Siblings from the same womb, here
Yearning out to, keeping the motto to serve.
Nectar of goodness, in together they breed, with
Dedicated mass which followed
Insight of a great man, it lead
Casting its best mile stone
Across the financial history of the nation
Together with the blessing of its beneficiary
Energy of hired guns, the warriors

Trust being the band holding tight
Oasis in the scorching dessert
Growing with the people, serving the last mind.
Enormous wide option of services to all sector
Tactful hostess it had, with the digi spectrum
Harnessing the best of hearts.
Educating and enlighten the society
Ride of a bullock cart, has reached the heart of millions.

Way ahead it grows, taking its people
Enabling the possibilities of mighty

Cast away all the thorns, step on the stones.
Achieving big to the heart with true strength
Narrating and chanting, together we can.



Harsha K.R

Manager
OL Section
Head Office



Dr. Shilpee, W/o Mr. Nitin Kumar , Senior Manager (Law), ET &T section, FM wing HO, was awarded Ph.D from BIT, Mesra, Ranchi on 01.10.2023 by Hon'ble Governor of Jharkhand. Her Research Topic is based on “Robust Controller Design for LEO Small Satellite using Uncertainty and Disturbance Estimation–Based Control Strategy”.



Lynessa Lynette Linson achieved first rank in Master of Commerce Examinations held during 2021 with 93.88 percentage. She was honoured with Gold Medal and certificates by the honourable President of India, Ms. Droupadi Murmu at the 34th Convocation of Goa University.

Lynessa is the daughter of Mr. Linson M. Thomas and Mrs. Mary Irene Linson, (62986) Officer at Canara Bank, Assanora Branch Goa. (0326).

118th प्रधान कार्यालय में संस्थापक दिवस समारोह Founder's Day Celebration at Head Office



HEAD OFFICE

Canara Bank conducted its first Marathon in Bengaluru at Sree Kanteerava Stadium on 19th November 2023. The event was flagged off by MD & CEO Sri K Satyanarayana Raju along with Non-Executive Chairman, Sri Vijay Srirangan and EDs Sri Debashish Mukherjee, Sri Ashok Chandra, Sri Hardeep Singh Ahluwalia and Sri Bhavendra Kumar. Over 7000 participants competed in three different categories of the Marathon: The winners of 10K & 5K were awarded with ₹2.00L & ₹1.00L respectively. After the event, MD & CEO Sri K Satyanarayana Raju felicitated various international sports luminaries.



A blood donation camp was organised by HR Wing, HO Bengaluru on 17.11.2023 at HO Auditorium through Rashtrottana Parishat, a social service organisation. A total of 258 staff took part in the campaign. MD & CEO Sri. Satyanarayana Raju and ED Sri. Ashok Chandra, and other executives from HO visited the campaign.



Canara Bank has signed a MoU with Indian Air Force for Salary and Pension accounts for the employees of Indian Air Force in the presence of Air Vice Marshal Sri Ashok Saini VSM, Asst. Chief of Air Staff (Accounts and Air Veteran), Air Commodore Sri Updesh Sharma VSM, ED

Sri Bhavendra Kumar and Sri Amarjit Singh, DGM Govt Services Wing.



As a part of Dasara Celebrations, Navaratri Pooja was performed at HO from 15.10.2023 to 24.10.2023. A cultural event was held at Puttanachetty Town Hall. Daandiya Raas was also organised as part of the celebrations at Head Office.



As part of Founder's Day Celebrations, HR Wing conducted a pan India painting and sketching competition. A total of 204 entries were received and the best 60 were displayed at HO on 18.11.2023. Final shortlisted 24 entries were put up for online voting to select the winner. Prizes for the winners were distributed at their respective ROs/COs.



CIBM Manipal

GM and Chairman of KVGB (Karnataka Vikas Grameen Bank), Sri Shrikant Bhandiwad visited CIBM Manipal on 04.11.2023. During his visit, he paid tribute to the founder and interacted with Pre-Promotion Training program participants. He displayed interest in sending KVGB staff for training next year at CIBM.



Pre-Promotion Training was organized at CIBM and other 21 Learning and Development Centers across India. The Training program was conducted for the eligible officers in Scale I, Scale II and Scale III. Sri D Surendran, CGM, HR Wing graced the event by motivating and interacting with the participants virtually on 17.10.2023. Dr. Anil Kumar Pandey, GM, Sri H.K. Gangadhar, DGM, & Chief Learning Officer and Sri Hemant Singh, AGM from CIBM interacted with the participants and motivated them to come up in their career ladder. Sri Ranjeev Kumar, GM, HR Wing addressed the participants at Centre of excellence, Gurugram. Executives from Circles, faculty and staff from all other CLDCs, around 5000 participants from all over India attended the training program at various circles.



Official Language inspection of CLDC, Bhopal was successfully conducted by Sri Harish Singh Chauhan, Assistant Director (Implementation), Ministry of Home Affairs, Department of Official Language on 03.11.2023. The inspecting official appreciated the work being done in Official Language by the Center.



Business Review Meet and Review of Scale IV & above Branches, RAHs & MSME SULABHs was held on 12.10.2023 at Bengaluru. The meeting was chaired by Sri. Sandeep J Gaware, CGM, Associates, Subsidiaries & RRB wing, H.O., Bengaluru along with Sri. P. Gopikrishna, GM, CO, Bengaluru on 12.10.2023. Sri. Ganesh R, DGM, CO, Bengaluru welcomed the CGM and participants for the Business Review Meet. Sri. P. Gopikrishna, GM, CO, Bengaluru in his inaugural address advised the participants to focus on 3 areas of business CASA, Housing Loan & Recovery.



BHUBANESWAR

Vigilance Awareness week was observed at CO Bhubaneswar from 30.10.2023 to 05.11.2023. Integrity pledge was taken by all staff of the Circle in the presence

of Circle Head Sri. Jagdish Chander, GM and all other executives. As part of the vigilance week program, a walkathon, quiz, and an essay competition were conducted. The prizes of essay competition and quiz were distributed by Chief Guest Smt. Anupama James (IPS), SP Vigilance, Bhubaneswar.



system. Branches were advised to focus more on CASA Growth, Housing Loan and garner bigger Credit Proposals (RO/CO/HO Powers). Key Note Address was delivered by Sri. P. Santhosh, CGM, SAM Wing, HO.

On the occasion of National Cancer Awareness Day, Canara Bank sanctioned ₹20 Lakhs to Sri. Matha Trust for building a Free Stay Home for the poor elderly in Mamandur, near Chengalpattu as part of bank's CSR initiative to support community development. The Sri Jayendra Periyava Memorial Free Senior Citizens Home, when completed, will provide a warm and comfortable place for elderly people who are orphaned or abandoned. The bank's generous contribution will fund the construction of four rooms, ensuring dignified living spaces for its residents. Sri Y Shankar, DGM and Sri Sathish, CM handed over DD of first instalment ₹10 lakh to the Managing Trustee of Sri Matha Trust, Sri V Krishnamoorthy.

CHENNAI

Business Review of CM/AGM headed Branches was conducted on 17/10/2023 & 18/10/2023. The review was presided by Sri.P.Santhosh, CGM, SAM Wing, HO, Bengaluru and Circle Head Sri.Nair Ajit Krishnan, CGM, CO Chennai. A total of 191 CM/AGM headed Branches/Offices from all 13 Regions participated in the review meetings. Sri. C Jayakumar, DGM, Chennai CO welcomed the participants. Sri. Nair Ajit Krishnan, CGM, Chennai CO delivered the inaugural address. He elaborated on the scoring matrix and emphasized to drive the business from the perspective of scoring matrix



HUBBALLI



A customer meet was held at CO Hubballi on 13.10.2023. Sri. T G Boraiah, DGM, Hubballi CO gave the welcome address. Key note address was given by Sri. M Vijaya Kumar, GM, Hubballi CO. A presentation on various products of our bank was made during the meet. After interaction with the customers, the long standing customers of the bank were felicitated.

Review of RAH, MSME Sulabhs and ACC of Hubballi CO was held on 11th and 12th October 2023. The meeting was chaired by Sri. S K Senapati, GM, Reconciliation Wing, HO. During the review, the importance of ranking system for CO/RO/Branches was explained. Various points to increase business and foster growth were discussed. Sri. M Vijaya Kumar, GM and CO Head,

Sri. I P Mithanthaya, DGM, Hubballi CO, RAH, MSME Sulabh, and ACC in charges along with their 2nd line in charges were present during the meeting.

MANIPAL

Under the chairmanship of Sri Bhupatipalli Satyanarayana, DGM, CO - Manipal, and in the presence of Sri R Ganesh, AGM, RO - Goa, Sri Sabanna Solapnor, DM, RAH - Margao, along with its associated branches of South-Goa, had conducted Retail Mega Expo-2023, at Canara Bank, Sancoale Zuarinagar. The event witnessed active participation of builders and renowned vehicle dealers. The Mega Retail Expo 2023 yielded remarkable outcomes, with a substantial number of sanctions and in-principle sanctions handed over to the customers.



Sri. Sanjay Kumar Senapati
18.05.1964 - 19.12.2023
GM, Reconciliation Wing

In loving memory of

In loving memory of Sri. Sanjay Kumar Senapati, a dedicated and valued employee of our bank who tragically passed away while in harness. Sri Sanjay Kumar Senapati brought unwavering commitment and passion to his work, leaving an indelible mark on our organization, His positive spirit and contributions will be deeply missed. Our thoughts and condolences go out to his family and friends during this difficult time. May he rest in peace, and may we honor their memory by continuing to uphold the standards of excellence he exemplified.

अहमदाबाद

केनरा बैंक, प्रधान कार्यालय एवं केन्द्रीय सतर्कता आयोग के दिशा निर्देशानुसार केनरा बैंक, अंचल कार्यालय, अहमदाबाद द्वारा दिनांक 30 अक्टूबर, 2023 से 05 नवंबर, 2023 तक सतर्कता जागरूकता सप्ताह मनाया गया। इसके तहत दिनांक 30.10.2023 को अंचल प्रमुख व महाप्रबंधक श्री शम्भू लाल के कुशल नेतृत्व में वॉकथॉन का आयोजन किया गया। इस कार्यक्रम में अंचल के कार्यपालकगण, अनुभाग प्रमुखों एवं विभिन्न कर्मचारियों ने सहभागिता दर्ज की। अंचल प्रमुख श्री शम्भू लाल ने वॉकथॉन के सभी प्रतिभागियों को संबोधित किया। और कहा कि केनरा बैंक सदैव ईमानदारी तथा सत्यनिष्ठा के उच्चतम मानकों के प्रति वचनबद्ध है। वॉकथॉन के सभी प्रतिभागियों ने बैनर और डिस्प्ले कार्ड के साथ मार्च किया, प्रतिभागियों ने आम जन को सीवीसी और जनहित प्रकटीकरण और मुखबिर संरक्षण सुरक्षा, 2004 (पिडपी) के बारे में जागरूक किया।



भोपाल

अंचल प्रमुख श्री विक्रम दुग्गल के मार्गदर्शन में अंचल कार्यालय, भोपाल के अन्य कार्यपालकगण व अधिकारियों



और कर्मचारियों की उपस्थिति में दिनांक 19 नवम्बर 2023 को 118वें संस्थापक दिवस के सुअवसर पर 'कॉर्पोरेट सामाजिक दायित्व' पहल के अंतर्गत आसरा वृद्धाश्रम, भोपाल के वृद्धजनों को कुर्सी व फल वितरित कर समाज कल्याण में केनरा बैंक द्वारा छोटा सा योगदान दिया गया।

चंडीगढ़

केनरा बैंक अंचल कार्यालय, चंडीगढ़ ने महा प्रबंधक व अंचल प्रमुख श्री बी.एल. मीना के नेतृत्व में दिनांक 16 नवम्बर 2023 को सेक्टर-15 के सीनियर सिटीजन होम (वृद्धाश्रम), और गुरु आसरा ट्रस्ट, चंडीगढ़ में एक कॉर्पोरेट सामाजिक दायित्व (सीएसआर) गतिविधि का आयोजन किया। श्री बी.एल.मीना ने जरूरतमंद लोगों से मुलाकात की और उन्हें किराने की वस्तुएं और अन्य आवश्यक सामान वितरित किए। केनरा बैंक सीएसआर गतिविधियों को करने में हमेशा अग्रणी रहा है। इस अवसर पर श्री दलबीर सिंह गोवर, उप महा प्रबंधक और श्री शैलेन्द्र नाथ शीथ, उप महा प्रबंधक भी उपस्थित रहे।



उत्कृष्टता केंद्र, गुरुग्राम

दिनांक 18.11.2023 को केनरा उत्कृष्टता केंद्र, गुरुग्राम के प्रांगण में 118वें संस्थापक दिवस समारोह का आयोजन किया गया। कार्यक्रम का शुभारंभ उत्कृष्टता केंद्र प्रभारी श्री आर एस सिंह द्वारा श्री अम्मेम्बल सुब्बाराव पै की प्रतिमा को पुष्पहार एवं पुष्पार्पण करते हुए किया गया। इसके उपरांत प्रेक्षागृह में श्री अम्मेम्बल सुब्बाराव पै के चित्र के समक्ष दीप प्रज्वलन से कार्यक्रम आरंभ किया गया। संस्थापक के सिद्धांतों को उत्कृष्टता केंद्र के सभी स्टाफ सदस्यों एवं प्रशिक्षार्थियों ने एक साथ दोहराया। उत्कृष्टता केंद्र में संस्थापक दिवस के उपलक्ष्य

