

केनरा बैंक की
द्विमासिक गृह पत्रिका
जून - जुलाई 2020 | 271



श्रेयस Shreyas

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तनाव प्रबंधन MANAGING STRESS





दिनांक 30.07.2020 को कार्यपालक निदेशक, सुश्री ए मणिमेखलै ने "लॉजिक-बेसिक्स ऑफ एग्रीकल्चर" और "लॉजिक-एग्रो फाइनेंशियल प्रोडक्ट्स" पुस्तकों का विमोचन किया। समारोह के दौरान श्री बी चंद्रशेखर राव, महा प्रबंधक, श्री एम परमशिवम, महा प्रबंधक, श्री राकेश कश्यप, महा प्रबंधक और श्री प्रकाश प्रधान, सहायक महा प्रबंधक भी उपस्थित थे।

Ms A Manimekhalai, ED, releasing the books "Logic - Basics of Agriculture" & "Logic – Agro Financial Products" on 30.07.2020. Sri B Chandrasekhara Rao, GM, Sri M Paramasivam, GM, Sri Rakesh Kashyap, GM, and Sri Prakash Pradhan, AGM were also present during the function.



महा प्रबंधक, श्री एमजी पंडित ने 31.07.2020 को श्री प्रकाश प्रधान, सहायक महा प्रबंधक, और सेंटर ऑफ एक्सीलेंस, बेंगलुरु के अन्य स्टाफ सदस्यों की मौजूदगी में "लॉजिक - सर्कुलर जिस्ट - 2020" और "लॉजिक - कमिशन एंड सर्विस चार्जेज" पुस्तकों का विमोचन किया।

Sri M G Pandit, GM releasing the books "Logic – Circular Gist – 2020" & "Logic – Compendium of Commission & Service Charges" on 31.07.2020 in the presence of Sri Prakash Pradhan, AGM and other staff members of Centre of Excellence, Bengaluru.

केनरा बैंक
(भारत सरकार का उद्योग)



Canara Bank
(A Government of India Undertaking)

श्रेयस - SHREYAS

SINCE 1974

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श्रेयसच प्रेयसच मनुश्यमेत स्तौ संपरीत्य विविनक्ति धीरः//
(कठोपनिषद् II - 2)

Both good and pleasant approach us:

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

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प्रबंध निदेशक व
मुख्य कार्यपालक अधिकारी
का संदेश



MD & CEO's Message

प्रिय केनराइट्स,

मौजूदा कोविड-19 की स्थिति हर गुजरते दिन के साथ अभूतपूर्व और अप्रत्याशित चुनौतियां खड़ी करती जा रही है। इस विषम परिस्थिति के बावजूद, आप सभी इस मुश्किल घड़ी के दौरान पूरे समर्पण और उत्साह के साथ अपनी सर्वोत्तम सेवाएं प्रदान कर रहे हैं। मैं आपकी कड़ी मेहनत और निष्ठा के लिए आपकी सराहना करता हूँ। इस दौरान हमारे कुछ कर्मचारी और उनके परिवार के सदस्य भी प्रभावित हुए हैं। मैं उन सभी के शीघ्र स्वस्थ होने की कामना करता हूँ और कोविड-19 के खिलाफ उनकी लड़ाई में उन्हें अपना पूरा समर्थन देने का आश्वासन देता हूँ।

केनरा बैंक परिवार ने इस अभूतपूर्व स्थिति का बड़ी दृढ़ता के साथ जवाब दिया है और व्यापार निरंतरता सुनिश्चित करने के लिए मौजूदा स्थिति के साथ सामंजस्य स्थापित किया है। हमारे प्रयास और कठिन परिश्रम वित्तवर्ष 2020-21 की पहली तिमाही में घरेलू जमा और अग्रिम दोनों की वृद्धि के रूप में परिलक्षित होते हैं। बैंक के कासा जमा में वर्ष-दर-वर्ष 16% की वृद्धि हुई है और कासा शेयर वर्ष-दर-वर्ष 244 बीपीएस बढ़कर 33.82% हो गया है। बचत जमा वर्ष-दर-वर्ष 14% की वृद्धि के साथ रुपये 253498 करोड़ हो गया है, जबकि खुदरा सावधि जमा 30 जून 2020 तक वर्ष-दर-वर्ष 13% की वृद्धि के साथ रुपये 378934 करोड़ हो गया है। वित्तवर्ष 2021 की पहली तिमाही के दौरान निवल ब्याज आय वर्ष-दर-वर्ष 21.11% की वृद्धि के साथ बढ़कर रुपये 6096 करोड़ और गैर-ब्याज आय वर्ष-दर-वर्ष 10.51% की वृद्धि के साथ रुपये 2650 करोड़ हो गया है। परिचालन लाभ में वर्ष-दर-वर्ष 31.8% के सुधार के साथ रुपये 4,285 करोड़ हुआ और हमने वित्तवर्ष 2021 की पहली तिमाही में रुपये 406 करोड़ का निवल लाभ दर्ज किया। निगरानी और वसूली के संबंध में आपके प्रयासों के चलते अंततः जून 2020 तक सकल अनर्जक आस्ति घटकर 8.84% तक और निवल अनर्जक आस्ति घटकर 3.95% हो गई है। जून 2020 तक सीआरएआर (बेसल।।।।) वर्ष-दर-वर्ष 46 बीपीएस बढ़कर 12.77% हो गया है।

अब, हम चालू वित्त वर्ष की दूसरी तिमाही में हैं और मैं आप सभी से आग्रह करता हूँ कि न केवल इसे बरकरार रखें बल्कि चुनौतियों का

Dear Canarites,

The present COVID-19 situation continues to pose unprecedented and unforeseen challenges with every passing day. Despite the difficult situation, you all have been providing your best of services with greatest dedication and enthusiasm during these turbulent times. I complement each one of you for your hard work and sincerity. In this pursuit, some of our staff and their family members have been affected as well. I wish all of them a speedy recovery and assure our greatest support to them in their battle against Covid-19.

Canara Bank family has responded to this unprecedented situation with great vigour and has swiftly adapted to the current to ensure business continuity. Our efforts and hard work is reflected in an increase in both domestic deposits and advances in Q1 FY2020-21. CASA deposits of the bank increased by 16% y-o-y and the CASA share rose by 244 bps (y-o-y) to 33.82%. Savings deposits increased by 14% y-o-y to ₹253498 crore while the retail term deposits base increased by 13% y-o-y to ₹378934 crore as on 30th June 2020. Net interest income rose by 21.11% y-o-y to ₹6096 crore and non-interest income rose by 10.51% y-o-y to ₹2650 crore during Q1 FY 21. Operating profit improved by 31.8% y-o-y to ₹4,285 crore and we posted a net profit of ₹406 crore in Q1 FY 2021. Your efforts on monitoring and recovery are finally paying off, with Gross NPA sharply down to 8.84% and Net NPA down to 3.95% in June 2020. CRAR (Basel III) increased by 46 bps (y-o-y) to 12.77% as at June 2020.

Now, we are in the second quarter of the current fiscal year and I urge each one of you to not only sustain but also accelerate the momentum to combat the challenges and achieve even better results. Our bank is



सामना करने और बेहतर परिणाम हासिल करने के लिए गति में तेजी लाएं। हमारे बैंक का आधार दृढ़ संस्थापना सिद्धांत हैं और यही वो समय है जब हम ग्राहकों को यह दिखा सकें कि हम उन सिद्धांतों के साथ आपकी सेवा में खड़े हैं। ग्राहकों और राष्ट्र की सेवा करते हुए, हमारी प्राथमिकता सभी कर्मचारियों और उनके परिवार के सदस्यों के स्वास्थ्य और सुरक्षा को सुनिश्चित करने की होनी चाहिए। हमने पहले ही सभी सुरक्षा प्रोटोकॉल और सरकारी दिशानिर्देशों का अनुपालन करते हुए वर्तमान समय की जरूरतों को पूरा करने के लिए पूर्ण अनुरूपता के साथ अपनी कई कार्य विधियों को बदल दिया है।

एक समृद्ध विरासत और मजबूत मूल्यों के साथ हमारा बैंक अतीत में भी कई चुनौतियों का सामना करते हुए कठिन समय से गुजरा है और अब यह पहले से अधिक लचीला बन चुका है। मैं आप सभी से एकजुट रहने और ग्राहकों की सेवा करने और परिवर्तन को अंगीकार करने के मामले में बैंकिंग उद्योग जगत में अग्रणी के रूप में छाप छोड़ने के लिए पूरे जोश के साथ इस चुनौती का सामना करने के लिए प्रतिबद्ध रहने का आग्रह करता हूँ।

अकेले हम जितना कम कर सकते हैं; एकजुट होकर हम उतना ही अधिक कर सकते हैं” – हेलेन केलर

रहे संग बड़े संग

हार्दिक शुभकामनाओं सहित,

भवदीय,

एल वी प्रभाकर

प्रबंध निदेशक व मुख्य कार्यपालक अधिकारी

standing firm on the solid founding principles and this is the time to demonstrate to our customers that we stand by them. While serving our customers and the nation, our first and foremost focus should be on ensuring the health and safety of all our staff and their families. We have already transitioned many of our working methods to meet the needs of the current time in full conformance with the all safety protocols and government guidelines.

Our Bank, with a rich legacy and strong values has withstood many challenges and sailed through turbulent times in the past and has come out more resilient. I urge everyone to stand united and commit to win over this challenge with utmost zeal to leave a mark in the industry as a frontrunner in serving customer and embracing change.

“Alone we can do so little; together we can do so much”. - Hellen Keller

Together we can

With warm regards,

Yours Sincerely,

L V Prabhakar

Managing Director & CEO

FIGHTING
TOGETHER



I felt elated on my elevation to the post of Chief General Manager of this great organization. At this joyous moment, I profusely thank my superiors and Top Management who have been the guiding force throughout and my colleagues who have extended their relentless support during my entire career in the Bank.



Our Bank has recently amalgamated Syndicate Bank successfully. IT integration is an important and complex activity. We should rise up to the occasion and work in unison to overcome the challenges with our positive approach.

We have to align the culture and heritage of both the Banks and with the blended approach, we should thrive to incise an indelible mark in the banking industry for carrying out smooth amalgamation and providing seamless experience to the customers of both the banks.

In the present scenario, digitalization promotes development of the organization. We should effectively market our digital products and onboard more customers for ensuring exponential growth of our Bank.

“Together we can” achieve greater heights and bring laurels to our Mother Bank.

V Jayaraman
Chief General Manager



It gives me immense pleasure and honor on being elevated as Chief General Manager of this Great Institution. My journey began on 7th Feb, 1984, when I joined this great Institution.

During this journey spanning over 30 years, I had the opportunity of working at various places and fields, which I cherished with the wonderful support of all my colleagues. All along, I had the guidance and support of our Senior colleagues and also Elders, that helped achieve my targets and goals, for which I am ever grateful.

Post amalgamation, we have lots of challenges and a long way ahead. I am sure, with the guidance of Seniors and support of young Canarites, “Together we Can” and shall put in all efforts to make our organisation a fully “Technology driven and Regulatory compliant Bank”.

With best wishes and Warm regards,

V Ramachandra
Chief General Manager

It is a moment of immense pride and privilege for me on being elevated as Chief General Manager in our esteemed organisation. Nostalgic memories linger in my mind when I look back the distance I traveled in this prestigious institution.

My memorable journey in this great organisation started in October 1988 as a Probationary Officer and throughout my career, our Bank has been generous enough to give me ample scope to gain versatility in different facets of banking. I express my sincere gratitude to all my seniors who have groomed & moulded me to come to this coveted position. I also thank my colleagues who have been the untiring supporting hands for me at various levels.



Continuous innovation & Technology adoption are the pre-requisites to keep pace with the customers' expectation and our Bank is equipped to compete with our peer Banks in Technology front. I feel honored to be a part of the Digital Banking Services (DBS) Wing that is spearheading the digital journey of the bank. I re-dedicate myself to the cause of my beloved organisation for contributing in greater measure in my present assignment.

Banking Industry at present is going through a bumpy phase and it needs a resolute mind and a committed soul to face these challenges. We Canarites are known for resoluteness & commitment and it shall be our endeavour to work together with committed approach & concerted efforts to bring more laurels to our great institution.

I am confident; together we shall make our bank bigger & better.

With best wishes and warm regards,

Ashok Kumar Sahu
Chief General Manager



Dale Carnegie

SUCCESS
IS GETTING WHAT YOU WANT
HAPPINESS
IS WANTING WHAT YOU GET



Nurtured in an organisation founded by an Enlightened Leader Late Sri Ammembal Subba Rao Pai, with unique and magnificent founding principles and work culture, I feel greatly honoured and privileged on my elevation as General Manager. The journey of more than two decades in this institution has always been like 'The mind is without fear and head held always high'. At this juncture, I sincerely thank Top Management for giving me an opportunity to be a part of the team to enhance the pride and legacy of this great institution. I whole-heartedly thank all the peers who encouraged me and the juniors who supported me.



There has been a phenomenal change in the banking industry in the last decade. Corporate as well as retail customers now expect premium, seamless experience across all channels. In the near future, we must expect shorter tenure and high turnover products, which takes us to a new era of digital transformation.

Banking Industry is facing Amalgamation Challenges and also slowdown in economy due to COVID pandemic. Let's be resourceful and committed to face the challenges in the financial markets as well as in the moral and ethical side.

Whatever path we take, we must heed the lessons of those who have walked before us, so that, it will help us to have a robust roadmap to rally the organization to greater heights.

With warm regards,

Alok Kumar Agarwal
General Manager



I feel honoured and privileged to be part of the top management of fourth largest Public Sector Bank in India. It makes me immensely proud to be elevated to the post of General Manager in this great institution. I take this opportunity to express my sincere gratitude to all my superiors, colleagues and above all my family members for their guidance, encouragement and unconditional support throughout my career.

I joined as a probationary officer in e- syndicate Bank in 1990 and in these three decades of banking career, I have the opportunity to experience plethora of changes banking industry has witnessed. With this amalgamated entity coming into existence from

1st April 2020, it throws upon new challenges before us to make it one of the best Banks of our Country not only in customer services, but also in delivering best of retail products and digital products for our customers. Our Bank has all the strength to face any challenges in this tremendously competitive service sector with right mix of dynamic work force, wider geographical spread and good customer base.

At this critical juncture, I urge upon all my colleagues to work together with more dynamism and continue to contribute towards growth of our Bank in the days ahead and reinforce our position as the top performing Bank.

Warmest regards,

Babulal Meena
General Manager



As General Manager of the 4th largest Public Sector Bank, having rich legacy and tradition, I feel elated with immense gratitude and fulfillment upon reaching to this level in our esteemed organization. I am ever grateful to the top management in reposing faith in me from time to time. In all humbleness, I shall shoulder the new responsibility in discharging my duties in utmost faith and restraint.



Banking has always been dynamic with ever changing environments both globally and in domestic scenarios. And I had seen this since the day I joined the banking service. My experience at, both field and in the administrative front has imparted me to be in all preparedness to accept change in any circumstances and to meet the challenges at all levels. Success has come on its way.

My message to the youngsters is to accept change and assimilate as quickly as possible with all the positivity no matter whatever difficulties you face, contribute to our organization in reaching the public with image and pride which will give you ultimate satisfaction both professionally and domestic front.

I thank the Almighty, my fellow colleagues, friends and family members for showering blessing, encouraging me with all the support, love and affection.

With warm regards,

Meajuri John Emmanuel
General Manager



It gives me an immense pleasure and sense of pride on being elevated as General Manager in our esteemed organization. At this joyous moment, I express my gratitude from the depth of my heart to all my superiors for their continuous support and guidance which enabled me to reach this level of hierarchy. I would also like to thank all my colleagues for their unstinting support and cooperation extended to me all along.

I am one of the few fortunate Canarites who had an opportunity to work in Branch, RO, CO, HO & STC. Every posting has given me a lot of opportunity for continued learning.

When I see the growth and progress of our Bank, so also the tremendous changes/opportunities in the Banking Sector after the amalgamation of Banks, I am confident that with a mix of experienced matured banking professionals on one hand and an energetic, tech savvy brigade of youngsters on the other hand, our Bank will reach to a greater heights on the days to come. I am proud to be the part of this exciting journey.

On my elevation, I rededicate myself to work with greater zeal, enthusiasm and devotion to achieve all corporate goals. I am confident that with the support of my Canarites team I will deliver my best to take my beloved institution to greater heights. My sincere thanks to the family members too.

With Best Wishes & warm regards,

C S Vijayalakshmi
General Manager



It is a privilege to be elevated to the post of General Manager in our beloved institution. I thank the top management of our Bank for recognising my contribution to the bank over the years and considering me for the promotion. I am indebted to my superiors who have guided and molded me to gain the knowledge and experience in all the aspects of Banking. I also thank my colleagues for their support and encouragement.

Banking sector is passing through a phase of uncertainty. We need to focus on non-interest income and improve the operating profit to enhance the bottom-line in the balance Sheet. We need to offer the best customer service through our tech products and reach out to tech savvy and HNI customers. We should aim to better our positions by increasing our share of CASA business, quality credit proposals and reduction in NPAs.

The amalgamation of Syndicate Bank with Canara Bank is expected to bring many positive changes to each one of us. Our bank has become stronger and equipped to face any challenges in the competitive market. Let us accomplish our Bank's vision of preferred bank and our mission to "provide quality banking services with customer centric approach and shall create a value for all stakeholders with good customer care and continue to serve as a responsive corporate social citizen".

With best wishes,

M G Pandit
General Manager

It gives me immense pleasure and sense of pride on being elevated as General Manager in our esteemed organisation. Elevation is imbued with additional responsibilities and challenges and I dedicate myself to the task.

I attribute my elevation to the recognition system in our beloved institution, ever guiding and motivating top management, my skills, commitment and value addition to the assignments and cordial & supportive team. I convey my sincere thanks to one and all.

During the last 31 years of my active service, I have got the opportunity to work in various segments of banking like technology, MIS, Risk based supervision, Branch banking and administration. This enabled me to enhance my knowledge base in different spheres of banking and acquire additional educational qualifications.

We are in the process of amalgamation of Syndicate Bank with us. While the Business Integration is in full acceleration, the technology integration will be completed by March 2021. The entire world is today is passing through an unprecedented economic down turn and hard ships due to Covid 19. The challenges to the Banking Industry are unprecedented.

I seek continued support from all canarites in fulfilling the Corporate Goals.

With best wishes and warm regards,

Sanjay Kumar Senapati
General Manager





Getting elevated as General Manager of our esteemed bank is a proud and precious moment in my 36 years of banking career. Reaching this top management position was possible because of continuous grooming, hand holding and support of my seniors and superiors and I take this opportunity to profusely thank them. The management also provided the requisite training and opportunities to nurture my leadership qualities for which I am eternally grateful to them.

I joined the bank in 1984 in clerical cadre. Before joining the bank, I was employed in Life Insurance Corporation of India and when I got selected for bank job, my seniors in LIC of India advised me to accept the same without hesitation quoting the high prospects for promotion. This got fructified after a long gap of 15 years when I got promotion as an officer in 1999. The bank provided me the opportunity to work in different locations in different states, mingle with people of varied culture and learn different languages. This not only broadened my vision but also provided the opportunity to serve people of different segment. The satisfaction and happiness we derive out of this is truly immense. Now the amalgamation of our bank opened new vistas to have different learning and experience. I would definitely strain my every nerve to give my best for our institution to forge ahead as a truly international bank. I repose more faith on the younger generation. I am confident that the young folk in our bank will take it to dizzy heights.

With warm regards,

R Kannan
General Manager

As I step into the revered position of General Manager of our esteemed Bank, it brings back memories of my first day in the bank. Reminiscing that day, this achievement looks like a dream come true. The journey to this prestigious position has been the one marked with excitement, challenges, rich learning and contentment.

While celebrating my success, I want to offer my gratitude to my supervisors, who have bestowed confidence in me and given me an opportunity to prove my merit. I am also thankful to all my colleagues, who have been a constant pillar of support in my journey to this position.

