

श्रेयस
264

SHREYAS
264



INNOVATION



VISION



PLANNING



MOTIVATION

सर्वतोमुखी विकास



प्रशिक्षण
TRAINING

All Round Development



TEAMWORK



SUPPORT



COACHING



EMPOWERING



LEADING



MENTORING



MD & CEO's Interview



12.04.2019 को प्रशिक्षण स्थापना दिवस पर कार्यपालक निदेशक, श्री एम वी राव, प्रबंध निदेशक व मुख्य कार्यकारी अधिकारी, श्री एस के होता, केनफिन होम्स लिमिटेड, श्री रविकृष्णन एम के, उप महा प्रबंधक, कर्मचारी प्रशिक्षण महा विद्यालय और श्री श्रीकांत एम भंडिवाड, उप प्रबंध निदेशक, केन फिन होम्स की उपस्थिति में श्रीमान डी फ्रीमैन की पट्टिका का अनावरण करते हुए।

As part of Training Foundation Day Celebration on 12.04.2019, **Sri M V Rao**, ED is seen unveiling the plaque of **Mr. D Freeman**, in the presence of **Sri S K Hota**, MD & CEO, Can Fin Homes Ltd., **Sri Ravikrishnan M K**, DGM, STC and **Sri Shreekant M Bhandiwad**, Deputy Managing Director, Can Fin Homes.



प्रशिक्षण स्थापना दिवस / Training Foundation day



12.04.2019 को प्रशिक्षण स्थापना दिवस के अवसर पर कार्यपालक निदेशक, श्री एम वी राव ने श्री रविकृष्णन एम के, उप महा प्रबंधक, कर्मचारी प्रशिक्षण महा विद्यालय, श्री प्रकाश प्रधान, सहायक महा प्रबंधक और श्री सुनील कुमार अंबष्ठ, मंडल प्रबंधक की उपस्थिति में चार एसटीसी प्रकाशन जारी किया।

On the occasion of Training Foundation day on 12.04.2019, **Sri M V Rao**, ED releasing four STC Publications in the presence of **Sri Ravikrishnan M K**, DGM, STC, **Sri Prakash Pradhan**, AGM, STC and **Sri Sunil Kumar Ambastha**, DM.

श्रेयस SHREYAS

SINCE 1974

केनरा बैंक की द्विमासिक गृह-पत्रिका
Bimonthly House Journal of Canara Bank
अप्रैल - मई 19 | April - May 2019 | 264 |

Advisory Committee

R A Sankara Narayanan
M V Rao
L V R Prasad
S V Ramachandra
H M Basavaraja
P R Yeshodhar
Y L Bhaskar
S Devanarayanan
V Sreelakshmi

Editor

S Devanarayanan

सह संपादक (हिंदी)

वी श्रीलक्ष्मी

Asst. Editors

Sajeev K
Awanikant Singh

Sub Editor

B R Shri Harsha

Edited, Designed & Published by

S Devanarayanan
Senior Manager
House Magazine & Library Cell
HR Wing, HO, Bengaluru - 560002
Ph: 080-2223 3480
Email: hohml@canarabank.com
for and on behalf of Canara Bank

Artwork Design



Cont: 88927 67712

E-mail: blackfuels@gmail.com

Printers

Surarchit Printpack Pvt. Ltd.
Ph: 080 29723526
surarchit@gmail.com

प्रबंध निदेशक व मुख्य कार्यकारी अधिकारी का संदेश

MD & CEO's Message

02

संपादकीय Editorial

03

New General Managers' Message

04

Legal Column - Nair Ajit Krishnan

07

MD & CEO's Interview

08

Special Feature Training: An effort to make a True Professional - Sajeev K

12

JAWS - Priya S

16

Cartoon - K P Ramesh Rao

19

अंचल समाचार

20

कविता - गुरु - संतोष कुमार साहु

23

Training Foundation Day Celebration in STC

24

Training Foundation Day Celebrations in RSTCs

26

Corporate Business Plan Conference 2019-20

28

Circle News

30

Motivation & Training - Mahadevan R

34

Vignettes of the Past

37

Banking News

38

Learning from the Visually Challenged - Suresh Achyuthan

40

Class Room Corner - Sandip Ghosh

43

Attitude - Kishore K Thampi

46

Econ Speak - Rupali Sarkar

48

आलेख - रवि प्रकाश मीणा

50

हम साथ साथ हैं - बी के उप्रेती

52

Babies/Couples Corner

54

Homage

55

Book Review - Kishore K Thampi

56

प्रबंध निदेशक व
मुख्य कार्यकारी अधिकारी
का संदेश

MD & CEO's
Message

प्रिय केनराइट्स,

इस महान संस्था का एमडी और सीईओ बनना मेरे लिए सौभाग्य की बात है, जिसकी स्थापना एक महान दूरदर्शी श्री अम्मम्बल सुब्बा राव पै ने महान संस्थापना सिद्धांतों के साथ की थी और जो कि कुशल नेतृत्व और अनूठी कार्य संस्कृति के साथ एक सदी से अधिक समय तक अग्रणी बैंकों में से एक रहा है। मैं पदभार ग्रहण करने पर आपके द्वारा प्रदत्त गर्मजोशी से स्वागत के लिए हर एक को धन्यवाद देना चाहता हूं।

वित्त वर्ष 2018-19 में हमारे कारोबार ने 10 लाख करोड़ रुको पार कर लिया है और वित्तीय परिणाम से पता चलता है कि हम पिछले वित्तीय वर्ष में शुद्ध नुकसान से लाभ की सही दिशा में आगे बढ़ रहे हैं।

हमारे बैंक के सभी सदस्यों द्वारा पूर्ण योगदान के साथ समावेशी विकास हो

- अद्वितीय ग्राहक सेवा के साथ कासा में बढ़ोत्तरी
- सुरक्षित खुदरा क्षेत्र के अंतर्गत गुणवत्तापूर्ण क्रेडिट
- स्लिपेज को रोकने के लिए उपयुक्त क्रेडिट निगरानी
- एनपीए खातों में कमी / समाधान

हम मिलकर बेहतर कर सकते हैं।

शुभकामनाओं सहित,

आर ए शंकर नारायणन

प्रबंध निदेशक व मुख्य कार्यकारी अधिकारी



Dear Canarites,

It is a matter of privilege for me to be the MD & CEO of this grand institution which was founded by a great visionary Sri Ammembal Subba Rao Pai with sound founding principles and has been one of the leading banks for over a century with enlightened leadership and unique work culture. I would like to convey my sincere thanks to every one for the warm welcome extended to me on assuming the office.

Our business has crossed ₹10 lakh crore in the 2018-19 fiscal and the financial result has shown that we are moving in the right direction by posting a profit from a net loss in the last financial year.

Let there be inclusive growth- contributed by all the members of our Bank with thrust on

- Improvement in CASA with excellent customer services
- Quality of Credit under Secured Retail Segment
- Proper credit monitoring to avoid slippages
- Reduction / Resolution of NPA accounts

Together we can do better.

With Warm Regards,

R A Sankara Narayanan
MD & CEO



गुरु और छात्र

एक लड़का था जो दाएं हाथ के बिना पैदा हुआ था। एक दिन उसने अपने माता-पिता से पूछा कि क्या वह मार्शल आर्ट 'जूडो' सीख सकता है। उन्होंने उसका उत्साहवर्धन किया और उसने एक मास्टर के तहत प्रशिक्षण शुरू किया। लड़का एक टूर्नामेंट में भाग लेना चाहता था और उसने अपने गुरु से पूछा कि क्या यह संभव है। गुरु इसके लिए सहमत हो गए, लेकिन लड़के को केवल एक चाल सिखाई और उसे लगन से अभ्यास करने को कहा। लेकिन थोड़े समय के बाद वह चिंतित था कि दूसरे लड़के अनेक चाल सीख रहे थे और वह केवल एक ही। उसने गुरु से उसे अन्य चाल सिखाने के लिए कहा लेकिन गुरु ने उसे उस एक चाल का अभ्यास करने के लिए कहा। लड़के ने टूर्नामेंट में भाग लिया और एक-एक करके राउंड जीतने शुरू कर दिए जब तक कि उसने पूरे टूर्नामेंट को जीत नहीं लिया। लड़का आश्चर्यचकित था और उसने मास्टर से पूछा कि वह केवल एक हाथ और एक चाल के साथ जूडो टूर्नामेंट कैसे जीत सकता है। मास्टर मुस्कराया और लड़के को बताया कि लड़के ने जो चाल सीखी उसके खिलाफ केवल एक ही बचाव है और उस बचाव में दाहिने हाथ से हमलावर को पकड़ना होता है।



लड़के की विकलांगता के बावजूद, गुरु ने सही प्रतिभा को पहचाना, उचित प्रशिक्षण दिया है और उसे सफल बनाया। यह प्रशिक्षण के महत्व को दर्शाता है। एक प्रशिक्षक कमजोर क्षेत्रों की पहचान करता है; कमियों को दूर करने के लिए उचित प्रशिक्षण देता है और एक सफल पेशेवर बनाने में महत्वपूर्ण भूमिका निभाता है। केनरा बैंक में औपचारिक प्रशिक्षण स्थापना की 65 वीं वर्षगांठ पर यह अंक विशेष रूप से प्रशिक्षण और विकास के रूप में प्रकाशित किया जा रहा है। हम इस पत्रिका को पूरा करने में सभी एसटीसी / आरएसटीसी संकायों को उनके पूरे दिल से समर्थन के लिए विशेष रूप से धन्यवाद देते हैं।

कृपया इस अंक के लिए अपनी प्रतिक्रिया हमें प्रेषित करें।

एस देवनारायणन
संपादक

The Master & The Student

There was a boy who was born without a right arm. One day he asked his parents if he could learn martial art 'judo'. They supported the idea and he started training under a master. The boy wanted to compete in a tournament and asked his master if this was possible. The master agreed to this, but taught the boy only one move and asked him to practice it diligently. But after a while he was worried that the other boys were learning a range of moves and he only had one. He asked the master to teach him other moves but the master asked him to keep practising that one move. The boy participated in the tournament and started winning the rounds one by one until he found himself winning the entire tournament. The boy was baffled and asked the master how he could win a judo tournament with only one arm and one move. The master smiled and told the boy that there is only one defence against the move the boy learned and that defence involves grabbing the attacker by the right arm.

In spite of the disability the boy had, the master could rightly identify the talent, give appropriate training and make him successful. This shows the importance of training. A trainer identifies weak areas; gives appropriate training to overcome deficiencies and is instrumental in creation of a successful professional. On the 65th anniversary of formal training establishment in Canara bank this issue is being published as Training and development special. We specially thank all the STC/RSTC faculties for their whole hearted support in completion of this magazine.

Please send us your feedback on this issue.

S Devanarayanan
Editor



Getting Promotion as General Manager is really a big achievement towards progress and prosperity in my career and also a big milestone in my life. It is the precious expectation of a dedicated officer. I thank all my superiors and colleagues who have mentored and guided me from time to time to walk an extra mile at all levels. As well, the support of my family members which is invaluable.

During the last three decades of my service, I got the opportunity to work in various specialised segments of banking viz., Corporate Finance, Treasury, International Banking, SME, etc and pick up nuances in these fields. I kept myself up to date, in tune with the developments and changes taking place in the banking from time to time. I also make it a point, all the time, to my team members to reskill and upskill regularly, to stay competitive.

Usage and application of technology in various forms in delivery of our services is going to increase at rapid pace. Share of faceless banking shall increase our business volumes. Under these circumstances, Compliance and Risk Management shall continue and need to play dominant role in consonance with the change in business mixture.

“The future belongs to those who prepare for it today” goes a famous quote. We all need to whet our skills to achieve our Bank's vision of emerging as a Preferred Bank.

Let us face the challenges with vigour and enthusiasm.

With warm regards,

A V Rama Rao

General Manager

It is indeed a matter of great pride & honour for me to have been elevated to the most coveted position within our Bank.

It's been a very exciting, stimulating and exhilarating journey for me which started 25 years ago and I thank our Top Management in having reposed their faith and confidence in me while exalting me to this responsible and Senior position in our Bank.

I also thank all my superiors, colleagues and my dear family who have, in their own distinctive ways, directly or indirectly, groomed, mentored, guided and supported me over the years and made me what I am today.

Today, for a customer, there is hardly anything that differentiates PSBs, be it products, ambience or Technology. The only way we can create a niche for ourselves and attract & retain customers whether young, old or Next Gen, in this era of impatience, is by way of instantaneous action, quick & judicious decision-making; And for this we need to continuously learn, un-learn & re-learn to equip ourselves to meet the ever-growing expectations of our customers.

Knowledge is power & competency building is the need of the hour; A versatile & knowledgeable workforce shall alone be the differentiator among banks in the days to come. Our Training College has conceived a number of initiatives both on & off-line to engage, educate and empower our young and dynamic Canarites including the recently launched CanDLE and my sincere & earnest request and entreaty to one and all is to make the best possible use of these initiatives to empower ourselves to meet the challenges of the future.



Our beloved & revered bank is in a pole position, having crossed the staggering figure of Rupees Ten Lakh Crore business and is ready to take off to greater heights and pinnacles of glory & eminence which, Together We Can achieve with the unstinted support, commitment & efforts from each one of us.

I take this opportunity to obligate & commit myself to our beloved alma mater to take it to zeniths, statures & distinctions which no bank has ever reached before.

With warm regards,

Nair Ajit Krishnan
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 organisation and believing in my ability to take it to still greater heights while it is galloping past a total business of ₹10 lakh crore. On this occasion I sincerely acknowledge the support and guidance of my seniors and colleagues during my journey of past 30 years. I shall cherish the same in future too.

I started my career when banking was in manual environment and people were more important than technology. Banking sector has undergone unprecedented changes with expectations of the customers multiplied many fold, creating huge pressure on the organisations 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 is 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 travel extra miles and bring laurels to my beloved Bank during my remaining years of service.

Seasons greetings and a Happy Financial Year 2020.

With warm regards,

Ashok Kumar Dash
General Manager

I am highly exultant to take this platform to convey my gratification on being elevated to the post of General Manager, being the highest position in this esteemed organisation with 113 years of remarkable history.

It is an incredible opportunity, the one that all of us work towards and aspire for. I highly value the trust that the Top Management has on me and will work hard to keep it up. I consider myself fortunate for having got a chance to work with multifaceted people which was a great learning experience.

Throughout my 35 years of service as a banker in diversified roles and locations right from Masab Tank, Hyderabad branch to Prime Corporate Credit Wing, HO, the journey has been filled with challenges and learning experiences. All through my career path as a proud Canarite I have tried to deliver to the best of my knowledge and grow along with the organisation.



Our Bank has gone through various ups and downs and has emerged as a beautiful sculpture being one of the leading PSBs. Adding a new feather to the cap, this year our bank has reached the milestone of ₹ 10,00,000 crore business.

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. Together We Can !!!

With Best Wishes & Warm Regards,

K H Patnaik

General Manager



It is indeed a happy moment in reaching professional milestone after a career span of more than 34 years in this great institution. I am indebted and grateful to this institution for reposing faith on my capabilities for shouldering higher responsibility.

In this moment of happiness I fondly remember all my colleagues and superiors for shaping and mentoring me to what I am today.

We have recently crossed a Great Milestone in reaching a business figure of ₹10 lakh crore. Now join me in imbibing Three Cs (Commitment, Conviction & Contribution) in every sphere of life. Let us work shoulder to shoulder to compete with all leading Public Sector Banks and bring success and glory to our great institution.

With Warm Regards,

Biswajit Ray

General Manager

I feel honoured on my elevation to the coveted position of General Manager in our beloved bank. In this moment, I would like to express my sincere gratitude to my seniors who have guided me throughout my career of 35 years.

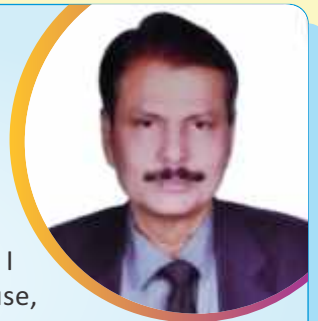
I would also like to take this opportunity to thank our organization's Top Management and colleagues who have played a vital role in my banking career.

Let us all work together to maintain the legacy and the reputation our bank has created. I have no doubt that when we all stand together, anything is possible. Because, "Together We Can".

With Warm Regards,

M Habeeb Rakuman

General Manager



Whether a tenant occupying a property mortgaged to the bank can impede the bank in taking physical possession of the property



G Gayathri
Manager CR MR Section
RO Thiruvananthapuram

Answered by

Sri Nair Ajit Krishnan
General Manager

RL & FP Wing, Head Office
Bengaluru



SARFAESI Act, 2002 confers power to the Banks to take possession and sell the secured assets without resorting to filing cases in courts or the Debt Recovery Tribunal. However in cases where the Borrower has leased out a property which is mortgaged, the tenant may obstruct the Bank in taking a vacant possession of the mortgaged property.