में सप्ताह भर से प्रतियोगिताओं का आयोजन किया गया। जिनमें रंगोली और चित्रकारी प्रतियोगिता शामिल थी। इन दोनों ही प्रतियोगिताओं के विजेताओं को पुरस्कार वितरित किए गए। मंडल प्रबंधक श्री राज प्रकाश सिंह ने केनरा बैंक की गौरवपूर्ण यात्रा का जिक्र करते हुए अपने संबोधन में बताया कि संस्थापक दिवस का केनरा बैंक के कर्मियों के लिए कितना गहन महत्व है।



गुवाहाटी

दिनांक 30.10.2023 को अंचल कार्यालय गुवाहाटी के माननीय महा प्रबंधक श्री एच टी बाविस्कर के कुशल मार्गनिर्देशन में इस वर्ष की थीम “भ्रष्टाचार का विरोध करें, राष्ट्र के प्रति समर्पित रहें” के साथ सभी स्टाफ सदस्यों द्वारा सत्यनिष्ठा प्रतिज्ञा लेते हुए दिनांक 30.10.2023 से दिनांक 05.11.2023 तक सतर्कता जागरूकता सप्ताह 2023 कार्यक्रम मनाया गया। इस अवसर पर अंचल कार्यालय के उप महा प्रबंधक श्री एन श्री निवास राव व अंचल कार्यालय, क्षेत्रीय कार्यालय, के सहायक महा प्रबंधक गण एवं समस्त कार्यपालकगण, तथा गुवाहाटी स्थित अन्य कार्यालय के स्टाफ सदस्य भी उपस्थित रहें एवं पूरी तन्मयता के साथ सभी ने कार्यक्रम में भाग लिया। सतर्कता विभाग, प्रधान कार्यालय बेंगलूरु स्तर से दिनांक 02.11.2023 से दिनांक 04.11.2023 तक आयोजित कैंडल मोड के माध्यम से आयोजित प्रश्नोत्तरी प्रतियोगिता में भी उत्साह के साथ भाग लिया। दिनांक 04.11.2023 को अंचल कार्यालय गुवाहाटी द्वारा मुख्य अतिथि के तौर पर माननीय श्री अनिल कुमार यादव, एस पी, ए सी बी, गुवाहाटी की उपस्थिति में, सतर्कता जागरूकता संबंधी समारोह का भव्य आयोजन किया गया।



लखनऊ

श्री देबाशीष मुखर्जी, कार्यपालक निदेशक ने दिनांक 17 नवंबर 2023 को लखनऊ अंचल का दौरा किया। इस अवसर पर अंचल कार्यालय के अधीन क्षेत्रीय कार्यालय, एलसीबी, एमसीबी, एआरएम, आरएएच, एमएसएमई सुलभ कार्यालयों की समीक्षा सह कारोबार रणनीति बैठक का आयोजन किया गया। श्री आलोक कुमार अग्रवाल, महाप्रबंधक ने कार्यपालक निदेशक और उपस्थित सदस्यों का स्वागत किया और अंचल के कारोबारी मानदंडों पर प्रकाश डाला। इस अवसर पर अंचल की पत्रिका ‘अवध संवाद’ के सितंबर 2023 अंक का विमोचन भी सम्पन्न हुआ।



मणिपाल

दिनांक 15.11.2023 को प्रबंध निदेशक व मुख्य कार्यकारी अधिकारी श्री के सत्यनारायण राजु द्वारा अंचल कार्यालय, मणिपाल का दौरा किया गया। अंचल के महा प्रबंधक श्री एम. जी. पण्डित व अन्य उप महा प्रबंधकों द्वारा प्रबंध निदेशक व मुख्य कार्यकारी अधिकारी का स्वागत किया तथा मणिपाल अंचल के संक्षिप्त रिपोर्ट की प्रस्तुत की। अंचल के सभी 6

क्षेत्रीय कार्यालय, आरएएच, एमएसएमई सुलभ, एआरएम, एसीसी, क्षेत्रीय कार्यालयों के अनुभागों की समीक्षा की गई।



पटना

केंद्रीय सतर्कता आयोग के निर्देशानुसार हमारे बैंक द्वारा 30 अक्टूबर 2023 से 5 नवंबर 2023 तक सतर्कता जागरूकता सप्ताह का आयोजन किया गया। इस कार्यक्रम की मुख्य थीम “भ्रष्टाचार का विरोध करें, राष्ट्र के प्रति समर्पित रहें” थी। महाप्रबंधक श्री अरुण कुमार मिश्रा द्वारा अंचल कार्यालय के स्टाफ सदस्यों को दिनांक 30.10.2023 को भ्रष्टाचार रोकथाम संबंधी शपथ दिलायी गई।



राँची

केंद्रीय सतर्कता आयोग के निर्देश पर केनरा बैंक के कार्यालयों व शाखाओं में दिनांक 30.10.2023 से 05.11.2023 तक सतर्कता जागरूकता सप्ताह मनाया गया। अंचल कार्यालय, राँची में श्री श्रीनाथ जोशी, महाप्रबंधक की अध्यक्षता में दिनांक 30.10.2023 सभी कार्यपालकों व कर्मचारियों ने संगठन के लिए सत्यनिष्ठा की प्रतिज्ञा तथा राष्ट्रीय एकता दिवस की शपथ ली। इसी के तहत दिनांक: 01.11.2023 को केंद्रीय सतर्कता आयोग के निर्देशानुसार नागरिकों में सतर्कता जागरूकता के संदेश को प्रसारित करने हेतु अंचल कार्यालय,

राँची एवं क्षेत्रीय कार्यालय, राँची द्वारा आज प्रातः 07:00 बजे अशोक नगर, राँची में वॉकथॉन का आयोजन किया गया।



पुणे

दिनांक 27.10.2023 को श्री पुष्कर सिन्हा, मुख्य महाप्रबंधक, सूचना प्रौद्योगिकी विभाग, प्रधान कार्यालय, बेंगलूरु का केनरा बैंक, अंचल कार्यालय, पुणे आगमन हुआ। इस अवसर पर मुख्य महाप्रबंधक की अध्यक्षता में एवं श्री प्रमोद कुमार सिंह, महाप्रबंधक व अंचल प्रमुख, अंचल कार्यालय, पुणे की गरिमामयी उपस्थिति में दिनांक 27 अक्टूबर 2023 को कारोबार रणनीति बैठक का आयोजन किया गया। इस रणनीतिक बैठक में एमएसएमई सुलभों एवं अंचल के सभी 7 खुदरा आस्ति केंद्रों के प्रमुखों तथा ईएलबी/वीएलबी शाखा प्रमुखों के साथ विस्तार से चर्चा की गई और इन शाखाओं की कारोबारी समीक्षा भी की गई। अपने पुणे प्रवास के दौरान श्री पुष्कर सिन्हा, मुख्य महाप्रबंधक ने कार्यपालकों, एमएसएमई सुलभ एवं खुदरा आस्ति केंद्र के प्रमुखों को संबोधित किया। उन्होंने अपने बैंकिंग संबंधी गहन ज्ञान और समृद्ध अनुभव को उपस्थित कार्यपालकों के बीच साझा किया।



Emerging Growth Opportunities in Sun-rise Sectors in India



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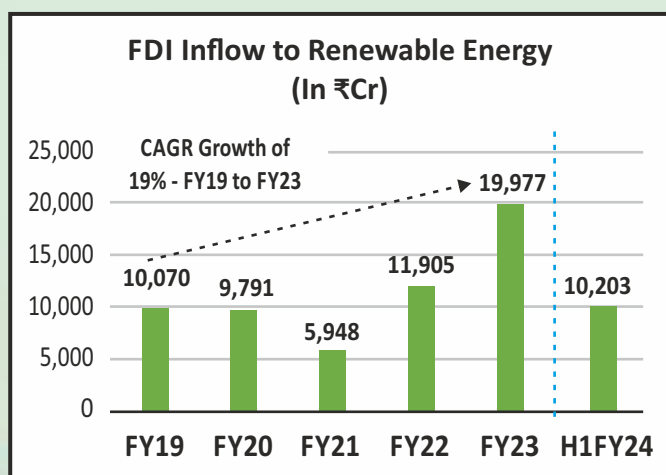
Sun-rise sectors are the new or relatively new sectors – that are fast growing and have huge growth potential in the future – both in terms of scale and reach. Sun-rise sectors have been identified as key focus areas by the Central Government to support the growth momentum in the economy such as Green Energy, Genomics and Pharmaceuticals, Artificial Intelligence (AI), Semiconductor and its ecosystem, Space economy, Geospatial Systems and Clean Mobility Systems.

The present analysis attempts to analyze the growth opportunities emerging in the various sun-rise sector related areas in the Indian economy.

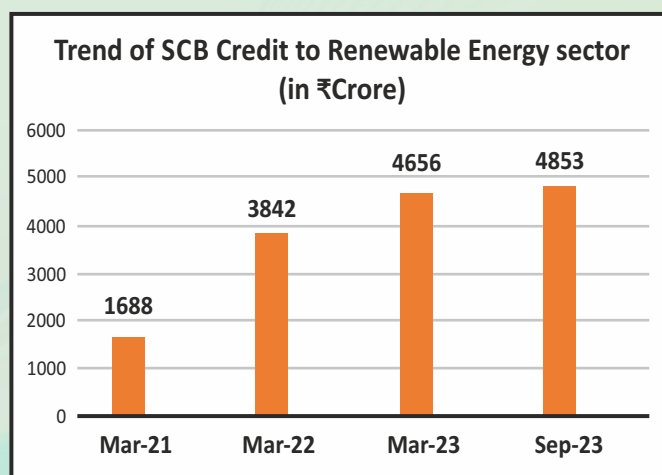
Green Energy:

Green energy is one of the most important sunrise sectors in the economy as the Indian government has set an ambitious target of becoming carbon neutral and achieve net zero emissions by the year 2070 as announced in Climate Change Conference of the Parties (COP26) in 2021. Regarding renewable energy targets, the Government is aiming for 450 GW of renewable energy capacity by 2030. This includes a focus on solar, wind, hydro, biomass, and other forms of renewable energy. Further in Union Budget 2023-24, Green Growth has been identified as one of the SAPTARISHI (seven priorities) with allocation of ₹35,000 crores priority capital for the energy transition and net zero objectives, and energy security.

The sector also holds significance in terms of increasing trend of FDI inflow to Renewable Energy sector since FY 2018-19, and as shown below.



Note: CAGR - Compounded Annual Growth Rate



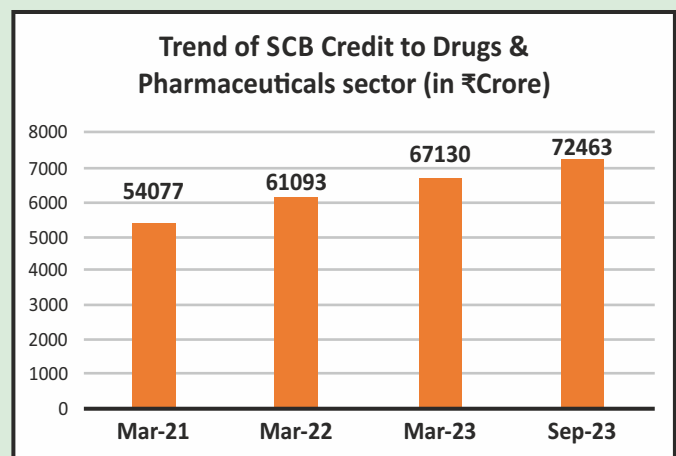
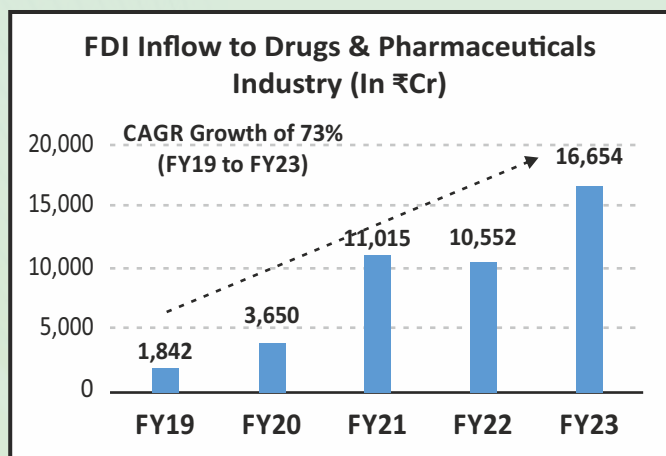
Amid Government's thrust on green energy, the renewable energy sector presents significant opportunities for growth and lending for banks. The data on Sectoral Deployment of Bank Credit of RBI shows that the credit to Renewable Energy sector by Scheduled Commercial Banks (SCBs) is on an increasing trend and the credit outstanding to this sector has increased nearly three-fold from ₹1688 cr in March 2021 to ₹4853 cr in September 2023. According to

rating agency ICRA, India currently has around 132 gigawatts (GW) of renewable energy capacity as of October 2023, which is expected to reach about 170 GW by March 2025, which further improves the growth outlook for the renewable energy sector in India.

Genomics and Pharmaceuticals:

Genomics and Pharmaceuticals is another major sunrise sector in the economy, having significant growth potential in view of the thrust on health care sector in the post-pandemic reality. The growth potential of the Indian pharmaceutical industry is attributed to its large domestic market, cost-effective manufacturing capabilities, and skilled workforce with supportive Government policies. As per market estimates, the Indian pharmaceutical industry is projected to grow at a CAGR of over 10% to reach a size of \$130 billion by 2030.