At this crucial juncture, when the economy is going through a difficult phase, the role of banking sector becomes even more critical and being the fourth largest bank, we have a major role to play. Each one of us need to shoulder the responsibility of taking this bank towards realising the vision of our founding father of becoming the "Preferred Bank". I take this opportunity to rededicate myself towards my duty as a banker and will put in my best efforts with utmost dedication and sincerity to prove myself worthy of the great responsibility that is bestowed on me.

With warm regards,

K Kalyani
General Manager





It's an honour and privilege to be elevated to the post of General Manager in this esteemed institution. I take this opportunity to express my sincere gratitude to all my mentors and superiors for their guidance, motivation and recognition and all my colleagues and friends for their constant support and encouragement through this journey.

The amalgamation of Canara Bank and Syndicate Bank has unfolded multiple benefits in augmenting the financial performance of the Bank. This is the opportune moment for selection of quality assets, aggressive marketing, timely sanctions, effective monitoring and timely resolutions to maximize the value of stressed assets.

As a new member of the top management, I would appeal to all my young and dynamic colleagues to continue their efforts towards growth of our bank and reinforce our position as the top performing bank.

With warm regards,

Shaik Nazeer Ahmed
General Manager

"I feel honoured on my elevation to the post of General Manager after rendering 35 years of service. I take this opportunity to thank Almighty, Bank's Top Management, Colleagues and my family who have played invaluable role in my career. We are here for rendering service to the public, extending social banking and also keeping the profitability of the bank in mind.

Our bank has all the potential with right mix of customer base, geographical spread, technology and above all young work force. The need of the hour is to adopt new strategies and technology with focus on customer service and work with team spirit to achieve the goals. Quantum and quality growth in assets and liabilities, maximising the fee income, enabling ease of banking to customers, enhancing the return to the stake holders and maintaining good compliance culture shall be our goal.

Ours is a great institution with great people having real commitment and I am confident that together we will soon see our bank emerging as best in the industry.

Let us all work together and strive whole heartedly to achieve the best results and extend the best service to the society and the people."

With warm regards,

K Venkata Narasimha Murthy
General Manager





It gives me a great sense of accomplishment and pride on being promoted to the post of General Manager. I take this opportunity to express my profound gratitude to the top management for acknowledging my contribution to our beloved organization and believing in my ability to take it to still greater heights. On this occasion I sincerely acknowledge the support and guidance of my seniors and colleagues during my journey of past 28 years. I shall cherish the same in future too.

Banking sector has undergone unprecedented changes with expectations of the customers multiplied manifold creating huge pressure on the organization to explore various possibilities to satisfy their growing demands. During my service in diversified areas across the geography, I have learnt that good customer service is paramount and irreplaceable. Market analysis, product innovation and flawless delivery channels are the need of the hour.

I also believe that with position comes great responsibilities and it is an incredible opportunity for me to demonstrate my ability to go extra mile and bring laurels to my beloved Bank during my remaining years of service.

With warm regards,

Pranay Ranjan Deo
General Manager

My elevation to the post of General Manager in our prestigious & esteemed organization which is now the fourth largest Bank of the country gives me immense pleasure, satisfaction and pride. Since joining the Bank on 28.02.1984, the Bank has provided me with copious opportunity to learn & serve in various capacities at different locations across the country. I take this opportunity to thank the Almighty for his blessings, the Mother Bank for recognizing and showing confidence on me to shoulder higher responsibilities, all the superiors for their valuable guidance, support and wishes, my family members who stood with me and above all my supportive team members who responded well and worked together for the Bank's progress & achieving greater heights.



This is a crucial stage when the exercise of the amalgamation of two major Banks has taken place and the entire world is under the grip of COVID-19 pandemic and lockdown. Society is now entering a new phase; the 'isolation economy'. The online & offline worlds should be joined to create a truly cohesive physical/digital hybrid 'phygital' experience. Digital technologies should be used to augment physical experiences & make services faster, more secure & convenient.

Once again thanking all, I rededicate myself to continue to serve our great institution with utmost sincerity, dedication, commitment & belongingness.

Best Wishes,

S Vasudeva Sarma
General Manager



I am filled with honour to be elevated as General Manager of our great institution. I sincerely thank our bank's top management for providing me the opportunity to serve and contribute with all my knowledge and wisdom in developing and motivating our team and take the bank to the highest level of performance.

And now taking up this new endeavour with the support of a mix of experienced and young workforce, I am sure the journey towards the next milestone in banking industry is going to be full of exciting challenges and learning.

As a new member of the top management I would like to make an appeal to all the young work force of our bank to market our digital products, as digital banking shall be the future and will play a major role in taking our bank to greater heights.

Banking Industry is now sailing through rough phase on account of COVID -19 & slowdown in economy and our Bank is no different. This is the time our Bank requires selection of Quality Assets, timely sanctions, effective monitoring, timely identification of stress in the loan portfolio and timely resolutions to maximize the value of Stressed Assets. Better customer friendly service is the easy way to bring in low cost deposits to ease pressure on NIM.

We have already proved ourselves in coming out successfully in many such turmoil before.

We will once again come out victorious.

Together we can.

Regards,

B Chandrasekhara Rao

General Manager

संपादकीय / Editorial

दुनिया आज मानव जाति के इतिहास में सबसे कठोर समय में से एक से गुजर रही है और इन स्थितियों में तनाव के कई स्रोत हैं। तनाव पैदा करने वाले अधिकांश कारक अपरिहार्य हैं और जिस तरह से हम तनावों को संभालते हैं या प्रबंधित करते हैं, जिसका हम दैनिक जीवन में सामना करते हैं, इसके प्रभाव को कम करने के लिए महत्वपूर्ण है।

पत्रिका का वर्तमान अंक इस पहलू पर विशेष ध्यान देने के साथ प्रकाशित हुआ है। हम आपकी बहुमूल्य प्रतिक्रियाओं और सुझावों की आशा करते हैं। अगला अंक श्रेयस-272 (अगस्त- सितंबर 2020) को मार्केटिंग और सेल्स मैनेजमेंट विषय पर प्रकाशित करने की योजना है।

वर्तमान अंक पर अपनी प्रतिक्रियाएँ और अगले अंक के लिए प्रविष्टियाँ hohml@canarabank.com पर भेजें।

एस देवनारायणन
संपादक

The world today is passing through one of the hardest times in the history of humankind and in these conditions stress emanates from a number of sources. Most of the factors that cause stress are unavoidable and the way we handle or manage the stressors, which we confront in our daily lives is important for lessening its impact.

The current issue of the magazine is published with special focus on this aspect. We anticipate your valuable feedbacks and suggestions. The next issue Shreyas-272 (Aug - Sep2020) is planned to be published with a theme on Marketing and Sales Management.

Send your feedbacks on the current issue and entries for next issue to hohml@canarabank.com

S Devanarayanan
Editor



Managing Stress FOR A BETTER FUTURE



H M Basavaraja

DGM,
HR wing, Head Office

Stress has become part of our life. It is often the result of high levels of activity over a sustained period. We feel overwhelmed and anxious because we are constantly engaged. As lifestyle is becoming increasingly hectic, the issue of stress and anxiety has been on a swift rise too. Stress is the experiencing of biological changes, which are caused mainly due to anxiety as to whether the targeted wishes could be achieved or not in an earmarked time schedule, which is linked, to the beginning of another targeted wish.

Because of earmarked time-schedule, curiosity, demanded urgency and the pressure to complete the tasks framed by self, family, work environments, social activities etc. one walks extra mile, put all efforts, takes permutation and combination, climb high, even takes deviation to reach the goal. After putting all these efforts if one achieves the goals, he will be a relieved person, if it does not happen, he will continuously be in the process of thought, which starts accumulating and leads to unhappiness.

During the process in which one tries to achieve targeted wishes, desires, goals, tasks etc. the volume of pressure one undergoes individually or among groups leads to a biological pressure or biological change which can be named as stress. The effects of stress remains with the physical body and leads to health issues in individuals. If the volume of stress one undergoes culminates in



achievement, quality of biological changes will be positive and if the stress culminates into non-achievement of wishes, this will have negative impact on the physical experiences of the person.

Therefore, the effect of stress may be positive or negative. More the positive more healthy experience and more the negative more ill healthy experiences. How to convert the effects of stress to more positive experience depends on how a person takes the results of stress. Because stress remains constant whereas the results of stress varies.

Stress is our body's way of telling us that we are struggling to cope with all of our demands or that we have to deal with a problem. Feeling tired, exhausted, and overwhelmed seem to be a new normal for most people these days. There is too much to do with the time we have on a given day, with no real options to cut back on our responsibilities. Moreover, the pressure is even greater for those who have higher responsibilities and the burden of leadership because of high expectations.

Sign of commitment

Stress can be a signal that you are committed and care about your performance at work. Even the speaker who regularly addresses audiences will admit to a least a few butterflies before every presentation. This is not a weakness. It is an indicator that he cares about the audience, cares about doing a good job, and wants to succeed. Likewise, our stress may be a demonstration of our interest in performing well.

Sign of connection

Stress also demonstrates a healthy connection with others. None of us works in a vacuum. A writer works with a reader and audience in mind, an independent graphic designer creates a piece of work for a client and a banker works to accomplish organisational goals. It would not be wrong to let a little bit of external pressure drive you to do better.

Sign that you need to change

Pressure in the form of anxiety can also be a prompt for change. When things are not working out, you might want to consider a shift. A fixed mindset places blame on others or the situation and assume that everyone has a fixed characteristic. A growth mindset, on the other hand, assumes we always have the opportunity to grow and affect change. Cultivating a growth mindset is empowering because it inspires us to own the chance to change our situation. At times, stress might be the catalyst we need toward a new approach.



Indication of challenges

A lack of stimulation can also cause stress. We need enough challenge to stay engaged and mentally involved. It is part of the human condition to become accustomed to our surroundings and environment. This contributes to intellectual efficiency, so we do not have to process new information continually. On the other hand, if we do not expose ourselves to new experiences, we can become bored.

Stressing for an overextended period can hurt the health of our mind and our body. Managing stress is the only solution. Recently, the world has seen a dramatic overhaul of our usual ways of life. People are suddenly working from home and many children have cut their school year short. Most of the people consider the corona virus pandemic the most stressful point of their entire career. In the present situation due to the impact of Covid-19, many people are experiencing more stress. The reason may vary, but the pressure is highly visible in the society. This heightened stress can have serious ramifications for not just our health, but also our businesses. We need to manage this.

There is no silver bullet for eliminating stress, particularly at a historically stressful time, since many of

the events that affect us are uncontrollable. A combination of stress-busting behaviours can enable to lead us through turbulent times.

Identify the source

The first step is to identify the source of stress and analyse whether it is caused by procrastinating and putting off deadlines. We have our own habits and attitudes or personal life adding to your stress levels. After proper identification, we need to find ways and methods to relieve stress.

Greet the morning with gratitude and goals

A stressful previous day can have a hangover next day. When you wake up feeling overwhelmed, try taking a few minutes first thing in the morning to cultivate a sense of gratitude. Keep a gratitude journal of things you are grateful for and all the positive things in your life. Note down whatever comes to mind that brings you happiness and joy and write down your goals for the day. This will help us clarify exactly what to focus on, so we stay productive and do not waste time bouncing between tasks

Exercise regularly

Research has found that exercise is an excellent outlet for negative emotions such as anger, frustration and anxiety. It is proven to counteract stress in various ways. It not only diverts our attention but also relieves muscle tension, promotes the brain's feel-good and helps to regulate our emotions.

Be cool, think with a cool mind, and make a note of what is bothering you

Never underestimate the serenity that comes from writing down what is bothering you, or getting the issues that are on your mind off of your chest. When stress becomes irresistible, writing down is a great way to help you deal with negative emotions. Take a few minutes at night to write down your thoughts and your feelings.

Divide and break it down

Try dividing a large, overwhelming issue into a series of tasks to be completed over time. Make a list of the steps, and just look at the very next task as you move forward. It will help shrink the enormity of the challenge in your mind.

Relax your brain - Practice Yoga or Pranayama

It is important to find ways to get out of our head and

release the brain from work. Find a sense of balance, allowing us to feel in harmony with the world around. It is a way of quieting our mind and body. Deep-breathing exercises, meditation, Yoga or Pranayama are great ways to do this, and these techniques can be practiced anywhere. When we take a deep breath and release it, it has a cleansing effect and gives us a feeling of letting go. We can clear off the endless thoughts or all other stories that are spinning in our mind.

Learn to pace yourself

It is physically impossible to work 24/7. Pushing oneself nonstop will lead to exhaustion and burnout. It will take away our creativity and leave our feeling depleted. We need to learn to set a sustainable pace and learn your boundaries. It is important that you know when to stop the work of the day and spend time with your loved ones and friends.

Delegate whatever is required and possible

We cannot do it all, and we do not need to do it all. Trying to micro manage every detail will leave us in stress. In fact, getting time-consuming tasks off our plate will allow us to target things we really need focus. Learning to delegate is essential to unburdening and retaining our energy and creativity for the things that really matter. It will allow us to use our brainpower on projects and issues that need your full attention.

Connect with like-minded people

Sometimes you just want to get out of a problem or an issue, and maybe get some empathy and useful feedback from others who are in the same situation. When we recognise that the very stressful problem and obstacle have likely been faced by others it can help us put things into right perspective.

Find an engaging hobby

An engaging hobby is a wonderful way to give our mind a break. Do something that we love, especially something hands-on that absorbs our attention. Engaging in a hobby gives us a little breather during a busy week; it is a chance to play and do something fun and light hearted. A hobby can also be a good way of engaging with others socially, away from work.

Create a routine

We should focus on creating a routine for ourselves.

Routines give more structure to our life and structure is a great way to reduce stress. We do not need to aim for a minute-schedule; we should have a clear aim in our day and in the work. Set goals for the day or for the week.

Eat Healthy

One may not realize it, but our diet can boost our brainpower or sap us of mental energy. Improving the diet can keep us from experiencing diet-related mood swings, light-headedness and more.



Aim the targets ; not on the process of efforts

Well-planned efforts give half success; the remaining things are left to the time. Some acts require only self-involvement, whereas some acts require companions, team togetherness. Some require physical fitness, some require mental intelligence, some require knowledge, some require past experience. As long as there is improvement, we are moving to the right direction.

Limit your wishes, goals and desires

Limit your wishes, goals and desires or even alter your wishes, goals and desires which lead to positive success. Ultimatum should be to be happy and spread happiness. The more you spread happiness the more your stress results will be positive.

Remember you are not the one who has to set a record for anything or everything, because many records already have been set and achieved. So relax, think for being happy along with stress. Finally, one should have control over stress rather stress should not control one. We know that the stress cannot be eliminated, but we can control its impact by following various techniques. Therefore, it is important that we lead a stress free happy life for our benefit and towards the progress of our organisation.

STRESS FREE LIFE

“HYGGE”-THE DANISH WAY



Sajeev K,
Officer,
HM & L Section, HO

In today's world, pressure is part of everyday life, may be it varies in intensity and type. The pressure we come across in daily life can be personal or professional and in majority of cases it is unavoidable. The professional stress eats away our time and energy and ultimately leads to personal stress. It can be vice-versa too. There are various methods and techniques to handle pressure. We would like to live a happy and blissful life in the earth until we are alive. The way we respond and react to the situation determines the solution to overcome stress. Therefore it is important to handle any situation with a cool mind. When we are tensed we become indecisive and chances of taking wrong decisions are likely to be more.

A stress free life leads to happiness. According to the UN



World Happiness Report- 2019 Finland topped the index followed by Denmark, Norway, Iceland and the Netherlands. The report ranks countries on six key variables that support well-being: income, freedom, trust, healthy life expectancy, social support and generosity. India has witnessed a sustained drop with a 140th place this year compared with the 133rd place in 2018. It is evident that the stressful life due to various factors are responsible for the unhappiness.

Hygge - Danish way of life

In our modern lives it's easy to feel overwhelmed from pressures at work, a reliance on technology and an anxiety-inducing rolling news cycle. Embracing hygge provides an antidote to the stress of modern life.

For the Danes, Hygge is a mindset, and one that contributes to their country being one of the happiest in the world. “Hygge” (pronounced hoo-guh). Hygge is cosiness and well-being. It is creating a space that feels welcoming, warm and comfortable. Hygge is enjoying and valuing the small things in life-like intimate conversations with friends and family over a big bowl of porridge. Hygge is more than a passing fancy for Danes, it's a philosophy that forms a key part of their endless success in the world happiness charts.

Outside of Denmark, few people had heard of the term “hygge” until a few years ago, when the concept exploded in popularity, seemingly out of nowhere. It's been part of the Danish way of life for hundreds of years.

Celebrate the little things in life

In the busy schedule of work we forget to celebrate our life. People think about their work, their professional achievements and targets and end up in a state of unhappiness. Whereas the Danes are busy recognising



the little moments of joy that happen every day. Danish winters are notoriously long and dark, but Danes use this as an excuse to create a wonderfully cosy atmosphere, lighting more candles, drinking hot chocolate or glögg (Danish mulled wine), meeting friends for cosy dinners and curling up in front of the fire with a good book. It's about shifting our mindset so that we see the opportunity for joy in each moment being grateful for what you have.

Slow down

In today's fast moving world nobody has time for anything, We don't care about others feelings and we are in a rush to be somewhere or get something done, so much so that we miss out on what's happening right now. Hygge emphasises the importance of being in the moment with the people around you – something we have to make a real effort to do in the modern era.

Live in the moment: Enjoy what's happening around you right now

Engaging our senses and noticing the sights, smells, tastes, sounds and feel of things around us also bring us into the present, whether it's listening to the crackle of an open fire or smelling that batch of cookies baking in the kitchen.



Take the pressure off

If there's a feeling that characterises hygge, it's comfort: those moments when you feel completely at ease with your surroundings and company. "Hygge is an experience of feeling relaxed in the place you're at and with the people you're with," says Jeppe Linnet, an anthropologist who researches hygge.

Take a break: Danes are experts at using hygge to enhance their lives

It is very important to take short break from hefty schedules. Taking a break in life from things like work or how much you care about your appearance would be helpful. There are many things which put a lot of pressure on us. We need to take a break to feel comfortable."

This means taking the pressure off when it comes to social occasions and entertaining. Instead of trying to do many things to impress people do simple things and encourage people to share. There's nothing more hygge than sharing an experience.

Being generous to yourself

In this age of self-improvement, we often penalize ourselves for the things we should be doing such as working harder, exercising more, eating more healthy and other things. Hygge is about taking a step back from the responsibilities and discipline of our life, and allowing ourselves a little indulgence.

Recognise the moments of joy

We should recognise that the moments of joy can come from life's little pleasures like whatever we would like to do. Enjoying an evening coffee, a dinner outing, swimming, our favourite game, watching a favourite channel or playing with kids etc. So why deny ourselves?

Quite simply, hygge is about having a nice time.

Start a new tradition with people you love

Togetherness is a big part of the hygge concept. To facilitate more time with friends and family, create a new tradition that involves a hygge activity that encourages everyone to connect and feel comfortable.

Practice gratitude

Hygge and gratitude go hand in hand. The philosophy entails feeling thankful for the little things, like a bike ride on a beautiful day, a cup tea or re-watching your favorite movie etc. "Research shows that people who feel grateful are not only happier but also more helpful and forgiving and less materialistic.

Therefore it only requires consciousness, a certain slowness, and the ability to not just be present - but recognise and enjoy the present. Main component of hygge is that you're feeling present and spending quality time with yourself or your loved one with a feeling of cosiness and contentment. To be happy in life is what everyone aspire. With small changes in our lifestyle we shall be able to lead a life of fulfilment and happiness.



ADAPTABILITY IS THE KEY TO FACE New Challenges

Interview with Sri B K Venkatesh Prasad, DGM, former International Cricketer by P Srinivasamurthy, Manager, Sports cell, HR Wing, HO

COVID 19 has created such an unprecedented situation that everyone in the world is finding it hard and difficult to adapt. The Business-As-usual has turned into business-unusual and every one of us is going through new challenges and is forced to work, operate and live in restricted manner and ways. In order to survive and succeed in these trying times a high level of motivation and mental strength is essential.