The questions as to whether the SARFAESI Act shall have an overriding effect over the tenancy rights or vice versa or whether the provisions of the SARFAESI Act have the effect of terminating valid leases made by the borrower or the mortgagor made in accordance with the provisions of the Transfer of Property Act were examined by the Supreme Court in cases like Harsh Govardhan Sondagar v. International Assets Reconstruction Company Ltd and Vishal H Kalsaria v Bank of India.

[A] The cases where the borrower had already leased out an immovable property in favour of a lessee, prior to the creation of mortgage, the lessee will have the right to enjoy the leased property irrespective of whether a subsequent mortgagee of the immovable property has knowledge of such a lease or not. In such cases where a tenant was inducted into the property before it was mortgaged to the Bank, such lease/tenancy would be binding on the Bank and the rights of the Bank under the SARFAESI Act cannot override the rights of tenants under the TP Act and Rent Control Statues.

[B] Once the mortgage of an immovable property is created by the borrower in favour of a secured

creditor the right of the borrower to lease out the said property shall be regulated by Section 65A of the Transfer of Properties Act. Where the Mortgage deed restrict the creation of further tenancies/encumbrances over the mortgaged property without prior consent, the mortgagor cannot create a lease or tenancy over such property without the consent of the Mortgagee (This shall include renewal of an existing lease which had expired during the currency of the mortgage). Thus a tenant who was inducted into the property after it was mortgaged to the Bank without the consent of the Bank, the tenants can be dispossessed from the property by the Bank.

[C] A tenant who was inducted into the property after the Bank has issued a notice of default and made a demand for payment under Section 13(2) of the SARFAESI Act then such leases/tenancies would be invalid as per the SARFAESI Act itself under Section 13(13) which prohibit any creation of encumbrance without prior consent after such notice by the Bank.

Thus in cases where a tenant was inducted into the property before it was mortgaged to the Bank, such tenants may be vacated by the Bank only on expiry of the term of lease. However there is no bar on the Bank for vacating such tenants who were inducted into the property after it was mortgaged to the Bank without the consent of the Bank. The remedy of the tenants having any grievance against the SARFAESI Action, shall lie before DRT under Section 17 of the SARFAESI Act.

Ask & Get
ANSWERED



Sri R A Sankara Narayanan took charge as *Managing Director and Chief Executive Officer* of our Bank on 15.04.2019. A professional banker par excellence, Sri Sankara Narayanan, a post-graduate in Public Administration, MBA in Finance, CAIIB, Post Graduate Diploma in Project Management, Post Graduate Diploma in Financial Management, Diploma in Treasury, Investment and Risk Management, DCP and BRM carries with him vast knowledge and multi-dimensional banking experience, spanning over three decades.

He joined Bank of India as a Direct Recruit Officer in the year 1983 and headed various Branches, Zones, National Banking Groups across India and many other Departments in Corporate Office including Treasury, Retail and International Banking with Overseas assignments in Tokyo and Singapore. As Executive Director of Bank of India from May 2015, he was responsible for Treasury, Corporate Credit, Recovery, Risk Management, Compliance apart from International Banking, Retail, HR, IT, Planning, Finance etc. He has represented BOI in various Boards - including P T. Bank of India Indonesia Tbk, Bank of India- Tanzania, Commonwealth Finance Corporation Ltd (CFCL-Hongkong), BOI New Zealand Ltd, BOI Shareholding, SUD Life Insurance.

He was MD & CEO of Vijaya Bank before taking up the present assignment.

In an exclusive interview to "Shreyas" the MD & CEO touches on a host of topics and spells out the priorities for the Bank. Excerpts from the interview.

“Have the right attitude and aptitude. Give your best to the organisation and you can achieve the Best in your Career too.”

- R A Sankara Narayanan

1. What was your first reaction on being appointed as MD & CEO of Canara Bank?

Delighted to be the MD & CEO of the Great 114 year young organisation with strong fundamentals and an outreach of more than 6000 branches and substantial customer base.

2. Tell us something about your early childhood and struggles you have undergone.

Thanks to my loving parents & great teachers, my school and college days were very pleasant. I had excellent records in my studies with Academic Awards all through.

3. What are the top priorities for the current financial year?

- (i) Improving CASA through better customer services at all Branches with thrust on new accounts of salaried and Gen-Y customers.
- (ii) Quality/Secured Retail Credit at all branches.
- (iii) Better Credit monitoring and improved controls at all levels.
- (iv) Resolution / Recovery of NPA accounts.



4. You joined Bank of India as an officer, became an Executive Director of the Bank and served in various capacities before becoming MD & CEO of Vijaya Bank. Now you have become the MD & CEO of Canara bank. Do you see any cultural difference in working with different banks?

I am fortunate to work with three different nationalised banks. Though the banks vary in terms of geographical spread and origin, the work culture in all these banks is almost same and very difficult to differentiate.

5. Can you recollect some of the memorable moments with Bank of India and Vijaya Bank?

- (i) Positive Team with proactive decisions.
- (ii) Mentoring & Motivating the staff at all levels.
- (iii) Consistent & Positive Growth in all segments of Banking.

6. You have more than 35 years of experience in banking industry and have been part of many transformations in banking. How can we make the digital transformation more attractive, user friendly and highly competitive to our advantage?

The banking sector has undergone various changes and transformation in the last two decades. Digitalisation of various banking services has drastically changed the perception of the bank. Innovation of the products/services and improvements there on in tune with the exacting demands of the customers is the only way to survive and grow. Since the banking facilities, services and products offered by different banks are almost same, we need to plan, develop and market products that suit the need of the customers.

7. Huge provisions set aside by Public Sector Banks for NPAs have been eating away their profits. What can be done further to tackle the situation?

We need positive improvement in asset quality with effective due diligence in all new loan proposals and efficient credit monitoring. Our PCR is 68% and Net NPA is 5.37% as on March 2019. We can do much better in coming years.

8. The Private Sector Banks and new financial banks are performing well and taking away some of the market shares. What are your strategies to improve our market share?

The Private Sector Banks are concentrating on Corporates, HNIs and other niche markets in metro and urban centres. They are basing their business growth on innovation and value addition using technology and specialisation. Creation of a distinct identify among the peers is very important to outreach our business to different regions and areas. Better turnaround time in Credit Decisions and prompt and courteous services at Branch level can improve overall business and market share.

9. As business moves further in a competitive market, what challenges do you foresee for our bank and the banking industry as a whole?

Increased spending on infrastructure, emerging rural markets and implementation of structural reforms are expected to provide further thrust to growth of Industry and business. India's banking sector is also poised for robust growth as the rapidly growing business would turn to banks for their credit needs. Utilising these opportunities to our benefit in a



competitive market will be the major challenge. We need proper focus on Reduction/ Resolution of NPAs, garnering more share in retail business and improved digital platform with enhanced security features to face any cyber threats.

10. Though there has been an improvement in CASA, do you feel the marginal increase of 0.24% in the Q4 fiscal is not satisfactory? What methods and strategies can be adopted to increase our CASA portfolio and attract more NRI & HNI customers to our bank?

Our CASA has shown overall improvement in the last financial year and there is huge untapped potential in several areas of the markets. Our branches need to focus on acquiring new Quality CASA Accounts with improved customer service.

11. Which type of marketing strategy, you think, is suitable to cross sell various products and services of our Bank?

Marketing should be aimed at satisfying the needs and wants of the customer. Launching of the product and marketing should be in consonance with customer's needs. Providing relevant products and customer-centric service are always essential to keep the customers happy. We have various tools and systems to cross sell our products.

12. What are your strategies and plans to improve employee motivation and staff productivity?

- (i) Open & Transparent communication system to improve Product, Process, Pricing & People.
- (ii) Promotion on Merits & Performance, Proper need based Training, Challenging assignments in Domestic/Overseas Branches.

13. What advice would you like to give youngsters joining banking sector today?

The banking sector is one of the most diverse sectors to work in. A healthy mix of youthful dynamism and traditional wisdom of older generation can give our business both stability and innovation. Our bank has a strong culture that promotes growth based on performance and merit. Have the right attitude and aptitude. Give your best to the organisation and you can achieve the Best in your Career too.

14. What role do you envisage for a house magazine like Shreyas?

House magazine like Shreyas plays a vital role in communicating with a large group of employees and create a family feeling among staff. In keeping with changing times the magazine covers a wide range of issues ranging from banking to management & human relations to literature and so on. It is an important channel of communication to convey corporate goals and serves as a platform for our staff to exhibit their literary talent and knowledge.

15. What message would you like to give to our readers?

All the Very Best to all our Staff & Family members. "TOGETHER WE CAN....." do much better.



TRAINING:

AN EFFORT TO MAKE A TRUE PROFESSIONAL



Sajeev K
 Officer, HM&L Section
 HR Wing, H O, Bengaluru

An efficient training programme which is well planned and suited to the needs of the institution in tune with current trends is indeed necessary to make true professionals in any organisation. A well trained employee is definitely an asset to the organisation and essential to any type of business. When the employees attain the required skill & knowledge required for the job, they can perform their job with greater competency & serve customers better.

For any successful organisation, training plays an important role. Does the training we impart in any organisation in India especially in financial sector or in our bank generate the desired outcome as expected? We need to critically analyze the present position and make necessary changes in the system, whether in pattern, type, syllabus or any other modification, in order to be in pace with the rapidly changing market demands. Those who can respond to needs of the market quickly and skilfully in a competitive environment will only be able to survive.

Our bank has a well established training system to train our employees to develop competencies, skills and positive attitude to realise their full potential enabling them to work with commitment and in tune with corporate concerns and strategies. During the early days of banking it was a simple affair. The services rendered by the banks were limited and the number of transactions was also very small. So the systems designed for transactions were very easy to understand. The banking in 30s and up to 50s was neither challenging nor complex which requires particular skill. The employees could perform their duties with the on job training and guidance received from superiors

The significant changes in the banking industry after independence transformed the role of banking professionals. The late 90s technology adoption and

computerisation in the banking industry forced the staff to go through a series of de skilling and re skilling exercises. Accordingly the training pattern had to be revised to match with the banking sector developments.

Technology assisted training:

It helps the employee keep pace with technological advancements. Technological advancements have revolutionised the way training is conducted. There are many training methods available today and we have all access to digital tools like training videos and computer-based training, and can still leverage tried-and-true methods like traditional classroom training.



Class Room Training

Most of our training systems today we follow are classroom based. Though it gives the trainees right opportunity for interaction with the instructor by asking questions, the lecture style training is sometimes boring and does not give the necessary result. The lecture type of training in class room mostly focuses on theoretical aspects of the subjects and fails to impart any field knowledge.

Staff meeting:

These are monthly meetings conducted basically at grass root level to provide an ideal forum for healthy discussion on the topics related to the work area and banking as a whole. In reality these meetings are not taken in the true spirit and are not able to produce the required result. This is a forum for personal interaction, proper co- ordination, talent search and overall development of the employees. We should understand that a plain discussion on target for the branch will not create a true professional.



Study circles

This concept is aimed at knowledge up gradation and kindling the thought process. Presentation, lectures, discussions and interaction with experts on topic of general interest are part of this scheme. Due to time constraints and other reasons this concept has not gained its essence at grass root level. The in house talent can well be utilised to make it more effective and relevant thereby enhancing the knowledge and overall personal development.

Brainstorming sessions

This is a time tested wonderful tool for generating spontaneous uninhibited feedback and ideas from employees on work related aspects. A brainstorming session is a tool for generating as many ideas or solutions

as possible to a problem or issue. The best solution can be reached out of the ideas generated. This can be used a tool for problem solving and inter personal skill development of employees. Often the ideas suggested by one person can trigger other person to come up with new ideas or improvisation and it keeps the entire team involved.

Quality circles

A Quality Circle is a participation management technique to manage and improve the quality of the entire organisation. The purpose of a Quality Circle is to build a good relationship with employees, so they will show more interest and devotion in the work they do. In a quality circle a group of employees who do the same or similar work, meet regularly to identify, analyze and solve work-related problems. This group finds solution to the problems for the overall improvement of the organisation and every member of the quality circle also needs to get their turn. The employees feel involved and interested, which will motivate them to contribute more.

In House magazine:

In-house magazine is one of the most important tools to communicate with our employees and provide a family feeling. It is forum to exhibit talents of the employees and knowledge enrichment. In keeping with the changing times our in house magazine 'Shreyas' has undergone lot of changes starting in 1950 from an eight page booklet to a 60 page Bi monthly magazine. 'Shreyas' contest conducted every year in different categories to foster creativity of our staff has earned wide acceptance.



Every activity is a learning process and its effectiveness lies in the utilisation of each method to our advantage.

There is a general thinking that with little bit of training a person will learn his work over a period of time and become efficient. But in reality everyone does the job in his own way and without adequate and effective training a true professional cannot be created. An organisation becomes truly professional when all its employees are specialist and efficient in their own work area. Each work should be broken down to the tiniest details with standardisation of all the procedures related to the work and proper training to be imparted.

Further research and development should be done in the area of training in order to make it more effective, interesting and professional. Case studies involving real field problems should be part of the training which will make them not only familiar with the issues they need to face in the real work area but also competent enough to face challenges. Role play and simulations should also be included to make training interesting.

Training should aim at overall development of the individual for the benefit of the organisation. An

organisation should make its work place values and ethics known to its employees almost immediately after recruitment during training, continuously maintain it in all human resources and management practices and develop a sustainable professional culture.

Without evaluation it is not possible to assess the effectiveness of a training programme. Evaluation helps us to identify weakness and areas for improvement so that they can be rectified. Further it is suitable for identifying staff training and development needs. Different methods of evaluation, depending on the nature of training, should be used to make training more effective and successful.

Learning is a continuous process and on the job development of the individual to fit to the position is also important where the person is expected to be an efficient professional. Since there is a scope of perfection in every aspect, continual improvement of the programmes, training pattern, syllabus, evaluation, on the job development and use of different methodology for knowledge enrichment & development will make a true professional to face the real challenge of the future.



'AU REVOIR' TO MR & MRS FREEMAN

A large gathering of Canara Bank men and others saw Mr and Mrs Freeman off at Balard Pier on 22nd April 1955. The photo shows Mr K P J Prabhu (Director) & his wife, Mr P S Nayak (General Manager) & his wife, Mr C E Kamath (the new FD Manager), Mr C G Kini (Secretary at our A O, Bangalore), Mr Bhat of the Indian Overseas Bank Ltd. and several others.

JAWS TRAINING IN CANARABANK

[TOGETHER WE CAN] along with the principle [LET'S EMPATHISE AND NOT SYMPATHISE],



Priya S
 Manager & Faculty
 STC, Bengaluru

In India, the Department of Empowerment of Persons with Disabilities (Divyangjan), which functions under Ministry of Social Justice and Empowerment GOI focuses on this year's theme empowering persons with disabilities for an inclusive, equitable and sustainable development as part of the 2030 Agenda for Sustainable Development. The 2030 Agenda pledges to "leave no one behind".

The emergence of the modern technology and recognition to human rights of person with disability to be employed, have opened various new avenues of employment for PWDS (Persons with Disabilities). Today a large number of differently abled individuals have been placed in various jobs in banking industry, central & state governments etc. Recently, individuals have been employed in technical jobs like software testing, website designing and software development.

Our esteemed bank has taken a giant step in this direction by employing a large number of PWDs [1480 as on 1st May 2019 out of which 359 are Visually Challenged] on the rolls. The bank consciously believes that with slight adaption and modification in work space, building ramps, providing lifts, special equipment's like hearing aids, speech software [JAWS-Job Access With Speech] and access to wheel chair etc will propitiate a conducive working environment for PWDS and will greatly help in converting their disabilities to abilities.

Canara Bank HO STC along with the support and encouragement of HR WING has taken the initiative of

"It is a waste of time to be angry about my disability. One has to get on with life and I haven't done badly. People won't have time for you if you are always angry or complaining."



- Stephen Hawking

training and handholding the differently abled and more particularly the visually challenged employees of our bank. Thanks to the special initiative and interest taken by our present GM of HR WING and DGM of STC Bengaluru to bring our challenged friends to the mainstream ,equipping them and instilling in them the requisite confidence to contribute equally, special trainings programmes have been proactively organized at different locations in the country.

This endeavor would certainly propel productivity and confidence of our visually challenged employees.

The tremendous support and encouragement provided by HR Wing and HO STC Bengaluru, made it possible for the smooth conduct of Phase-1 training in JAWS and three training programs for visually challenged have been conducted so far with participants comprising of totally blind and low vision persons . Few more programs are earmarked in 2019 and will be conducted in due course.