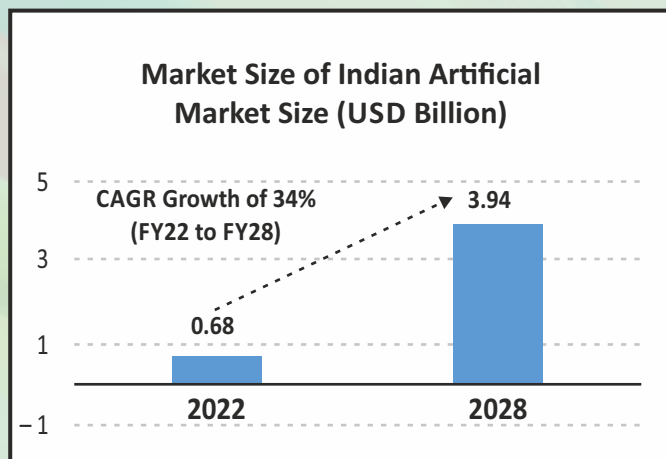
The sector also holds significance in terms of significant growth of FDI inflow to Pharmaceutical and related industries since FY 2018-19. The credit growth to the sector is also witnessing an increasing trend as depicted below.



In view of the importance of the sector, Government has identified the “Genomics and Pharmaceuticals” industry as sunrise opportunities in Union Budget 2022-23. Further, in the latest Union Budget 2023-24, the allocation of funds to Development of Pharmaceutical Industry has been significantly increased to ₹1250 crore from ₹36 crore in FY23, which signifies the robust credit growth opportunity in the sector.

Artificial Intelligence (AI):

In the rapidly evolving landscape of innovation and technological development, Artificial Intelligence (AI) has emerged as a rapidly growing sector with huge potentialities.



The AI market in India is projected to grow at a CAGR of 34% to reach USD \$3.94 billion by 2028 from USD \$0.68 billion in 2022, backed by mounting investments in AI technologies in a fast-growing digital economy and digitization in all the major segments such as banking and financial services, healthcare, automobile, telecommunication etc.

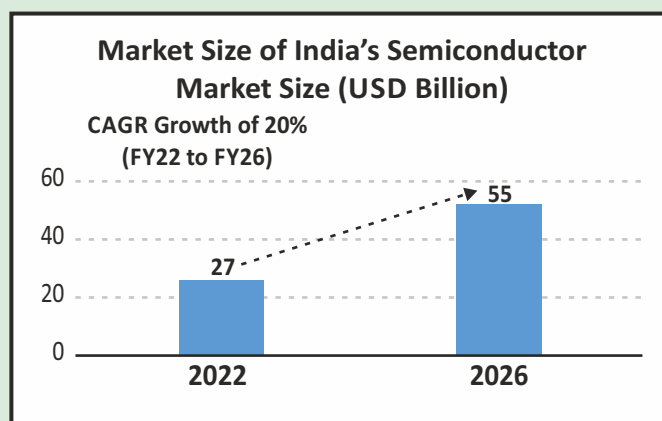
Considering the huge potential in the sector, the Government has recognized Artificial Intelligence as one of the sunrise sectors in Union Budget 2022-23. The Union Budget 2023-24 has further announced the establishment of three Institutes of Excellence for Artificial Intelligence to develop the AI industry.

Semiconductor and its ecosystem:

Another sector that holds a promising future is the 'Semiconductor and its ecosystem', which is a key prerequisite for any endeavors in emerging technologies from Artificial intelligence (AI) reliant smartphones to the adoption of the Internet of Things (IoT), 5G, or the automotive sector.

The size of Indian semiconductor industry in 2022 was \$27 billion, which is expected to reach \$55 billion by 2026, with a Compound Annual Growth Rate (CAGR) of 20% for the period 2022-2026.

Government of India has identified 'Semiconductor and its ecosystem' as a sunrise industry to establish a strong manufacturing and design base for semiconductors within India, to address the requirements of a growing domestic market as well as support the global value chain and has made a non-planned allocation of ₹3,000 crore in the Union Budget 2023-24 to build India's semiconductor ecosystem.



Other Sun-rise Sectors:

Apart from the above, Government has also identified Space economy, geospatial systems and clean mobility systems as sunrise sectors. The opportunities in space economy has increased multifold, particularly after the success of Chandrayaan-3 to provide cost-effective solutions in the aerospace products hub. As per estimates, India's space economy has the potential to reach ₹35,200 crore by 2033 from current level of ₹6700 crore.

Geospatial systems is another sunrise sector, which refers to the range of modern tools contributing to the geographic mapping and analysis of the Earth and human societies. According to India Geospatial Artha Report, India's domestic geospatial market is estimated to grow at a significantly high CAGR, i.e., approximately 13.5% between 2021 and 2025.

'Clean Mobility Systems' has also been tagged as a sun-rise sector, which is a part of Government's larger goal of limiting the impact of climate change. In this regard, Government has taken several measures like rolling out of the FAME (Faster Adoption and Manufacturing of Hybrid and Electric vehicle), PLI Scheme for the Auto & Auto Components and an extension of subsidies on EV batteries etc. According to The Economic Survey 2023, India's domestic EV market is expected to grow at a compound annual growth rate (CAGR) of 49% between 2022 and 2030.

Outlook for credit growth.....

The sun rise industries are characterized by rapid innovation and product development for which the market is not yet saturated along with high growth potentials and hence present good opportunity for credit growth. Indian economy's robust growth momentum along with Government focus further brightens up the credit growth prospects of sun-rise industries. However, proper risk analysis and prudent decision making is required to fully utilize the credit growth opportunities in these emerging sectors.

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.

अब मेरी पहचान बन गया है केनरा बैंक



मोनालिसा पंवार

एकल खिड़की परिचालक
एलआईसी शाखा, जोधपुर

बचपन की अठखेलियों और मस्ती का सिलसिला कभी खत्म तो नहीं होता परन्तु उम्र का एक पड़ाव आता है जब हम उन मौजमस्ती के बीच अपने कैरियर का मार्ग तलाशते एवं तराशते हैं। मेरे लिए तो यह खुशकिस्मती की बात ही थी कि मुझे अपनी नौकरी के लिए बहुत ज्यादा पापड़ नहीं बेलने पड़े और सिर्फ 22 वर्ष की आयु में मैंने दिनांक 25 जनवरी 2010 को केनरा बैंक ज्वाइन कर लिया था।

एक सहायक के रूप में केनरा बैंक ज्वाइन करने शाखा पहुंचते ही लगा कि मैं अचानक बड़ी हो गई हूँ। मुझे लोगों ने बताया कि यहां तो प्रतिदिन तुम्हें लाखों रुपयों का लेनदेन करना होगा और जरा सी भी गलती हुई नहीं कि लेने के देने भी पड़ सकते हैं। ऐसा सोचकर मन कुछ डरा हुआ था। परन्तु, शाखा में शाखा प्रबंधक तथा अन्य स्टाफ सदस्यों के व्यवहार ने मुझे पहले ही दिन अचानक बड़े होने के डर से मुक्त कराकर उत्तरदायित्व पूर्ण जीवन जीने के प्रति मेरा मार्गदर्शन किया तथा लेनदेन की बारिकियों को समझाते हुए मुझे परिपक्व बनने में मेरी काफी मदद की।

यह केनरा बैंक की सकारात्मक कार्य संस्कृति का ही असर था कि शाखा स्टाफ सदस्यों ने पहले ही दिन से मेरे परिपक्व जीवन का मार्ग प्रशस्त कर दिया और यह सिलसिला आज भी चल रहा है। नौकरी और पारिवारिक जीवन के बीच सामंजस्य बनाने की ऑन द जॉब प्रशिक्षण का ही असर है कि आज 13 वर्ष हो जाने के बाद भी न शाखा में कोई बड़ी मानवीय भूल हुई न ही पारिवारिक जीवन का संतुलन बिगड़ा है।

एक महिला होने और घर-परिवार व बच्चों की जिम्मेवारी संभालते हुए नौकरी करना इतना आसान नहीं होता यदि बैंक की कार्य संस्कृति मुझे इसके लिए अदम्य साहस एवं शक्ति प्रदान नहीं करती।

शायद संस्थापक श्री अम्बेबल सुब्बाराव पै ने जिस दूरदर्शिता के साथ 1906 में केनरा बैंक की स्थापना की जिसमें उन्होंने न सिर्फ बैंक के लिए मानव पूंजी बनाने की संस्कृति विकसित की बल्कि राष्ट्र निर्माण का मंत्र देते हुए कहा था कि, “एक अच्छा बैंक न केवल समुदाय का वित्तीय हृदय होता है, बल्कि आम लोगों की आर्थिक स्थिति को बेहतर करने का दायित्व भी उसका है।”

हर नए काम में उलझने, रूकावटें तो आती ही हैं। किसी ने ठीक ही कहा है कि सफलता की चमक तो सभी को अच्छी लगती है लेकिन उसे पाने के लिए कितने प्रयत्न किए गए हैं, उनकी गंभीरता समझने की कोशिश कोई नहीं करता और जब कोई कार्य सामाजिक कल्याण तथा सामाजिक हित के लिए किया जाए और उसमें कई बार संघर्षों का भी सामना करना पड़ता है।

यह हमारे बैंक के संस्थापक की दूरदर्शिता का ही असर है कि 1906 में इस संस्था की स्थापना करते समय उन्होंने भी नहीं सोचा होगा कि उनके द्वारा स्थापित केनरा बैंक का नाम आज भारत के सबसे बड़े बैंकों में सुमार है और भविष्य में भी केनरा बैंक का नाम एक सुदृढ़ बैंक के रूप में रहेगा तथा बैंकिंग उद्योग में सदैव स्वर्ण अक्षरों में अंकित रहेगा।

हमारे संस्थापक के सिद्धांत उस समय भी इतने उच्च एवं सार्थक थे तथा आज भी पूर्णतया तर्कसंगत है तथा भारत सरकार की प्राथमिकताओं में शामिल हैं और वर्तमान सरकारें जन-जन तक बैंकिंग सेवाएं पहुंचाने के लिए अलग-अलग योजनाएं व कानून ला रही हैं। हमारे संस्थापक ने हमेशा से ही समाज से अंधविश्वास व अज्ञानता दूर करने का प्रयास किया। वे यही चाहते थे कि आमजन के बीच शिक्षा का प्रचार-प्रसार हो जिससे वे अपने तथा अपने परिवार का हित सोच सकें। जब वे शिक्षित होंगे तथा अपने परिवार का हित सोचेंगे तभी वे अपने परिवार के भविष्य के प्रति सजग रहेंगे तथा विकल्प चुनेंगे, उनकी बचत उन्हें सशक्त बनाएगी तथा दूसरों की सहायता के लिए प्रेरित करेगी जिससे समाज का कल्याण होगा और मितव्ययिता भी बढ़ेगी।

उनके यही उच्च विचार उन्हें घर-घर जाकर लोगों से मिलने तथा उन्हें बचत करना सिखाते थे। साथ ही जरूरतमंद लोगों को ऋण सुविधा भी उपलब्ध करवाते थे ताकि आमजन साहूकारों के चुंगल में फंसकर अपने भविष्य का नाश न कर दें।

भारत के अग्रणी सार्वजनिक बैंकों में शामिल केनरा बैंक का शाखा नेटवर्क पूरे देश भर में फैला है। वर्तमान में 9518 शाखाओं तथा 10553 एटीएम/रिसाइक्लर के जरिए 10.9 करोड़ से अधिक ग्राहकों को बेहतरीन बैंकिंग एवं वित्तीय सेवाएं प्रदान कर रहा है।

जिस प्रकार समाज में मेरी पहचान केनरा बैंक के स्टाफ के रूप में है। ठीक उसी प्रकार देशभर में केनरा बैंक की पहचान सदैव अपनी बेहतरीन ग्राहक सेवा के लिए है। अपने ग्राहक के साथ पारिवारिक संबंध बनाना तथा कार्यस्थल पर भी अपनापन देना। आज लगभग सभी बैंक एक प्रकार के बैंकिंग उत्पाद एवं सेवाएं प्रदान करते हैं तथा इन बैंकों की जमा एवं ऋण ब्याज दरों में भी बहुत अधिक अंतर नहीं

होता। परन्तु हमारी ग्राहक सेवा ही हमें अन्य बैंकों से बेहतर बनाती है और यही हमारे बैंक की पहचान के साथ-साथ हमारी भी पहचान बन गई है।

ग्राहकों के साथ हमारे व्यवहार के कारण ही ग्राहक हमारे पास आते हैं और हमारे ही होकर रह जाते हैं तथा बेहतरीन बैंकिंग सेवाओं के साथ-साथ एक पारिवारिक माहौल की अनुभूति पाकर आत्मसंतुष्टि का अनुभव करते हैं।

मेरे 13 वर्ष के कार्यकाल में ग्राहक संतुष्टि के कई अनुभवों से जुड़ने का सौभाग्य मुझे प्राप्त हुआ है परन्तु कुछ अनुभव आपके दिल को छू लेते हैं। एक ऐसा ही अनुभव रहा मेरा जिस शाखा में मैं वर्तमान में कार्यरत हूँ। इस शाखा के ग्राहकों में सरकारी कर्मचारियों की संख्या काफी अधिक है तथा हमेशा शाखा परिसर में उनका जमावड़ा लगा रहता है। एक दिन शाखा में काफ़ी भीड़ थी क्योंकि माह को पहले सप्ताह में कर्मचारियों की तनखाह उनके खातों में आते ही नकदी निकासी हेतु भीड़ लग जाती है। उस दिन हमारे ग्राहक फारूख जी शाखा में आए। मैंने देखा कि वो मेरे पास आए और अपने की-पैड फीचर वाले मोबाइल फोन जिसके पीछे उन्होंने अपना खाता संख्या की पर्ची चिपका रखी थी, मुझे दिखाते हुए बोले, मैडम मेरे खाते में कितना बैलेंस है, बता दीजिए। मैंने उनसे कहा कि फारूख साहब, आपकी पासबुक कहाँ है?