Sri B K Venkatesh Prasad, an Arjuna Awardee, a former International Cricketer and DGM, Marketing & Govt. Relations Wing, HO who has faced various challenges and handled pressures at the highest level shares his experiences with 'Shreyas'.



How do you keep yourself occupied when nothing is happening in Cricketing World and everyone is living with lots of restrictions?

Yes, these are indeed challenging times and everyone is in some sort of fear even to go out to buy vegetables and other basic essentials. Despite restrictions, I am doing my daily fitness and keeping myself fit as only a fit body hosts a fit mind. I am also trying to increase my knowledge levels by doing some online courses. 'CanDle' is an excellent platform to digitally enhance your knowledge on Bank and Banking products. The key is keep yourself occupied productively physically and mentally and not just lie back doing nothing, and spoil your health. If you stay fit today, you can fight tomorrow. Don't wander outside unnecessarily.

Nothing is happening as per expectations in these challenging times. How are you keeping a balance to be mentally agile?

Yes, it is easy to get frustrated as nothing goes as per your expectations. But you need to handle this frustration by prioritizing your expectations. Most of things we anticipate may not bear the fruit today as the world has come to a deadlock and in such scenario you have to focus on most important works and try to achieve it one at a time. If things are not happening as per your expectations, don't give up, just be patient and wait for the times to improve. In my case, majority of my times I was involved in Cricket as a Coach or a Commentator or something else. I am basically an outdoor person and staying indoors is even more challenging for me with lots of restrictions on travel and movement. But I have to be practical and accept the situation and move on with my life, till some sort of normalcy is restored. To prepare mentally for such situations, first and foremost you have to respect the situation you are in and act according to the times like maintaining Social distancing, usage of mask, frequent washing of hands etc. The basic frustration is due to lack of freedom. Even though you can't control the present situation, at least you can work on your mind set by bringing calmness through Meditation and Yoga. I do at least half an hour of Meditation and Yoga, daily. Only if you are alive today, you can achieve something tomorrow. So your first priority today is to be safe and keep your family safe.



Work on that! The rest all will fall in place in due course of time as nothing is permanent in this world, even your present troubles also.

Most of your outstanding performances at International level were against Pakistan, those were matches with highest pressures for any Indian Cricketer – 1996 World Cup Quarter Finals, 1999 World Cup Man of the Match Vs Pakistan at Manchester and best bowling analysis at Chennai in a Test match Vs Pakistan. How do you analyse it now?

Just like the kind of pressure everyone is facing due to pandemic today, every International game has its own pressure especially any Cricket match against Pakistan. Staying calm in pressure situations enables you to think rationally and focus on the process rather than the results. Calm mind will tell you what needs to be done and decision making becomes easy. Your mind should not clutter with too many negative thoughts. You can't allow the pressure to get the better of you. You will enjoy the challenge when your mind is relaxed and calm. The key is to have Self-belief. Having confidence on your ability and skill to perform under pressure and self-belief to achieve it. When Pakistan Opener Aamir Sohail hit me for a boundary and gestured to hit my next ball to another boundary in the same direction, I had to think on my feet on how to counter it. In anger, like a typical fast bowler I could have bowled a bouncer but that was not my strength and bowling a bouncer at my pace (I was not an out and out fast bowler like JavagalSrinath) would have been literally succumbing to pressure and playing into the hands of the batsman. So on my way back to run up, I assessed that my biggest weapon or my strength was maintaining discipline in my line and length and that was what I had been practicing for years. Hence, I decided to stick to my strength and the rest is history. Even in the Chennai test match against Pakistan, we had conceded first innings lead and Pakistan was taking control of the match while batting in the second innings, when I was called to bowl my 2nd or 3rd spell. Remember it's not a new ball and the Chennai pitch is known as grave yard for medium fast bowlers, with almost zero assistance. In such a scenario, I could have found many reasons on my side not to perform. But I wanted to do well for my country in those most challenging conditions (add Chennai heat in the afternoon to the equation), I was able to take 5 wickets for 0 runs in that spell and ended up picking 6 wickets in

that innings. The objective of sharing this is to communicate to you that by staying calm and focussing on what's need to be done, having self-belief in your capabilities and being confident about yourself, you can excel under challenging conditions be it any sport or banking or any other area.

Your views on developing Self-belief and confidence

Self-belief and Confidence are life skills. Just like a student attending any exam, he/she will be confident only when he/she has prepared well with commitment and conviction. In sports also to develop self-belief and confidence you need to put in hours of practice and that too, practices with the purpose. In our practice sessions, we used to create match situations and throw challenges at the batsmen batting at the nets by explaining the imaginary field set. The key take away is you will have self-belief and confidence only when you practice and prepare with purpose in match / actual work like simulations. This way you will not be found wanting in pressure situations in actual matches, as you have already practiced in match like simulations.

On how did you handle yourself when dropped from the Indian team?

Obviously disappointed. Sometimes I got angry too, thinking I was targeted. But I had to stay calm and not react for at least 24 or 48 hrs and introspect within as to why I was dropped. Then I understood that might be I didn't perform as per their expectations and fault lies within me. I can't control my selections, but certainly I can focus on improving my skills and abilities. I practiced with more intensity and put in hard yards to improve my fitness, skills and become better to make a comeback into the Indian team.





Was there any friend, philosopher and guide to whom you could talk and sort things out when you were dropped /making a comeback?

At one stage of your career you are the best judge of your skills and strength. Having such a skillful friend is a luxury/boon and he should be able to understand me and my requirements. Ultimately he may share only what he knows, which may not help me. So I always believed that I know myself better than any other person, let me analyse where I went wrong and what needs to be done to get better. Self-help is the best help. Not many are able to do this, you can do this only if you understand yourself better. You have to be a good student of the game to do this. You can't be too critical on your performance at the same time be critical enough to understand your shortcomings. If you have a friend who has gone through similar ups and downs, then consult him by all means and leverage on his experience to your advantage to progress. Remember, sometimes you can learn from others mistakes/failures also

On Self-pity and finding reasons for failures and giving up?

There are two types of mind sets – Fixed mind set and Growth Mind set. People with fixed mind set tend to use self-pity and find reasons to give up, even though they are highly talented. People with growth mind-set will challenge the adversities and look to grow their skill and improve to make a comeback. All are born equal in this world with unique talents but only few make it to the top because of the growth mind-set. It also depends on how passionate are you about yourself and your career. There is no shame in falling, but it is a shame in not getting up again or one last time.

How did you bounce back to the Indian Team?

There is no short cut! Make sure that you put in hard work. Think out of the box and understand, what is the differentiating thing that I can bring to table and contribute? There were many bowlers in my category (fast medium), may be around 20-30. So I had to be different and bring in a new value and skill. That's when I developed the back of the hand or leg cutter slower ones. I had to innovate and improvise to stay relevant and to bounce back. In life also one needs to evolve with times to stay relevant. We need to invest time, energy and money in ourselves to bring in more value to our team or employer.



How did you handle the situation when you were part of the team but not in playing XI and hence, was forced to sit and watch from outside?

We need to understand that there are certain things in our controls and certain outside our control. We shouldn't be worried about uncontrollables. I always used to think and analyse on how I would have bowled or what would have been my field set for a particular batsman etc. So I learnt a lot by sitting outside also. I also could have been disappointed sitting outside and doing nothing. I understood that I was not part of the team's plan for that particular match and was not in playing XI because I was not good enough. Similarly in Bank also, many would have passed the promotion tests but were not promoted. We need to move on and understand that only certain vacancies are available (just like only XI players can play in Cricket) and keep working on increasing our knowledge and horizons to present a better case at the next opportunity.

Lastly, entire world is facing challenging times, what tips would you like to give to Canarites on how to face this situation, as this is going to be here for next few months?

The situation is not just restricted to our bank alone. Yes, the times are not great. But to survive, we need to adapt to the situations. Just like how the Indian team, adapts to different conditions in England, Australia, South Africa etc. where conditions and pitches are totally different from sub-continent. We also need to adapt to this situation. We need to respect the call taken by the Govt. on maintaining Social Distancing, wearing mask & washing hands frequently. Work on your physical and mental fitness. You can do Yoga and Meditation. Elderly



and vulnerable people can also do guided Yoga and Meditation. But this situation will certainly pass, be patient. Banking is an essential service and you may have to attend office daily. By following all the laid down protocols, maintaining highest level of hygiene, social distancing at office, drinking hot water and eating healthy food from home you can de-risk yourself to a major extent. Avoid travel in public transports & gatherings, avoid touching the railings while using stairs, avoid using lifts, public / common toilets etc. After some

days, it will become our routine and it will get into our daily regime. We don't have to put in extra effort or conscious effort to follow the above. Encourage customers to use digital banking and manage crowd at the counter by erecting temporary barricades etc.

MAINTAIN HYGIENE, SOCIAL DISTANCING, WEAR MASK, STAY HOME AT EVERY OPPORTUNITY AND STAY SAFE!

Know WHY before HOW



S Badari Narayana Murthy,
Senior Manager,
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Racing thoughts or constant worrying about the problems with lack of concentration, result in making bad decisions. Here is one anecdote that clearly describes the chain of consequences arising out of stress which goes as below:

Once in a Gurukul methodical School, the Master (Kulapathi) was taking care of his 20 enthusiastic students of ages between 08 to 18, who were very keen, quiet and nature lovers with good observance.

The master, before commencing his Anusthana (for first teachings) in the beginning of the day, was explaining about the Upanishads. To his utter dismay, instead of the keen observation of the Hymns (Vedic stanzas), the students were seriously looking at the movement of a small cat which was restlessly jumping and moving from one corner to another.

The Master was under stress to keep the attention of the wards on the lessons of that day and he called and ordered the senior most boy, to stop movement of the cat by tying it with a rope, till completion of the lesson.

The Student who was ordered to tie the cat continued to do so till the lessons sessions were on. This practice continued till the boy became a major. He was asked to take charge of the Gurukul, after the death of the Kulapathi.

History repeats..... He began to start the lessons on Upanishads and it struck his mind immediately that the cat was not tied across.

He straightaway ordered; "Tie the cat immediately before the Upanishads Session". Surprised students replied that no cat was available. The Guru said, "Then I cannot start teaching". The practice, right from the beginning was to catch and tie the cat, before Upanishads lessons, replied the Guru.

Is stress really psychological? Is Ignorance the root cause of stress?

Yes, the Stress is the body's reaction to any change that requires an adjustment or response. There are two main types of stress; acute stress and chronic stress.

These describe the difference between the little stresses that we experience on a daily basis, and the more severe stress that can build up when you are exposed to a stressful situation over a longer period.

The body reacts to these changes with physical, mental, and emotional responses which may end in, depression, anxiety, anger, irritability, restlessness, feeling overwhelmed, unmotivated, or unfocused, trouble sleeping or sleeping too much.

Stress management can be complicated and confusing because there are different types of stress, each with its own characteristics, symptoms, duration and treatment approaches. Therefore it is better to analyse and eliminate the root cause of stress before it becomes inexorable.



तनाव से मुक्ति, जीवन जीने की युक्ति



सीमा

प्रबंधक (राजभाषा)
अध्ययन एवं विकास केंद्र,
दिल्ली

तनाव एक परिवर्तनशील परिस्थिति है। आज विश्व में शायद ही कोई व्यक्ति इससे अछूता होगा। वर्तमान में बच्चे भी तनाव से ग्रसित हैं। यूँ तो उदास या निराशा होना स्वाभाविक मानवीय प्रवृत्ति है लेकिन जब यह एहसास लम्बे समय तक बना रहे तो यह समझ लेना चाहिए कि यह तनाव की स्थिति है। यह एक मानसिक विकार है। जिसमें व्यक्ति को कुछ भी अच्छा नहीं लगता है। मन में उदासी, जीवन में नीरसता, खालीपन और दुखों से भरा-भरा लगता है। प्रत्येक व्यक्ति के तनाव के कारण अलग होते हैं। किसी भी कारण से अत्याधिक दबाव लेने से यह समस्या पैदा होती है। आज के इस कोरोना काल में यह दबाव विश्व के प्रत्येक व्यक्ति को घेरे हुआ है।

आज की भागदौड़ भरी जिन्दगी में मानव व्यवहार में तनाव के अनेक कारण हैं। पुरुषों की उपेक्षा महिलाओं में यह समस्या अधिक प्रभावित कर रही है। महिलाओं के लिए परिवारिख, सामाजिक और व्यवसायिक जिम्मेदारियाँ पुरुषों की अपेक्षा अधिक हैं। घरेलू और बाहरी जिन्दगी में लगातार बढ़ता दबाव उन्हें निराशा की ओर धकेल रहा है। एक अवस्था या स्तर तक में दबाव उत्पादक और रचनात्मक हो सकता है। यह हमें कार्य करने के लिए प्रेरित तथा कार्य तीव्र गति से तथा अच्छे ढंग से करने के लिए प्रोत्साहित करता है। खिलाड़ियों कलाकारों तथा वक्ताओं को देखो, सभी अपने आप को दबाव में डालते हैं और यह उन के लिए अपरिहार्य है। अज्ञात का भय तथा असफलता का भय उन को अधिक मेहनत करने के लिए बाध्य करता है। उत्पादक/रचनात्मक दबाव अपनी प्रारम्भिक अवस्था में यूस्टैरस कहलाता है।



दुर्भाग्य से इसे इस स्तर पर इसे बनाये रखना असंभव है। असंतुलन की अवस्था दबाव पैदा करती है। तनाव की तुलना दो कारणों से अग्नि से कर सकते हैं। अग्नि की लपटें हमेशा ऊपर की उठती हैं और जो भी उस के सम्पर्क में आता है उसे जला देती है। तनाव में अग्नि की प्रवृत्ति है, जो इसे व्यथा में परिवर्तित कर देती है। अगर हम इस का सामना नहीं करते या इस का प्रबन्धन नहीं करते तो यह जीवन कष्टप्रद हो जाता है। तनाव हमारे जीवन का अभिन्न अंग है यह हर व्यक्ति में तथापि नवजात शिशु में भी व्याप्त होता है। केवल दो प्रकार के जीव ही ऐसे हैं जिन में तनाव नहीं होता है – या तो वो जिन का जन्म ही नहीं हुआ या वो जो मर चुके हैं। तनाव का संतुलन ही जीवन जीने की युक्ति है। प्रश्न यह है कि जीवन में समय समय पर मिलने वाले इस तनाव को किस प्रकार संतुलित रखा जाये।

तनाव के चिन्ह



भौतिक : दिल की धड़कन का बढ़ना, उच्च रक्तचाप, कब्ज, छाती में दर्द, चिरकालिक थकान, मांसपेशियों का अति संकुचन, मांसपेशियों में खिंचाव, दुर्घटना प्रवृत्त व्यवहार, अत्याधिक पसीना आना, कंपन इत्यादि। किसी काम में मन नहीं लगना, खराब स्वास्थ्य।

मानसिक: प्रायः स्मृति लोप, विचारों का तीव्र प्रवाह, एकाग्रता की कमी, निर्णय करने में कठिनाई, उकताहट, अपने आप से बातें करना, भ्रम की स्थिति, भय आदि।



भावात्मक: मनःस्थिति में तीव्र परिवर्तन, परेशानी के आवेग, क्रोध, अवनमन, चिन्ता, बेचैनी विक्षिप्त हंसी इत्यादि।

सामाजिक: अकेलापन, कड़वाहट या अप्रसन्नता, आत्मकेन्द्रित, असहनशीलता।

आध्यात्मिक: खालीपन की भावना, क्षमाहीनता, जीवन में निरर्थकता, दिशाहीनता, निरंतर दोष भावना, दूसरों के प्रति शत्रुभावना इत्यादि।

तनाव प्रबन्धन के दस नियम



- 1. स्वस्थ शरीर :** स्वस्थ शरीर में ही स्वस्थ मन रहता है। यह अति आवश्यक है कि तनाव से निजात पाने के लिए सब से पहले अपनी जीवन शैली में परिवर्तन करें। हम सब के लिए प्रातःकाल तीस मिनट के लिए तीव्रगति से सैर करना इसके अतिरिक्त व्यायाम, तैराकी, बैडमिन्टन खेलना इसी प्रकार के किसी खेल में से एक को अपना सकते हैं। प्रातः में सैर करना, गहरी निद्रा, मन को प्रसन्न करने वाले शौक और इसी प्रकार की प्रक्रियायें शरीर को स्वस्थ रखती हैं।
- 2. शिथिलन का अभ्यास:** ऐसा परिवेश बनायें जिस में आप पूर्ण रूप से आराम से रह सकें। इस बात को याद रखें कि जब आप पूरी तरह से आराम में होते हैं तो आप के अन्दर की शक्ति आप को नयी ऊर्जा प्रदान करती है। अध्ययन के द्वारा यह बात सिद्ध हुई है कि शिथिलन के अभ्यास से हमें अपने अंतकरण को देखने और समझने का मौका मिलता है।
- 3. अहं रहित गतिविधियाँ:** आज के इस प्रतिस्पर्धा के युग में सभी दौड़े चले जा रहे हैं। प्रतिस्पर्धा रखें परन्तु अंधी दौड़ जीवन में अशांति लाती है। स्वस्थ प्रतियोगिता से हम जीवन में आगे बढ़ते हैं परन्तु अंधी दौड़ का परिणाम हमेशा हानिकारक होता है। जीवन में बहुत से ऐसे लक्ष्य हैं जो हमें अपने मन के अन्दर की खोज करने में सहायक होते हैं। जीवन में कोई ना कोई रूचि जरूर रखें। कोई भी रूचि आपको कभी बोर नहीं होने

देती है, बोरियत से भी तनाव होता है। बच्चों के साथ खेलना, लम्बी सैर, संगीत सुनना, प्रकृति का अंग बनना, बागवानी इत्यादि कार्य हमें दबाव तथा नीरसता से बाहर निकलने में सहायक होते हैं।

4. मनोवैज्ञानिक पहलू : जब आप तनाव में हैं तब ऐसे व्यक्ति से बात करें जो सुनिश्चित रूप से आप की बात सुनें। अपनी भावनाओं तथा चिन्ताओं को दूसरों से बांटे। इस प्रकार की प्रक्रिया से आप को शीघ्र ही पता लग जाएगा कि वो बातें वास्तव में इतनी महत्वपूर्ण नहीं थी जितना तुम समझते थे। नहीं कहना सीखें— अपनी सीमा को जानें और हमेशा उसे समझें। व्यक्तिगत और व्यावसायिक जीवन हो आप अपनी क्षमता से अधिक जिम्मेदारी लेने से बचें। क्षमता से अधिक जिम्मेदारी उठाने से आप तनाव के शिकार हो सकते हैं। ऐसे लोगों से बचें जिनकी बातों से आप को तनाव महसूस होता है। प्रत्येक व्यक्ति के लिए तनाव के अलग अलग कारण हो सकते हैं यह उसे खुद जानना होगा कि उसे किस चीज से अधिक तनाव होता है। फिर उस तनाव से बचने के उपाय भी आसानी से मिल सकते हैं।

5. समय का सही प्रबन्धन करें: ऐसा कहा जाता है कि सबसे व्यस्त वही व्यक्ति है जिस के पास भी कार्यों के लिए समय है। यदि तुम अपने हर काम के लिए उचित समय सुनिश्चित करोगे तब आप पाओगे कि आप अपने हर काम के मालिक हो और अच्छे से अच्छा परिणाम हासिल करने में समर्थ हो। महान विचारक गोटे (Goethe) ने कहा था 'जो बातें सब से महत्वपूर्ण हैं उन्हें महत्वहीन बातों पर नहीं छोड़ना चाहिए। हर क्रियाकलाप का पहले से ही विश्लेषण करो और प्रथम कार्य को प्रथम करने का अभ्यास करो।

6. जीवन में सकारात्मक मनोवृत्ति का विकास करें: सकारात्मक मनोवृत्ति जीवन में ऊँची उच्चाईयों को साकार करने में सहायक होती हैं। आप जिन चीजों के लिए तनावग्रस्त हैं वे