JAWS is a screen reading software, provides speech output and thus enables visually challenged to access computers. The development of this assistive technology has come as a boon in the lives of Visually Impaired individuals. They are able to excel in professional front by using this technology. JAWS helps them in understanding the screen layout, working with all Microsoft Office applications, browsing the internet, accessing the mails and also reads out the text even if it is in graphics. This software is developed by a company



called Freedom Scientific, which is completely developed, run and administered by an expert team of visually challenged persons in the United States. Today this software is used not only by people with vision impairment but also by people who are losing vision due to various reasons and by senior citizens.

Main objectives of the JAWS training program are:

- To enable and empower the visually challenged employees of Canara Bank with a screen reading software [jaws] to handle their work effectively in a phased manner.
- To instill confidence in the departmental heads and to enable them to entrust suitable job responsibilities to the visually challenged subordinates
- To train the visually challenged employees in the digital and tech products of our bank and also to help them to use other technology related tools available in our bank.
- To provide work related training to enhance their efficiency in their departments.

The aim is to create a supporting ecosystem for the inclusion of PWDs (People with Disabilities) by building institutional and systems capacity through different programs.

These include training the trainers and creating a pool of master trainers, establishing a network of empowerment cells as well as sensitization and awareness programs to inculcate inclusive and adaptive traits which foster inclusivity and diversity in the organization to enable substantial and sustainable change.

The training program would include topics like:

- Basic knowledge in JAWS software [a screen reader]
- Training and practice Hands on session in using notepad, desktop management with JAWS shortcuts, MS Word-formatting, spell check, inserting table, basic Excel, mail merge, text to Excel. Generation of some reports would be discussed.
- Special session on ASSISTIVE TECHNOLOGY, demonstrating various aids and equipment's available to enhance skills by showing the various tools including, reading softwares like Id-pro, Seeing Ai, Envision, Braille boards with tactile maps.

This training also provides soft skill sessions which are customized for the needs of differently abled individuals. This five day, first phase training has given ample confidence and competency to our friends to perform wider job roles in branches as well as in Circle offices, Regional Offices and also in Head Office, a satisfying and encouraging outcome of a well organized training intervention. .

We are contemplating on conducting this training program across the country which would help specially abled persons to perform better. The framing of an exclusive policy to identify their strengths and map their skills to a particular department/ role would definitely brighten our resolve in going forward with this endeavor in a sophisticated way.

The logical transformation (from a disabled to an abled person) which is expected as an end result would not only help PWDs to perform at their fullest capacity but



also would create awareness to the management to motivate and also remove any hurdles which would be a hindrance for differently abled individuals to climb up the career ladder and become better contributors to the bank.

Our Information Technology team keeps interacting regularly with Visually Impaired employees, learn about the accessibility of the packages used by them in performing their assigned roles and fix the accessibility issues if there is any.

With Pride; we would like to bring it to the LIMELIGHT that our esteemed Bank is complying with the Circular issued by GOVERNMENT OF INDIA-MINISTRY OF FINANCE, DoP&T's O.M. No. 36035/3/2013-Estt(Res.) dt. 31.03.2014 for information and compliance and the

Ministry of Finance vide their letter F.No.3/13/2014-Welfare Government of India Ministry of Finance Dept. and we are doing everything possible to implement the same in true letter and spirit.

As quoted by Helen Keller - "If I regarded my life from the point of view of the pessimist, I should be undone. I should seek in vain for the light that does not visit my eyes and the music that does not ring in my ears. I should beg night and day and never be satisfied. I should sit apart in awful solitude, a prey to fear and despair. But since I consider it a duty to myself and to others to be happy, I escape a misery worse than any physical deprivation."

Let us rise above whatever constrictions and limitations that we have and see the opportunity in every difficulty.





"He underwent loan recovery training, Unfortunately attacked by the borrower's cows and is undergoing recovery himself...."



"I thought refresher course meant refreshing us with food, drinks and entertainment....!"



"Today we start our crisis Management course with a bang!"



"In the Customer Service Training Programme, we taught you to be courteous and not court-eous"

Refer to "drawer" by:
 K P Ramesh Rao



भोपाल

दिनांक 28 और 29 अप्रैल 2019 को कार्यपालक निदेशक, सुश्री ए मणिमेखलई ने भोपाल अंचल के क्षेत्रीय कार्यालयों, ईएलबी, वीएलबी, आरएच, एसएमई सुलभ और कारोबार शाखा की समीक्षा के लिए दौरा



किया। कार्यपालक निर्देशक सुश्री ए मणिमेखलई का स्वागत अंचल प्रमुख श्री राहुल भावे ने किया। श्री भावे ने अन्य प्रतिभागियों का भी स्वागत किया और अंचल के कारोबार में विभिन्न क्षेत्रीय कार्यालयों द्वारा दिए गए योगदान की सराहना की



कार्यपालक निदेशक ने क्षेत्रीय प्रमुखों को उनके प्रदर्शन में सुधार लाने और जून 19 के लिए प्रतिबद्ध व्यावसायिक लक्ष्य प्राप्त करने के लिए मार्गदर्शन किया। उन्होंने बैंक के लिए चिंता के क्षेत्रों को बताया और चालू वित्त वर्ष के लिए प्रमुख क्षेत्रों पर प्रकाश डाला। श्री सी जयकुमार, सहायक महा प्रबंधक, अंचल कार्यालय, भोपाल ने धन्यवाद ज्ञापन प्रस्तुत किया। इसी क्रम में सुश्री ए मणिमेखलई ने टाउन हॉल बैठक में स्थानीय शाखाओं / कार्यालयों से कर्मचारियों की विशाल सभा को संबोधित किया। सुश्री ए मणिमेखलई का विभिन्न कर्मचारी संघों के प्रतिनिधियों ने स्वागत किया। उन्होंने अन्य बैंकों की तुलना में हमारे बैंक के वर्तमान बैंकिंग और व्यवसाय की स्थिति के विभिन्न पहलुओं, प्रमुख क्षेत्रों और चुनौतियों पर प्रकाश डाला।

चंडीगढ़

दिनांक 26.04.2019 को चंडीगढ़ अंचल ने सभी आरओ / ईएलबी / आरएच / एसएमई सुलभ के वित्तीय वर्ष 2019-20 के लिए बिजनेस योजना सम्मेलन का आयोजन किया। बैठक की अध्यक्षता महाप्रबंधक, श्री आई शब्बीर हुसैन ने की, जिन्होंने सभी प्रतिभागियों का स्वागत किया और वित्तीय वर्ष 2018-19 के लिए विभिन्न मापदंडों के तहत बैंक के और अंचल के प्रदर्शन पर प्रकाश डाला। इस अवसर पर उप महाप्रबंधक, श्री सुच्चा राम, श्री प्रभात किरण और अंचल, क्षेत्रीय कार्यालय और ईएलबी के अन्य अधिकारी उपस्थित थे।



दिल्ली

दिनांक 15.04.2019 को अंचल कार्यालय दिल्ली में केनरा बैंक के मुख्य सतर्कता अधिकारी, श्री बी उमा शंकर ने दौरा किया। महा प्रबंधक, श्री शांतनु कुमार मजुमदार ने अंचल की तरफ से उनका स्वागत किया। इस अवसर पर अंचल के कार्यपालक तथा अनेक कर्मचारी उपस्थित थे। श्री बी.उमा शंकर ने दिल्ली अंचल और क्षेत्रों के विभिन्न अधिकारियों के साथ अपने अनुभव को साझा किया।



दिनांक 16.04.2019 को प्रबंध निदेशक व मुख्य कार्यकारी अधिकारी, श्री आर ए शंकर नारायणन ने दिल्ली अंचल कार्यालय का दौरा किया। इस अवसर पर कार्यपालक निदेशक, श्री देवाशीष मुखर्जी भी उपस्थित थे। इस अवसर पर दिल्ली अंचल के महाप्रबंधक, श्री शांतनु कुमार मजुमदार और सभी कार्यपालक तथा कर्मचारी उपस्थित थे। प्रबंध निदेशक व मुख्य कार्यकारी अधिकारी ने अंचल कार्यालय के कार्यपालकों, क्षेत्रीय कार्यालय प्रमुखों, आरएच प्रमुखों और ईएलबी / वीएलबी प्रमुखों के साथ बातचीत की। उन्होंने 10 लाख करोड़ रुपये के व्यवसाय को प्राप्त करने के लिए सभी केनराइट्स को बधाई दी और उन्हें वर्तमान स्थिति को बनाए रखने के साथ इसी तरह आगे बढ़ने के लिए प्रेरित किया।



वित्त वर्ष 2018-19 के लिए क्षेत्रीय कार्यालयों, आरएच, ईएलबी / वीएलबी की वार्षिक समीक्षा बैठक कार्यपालक निदेशक, श्री देवाशीष मुखर्जी के मार्गदर्शन में दिल्ली अंचल कार्यालय में आयोजित की गई। श्री देवाशीष मुखर्जी, कार्यपालक निदेशक ने अपने संबोधन में सीडी अनुपात को बेहतर बनाने, कासा और अग्रिम के तहत नकारात्मक शाखाओं को कम करने, थोक जमा पर निर्भरता को कम करने, खुदरा अग्रिम पर ध्यान केंद्रित करने, एनपीए को कम करने और नकद वसूली में सुधार पर ध्यान केंद्रित करने के साथ सभी प्रमुख मापदंडों की व्यापक रूप से चर्चा की।



जयपुर

कार्यपालक निदेशक, सुश्री ए मणिमेखलई ने दिनांक 30.04.2019 को जयपुर अंचल का दौरा किया। कार्यपालक निदेशक सुश्री ए मणिमेखलई ने क्षेत्रीय कर्मचारी प्रशिक्षण महाविद्यालय, जयपुर में हमारे संस्थापक स्वर्गीय श्री अम्मम्बल सुब्बा राव पै की प्रतिमा का अनावरण किया। उन्होंने हमारे संस्थापक द्वारा निर्धारित महान संस्थापक सिद्धांतों को दोहराया, जिन्होंने हमारे बैंक को एक अग्रणी बैंकिंग संस्थान बनने में सक्षम बनाया है।



इसके बाद कार्यपालक निदेशक, सुश्री ए मणिमेखलई ने जयपुर में आयोजित शाखा प्रबंधक सम्मेलन में भाग लिया। इस अवसर पर निरीक्षण विभाग के महा प्रबंधक, डॉ एस रमेश, उप महा प्रबंधक, श्री सुधाकर आहुजा तथा अंचल के अनेक कार्यपालक व अधिकारी उपस्थित थे। कार्यपालक निदेशक ने अपने संबोधन में व्यवसाय के संचालन के प्रति हमारे दृष्टिकोण को पुनर्प्रतिष्ठित करने का आह्वान किया। उन्होंने जोर देकर कहा कि ग्रामीण और अर्ध शहरी शाखाएं विकास केंद्र हैं और उन्हें व्यापार विस्तार के लिए अपनी पूरी क्षमता के साथ रणनीतिक रूप से सामंजस्य स्थापित करना होगा।



लखनऊ

दिनांक 15.05.2019 अंचल कार्यालय लखनऊ ने अपने क्षेत्रीय कार्यालयों, ईएलबी, वीएलबी, आरएच और एसएमई सुलभ की समीक्षा की। बैठक की अध्यक्षता कार्यपालक निदेशक, श्री देवाशीष मुखर्जी ने की। इस अवसर डॉ एस रमेश, महा प्रबंधक, निरीक्षण विभाग, प्रधान कार्यालय, अंचल प्रमुख व महा प्रबंधक, श्री उमेश कुमार शर्मा तथा अंचल के कार्यपालक व अधिकारी उपस्थित थे।



कार्यपालक निदेशक, श्री देवाशीष मुखर्जी ने अपने संबोधन में सभी प्रतिभागियों को 31.03.2019 तक 1010249 करोड़ रुपये का व्यवसाय प्राप्त करने के लिए बधाई दी। कार्यपालक निदेशक ने कासा, गुणवत्ता अग्रिम, लाभप्रदता और बढ़ते एनपीए के तहत गिरावट की प्रवृत्ति पर अपनी चिंता व्यक्त की।

पटना

कार्यपालक निदेशक, श्री देवाशीष मुखर्जी ने दिनांक 14.05.2019 को पटना अंचल का दौरा किया और शाखा प्रबंधक सम्मेलन 2018-19 की अध्यक्षता की। अंचल प्रमुख, श्री देवानंद साह ने कार्यपालक निदेशक का स्वागत किया और वित्त वर्ष 2018-19 के लिए अंचल के निष्पादन पर एक प्रस्तुति दी।



कार्यपालक निदेशक ने चालू वित्त वर्ष के लिए हमारे कॉर्पोरेट लक्ष्यों की चर्चा की। उन्होंने आगे आने वाली चुनौतियों का सामना करने के लिए बैंकिंग के भविष्य और इसके लिए हमारी तैयारियों व इसके प्रभाव के बारे में भी चर्चा की। उन्होंने ऋण और अन्य प्रक्रियाओं के डिजिटलीकरण के लिए हमारे बैंक द्वारा की गई विभिन्न पहलों पर जोर दिया।

इसके पश्चात उन्होंने एमएसएमई ग्राहकों की बैठक में भाग लिया और एमएसएमई ग्राहकों की आवश्यकताओं को पूरा करने के लिए हमारे बैंक द्वारा की गई विभिन्न पहलों पर जोर दिया और उनसे इन सुविधाओं का उपयोग करने का आग्रह किया।



पुणे

अंचल कार्यालय, पुणे ने महाप्रबंधक, श्री संदीप जे गवारे की उपस्थिति में महारोगी सेवा समिति (एमएसएस) आनंदवन, वरोरा में सीएसआर गतिविधि का आयोजन किया। एमएसएस भारत में पहले स्मार्ट गांव के रूप में आनंदवन को स्थापित करने का इरादा रखता है और पहल के एक भाग के रूप में वे 6 पुरुष और महिला बायो शौचालय का निर्माण करना चाहते हैं। कार्यक्रम में महारोगी सेवा समिति, आनंदवन, वरोरा, श्री जी एन मूर्ति सहायक महाप्रबंधक, क्षेत्रीय कार्यालय के अधिकारी और वरोरा शाखा के कर्मचारी शामिल हुए। श्री संदीप जे गवारे ने महान कार्य के लिए "महारोगी सेवा समिति" को चेक सौंपा।



दिनांक 12.04.2019 को क्षेत्रीय कर्मचारी प्रशिक्षण महाविद्यालय, पुणे में अंचल कार्यालय के सहयोग से 65 वॉ प्रशिक्षण स्थापना दिवस मनाया गया। कार्यक्रम की अध्यक्षता अंचल प्रमुख एवं महा प्रबन्धक श्री संदीप जे गवारे ने किया। श्री अभय लक्ष्मण लिमये, उप मुख्य महा प्रबंधक (सेवानिवृत्त सारस्वत बैंक) और श्री प्रकाश भट्ट, कार्यापालक (सेवानिवृत्त, बैंक ऑफ महाराष्ट्र) और एन आय बी एम व सिम्बियोसिस के संकाय सदस्य कार्यक्रम के अतिथि वक्ता थे।



कार्यक्रम में अंचल कार्यालय तथा स्थानीय शाखाओं के अनेक कार्यापालक, प्रशिक्षणार्थी एवं हमारे बैंक के सेवानिवृत्त कार्यापालक व संकाय सदस्य भी उपस्थित थे। उक्त अवसर पर श्री संदीप जे गवारे, महा प्रबंधक ने प्रशिक्षण के महत्व, प्रतिभागियों को संवारने में प्रशिक्षक की भूमिका और जिम्मेदारियों पर जोर दिया।

दिनांक 02.05.2019 को औरंगाबाद क्षेत्रीय कार्यालय के शाखा प्रबंधकों का वित्तीय वर्ष 2019-20 के लिए सम्मेलन आयोजित किया गया। इस

अवसर पर श्री संदीप जे गवारे, महाप्रबंधक, श्री संदीप राव, उप महा प्रबंधक और श्री पी आर मिश्रा, सहायक महाप्रबंधक की उपस्थिति रही।



रांची

दिनांक 15.04.2019 को अंचल कार्यालय, रांची द्वारा सभी क्षेत्रीय कार्यालयों, खुदरा आस्ति केंद्रों, एसएमई सुलभ व शाखाओं के शाखा प्रबंधकों का सम्मेलन आयोजित किया गया। बैठक की अध्यक्षता अंचल प्रमुख व उप महा प्रबंधक श्री सुबोध कुमार ने की।



गुरु

प्यारा नन्हा ये फूल नहीं।
हमारे शरीर का हैं ये अंश,
इसी से घर का है वंश कि है सर्पुद,
इसके सुन्दर और उज्ज्वल भविष्य के लिए

निखारोगे आप, संवारोगे आप,
कच्चे मिट्टी में ज्ञान की ललक जगाएंगे आप,
कुछ कर गुजरने की जीवन में आस जगाएंगे आप,

लक्ष्य को पाने की तरकीब, जीवन में जीने की तहजीब,
संयम, अनुशासन के अंकुरित बीज को
वट वृक्ष बनाना है।
बड़े बुजुर्गों का करो आदर, कभी न हो इनका निरादर,

पाठ सदा स्मरण कराना है
भगवान से पहले
गुरु के आगे शीश झुकाना है।



संतोष कुमार साहु
प्रबंधक
क्षे.क.प्र.म.राँची



Mr. D Freeman

Formal training was ushered in for the first time as a system into **Canara Bank** on **12th April 1954**, thus creating history as the Banks' first step towards learning and development culture. The actual credit for this novel endeavor goes to **Mr. D Freeman**, a retired officer from Lloyds Bank, London, whose services were utilized by the Bank to initiate foreign exchange business and establish a Foreign Exchange Department in the Bank in 1953. Apart from setting up the same, Mr. Freeman also became instrumental in establishing a formal training institution, then called

The Bangalore School of Training

and the first training took place on

12th April 1954.