आपको सिर्फ बैलेंस जानने के लिए काफी देर से शाखा में खड़े देख रही हूँ। मुझे अच्छा नहीं लग रहा, आप अपने मोबाइल फोन से सिर्फ एक मिस कॉल करके बड़ी आसानी से घर बैठे अपना बैलेंस जान सकते हैं। आज डिजिटल बैंकिंग का जमाना है। आप अपने मोबाइल फोन से बिना किसी परेशानी घर बैठे कई बैंकिंग सेवाएं प्राप्त कर सकते हैं।

इस पर उन्होंने कहा कि नहीं मैडम जी, मैं तो मिस कॉल

नहीं करूंगा। यहाँ आता हूँ बैलेंस पूछ लेता हूँ। पर्ची भर कर पैसे ले लेता हूँ। मैंने कहा कि पैसे तो आप किसी भी एटीएम मशीन से भी निकाल सकते हैं, उसके लिए पर्ची भी नहीं भरनी पड़ेगी।

इस पर उन्होंने कहा 'मैडम जी मशीन बातें नहीं करती ना। "यह कहते हुए वो भावुक हो गए। जबसे मोबाइल आया है जिसे देखो उसी में लगा रहता है किसी के पास समय नहीं है किसी से भी बात करने का, पास में कौन बैठा है, किसी से कोई मतलब नहीं। यहां आकर पर्ची भरकर पैसे लेता हूँ तो कुछ देर आप सभी से बातें हो जाती है, मिल लेता हूँ आप सब से। यूँ तो कई बैंक है मेरे घर के पास भी, लेकिन अपनापन महसूस होने के कारण ही यहां बार-बार आता हूँ। मुझे इन ऑनलाइन के चक्कर में नहीं पड़ना।"

इतना कहकर वह थोड़ा रूके फिर बोले, "वैसे भी अब कुछ साल ही बचे हैं नौकरी के, बस अब तो रिटायर होकर ही यहाँ आना बंद होगा।" उनकी बात सुनकर पास बैठे हमारे अधिकारी ने तपाक से कहा, 'फारूख जी कहां जाना है, पेंशन लेने भी यहीं आना है हमसे मिलने नहीं आओगे क्या? वो आश्चर्यचकित होकर बोले, पेंशन यहां आ जाएगी क्या? दफ्तर में अफसर तो मना कर रहे थे। इसपर हमारे अधिकारी ने कहा कि, हमारे बैंक में सारी सुविधाएं हैं आपको कहीं और जाने की कोई ज़रूरत नहीं। यह सुनकर वो खुशी से बोले, मेरी तो सारी चिंताएं खत्म हो गईं। मैं तो कब से यही सोचकर परेशान हो रहा था कि किस बैंक में जाना पड़ेगा। पता नहीं वहां इतना प्यार और अपनापन मिलेगा या नहीं। उनकी खुशी को देखकर मैंने मुस्कुराते हुए उनके चेहरे पर फैली आत्मीय संतुष्टि को देखते हुए यह महसूस किया कि इनका जो जुड़ाव हमारे बैंक के साथ है वो बेजोड़ है और यही हमारे बैंक को भारत का एक अग्रणी बैंक बनाता है।

हमारे बैंक द्वारा संचालित सभी प्रशिक्षण कार्यक्रमों तथा

हमारे उच्चाधिकारियों द्वारा भी विभिन्न माध्यमों के जरिए हमें यही निर्देश दिए जाते हैं कि हमें सदैव हमारे बैंक की परंपरा और गरिमा को बनाए रखना है जिससे हमारा नाम और पहचान बनी रहे। यह हमारा ही बैंक है जो अपने ग्राहकों के साथ – साथ अपने स्टाफ सदस्यों के लिए भी इतना ही अपनापन बनाए रखता है।

मुझे इस संस्था से जुड़े लगभग 14 वर्ष हो गए हैं परन्तु यह कल की ही बात लगती है क्योंकि इस संस्था ने मुझे प्यार, सम्मान दिया है, जिससे मेरी प्रतिष्ठा में हमेशा बढ़ोत्तरी हुई है आज मेरी आर्थिक और सामाजिक रूप से जो प्रतिष्ठा व्याप्त है उसकी कल्पना मैं इस संस्था के बिना नहीं कर सकती।

इस संस्था का अंग होने के कारण ही मुझे राष्ट्रीय स्तर पर अनेकों बैंकों द्वारा आयोजित विभिन्न हिंदी प्रतियोगिताओं और हिंदी सम्मेलनों में भाग लेने का अवसर मिला और यही वह संस्था है जिसका हिस्सा होने के कारण ही मुझे 2017 में माननीय पूर्व राष्ट्रपति श्री रामनाथ कोविंद के करकमलों से राजभाषा गौरव पुरस्कार भी प्राप्त हुआ और आज अपने मोहल्ले और समाज में मेरी पहचान केनरा बैंक के कर्मचारी के रूप में है तथा मैं उन्हें अपने बैंक से जोड़ने के लिए सतत प्रयासरत रहती हूँ। मैं स्वयं को धन्य समझती हूँ कि मैं केनरा बैंक परिवार का हिस्सा हूँ जिसने मुझे जीवन में मान सम्मान प्रतिष्ठा सब कुछ दी है और यह मेरा कर्तव्य है कि मैं इसके मान सम्मान और गौरव को आगे बढ़ाऊँ और भारत के सबसे बड़े और ग्राहक सेवा को सर्वोपरि रखने वाले एक अग्रसर बैंक का हिस्सा बनी रहूँ।

**“केनरा बैंक से है मेरी पहचान,
इसी बैंक से है मेरा नाम, मान और सम्मान
केनरा बैंक है मेरा अभिमान।”**

Developing a sense of Belongingness

Zeenat Fatima

Manager
Mathura RO



Canara Bank has a long history of serving the nation since 1906, when it was established by Sri Ammembal Subba Rao Pai in Mangalore. The bank has grown to become one of the largest banks in India. The bank offers a wide range of personal and corporate banking services, such as savings accounts, loans, cards, insurance, investment products, and digital banking solutions. The bank also has a strong presence in the international market, with offices in London, Dubai, and New York.

Belongingness is when you feel like you are part of something bigger than yourself. It is when you feel like you have friends, family, or people who care about you and share your goals, interests, or experiences. Belongingness is one of the things that makes us happy and motivated.

I am proud to be a part of such a great organization. It is the best bank to bank with and it offers quality services with focus on innovation, social responsibility and good customer service. The bank's core values are integrity, transparency, professionalism, teamwork, and customer delight. The bank's vision is to be the preferred bank by providing quality products and services with customer centricity, innovation, and social responsibility. The bank's mission is to provide excellent customer service through its dedicated team of employees and leverage technology to enhance efficiency and profitability.

To increase the belongingness of its staff towards the organization, Canara Bank has implemented many things:

Giving appreciation to its staff: The bank gives its staff

rewards and recognition for their work and achievements. The bank also has events and newsletters to celebrate the success of its staff and teams. This motivates the staff to perform more.

I have received many appreciations for achieving targets and for working diligently. This made me feel like my bank values my contribution and never neglects my hard work and dedication. There are various campaigns organized by bank and the performers are rewarded suitably. This way staff feel motivated and take part with great enthusiasm for the grand success of campaigns and it also imparts a feeling of getting recognized among peer branches. Sharing its profit among staff in the form of PLI is one more example of involving its staff and making them feel that they are an asset to the organization.

Helping staff learn and grow: The bank is continuously training its staff to improve their skills and knowledge to enhance their careers and grow up in the ladder.

From the beginning of my career as a banker till my present role as a manager, I have received trainings and this has helped me learn and gain confidence for my new responsibilities and it minimized possible mistakes from my end. Apart from this, Bank's Online Learning platform CanDLE is a helpful resource for learning. Bank also organizes various quizzes to encourage the learning behavior amongst staff and suitably reward them.

Promote collaboration and communication: The bank facilitates effective communication and collaboration among its employees across different levels, functions, and locations. The bank uses various

platforms and tools to enable information sharing and feedback among its employees. The bank also organizes regular meetings and events to foster interaction and bonding among its employees. This creates a sense of teamwork and trust among its employees and makes them feel connected and supported. Staff meetings and Town hall meetings are a great source of keeping staff members connected.

Cultivate a sense of identity and purpose: The bank always communicates its vision, mission, values, and goals to its employees clearly and consistently. The bank also involves its employees in the decision-making process and solicit their opinions and suggestions. The bank also highlights the social impact and value of its products and services to its customers and society. This helps instill a sense of pride and ownership among its employees and make them feel aligned and committed.

I remember clearly how my bank has often sought opinion of staff to finalise banks tagline after

amalgamation and also chose one tagline as suggested from a staff. Another such incident is when bank had sought our opinion in finalizing our banks mobile banking app name. I too submitted my opinion and I felt as if I am an important part of the Bank.

Our bank is celebrating the 118th Founders Day and clearly Bank is giving its employees a sense of belongingness and responsibility by making them feel they are among the larger ecosystem. The opportunity to submit entries for in house magazines is also a great way to impart sense of belongingness among its staff members as we get recognition and value by giving our creative self and can convey our feelings and view points to other staffs and authorities and whoever will be reading our articles.

I wish my bank a great future and thousands and million years of existence and may it rise high among other public sector banks to create a history

Sports Column

Achievements of Sportspersons of the Bank Sponsored Teams from April, 2023 to October, 2023.



Shri Sudarshan B, Officer, Marketing PR & TPP Wing, Head Office & member of the Bank Ball Badminton team.

Represented as Coach of the Karnataka Ball-Badminton Boys team in the 42nd Sub-Junior National Ball-Badminton Championship held at Bhilai, Chhattisgarh. The Karnataka Boys team secured 3rd Place.



Ms. Inchara N S (2nd from Left) Officer, S& R Wing, HO, was part of the Karnataka Mixed Relay 4x400 Mts team and secured BRONZE Medal in the Inter State Senior National Athletic Championship at Bhubaneshwar during July, 2023.



Senior South Zone Invitation Hockey Tournament at Manargudi, Tamil Nadu, held in June, 2023. Canara Bank Hockey team secured 3rd place in the tournament.



Hockey Karnataka Senior State League Championship 2023 at Bangalore was held in August, 2023. Canara Bank Hockey Team emerged Winners of the tournament. "The only team in the tournament that remained undefeated".



All India MCC Murugappa Gold Cup Hockey Tournament held in Chennai during September, 2023. Sportspersons from our Bank's Hockey team were part of the Hockey Karnataka Men's team that secured Runner-up position in the tournament. Left to Right: Sri K M Somanna, Officer, R M Wing, HO. (Coach), Sri Nikkin Thimmaiah, Officer, Marketing Wing, HO. (Player) & Sri Jagdeep Dayal, Officer, CAM Wing, HO. (Goal Keeper).



National Games 2023 at Goa in October, 2023. Sportspersons from Bank Hockey team were part of the Hockey Karnataka Men's team that secured Runner-Up position in the tournament. Left to Right: Sri Jagdeep Dayal, Officer, CAM Wing, HO. (Goal Keeper), Sri Nikkin Thimmaiah, Officer, Marketing Wing, HO. & Sri Pruthviraj G N, Officer, Cantonment Branch, RO-Central, CO-Bangalore.



Sri. S Krishna Reddy, Officer, RAH, M G Road, RO-Central, CO-Bangalore.

Represented as Hockey Coach for Ballary team in the 1st Champions Cup Five A Side All India Invitation Hockey tournament at Ernakulam, Kerala during September, 2023. The team secured Runner-Up position.

Represented as Coach for Karnataka Sub-Junior Hockey team in the 1st South Zone Sub-Junior Hockey Tournament at Chennai during October, 2023 and were Winners in the tournament.

Sri. Anirban Tarafder (73769) Officer, CPPC Section, Govt. Services Wing, Head Office, Bangalore.

Represented as Coach of Karnataka State Table Tennis team in the National games-2023 at Goa. The Karnataka team secured GOLD Medal in the Women Singles event.





Sri. Rishi Kanth Sharma, Senior Manager, Rajpur Road Branch, RO-Dehradun, CO-Delhi.

Represented Indian Para Athletics team in the Para Asian Games-2023 held at Guangzhou, China during October, 2023 in the field of Athletics: Javelin Throw Category F-13.

Overall his ranking was 5th in the competition and has secured MQS (Minimum Qualification Standard) for the Paris Olympics 2024.



Shri. Prakash Choudhary, SWOA, Lawrence Road Branch, RO-Amritsar, CO-Chandigarh.

Represented Indian Blind Football team in the Para Asian Games-2023 held at Guangzhou, China during October, 2023.

(Standing from left to Right 6th in the row, Sri. Prakash Choudhary)



Ms. Maria Rony, Officer, EPC Section, G A Wing, Head Office.

Member of the Canara Bank Table Tennis Team, Winner of the Kerala Open State Ranking Table Tennis Tournament at Trivandrum during August, 2023. Ms. Maria Rony was Winner in Women's Singles, Women's Doubles & Mixed Doubles and secured 3rd Place.

Winner of the 65th E John Philipose Memorial All Kerala Open Table Tennis Tournament held at Alappuzha during July, 2023. Ms. Maria Rony was Winner in Women's Singles, Women's Doubles & Mixed Doubles and secured 3rd Place.