आप के विचारों की वजह से ही है आप अपने विचारों को बदल कर अपनी दुनिया बदल सकते हैं जब आप अपने विचारों की प्रक्रिया को बदलते हैं तो आप के विश्वास, अपेक्षाएँ तथा मनोवृत्तियाँ अपने आप बदल जाती है। दूसरों में हमेशा कमियाँ न देखें और हमेशा जीवन से शिकायतें न रखें।

7. **जीवन की वास्तविकताओं को स्वीकार करें:** यदि आप अपने जीवन की अनिवार्य वास्तविकताओं को बिना शर्त के स्वीकार करते हैं तब आप अपरिहार्य तथ्यों से सहयोग कर रहे हैं। अपनी शक्ति और ऊर्जा दूसरों को बदलने की कोशिश में व्यर्थ न करें। आप किसी को बदल नहीं सकते हैं। अपने में परिवर्तन लाये। सारी दुनिया आप के अनुसार नहीं चलेगी। दूसरों की गलतियों को माफ़ करना सीखें। सब बातों से चिंतित होने से आप परिस्थितियों में सुधार नहीं कर सकते हैं। समस्याओं के बारे में सोचने की बजाय उनका समाधान निकालने की कोशिश करें।
8. **सहज रहें:** शीघ्रता करना हमारे जीवन की शैली तथा प्रतिरूप बन गया है। समय आ गया है कि हम अपने आप को इस जाल से मुक्त कराएँ। जल्दबाजी आपके जीवन में कभी सहायक नहीं होगी। आज शीघ्रता शहरी जीवन का महत्वपूर्ण हिस्सा बन

गई है। तभी दुर्घटनायें भी बढ़ती जा रही हैं। इसी कारण से रोडरेज की घटनायें भी बढ़ रही हैं। सहजता जैसा मानवीय जीवन व्यवहार का महत्वपूर्ण गहना हुआ करता था वो शायद कहीं खो गया है।

9. **सफलता बनाम प्रसन्नता:** जो आप चाहते हो उसे प्राप्त करना सफलता है। जो मिलता है उसे पसंद करना ही प्रसन्नता है। यदि आप इस दर्शन से जुड़े हुए हैं तो आप का जीवन के प्रति अनुकूल दृष्टिकोण बदल जाएगा और अधिकतर तनाव उत्पन्न करने वाली परिस्थितियाँ अपने आप विलुप्त हो जाएंगी।
10. **कुछ सामान्य ध्यान देने योग्य बातें:** जीवन में आने वाली प्रत्येक समस्या को नये नजरिए से देखें। तनावग्रस्त परिस्थितियों को अधिक सकारात्मक नजरिए से लें। सकारात्मक बातों पर ध्यान केंद्रित करें। प्रत्येक जीवन में कोई न कोई समस्या जरूर होती है। अपना दृष्टिकोण बदलें। यदि तनाव अधिक हो तो डाक्टर से सलाह लें। आजकल छोटे बच्चों में भी निराशा और तनाव देखा जा रहा है। बच्चों पर विशेष ध्यान दें कि उन्हें क्या चीज परेशान कर रही है। उनके साथ समय बिताये और उनकी बातें सुनें।

संघर्ष



गौरव प्रकाश

वरिष्ठ प्रबंधक
वृहत् कॉर्पोरेट शाखा,
नई दिल्ली

ज़िन्दगी छोटी हो या बड़ी
ये किस्मत की बात है
जीना तुम जी भर के
जो तेरे हाथ है।

संघर्ष से घबराना नहीं
खुद को कभी मिटाना नहीं
अपनों को भुलाना नहीं
दिल उनका दुखाना नहीं

सोचो अगर तुम दुनिया छोड़ जाओगे
माता-पिता, भाई-बहन व संगी-साथी
दर्द से जीते जी ही मर जाएँगे
उनको नर्क का दृश्य दिखलाना नहीं
खुद को कभी मिटाना नहीं
संघर्ष से घबराना नहीं।



Foster Financial Literacy to protect against Ponzi schemes



Dr Rashmi Tripathi
AGM
Economist,
H O, Bengaluru

Even after putting various financial regulations in place, the government could not put a stop to the evil of financial illiteracy with people easily falling prey to Ponzi schemes, which are financial traps. People usually come to know of such schemes through word-of-mouth. For sure, these schemes are more prominent where illiteracy is more and that too in Tier II and Tier III cities.



The word Ponzi is attributed to Charles Ponzi, an Italian artist, who had accumulated immense wealth in the early 20th century by organising such scheme. From then till now, people are lured looking at the astounding returns that Ponzi schemes offer without realising its consequences

Everyone wants to make money quickly and investing in such schemes can be a way to do it. Besides the mental makeup of the borrower and the lender, economic reasons lead people to invest in such schemes. Investors include those who have spare money or those who are in need of money, as both are looking for quick and high returns.

Usually, people coming from financially weak background fall prey to Ponzi schemes. Also, unemployment plays an important role. Owners of these schemes try to involve bright unemployed youth with a good reputation in the rural areas as its agents. These local youths will always have more say and convincing power among the villagers than any outsider. The agents

also make women their soft targets. Often the women in the rural areas invest in these schemes without letting the male members of the family know about it.

Ponzi schemes, which have become widespread in some parts of the country, including eastern India and West Bengal, have inflicted heavy losses on the investors and have claimed several human lives. A primary survey shows how social networks created by self-help groups, though they provide higher incomes and social insurance to the members, also facilitate the spread of misinformation regarding Ponzi schemes and hurt naive investors. The gullibility of potential investors can be reduced if the same networks are used to foster financial literacy.

Post Covid when many people have lost jobs and migrants have gone back to their villages, there is greater chance of people falling in trap of Ponzi schemes for greater returns. Here comes, the role of banks especially public sectors banks to educate the people in the hinterlands on such schemes through their financial literacy programmes to fend off gullible people against falling trap to such schemes and at the same time try to garner funds from this segment to augment deposits.





Alternate Disputes Resolution Mechanisms: A Banker's Perspective



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

The business of Banking basically involves accepting money from the customers as deposits for the purpose of lending and investment. Modern day Banking requires excellent Customer Service in order to grow business. In this process, various disputes arise between the Bank and its customers and quick resolution of complaints/disputes is crucial for ensuring better Customer Service. These disputes may relate to deficiency in providing services to customers, interpretation of loan documents, recovery of loans, third party contracts etc. Such disputes result in various litigations against the Bank which not only leads to high cost but also poses risk to the reputation of the Bank. Due to overburdened Courts and other Judicial Forums, these litigations take very long time for final disposal. Most of the complaints and disputes involved in such litigations can be resolved by the parties outside the Courts or other judicial forums since they do not involve any complex questions of law. Such resolutions may save the money, resources and time of the Bank.



Lok Adalat is also one of the traditional dispute redressal mechanism, where disputes/cases pending in the court of law or at pre-litigation stage are being settled/compromised amicably. Lok Adalats have been given statutory status under the Legal Services Authorities Act, 1987. The Lok Adalat has the jurisdiction to hear any case which is pending before the court as well as any dispute

at pre-litigative stage. If a matter pending in the court of law is referred to the Lok Adalat and is settled subsequently, the court fee originally paid in the court on the complaints/petition is also refunded back to the parties.

Further, Permanent Lok Adalats have been set up as permanent bodies with a Chairman and two members for providing compulsory pre-litigative mechanism for conciliation and settlement of cases relating to Public Utility Services like transport, postal, telegraph etc. Here, even if the parties fail to reach to a settlement, the Permanent Lok Adalat gets jurisdiction to decide the dispute, provided, the dispute does not relate to any offence. The award of the Permanent Lok Adalat is final and binding upon the parties.

Arbitration is an area which the Banks have been quite reluctant to depend on owing to various reasons. Under Arbitration the Parties may agree to settle any existing or future dispute through an Arbitral Tribunal appointed by the Parties resolve the disputes. The award passed by the Arbitral Tribunal is a legally valid and binding award by virtue of the Arbitration and Conciliation Act, 1996. There is no court fees involved in this process as well. One of the major reason for the reluctance of the Banks to refer the matters to the arbitration was the cost and an absence of a defined timeline. It is pertinent to note that under the Arbitration and Conciliation (Amendment) Act, 2019, strict timelines have also been introduced under the 2019 Amendment Act. As per the amended provisions the Pleadings must be completed within a period of Six Months from the date of appointment of Arbitrator(s) and except for an International Arbitration, all the Awards should be passed within a period of 12 months from the date of completion of pleadings. Further under this Amendment Act, legal recognition has been provided to the institutionalised arbitration, which shall substantially contribute to the reduction of the cost of Arbitration.

The Amendment Act empowers the Supreme Court (in the case of an international commercial arbitration) and the High Court (in cases other than international commercial arbitration) to designate arbitral institutions for the purpose of appointment of arbitrators. Such arbitral institutions will be graded by the Arbitration Council of India. Where a graded arbitral institution is not available, the Chief Justice of the concerned High Court may maintain a panel of arbitrators for discharging the functions and duties of the arbitral institution.

By virtue of a recent Amendment, the monetary jurisdiction of the DRTs has been raised to Rs. 20 Lakhs. A substantial portion of the Banks' lending portfolio falls within the bracket of Rs. 20 Lakhs and obtaining a remedy from an ordinary Civil Court may considerably delay the recovery under these accounts. Bank may explore the online arbitration mechanism to reduce the small value NPAs for which the Bank will have to otherwise depend upon the Civil Courts.



The new Consumer Protection Act, 2019 is also providing for a Court initiated Mediation process. Bank must also utilise this mechanism to resolve the consumer disputes that are being filed against the Bank without allowing such matters to linger for years.

It may be endeavoured to use these mechanisms more often for ensuring greater customer satisfaction as these mechanisms facilitate quicker resolution of disputes at lower costs and also help in mitigation of reputational risk.

“राष्ट्र धर्म”



रवि कान्त शाह
प्रबंधक
आंचलिक कार्यालय,
मणिपाल

स्वतंत्रता दिवस के इस पावन अवसर पर सबका ही अभिनंदन है
आज का सूर्योदय एक नई उमंग एक नई चेतना का संगम है

न जाने कितने शहीद हुए इस आजादी को दिलाने में
न जाने कितने हो रहे अपना कर्तव्य निभाने में

वो वक्त पर रक्त दे रहे राष्ट्र का धर्म निभाने में
खा रहे है गोलियां मतलब आजादी का समझने में

कभी विदा किया था माँ ने सर पे लगा के टीका
जीती रही इस आशा में लौटेगा मेरा बेटा जीता

वो जीत गया वो लौट गया लिपटा हुआ तिरंगे में
लिख गया इतिहास नया भारत माँ के सीने में

करता हूँ मैं सत सत नमन और प्रणाम उन सभी वीर सपूतों को
जिनके त्याग तपस्या और पुरुषार्थ ने न झुकने दिया तिरंगे को

आओ मिलकर हम सब भी अपना राष्ट्र धर्म निभाते हैं
अस्वच्छ और भ्रष्ट तंत्र से दूर एक नया राष्ट्र बनाते हैं

॥ जय हिन्द जय भारत ॥



चंडीगढ़

दिनांक 01.07.2020 को चंडीगढ़ अंचल कार्यालय में महा प्रबंधक, श्री बी पी जाटव के मार्गदर्शन में 115 वें स्थापना दिवस समारोह का आयोजन किया गया। इस अवसर पर उप महा प्रबंधक, श्री पुरुषोत्तम चंद, श्री प्रदीप के एस और अंचल के अन्य कार्यपालक व कर्मचारी उपस्थित थे। महा प्रबंधक, श्री बी पी जाटव ने अपने संबोधन में सभी कर्मचारियों को संस्थापक के सिद्धांतों को अपनी कार्यशैली में अपनाने की सलाह देते हुए ईमानदारी व लगन से अपना कार्य करने के लिए प्रेरित किया।



करनाल

दिनांक 01.07.2020 को बैंक के 115 वें स्थापना दिवस के अवसर पर अंचल कार्यालय, करनाल ने महाप्रबंधक, सीएस विजयलक्ष्मी के नेतृत्व में सीएसआर गतिविधि के अंतर्गत एमडीडी बाल भवन (अनाथालय), करनाल को 15 सीलिंग फैन प्रदान किया। इस कार्यक्रम की अध्यक्षता श्री एस के डबराल ने की। इस अवसर पर उप महा प्रबंधक, श्री बिनोद शर्मा, सहायक महा प्रबंधक, श्री सुशील कुमार और श्री राजेश कुमार, कर्मचारी सदस्य तथा एमडीडी बाल भवन के अधिकारी उपस्थित थे।



दिल्ली

दिनांक 22.06.2020 को क्षेत्रीय कार्यालय नोएडा में "परंपरागत बैंकिंग के विकल्प में उभरता डिजिटल बैंकिंग" विषय पर हिंदी परिचर्चा कार्यक्रम का आयोजन किया गया। कार्यक्रम की अध्यक्षता श्री आदेश कुमार, सहायक महा प्रबंधक ने की। परिचर्चा में क्षेत्रीय कार्यालय के सभी अनुभाग प्रमुख, स्थानीय शाखाओं के शाखा प्रमुख एवं क्षेत्रीय कार्यालय के कर्मचारियों ने प्रतिभागिता की।



लखनऊ

दिनांक 01.07.2020 को अंचल कार्यालय लखनऊ के महाप्रबंधक, श्री देवानंद साहू के मार्गदर्शन में कानपुर रोड लखनऊ के आदर्श कुष्ठ आश्रम में सीएसआर गतिविधि का संचालन करके 115 वां स्थापना दिवस मनाया गया। हमारे बैंक के संस्थापक सिद्धांतों में से एक - "जरूरतमंदों की सहायता करने के लिए", से प्रेरणा लेते हुए समाज में वंचित वर्ग के बीच राशन किट और फेस मास्क वितरित किए।





पटना

दिनांक 15.06.2020 को महा प्रबंधक, श्री फ्रेंकलिन सेल्वाकुमार और उप महा प्रबंधक, श्री नीरज कुमार गौतम द्वारा पटना आंचलिक निरीक्षणालय का उदघाटन किया गया। अंचल कार्यालय पटना और रांची के क्षेत्र इसके क्षेत्राधिकार में आएंगे। इस अवसर पर सहायक महा प्रबंधक, श्री बिनय कुमार, श्री उपेंद्र दुबे, श्री आर वी आर एस सुब्बा राव और अन्य अधिकारी व कर्मचारी उपस्थित थे।



दिनांक 25.06.2020 को अंचल कार्यालय पटना की माइक्रो फाइनेंस शाखा द्वारा महिला उद्यमिता जागरूकता विकास कार्यक्रम का आयोजन किया गया। कार्यक्रम की अध्यक्षता महा प्रबंधक, श्री फ्रेंकलिन सेल्वाकुमार द्वारा की गई। इस अवसर पर स्वयं सहायता समूह की महिलाओं को मास्क व सेनेटाइजर का वितरण किया गया। इस अवसर पर 21 स्वयं सहायता समूह की महिलाओं को महा प्रबंधक, श्री फ्रेंकलिन सेल्वाकुमार द्वारा 22 लाख रुपए का ऋण वितरण किया गया।



दिनांक 01.07.2020 को केनरा बैंक के 115वें स्थापना दिवस पर सीएसआर गतिविधि के अंतर्गत क्षेत्रीय कार्यालय पटना-1 द्वारा “उमंग बाल विकास आवासीय विकलांग प्रशिक्षण संस्थान” को वॉटर प्यूरिफायर प्रदान किया गया। इस अवसर पर महा प्रबंधक, श्री फ्रेंकलिन सेल्वाकुमार, उप महा प्रबंधक, श्री के सी टुडु एवं सहायक महा प्रबंधक, श्री आर वी आर एस सुब्बा राव उपस्थित थे।



रांची

दिनांक 01.07.2020 को अंचल कार्यालय रांची में 115वें स्थापना दिवस के उपलक्ष्य में उप महा प्रबंधक, श्री हितेश गोयल के मार्गदर्शन में कार्यक्रम आयोजित किए गए। इस अवसर पर सहायक महा प्रबंधक, श्रीमती अनीता एक्का व अंचल के अधिकारी व कर्मचारी उपस्थित थे। इसी क्रम में सीएसआर गतिविधि के अंतर्गत निवारणपुर झुग्गी बस्ती के निवासियों के बीच खाद्य सामग्री का वितरण किया गया।



Bengaluru

First Branch of Upgraded CBS Version 11.8 was inaugurated at BSNL Complex, Ulsoor, Bengaluru on 13.07.2020 by Sri Devesh Kumar, Chief Manager, BSNL, Bengaluru & Sri N Lakshminarayana, CGM. Sri V Jayaraman, CGM, Sri S Venkataramana, GM, Smt R Anuradha, GM, Sri B Parswanath, DGM and Sri P Vithoba, DGM, were present on the occasion.



Sri G Srinivas Rao, DGM, Sri M Suresh Kumar, AGM, Sri H Shivappa, AGM, Sri K Shivakumar, AGM, Sri Chandrashekhar Patil, DM, Sri B D Kulkarni, DM, Staff from Regional Office and local branches were present on the occasion.

Bhubaneswar

On the occasion of 115th Foundation Day of the bank, as part of its CSR activity, Circle Office Bhubaneswar distributed PPE kits to the police personnel engaged in Traffic control activity in the city of Bhubaneswar. Sri B L Meena, GM handed over the PPE kits to Sri Sudhanshu Sarangi, Commissioner of Police. Sri Joginder Singh Ghangas, DGM, Sri S N Panda, AGM, and other officials of Canara Bank were present in the occasion.



Hubballi

Sri K Venkata Narasimha Murthy, GM, CO Hubballi inaugurated Circle Office, Hubballi on 12.06.2020.

Hyderabad

Retail Asset Hub Nizamabad was inaugurated on 02.06.2020. Sri T Veerabhadra Reddy, GM, Sri G Alexander, DGM, Smt B Renuka, AGM and other



executives and staff from RO Nizamabad attended the function.

Retail Asset Hub Rangareddy was inaugurated by Sri T Veerabhadra Reddy, GM at Narayanaguda, Hyderabad on 10.06.2020. Sri P Ravi Varma, DGM, Sri S V J Venugopal DGM, Sri B Khujur DGM, Sri Avudiappan DGM, Sri Bhaskar Chakravathy, DGM



and other executives and staff were present during the function.

Mangaluru

On 8.6.2020, SME Sulabh, Circle Office, Mangaluru organized an Outreach Programme on “Guaranteed Emergency Credit Line (GECL) to MSMEs” in association with District Industries Centre for various industrial associations and MSME borrowers of Dakshina Kannada region. The program was inaugurated by Dr Selvamani R, CEO, D.K, ZilaPanchayath, and Sri BalMukund Sharma,



DGM, in presence of Sri Gokul Das Nayak, Joint Director, DIC, Sri Vishal Salian, President DSIA and Sri Praveen M P, Lead District Chief Manager. A presentation on “GECL to MSMEs” was presented by Sri N Ravi Kumar, Senior Manager, CO, Mangaluru.

Quarterly Standing Committee Meeting on Customer Service for the 1st Quarter of FY 2020-21 was organised on 29.06.2020 under the Chairmanship of Sri B Yogish Acharya, GM. Sri Raghava Naik K, DGM, Smt S Swarnalatha, AGM, Sri Suchithra, AGM and



Customers from various branches along with their Branch Managers attended the meeting.

CO Mangaluru celebrated 115th Foundation Day on 01.07.2020 at Founders monument, Dongerkery,



Mangaluru. Sri B Yogish Acharya, GM, Sri Bal Mukund Sharma and Sri Raghava Naik K DGMs and Smt. Suchitra, AGM attended the function. Some of the esteemed customers of the bank were felicitated. As a part of CSR Activity, sanction letters were handed over to Prajna Counselling Centre and Seva Bhava Charitable Trust, Mangaluru.

Manipal



RO, Davangere conducted "AEOs' REVIEW MEET" on 17.06.2020 & 19.06.2020 at RUDSETI Chitradurga and Regional Office Davangere respectively. Sri H Raghu Raja, AGM, Smt G R Nagarathna, DM, Sri G G Doddamani, DM and Sri Naveen Kumar, DM, were present in the meeting. Sri H Raghu Raja, AGM sought further growth under Priority Sector Advances & Financial Inclusion.