The school was established with the objective of assisting the representatives of branches in handling Foreign Business through theoretical as well as practical instructions. The initial solitary curriculum of Foreign Exchange soon diversified into other major streams of banking over the years. Mr. Freeman brought out the first ever manual on training in Foreign Exchange Business in 1955.

The journey of learning and development, which started in 1954, is still going strong, with a robust set up of an APEX College in Bangalore assisted by 24 Regional Staff Training Colleges pan India. April 12th is the day to commemorate the contribution of a stream of able and competent people who were part of this wonderful journey and whose efforts and hard work over the years has resulted in strengthening our training and development initiatives

On 12th of April 2019 “Training Foundation Day” was celebrated in all training centers across the country with grandeur, and splendor.

Sri M V Rao, ED lighting the lamp and paying tribute to the Founder at STC, Bengaluru





Agra



Ahmedabad



Bhopal



Coimbatore



Gurugram



Guwahati



TRAINING FOUNDATION DAY
12-04-2019

Kolkata



Lucknow



Madurai



Pune



Raipur



Ranchi



Bhubaneswar



Chandigarh



Chennai



Hyderabad



Jaipur



Kozhikode



Mangaluru



Mumbai



Patna



Trichy



Thiruvananthapuram



Vijayawada

CORPORATE BUSINESS PL



AN CONFERENCE 2019-20



Head Office

A Review Meeting of Circles on Priority & Agriculture Credit and Financial Inclusion matters was held on 28.05.2019 at HO. The meeting was chaired by Sri M V Rao, ED and review of Circles were done by Sri K Palanivelu, GM, Sri D Vijay Kumar, GM and Sri P P Thangavelu, DGM. The meeting was attended by the overseeing executives and section-in-charges of AF & PS Section of Circle Offices and the top performing Circles under Priority and Agriculture Credit for FY 2018-19 were honoured.



“Marketing Officers' Conclave” for Bengaluru, Mangaluru and Thiruvananthapuram Circles was held at CO, Bengaluru on 18.05.2019. The Conclave was inaugurated by Ms A Manimekhalai, ED and attended by Dr. S T Ramachandra, GM, Sri N Lakshminarayana, GM, Sri T G Boraiah, DGM, Sri Bidyut Kumar Rath, AGM, Sri N Gangadhar, DM and all Marketing Officers. The performance in FY 2018-19 were reviewed and they were instructed to focus on acquiring quality CASA Accounts, Retail Business and Associate Party business in the current financial year.



STC

On 23.05.2019 Sri M V Rao, ED reviewed the STC Vertical in the presence of Sri L V R Prasad, GM & Sri R Girees Kumar, DGM of HR Wing. The STC team led by Sri M K Ravikrishnan, DGM, Sri Prakash Pradhan AGM, other Executives and Faculty & Administrative Staff of STC, Bengaluru attended the meeting.



Bengaluru

As a part of CSR activity, Canara Bank through its Canara Bank Jubilee Education Fund (CBJEF) launched a book bank scheme for the benefit of P U College students,



Government P U College Lakkur of Kolar district on 22.05.2019. Sri G Jagadeesha, IAS, was the chief guest at the function. Sri N Lakshminarayana, GM, Sri N S Srinath, former ED of BoB, Sri H M Basavaraja, AGM, Working President, CBJEF, Sri B Parswanath, AGM, Sri T G S Kumar, AGM, other dignitaries, staff of CBJEF and beneficiaries

participated in the programme. Text books and school bags were also distributed to students during the occasion.

Business Plan Conference of Bengaluru Circle for FY 20 was conducted on 15.05.2019 in the presence of Sri M V Rao, ED. Sri N Lakshminarayana, GM Sri T G Boraiah, DGM, Executives from CO, all RO Heads, Heads of ELBs, MCBs, ARMBs, RAHs, SME Sulabhs and various section heads of Bengaluru Circle participated in the Conference. The top performing Regional Offices in various categories under prime business parameters were awarded.



Bhubaneswar

Three relief camps were organised for families affected by FANI cyclone by Konark, Sorabah and Tarakor branches under Bhubaneswar CO on 12.05.2019 and nutritious food was served. About 2000 persons from three Gram panchayats coming under these branches were benefitted out of the camp.



Chennai

Ms A Manimekhalai, ED visited Chennai Circle, participated in the Business Plan Conference 2019-20



held on 23.04.2019 and reviewed the performance of the ROs, SME Sulabh, RAHs, and ELBs / VLBs. Sri M Abdul Ajees, GM presented the detailed highlights of Chennai Circle's performance. Awards were presented to the top performing ROs. Sri D N V Srinivasa Rao, DGM, Sri P P Thangavelu, DGM and other Executives & Section Heads of CO also participated in the meet.

Sri T N Manoharan, Chairman inaugurated the new premises of Sengundram branch (Vellore Region) on



29.04.2019. Sri M Abdul Ajees, GM, Sri D Thilagarajan, AGM, Sri K Veerendra Babu, DM, Executives & staff members from Vellore Region, customers and general public in large numbers participated in the function.

Hyderabad

Branch Managers' Conference of RO Hyderabad was conducted on 18.04.2019. Sri B Mahesh Kumar Singh,

GM, HO, Sri G Rajender Reddy GM, Sri Shaik Azimuddin DGM and Sri P Jayawantha Rao DGM, graced the



occasion. Sri C H Venkat Reddy, DGM RO Hyderabad presented the performance of RO for the year 2018-19. Mementoes presented to top performing branches.

Sri M V Rao, ED visited CO, Hyderabad on 27.05.2019 for Business Review Meet. He reviewed the performance of



PCB, MCBs, ELBs, RAHs, SME-Kukatpally and sections of Circle Office. Sri G Rajender Reddy, GM, Sri Shaik Azimuddin, DGM Sri B Nagesh Babu, DGM, Sri SVBN Rao, DGM, Sri M Krishna Prasad, DGM Sri C H Venkat Reddy, DGM, Sri PVKSN Venugopal, DGM, Sri G Alexander, AGM, other Executives from Circle, Regions, SME Sulabh, PCB, MCBs ELBs, RAHs also participated in the meet.

Madurai

Ms A Manimekhalai, ED presided over the Review Meeting of RO Heads, RAHs, SME Sulabhs & select VLBs conducted on 22.04.2019. Sri M Paramasivam, GM



made a presentation about the Circle and its performance. Sri P T Kalaiselvan and Sri D Madhavaraj, DGMs also attended the meeting.

A Hindi noting Sahayika for executives was released by Sri M Paramasivam, GM, CO Madurai 30.04.2019. An



English-Tamil-Hindi glossary was also released to increase the usage of Hindi among staff.

Importers Meet was organized by Tirunelveli Region Office at Courtalam on 26.04.2019 covering importers of Tenkasi and Shencottah area branches with a turnaround of about 60 Participants. The meet was graced by the presence of Sri P Ramasubramanian, DGM RO, Tirunelveli and Sri George Augustin, AGM SME Sulabh CO, Madurai along with Executives from RO, Branch heads and other staff.



Mangaluru

Ms A Manimekhalai, ED visited Mangaluru Circle on 16.04.2019. A Meeting was organized at Circle Office



wherein Executive Director informed about the performance of our Bank and Circle under major Business Parameters. Sri K Palanivelu, GM, HO Sri N Lakshminarayana, GM, CO and Sri Divakara Shetty, DGM participated in the meeting.

On 21.05.2019 SME Sulabh, Circle office, Mangaluru conducted a one day entrepreneurship development training programme “DISHA – Ready Steady” with Centre for Entrepreneurship Development of Karnataka



(CEDOK) in Circle Office, Mangaluru. Sri B Yogish Acharya, DGM inaugurated the programme. Sri Arvind D Balery, Joint Director, CEDOK, Sri Bal Mukund Sharma, DGM, Sri P K Ramadas, AGM and Sri Gopala Naik, AGM attended the programme. The training program was attended by 60 aspiring entrepreneurs from all over the district.

Thiruvananthapuram

CO, Thiruvananthapuram conducted Business Plan Conference on 11.04.2019. The meeting was chaired Ms A Manimekhalai, ED, Sri K Palanivelu, GM, HO and Smt G K Maya, GM. Performance of Regions, SME Sulabhs, RAHs and select branches were reviewed and strategies were adopted for FY19-20. Sri Babu Kurian, DGM, CO proposed vote of thanks.



RO, Ernakulam conducted a Mega Retail Loan Disbursement Mela on 29.05.2019. Sri Sabu J. Mechery, AGM, SME Sulabh, Ernakulam, chaired the programme and Sri George Mathew, AGM inaugurated the function. A total of 593 customers participated in the Mela with active participation from all the branches. Sanctions distributed to customers were to the tune of ₹17 Crore and other provisional sanctions of ₹96 Crore were processed.



MOTIVATION & TRAINING



Mahadevan R
 Senior Manager
 College In-charge
 RSTC, Madurai

When a new staff is inducted, no doubt Training is needed first on values and ethics of the organization and basic functionality of the bank and then those trained persons are put into the swimming pool of work, where they will learn the art of swimming.

But whenever a new process or product is introduced or any major change is made in the existing one, there comes the importance of the training. Training is an absolute investment and when it is properly seeded and the organization will reap the end result. A properly trained employee is an asset to the organisation. More than the knowledge imparted in the training, the soft skill aspects like motivation and team building play an important role in attitudinal change among the trained personnel.

Training refers to special skills, abilities and knowledge that are required to perform a specific job well. After the training, performance when measured indicates that training helps in proper utilisation of resources; it further helps employees to achieve organizational as well as personal goals. Trainings enhance the productivity of the employees. Continuous learning is one of the best ways of motivation for the employees in an organization which also paves way for improvement of individual performance.

Performance gap

Organizations often measure Actual Organizational Performance (AOP) and compare it with Expected Organizational Performance (EOP). If AOP is less than EOP then gap between AOP and EOP is known as performance gap. The gap is filled by either giving training to the employees or motivating them and giving them appropriate environment for work (Blanchard and James, 2007). Organizational performance is measured

through different means by different organizations. Employers undertake and provide training for a variety of reasons (Green 1997). Possible objectives include:

- Raising workforce skills
- Increasing employees productivity
- Facilitating the introduction of new products or working processes
- Enhancing employee commitment to the organization
- Complying with legal requirements

Motivation for business goals

High level of motivation in the workforce is important for the success of an organisation. It leads to

- Increased creativity
- Working smarter, harder and a more adaptive selling approach
- Increased use of win-win tactics
- Higher self esteem
- A more relaxed attitude and a less negative emotional tone
- Enhancement of relationships



It can be argued that the primary rationale for employers to provide training is to improve business performance, as defined by employers, although the assumed positive relationship between training and business performance has been questioned (Storey and Westhead). Generally employers provide training to achieve short-term objectives such as solving specific problems or to help them perform their current jobs more efficiently rather than to achieve longer-term objectives. Consequently, employers will provide or undertake training only where they wish to achieve one or more of the above objectives and where they perceive training as a feasible and desirable means of achieving them.

Training improves the satisfaction level of the employees and rewards them with competitive edge over other employees and transforms them into valuable employees. It also helps to increase job knowledge, skills and also expands the intellect on overall personality of the employee thereby motivating the employee to achieve success. It also reduces the number of mistakes and improves productivity. Training plays an important role in achieving business objectives in a cost effective way. Once training has taken place its effects should be evaluated.

When the Bank's / Company's employees are well trained and motivated by their employers it could have great income potential, keep loyal customers and gain a lot of market share. Claire Belilos says, an effective training program has to be created with the involvement of all members of the management team.

Trained & Motivated individuals to be team players :

Training leads to set of behaviours that make them good team players. Training specialists can conduct exercises that allow employees to experience the satisfaction that teamwork can provide. Many workshops usually cover topics as team problem solving, communications, negotiations, conflict resolution, and coaching skills. Special training programs may be needed to prepare freshers to enter a firm or bank. Remedial education and skills training are two types of programs that may help and motivate individuals to join a particular company or bank. Effectiveness of training program depends on learning of trainees, so first we need to motivate them to learn through training and then work accordingly.

Training and motivation :

The well planned training is one which is designed to improve employee competency and organizational performance. Training typically focuses on providing employees with specific skills or helping them correct deficiencies in their performance. Training will not only equip them, but it can also be an excellent source of employee motivation. Skilled employees have a greater capacity to be empowered and perform with excellence, which also builds their sense of ownership, confidence and willingness, which ultimately leads to employee motivation.

Modern management is aware of the values of training and the benefits that can bring to the team. If is undeniable that the most valuable resource for any kind of business is the human resource. In order to have loyal, productive and motivated employees, bank should understand their needs and create good working conditions for its employees. Factors that cause motivation and job satisfaction are totally different from the one which lead to job dissatisfaction. That is why every manager should try to make employee's work more interesting and challenging.

Human Resource Department has to initialize activities that can be profitable for personnel and organization development. For this internal training can be considered as one of the best options. Training programmes need to be carefully analyzed and planned, because it probably has the great impact and influence on the employee performance. Properly chosen training



programme leads to successful performance; on the other hand unplanned and inadequate one will add no value to the bank's development process and can be considered as the waste of resources.

Positive effects of motivation :

Motivation is a process that guides and maintains good behaviour. It involves the cognitive biological and emotional forces that activate some specific behaviour. Major components of motivation are activation, persistence and intensity. Activation involves decisions to initiate behaviour; persistence is a continuing effort towards a goal. Finally intensity can be seen that goes to pursue goals. Motivation is the willingness to exert high levels of effort to reach organizational goals. Motivation has a significant importance on the performance of employees. But if the right person for the right job is not selected then motivation will be having no effect or zero effect on employee's job performance. Managers must keep this factor in their mind and must seek the

guidelines from the HR department to place the right person for right job. This leads to increase in performance and success of the organisation.

Motivational training programs in our Bank

There are many motivational soft skill training programs in Canara Bank for various cadres, right from the Sub staff cadre to Top level Executives. Recently 18 months back, one specialised motivational training program, "Utthan" was conducted for Clerical to Scale V, which was well appreciated by all the employees. Many researches were also conducted to understand the effect of these training programs on the business of our bank. It revealed that it had considerable impact on the growth of the organization. We can proudly say the wonderful initiatives of Top level management , of arranging this motivational training program for all the employees of these specific cadre, was one of the factors responsible for crossing the prestigious mark of ₹10 Lakh crore business in the last Financial year.



Reference :

- IOSR Journal of Business & Management paper on "Training – A motivational tool" – Asst.Prof. Ms. Vandana Sharma, Asst Prof. Mrs Manisha Shirsath
e-ISSN:2278-487X, p-ISSN:2319-7668. Volume16, Issue. VerIII (Feb2014), PP27-35
- Training and motivation – key to quality and productivity – driven company culture by Luis M. Caicedo



As tasks become more varied and require greater training and skill, the relationship between job attitudes and performance appears to change progressively from negative to positive

- Rensis Likert

The First World War, as wars invariably do, had put some fire into South Kanara's economy. This was to lead to the setting up of many cooperative societies and banks in the district.

The Nedungadi connection

During the decade immediately after the First World War, there was a spurt in the number of banks appearing on the scene. As many as eight banks were born during this decade, though only two of them survive today. They are the Kanara Enterprise Ltd., at Puttur (1920), the Pangal Nayak Bank Ltd. At Udipi (1920), the Jayalaxmi Bank Ltd., at Mangalore (1923), the Karnataka Bank Ltd., at Mangalore (1923), the Udipi Bank Ltd., at Udipi (1925), the Canara Industrial and Banking Syndicate Ltd., (present Syndicate Bank) at Udipi (1925), the Catholic Bank Ltd., at Mangalore (1925) and the Moolky Bank Ltd., at Moolky (1929).