From Shores to Stories: Musings of a banker



Abrar Ul Mustafa

Manager
Chelen Chunt Nar, Chandigarh

In the province of careers, few paths are as dynamic and diverse as that of a banker. It's a journey that takes you from the boardroom to the remotest corners of the country, and sometimes, it brings you back home with newfound wisdom and experiences. For me, this journey has been nothing short of extraordinary.

In the summer of 2014, my career took a significant turn as I began my journey in the world of banking. With dreams in my eyes and a burning curiosity, I joined Canara Bank as a Probationary Officer. Little did I know that the adventures that lay ahead would be transformative, starting with my first place of posting - a semi-urban branch in the heart of Goa.

As a fresh recruit, my initial challenge was to locate the branch on the map. This marked the beginning of an adventure that would soon become an integral part of my life. When I finally found the branch, I was greeted by the welcoming faces of the staff, and it didn't take long for me to realize that I had just become a part of a close-knit community. The branch itself was substantial, led by a Chief Manager who was a repository of knowledge. It was a privilege to work under his guidance. On my very first day, I was assigned to the NPA (Non-Performing Asset) recovery section of the branch. This was a branch known for its significant NPA accounts, particularly those related to Truck Loans. My task was to understand the intricacies of NPA recovery and settlements under the One Time Settlement (OTS) scheme. It was a formidable challenge, but it was also a golden opportunity to learn. I discovered how the restrictions placed on mining had a profound impact on the local community, leading to a surge in NPAs. Goa, a region known for its vibrant tourism industry, was equally dependent on mining in its economic landscape. The people of Goa, I soon found, were not only warm-

hearted but also resilient in the face of adversity. In my quest to connect with the community, I ventured into learning Konkani, the local language. This not only helped me to communicate better with the residents but also enriched my understanding of their culture and way of life. One of the most significant milestones achieved during my tenure at this branch was its transformation into a Shikhar branch. New machines were installed, ushering in a technological wave that was poised to simplify banking for the local residents. I was entrusted with the role of Floor Manager, responsible for training the customers in using these machines for tasks such as passbook updates and deposits. It was a challenging time as I watched the branch evolve into a modern banking hub.

However, as time passed, the inevitable moment of parting arrived. I was transferred to a new location, and on that day, I couldn't hold back my tears. This semi-urban branch in Goa had become not just a workplace but a second home, filled with cherished memories and invaluable experiences. I owe a debt of gratitude to Sri Deepak Saxena, our Chief Manager, whose wisdom and guidance were instrumental in shaping my understanding of banking. Nagaraj Sir, my Manager, remains etched in my memory for his kindness, humility, and the warm smile that was a constant feature of our interactions. Diagna Mam and her nurturing presence, made me feel at home, especially during those early days when I had stepped out of my comfort zone for the first time. Goa was the first chapter in the book of my banking career.

One of the defining features of life is its ability to take us on journeys that lead us to places we could never have imagined. For me, this transformative journey unfolded as I bid farewell to the serene shores of Goa and found myself in the rugged terrain of Sunderbani, a remote

border area near the Line of Control (LOC) that separates India and Pakistan. This posting was a stark contrast to my previous experience, characterized by its challenges and the invaluable lessons it brought.

Sunderbani was unlike any other place I had ever been. It was a region where nature's wild beauty and the harsh realities of a borderland coexisted. Here, my role as a banker took on new dimensions, and the challenges were both physical and professional. My tenure in Sunderbani spanned two and a half years, filled with toil and hardship. Sunderbani was a testing ground that pushed my limits as a banker and as an individual. It demanded resilience, adaptability, and a willingness to embrace the unfamiliar. It was a place that brought out the best in me and laid the foundation for the professional I would become. It was a place where I would learn the nitty-gritty of banking, often through trial and error. The tasks I encountered were diverse, ranging from handling audits to loan processing and appraisal. It was in this tough environment that I had the opportunity to dive deep into the world of legalities and documentation, especially as I navigated through the complexities of audit rectifications.

But it wasn't just about banking. Sunderbani was a place where I got to understand the local people, the heartbeat of the community. It was in the midst of the jungles of Rajouri in Jammu and Kashmir that I forged bonds with the residents. As I spent time with them, I couldn't help but be drawn into their lives, their stories, and their rich culture. I even took it upon myself to learn the local Dogri language, a gesture that earned me not just respect but also a deeper connection with the people I served. This chapter in my journey was an intense one, filled with trials and tribulations, but it was also a period of incredible growth. As I left Sunderbani, I carried with me not just the memories of the jungles and the mountains but a wealth of experiences that would prove invaluable in my continued pursuit of excellence in the world of banking.

As my journey through the world of banking continued, fate brought me back to my roots. After navigating the rugged terrain of Sunderbani, I received the news I had been eagerly waiting for - a posting to Kashmir Valley, a place I had always called home. This time, I was assigned

to a branch in the heart of Srinagar. Little did I know that this chapter of my journey would hold something truly special. The remarkable aspect of this new posting was that, despite my designation as an Officer, I was entrusted with the role of being in-charge of the branch. It was a moment of pride and a testament to the trust that the bank had in my abilities. I was ready to take on this challenge.

Srinagar, with its enchanting beauty and unique culture, presented a different set of challenges and opportunities. One of the primary tasks at hand was to make our bank more familiar to the locals. Our presence in the Kashmir Valley had room for expansion, and it was my responsibility to bridge that gap. I needed to convey the message that our branch was not just any bank; it was a Central Government bank, a Public Sector Undertaking (PSU) bank, committed to serving the community. During my time in Srinagar, I not only accomplished the task of making our bank more accessible and known but also achieved significant milestones. I received awards and accolades for my work, recognition that was celebrated with lunch and dinner parties, attended by the bank's Top Management. These moments of appreciation reinforced the idea that hard work and dedication do not go unnoticed. My role as the In-charge of the branch was an enlightening experience. I had the opportunity to dive into the intricacies of appraising borrowers, a skill that every successful manager and banker should master. Communication and network building became essential tools in my arsenal. Building strong connections within the community and beyond was not just a job requirement; it was a way to strengthen the bank's presence and impact in the region. During this tenure, a significant milestone was achieved in my personal journey as well. I received my well-deserved promotion to the role of a Manager. This was a testament to the knowledge and experience I had gained, the connections I had built, and the dedication I had shown during my time in Srinagar.

Life has a remarkable way of testing our adaptability, and it's during challenging times that we truly discover our resilience. My journey as a banker took another fascinating turn when, amidst the uncertainty of the COVID-19 pandemic, I was transferred to Amritsar,

Punjab. This change brought me to two different branches, each with its own unique set of challenges and opportunities.

The first branch I served at was a rural branch, a world away from the bustling life of Srinagar. Here, I encountered the first hurdle - a language barrier. Punjabi was the predominant language, and while it was not completely unfamiliar to me, the intricacies of the regional dialects posed a communication challenge. However, it was an obstacle I was determined to overcome.

The next branch was a complete contrast - an urban corporate branch with a prestigious client. It was here that I had to navigate the complexities of corporate banking, and my client was none other than the esteemed Indian Institute of Management (IIM) Amritsar. The challenges in this setting extended beyond the language barrier. It was about bridging cultural and regional differences, fostering a deep understanding of the corporate world, and navigating the academic environment of a renowned institution. The time I spent at IIM Amritsar was a pivotal point in my journey. The interactions with the management and faculty of the institution enriched my professional credentials and contributed significantly to my personality. It was an opportunity to understand the intricacies of education loans, a service that plays a vital role in shaping the future of young scholars. As I communicated and collaborated with the academic elite, my communication skills reached new heights. The experiences I had at both branches, rural and urban, polished my adaptability and interpersonal skills. They were lessons in how to connect with diverse clientele and adapt to their unique requirements.

This chapter of my journey witnessed the power of adaptability, determination, and the unwavering spirit of a banker dedicated to growth. It was a period marked by learning, cultural immersion, and professional development, all during a time when the world was grappling with an unprecedented crisis.

Life often leads us through a series of experiences, and sometimes, it brings us full circle, back to where we

began. Recently, I found myself returning to my home state, a homecoming filled with a sense of belonging and familiarity. This time, my journey as a banker led me far from the bustling streets and urban landscapes into the heart of nature, amidst the jungles and shepherdic areas of Budgam, Jammu and Kashmir.

This posting took me to an FI (Financial Inclusion) branch, a place where I felt an overwhelming sense of pride in my bank. Here, in a region where no other bank has ventured, we provide services to the unserved and unbanked population. It is more than just a job; it's a mission to bring financial access and opportunities to those who had long been excluded from the formal banking system. In the tranquil yet challenging surroundings of Chelen in Budgam, my work took on a different dimension. It is now about connecting with people who have never set foot inside a bank, about understanding their unique financial needs and helping them acquaint with the banking world. This posting is a mark of the essence of banking - a bridge between the haves and the have-nots. It is a reminder that the impact we can make as bankers goes beyond financial transactions; it extends to improving the quality of life for the underprivileged.

As I continue to navigate through the world of banking and storytelling, these experiences will remain etched in my memory as symbols of the incredible impact that a banker can have. They are a confirmation to the journey of a banker with a passion for writing and speaking, someone who has found fulfillment in both a profession and a calling. This journey has been one of variety, diversity, and learning. Each posting, whether in lush greenery or corporate corridors, has been a lesson in connecting with diverse clientele, adapting to unique requirements, and fostering financial independence. The journey is far from over, and the stories continue to unfold. Each chapter is a colloquy to the power of following one's passions and making a positive impact, not just in the world of banking but in the world of storytelling. It's a journey of a banker, mentor, and friend, one that inspires and motivates. It's a journey that reminds us of the fulfillment that comes from following our true calling.

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

Simple Eye Exercises to Relieve Computer Eye Strain & Stress

HEALTH MATTERS HERE!

Just like our body needs rest, our eyes need rest too. Post digitalization it is inevitable to avoid working on the computers. As a result, we have an increased screen time. This puts a severe strain on our eyes.

Poor lighting, not blinking our eyes enough, not rolling our eyeballs frequently are the major factors which contribute to eye strain. Added to it, we are using smartphones throughout the day. This even more increases the strain on our eyes. Eye disorders like glaucoma, dry eyes & eye pain often develop over a period of time.

Here are a few simple exercises and tips that are easy to do & can be performed seated at our work desk. These help in relieving eye strain & stress significantly-



- 1. Palming :** Palming is one of the most relaxing exercises for relieving our eyes from strain & stress. This exercise requires you to rub your hands together for 10 to 15 seconds until they feel warm. Now close the eyes & gently place the palms over them, blocking out light completely. Now breathe deeply & relax. Once your eyes feel re-energized, gently remove your hands & open your eyes slowly. We will experience deep relaxation instantly. Palming is a simple eye exercise that provides warmth & energy from the hands. It is also completely safe to perform and is very soothing. It can be repeated 3-4 times in a day to refresh your eyes and get rid of eye strain. It instantly removes tiredness from the eyes & allows you to feel rejuvenated.
- 2. Massaging The Eyes, Eyebrows & Temples :** Massaging your eyes, eyebrows & temples is a simple yet excellent exercise to get rid of eye stress. This exercise is proven to reduce eye strain by increasing the blood flow to these areas. The light pressure felt during these exercises increases moistness in the eyes, which provide relief to our tired eyes. It can be done by simply closing the eyes and pressing the upper eyelids lightly & gently massaging them in a circular motion with the fingertips. Perform 10 clockwise & 10 anti-clockwise movements. Use your fingertips to massage your temples in a circular motion. Repeat this 10 times each both clockwise & anti-clockwise. Also, massage the point between your eyebrows. Repeat this 3 times. Massaging these areas decreases our eye stress and leave us feeling revitalised.
- 3. Blinking :** The normal blink rate of a human being is about 20 times per minute but it drops to 7 times per minute when using a computer or watching television. Blinking is very important when working on a computer as it moistens your eyes & prevents dry eyes & irritation. Blinking washes your eyes with naturally therapeutic tears. A long gap between blinking leads to dehydration in the cornea & causes a burning sensation & itchiness. A dry cornea can also cause clouded vision. This places a greater risk for dry eye problems. Practice the blinking every 4-5 seconds to keep them lubricated and prevent eye strain.
- 4. Take Breaks :** Focussing our eyes continuously on a computer or mobile screen leads to eye stress & eye problems like dryness & itchiness. It is recommended to take regular breaks & allow our eyes to focus on other things in the room. Our eyes need rest in between & it is a simple exercise to take a break & look away.
- 5. Using Computer Eyewear and Eye drops :** Consider the option of using customized computer glasses and eye lubricant.

Nurturing Connections in a Disconnected World



V Padmaja
DM

Strategy and Resources Wing

In this modern era of unprecedented technological advancement, it is easier to connect to people from any part of the world from anywhere with just a click from a handy smartphone. But does it not sound enigmatic that feelings of loneliness and social isolation are on the rise despite the ability to connect with people instantaneously at just the touch of a button. Some psychological studies reveal that many individuals find themselves yearning for a deeper sense of belongingness. Now let us analyse the profound significance of this sense of belongingness, its psychological and social benefits, the challenges posed by modern society, and practical steps to nurture this vital aspect of human well-being.

The Significance of Belongingness

Belongingness in simple words is the human emotional need to be an accepted member of a group. Whether it is family, friends, co-workers, a religion, or something else, some people tend to have an 'inherent' desire to belong and be an important part of something greater than them.

It is the feeling of security and support they enjoy when there is a sense of acceptance, good interpersonal relationships, inclusion, and identity as a member of a certain group or of any organisation. When employees experience some rejection, they feel like they don't belong at work, their performance will take a hit and their personal lives too suffer.