Awareness programme on Pradhan Mantri Social Security Schemes was organised by RO Shivamogga on



21.07.2020. The programme was presided over by Sri B Y Raghavendra, Honourable Member of Parliament and Sri K B Sivakumar, Deputy Commissioner. Sri B Sudhakar Kotary, DGM addressed the gathering on the importance of Social Security schemes. Smt Poonima N Rao, AGM and other executives were present during the programme.

Thiruvananthapuram



inaugurated on 15.06.2020 by Smt Rukhiya Jamal, Chairperson, Kalamasserry Municipality. Sri Sabu J Mechery, AGM, chaired the programme and delivered the Keynote address. Smt C Geetha, AGM, Sri V K Bhat,

AGM, Sri Sathyanarayana, AGM, Sri Ullas M, DM Smt Manju Babu, Smt Laiby Babu, Municipal Councilors, Staff members of Regional office and nearby branches were also present on the occasion. Sri Musthaque Ahmed C K, Senior Manager, Edapally-2 Branch proposed vote of thanks.

P M Kisan Dairy Campaign was launched in Palakkad Region by Elappully Branch on 06.07.2020. Sri C M Harilal, AGM and Sri Anil D, Lead District Manager



handed over fresh dairy KCC Sanctions to farmers. Smt Sheeba Nair, Branch-in-charge and Sri Aneesh Mohan, Manager also attended the function.

Vijayawada



On the occasion of 115th Foundation day on 01.07.2020, as part of CSR activity, Grocery items, Sanitizers, Masks, Fruits, Sweets, etc. were donated by CO, Vijayawada to "Suraksha Home Care and Old Age Home", Vijayawada. The event was attended by Sri Muralidhar Behera, DGM, Sri Manmohan Singh, AGM, and other staff members.



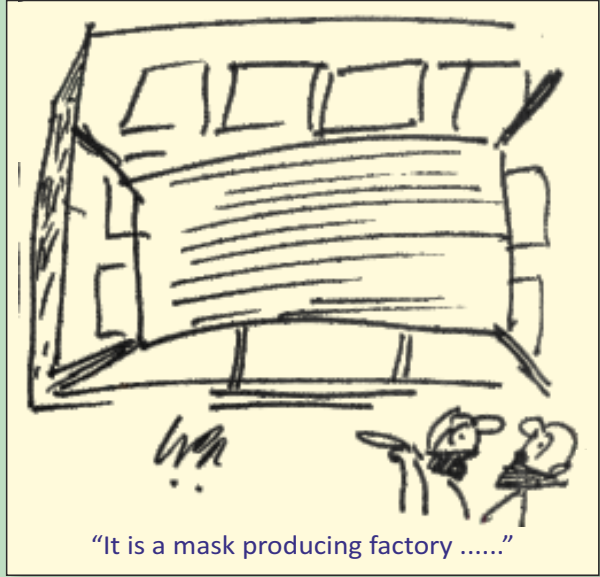
"No doubt we have given loan to your sanitizer production factory. But your balance sheet should be equally clean"



"Very creative hoarding"

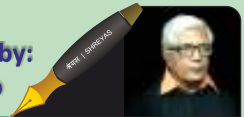


"I was parachuting down when they announced lockdown so I had to be midair ..."



"It is a mask producing factory"

Refer to "drawer" by:
K P Ramesh Rao





Meet our sports star - Sri Pradhan Somanna



Sri Pradhan Somanna is an International Hockey player representing our Bank's Hockey Team. He plays in forward position and has scored many Goals for the Bank, State and Country. He joined the Bank in 2017 as SWOA, under Sports Category (Hockey). He has been bestowed with the "Outstanding Sportsman of the Year" award by Karnataka Olympic Association(KOA) in 2017, for his achievements in the field of Hockey.

Sri Pradhan Somanna in an interview with Sri P Srinivasa Murthy, Sports Welfare Manager, gives a sneak peek into his life and career.

1. What inspired / who motivated you to take up the Sport?

My family in general and my father in particular inspired me to take up this sport. Moreover, hockey is played in each family in Coorg, Karnataka. Coorg is renowned for producing Hockey players and Defence Personnel.

2. How did your Sports career start?

I started playing for my family in the family tournament in Kodagu (Coorg is also known as Kodagu) during my school days and later joined Sports Authority of India, Bengaluru for training.

3. Where did you study School / college and how was the quality of equipment / infrastructure / facilities, when you started your Sports career? What are the kind of obstacles you faced in your early career?

I did my nursery and primary education in Murnad, Kodagu later joined St. Joseph Indian High School for my

higher primary and then joined AL-AMEEN for my further studies. The standard and quality was pretty decent in Bengaluru SAI where boarding and food was provided free. In Coorg I couldn't expect much as it was rural school and only the playing ground was sufficient but equipment was not provided.

4. Didn't your parents pressurize you to focus on studies? How did you fare in studies?

Yes, they did but my father was interested in me pursuing Hockey and wanted me to continue in sports as well as concentrate on my studies. I was able to balance both and my academic results were good enough, which enabled me to continue playing.

5. Did anyone from your family / friend or a Coach, help you in shaping your career?

My family and coaches played an important role in shaping my career. My friends in the sports hostel who played along with me during my hostel days were helpful.

6. Which all present day stars played along with you in your junior days?

V R Raghunath (Olympian), V S Vinaya (Indian International), S V Sunil (Olympian), S K Uthappa (Olympian) and our own Canarite Nikin Thimmaiah (Olympian) and many more.

7. What were your achievements before joining the Bank?

Silver Medal in South Asian games held at Guwahati 2016. And also took part in Asian champions' trophy at Doha.

8. What are your achievements after joining the Bank and how did the Bank help you in shaping your career?

After joining the Bank, Our Bank's Hockey team emerged as Runners Up at the Senior Men 'B' Division National Championships in its maiden appearance. Additionally, we as a Team has won several State level Tournaments. Bank has provided everything what a player/team needs to perform well.

9. Which is the most memorable moment of your career till date? Similarly, share your most bitter experience in Sports?



When I got selected for the first time for the national team in the year 2011 was my memorable moment. When I was not picked for the Olympic team in 2012 after playing the Olympic test series, was the bitterest moment.

10. Injury is part and parcel of any sport. Were there any injuries during your career and how did you regain your fitness?

Yes injury is common in sports but I was lucky not to get any serious injuries till date and God has been kind to me.

11. What are the lessons that Sports has taught you?

Discipline, Time Management and helping one another.

12. What are your hobbies? Apart from your sport, do you play any other game?

I play football and cricket during my off season to keep myself fit.

13. What is your advice to parents whose children want to pursue a career in your sport?



Support them in every step of their life; give them the confidence to achieve the goal and cheer them up during their difficult or bad times.

14. What is your advice to an upcoming & budding Sports person?

Work hard till you achieve your goal. There will be ups and downs during your sports carrier. Take it as a challenge and move forward. Respect your coaches and seniors during your career.





In all some 22 banks were started in South Kanara District in the course of one and a half decades from 1940. Landlords formed the single largest group of persons among the founder-directors. A majority of them were educated persons who had agricultural properties, who were quite well to do and considered it prestigious to be known as director of a bank.

Lawyers and Doctors as Chairman

The business class was the second largest and lawyers were the third largest group among the founder-directors. Their services were frequently sought after because of their expertise, and they often ended up as bank chairmen.

The rise and fall of banks

Of the 22 banks born in South Kanara district, five continue to exist, graduating from district banks into regional banks and then becoming national banks in the public sector, except one bank, Karnataka Bank Ltd, which continues to operate as one of the biggest bank in the private sector in Karnataka State. Six went into liquidation, one ceased to operate and the rest were involved with mergers. One Bank, Pangal Nayak Bank, merged with the Canara Bank Ltd. That was in 1968. It was in this social and economic milieu that the Canara Bank Ltd. Operated in South Kanara in the thirties. Still, only two banks, the Canara Bank Ltd. and Canara Industrial & Banking Syndicate (presently Syndicate Bank) were lending more than a lakh of rupees per annum during the period. The total credit outstanding in the case of the Canara Bank Ltd in 1939 was more than double the total credit lent by the Canara Industrial & Banking Syndicate Ltd.

Security - the chief consideration

Security consciousness was the main factor in the lending operations of all the banks. The fully secured advances constituted over 80 per cent of the total advances. This policy was reiterated in the Directors Report of the biggest bank of them all, the Canara Bank Ltd. In the early thirties, the Directors observed: "The policy of the Directors has rather been one of consolidating the position of the Bank by increasing the ratio of the secured advances to unsecured."

Run creates panic

More than the failure of the Arbuthnot Bank Ltd. In the

first decade of the twentieth century, it was the failure of the Travancore National & Quilon Bank in the third decade that struck a warning chord in the Kanara banks. The Travancore National & Quilon Bank had a deposit base of about Rs3.50 crore and was in the Big League of those time. It had been formed by the merger of the Travancore National Bank and the Quilon Bank. The former was established in Alleppey in 1912 and the later in Quilon in 1919. The two were amalgamated in September 1937 with the blessings of the Reserve Bank. But disaster was round the corner.

Within seven months of the amalgamation becoming effective, there was a run on the bank which was considered to be one of the strongest in South India. The run first began in April 1938 and this led to the suspension of payments on 21st July 1938. Petitions for winding up the bank were presented simultaneously at Madras where the bank had its central office, at Quilon where it had its registered office and at Bombay which was its most important office outside South India.

Crisis Management

When the crash of the Travancore National and Quilon Bank Ltd. had its tremors in Bombay too, our General Manager even suggested the conversion of the branches in Bombay into a separate subsidiary. The apprehension of the Bank was evident in the minutes of the Board meeting dated 31.07.1938.

"With reference to the run on our branches in Bombay last month by reason of the suspension of business on 21.6.38 by the Travancore national & Quilon Bank Ltd., and the consequent loss of confidence in Bombay on all banks in the South, it appears to be necessary to provide for safety considering that at present we have about 21 lakhs deposits and over about 9 lakhs of investments there. This is felt to be a rather difficult question to solve."

Though the Board dropped the idea of segregation of branches into a separate subsidiary, it showed how the crisis management worked at a time when modern management theories were not even in their infancy.

To be contd...



JUNE - JULY 2020

Govt plans to digitise all farm-oriented schemes:

The government plans to digitise all its farm-oriented schemes and ensure farmers are paid procurement prices directly, by launching an Aadhaar based database that will also map land holdings, officials said. In the first phase, the database will have details of 50 million farmers across nine states, they said.

India's external debt touches \$558.5 billion in March, shows RBI data:

India's external debt stood at \$558.5 billion in March, an increase of \$15.4 billion compared with the year-ago period, according to RBI data. Commercial borrowings remained the largest component of the external debt, with a share of 39.4%, followed by non-resident deposits at 23.4% and short-term trade credit at 18.2%.

UPI transactions hit all-time high in June:

Payments on Unified Payments Interface (UPI) bounced back to record an all-time high of 1.34 billion transactions in June, data released by the National Payments Corp. of India (NPCI) showed. It grew 9% sequentially from 1.23 billion in May, and beat the previous high of 1.32 billion transactions worth ₹2.22 trillion in February. UPI payments rose 18% sequentially from ₹2.18 trillion in May to ₹2.62 trillion in June. Compared to the year-ago period, such payments grew 78% from 1.46 trillion in June 2019. Transactions through Aadhaar-enabled Payment System (AePS), which allows online interoperable financial inclusion transaction at Micro ATMs through business correspondents of banks, however, fell to 397 million in June from 405 million a month ago.

RBI to gain control over co-operative banks in a phased manner:

The Union government will notify the recently-promulgated Ordinance to give more teeth to the RBI over co-operative banks in a phased manner. For now, the new Ordinance has been made effective from 29th June to cover multi-state co-operative banks, according to a notification issued by the Finance Ministry. However, a large majority of co-operative banks that operate only in one state, or state co-operative banks,

will be covered under the new law from a later date.

New utility for Banks, POs to check TDS rate on high value cash withdrawals:

The Income Tax department said it has made available to banks and post offices a new utility to ascertain TDS rate applicable on cash withdrawal of over ₹20 lakh in case of a non-filer of ITR and that of above ₹1 crore in other cases. Now the bank/post office has to only enter the PAN of the person who is withdrawing cash for ascertaining the applicable rate of TDS.

NPCI launches UPI auto pay:

The National Payments Corporation of India (NPCI) launched UPI Autopay, a facility that would allow recurring payments at regular intervals. "With this new facility introduced under UPI 2.0, customers can now enable recurring e-mandate using any UPI application for recurring payments such as mobile bills, electricity bills, EMI payments, entertainment and OTT subscriptions, insurance, mutual funds and loan payments, paying for transit, metro payments among others of up to ₹2,000," NPCI said in a release.

BANKING NEWS

Govt amends certain Indian Accounting Standards:

The government has amended certain Indian Accounting Standards (Ind-AS), including the standard relating to leases amid the coronavirus pandemic and some of them could have significant impact on decision-making for businesses, reports PTI. Among those amended are Ind-AS 103 and 116.

Forex reserve climb \$1.27 billion to record peak of \$517.637 billion:

The country's foreign exchange reserves surged by \$1.275 billion to touch a fresh lifetime high of \$517.637 billion in the week to July 17, RBI data showed. In the previous week, reserves had swelled by \$3.108 billion to \$516.362 billion. The reserves had crossed the half-a-trillion mark for the first time in the week ended June 5, after it had increased by \$8.223 billion to reach \$501.703 billion. In the week ended July 17, the reserves rose due to an increase in Foreign Currency Assets (FCA), which is a major component of the overall reserves.



बदले बदले से सरकार



बी के उप्रेती
भूतपूर्व वरिष्ठ प्रबंधक
केनरा बैंक

बैंकिंग कार्यकाल के दौरान कुछ वर्ष मुझे मानव संसाधन अनुभाग में काम करने का मौका मिला। हमारे बैंक की एक खासियत है कि बैंकिंग सेवाओं के दौरान बैंक के कर्मचारियों को बैंक के विभिन्न अनुभागों में कार्य करने का मौका दिया जाता है ताकि वह बैंक के सभी अनुभागों में कार्य करने में दक्षता हासिल कर सकें। मुझे यहां पर कर्मचारियों की रिक्रूटमेंट, रिटायरमेंट और अनुशासनिक कार्यवाही के मामलों को हैंडल करना था। बैंक की शाखा के कार्य से यह कार्य बहुत अलग था। हमारे अनुभाग के वरिष्ठ प्रबंधक बहुत ही सज्जन प्रवृत्ति के इंसान थे। जब मैंने यह अनुभाग ज्वाइन किया तो मुझे पहली मुलाकात में बताया गया कि अभी तक तो तुम शाखा के ग्राहकों का ख्याल रखते थे और उनको सेवा प्रदान करते थे। लेकिन अब बैंक में जितने भी कर्मचारी हैं वह हमारे अनुभाग के ग्राहक हैं और उनसे बहुत ही मानवीय ढंग से पेश आना है। किसी भी कर्मचारी की कोई भी शिकायत है तो उसको तुरंत हल करना है। मानव संसाधन अनुभाग को यह सुनिश्चित करना होता है कि कर्मचारियों की समस्याओं को बिना विलंब किए हल किया जाए ताकि उनका हमारे अनुभाग में विश्वास पैदा हो। एक संतुष्ट कर्मचारी किसी भी संस्था के लिए एसेट होता है। उन्होंने मुझे यह भी बताया कि बहुत से कर्मचारियों की शाखा से कंप्लेंट भी आएगी, उनको भी मानवीय ढंग से डील करना है। किसी भी कर्मचारी को दंड देने से पहले उनमें सुधार लाने के लिए कदम उठाने हैं ताकि उनको यह नालगे कि उनके प्रति अन्याय हो रहा है। मैंने उनकी सभी बातों को ध्यान से सुना और अपने प्रबंधक को विश्वास दिलाया कि सभी के साथ न्यायोचित व्यवहार किया जाएगा। ऐसी बहुत सी कंप्लेंट आती

थी जहां पर कर्मचारी ग्राहकों से तथा अपने प्रबंधक से लड़ पड़ते थे। इस तरह की शिकायत पर उनसे एक्सप्लेनेशन मांगी जाती थी और कई मामलों में इंकवायरी भी की जाती थी। कर्मचारी को मौका देने के बाद और उसके विरुद्ध साक्ष्य के आधार पर ही अनुशासनिक कार्यवाही की जाती थी। मैंने अक्सर महसूस किया कि बैंक हमेशा ऐसे मामलों में कर्मचारियों को कम से कम दंड देता है और कर्मचारी के आचार और व्यवहार में बदलाव लाने की कोशिश करता है।

मुझे याद है दिल्ली की एक शाखा के कर्मचारी श्री साहनी जी की बहुत कंप्लेंट आया करती थी। उनकी उम्र शायद 58 वर्ष की होगी और वह स्पेशल असिस्टेंट थे और बचत खाता विभाग के सुपरवाइजर थे। शाखा प्रबंधक अक्सर कंप्लेंट किया करते थे कि साहनी जी का व्यवहार ग्राहकों के प्रति मधुर नहीं था और वह छोटी से छोटी बातों पर ग्राहकों और प्रबंधक से भिड़ जाया करते थे। उनकी पर्सनल फाइल में इस तरह की बहुत सारी शिकायतें थी। मुझे भी उनकी शाखा के प्रबंधक ने एक दिन फोन किया और उनके व्यवहार के बारे में कंप्लेंट की और कहा कि इनको हमारी शाखा से स्थानांतरित कर दीजिए क्योंकि उनकी वजह से शाखा की ग्राहक सेवा खराब हो रही थी। वह ग्राहक से रुखा बोलते थे और चेक पास करने में भी काफी समय लगाते थे और यदि कोई ग्राहक उनको सुझाव देता था तो उसको ध्यान से सुनने की बजाय वह उससे वाद विवाद करते थे। जब उनकी कंप्लेंट आई तो मैंने अपने प्रबंधक के सामने रखी और कहा “सर इसकी क्या कार्रवाई करें?” तो उन्होंने कहा कि “एक्सप्लेनेशन मांगने से पहले इनको अंचल कार्यालय में बुलाओ और इनकी मेंटरिंग और काउंसलिंग की जाए। हमने उनको अंचल कार्य में कार्यालय में आने का निर्देश दिया। जब वह आए हमने उनको शाखा द्वारा भेजी उनकी कंप्लेंट के बारे में बताया। वह अपने बचाव में ग्राहकों तथा प्रबंधक पर दोषारोपण करने लगे। हमारे प्रबंधक जी ने उनको ग्राहक सेवा की महत्ता के बारे में समझाया और यह भी कहा कि वह प्रत्येक ग्राहक से अच्छी तरह पेश आएँ और उनका काम तुरंत निपटाएँ। उनको यह भी कहा गया कि शाखा प्रबंधक और सहकर्मियों से भी अच्छा व्यवहार करें और टीम -भावना के साथ कार्य करें। उनको यह भी हिदायत दी





कि यदि दोबारा उनके विरुद्ध कोई शिकायत आई तो बैंक कड़ी कार्रवाई के लिए बाध्य होगा। उनकी उम्र का ख्याल रखते हुए उनको चेतावनी देकर छोड़ दिया गया क्योंकि 1 साल बाद उनकी रिटायरमेंट थी।