Of the ten banks set up before 1920 in the district, the Canara Bank Ltd., was nationalised in 1969 and the Canara Banking Corporation Ltd., (Present Corporation Bank) was nationalized in 1980. The Kanara Enterprise Ltd., which changed its name to Kanara Commercial Bank Ltd., in 1945, went into liquidation in 1950. The Pangal Nayak Bank Ltd., was merged with the Canara Bank in 1968. The Jayalaxmi Bank Ltd., merged with the Vijaya Bank Ltd., in 1967. The Udipi Bank Ltd., went into liquidation in 1956. The Catholic Bank Ltd., merged with the Syndicate Bank in 1961 as did the Moolky Bank Ltd.

The great survivor

It was not that banking activities were unexciting in South Kanara. At the beginning of the second decade of the life of the Canara Bank it had to face the commotion caused by the failure of many banks in the years 1913-14. But the clientele reposed such confidence in the management that the Canara Bank not only remained unaffected by the crisis of bank failures elsewhere but emerged stronger than it had been before. By careful scrutiny and by the bestowal of full attention to the affairs of the Bank, the Directors were able to conserve its profits and build up considerable reserves. In the report of the Directors in 1915 they have recorded: "In spite of the disorganisation in the financial and commercial world consequent on the continuation of the European War, the business was satisfactory and progressive."

Gold prices crash

During 1920 there was a decline in the price of gold. The Canara Bank Ltd., was then having nearly Rs.2 lakhs of advances made against gold ornaments. In order to safeguard the interest of the Bank, the borrowers were asked to pledge additional gold ornaments in addition to what was already pledged. The Board of Directors reported in its 15th Annual report that due to the immediate steps taken by the Bank, it did not lose any amount due to the falling gold prices, except that an additional expenditure of Rs.67-4-7 (sixty seven rupees, four annas and seven pies) had to be incurred to do the additional clerical work involved!

Bank failures continue

Until 1920 the Canara Banking Corporation Ltd, and the Canara Bank Ltd., had no competitors in the organised banking sector though the Bank of Madras was operating in Managalore and financing larger business interests. The first Indian Bank from outside the district to open a branch in South Kanara was the Nedungadi Bank Ltd., Calicut which opened its branch in Mangalore in 1920.

The failure of many banks in 1913 had hardly been forgotten when another crisis overtook the banking world in 1922-23 when several small banks again collapsed all over India. There was a brief respite in bank failures from 1919 to 1921 when only 14 banks failed but there was another bout of failures from 1922 onwards during the post war depression. In 1923 alone 20 banks failed. During the remaining years of the 1920s, most of the banks that failed were small and weak. The banks in India faced the first major crisis of this century in its second decade. But the cautious policy adopted and the goodwill earned kept the Canara Bank going. As an early report on the Canara Bank notes:

"In fact the Canara Bank has been so fortified by the good-will of the people and the steel-frame of the administrative machinery that the period of depression of 1928 and thereafter and the panic caused by the crash of the Travancore National Bank in 1938 passed over its head, doing it no harm."

To Be Continued▶▶▶

April 2019

RBI norms on bank exposure come into effect from 01.04.19:

New guidelines on bank exposure to large borrowers take effect on 1 April, even as the IBA has made a last-ditch attempt to defer the deadline. The new guidelines cap a bank's exposure to a group of connected companies at 25% of its core capital, and to an individual company at 15%. However, three years after the RBI came out with these guidelines, many banks are still struggling to comply because of capital constraints. These banks may look at cancelling the existing sanctioned limit of borrowers to meet the cut-off.

Centre extends deadline for linking PAN with Aadhaar till September 30:

The government extended the deadline for linking PAN with biometric ID Aadhaar by 6 months till September 30, as per an official statement. However, quoting of Aadhaar will remain mandatory for filing Income Tax Returns (ITRs), following the Supreme Court Order. This is the sixth time the government has extended the deadline for individuals to link their Permanent Account Number (PAN) with Aadhaar.

Disclosure norms for weaker banks relaxed:

The RBI changed the disclosure norms for banks on material divergences on provisioning, stating that banks will now have to disclose their provisions if the divergence found is more than 10 per cent of the bank's profit before provisioning and contingencies. Earlier, the norms were that banks required to disclose additional provisioning requirements if divergences were found to be exceeding 15 per cent of the published net profits after tax. The central bank retained the norms on divergence on gross NPAs, which continues to be a material divergence of 15 per cent, as found by the RBI auditors and as reported by the bank.

RBI postpones linking lending rates with external benchmarks:

The RBI, in its first bimonthly monetary policy of FY20 delayed its plan to issue guidelines for banks to peg their retail lending rates to external benchmarks instead of internal benchmarks such as the MCLR, to work out a smoother mechanism for transmission of interest rates.

Digital gold accounts double the number of demats:

The digital gold market has grown significantly with over 80 million customers opening digital gold accounts by March-end since 2012-13 when the first such account was launched, more than double the demat accounts in the country. Two depositories, National Securities Depository and Central Depository Services, together had 35 million demat accounts at the end of 2018.

NPCI looks to promote block chain for payments:

The National Payments Corporation of India (NPCI), an umbrella organisation for all retail payments in India, is considering using a highly scalable blockchain solution to strengthen digital payments. NPCI has floated an Expression of Interest (EOI) for bidders to propose their capability for developing distributed ledger technology/blockchain in the payment domain.

Mastercard plans to roll out contactless smartphone tech:

Global payment solutions major Mastercard may soon launch a payment technology for small merchants in India, where a Smartphone will double up as a Point-of-Sale (PoS) machine. Mastercard has launched the same in the US and a few other developed markets. With Mastercard's 'Tap & Go' technology, small businesses and merchants will be able to accept contactless payments with the help of an NFC-enabled Smartphone. The technology will not only save merchants from investing in bulkier and expensive PoS machines, but also help them process the payments faster as it does not require a PIN.

Microfinance sector to grow 20-22% in FY20: ICRA

The Microfinance Industry is on the path of recovery and is likely to see a growth of 20-22 per cent in 2019-20 despite last year's liquidity squeeze, according to rating agency ICRA. The domestic microfinance sector registered a robust 28 per cent growth during the 12 months ended December 2018 against 26 per cent in 2017-18. As of December 31, 2018, the overall micro loan market size (including SHG Bank linkage programme) was ₹2.37-lakh crore.

May 2019

ATMs not giving cash a common worry:

Teller machines not dispensing cash even when bank accounts are debited remains the most common grievance among users of the devices that help bypass human intervention in traditional banking transactions. Bankers say that the problem is common enough because of financial inclusion, and that most cases are resolved satisfactorily. About 16,000 complaints, or 10% of all customer grievances at the banking ombudsman offices in FY18, were registered under the head 'account debited but cash not dispensed at ATM,' data released by the Reserve Bank of India showed. Data also showed that debit card and ATM related complaints saw a 50% jump on year. As per the ombudsman scheme of 2008, banks are mandated to give a helpline number in the premises of the ATM.

FY19 Bank credit growth at a five-year high:

Bank credit growth stood at a five-year high of 12.2 per cent in FY19. This is for the first time that increment credit disbursements grew in double-digits after overall credit growth touched a five-decade low of 5.1 per cent in Fy17.

Debit cards double in 5 years, but ATMs see only 20% rise:

The number of debit cards in India has doubled to 94 crore in February this year from 42 crore in August 2014 when Jan-Dhan Yojana was launched. However, the number of ATMs has increased only 20% from 1.70 to 2.02 lakh, and a stand-off between banks, ATM companies and cash logistics firms on sharing costs are holding back investments. While cash in circulation has jumped to ₹21.36 lakh crore, the ATM network of banks has shrunk from 2.06 lakh a year ago to 2.02 lakh this year.

Corporate Loan Growth Higher than Retail:

Corporate loan rate growth has trumped retail loan growth for the first time in seven years as banks showed lending to automobiles and personal consumption. Bank loan growth to large corporate touched a five-year high in FY19 clocking 8.25% to ₹24 lakh crores compared to growth of less than 1% a year ago. But retail loan growth, comprising auto, personal consumption and home loans

among others, slowed from 17.8% to 16.4% at ₹22 lakh crore, latest data on sectoral deployment of bank credit released by the Reserve Bank of India showed.

RBI enhances housing-loan limits under priority sector lending for RRBs, SFBs:

The RBI has decided to enhance the housing loan limits for Regional Rural Banks (RRBs) and Small Finance Banks (SFBs) for eligibility under priority sector lending, in a bid to give them a level-playing field with other Scheduled Commercial Banks. Henceforth, housing loans given by RRBs and SFBs to individuals up to ₹35 lakh in metropolitan centers (with population of 10 lakh and above) and ₹25 lakh in other centers, provided the overall cost of the dwelling unit in the metropolitan centres and at other centers does not exceed ₹45 lakh and ₹30 lakh, respectively, will be eligible for classification under priority sector lending.

Digital finance firms may get eKYC facility:

Digital finance companies could be allowed to verify customer antecedents through the Aadhaar database according to a Central Government note that envisages grant of the electronic KYC facility to non-banking firms. This will mark a significant gain for those struggling to comply with Central Bank rules on mandatory customer verification including mobile wallets and digital lending startups.

NBFCs must have risk officers, says RBI:

With crisis engulfing the Non-Banking Financial Company (NBFC) sector, the RBI asked finance companies with asset size more than ₹5,000 crore to appoint a Chief Risk Officer (CRO), who will function 'independently to ensure the highest standards of risk management'.

RBI to create regulatory cadre to monitor banks:

The Board of Directors of the Reserve Bank of India has decided to create a specialised supervisory and regulatory cadre within the RBI to strengthen the supervision and regulation of Commercial Banks, Urban Cooperative Banks and Non-Banking Financial Companies (NBFCs), the Central Bank said in a press statement.



LEARNING FROM THE VISUALLY CHALLENGED AN EYE OPENER

Our Staff Training College, HO took the maiden step in the history of training in Canara Bank by taking initiative to empower the differently abled employees to be on par with other employees in the work environment by imparting computer Training for the visually challenged. There are around 335 visually challenged employees currently working in Canara Bank who require Job Access with Speech (JAWS) training and Bank through its Staff Training College has taken initiative to conduct the training program in phased manner



Participants undergoing hands on session during training for Visually challenged at RSTC, Chennai

Before the introduction of JAWS, the visually impaired persons with disabilities were mainly performing duties like telephone operating, 'May I help you' counters and sometimes follow up NPAs. The introduction of new technology coupled with the invention of JAWS software has brought about a sea change in the life and working atmosphere of the visually challenged in the Bank.

When it was announced during our monthly video conference with STC, HO, that Training for Visually Challenged employees to be conducted in Chennai, we were all geared up to make it a success. In this article we will have a glimpse of life of visually challenged in our work place and how they overcome the challenges.



Suresh Achyuthan
Sr Manager, College In-charge
RSTC, Chennai

My first experience of helping visually challenged person was while pursuing my degree at Loyola College, Chennai in early 80's as a part of NSS activity. I used to read from text books and help them to take notes in braille. Unlike other training programmes, to arrange a specialised training for Visually Challenged, lot of planning has to be done for providing the required infrastructure and support. Our STC, HO was instrumental in getting professional support from SBI Foundation, Mumbai to impart the training.

Our Chennai RSTC team contributed lots of ideas and took care of minute details like removing excess chairs from our computer lab to facilitate easy movement for trainees. The computer chairs with wheels kept moving and it was difficult for trainees to remember their position. Hence, these were replaced by stationery chairs. We had loaded JAWS Package in PCs to facilitate their learning.

Day of reckoning

The training was attended by 25 visually challenged personnel including 2 observers from STC, HO. My learning process started from the time I met them in the morning. I learnt that not all employees are fully blind. Few have "low vision". Few were born with normal vision and have lost their vision later in their life.



By "low vision" we are referring to people who have a visual impairment but have some usable sight. For people who have low vision, standard written materials may be too small to read and objects may appear blurry. Others may only see objects within a specific field of vision. Still others see images with sections missing or blacked out. Accommodations for reading are by enlarging text in the computer screen or by providing large print text or hand out.

People who didn't have vision since birth may have difficulty in understanding verbal descriptions of visual materials and abstract concepts. Consider the example, "This organizational chart looks like an upside down tree." If one has never seen a tree, it may not be readily apparent that the structure of note has several lines which can be traced up to one central point. However, a person who lost his/her vision later in life may find this verbal description easy to understand. Additionally, demonstrations based on colour differences may be more difficult for people with blindness to understand than demonstrations which emphasize changes in shape or texture.



The Training Process

The enthusiasm and positive outlook shown by participants for learning demonstrated their ability to overcome their disability and their eagerness to enter the mainstream. There are many ways that disabilities can affect the ability to perform effectively on the job. Levels of disability and ability are unique to an individual. Most accommodations are simple, creative alternatives for traditional ways of doing things. All the participants wanted to shoulder additional responsibilities and contribute to the working of our Bank.

One of the participants who had partial vision created model of computer screen -a paper board with raised projections representing Icons, task bar etc, so that the blind person is able to get the feel of computer screen even though he is not able to see it.

Participants had brought their JAWS Dongle and earphone which was plugged on to the PC. JAWS as name suggest, is software which converts the text/keystrokes in the computer to audio which can be heard by the user. JAWS enables visually impaired to read whatever is seen on the screen through voice. It will narrate the name and effect of each key pressed by the user. This will help the user to know which keys he is pressing and its effect on the document or spread sheet.

While communicating with an employee who is blind, it is important to remember that the visual impairment does not affect his ability to think or to hear. They have incredible memory and are able to recall matter (a circular or steps of using computer for typing letter/worksheet) effortlessly.

Training Sessions

The training started with Team building session. Sessions on Keyboard orientation were conducted followed by editing Note Pad by using JAWS package. Further, training in MS Word, Excel and PowerPoint was given. Also, trainees were informed about some Banking tech products.



In addition to the above, important mobile apps like ID Pro, N-Vision, Tap C, IOS which are very useful for visually challenged, were made familiar to them.

As a trainer, the following are the few take away from the training;

- It is important to introduce ourselves before we talk. This will help in facilitating the conversation.

- It takes time for them to remember/familiarise our voice and relate it to our name. To start a conversation, touch the person lightly on the arm or address him by name to gain his attention. We have to give them a brief of the layout of the room, and the RSTC. All members of RSTC and participants with partial vision would volunteer to take them to toilet and during lunch.
- We should use descriptive words such as, "in front of you" instead of vague language such as "over there."
- While talking we have to keep in mind that a person who is blind cannot relate to hand or facial gestures.
- Feel free to use visual words such as "look" and "see." Expressions such as these are commonly used by people who cannot see.
- Repeat the sentence or concept 2 or 3 times since it takes time for participants to assimilate and remember what we have said. Discussion questions and statements made by other participants also need to be repeated.
- While teaching the MS Word, participants have to use the keyboard instead of mouse. So working of combination keys in the keyboard for shortcuts had to be explained. For example, to copy a text, the text is blocked and then CTRL + C keys are pressed. What ever we have taught should be recalled several times and each participant should be given a chance to speak and tell one option. This ensures their participation.



- We have to be positive and proactive in helping them achieve success.

- This training requires lot of empathy, we should try to put ourselves in their shoes to see things in their perspective, see it differently.

We need to explore the areas of work where the talents of visually challenged can be used to the optimum. This will provide job satisfaction for the employees and will also enhance their contribution for the development of our institution.

We found that employees working in branches were efficiently redressing customer grievances regarding debit card, internet banking. They were proficient in putting the failed transactions in Tech support under SAS. Few of them had expertise in taking special watch reports and following up with borrowers to prevent slippage of accounts to NPA. All this has been made possible through JAWS package.

This specialised training programme for Visually Challenged employees was a great learning experience for our faculty. We could know their expectations. To take this program further we have to evolve methods to address the same independently without support from outside agencies. Our STC, HO has plans to replicate this specialised program in all the RSTCs to sharpen the skills of our visually challenged employees.



The best and most beautiful things in the world

CANNOT BE SEEN

or even touched

THEY MUST BE FELT

WITH THE HEART.

- Helen Keller



FOREIGN EXCHANGE

FX - MARKETS



Sandip Ghosh
Divisional Manager
STC, Bengaluru

Introduction:

Foreign exchange markets are dynamic in nature. Owing to different zones in which participating countries are located, the quotes are available at all times.

There is no fixed place as such where foreign exchange market operates. It is a global market, most active, most dynamic, volume beyond comprehension and highly volatile market.