Belongingness is a fundamental human need, as emphasized by Abraham Maslow's Hierarchy of Needs. It resides just above the basic physiological and safety needs, and its importance cannot be ignored. A sense of belonging provides individuals with:

Emotional Support: Feeling connected to a group or

community offers a safety net of emotional support during life's challenges. It helps individuals cope with stress, anxiety, and depression, making it a key factor in promoting mental health. Sharing is caring.

Identity and Purpose: Feeling of belongingness helps define one's identity and also gives a sense of purpose. It answers the fundamental questions of "Who am I?" and "Where do I fit in?" People who feel a sense of belonging are more likely to have a strong sense of self and direction in life without doubt.

Increased Self-Esteem: To be part of a community or group boosts self-esteem, as it provides validation, acceptance, and a sense of worth. When individuals are valued and accepted by their peers, they tend to view themselves in a more positive light.

Motivation and Resilience: People who feel they are part of the group and are cared enough are more motivated and exhibit greater resilience when faced with adversity. This resilience can be attributed to the emotional and social support networks that they have access to.

Challenges in the Modern World

While the need for belongingness remains as essential as ever, the modern world presents unique challenges that can hinder its development. Several factors contribute to the growing sense of loneliness and disconnection in our societies:

Digital Isolation: The prevalence of digital devices and social media platforms, while offering new opportunities for connection, has also led to a form of isolation. Excessive screen time and superficial online interactions can lead to a sense of detachment from real-world relationships. We have seen people physically present but their minds are deep dug in the mobiles paying no attention to the surroundings.

Transience and Mobility: In Banking, it is very common that employees are transferred often from one place to another either on promotions or on completing their term at the given place, disrupting long-term relationships and community ties. Frequent relocations can make it challenging to the individual and their families too to adjust in the new environment.

Busy Lifestyles: The demands of modern life, with long working hours, everyday commuting through heavy traffic, urban lifestyles, multiple commitments, meeting deadlines, competing with peers and busy schedules, can leave little time for meaningful social interaction. This can make it difficult to nurture relationships.

Individualism: "I above we" syndrome. The emphasis on individualism in many societies can sometimes overshadow the importance of community. The rapid race to be ahead of others at any cost, pursuit of personal success and independence may lead individuals to prioritize their own goals in isolation over building connections with others.

Work Pressures: Undue Work pressures are exhausting the energy and leading to depression in many cases and thus failing to foster social connections.

Practical Steps to nurturing connections

Find Your Tribe: Seek out communities, groups, or organizations that align with your interests, values, and passions. Whether it's a hobby club, a sports team, or a professional network, finding your tribe is the first step in developing a sense of belonging.

Invest Time and Effort: Building a good relationship in any community or organisation requires an investment of time and effort. To become a most sought after person, give your best, participate actively, and contribute to the work positively. This involvement strengthens your connections with your colleagues'/group members.

Open Up: Vulnerability is the key to forming deep connections. Share your thoughts, experiences, and emotions with others. This creates opportunities for others to relate and connect with you on a personal level. While it can be daunting to open up, it is a crucial step in building trust and forming meaningful relationships.

Be Inclusive: To foster a sense of belongingness, it's important to be inclusive and welcoming to new members. Inclusivity ensures that everyone feels valued and appreciated. Actively seek out opportunities to make others feel like they belong, as this not only benefits them but enriches the entire community.

Active Listening: Understanding and empathizing with others is very important to win others. Active listening helps you connect on a deeper level and demonstrates your genuine interest in the people around you. Make an effort to truly listen and understand the perspectives and experiences of those you interact with.

Volunteer and Contribute: Actively participating in community service and volunteering can enhance your sense of belonging. Helping others not only creates connections but also provides a sense of purpose and fulfilment. The act of contributing to a cause or community can deepen your attachment to it.

Digital Balance: While online communities and social media can help you connect with like-minded individuals, it's essential to strike a balance. Ensure that a significant portion of your social interaction occurs offline to build meaningful, face-to-face connections. Prioritize in-person gatherings and real-world experiences. The person next to you is more reachable and reliable than someone who is online in some other part of the world.

Self-Reflection: Understand your own needs and expectations regarding belongingness. Self-reflection can help you identify the types of relationships and communities that are most fulfilling for you. Recognize the qualities and values that matter most to you and seek out communities that align with them.

Overcoming Fear of Rejection: Fear of rejection can often hold individuals back from reaching out to others. It's important to recognize that not every connection will be a perfect fit, and rejection is a natural part of social interactions. Overcoming this fear is essential in the journey towards belongingness.

Seek Professional Help: For those who struggle with social anxiety or severe feelings of isolation, seeking help

from a therapist or counsellor can be immensely beneficial. Professionals can provide guidance and support to address underlying issues and develop social skills.

Conclusion

Developing a sense of belongingness is not only beneficial for our emotional and psychological well-being but is also vital for building strong and supportive communities and teams. In a world that often appears to prioritize individualism and digital connections, taking proactive steps to connect with others in meaningful ways is essential. Whether you find your soul in a sports

team, a cultural group, or a volunteer organization, the rewards of belongingness are well worth the effort.

By nurturing connections, we not only enhance our own lives but also contribute to the creation of more inclusive and supportive societies. In a time when loneliness and disconnection are increasingly common, fostering belongingness can serve as a beacon of hope, reminding us that, ultimately, we are all seeking the same thing – a place where we belong, where we are accepted and valued, and where we can thrive together as a community.

कविता

संगठन

एक फूल से बने न गुलशन,
एक मनके से बने न माला,
राह कटे न बिन रहगुज़र ।
साथी का विचार मिले तो,
मंज़िल आती पास नज़र ॥

जन का सहयोग मिले तो
बने लक्ष्य पर मज़बूत पकड़,
हर हाथ हो साथ तो,
बने सारे काम आसान ।
विश्वास है इसकी नींव,
सच्चाई से है इसकी जीत ॥

शक्ति से मुसीबत हारी,
इरादों पे दुनिया वारी ।
एक है लक्ष्य और एक संकल्प,
पथ पर बढ़ने का एक बल,
ऊँचाइयों को छूने का है एक संबल ॥



रेनी श्रीवास्तव

अधिकारी
सारास्वत खत्री
पाठशाला, प्रयागराज

Family Folio



Painting by:
Vihaan Kandeepan

S/O Priyadarshini R, Manager, HM&L Section, HR Wing

Baby's Corner



Aarvi Dechalwal

D/o Smt. Priyanka Meena and Sri Rajesh Kumar Meena,
Manager, RO-II, Mumbai



Maanvik

S/o Smt. Kiran Kumari and Dr. Suresh Kumar,
Manager, Udaipur RO

Belongingness



Dhanya Palani Yadav

SWO-A
Bandra Kurla Complex
Mumbai

A sense of belonging is created in our hearts when we feel valued and appreciated. When our presence is acknowledged and respected, we automatically feel a sense of belonging. This feeling then evokes emotions of loyalty and satisfaction. It makes one feel elated and proud for being a part of an institution or organization.

A sense of belongingness must be developed among our employees. If all our employees work with the intention that 'The bank is ours', we won't need to spend much on advertising or have any celebrity brand ambassadors. Every employee is a brand ambassador. Our customers will advertise on our behalf. The word-of-mouth publicity will help in creating a loyal customer base.

Not just our employees, but this feeling must be evoked in all our stakeholders. Transparency, genuine intentions and clear communication will help us share the feeling of oneness.

Our Canara bank's culture has always been a family culture. This culture encourages the principle that 'Each person is unique and important' and that collectively we can achieve much more than any single individual. Our tagline 'Together we can' is a testimony of our belief as an organization.

I was introduced to our founder, Mr. Ammembal Subbarao Pai during our induction training. I was awestruck by his multifaceted personality. Not just a lawyer and a social reformer, he was a philanthropist who founded schools for boys and girls. He laid the foundation of our mighty bank, but he breathed his last in just 3 years of founding Canara Bank.

Despite the founder passing away within 3 years of the inception of our organisation, if Canara Bank has stood the test of time and continues to flourish, I believe it is

only because of the good intention of our founder and founding members. The intention of our founder is clearly spelt out in the founding principles.

The culture of an organisation is determined by the values in the organisation. The values are directly linked to the vision envisioned by the founder and the founding members. Our founder Mr. Ammembal Subbarao Pai, being the visionary that he was, set founding principles that have helped the organisation flourish beyond a hundred years.

Let's have a look at our founding principles:

1. To remove superstition and ignorance

The first founding principle was to remove the multiple superstitions that were prevalent in those times and to remove ignorance in people. Superstitions could be attributed to lack of awareness and education.

2. To spread education among all to sub-serve the first principle

To spread education among all, our founder also founded Canara high school in Mangalore. Though a lawyer by profession, he was also an educationist and involved himself in social service.

3. To inculcate the habit of thrift and savings

Mr Pai recognised the importance of savings early on for the prosperity of the community. He wished to inculcate the habit of using the available resources carefully.

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

Of all the visions, this is closest to my heart. I often wonder about the magnanimity of this vision of our founder. The words financial and social 'heart', I believe, refer to being the financial and social

'conscience' of our society. Ethical business has been the vision of our founder and our bank since the founding days.

5. To assist the needy

To help the needy has been a key founding principle. This principle has helped provide livelihood and financial services to millions.

6. To work with a sense of service and dedication

Any business with the motive of only making a profit may not sustain itself in the long run. Only businesses that have the vision of serving people with dedication would continue to thrive beyond a hundred years.

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

It is extremely important to have empathy to understand the people we serve and to have enough concern to eliminate their hardship and suffering.

Such awe-inspiring visionary principles motivate us to work for the betterment of our society with a sense of dedication. It also helps us realize the power of an individual and his visionary thoughts. May we learn to develop such genuine intentions from our founder, while expressing our heartfelt gratitude to him, this Founder's Day. May his principles be resonated within each one of us and express itself exponentially in our service to fellow human beings.

The way forward:

The biggest tribute we could ever give our founder is to maintain the family culture of our bank and to develop a sense of belongingness and make all our stakeholders feel the same too. The seed sown by our founder has resulted in a mighty tree of an organisation that is Canara Bank. Now, it is our responsibility to nurture the tree, and grow into a thriving forest.

अपना अपना सत्य

कविता



स्वाति झा

अधिकारी

क्षेत्रीय कार्यालय, गाज़ियाबाद

घनघोर घटा छाई है, नभ काली स्याही
बादल गरजे अंबर बरसे, छम - छम बारिश आई
बंजर धरती सूखी पृथ्वी पा जल हुई तृप्त करे नमन
और एक तरफ वह खेत जो कल होंगे उजड़े चमन
है अभ्र वही है नीर वही अमृत है, तो विष भी कहीं
यूं ही हर क्षण होता है सबका अपना अपना सत्या॥

थे शूरवीर पराक्रमी पर छल से गुरु ज्ञान को पाया था
और परशुराम को मान ये था
कि ब्राह्मण योद्धा बनाया था
था ज्ञात कर्ण को सूत पुत्र को दीक्षा कभी ना देवेंगे
और परशुराम थे मूक खड़े कैसे शिष्य मोह को छोड़ेंगे

था झूठा बड़ा जो कहा कर्ण ने,
पर इसकी व्याख्या क्या होगी
यूं ही हर क्षण होता है सबका अपना अपना सत्या॥

दुर्योधन ने जीता पांडव से पासे का हर दांव
और ले आया वो पांचाली को सभा में नंगे पांव
फिर ये दुस्साहस चीर हरण वो भी सब के बीच
पर क्या कौरव थे व्यभिचारी या था कारण कुछ और?
था कुछ घमंड द्रौपदी को भी हंसी खूब ठठाया
किया अपमानित दुर्योधन को जो महल देखने आया॥
यूं ही हर क्षण होता है सबका अपना अपना सत्या॥

Democratising data – A path towards inclusive growth



Manoharan P

Asst. General Manager
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What is inclusive growth?

Inclusive growth refers to a scenario wherein the growth, (socio, economic) is spread across all the sections of the society in an equitable manner. In a country like ours with vast cultural diversity, the socio and economic growth move in tandem with one another. The inclusive growth seeks to break down the exclusivity ascribed to Geography, Gender, Present economic position etc.

How inclusive growth is achieved?

It is achieved by providing opportunities to all the citizens of the country in an equitable manner.

The developments so far:

Stage 1 of inclusive growth was opening of Jandhan accounts and execution of DBT to the Bank accounts of citizens. The Branches as touch point of financial service was taken to the doorstep of the citizen by engaging BC services. This led to extension of savings facility, insurance and micro credit like in built OD in PMJDY accounts.

Earlier, the inclusive growth was aimed by deployment of credit to the needy sections of the society starting from IRDP to NRLM DAY etc.. It also involved payment under MNREGS to the poor.

What next?

The inclusive growth will strive for creating opportunities for the citizen to create wealth.

- Targeted delivery of credit
- Timely availability of financial services
- Availability of infrastructure to support micro level entrepreneurship
- Need based subsidy to overcome the threshold barrier

The banking system is one of the pillars which will be contributing to inclusive growth.

What is data democratization?

It is a process or an objective whereby the data is made available to the stake holders in an equitable manner. The data available with entity A is shared to entity B on an one to one basis, so as to create a better environment.

Why data needs to be democratized?

Hitherto the decisions across the Banking as well as governance system were being made taking in to account, the available data. There was no scope for cross validation of data. There was no guarantee the available data was complete, correct & final.