मैंने उनकी पर्सनल फाइल को जब और खंगाला तो पता चला कि शायद ही कोई ऐसी शाखा होगी जहां पर उनकी प्रबंधक / ग्राहक द्वारा कोई शिकायत ना की गई हो। कुछ समय बाद ही उनके रिटायरमेंट की प्रक्रिया शुरू हो गई थी। इस सिलसिले में मैं उनसे फोन पर बात करता था ताकि समय से उनके टर्मिनल बेनिफिट्स और पेंशन मिल जाए। रिटायरमेंट के बाद हमारे बैंक में एग्जिट इंटरव्यू exit interview की प्रक्रिया होती है। एक फॉर्मेट रिटायर्ड एम्पलाई को दिया जाता है और उसे अपने सेवाकाल के अनुभव के बारे में लिखना होता है और बैंक को अपने सुझावों से अवगत कराना होता है ताकि यदि कुछ कमियां हैं तो उनको दूर किया जा सके। इस सिलसिले में श्री साहनी जी अंचल कार्यालय में आए और बहुत खुश नजर आ रहे थे। मैंने उनसे बैंक की यात्रा के बारे में पूछा तो कहने लगे सर बैंक ने हमको बहुत कुछ दिया है और अब जो कुछ भी हूँ इस बैंक की वजह से हूँ। मैंने उनसे पूछा कोई सुझाव जिसे हम बैंक में लागू कर सकें और बैंक को आगे बढ़ा सकें। बस इतना ही कहा था कि साहनी जी शुरू हो गए और कहने लगे सर मेरा बेटा अभी एक मल्टीनेशनल कंपनी में लगा है और उसका सैलरी अकाउंट एक प्राइवेट बैंक में खुला है। प्राइवेट बैंक वाले रविवार को खाता खोलने हमारे घर पर आए। वह अकाउंट ओपनिंग फॉर्म / किट तथा साथ में कैमरा भी लेकर आए। उन्होंने छुट्टी के दिन मेरे बेटे का अकाउंट खोला और उसकी अपने कैमरे से फोटो भी खींची और 24 घंटे के अंदर चेक बुक पास बुक एटीएम कार्ड और क्रेडिट कार्ड भी दे गए। कहने लगे सर समय बदल गया है हमें ग्राहकों को उनके हिसाब से सेवाएं देनी होंगी और यह नहीं सोचना है कि ग्राहक हमारे बैंक में आए बल्कि हमें उसके पास जाना है। साहनी जी कहने लगे सर हमें अपनी कार्यप्रणाली बदलनी होगी नहीं तो प्राइवेट बैंक हमारे ग्राहकों को ले जाएंगे। मैं साहनी जी की बातें सुनकर हैरान था और सोच में पड़ गया कि यह वही साहनी जी हैं जिनकी पर्सनल फाइल ग्राहक कंप्लेंट से भरी हुई है। रिटायरमेंट के पहले ही दिन इनके ज्ञान के चक्षु खुल गए हैं उनकी बातें सुनकर मुझे गोस्वामी तुलसी दास जी रचित चोपाई याद आ गई।

पर उपदेश कुशल बहु तेरे
जे आचरहिं ते नर ना घनेरे ।।

एक दिन मैं बाजार में सामान खरीद रहा था कि किसी ने मेरे कंधे पर

हाथ रखा और बोले कैसे हो साहब, पहचाना मुझे? उनको देखकर मैं हैरान हो गया और यह थे श्रीमान नागर जी। नागर जी के साथ मैंने भी एक शाखा में 2 साल तक काम किया था। उनकी भी शाखा से बहुत कंप्लेंट आती थी। वह अक्सर शाखा में देरी से आते थे और काम भी आधा - अधूरा ही करते थे। किसी भी शाखा में वह ज्यादा टिक नहीं पाते थे और कोई भी शाखा प्रबंधक उनकी लेट-लतीफी और कामचोरी से खुश नहीं था। कई बारी एच आर एम सेक्शन में रहते हुए उनको समझाया और अनुशासन कार्रवाई होने से भी बचाया लेकिन नागर जी नहीं सुधरे। ऐसा लगता था जैसे कि उनका जिंदगी में यही फंडा होगा कि हम नहीं सुधरेंगे। मैंने उनसे पूछा आजकल कौन सी शाखा में हो तो बोले 2 साल पहले रिटायर हो गया था। मैंने नागर जी से पूछा कैसी चल रही है रिटायर लाइफ? कहने लगे बहुत मजे में हूँ और आजकल इंडियोरेंस कंपनी का एजेंट बन गया हूँ। दिन भर खाली बैठे टाईम पास नहीं होता इसलिए यह धंधा शुरू कर दिया है। मुझसे पूछने लगे कि आपने कोई मेडिकल इंडियोरेंस पॉलिसी ली है क्या? मैंने कहा मेरे पास एक पॉलिसी है। कहने लगे क्या आपका इंडियोरेंस कंपनी का एजेंट आपको समय पर अच्छी और संतोषजनक ग्राहक सेवा प्रदान करता है। मैंने कहा - ठीक है। नागर जी कहने लगे सर आजकल के समय में ठीक-ठीक सर्विस से काम नहीं चलता, एक पॉलिसी मेरे से भी लेकर देखो आपको पता चल जाएगा कि ग्राहक सेवा क्या होती है। उन्होंने मुझे अपना विजिटिंग कार्ड दिया और बोले जब आपको पॉलिसी लेने का मन हो मुझे बस एक फोन कर देना या मैसेज दे देना और मैं आपकी सेवा में हाजिर हो जाऊंगा और आपको कुछ करना नहीं होगा, सब काम मैं खुद जिम्मेदारी से करूंगा। उनकी बातें सुन कर मुझे एक मैरिज हाल के बाहर लिखा हुआ याद आया जिस पर लिखा था कि हम सम्पूर्ण विवाह बखूबी निभाते हैं। सिर्फ दुल्हा और दुल्हन आपके होंगे और बाकि सब अरेंजमेंट हमारा होगा। नागर जी कहने लगे जब आप समय देंगे उसी समय आपसे फॉर्म भरवाने और चेक लेने आपके पास आ जाऊंगा और जहां पर आप पॉलिसी डिलीवर करवाना चाहेंगे वह भी मैं आपको उसी जगह चाहे आपका ऑफिस या घर पर हों आपको खुद देने आऊंगा और किसी एजेंट को भी नहीं भेजूंगा। कहने लगे सर एक बार सेवा का मौका तो दो पता लग जाएगा कि सर्विस क्या होती है। जो भी वादा मैं अपने ग्राहकों से करता हूँ उसे पूरी तरह निभाता हूँ।

इन दोनों कर्मचारियों की सोच में 360 डिग्री का बदलाव देखकर मुझे 2 दिन तक नींद नहीं आई। काश इसी सोच के साथ इन्होंने बैंक में कार्य किया होता तो बैंक का भविष्य भी कुछ और ही होता।



Swapnil Aswal
Officer,
Mumbai SPL. MCB

Role of Banks in supporting the growth of manufacturing sector

The importance of manufacturing sector can be emphasized by the fact that it provides the perfect avenue to absorbing the redundant and excessive workforce from the primary sector. Frictionless functioning of this sector is thus crucial for employment generation and global value chain addition. India was ranked 30th on WEF Global Manufacturing Index in 2018. India can achieve its full scale manufacturing potential by benefitting from its demographic dividend. A huge domestic market with a rapidly increasing middle class implies strong and robust demand. The sector however is replete with a host of inherent and external constraints. For instance, the infrastructure and construction sector is fraught with long gestation periods.



Traditionally, in their roles as financial intermediaries, banks mobilize resources from wider public. The resources are transferred to this sector by way of lending. Owing to their expertise and experience in dealing with manufacturing sector; Banks have customized their product offerings to the industrial sector very efficiently.

They provide Working Capital Finance to meet the short term requirements, which comprises of a spectrum of funded (Cash Credit, Demand Loan and Bill Discounting) and non-funded facilities (LCs and BGS). They also

espouse long term projects by way of Project Finance, which is an umbrella term for Greenfield industrial projects, capacity extension at existing manufacturing units, construction ventures etc.

In addition to this, Banks have developed innovative financing mechanisms, which include interalia, Dealer Financing, Channel Financing, and Equipment Leasing. These entail extending financial credit to dealers and suppliers, which enables support to the distribution networks as a whole. Banks also extend their assistance by way of non-fund based credit facilities viz. Bank Guarantees, which capacitates the completion of Engineering, Procurement and Construction (EPC) projects. The EPC projects clearly delineate banks' contribution to manufacturing projects.

Loan Syndications and Consortium Lending are very pertinent in this context. Under this mechanism, enormous credit requirements of infrastructure segment are met by an array of two or more banks. It provides an excellent possibility of leveraging the presence and core competencies of various banks to fund a viable project.

Banks, as mandated by the RBI under the Priority Sector Lending, have to necessarily extend a fraction of their advances (lower of, 40% of ANBC/Off Balance Sheet exposure) to priority sector including MSMEs. A plethora of schemes that are intended to benefit MSMEs are channelized through banks as the intermediary.

A flagship scheme of Government of India, PMMY deserves specific mention. Under the scheme, formal credit is extended to the micro enterprises engaged in manufacturing and services sector. Owing to their dense branch networks, Banks have proven to be the perfect delivery channel for its implementation. Scheduled Commercial Banks, RRBs and Small Finance Banks have contributed immensely to the achievement of the scheme's objective.



A couple of peculiar features of financing the long term infrastructure projects are long gestation period and time (and cost) overruns. The industrial sector and corporate (engaged in infrastructure segment) cannot depend on the capital market alone to raise resources. The financial entities that have perennial long-term liabilities in their balance sheets are better suited to fund such projects such as Insurance and pension funds. However, there are regulatory compulsions in terms of credit rating of the bonds in which they invest.



Again, the banks play a vital role in mitigating these detriments. RBI has already designed the framework for banks to provide Partial Credit Enhancement to bonds issued by corporate. Therefore, the banks can offer PCE to a bond and hence improve the credit rating of bond issue. This will enable the capital starved infrastructure sector raise resources conveniently.

To provide liquidity to MSMEs, a system driven, automated bill discounting platform called TREDIS has been engineered by RBI and is being operationalised by banks. It is primarily an institutional mechanism which is aimed at financing the trade receivables of MSMEs from corporate buyers, Government Departments and Public Sector Undertakings, on a without recourse basis. It has widely helped MSMEs to tide over the liquidity constraints.

The export oriented manufacturing units are not only important foreign exchange earners but also further our country's international footprint. These units may be funded through cluster financing. Another method could be setting up of SPVs in which banks have a major shareholding.

The growth of manufacturing sector is crucial for attainment of the earlier stated twin objectives viz. employment creation and value chain addition. The salient factors in ensuring the growth are timely availability, adequacy and affordability (low cost) of capital. It is crucial that India must become competitive globally in manufacturing.

Recently the manufacturing has been facing headwinds. It can be attributed to a myriad of factors. Weak aggregate demand resulting in global spillovers coupled with protectionist tendencies in the major economies has hurt the sector. Large scale dumping, especially in the steel sector by a large economy has impeded this sector.

It is also suggested that India could very well take advantage of the trade war turmoil between the two major economies. That would mean shifting the manufacturing base, by major overseas companies to India. With an objective to achieving that, easy accessibility to low cost capital is vital. In addition to incentives by Govt. of India, Banks have a crucial role of buttressing this transition. Under the Make in India



initiative, the Govt. of India aims to increase the share of manufacturing sector to 25% of GDP by 2022. Banks have an indispensable responsibility to help induce a healthy environment for the growth of manufacturing sector in the country. Their timely assistance shall invariably create a conducive environment for industrial development. This is in concurrence with larger objective of nation building.



एम.एस.एम.ई. उद्योगों को ऋण- अर्थव्यवस्था के लिए कितना उपयोगी



ऊर्जा श्रीवास्तव

प्रबंधक

राजभाषा कक्ष

अंचल कार्यालय, दिल्ली

भारतीय अर्थव्यवस्था की दो महत्वपूर्ण कड़ियां हैं – कृषि और सूक्ष्म, लघु व मध्यम उद्यम। कृषि यदि भारतीय अर्थव्यवस्था की रीढ़ की हड्डी है तो आर्थिक विकास के लिए एम.एस.एम.ई. मजबूत हाथों और पैरों के समान है जो देश को प्रगति के पथ पर आगे ले जाती है। कृषि के बाद एम.एस.एम.ई. सबसे अधिक रोजगार देने वाला क्षेत्र है और साथ ही भारत के सकल घरेलू उत्पादों में इसकी लगभग एक तिहाई हिस्सेदारी है। एम.एस.एम.ई. उद्योगों से तकरीबन 10 करोड़ से भी अधिक लोगों को रोजगार प्राप्त हो रहा है। आंकड़ों के अनुसार देश में लगभग 5.5 करोड़ से 6.5 करोड़ तक के एम.एस.एम.ई. उद्यम मौजूद हैं जिनमें से 90 फीसदी सूक्ष्म (माइक्रो) इकाइयां हैं। ये सूक्ष्म इकाइयां भारतीय अर्थव्यवस्था में महत्वपूर्ण भूमिका निभाती हैं।



बनारसी साड़ी से लेकर कांचीपुरम साड़ी तक, हैंडलूम से लेकर ताले-चाबी और पीतल के सामान, सजावट के लिए मधुबनी पेंटिंग्स या मेरठ का खेल संबंधी उद्योग, इतना ही नहीं रोजमर्रा की तमाम चीजें जिनके बिना हमारा जीवन यापन अंसभव प्रतीत होता है वह सब एम.एस.एम.ई. उद्यमों की देन है।

ज्यादातर सूक्ष्म और लघु इकाइयां व्यापारी अपनी पूंजी लगाकर शुरू करते हैं लेकिन कारोबार के विकास के लिए पूंजी विस्तार आवश्यक है जो ऋण सुविधा के माध्यम से ही प्राप्त किया जा सकता है। यहीं पर बैंकों की महत्वपूर्ण भूमिका शुरू होती है जो

आर्थिक विकास में अपरोक्ष रूप से अपना अहम योगदान देती है।

सरकार लगातार प्रयास कर रही है कि देश में एमएसएमई कारोबारियों को अधिक से अधिक सुविधाएं प्रदान कर देश की आर्थिक स्थिति में संवर्धन किया जाए और कारोबार करने के लिए एक सहज माहौल दिया जाए। एमएसएमई और विशेष रूप से सूक्ष्म व लघु उद्यमों को मजबूती प्रदान करने के लिए सरकार की तरफ से कई योजनाएं शुरू की गयी हैं। इसके अतिरिक्त बैंकों ने भी इस क्षेत्र के कारोबारियों के लिए ऋण सुविधाओं को सरल और सहज बनाया है।

सूक्ष्म और लघु उद्यमियों को प्रोत्साहित करने के लिए आवश्यक है कि –

1. सरलता से पैसा यानी ऋण मिले
2. ऋण सस्ती दरों पर मिले और नियमित नकदी प्रवाह बना रहे।
3. वर्तमान समय में तेज़ी से पैर पसारते ई-कारोबार या ई-कॉमर्स में जगह मिले।
4. बदलती तकनीक के साथ कदम से कदम मिला कर तकनीकी उन्नयन यानी तकनीक का अपग्रेडेशन



5. कारोबार करने में सहज माहौल मिले
उक्त बिंदुओं में से पहला और दूसरा यानी सरलता से सस्ती दरों पर ऋण और नियमित नकदी प्रवाह के लिए वित्तीय सुविधाओं हेतु बैंकों की भूमिका महत्वपूर्ण है। पहले एमएसएमई उद्यमों को ऋण



प्राप्त करने में काफी कठिनाइयों का सामना करना पड़ता था। छोटे उद्यमी जिनका वार्षिक टर्नओवर 20 लाख से 5 करोड़ के बीच होता है उन्हें ऋण प्राप्त करने में देरी के साथ-साथ अपर्याप्त राशि जैसी समस्याओं से गुजरना पड़ता था। एमएसएमई उद्यमियों को देरी से मिलने वाले ऋण की समस्या के समाधान के लिए सरकार ने 59-मिनट लोन पोर्टल की शुरुआत की। यानि एक घंटे के अंदर एक करोड़ तक के ऋण की सैद्धांतिक स्वीकृति प्राप्त करने का रास्ता साफ हो गया। निश्चित रूप से इस योजना से कारोबारियों का मनोबल बढ़ा है।

यद्यपि लघु और मध्यम उद्यमों के प्रवर्तन और विकास का मुख्य दायित्व संबंधित राज्य / संघ राज्य क्षेत्र सरकारों के पास होता है, परन्तु केन्द्र सरकार ने हमेशा अपने विभिन्न विनियमों के माध्यम से राज्य / संघ राज्य क्षेत्र सरकारों के प्रयासों की पूरकता में सक्रिय भूमिका निभाई है, क्योंकि लघु और मध्यम उद्यमों में संपदा और रोजगार के सृजन तथा अर्थव्यवस्था के संबंधित क्षेत्रों की उचित वृद्धि के संदर्भ में अपार संभावना निहित है। भारत में सूक्ष्म, लघु और मध्यम उद्यम मंत्रालय मुख्य केन्द्रय प्राधिकरण है जो लघु और मध्यम उद्यमों की वृद्धि और विकास को प्रोत्साहन देने के लिए राज्यों / संघ राज्य क्षेत्रों के प्रयासों में सहायता देता है। यह अनेक योजनाओं / कार्यक्रमों और नीतियों का कार्यान्वयन करता है ताकि लघु और मध्यम उद्यमों की वैश्विक प्रतिस्पर्धा को बढ़ाया जा सके। ये मुख्यतः सरलीकृत प्रणालियों और प्रक्रियाविधियों, पूंजी तक आसान पहुंच, वैश्विक मूल्य श्रृंखला में लघु और मध्यम उद्यमों की उत्पादकता को बढ़ा कर उनका स्थान बनाने, प्रौद्योगिकी उन्नयन, गुणवत्ता सुधार, कौशल विकास, घरेलू तथा अंतरराष्ट्रीय बाजारों तक पहुंच आदि से संबंधित हैं।



मध्यम, लघु तथा सूक्ष्म उद्यम अर्थव्यवस्था में रोजगार सृजन तथा उत्पादकता में भी योगदान देते हैं। इसलिए निर्बाध रूप से आगे बढ़ने में एमएसएमई को सक्षम बनाने पर हमारी नीतियां केंद्रित होनी चाहिए। पर्यटन जैसे अधिक प्रभाव डालने वाले सेवा क्षेत्रों पर ध्यान केन्द्रित करना आवश्यक है। प्रमुख पर्यटन केन्द्रों को विकसित करके भ्रमण और सफारी गाइड, होटल, खानपान और हाउसकीपिंग स्टार्ट, पर्यटन स्थलों पर दुकान आदि जैसे क्षेत्रों में रोजगार जुटाने पर बड़ा प्रभाव पड़ेगा। बड़े बीस राज्य में दस-दस पर्यटन स्थलों और छोटे राज्यों में नौ-नौ पर्यटन स्थलों की पहचान करना तथा इन पर्यटन स्थलों पर सड़क और हवाई सेवा उपलब्ध कराना है। इससे पर्यटन स्थलों के पूरे मार्ग में आर्थिक गतिविधियों को बढ़ावा मिलेगा तथा गांव के मजदूरों को बाहर जाने की कम जरूरत पड़ेगी। ये ग्रामीण मजदूर कुल श्रम बल का एक बड़ा हिस्सा होते हैं। बिना एमएसएमई को सुधारे 5 लाख करोड़ डॉलर की अर्थव्यवस्था बनने का सपना पूरा नहीं हो सकता। इसलिए सरकार एमएसएमई सेक्टर में कई बड़े सुधारों पर काम कर रही है।

बैंकों और वित्तीय संस्थानों ने डिजिटल प्रक्रिया से ऋण देने के कुछ पहलुओं को अपनाया है, हालांकि इस पर अच्छे से काम फिनटेक कंपनियों ने किया है। फिनटेक कंपनियों ने डिजिटल ऋण प्रक्रिया को पूरी तरह संपर्क रहित बनाने की दिशा में बेहतरीन काम किया। दस्तावेजों का सत्यापन हो या ऋण का संवितरण हर प्रक्रिया डिजिटली पूरी की जा रही है। ऋणदाता और ऋणी के बीच में कोई सीधा संपर्क नहीं होता। मौजूदा बैंकिंग प्रणालियों में लोन प्रक्रिया के लगभग हर चरण में ऋणी को भौतिक रूप से मौजूद होने की मांग की जाती थी। यह एक उद्यमी या किसी एमएसएमई के सीईओ के लिए समय का बेहतर उपयोग नहीं था। इन प्रक्रियाओं में बदलाव आ रहा है और उम्मीद है कि सरकार के प्रोत्साहन के साथ ही ऋण की प्रक्रिया जल्द ही पूरी तरह डिजिटल हो जाएगी।

केंद्र सरकार ने 2024 तक देश की अर्थव्यवस्था को 5,000 अरब डॉलर पर पहुंचाने का महत्वाकांक्षी लक्ष्य रखा है। ऐसे में उम्मीद है कि इसमें एमएसएमई क्षेत्र का हिस्सा 2,000 अरब डॉलर रहेगा। यानी इन इकाइयों की वित्तीय आवश्यकताओं को पूरा करने पर यदि बैंक ध्यान देते हैं तो एमएसएमई उद्यमों के साथ ही बैंकों के अग्रिम में सुधार की संभावनाएं हैं जो देश के आर्थिक विकास में भी सहयोगी सिद्ध होंगी।



Mini Augustine
Senior Manager (OL)
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KOTTAYAM

Go summit in the Himalayas

Shrouded in mystery, the mighty Himalayas can intrigue anyone as much as it can arouse one's curiosity. With so many avenues to explore, people of any age, any kind can find their own space here for adventure.