Foreign Exchange market is unique in many respects:

- It is a market which works from Monday to Friday only whereas domestic banking is a six days banking.
- It is a global market in the sense that if world's leading markets are closed, there will be very thin activities in domestic foreign exchange market as settlement of major currencies does not happen.
- Even though foreign exchange market is a Monday to Friday affair, market functions even on Saturdays and Sundays in some parts of globe. Gulf markets operate on Saturdays and Sundays, though with very thin volume, thereby making foreign exchange market 24 x 7 market
- It is a market that works round the clock thanks to time zone factor. Foreign exchange activities handled without pause during day or night one or the other world financial centers. Market opens with Tokyo and Sydney, inviting Singapore and Hong Kong market to enter into as noon arrives. By the time Tokyo/Sydney markets close, Indian market opens followed by Gulf, then European market, with US taking lead when Indian markets close down and as the curtains at US downs Tokyo and Sydney reopens.

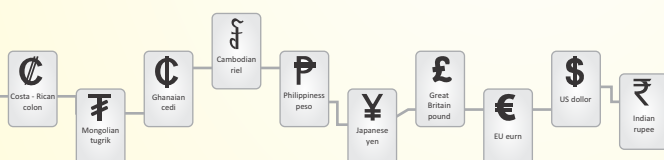
- It is market which doesn't have a specific place of functioning, in the sense it is not operating under a single roof, unlike other markets like Stock Exchanges, commodity Exchanges..
- Yet another uniqueness is unlike Stock exchanges / commodity exchanges where exchanges play the role of mediatory and not participatory (as they do not buy / sell items traded), in foreign exchange market participants have to either surrender or procure foreign exchange from market makers i.e banks from whom or to whom merchant participants have to buy / sell foreign exchange.
- Because there are nations and because nations have their own currencies, foreign exchange exists. If borders vanish or single currency regime prevails, the subject of foreign exchange would not have been there at all.

The world currency markets are marked by the presence of currencies like US Dollar (USD), Great British pounds (GBP), Euro (EUR), Swiss Franc (CHF), Japanese Yen (JPY) etc,

The volumes of business in international FX markets run into more than a trillion of US Dollars. The tradability of individual currencies is subject to the local exchange control regulations. Currencies of the countries that have taken to capital account convertibility are deemed to be freely tradable in FX market. India is fully convertible on the current account but only partially convertible on the capital account.

Purchase & Sales

Trading has two aspects – i) Purchases ii) Sales
There are two main aspects while dealing in foreign exchange



- a) The specific transaction to be viewed from a dealer banks point of view
- b) The item referred as commodity its foreign currency

From the AD I banks point of view, conversion of foreign currency on behalf of an exporter into Indian rupees would involve a purchase and conversion of Indian rupees into into foreign currency on behalf of an importer would be a sale. In the case of Inward remittance of a customer, we as a Banker will purchase the foreign currency & convert into rupees & credit to the customer's account. In case a customer wants to send outward remittance say as a gift to near relative abroad, as a banker we will sell foreign currency to our customer by debiting customers account.

Exchange rate Mechanism

Direct Quotation : Buy low , Sell high :

It refers to the quoting of price wherein a given unit of foreign currency is kept constant and the home currency is expressed as a variable. Direct quotations are regarded as easy to understand, user friendly & more transparent.

Its given number of units of local currency per unit of foreign currency e.g. US\$ 1 = ₹70 – 70.30 (Principle BUY LOW – SELL HIGH). Here foreign currency unit is fixed & Indian rupees variable.

Indirect Quotation: Buy High, Sell low : Quoting of a price wherein the home currency is kept constant for a given unit and the foreign currency is expressed as variable in a given number of units of foreign currency per given units of local currency e.g. ₹100 = US\$ 1.676 - 1.671 (BUY HIGH – SELL LOW).

Indian rupee is kept as fixed & foreign currency as variable.

Method of Delivery of Forex :

- a) **READY (T)**
The transaction & the settlement take place on the same day of the date of transaction itself, such transaction is said to have taken place on cash & today value basis.
- b) **TOM (T+1)**
Transaction wherein the settlement takes place one

working day after the date of transaction. The word TOM stands for Value tomorrow.

- c) **SPOT (T+2)**
Exchange of currencies take place two days after the date of contract SPOT RATE
- d) **FORWARD (greater T+2)**
When the delivery has to take place at a date further than the spot date, then it's a forward transaction – FORWARD RATE

Outright transaction :

A transaction in which a particular currency is bought against another currency that is being sold for a given value date at a mutually agreed exchange rate.

Swap transaction :

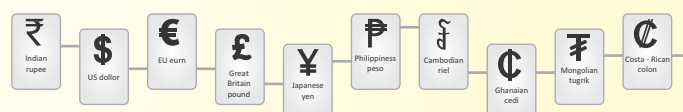
A transaction which refers to purchase and sale of a given pair of currencies against each other for different maturity / value dates. In effect it is a combination of two outright deals of varying maturity dates.

Inter – Bank rates :

in the inter bank market, the rates are quoted both for buying & selling like this (69.20/40). The quoting bank indicates that it is ready to buy dollar at ₹69.20 & sell at ₹69.40. The thumb rule for the bank is 'by low Sell high'. This indicates the bank would pay lesser amount of rupees when dollars are purchased & take more rupees, when selling the same.

Bid & Offer rates :

The quoting bank in the above example is giving option to buy one dollar at ₹69.20, which is called bidding for dollar. The bank is ready to sell a dollar for ₹69.40, called as a offered rate. These are quoted in US\$ 1 – 69.20/40.



Settlement Date:

The date on which currency is exchanged, delivered, or on which a contract settles (referred as value date)

Spread:

Difference between bid & offer prices in a quote.

Square position:

When the cash inflows match the cash outflows in a given currency for a certain date or period of time.

Stop loss order:

A request to execute a transaction that limits the downside of a particular position. The order is executed at the next available market price after the stop loss level trades.

TT Selling Rate:

Used where handling of documents or delay is not involved.

Calculated as Interbank selling rate + exchange margin.

- All clean outward remittances
- Cancellation of bill purchased
- Cancellation of clean inward remittance, forward purchase contracts.
- Outward remittances against import documents received directly by the importer.

Bills Selling rate:

Handling of documents/interest element is involved
 Calculated as TT selling rate + exchange margin

- Retirement of import bills
- Crystallisation of import documentary bills

TC/ Currency note selling:

When TC/currency sold

TT buying rate :

After deducting exchange margin from inter – bank buying rate (handling of documents not involved) Clean inward remittances (TT, DD, MT) where cover funds received Conversion of proceeds of instruments sent for collection Cancellation of forward sale contract, FDD/FTT.

Bills buying rate:

Adding the forward premium for transit & usance period Rounded off to lower month & reducing the exchange margin from spot buying rate (handling of documents as Purchase, discount or negotiation).

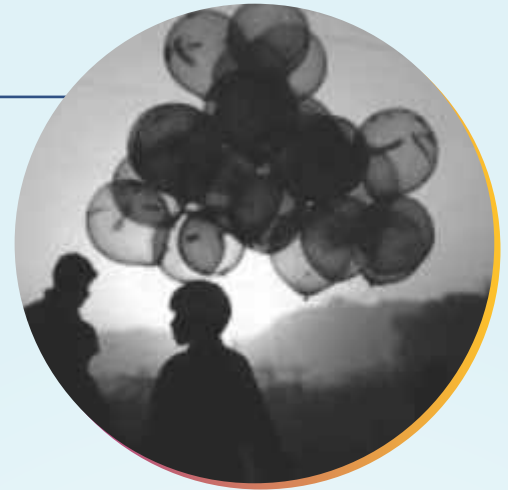
TC/currency buying:

Encashment/Purchase of travellers cheques, currency.



ATTITUDE

We often keep hearing this magical 8 letter word "Attitude". The dictionary meaning says that "it is a settled way of thinking or feeling about something". But attitude connotes a lot more than that. It is the sum total of an individual's behavior and character which basically portrays his or her personal takes on life. The term has garnered lot of significance in the recent years with many companies resorting to recruiting people with the right attitude and instilling a skill in them rather than the other way round. Attitude can be construed as the mainstay or the deciding factor for all aspects in life. So what exactly is attitude?



There is a story about a balloon seller who was selling balloons underneath a tree on the temple grounds. Whenever the crowd used to trickle down he used release a balloon and seeing it rise up in the sky the kids would come rushing again to buy. This was going on for sometime when a curious kid who was watching this scenario unfold with fascination walked up to him and asked this innocuous question. "Whether a black colored balloon will go up"? The balloon seller then uttered something very profound. He told the kid that it is not the color of the balloon which makes it to go up but rather what is inside the balloon.

We also have something which is inside us that catapults us to success. This vital ingredient is called attitude. It has been proven that 85 % of the time people get employed because of their attitude and the remaining 15 % based on how smart they are. So yes, attitude undoubtedly plays a major role is effectively steering us towards the brighter aspects of life and eventually on the road to success. So what constitutes this attitude?

There are many theories as to what constitutes ones attitude, right from the stream of thoughts that goes into our subconscious to the way we are brought up. But the 3 main factors that decide ones attitude are Education, Environment and Experience. Education, both formal and informal, shapes our wisdom and the way we perceive the world and people living in it. The environment in which we thrive is another factor which shapes our attitude. Just imagine if we are put in an environment pulsating with negative vibes and people

throwing flak and dirt on each other. Initially we may not feel anything, but slowly and surely we will start to change without even us realizing it. When we have only negativities to process in our mind, there is very little scope for positive strains of thought to emerge from the slush. Our experience in life is the third significant factor which decidedly nurtures our attitude. If we had bad experiences with certain factions of the society / people then our behavior towards them will be skewed and contorted. It is very difficult to rationalize our behavior in such instances as our intellect and thinking takes its own course. It is like the saying "Once bitten twice shy"!

So we need to be very careful in the stream of thoughts that goes into our mind because what we encourage and feed the same will be nurtured by our subconscious mind. If we feed only negativities, then what comes out is no way going to be positive. So encouraging positive thoughts and good feeling will go a long way in effectively shaping up our attitude. How difficult is it to shrug off our negative attitude?

Once an attitude concretizes as part of our character edifice, then it's very difficult to change it. It is just like Habit. If you remove "H", a bit remains. If you remove "a" bit remains. Even if you remove "b", it remains.

There is a story about a scorpion and frog. Once a scorpion wanted to cross the river and while waiting on the banks of it a frog trotted past him. The scorpion requested the frog to help him cross the river by carrying the scorpion on his back. A shocked frog disagreed

stating that he is afraid of the scorpion stinging him during the process. The scorpion convinced the frog that he is not a fool to do that as it will tantamount to their sure deaths. Somehow the recalcitrant frog agreed and the journey started with the scorpion on the back.



Somewhere in the middle of the river the scorpion struck. A dumbfounded frog, visibly in lot of pain, asked the scorpion why he did it even though he is sure to bring doom to them. The scorpion then confessed that he cannot help it as it is in his blood to strike! The attitude that we have nurtured so far is very difficult to forgo. So be very choosy in picking the right ones or else we will be doomed like the scorpion!

A positive attitude is like a breath of fresh air. It invigorates and energizes people around us.

A positive attitude definitely increases the productivity in the work place, creates a congenial environment, fosters team work and brightens up the relationship with people around us. Moreover it makes us a very pleasing personality, some one with whom people would like to have a conversation and acquaintance. What more can you ask for in your work arena than the buy in of your own colleagues and compatriots? That is the magic of a positive attitude.

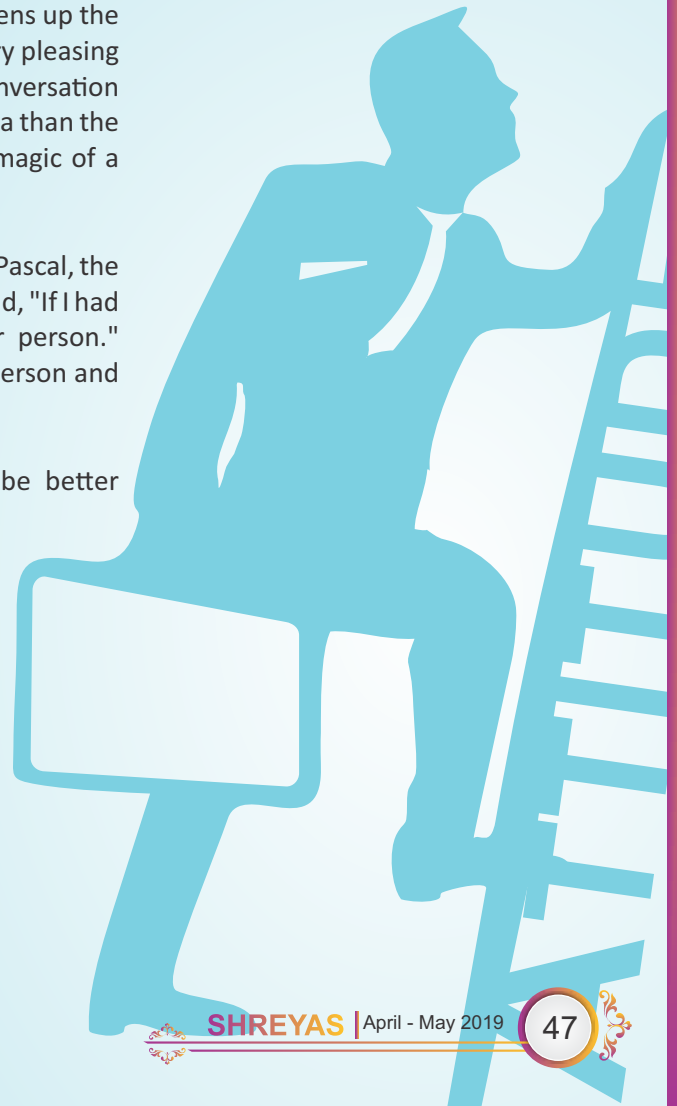


Someone once approached Blaise Pascal, the famous French philosopher and said, "If I had your brains, I would be a better person." Pascal then replied, "Be a better person and you will have my brains."

Let us all consciously strive to be better people in life !



Article by
Kishore K Thampi
Senior Manager, STC, Bengaluru



**Inflation Declining
 But are we really
 paying any less**



Rupali Sarkar
 Divisional Manager
 Economist, SP & D Wing
 H O, Bengaluru

One development that's been dominating the financial news and economic commentary of late is the sharp decline in inflation in India. The official data on inflation in consumer prices (CPI), or the effective price that you and I pay for the goods and services available in the market indeed shows a very significant and encouraging trend. CPI inflation (calculated as the annual change in prices of a basket of goods and services) has fallen from over 10% in FY2013 to a record low of 3.4% in FY2019. The print for May 2019 came in even lower at 3.05%.

The numbers look great indeed! But it also triggers a question in most minds- are we really paying less for our food, the school fees, those medical bills and that vacation? Ask around and we would hear those groaning of how everything is becoming so expensive, how that 100 rupee note is not fetching anything anymore and how inadequate our incomes have become.

While the official data is correct, the feeling of prices of most daily goods and services going up is not entirely wrong either. Let's understand why.

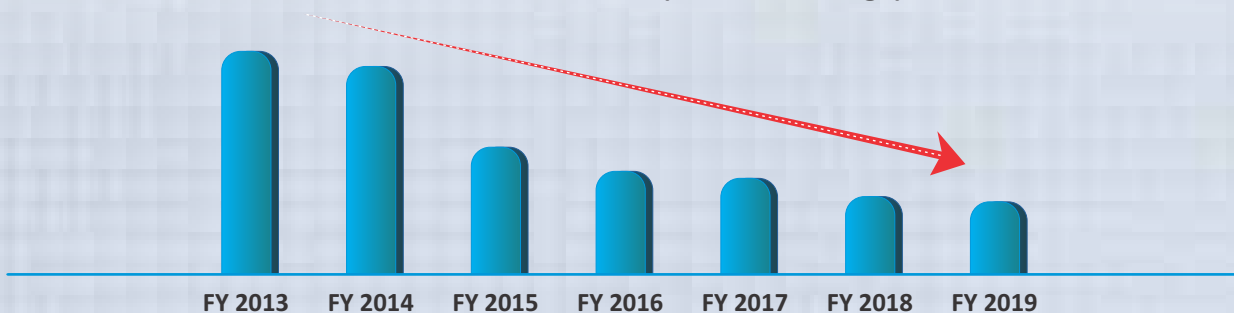
Inflation is the change in prices: The word change is extremely important since that alters the perspective of

the discussion above. When one says that inflation is falling, it suggests that the change in average prices is lower than earlier. In other words, overall prices in the economy are still increasing but at a slower pace. Note that prices that we are paying haven't really gone down. Let's work it out with an example. Price of apples increased from ₹70/kg in 2016 to ₹85/kg in 2017 and further to ₹95/kg last year. Well as a consumer, I have been paying more every year. However, inflation actually fell from 21% in 2017 to 12% in 2018.