For example:

The personnel (Government Departments) who were sponsoring the proposals under Government sponsored schemes were not having access to all the data points required to assess or the neediness of credit facility to the poor. It was left to the underwriting skills of the Bankers in ensuring the delivery of credit to the poor.

In other words, the data available to the sponsor was not available to the lender and vice versa. Democratization of data is going to eliminate this barrier and the “data in silos” is broken.

This is where data democratization comes in to play. The “account aggregator” concept is only a beginning of this process.

Which are the data components to be democratized?

It varies on a case to case basis. This should be broadly in line with the need to know basis. Further, with Digital Personal Data Protection (DPDP), coming in to play, the consent of the citizen assumes a key role. The OTP authentication will be a key element in this process. The consent manager concept proposed in DPDP act will go a

long way in identifying the data component to be democratized.

How do you democratize data?

The data process across various systems and sub systems will purely be need based. The account aggregator concept has enabled transactions statement flow across bankers. In the same manner, other data needs to flow.

What is the legal position?

With the DPDP act clearly spelling out the rights and responsibilities of a citizen, the legal platform for sharing of data is well laid. It must be noted that the citizen's data transmitted across the system need to be erased as per customer request. The customer can seek erasure of data, once the objective of sharing of data is fulfilled.

What are the outcomes of data democratization?

- The data democratization is a means of striving for inclusive growth and it is not an end to itself.
- The data points on which the decision support mechanism functions are getting value addition.
- The financial service being rendered is done in a cost effective manner without any accompanying collateral loss.
- The demand supply mismatch is eliminated in the governance mechanism
- The playing field gets levelled and the stake holders are provided with equitable allocation of resources.
- The learning about the pitfalls of an existing process is made available to all the stake holders on real time or near real time basis.
- The revenue of the state is received in full without any dilution.
- The benchmark for progression parameters get revised upwardly.

What are the steps to be ensured for efficiency of the system?

The following factors are required for an efficient process flow.

- a) The data flowing across the system need to be clean and correct in all respects.
- b) The measure of outcomes and outliers are to be on an ongoing basis.
- c) Awareness of the data by the citizen is required. The stake holders needs to be educated of the same.
- d) Mid course review of the achievement of the goals needs to be done.
- e) Continuous upgradation of necessary infra is required.

Where the banking system comes into play?

The bankers who were having a pivotal role in PMJDY, PMJJBY & PMSBY and PMMY need to take this forward. The JAM (Jandhan, Aadhaar, Mobility) will be taken to the next level with the availability of data, which was hitherto not available to a banker.

The following data to name a few, presently not available to the Banker on a real time basis will be available upon democratization of data.

Land holding, cropping pattern, asset ownership of individuals, non financial assets and liabilities of a citizen Data on the above, will help a banker in making an informed decision. With numerous other data made available to a Banker, they can create rule based engines to auto deduce the data and render the service to the citizens with minimal time delay.

Summary

The data democratization along with Rule Based Engine for extension of financial services will help the Bankers in discharging their roles in creating an inclusive growth society.

**"Give up the small for the infinite,
give up small enjoyments for infinite bliss"
– Swami Vivekananda**

Participant list of all India founder's day painting and sketching competition.

| Name | Staff No | Designation |
|---------------------------|----------|---------------|
| SNEHA BISHAI | 600923 | MANAGER |
| LAVANYA M | 691367 | PEON |
| MEERA M V | 84949 | MANAGER |
| PRABHAKAR B | 73364 | OFFICER |
| ROHIT RAINA | 77905 | MANAGER |
| BASAVARAJ CHAKRASALI | 62010 | MANAGER |
| NILESH R VYAWHAR | 84350 | SR MANAGER |
| RUCHI BUNDIWALE | 789853 | OFFICER |
| JNANAMURTHY R | 735744 | HKP |
| DIVYA PRAJAPATI | 688848 | OFFICER |
| TARULIKA SINGH | 82405 | MANAGER |
| HIMANI CHAUHAN SHAHI | 664213 | SR MANAGER |
| PRIYA LIZ MATHEW | 89568 | SR MANAGER |
| VIJAYA S | 836836 | SWO-A |
| LAL RUATKIMI | 839778 | PROB. OFFICER |
| VINCI V | 121142 | SWO-A |
| NEERU ATTRI | 84697 | SR MANAGER |
| CHANDAN KUMAR SINGH | 706276 | OFFICER |
| SHALINI SHARMA | 110967 | OFFICER |
| ROMI RUCHIKA | 106834 | OFFICER |
| BENNET JOSEPH | 702771 | SR MANAGER |
| MOUSUMI MOHANTY | 109532 | OFFICER |
| SWATI AMIT TEMBHARE | 92257 | SWO-A |
| SANTOSH KUMAR | 804404 | SWO-A |
| GORU LAKSHMI NAGA DURGA S | 118879 | SWO-A |
| DEEKSHA KUMARI | 78848 | OFFICER |
| KARTHIKA L | 117796 | MANAGER |
| WINNIE JAGADAMMA PANICKER | 96992 | MANAGER |
| D. BALAKRISHNA | 578761 | SR MANAGER |
| ARJUN .K.R | 762430 | CLERK |
| KOTNI SAI SUBHRAMANYA S | 837521 | OFFICER |
| SUBHADARSHINI DAS | 607814 | MANAGER |
| SHRUTI GHOSHAL | 122624 | OFFICER |
| NIRANJAN SINGH | 75626 | DVL MANAGER |

| Name | Staff No | Designation |
|---------------------------|----------|--------------|
| SUVASHREE BISWAS | 66251 | OFFICER |
| ANURAG MEHTA | 99228 | C MANAGER |
| SHREYA DATTA | 837224 | SWO-A |
| G PAZHANIAMMAL | 65046 | SR MANAGER |
| VARINDER KAUR BHAMRA | 719290 | CLERK |
| S A SANKAR | 93476 | SR MANAGER |
| AMMU S | 78801 | SWO-A |
| PRIYANKA SINHA | 117539 | OFFICER |
| ANURADHA PRABHAKAR B | 117115 | MANAGER |
| DEEPAK KUMAR PHULWARI | 114203 | OFFICER |
| VENKATESHAM DONTI | 110036 | SWO-A |
| SAKA MONICA RANI | 89611 | MANAGER |
| GEETANJALI N P | 85709 | OFFICER |
| SUMA RAMESH SAVANUR | 87093 | CLERK |
| NITHIN M.K | 694719 | SR MANAGER |
| ABIRAMI K | 115314 | MANAGER |
| R. GIRIJA | 100011 | HKP |
| BINDHU B.S | 85685 | MANAGER |
| RADHIKA M A | 52445 | OFFICER |
| REJEESH R | 100633 | OFFICER |
| SEEMA SHARMA | 718837 | OFFICER |
| SUJATHA | 694410 | SWO-A |
| TELMI MATHEW | 110911 | SWO-A |
| SIDHARTH GOSWAMI | 114148 | SWO-A |
| PRIYA B | 736303 | HKP |
| SANTA PAL | 91012 | OFFICER |
| RITUPARNA BAGCHI | 796958 | MANAGER |
| AJEESH A | 567323 | MANAGER |
| KANAKA VALLI PRATHYUSHA N | 837171 | SWO-A |
| SODAMINI SWAIN | 838664 | PROB OFFICER |
| BANYAKHI BORAH | 838889 | SWO-A |
| KUHELY BASAK | 838897 | SWO-A |
| JITHENDRAN P P | 65344 | C MANAGER |
| ARCHANA SALUJA | 558826 | SR MANAGER |

Participant list of all India founder's day painting and sketching competition.

| Name | Staff No | Designation |
|------------------------|----------|-------------|
| NIVETHINI K | 698867 | MANAGER |
| KAMINI. S | 839322 | PROB AEO |
| ANKIT MISHR | 119407 | SWO-A |
| NAVNEETA | 76617 | MANAGER |
| GANAPATHI | 65142 | OFFICER |
| RASIKA N | 117789 | OFFICER |
| JOHNSI AUSTIN ISSAC | 86713 | SWO-A |
| LOKESH CHANDHIRAN TL | 118944 | OFFICER |
| LAKSHMI MOHANAVALLI | 63775 | SWO-A |
| KAPIL DEV SINGH | 108601 | SWO-A |
| NITIN P. SURYAVANSHI | 65422 | OFFICER |
| SWETA GOSWAMI | 676759 | OFFICER |
| SELVA PUSHPA REENA | 104579 | OFFICER |
| HARSHA K R | 106457 | MANAGER |
| NIMMALA JAYASREE | 116200 | OFFICER |
| KOPPU SWAROOPA RANI | 110827 | OFFICER |
| PRAVEEN KUMAR K | 82986 | MANAGER |
| MUDIT KESARWANI | 650700 | SWO-A |
| SHALINI YADAV | 113674 | SWO-A |
| AKASH KHINCHI | 117914 | OFFICER |
| ANTU SINGH | 87428 | SWO-A |
| SHEETAL BALAJI GONPAT, | 105573 | OFFICER |
| SHREYASI SAHA | 761273 | SWO-A |
| MANISHA | 113126 | OFFICER |
| ASISH KUMAR SAHU | 833711 | OFFICER |
| PRAMOD. S | 108691 | SWO-A |
| VIJITHA KRISHNAN | 580540 | OFFICER |
| S.RAJIEV | 67854 | SWO-A |
| AAKANKSHA GAUTAM | 94099 | OFFICER |
| SUSANT KUMAR MAJHI | 109511 | MANAGER |
| CH VEERABHADRAM | 63962 | OFFICER |
| SATHISH KUMAR V S | 80155 | SR MANAGER |
| AKASH RAJPOOT | 112930 | OFFICER |
| KHOUSHIK S | 835648 | OFFICER |

| Name | Staff No | Designation |
|--------------------------|----------|---------------|
| NARGHESE VENI R E M | 113215 | OFFICER |
| NAGALAKSHMI PL | 835644 | OFFICER |
| E. SATISH | 60159 | OFFICER |
| VIJAY. M T | 584908 | SR MANAGER |
| SOWMYA S | 835770 | OFFICER |
| AMARTYA PAL | 631103 | MANAGER |
| SHARAD KUMAR SINHA | 77130 | SR MANAGER |
| SRAVANI VINNAKOTA | 709097 | SR MANAGER |
| MOHD NADEEM | 111918 | OFFICER |
| VEENA. N | 58465 | SWO-A |
| SWATI SINGH | 834521 | SWO-A |
| YOGESH KAKASAHEB AUTY | 89729 | MANAGER |
| PRAGATI SIDDHARTH C | 839988 | PROB. OFFICER |
| B. SWETA | 834771 | SWO A |
| SREELA DAS | 589132 | SR MANAGER |
| SRISHTI SINGHAL | 785624 | OFFICER |
| ANURAG TRIPATHI | 111015 | SWO |
| AMRITA SINGH | 84002 | OFFICER |
| ETHAKOTA KAVYA | 115439 | OFFICER |
| KRISHNA PRABHA S S | 79452 | OFFICER |
| AMPOLU HARIPRIYA | 112774 | SWO |
| SHALLY THOMAS | 118300 | OFFICER |
| MANOJ KUMAR D | 103087 | OFFICER |
| SINDHUJA R | 770046 | MANAGER |
| KUNTAL DAS | 621519 | CLERK |
| APPALA NAIDU S | 91578 | OFFICER |
| PRANAY MANOHAR S | 79447 | OFFICER |
| RANEE CHANDRAKANT NIKOSE | 115272 | MKT OFFICER |
| DALIYA J | 786788 | OFFICER |
| CHANDANA BHOWMIK | 798338 | OFFICER |
| VINU ANAND S | 84806 | OFFICER |
| VIVEKANAND PASWAN | 73878 | SR MANAGER |
| Y A ASHRITA | 106077 | MANAGER |
| THOTA LAKSHMI SRAVYA | 667012 | SR MANAGER |

Participant list of all India founder's day painting and sketching competition.