While the bikers dream of riding on one of the highest mountain passes in the world, the nature lovers undertake trekking or mountaineering to explore what lay beyond, where roads can lead! Such treks being arduous, it required advance planning and conditioning of mind and body. AMS (Acute Mountain Sickness) is something you can encounter at high altitudes owing to low oxygen levels in the air.

Though there are many private operators who organised treks in the Himalayas, none of them had the expertise that the Youth Hostels Association of India (YHAI) had that too at affordable rates! The fee included simple vegetarian food and tent accommodation apart from providing us sleeping bag and Rucksack. Central Govt. organisations as well as undertakings provide special leave for undertaking treks of YHAI. Of all their trekking programmes, Chanderkhani and Sar pass both in Himachal Pradesh are the most popular treks and hence get fully booked as soon as they open for the season. Having done the Chanderkhani trek earlier, I was eager to go to Sar pass.

Sar pass, unlike its name, isn't a mountain pass, but a high altitude lake that lay frozen during most part of the year. At 13800 ft AMSL, the trek to Sar pass involved an arduous climb of 5 days, to begin and end at Kasol, which is the base camp. Batches arrive on daily basis each comprising of around 60 members. As one batch leaves for a higher camp, another batch waits to occupy their place at the base camp.

Bhunther in Kullu district of Himachal Pradesh is the nearest airport to Kasol. Alternatively, one can take the road from Delhi. Volvo buses plying to Manali will easily drop you at Bhunthar from where Kasol is 31 kms away, only 5 kms short of Manikaran, famous for its Sulphur springs.

Day 1 - Arrival at Kasol

The registration process completed, we were allotted our tents that housed 12 to 15 persons per tent. Heavily loaded mules stood waiting to carry camping materials and gas cylinders as well as grocery among others to higher camps which was a sorry sight for all of us. We were left in gloom to learn that 2 mules had slipped and were crushed to death under the load!



After a briefing, we took time off to cool our heels in the warmth of the camp and acquaint with fellow trekkers who came from various parts of the country. That evening we descended on Kasol market to make our last



minute purchases for the trek. Trekking boots, ponchos, sticks and caps, were all soon sold out!

A small village beside river Parvati, Kasol, known as Mini Israel, is not usually on the itinerary of Indian tourists, but it attracts Israelite travelers, men and women alike in groups or solo, who stayed here for long spells. We got to rub shoulders with some.

Day 2 and 3

It included among others, acclimatisation walks with loaded rucksacks that mocked the actual trek. Evenings were meant for briefings about the trek and lessons by specialists on AMS (Acute Mountain Sickness) and on how to combat it. Later, we packed our rucksack, repacking at least half a dozen times to ensure that our backs were not over-burdened during the trek! The extra baggage was to be stored at the base camp until our return.

Day 4- Trek to first camp Graham at 7700 feet AMSL

After a briefing and breakfast, we packed our lunch and



left our base camp. After about 2 kms of trek on paved road, we took a deviation into the wilderness treading on fallen trees, rocks and river crossings and then onto a hill. Somewhere along the path, I missed my step and came rolling down the slope. But for a tree that stopped me, I would have met my grave that day!

Day 5 – Padri Camp, 9300 ft.

Waking up to the blow of a whistle, morning tea, a quick breakfast, and falling in line for the briefing by now has become the order of the day before every trek. We got to refill our water bottles in running streams around lunch time almost every day.

Padri camp was in a clearing surrounded by pine trees. Though we trekked roughly 5-6 hours per day, the ascent was so steep that we had aching heels to nurse by nightfall. Most camps sat beside a river or a stream. So on a still night, the only noise we would hear was that of running water! With no electricity beyond our base camp, the only source of light was a solar powered one that stood near the kitchen. So trekkers usually kept a torch handy.

Day 6 – Mingthatch – 11200 ft.

Trekking through pine forests and crossing some fast flowing streams, I decided to trek ahead of others to spot birds, as the noise from other trekkers was driving them away. Incidentally, I had registered in the first batch of the season. So we had caught up with the camp leader of Mingthatch who was trekking just ahead of us. We followed the markings on rocks and trees leading to the camp. Mingthatch was set in a very serene location surrounded by green meadows where cows grazed, their huge bells renting the air with their ringing as several herds crossed us. Milk and milk products from these cows are believed to have medicinal properties owing to the herbs that they grazed on. Melas held in these parts are very popular among tourists who purchase ghee and honey from the nomads. Himalayan mountain goats reared for wool, meat and milk were also found grazing around. When we had stopped for lunch a Billy goat enjoyed chewing on my hair which was great fun to watch! We also got to cuddle the fluffy lambs and click photographs. Sheep dogs are a common sight everywhere in the Himalayas. A pack of sheep dogs had trekked along with us from Kasol, watching over us like they were watching a herd, and followed instructions from the Sherpa guides who were leading us. Mingthatch camp, surrounded by snow capped mountains offered picture perfect photography.

Day 7 Nagaru, 12500 ft.

We seemed to have got acclimatized to the high altitude by now. It was lunch time when we first sighted snow, in a patch. A little ahead we got a whole mountain slope decked in snow. Some thrilled trekkers hopped onto the snow, while a tired me preferred to feast on the beautiful scenery around. These were places left untouched by civilization and so remained serene

Nagaru camp sitting on a snow filled mountain was a heavenly sight. There was snow everywhere around our



tents. We had to cover ourselves from head to toe with all the wool we had carried with us that our rucksack fell limp on the tent floor! The golden thumb rule for trekkers is, to spend more time outside the tent to acclimatize with the surroundings. Hot tea rejuvenated our body and soon we were in the snow forgetting all our aches and pains. Slipping into sleeping bags along with our water bottles became a practice now, to keep our drinking water warm. Next morning we were to begin our trek as early as 4 in the morning so as to cross Sarpass before 11AM, as trekking on melting snow was not only difficult, but also risky. Despite the chill, all of us woke up by midnight for star gazing. At high altitudes, stars are closer and hence more visible. We were awestruck by the visual feast of million stars hanging above us, twinkling brightly! Some trekkers could identify a few constellations too.

Day 8- Trek across Sar pass to Biskeri Camp 11000 ft.

Scaling Sar Pass was the climax of this trek, that we had been preparing for! We left our camps early with the Sherpa guides, 3 of them, as this leg on snow is very tricky and hence risky. We trekked in a single file on snow trails wearing sun-glasses to protect our eyes from the strong piercing sun rays, reflected from the snow! At the summit, we captured some amazing photographs with

white snow below and deep blue sky for a roof!

The descent consisted of 4 slides on snow, one of them at least 2 kilometers long! After some initial misadventures, we had mastered the art of sliding on snow! Tired from the trek, we sat on small patches of land clear of snow, to have our lunch. Maggie noodles were a hot favorite and we got them even on snow! Wet as we were from the slides, we took off our shoes and jackets and laid them to dry in the sun while we stretched ourselves on bare rocks absorbing all the warmth from the sun.

By 4 pm we had arrived at Biskeri, known as Mini Switzerland! Having laid wet clothes to dry on tent tops, we relaxed gazing at far away mountains, with a feeling of great achievement!

Day 9- Return to Base Camp, Kasol.

On our descent we enjoyed a small rappelling from atop a Rock onto a fast flowing river. Rocks in the river served as stepping stones as we crossed the river and soon we were on our path through the Pulga hydro electric project to reach the nearest road at Barshini village, from where we took a public bus to Manikaran. Due to paucity of time, I returned to Kasol, resisting my urge to take a plunge in the hot water springs of Manikaran.

At the base camp we were given a rousing welcome making us feel like conquerors! All ears were on us to hear of our experiences and we fell short of words to describe them!

Treks like these recouped our mind and body, stretching ourselves to new fitness levels and hence I always look forward to returning to these terrains again and again.

Well, someone had rightly said... 'The best view comes after the hardest climb'!



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



Canarite Sri Amit Kumar, Asst Manager, Amingad Branch weds Ms Shruti Kumari

Advikaarya
D/o Swati Burnwal (OLO)
Manger,
Regional Office,
South Delhi



To flash your kid's photographs under this column, please send the details referring to memo No.58/2013 dated 29.06.2013



Pratyaksh Agrawal
S/o Pratiksha Gupta, Assistant Manger,
East Patel Nagar, New Delhi



Keeping ourselves healthy



Kishore K

Senior Manager
Apex Centre of Excellence,
Bengaluru

These are testing times. No one ever imagined the year 2020 to start on such a declensional note, inexorably pushing us to towards a very uncertain future. The ongoing pandemic has deracinated the strictures of societal harmony, painting our daily lives with fear, mistrust, anxiety and uncertainty. In the face of this unique crisis the best we can do is to allay our apprehensions and keep ourselves healthy, both



mentally and physically. Mind is a very fickle entity and we need to be careful about the ingress of thoughts and emotions. An enfilade of negative feed on a consistent basis can lead to hopelessness and create unremitting stress that can upset our body's hormone system, diminish the brain chemicals required for happiness and wreck our immune system. To overcome this we need to build an emotional resilience and broaden our perspective of the world with effulgent positivity. Might sound complex but it's actually not!

21st January, 2012. I still remember the day. I had to take a CT scan due to recurrent upset stomach and abdominal discomfort. The scan revealed an intestinal collapse and the radiologist directed me to an oncologist for further investigation. My whole world came to a standstill on hearing this and I felt energy ebbing from my body. Next day I met a Gastroenterologist at another hospital, for a second opinion, and he immediately subjected me to a

colonoscopy examination and construed that the findings point to a "very enlarged" lymph node (medical term = lymphadenopathy) in my small intestine which was "misbehaving" at that point in time. I had 2 options, either to undergo a biopsy which would require a lateral incision to be made on my stomach and be prepared to deal with a host of post-surgery complications or wait for 6 months (with medications) and redo the tests. I chose the latter and thus started my days of paranoid delusion and hypochondriacal episodes. Some days I would feel an intense pain and a burning sensation just beside my navel, on other days I would feel a bulge in my stomach. I was terrified to sleep and on most days was tottering in the middle of the night in somnambulism.

It was pathetic and my family was getting increasingly worried about my emotional state. I was mostly holed up inside the house as a conspicuous maudlin, ever jittery and panicky. Then everything changed one fine morning. I decided to go for a walk, early morning, and what I experienced was quite exhilarating and it revitalised my sense of well being. Coming back, I mused over what made me feel so good? The answer was quite revelatory. I never thought about anything else during my walk. My mind was blank and the body fixated only on taking the next step forward. In short the nebulous negativities emblazoned in my mind were pushed to unconsciousness, giving a glimmer of hope and happiness. I then realised that it is of utmost importance to keep my mind and body busy with cornucopia of good thoughts and deeds. My walks became more frequent and I even started learning **Tai Chi** (a mild Chinese martial arts form, often described as meditation in motion, and known for balancing the Yin and Yang {opposing forces in our body} and mind- body coordination). I found a new leash of life and happily held on to it.

Six months passed and I redid the tests. The scan showed no lymphadenopathy (no surprises there!). Might be the medicines worked or the changes that I brought into my life did the trick. But I didn't care, because for a change I



felt really good. I felt a perceptible change in the way I was dealing with life as such.

Earlier even an innocuous call (during school time) from my son's school used to catapult my BP, thinking about the worst case scenarios. But now I have learnt to consciously avoid such negative thoughts and stay positive, as far as possible.



At times of stress, distress and physical and mental agony we can always fall back on certain things that we are endowed with. First and foremost is our family. Nothing can beat their love and affection which often act as a perfect panacea to our embittered self. The books, movies and music that you go back to, again and again, as it brings a smile to your face. Your exercise regime (both

physical and mental), arguably is the ideal catharsis to your mind, body and soul. People often say not to fall into routines as it "belittles" your creativity and your expressive self. But personally, I feel, it is important to have a routine. It is essential to have a fixed "bed time" and a "wake up time". It is also vital to indulge in some sort of physical activity on a regular basis that boosts our morale and release "dopamine" the 'feel good' hormones in our body. It is again important to overcome our negativity bias, as we are 'wired' to defend threat and loss in life and hence often tend to prefer bad over good. It is important to concede the good aspects of life. People who count their blessings, rather can crib about their misgivings, are found to be healthier and happier. As it's often said "it is not the joy that makes us grateful, but the gratitude that makes us joyful".

Are you feeling grouchy, grumpy, angry, desolate or unhappy? Then stop whatever you are doing right now and take a positive breath, imagine it filling your belly, suffusing your entire body with light, love and a healing energy. Feel yourself fill with brightness of joy. As you exhale picture all the inequities and negative thoughts like anger, anxiety etc leaving your body, rendering you bright and shining. Repeat till you feel a discernable positive change overriding your evanescent negative thoughts.....It actually helps!

Stay positive and rest assured you will be healthy!

Family Folio / Achievements



Well done

"Hard work is the recipe to success" and Miss Kushi Navale knows it better. The stupendous performance in ICSE Board 10th standard examination is the result of her diligent work and dedication. She has secured a centum in Literature in English with an overall score of 95.86%. In addition to studies, she has passion for singing and dancing (Bharatanatyam). She has the ambition to become a Doctor to serve the society. She is the daughter of Sri Ambaji Navale, Chief Manager, Kolar Branch. (0539)

*Congratulations on her excellent achievement.
Shreyas team wishes all the success in her future endeavors.*



Mind Management - The secret of a successful and happy life



K.P. Ramesh Rao,
Ex-Employee
Canara Bank

To understand Mind Management, one has to know what mind is and what management is. Both words are not as simple as they sound, or as we know them to be. Mind is such a complex thing that it has been a challenge to understand it fully for people across all disciplines - from biology, to physiology, to psychology, to neuroscience, to cognitive science to philosophy to religion, to spirituality! Ever since humans evolved from apes to Homo sapiens, mind has been directing the course of human life and progress relentlessly. Mind is not an ordinary stuff. Devoid of mind, the human would not have evolved into a civilised being. The scientific and technological advancements would not have been possible without the application of mind. The social, political, economic ideas flowered, religious and spiritual explorations advanced and development in logic, language, law, polemics, philosophy and polity were the result of the use of mind. The greatest cultural achievements like art, literature and music are also the products of the mind. Why is he called 'manav' (human)? Because he has a thinking mind ('manaseitimanushya'). The mind conceives, perceives, reasons, argues, debates, contradicts or conforms to arrive at self-satisfying conclusions.

Mind, a Mystery

Now, what is mind? Is it an integral function of the brain or something abstract seated in the brain and functioning independently? Is it a nonstop flow of thoughts collectively named so (mind) just like the continuous flow of water over a given terrain? Is it something arising out of the brain, like steam out of boiling water? The latest development in Neuroscience states that mind has a quality called 'neuroplasticity'. It means that mind, if consciously directed, monitored or managed, can change brain function. For example, the Obsessive Compulsive Disorder (a flaw in brain architecture) can be overcome by resisting the compulsive thoughts and behaviour. Does that mean the mind is extraneous to the brain? How does mind work as a portmanteau of thoughts, consciousness, memory,

will, feelings, emotions, within or without the brain? Is it Matter (as in Hindu Sankhya philosophy) or Non-matter (as scientists tend to conclude)? As a wag put it, "What is mind? Does not matter. What is matter? Never mind..."

For the sake of our current discussion let us take mind as a bunch of thoughts, feelings, emotions, desires, imagination, faculties, intelligence, memory, aspirations, etc.

Management defined

What is Management? To manage simply means to handle successfully. The word manage comes from two Latin roots 'manus' means 'hand' and 'agere' means 'to act'. For example, one manages a bad situation in such a way that it does least harm. An office manager is one who manages his office in a way that serves the basic function of that office by necessary instruction, proper guidance, good organisation, coordination, control, efficient housekeeping, effective leadership etc. Applied to mind, it means no different. Here the paradox is that mind manages mind. Ramakrishna Paramahansa once said, "Just as one uses the same floor on which one has fallen as support to get up, one has to use mind to control mind." It implies that one part of the mind should be on constant vigil to see the other part's 'behaviour'! That is mind management.



Why mind management?

Mind is supposed to be very fickle, fluid, mercurial, slippery and not easy to contain, constrict or confine. The Hindu scriptures compare it to 'a monkey, drunk, and bitten by a scorpion!' A monkey by nature is extremely

restless. Make it drink liquor and one can imagine its exacerbated restlessness. Over and above, if a scorpion bites, it is not difficult to fancy the simian going totally out of control. According to Neuroscience, mind is always in Default Mode Network (DMN) which means thoughts continuously arise, change, morph, connect, branch out, deviate, spread, wander, meander, turn around, take diversion, yet travel nowhere. In such a scenario, one can imagine how tough mind management can be!

But, the need for mind management cannot be over emphasised. Life is nothing but the mind working all one's waking hours (and sleeping hours too if one takes into account dreams). It is obvious that every aspect of one's life is influenced by mind. Hence the importance of mind management. Moreover, a well managed mind is also an essential feature of good health. Hence the dictum, 'Mens sana in corpore sano' - a healthy mind in a healthy body'. WHO defines health as 'a state of complete physical, mental and social well-being and not merely the absence of disease or infirmity.' So what should a good mind management be? The following is a compact roadmap for mind management. It is only illustrative, not exhaustive because MM has a hundred subtler aspects.

Focus: The first sign of good mind management is the ability to concentrate on a given task. A digressive, diffractive, easily divertible mind dilutes the focus and dissipates energy required to invest in a given task. A well focussed mind also gives new insights into the work to be done and ensures the main objective is not lost. Multi-tasking maybe the privilege of a few geniuses but for ordinary folks single minded application of mind to one task at a time is more rewarding.

Attention: Attention is the sibling of focus. The word is used especially in the context of listening during the process of a dialogue, conversation, conference, discussion and training. Undivided attention to what the other says increases one's ability to read between the lines, delve deeper into the speaker's mind and evaluate the points very keenly and arrive at exact conclusions. It is a way of connecting to the very inner stuff the speaker is made of and judging his psychology almost unerringly.

Emotional Maturity: Emotional Maturity (EM) is very

difficult to attain unless one makes conscious efforts to develop it. EM is nothing but fine-tuning one's various



emotions in such a way that they rather contribute to one's well-being than doing harm to oneself and others. Emotions usually include anger, jealousy, frustration, hate, attachment, greed, conceit, vanity, egotism, self-centeredness, prejudice, bias,

subjectivity, etc. These emotions deprive the individual of perspective and may even disorient him causing great harm personally, professionally and relationally. Control over one's emotions is the core of Mind Management.

Integrity: Integrity is being free of conflicting stands, polarised thoughts, self-contradictory behaviour and clash of values. Transparency should be the hallmark of one's personality rather than ambiguity, prevarication and disablements. An integrated personality has a better chance of providing good leadership. Integrity has to be nurtured very diligently by the mind, by being alert to any lapses in the course of practice.