Here is the dichotomy. What a consumer actually feels is the price that he pays for goods, which has typically been going up over the years for most items. However, from the perspective of economic analysis, what matters is the rate at which prices are increasing and hence inflation is such a closely watched indicator.

What we spend on matters: The spending pattern of consumers vary sharply across geographies, rural-urban, demographics, income levels, etc. This has significant bearing on how we feel price pressures, as our consumption basket may not be the same as the reference basket of goods and services used to calculate inflation.

Consumer Price Inflation (% annual change)



For example, food has the highest share (of 45%) in the basket of items used to calculate inflation. However, on an average one may be spending much less on food and a lot more on other aspects like education, travel, rent, etc. The difference is stark when we look at a rural urban divide. National Sample Survey FY2012 data shows that rural households spend much more (53%) of their total expenditure on food compared to just 43% for urban households. On the contrary, urban consumers allocate a greater share of their expenditure on rent, education and conveyance compared to their rural counterparts. Consequently people across the economy see inflation through different prisms.

Against this backdrop, it is worth noting that the recent decline in inflation has been driven by food prices, which has fallen to record lows. Inflation in segments like education, health and housing rental are still rising at around 5%. Hence a major portion of the consumption basket of an urban household is becoming expensive at a faster pace than the CPI numbers suggest.

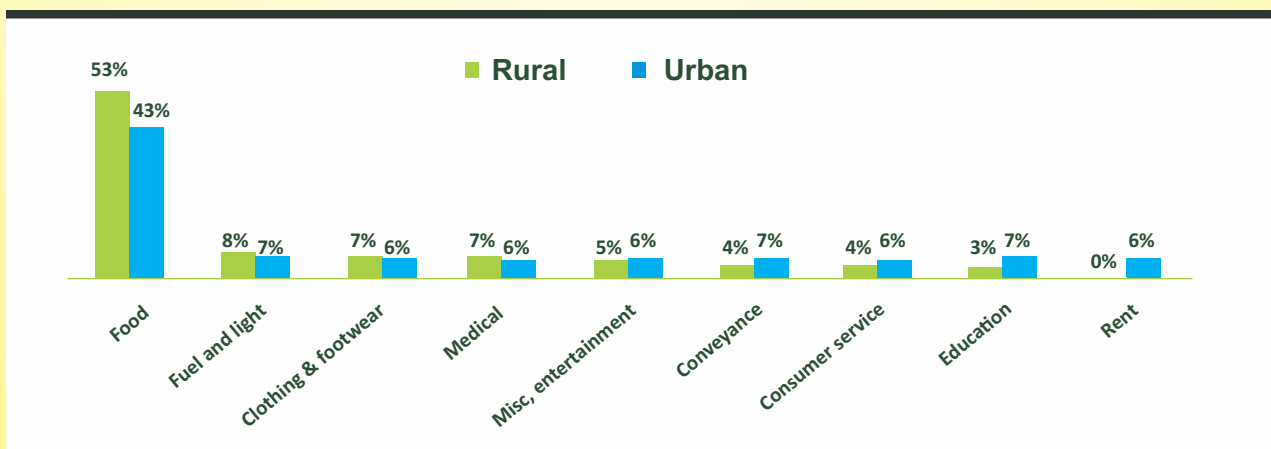
Where we stay matters too: The inflation number that is widely reported is an average for the overall economy.

However, there are huge underlying variations across states. For example in May 2019, CPI inflation in Andhra Pradesh was recorded at 0.71% while that in Odisha was 2.0% and in Karnataka was 5.4%. This is influenced by the demand supply conditions in the respective states as well as any disruptive regional events. Nevertheless, what impacts a consumer is the inflation prevailing in that state rather than the widely reported all India CPI print.

One aspect that is not directly correlated but also impacts our view on inflation is our earnings. Inflation influences several other important dynamics in the economy like wage growth amongst others. When inflation declines, wage growth also starts to moderate, typically within a few months. Note dearness allowance is linked to CPI; several private companies benchmark annual increments to inflation. Lower earnings growth in times of increasing financial burden in many instances is perceived as spending increasing at a fast pace rather than income rising slowly.

To sum up, inflation is the change in the prices of a selected basket of items and a reflection of aggregate price pressures in the economy. This is different from the exact prices of the goods and services we pay for in our day to day lives. Next time, when we read inflation has fallen to say 2%, embrace it as that we are paying just little more than what we were a year back. The conundrum will ease slightly even if it stands far from getting resolved.

Expenditure on various items (% share of total consumption expenditure)



क्षेत्रीय कर्मचारी प्रशिक्षण महाविद्यालय, गुरुग्राम के बारे में जाने



रवि प्रकाश मीणा
राजभाषा अधिकारी
क्षेत्रीय कर्मचारी प्रशिक्षण
महाविद्यालय, गुरुग्राम

केनरा बैंक में प्रशिक्षण प्रणाली को औपचारिक बनाने का श्रेय श्री डी फ्रीमैन - लॉयड्स बैंक, लंदन के सेवानिवृत्त अधिकारी को जाता है, जिनकी सेवाओं को बैंक द्वारा विदेशी मुद्रा व्यापार शुरू करने और वर्ष 1953 में केनरा बैंक में एक विदेशी मुद्रा विभाग स्थापित करने के लिए अनुबंधित किया गया था। औपचारिक प्रशिक्षण संस्था जो उस समय “बेंगलूर स्कूल ऑफ ट्रेनिंग” के नाम से जाना जाता था, की स्थापना में उनकी महत्वपूर्ण भूमिका रही। बेंगलूर स्कूल ऑफ ट्रेनिंग के पहले कार्यक्रम के साथ ही, औपचारिक प्रशिक्षण की शुरुआत, 12 अप्रैल, 1954 को केनरा बैंक में एक प्रणाली के रूप में की गयी, जो बेंगलूर में केनरा बैंक की एवेन्यू रोड शाखा में स्थित था।

वर्तमान समय में केनरा बैंक का पूरे भारत में एक “कर्मचारी प्रशिक्षण महाविद्यालय” बेंगलूर में स्थापित है जो केनरा बैंक का सर्वोच्च महाविद्यालय है। उसके अलावा पूरे भारत में 26 “क्षेत्रीय कर्मचारी प्रशिक्षण महाविद्यालय” प्रशिक्षण प्रदान कर रहे हैं। लेकिन उनमें से एक क्षेत्रीय कर्मचारी प्रशिक्षण महाविद्यालय, गुरुग्राम अपना एक अलग ही स्थान रखता है। क्योंकि यह एक ऐसा क्षेत्रीय कर्मचारी प्रशिक्षण महाविद्यालय है जो कि बैंक की अपनी संपत्ति में आवासीय सुविधा के साथ स्थापित है। इसके प्रशिक्षण कार्य की औपचारिक शुरुआत सन् 1972 में क्षेत्रीय कर्मचारी प्रशिक्षण महाविद्यालय, दिल्ली में एक किराये के भवन से कर्मचारी प्रशिक्षण महाविद्यालय के तीसरे प्रधानाचार्य श्री टी आर सुब्रमण्यन के कार्यकाल में हुई थी।

दिनांक 14 मई 1999 में केनरा बैंक, क्षेत्रीय कर्मचारी प्रशिक्षण महाविद्यालय, गुरुग्राम का शिलान्यास तत्कालीन अध्यक्ष एवं प्रबंध

निदेशक श्री टी आर श्रीधरन के कर कमलों द्वारा किया गया। लगभग 10 वर्ष के निर्माण कार्य के बाद क्षेत्रीय कर्मचारी प्रशिक्षण महाविद्यालय दिल्ली से सन् 2008 में अपने नये परिसर गुरुग्राम में स्थानांतरित कर प्रशिक्षण कार्य की औपचारिक शुरुआत श्री एस लक्ष्मणन, मंडल प्रबंधक एवं महाविद्यालय प्रभारी के कार्यकाल में हुई। क्षेत्रीय कर्मचारी प्रशिक्षण महाविद्यालय, गुरुग्राम परिसर का निर्माण पूरे आधुनिक तरीके से किया गया जिसमें हमारे कर्मचारियों को प्राप्त होने वाली सभी आधुनिक सुख सुविधाओं को ध्यान में रखा गया।

महाविद्यालय परिसर के बारे में बात करें तो यह राष्ट्रीय राजमार्ग संख्या 08 के बिल्कुल पास में प्लॉट नं.-80, सेक्टर -18 इफको चौक के पास, गुरुग्राम में स्थित है। लगभग 4.5 एकड़ के क्षेत्र में फैले इस महाविद्यालय में पार्किंग सुविधा के साथ-साथ वाकिंग ट्रेक की सुविधा है। इसके अलावा महाविद्यालय में प्रशिक्षण लेने के लिए आने वाले कर्मचारियों के लिए भोजनशाला का भी निर्माण किया गया है जिसमें कर्मचारियों को चायपान, नाश्ता, दोनों समय का भोजन ग्रहण करने की सुविधा के साथ – साथ उनके लिए आवासीय सुविधा भी उपलब्ध है।

विभिन्न स्थानों से आए हुए कर्मचारियों के ठहरने के लिए यहाँ पर छात्रावास के दो मंजिले भवन में निर्मित 44 कमरे हैं जिनमें 88 कर्मचारियों के लिए ठहरने की व्यवस्था है। महाविद्यालय में एक गेस्ट हाउस भी उपलब्ध है जिसमें विभिन्न स्थानों से आए हुए उच्च कार्यपालकों को ठहरने की सुविधा प्रदान की जाती है। छात्रावास के सभी कमरों व गेस्ट हाउस में एसी, टी वी एवं गीजर इत्यादि की सुविधा उपलब्ध है।

महाविद्यालय के प्रशासनिक भवन में ही एक भव्य व्यायामशाला की भी सुविधा है जिसका विभिन्न स्थानों से आए हुए हमारे कर्मचारी प्रशिक्षक की देखरेख में सुविधा का लाभ उठाते हैं। महाविद्यालय में एक योग आचार्य के द्वारा प्रातःकाल में हमारे कर्मचारियों/प्रतिभागियों को नियमित रूप से योग का अभ्यास करवाया जाता है। महाविद्यालय में हमारे कर्मचारियों एवं प्रतिभागियों के लिए खेलने की भी सुविधा है जिसमें मुख्य रूप से टेबल टेनिस, बैडमिंटन कोर्ट, कैरम बोर्ड, शतरंज आदि खेल खेलने की व्यवस्था है।

महाविद्यालय महानगर में होते हुए भी पूरी तरह से हरा-भरा, पेड़-पौधों, बागवानी, बगीचे आदि प्राकृतिक नजारों एवं फ्रौवारा इत्यादि की वजह से यहाँ की शोभा अलग ही परिलक्षित होती है, जो अपने आप में एक अद्भुत दृश्य दिखाई पड़ता है एवं सभी आगंतुकों को एक प्रदूषण मुक्त वातावरण प्रदान करता है। सुरक्षा की बात करे तो महाविद्यालय के मुख्य द्वार पर तीन सुरक्षा प्रहरी हर वक्त तैनात रहते हैं तथा संपूर्ण महाविद्यालय परिसर सीसीटीवी कैमरे के कवरेज में है। क्षेत्रीय कर्मचारी प्रशिक्षण महाविद्यालय परिसर वाई-फाई क्षेत्र है यहाँ सभी प्रतिभागी/कर्मचारी आज के इस तकनीकी युग में फ्री वाई-फाई की सुविधा प्राप्त कर सकते हैं।

छात्रावास परिसर एवं भोजनशाला को वातानुकूलित, अन्य मरम्मत कार्य कर नवीकृत किया गया जिसका तत्कालीन प्रबंध निदेशक एवं मुख्य कार्यकारी अधिकारी आदरणीय श्री राकेश शर्मा के कर कमलों से दिनांक 04.03.2016 को उदघाटन किया गया।

महाविद्यालय के प्रशासनिक भवन की बात करे तो यह 02 मंजिला भवन है, यहां पर 06 क्लासरूम, एक प्रशासनिक कार्य के लिए प्रशासनिक कक्ष, महाविद्यालय के संकाय सदस्यों के लिए अलग-अलग लगभग 05 कक्ष, एक महाविद्यालय प्रभारी कक्ष एवं एक महा प्रबंधक का कक्ष भी है। महाविद्यालय में एक मुख्य सभागार भवन एवं एक छोटा वी सी कक्ष भी है। महाविद्यालय में एक बड़ा पुस्तकालय कक्ष भी है जिसमें विभिन्न श्रेणी की पुस्तकें एवं कम्प्यूटर उपलब्ध है। वर्तमान में महाविद्यालय में 16 कर्मचारी कार्यरत हैं जिसमें एक महाप्रबंधक एवं मुख्य शिक्षण अधिकारी, एक महाविद्यालय प्रभारी एवं संकाय, एक मंडल प्रबंधक एवं संकाय, पाँच वरिष्ठ प्रबंधक एवं संकाय (सात संकाय सदस्य), एक प्रबंधक, एक राजभाषा अधिकारी, दो अधिकारी, एक एकल खिडकी परिचालक एवं एक महाप्रबंधक का ड्राईवर कार्यरत है।





बी के उप्रेती

वरिष्ठ प्रबंधक, संकाय सदस्य, क्षेत्र प्रम गुस्सगाम

वर्ष 1983 में मैंने बैंक ज्वाइन किया। हमारी शाखा के प्रबंधक श्री सालुंके जी बहुत ही मृदु भाषी तथा सहनशील प्रवृत्ति के इंसान थे। मैं बैंकिंग के क्षेत्र में नया खिलाड़ी था और बैंकिंग मेरे लिए बिल्कुल ही नया विषय था। अभी तक तो मैंने विज्ञान के विषयों की ही जानकारी ली थी, लेकिन अब कॉमर्स/बैंकिंग के विषयों को भी पढ़ना और समझना था। जब मैंने अपने प्रबंधक महोदय को अपने विषयों के बारे में बताया तो उन्होंने कहा कि वह भी साइंस के ही विद्यार्थी थे और मुझे आश्चर्य किया और कहा कि मेहनत, लगन और ईमानदारी से आप भी कुछ समय में अच्छे बैंकर बन जाओगे। हमारी शाखा के प्रबंधक बहुत ही मिलनसार और अनुभवी थे इसलिए शाखा के कर्मचारी उनसे अपनी निजी परेशानियों का जिक्र भी कर लिया करते थे। बैंकिंग क्षेत्र मेरे लिए बिल्कुल नया विषय था इसलिए मैं रोज सुबह 9 बजे बैंक पहुंच जाया करता था और जब तक हमारे प्रबंधक बैंक की शाखा बंद नहीं करते थे तब तक मैं भी उनसे नए- नए काम सीखता रहता था। शाखा बंद करते- करते अक्सर रात के 11 बज जाया करते थे।

एक दिन शाखा का काम करते करते रात के 9 बज गए और उनको घर से बार बार फोन आने लगे। मैंने उनसे अनुरोध किया और कहा कि सर बाकि का काम कल कर लेंगे और अब चलते हैं, नहीं तो मैडम नाराज हो जाएंगी। प्रबंधक साहब बोले - बैंक की नौकरी में घर लेट पहुंचना आम बात है। बैंकिंग ज्यादा समय मांगती है और हर बैंकर की बीवी को पति का लेट आना बर्दाश्त करना पड़ता है और वैसे भी हर बैंकर की पहली बीवी तो उसका बैंक ही होती है। मैनेजर साहब ने बताया कि जब मैंने बैंक ज्वाइन किया था तो मेरे सीनियर ने मुझे पहला पाठ यही पढ़ाया था कि जब तक बैंक में कार्यरत हो तब तक तुम्हारी पहली पत्नी तुम्हारा बैंक है। अपनी गृह लक्ष्मी से भी ज्यादा आपको अपने बैंक का ख्याल रखना है। जब बैंक सुचारू रूप से चलेगा तभी तुम्हारा घर भी चलेगा। उन्होंने कहा कि प्रत्येक

केनरा बैंक के कर्मचारी को यह बात गांठ बांध लेनी चाहिए कि उसकी पहली बीवी उसका बैंक और दूसरी बीवी उसकी धर्मपत्नी होगी। उनकी बात सुन कर मुझे बहुत आश्चर्य हुआ लेकिन मैं जिस भी सीनियर से बात करता तो सभी इस विषय में एक मत थे।

बैंक में मेरी नौकरी लग गई थी और अब मेरे माता पिता मेरी शादी के लिए लड़की देखने लग गए थे। मुझे जीवन साथी से मिलने के लिए शहर से बाहर जाना था और एक दिन के अवकाश के लिए प्रबंधक महोदय को प्रार्थना पत्र दिया और अवकाश लेने का कारण भी बताया। प्रबंधक महोदय बहुत खुश हुए और मजाक में बोले कि अपनी होने वाली बीवी को साफ-साफ कह देना कि तुम्हारा दर्जा मेरी जिंदगी में दूसरा होगा और पहली बीवी मेरा बैंक ही होगी।