| Name | Staff No | Designation |
|-----------------------|----------|---------------|
| GONNURI ANTARYA | 114956 | MANAGER |
| JIOMANI TALUKDAR | 834530 | SWO-A |
| VINOD NADESAN | 82620 | SWO-A |
| SAGAR RAJU MESHRAM | 118357 | OFFICER |
| JOJI MOL | 107141 | OFFICER |
| POKALKAR SRINIVAS | 604369 | SWO-A |
| MAHADEVAN R | 57134 | SR MANAGER |
| LAKSHMI G NAIR | 837453 | SWO-A |
| SHRADDHA RAWAT | 612263 | SR MANAGER |
| MANIK KUMAR | 827791 | OFFICER |
| ETI AGARWAL | 626215 | MANAGER |
| RENU S NAIR | 94666 | MANAGER |
| RAHUL BAWNE | 94620 | MANAGER |
| SUGARAJAN G | 96434 | SR MANAGER |
| NEMALA LOVA BABU | 103997 | OFFICER |
| ANUPAMA TOMPALA | 667252 | OFFICER |
| BHARTI DEVI | 92523 | OFFICER |
| A ANVESH KOLLABATHULA | 90225 | MANAGER |
| REJI R | 116649 | SWO-A |
| S PAVITHRA | 833514 | OFFICER |
| SASIREKA K | 84311 | SR MANAGER |
| RAJKUMAR. T | 775650 | MANAGER |
| VIDYA V | 80631 | OFFICER |
| MANGAPATNAM HARSHITHA | 120894 | PROB. OFFICER |
| DIVYA K P | 834283 | MKT OFFICER |
| NAVYA M P | 77998 | SWO-A |
| RAMKUMAR R | 115398 | MANAGER |
| BHOOMA SRINIVASAN | 60973 | SWO-A |
| GODISELA THIRUPATHI | 617981 | MANAGER |
| PRASAD HEMANT TARE | 743589 | SWO-A |
| KULDIP BALU CHOUGULE | 100897 | SWO |
| HARENDER SINGH | 104223 | MANAGER |
| V V SAWANT | 65769 | SWO-A |
| RIA DUTTA | 751900 | MANAGER |

| Name | Staff No | Designation |
|---------------------------|----------|---------------|
| NIDHI KHATRI | 120500 | SWO-A |
| GEETHA V | 78100 | OFFICER |
| RITA JULIET J | 88389 | MANAGER |
| YUVARAJAN P | 114399 | OFFICER |
| PITTALA SUSHMITHA RUPARAJ | 105966 | OFFICER |
| KISHAN S | 116535 | OFFICER |
| KAVIMEENA K | 121822 | SWO-A |
| KUMAR RAHUL | 589268 | SR MANAGER |
| RUDHRA PRIYA M | 105566 | PROB. OFFICER |
| AJEET SINGH | 87720 | SWO-A |
| KHEM CHAND NAGAL | 91964 | SR MANAGER |
| KARUNA BAKHLA | 91716 | SWO-A |
| LOVENEETH NARULA | 839664 | PROB OFFICER |
| ARUNDHATHY A | 105320 | OFFICER |
| GARIMA CHOUDHARY | 92562 | OFFICER |
| ATHULKRISHNA P | 835361 | OFFICER |
| NIDHI KUMARI | 76055 | MANAGER |
| L GOMATHI | 78097 | SR MANAGER |
| M PRIYADHARSINI | 723312 | CLERK |
| JAYAPRADHA C | 90869 | SWO-A |
| CHETAN GAJANANRAO D | 115261 | MANAGER |
| PRAGATI SRIVASTAVA | 95452 | OFFICER |
| ANJALI PANKAJ JOSHI | 537218 | SR MANAGER |
| BARUN KUMAR | 93801 | OFFICER |
| MANISHA KODIALBAIL | 105601 | OFFICER |
| BEHARA SRAVAN KUMAR | 759405 | OFFICER |
| KULDEEP KUMAR | 60996 | SR MANAGER |
| MOHAN RAJ AC | 511317 | CLERK |
| DHEERAJ JUNEJA | 537746 | OFFICER |
| ABHILASH BERIHA | 109536 | OFFICER |
| SHEETAL NARULA | 81345 | MANAGER |
| NARESH SHIVA MANGAONKAR | 478614 | SWO-A |
| TANUKA NEOGI | 837664 | PROB OFFICER |
| NAINA KUSHWAHA | 106863 | OFFICER |

BADANEKAAYI ENNEGAYI

“Karnataka Special”



Bharathi D

SWO-A
Zonal Inspectorate
HO, Bengaluru



KARNATAKA, a land known for its rich culture is equally famous for its tasty, traditional, and indigenous culinary expertise. It hosts a wide variety of cuisines ranging from sober to spicy, mild to ravishing, to suit everyone's palate. Different parts of the state have their own food culture and tasty cuisines. One cuisine which rules all across the state and is as an all-time favorite is **BADANEKAAYI (BRINJAL) ENNEGAYI**. It's a dish of North Karnataka and is a blend of all tastes--hot, spicy, sour and sweet. If you must taste authentic Karnataka dish, then it is this. So let's straight away get to its preparation.

Ingredients:

- ½ kg fresh and tender brinjals (purple ones)
- 2 big onions - chopped.
- 1 tea-spoon garam masala powder
- 2 tea-spoons green chilli paste
- 2 table-spoons black sesame seeds, dry fried and powdered.
- ½ cup groundnut, dry fried and powdered
- Coriander leaves fresh, cleaned and chopped.
- Curry leaves fresh and cleaned
- 6 to 8 pods of garlic
- Small quantity of jaggery (2 table spoons powdered)
- Soak small quantity of tamarind in water and take its extract.
- Salt to taste

METHOD OF PREPARATION

Mix together groundnut powder, sesame powder, green chilli paste, garam masala, jaggery, salt and tamarind extract in a vessel. Add required quantity of water to bring consistency to a thick paste. Keep this mixture aside

Slit brinjals into four keeping other end of brinjals intact. Slightly shallow fry these slit brinjals in a little oil. Allow them to cool. Then fill up the mixture (as prepared above) into the slit brinjals and allow them to marinate for around ten minutes.

Take generous quantity of oil in a frying pan and heat it. Sprinkle a tea spoon of jeera and mustard seeds into it. When they splutter, add garlic pods, curry leaves & chopped onions and fry till onions turn translucent. Add turmeric, salt and marinated brinjals. Remaining mixture, if any along with little water should be added to bring the consistency to that of a gravy. Boil the gravy till oil separates. This is an indication that the gravy is properly cooked and ready to be served. Now garnish with chopped coriander leaves. The aroma of the dish when it is being cooked acts as an appetizer by itself. Creamy texture and attractive color of the gravy complement to its rich taste. You can serve it hot with rotis, chapatis, pulkas or even dosas. In Karnataka, Joladha rotti (jowar roti) and ennegayi is a very popular combination. Of course, some variations can be made in ingredients like using red chilli powder in place of green chilli paste or capsicum in place of brinjals.

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

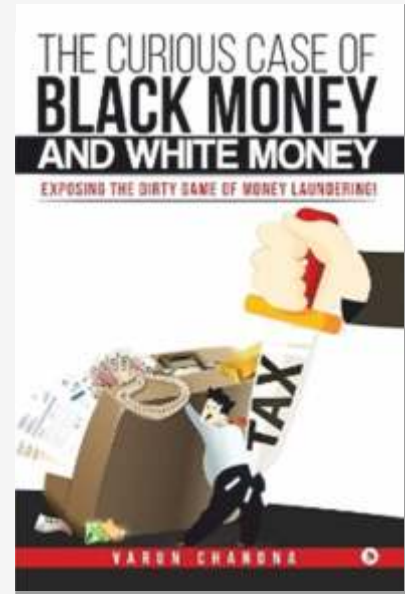
Death, said Milton, is the golden key that opens the palace of eternity.

| Name | Staff No | Designation | Branch | Expired on |
|-----------------------|----------|--------------|--|------------|
| MADHU K | 745785 | H K CUM PEON | CHARUMMOODU | 30-05-2023 |
| MANGESH LAXMAN ADSUL | 512633 | PEON | MUMBAI NARIMAN PT CC | 12-07-2023 |
| PRAKASH G DODDAMANI | 69057 | H K CUM PEON | BANKAPUR | 27-07-2023 |
| HARVEER SINGH | 73779 | ARMED GUARD | GONDA | 03-08-2023 |
| AJIT SORENG | 669436 | OFFICER | KORAPUT | 08-08-2023 |
| SEEMA R KATHURIA | 62730 | S W - OPR A | THANE EAST KOPRI COLONY | 10-08-2023 |
| SURESH KUMAR MEENA | 100990 | H K CUM PEON | SANTHALI | 11-08-2023 |
| R LAXMI NARAYANA | 67043 | S W - OPR A | NELLORE MAGUNTA LAYOUT | 13-08-2023 |
| RAM SAGAR | 483007 | S W - OPR A | LUCKNOW SUBHASH MARG | 16-08-2023 |
| K A RAJESH | 86791 | MANAGER | DADINAYAKANADODDI | 17-08-2023 |
| LUCKY ALIAS LAKSHMI | 74441 | H K CUM PEON | PANIPAT TEHSIL CAMP | 18-08-2023 |
| SUNDAR RAMAN S | 101418 | ARMED GUARD | CHENNAI CC | 21-08-2023 |
| BHEEMA REDDY | 68951 | H K CUM PEON | RAICHUR | 22-08-2023 |
| SONU | 81002 | S W - OPR A | BARWA | 27-08-2023 |
| KAMLESH | 652124 | H K CUM PEON | FAKHARPUR | 27-08-2023 |
| B ASHOK NAIK | 730451 | PEON | BEEDUPALLI | 31-08-2023 |
| PARAMJIT LAL | 70090 | DAFTARY | AUR N R I | 05-09-2023 |
| TULSI RAM MEENA | 64892 | OFFICER | MUMBAI GOREGAON EAST CUR CHEST | 05-09-2023 |
| AMIT KUMAR | 601032 | MANAGER | MUMBAI CUFFE PARADE LARGE CORPORATE BRANCH | 11-09-2023 |
| RAJU | 501642 | PEON | NEW DELHI MSME SULABH | 15-09-2023 |
| SUBHRANSU MOHANTY | 531506 | SR MANAGER | BHUBANESWAR-II REGIONAL OFFICE | 18-09-2023 |
| PRAJNA NEERUPUDI | 78150 | S W - OPR A | AMALAPURAM | 21-09-2023 |
| AJIT S PATADE | 62338 | S W - OPR A | VIRAR (WEST) | 24-09-2023 |
| RICHA TEWARI | 721220 | OFFICER | MORADABAD REGIONAL OFFICE | 25-09-2023 |
| S JAYALAKSHMI | 421843 | S W - OPR A | CHENNAI RADHANAGAR CHROMPET | 27-09-2023 |
| NARESH | 833226 | H K CUM PEON | TAIN | 28-09-2023 |
| GOVIND G DIVATAGI | 606945 | H K CUM PEON | KOLUR | 29-09-2023 |
| BALASUBRAMANI A | 83700 | S W - OPR A | CHENNAI PERUNGUDI SPECIAL SME BRANCH | 04-10-2023 |
| M R MACHHI | 67454 | DAFTARY | VADODARA SUBHANPURA | 11-10-2023 |
| MAHESH CHANDRA SHUKLA | 56104 | SR MANAGER | LUCKNOW RAJAJI PURAM | 12-10-2023 |
| M BALU | 56822 | S W - OPR A | AVADI | 16-10-2023 |
| KRISHNAMURTI K NAIK | 71704 | S W - OPR A | CHANDAVAR | 17-10-2023 |
| ROHIT KUMAR | 604576 | H K CUM PEON | SAKRAWA | 23-10-2023 |

The Curious Case of Black Money and White Money

— Varun Chandna

“The Curious Case of Black Money and White Money”- by Varun Chandna in short delves into bringing into limelight the ways and tools commonly used by crooks to convert their illegitimate (black) money to legitimate (white) money. The author mentions that it is written purely for academic interests and not for anything else. For one to know how black money works, he should also know the undercurrents of the same. The author briefs about why money laundering is prevalent in India and also about various measures taken the Government to curb money laundering.



MRP: ₹370 | Pages: 201
Language: English | Genre: Finance

A detailed view on how demonetisation acted as a catalyst to reduce the surge of black money in our society has been clearly mentioned. The author is of the opinion that cash is only one of the means used to launder money and that demonetisation could look only into that aspect while it came to curbing the expanse of black money. As a disclaimer Varun Chandna has repeatedly mentioned that none of the methods mentioned in the book shall be advisable to be followed or inspired upon. The first chapter is about demonetisation and the various moves played by both the Government and civilians in exchanging the old notes for new ones. Following that, the book explains 31 different methods by which black money is laundered and made white money. All methods mentioned in the book are either ones that were extensively used in the past, or few which are being used at present.

The author has used examples, role play, flowcharts and diagrams to explain the processes involved in each method and as a layman, it is very easy to comprehend. At the end of each chapter, he has also taken care to explain the laws prevalent in our country to curb the different types of money laundering methods. In this exploration of financial deception, the book unravels the intricate web of illicit financial activities. It also sheds light into the consequences behind this practice.

Usage of simple language, minimal financial jargons and diagrams helps the reader to understand the many intricacies involved in this unethical practice. As the author says, the book should only be used for academic purposes and also for one to be aware of the ways many people use to evade tax and convert black money to white money. The book offers the readers a thought-provoking glimpse into the hidden corridors of financial manipulation. As we come to an end of this review, the urgency of awareness and vigilance should echo in our minds. A collective effort by all of us is imperative for a more resilient and transparent global economy.



By Winnie Panicker



दिनांक 16.11.2023 को मंगलूरु अंचल की अपनी यात्रा के दौरान हमारे संस्थापक शाखा स्मारक पर उपस्थित प्रबंध निदेशक व मुख्य कार्यकारी अधिकारी श्री के सत्यनारायण राजु तथा श्री सुधाकर कोटारी, महाप्रबंधक, श्री श्रीकांत वी के, उप महाप्रबंधक, श्री जय कुमार पी वी, उप महाप्रबंधक, श्री शिशिर सिंह, सहा. महाप्रबंधक, श्री एंथनी राज, सहा. महाप्रबंधक एवं श्री नरेंद्र रेड्डी, सहा. महाप्रबंधक तथा अन्य कर्मचारी भी तस्वीर में नज़र आ रहे हैं।

MD & CEO Sri. K Satyanarayana Raju at our Founder Branch Monument during his visit to Mangaluru CO on 16.11.2023. Sri. Sudhakar Kotary GM, Sri. Sreekanth VK, DGM, Sri. Jaya Kumar P V, DGM, Sri. Shishir Singh, AGM, Sri. Anthony Raj, AGM and Sri Narendra Reddy AGM, and other staff also seen in the picture.



दिनांक 15.11.2023 को मणिपाल की अपनी यात्रा के दौरान सीआईबीएम मणिपाल टीम के साथ उपस्थित प्रबंध निदेशक व मुख्य कार्यकारी अधिकारी श्री के सत्यनारायण राजु।

MD & CEO Sri. K Satyanarayana Raju with CIBM Manipal Team on his visit to Manipal on 15.11.2023.



Painting by :
Antu Singh
SWO
Srianganagar