Self-development: One has to feed and nurture one's mind such stuff that it undergoes a holistic development. Interest in an extensive range of subjects, reading, writing, conversation with people of experience and talents, travel, etc. can widen one's outlook, broaden one's world view and enrich one's philosophy of life. Relaxation, leisure time activities, meditation, hobbies can provide a perfect foil to one's active professional life or even the life of retirement. Familiarising one with spiritual literature and personalities will give one deeper understanding of human values.

The whole goal of Mind Management is to emerge as a perfect human being, a worthy individual, an impeccable professional, a useful society person and a world citizen as a well-rounded personality with no or little rough edges. Said John Milton: *"The mind is its own place, and in itself can make a heaven of hell, a hell of heaven.."*



Centenarian Sri S Venkataraman, Former General Manager



It is not an ordinary feat for someone to turn 100 years old! This proves that Sri S Venkataraman, our former General Manager, is indeed an extraordinary person worth all praise and honour.

It is a proud moment to cherish the memorable event of Sri S Venkataraman (fondly called Esvi) celebrating his 100th birthday on 31.07. 2020.

His stint in Canara Bank was for only eleven years, but the impact he could create was very phenomenal and lasting.

“We trust you, we trust you, we trust you”- this was the background music coming through in gentle and soft melody to the new comer, from the top management of the Bank! This was the confident Impact and impression, S Venkataraman had in his heart, when he entered the portals of the Canara Bank in 1969.

There used to be some uniqueness in every stage of the career of Esvi in this great institution. Esvi resigned as an executive of Bank of India, in 1969. After some discussions between the top executives of the Bank and the Chief Officer, DBOD, RBI, Esvi was persuaded to join the bank (by the Chief Officer). Esvi put forth his expectations, interests and the perception of the role he desired to have in the Bank. This was conveyed to the bank by the Chief Officer, RBI.

One fine morning, Esvi received a letter of appointment

from Canara Bank, as Industrial Adviser. It was a pleasant surprise to Esvi as there was no formal interview or personal discussion. Rather, the top executives of the Bank had not even seen Esvi!

“That is Canara Bank” was his immediate reaction!

As Industrial Adviser, Esvi carved a niche for himself with his expert style of management of the Department, introducing his own ways of forms, procedures, questionnaires, model reports, monitoring systems etc. He conducted seminars all over India to impart training to Managers in appraising proposals and follow up of other various aspects. Industrial Adviser was a unique position with independent powers, which had no parallel comparison with other institutions.



Sri S Venkataraman during his service

Esvi's interaction with top bosses was pleasant and purposeful. He realised the uniqueness of the personality of the founder. He recorded his impressions on the stalwarts of the bank, as “they were different from the type of people I had come across at that level in other institutions, where I had served. They represented the quintessence of Indian Culture. Their humility, simplicity, helpful attitude

and transparent integrity were touching”.

Eastern Zone.

Esvi succeeded Sri G C KINI, as Deputy General Manager of Eastern Zone at Madras (now Chennai). The author of this note had experienced the goodness of great stalwarts like Sri A G Pai and Sri G C Kini and Sri B V Bhandary. But, Esvi would be a new experience.

We in Eastern Zone had no idea of Esvi as he was new to



Sri S V felicitating F V Arul, IGP, Madras for the efforts of Police preventing robbery of a branch in the city

the Bank. However, we got some feedbacks from Bangalore friends that Esvi was very strict and meticulous in managing men and matters. True, Esvi was very systematic and thorough with procedures. We could see in him a good task master in getting things done with total time consciousness. Esvi had very sharp memory and was in constant touch with the Managers. His “Hanuman Series” over a duration of about two months with daily bullets was very popular, interesting and informative. This series of circulars served as motivating factor to achieve year-end targets. The novelty of this series was that it was issued daily with details of contributions of Manager and Staff with background pictures of scenes from Ramayana and completed by coincidence on Hanumath jayanthi Day!

His talk would very lucid, precise and sharp. He believed in short messages in circulars not exceeding one page. His language would be very simple, and matter of fact. His similes and metaphors were quiet enjoyable. In nutshell, his style of communication, his method of management, his administrative capabilities, his approaches to solving various issues were different and unique.

Esvi was the brainchild of the cultural wing named CBCB, (Canara Bank Cultural Brotherhood), which was organising dramas and other cultural programmes, for the staff, every month, at a subsidised cost of just one Rupee per head. He is connoisseur of Carnatic classic music and has thorough knowledge of scriptures. He was an ardent devotee of Mahaperiyava of Kanchi Math.

Esvi has written in his book “Canara bank- A bank with a heritage”, thus:

“During my eleven - year stint in Canara Bank I had

addressed hundreds of staff meetings. Every time, I used to harp on the unique culture and ethos of Canara Bank. That raised many eyebrows. For, I had served in several institutions before joining Canara Bank. How a newcomer, a late comer, a man who hopped jobs could wax eloquent about Canara Bank culture was something beyond their comprehension. Little did they realise that only a man who has changed jobs has the credentials to make a comparative study. If a person joins an institution at the age of twenty and retires from it at the age of sixty and consider that his institution is the greatest, it can be only pride based on subjectivity and emotional attachment”

This is his fair and earnest assessment about his reverence to the ethos of Canara bank and attachment to the institution.

On promotion as General Manager, he returned to Head Office and his style of management was as usual, different and unique. He retired on 31.07.1980. He maintained a strong memory of his experience in Canara bank, particularly, Eastern Zone.

In personal life, he has taken Sanyasam. He lives with his



son Sri Ravichandar in Longford Town, Bangalore.

On the occasion of his reaching an enviable milestone in his life, let us offer our Pranams and salutations to him, with prayers to the Almighty to Bless him with good health, peace of mind and happiness in the years to come.



M Krishnamurthy
 Ex AGM, Canara Bank



Speaking Skills



Priya. S

Manager
Apex Center of Excellence,
HO, Bengaluru

Speaking effectively and in a manner which is appreciated and received by all, is an art and skill that one needs to acquire. If we understand, how to speak; we will easily and clearly adapt the qualities that are needed to make you a good speaker.

“You can speak well, if your tongue can deliver the message of your heart” - John Ford

“All great speakers were bad speakers first” - Emerson



Let us have a brief look at some of the skills that we need to learn when we speak; whether we are on a one to one conversation with a family member, friends, or with colleagues, or even for that matter addressing a large audience. Let us be

mindful of some essential skills, which will not only make us a good communicator but will enhance our relationship and project the humane side of our personality.

Be an active listener

Being an active listener and listening to what the other person has to say, will help us respond better. So we have to practice active listening until it becomes our second nature. The human mind processes words at a rate of approximately 500 per minute but we speak at about 150 words a minute, so the difference between the two is '350'. When listeners switch off, the chances are that they have a gap of 350, and so there is a greater need for us to be attentive listeners.

Concentrate on different areas

Preparing and planning what to speak - identifying your

target audience, your choice of words, your tone of voice, the emotions that you express, your confidence level, the clarity and precision with which you speak, your non-verbal communication including your body-language and the respect that you give to the person in front of you all go together in making you an effective speaker.

We also need to ask ourselves - Why am I speaking? And what do I need to achieve?

- To inform/ teach/ train
- To stimulate/ motivate/ inspire
- To persuade/ convince/ sell
- To explore/ debate/ negotiate
- To amuse/ entertain

It is important to note that, the techniques involved in communication, in achieving the above mentioned objectives are different from one another.

Addressing a large audience

Your opening remarks while addressing a large audience must be impressive, in order to capture their attention and at the close of your session, it is good to use expressions like “In conclusion, finally or to sum up” giving the listeners an idea that you are finishing.

Add Humour

Introducing humour and wit and getting the listeners to laugh will make the session lively, but mind you do not hurt anybody in the process. By adding humour to your talk, you can virtually communicate anything to your audience. Authenticity of the facts presented, respecting cultural differences, carrying a smile and having eye-contact will add value for the purpose for which you have set out.

Modify your style

In today's context, when the world is undergoing a pandemic, online communication has assumed highest importance. Focusing on voice modulation and improving our facial expressions will make our online

presentations effective. We should also train ourselves, in addressing a group of audience whom we do not see. Being sensitive and modifying our communication skills while addressing a set of special audience will highly be appreciated.

Give a Human touch

Identifying oneself by one's name and designation in an office atmosphere, while speaking to a visually challenged person; Pulling down a chair and sitting and speaking to a person on a wheel chair will prevent them from getting neck pain. Speaking slowly and speaking in front of a person who is hard of hearing will enable them to do lip reading...; Speaking slowly and in a simple language to a person who is not familiar with the language; Making slight alterations and modifications in the way we communicate will make us a better human being more than doing them a favour.

Reminding ourselves that anybody could be in that situation because of the tests presented by nature or old

age and visiting a foreign country will land us in such situations.

Present a Happy state of mind

Reiterating the importance of body language and expressing enthusiasm, high energy levels and presenting oneself with a happy state of mind, will have a positive impact on the listeners and there is a greater chance of our message being heard by the listeners.

Speak from the bottom of your heart

What we speak and how we speak, in other words blending our style and content will make us an effective speaker. With whomever you are speaking, whatever may be the context and in whichever place you may be speaking...."Speak from the bottom of your heart and with utmost genuineness and not from your lips"

And that will make all the difference for the person on the other side.

अभिमान



अमित कुमार
सहायक प्रबंधक
अमीनगड, बागलकोट

"जिसने हमें ऊंगली पकड़कर चलना सिखाया,
गिरने के बाद संभलना सिखाया
हर ग़म में साथ निभाया !
अपने सपनों को बेचकर
तुम्हारे सपनों को पूरा करवाया,
जिंदगी में हमेशा मुस्कुराना सिखाया
हर वक्त हर पल साथ निभाया!

सबने साथ छोड़ दिया मगर, उन्होंने साथ निभाया!
कुछ करने को सिखाया
आगे बढ़ने को सिखाया!
टूटने ना दिया हमें कभी भी,

हर जंग से लड़ना सिखाया !!
ऐसे माता - पिता का मान बढ़ाओ,

जिंदगी में कुछ करके दिखाओ!
उनके सपनों को सच करके दिखाओ !
उनका नाम रौशन करके,
उनका "अभिमान " बढ़ाओ !!
यही उनके लिए सबसे बड़ा उपहार होगा,
उनके लिए आपका प्यार होगा !
जिंदगी में आप कितना भी आगे बढ़ जाओ,
उन्हें हमेशा तुम्हारा इंतज़ार होगा!!



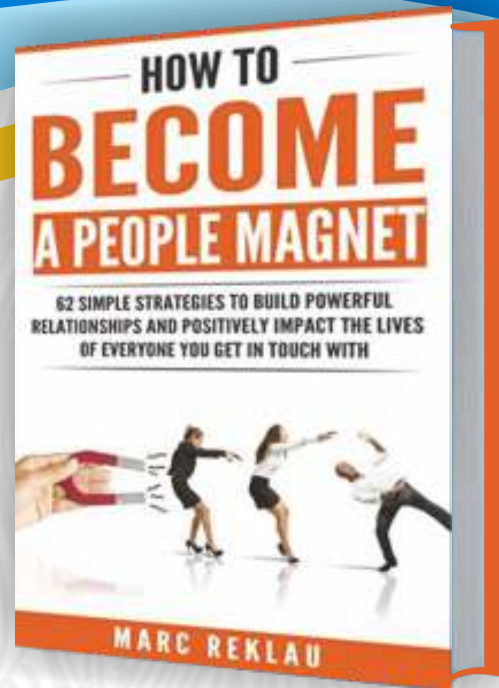
**Shreyas, in homage to Canbank's departed souls,
pray that they rest in bliss, in the eternal palace.**

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

Name	Staff No	Designation	Branch	Expired on
HARBINDER SINGH	76957	SWO A	CHURWALI	03-04-2020
SHYAMANT KUJUR	71016	SWO A	KUSAI COLONY BRANCH RANCHI	04-04-2020
D NARASIMHULU	61295	SWO A	HYDERABAD CUR CHEST	05-04-2020
KARAN KANSAL	79845	MANAGER	SANDHWAN WALA URF CHURKIT	23-04-2020
LALIT KUMAR	61766	SWO A	JAMMU MUTHI	23-04-2020
B NAGARAJA SINGH	474843	CLERK	KAVALI (NELLORE DIST)	01-05-2020
PRAMOD B LANJEKAR	56914	SWO A	MUMBAI SEWREE (WEST) CUR CHEST	03-05-2020
RAVI KUMAR JAIN	80535	C.M.	CHANDIGARH SECTOR 19	04-05-2020
SUMANGALA C BHAT	46281	SWO A	MUMBAI VILE PARLE EAST	04-05-2020
SHEIK ABDUL KADHAR A	575674	ARMED GUARD	TIRUCHIRAPALLI	15-05-2020
BHANUBHAI RAMABHAI HARIJAN	543684	PTS	BHUMEL	17-05-2020
SELVI KUMARI G	44929	SWO A	BENGALURU YELAHANKA SATELLITE	20-05-2020
GURPAL SINGH	72544	SENIOR MANAGER	HADIABAD	21-05-2020
LAVJIBHAI K PARMAR	491853	ATTENDER	AHMEDABAD CC	23-05-2020
JAYANTILAL M PARMAR	372925	CLERK	AHMEDABAD VATVA INDL ESTATE	30-05-2020
RAJENDRA PRASAD	60483	SWO A	DANAPUR RAILWAY STATION BRANCH	01-06-2020
SUSANTH N	71148	SWO A	VELLINEZHI	01-06-2020
KRISHNAMURTHY	71668	PEON	RAMANAGARAM	02-06-2020
V S DEVALEKAR	52145	OFFICER	MUMBAI VERSOVA	03-06-2020
PATEL VIMALBHAI PRAVINBHAI	819808	ATTENDER	VAPI	04-06-2020
PRADEEPAJ M J	702977	MANAGER	THAMARAIPADI	09-06-2020
U SHASHIDHARA SHETTY	429371	SENIOR MANAGER	NATIONAL PROC CENTRE BACK OFF	11-06-2020
SURENDRA SINGH DUGTAL	498951	MANAGER	MEERUT Z I C	12-06-2020
B SURESH KOTIAN	545916	DRIVER CUM PEON	UDUPI-II REGIONAL OFFICE	22-06-2020
P SHAHEENA BEGUM	510220	ATTENDER	SANEVARIPALLE TAPPATVARIPALLI	23-06-2020
RAVI SHANKAR	74455	MANAGER	ZI BENGALURU	28-06-2020

How to BECOME A People Magnet

— Marc Reklau



Many of us find it difficult to start a conversation with strangers and some people feel perplexed when they are around people. Sometimes we don't really know what to say or how to start a conversation. Do we feel difficulty in convincing people to follow our lead? If we look forward to improve our skills and ability to create a powerful and lasting impression on everyone, the book 'How to Become a People Magnet' by international best selling author and personal development consultant Marc Reklau will be indeed helpful.

Marc Reklau reveals the secrets and psychology behind successful relationships with other people. In this practical and straightforward little book comprising seven parts, specific principles that will help us to build more powerful relationships, stronger connections, and leave a positive, permanent impression are explained.

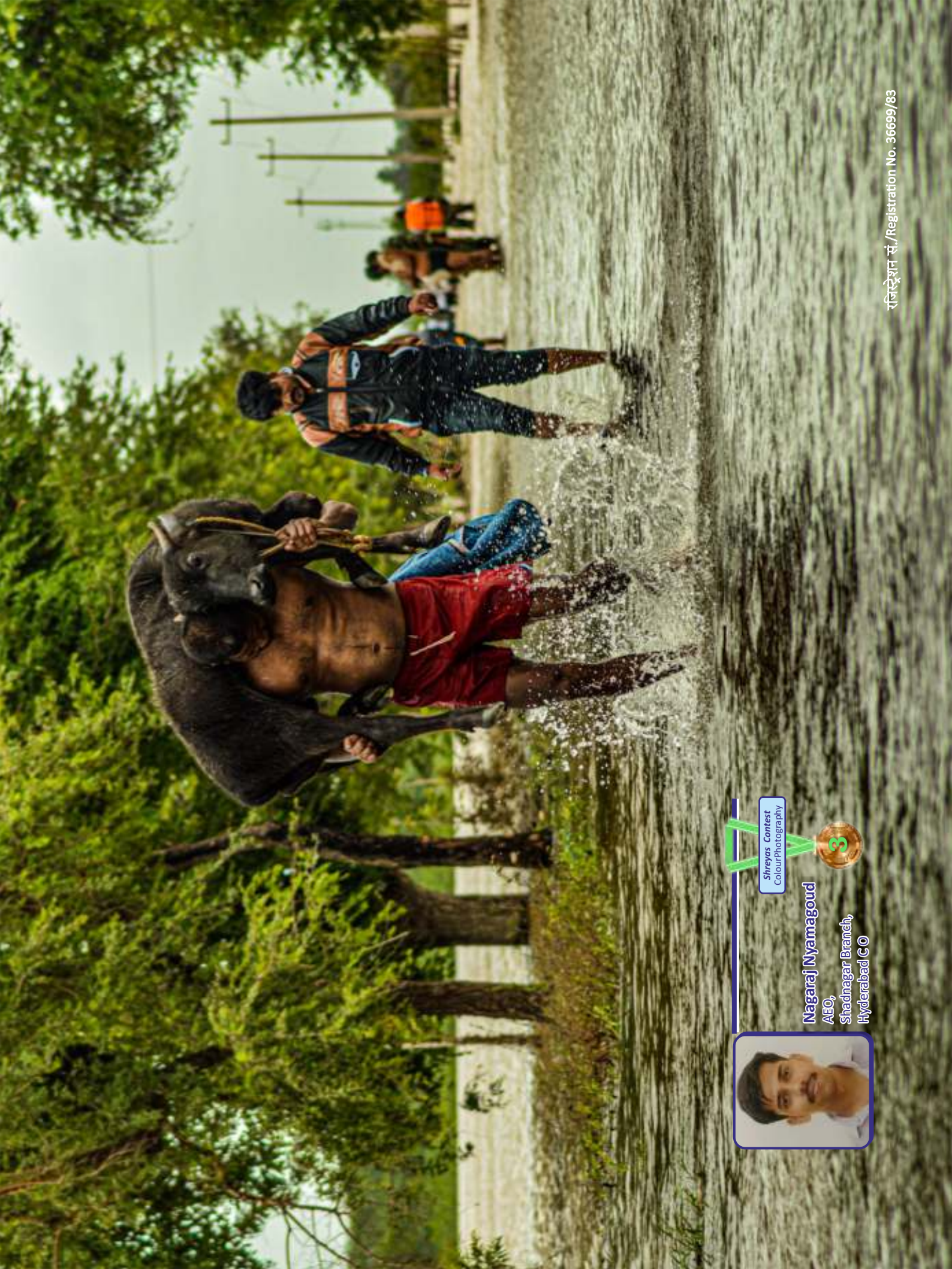
The success and happiness in life everywhere depend on how we get along with other people and the ability to influence and persuade others. The author says that the most successful people, quite often, are not the ones with superior intelligence or the best skills, and the happiest people most times are not smarter than we are, yet they are the ones who have the greatest people skills. We cannot always control what happens to us, but we can control how we react to what happens to us. We shall be able to achieve it if we apply the principles and put in the work.

If we want to develop people skills, first thing we have to do is to understand people. This book gives us the tools needed to achieve the results we have always desired and to become great with people. Reklau explains each concept in a very simple, yet effective language, making it very interesting to read.

Different topics like, understanding human nature, how to convince people real quick, believe in people potential, make people feel happy about what you are telling them to do, how to make a good impression, stop spending time with wrong people are noteworthy to make a small changes in ourselves for a major transformation to become a people magnet. The important feature of any conversation is how to influence others, create powerful relationships, connect with people on a deeper level, convince people and get them to say yes, communicate effectively, get and hold people's attention, listen effectively and get everyone to want to be around us.

The small changes in our life will cause big results. Becoming a people magnet is easier than we think if we follow and apply the advice of this book. Our life will never be the same again. The benefits are countless, and the results will show when we start practicing it in our daily life with a positive attitude.

S. Devanarayanan



Shreyas Contest
Colour Photography



Nagaraj Nyamagoud
AEO,
Shadnagar Branch,
Hyderabad CO