खैर यह सब तो विवाह से पहले मैं अपनी बीवी को कह नहीं पाया। लेकिन जब विवाह के बाद अक्सर घर लेट पहुंचता था और जब वह लेट आने का कारण पूछती थी तब उसको समझाया और बताया कि तुम मेरी दूसरी बीवी हो और पहली बीवी और पहला प्यार तो मेरा बैंक ही है। उसको प्यार से बताया कि यदि बैंक सुचारू रूप से चलेगा तभी हम सब की नौकरी सुरक्षित रहेगी और समय पर सैलरी और प्रमोशन भी मिलेगा। मुझे लगता है कि शायद यही कारण रहा होगा कि बैंक अपने 113 साल के सफर में नई- नई उपलब्धियां स्थापित करता रहा और आज भी अपने ग्राहकों का लाडला बैंक बना हुआ है। लेकिन बदलते बैंकिंग परिवेश में बैंक के मानकों में काफी गिरावट आई है। जब इस की समीक्षा की गयी तो कई कारण नजर आए और यह भी निष्कर्ष निकला कि अब कर्मचारियों में बैंक के प्रति वह लगाव, जुड़ाव, निष्ठा, समर्पण नहीं रही जो पहले हुआ करती थी। आज कर्मचारियों में sense of belongingness/commitment जो

पहले कभी हुआ करती थी वह अब नए कर्मचारियों में नहीं है। इसके कई कारण हो सकते हैं जैसे पुराने कर्मचारियों का बहुतायत में रिटायर हो जाना और नए कर्मचारियों की भर्ती, नई टेक्नोलॉजी वगैरा-वगैरा। आज बैंक जवान हो रहा है और बैंक का एज प्रोफाइल घट रहा है उसके साथ-साथ बैंक का प्रति कर्मचारी बिजनेस भी घट रहा है। इसका यह भी कारण हो सकता है कि शायद नए कर्मचारियों को बैंक के एथोस एवं प्रिंसिपल की जानकारी नहीं है और ग्राहकों से कनेक्ट नहीं हो पा रहे हैं। यदि कर्मचारी अपने ग्राहकों की जरूरतों को नहीं समझ पाएंगे तो वह ग्राहकों को रोकने में असमर्थ रहेंगे और ग्राहक बैंक छोड़कर कहीं और चले जाएंगे जो कई वर्षों से बैंक से जुड़े हुए थे। इसलिए बैंक ने उत्थान कार्यशाला का आयोजन किया ताकि जो नए कर्मचारी बैंक में भर्ती हुए हैं उनको बैंक के गौरवपूर्ण इतिहास/ यात्रा से रूबरू कराया जाय। मुझे भी इस कार्यशाला को कंडक्ट कराने की जिम्मेदारी मिली या यूँ कहें सौभाग्य प्राप्त हुआ।

इस कार्यशाला के दौरान मैंने अपनी शाखा के प्रथम प्रबंधक श्री सालूके जी का जिक्र किया जो बैंक के प्रति शत-प्रतिशत समर्पित थे और कहा करते थे कि मेरा पहला प्यार और पहली पत्नी मेरा बैंक है और मेरी धर्म पत्नी का दर्जा दूसरा है। वह तर्क देते थे कि जब मुझे बैंक से सैलरी मिलती है तभी मेरी पत्नी घर का खर्च चला सकती है। वह अक्सर कहते थे जब तक मैं बेरोजगार था तब तक मेरी मार्किट वैल्यू जीरो थी और जब बैंक में नौकरी लगी तभी मुझे विवाह के प्रस्ताव भी आने लगे। आज जो भी जमा पूंजी मेरे पास है जैसे मकान, गाड़ी, बच्चों की उच्च शिक्षा और समाज में मान प्रतिष्ठा यह सब केनरा बैंक की ही देन है। इसलिए हम सब को बैंक के प्रति पूर्ण निष्ठावान और सदैव समर्पित भाव से कार्य करना चाहिए।

मैंने बात को बढ़ाते हुए कहा कि अभी तक हम सिर्फ दो बीवियों का ही ख्याल कर रहे हैं लेकिन एक और तीसरी बीवी का भी हम सब को ख्याल

रखना होगा। तीसरी बीवी का जिक्र आते ही सभी ट्रेनिंग पूछने लगे सर यह तीसरी बीवी कौन है। मैंने उनको एच डी एफ सी बैंक के सी ई ओ श्री आदित्य पुरी जी के कथन के बारे में बताया जो कि उन्होंने ग्राहक सेवा के संदर्भ में कहे थे जो बहुत चर्चित भी रहा था। वह इस तरह से है “customer is your wife and she is changing color every day. If you will not fulfill her demand you will not get food.”

हम सब बैंकर के लिए हमारी तीसरी बीवी हमारे ग्राहक हैं। इन तीनों में से हम किसी एक को भी नजर अंदाज नहीं कर सकते हैं। जब तक बैंक में नौकरी करनी है हमें इन तीनों की भरपूर सेवा करनी होगी। आज की गलाकाट स्पर्धा में ग्राहक की जरूरतों को पूरा करने के लिए हमें अपनी कार्य प्रणाली और ग्राहक के प्रति दृष्टिकोण में समय के अनुसार परिवर्तन लाना होगा नहीं तो हम टिक नहीं पाएंगे।

सभी ट्रेनिंग मेरे विचार से सहमत थे लेकिन एक ट्रेनी थोड़ा गम्भीर और मजाकिए अंदाज में बोला सर आज तो मुझे ट्रेनिंग के बाद अपने घर जाने में ही डर लग रहा है। अभी तक तो मैं एक बीवी के साथ मजे में जी रहा था और दो बीवियों की जिम्मेदारी देकर आपने मेरी सुकून भरी जिंदगी में भूचाल ला दिया है। पता नहीं अब तीनों के साथ कैसे जी पाउंगा। मैंने भी हंसी मजाक में और चुटकी लेते हुए कहा कि काश तुमने अपनी बीवी का ख्याल रखने के साथ साथ बैंक तथा बैंक के ग्राहकों का भी ख्याल रखा होता तो शायद हमारे बैंक को उत्थान कार्यशाला की जरूरत नहीं पड़ती।

फंन्डा:- बैंक, ग्राहक और बीवी जब होंगे साथ साथ, तो होंगी खुशियां अपार !!!!!



Babies' Corner



Daughter of
Nitin Setia
Integrated Treasury Wing
Mumbai

Parin Setia

Mathew Justine & Neah Justine

Children of Justine J Mathew, CANDI Branch, Bengaluru



To Flash your kids' photographs under this column, please send the details referring to Memo No. 58/2013 dated 29.06.2013



Canarite Sampada Kumar Malla, STC, Bengaluru
with
Dr. Arpita Sunandini



Canarites

Sumeet Sharma, HOSA Section, H O, Bengaluru
with
Surbhi, Laggere Branch, Bengaluru

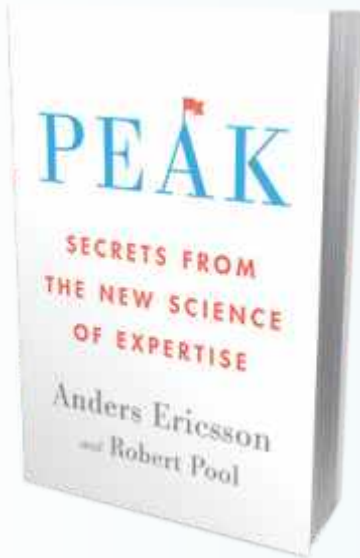
Couples' Corner

 **Homage** 

Name	Designation	Branch	Expired On
Mohan Singh Rawat	Prob. Officer	Delhi Rajouri Garden Curr.Chest	15-Jun-18
B Allaudeen	HKP	Chennai K K Nagar	13-Dec-18
M M Raut	Daftary	Mumbai Mulund (East)	14-Dec-18
Manik Chandra	HKP	Dauki	21-Dec-18
Sateesh H Hanagandi	Officer	Bengaluru Metro III R.O.	22-Dec-18
M Sreedharan	Officer	Thenkurissi	24-Dec-18
P Narsingh Rao	S.W.O - A	Hyderabad Pathergatty	24-Dec-18
Sarojamma	HKP	Robertsonpet KGF	24-Dec-18
Jogendra Ram	Peon	Patna Exhibition Road	27-Dec-18
Subramani E	Manager	Kamasamudram	28-Dec-18
Udayabhanu S	S.W.O - A	Quilon Anandalleswaram	1-Jan-19
C V Multani	S.W.O - A	Vasai (West)	5-Jan-19
Bharat Parihar	Armed Guard	Indore Curr. Chest	7-Jan-19
Amal Mondal	Daftary	Kudghat	11-Jan-19
Atru Khan	Armed Guard	Alwar Medalganu	28-Jan-19
Deepika Magani	Officer	Hyderabad ABID Road Main	28-Jan-19
Mahender Singh	Manager	Ratia	29-Jan-19
V Kamesh	S.W.O.-A	Vishakapatnam Curr Chest	31-Jan-19
Arjun Rao J	Armed Guard	Tavarekere, Bengaluru Dist.	2-Feb-19
V Vincent	Peon	Chennai Circle Office	3-Feb-19
Giraka Narendra Kumar	S.W.O.-A	Malasavara	6-Feb-19
P Rajakumar	Daftary	Yercaud	12-Feb-19

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

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



Do years and years of unending accumulation of skill and continuous practice make you an expert or give you the expertise? The answer to this question lies in the book ‘Peak: Secrets from the new science of expertise’ by Anders Ericsson and Robert Pool.

The authors beautifully explain that the key instrument towards gaining expertise is through “Purposeful Practice” or “Deliberate Practice”, which has got a gamut of essential characteristics that sets it apart from what we term as “Naive Practice”, which is just nonchalantly repeating something and expecting this process to improve one's performance. The deliberate practice, according to the authors, has well defined specific goals, involves feedback and getting out of our comfort zone. This will push us past the threshold of our mediocrities towards excellence.

Ericsson provides myriad examples of disciplines where professionals, over many years of workmanship remain stagnant in their professional growth. The book provides the conception that one must take decisive action to become an “expert” or as we rightly say to “reach your peak”. This book provides the road map to becoming an expert in both empirical and theoretical fashion, which is through “Deliberate Practice”

The authors also do a tremendous job of dismissing the notion that expert performers are individuals who possess certain natural talent. While some people are more physically inclined to certain activities, the real reason the vast majority of experts have been able to excel is because they all engage in Purposeful Practice.

This book is a treasure-trove of information and the authors, both Ericsson and Pool, make us rethink about our potential and the barriers that we need to break to realize our true capabilities. It's a must read for anyone who wants to reach the “pinnacle” of their performances by challenging your mind and body in new ways and thus opening the doors of rare possibilities.



Kishore K Thampi
Senior Manager, STC, Bengaluru



सहायता देना / Helping Hand

प्रबंध निदेशक व मुख्य कार्यकारी अधिकारी, श्री आर ए शंकर नारायणन महा चक्रवात “फानी” के पश्चात पुनर्वास के लिए उड़ीसा के माननीय मुख्यमंत्री श्री नवीन पटनायक को 9,28,08,811.04 रु की डीडी सौंपते हुए । इस अवसर पर महा प्रबंधक , श्री श्रीकांत महापात्र भी उपस्थित थे।

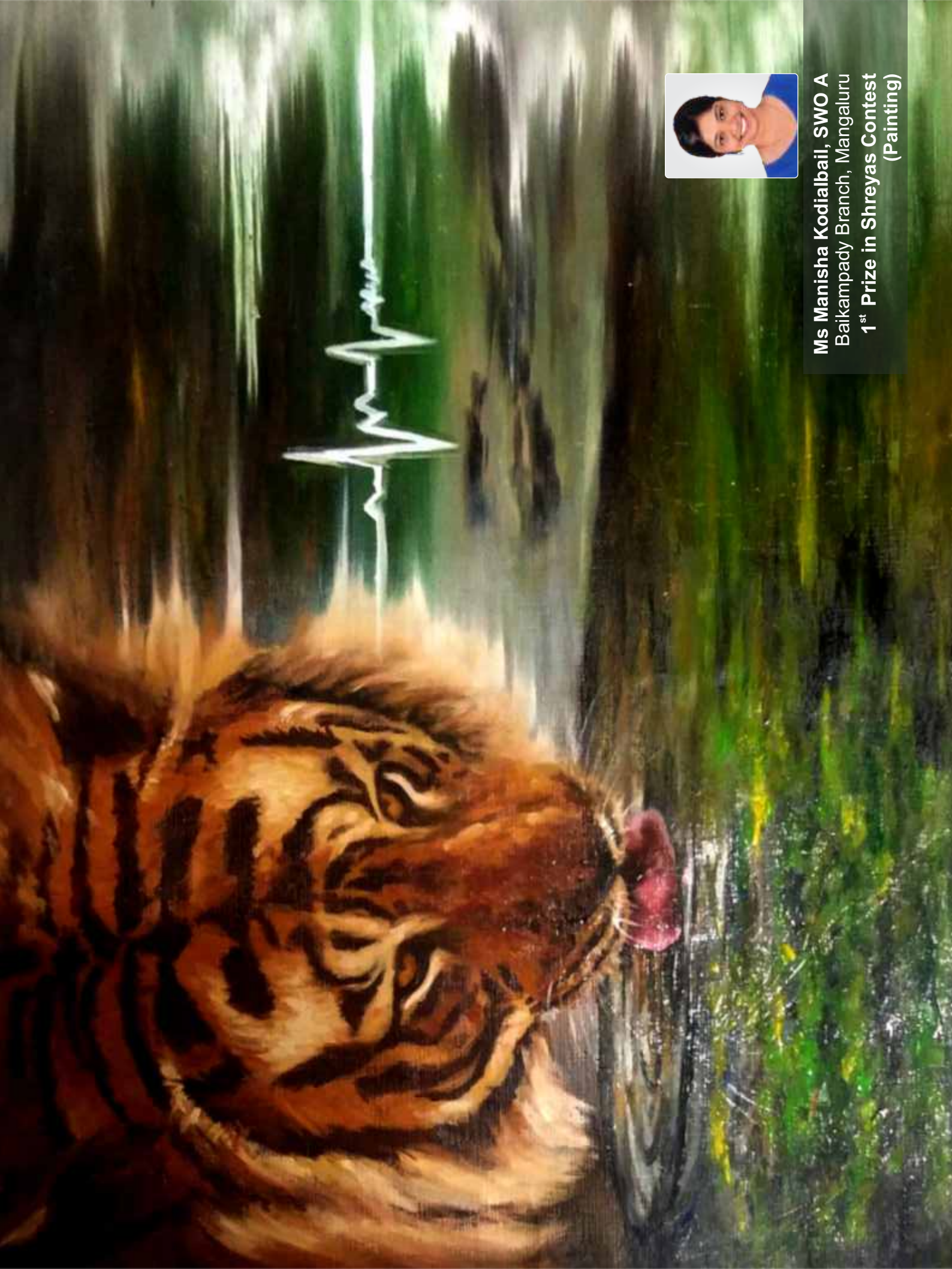
Sri R A Sankara Narayanan MD & CEO handing over a DD of ₹9,28,08,811.04 to Hon'ble Chief Minister of Odisha, Sri Naveen Patnaik towards rehabilitation in the aftermath of the super cyclone “FANI”. Sri Shreekanta Mohapatra, GM is also seen in the picture.

22.05.2019 को श्री टीएन मनोहरन, अध्यक्ष और श्री आर ए शंकर नारायणन, एमडी और सीईओ ने कार्यपालक निदेशकों श्री एमवी राव, श्री देवाशीष मुखर्जी और सुश्री ए मणिमेखलई, बोर्ड निदेशक, श्री कृष्णमूर्ति एच व श्री वेंकटचलम रामकृष्ण अय्यर, डॉ एसटी रामचंद्र, महा प्रबंधक, प्रधान कार्यालय की उपस्थिति में केनरा बैंक के आधिकारिक फेसबुक और इंस्टाग्राम पेज का शुभारंभ किया ।

Sri T N Manoharan, Chairman and Sri R A Sankara Narayanan, MD & CEO launched Canara Bank's official Facebook & Instagram pages on 22.05.2019 in the presence of Sri M V Rao, Sri Debashish Mukherjee & Ms A Manimekhalai, EDs, Sri Krishnamurthy H & Sri Venkatachalam Ramakrishna Iyer Board of Directors and Dr. S T Ramachandra, GM, H.O.

उदघाटन समारोह / Launch Event





Ms Manisha Kodialbail, SWO A
Baikampady Branch, Mangaluru
1st Prize in Shreyas Contest
(Painting)