

मानव संसाधन एक अमूल्य संपत्ति है

बेहतर संरक्षण – बेहतर विकास

Human Resource is an invaluable asset

Better the care - Better the development





दिनांक 05.04.2021 को वित्तीय वर्ष 2021-22 के लिए हैदराबाद क्लस्टर, जिसमें भुवनेश्वर, हैदराबाद और विजयवाड़ा अंचल शामिल हैं, का कारोबार योजना सम्मेलन का उद्घाटन करते हुए श्री एल वी प्रभाकर, प्रबंध निदेशक एवं मुख्य कार्यकारी अधिकारी। छायाचित्र में श्री टी वीरभद्र रेड्डी, महा प्रबंधक, अंचल कार्यालय, हैदराबाद भी दिखाई दे रहे हैं।

Sri L V Prabhakar, MD & CEO inaugurating Business Plan Conference for FY 2021-22 of Hyderabad Cluster consisting of Bhubaneswar, Hyderabad & Vijayawada Circles on 05.04.2021. Sri T Veerabhadr Reddy, GM, CO Hyderabad is also seen in the picture.



दिनांक 09.04.2021 को मदुरै अंचल में आयोजित, वित्तीय वर्ष 2021-22 के कारोबार योजना सम्मेलन (बीपीसी) के दौरान अध्यक्षी संबोधन करते हुए श्री के सत्यनारायण राजू, कार्यपालक निदेशक। छायाचित्र में श्री बी चंद्रशेखर राव, महा प्रबंधक, एलबी एंड आरआरबी विंग और श्री डी सुरेंद्रन, महा प्रबंधक, अंचल कार्यालय, मदुरै, भी दिखाई दे रहे हैं।

Sri K Satyanarayana Raju ED, delivering the keynote address during the Business Plan Conference (BPC) for FY 2021-22 of Madurai Circle conducted on 09.04.2021. Sri B Chandrasekhara Rao, GM, LB & RRB Wing & Sri D Surendran, GM, Madurai CO are also seen in the picture.

श्रेयस - SHREYAS

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श्रेयस प्रेयस मनुष्यमेत स्तौ संपरीत्य विविनक्ति धीरः//

(कठोपनिषद् II - 2)

Both good and pleasant approach us:

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

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प्रबंध निदेशक एवं मुख्य कार्यकारी अधिकारी का संदेश



MD & CEO's Message

प्रिय केनराइड्स,

मैं शुरुआत करना चाहता हूँ, आपकी कड़ी मेहनत और अथक प्रयासों के प्रति अपनी कृतज्ञता व्यक्त करते हुए जो निश्चित रूप से इन चुनौतीपूर्ण समय के दौरान भी बैंक को स्थिर और मजबूत बने रहने और वित्त वर्ष 2020-21 में उत्कृष्ट प्रदर्शन हासिल करने में मदद की है। हमारी मार्च 2021 की संतोषजनक वित्तीय स्थिति इस बात का प्रमाण है कि एक सक्षम और समर्पित कार्यबल अत्यंत चुनौतीपूर्ण परिस्थितियों में भी चमत्कार कर सकता है।

बैंक ने वित्त वर्ष 21 की चौथी तिमाही में 45% की वर्षानुवर्ष वृद्धि हासिल करते हुए ₹1010 करोड़ का निवल लाभ अर्जित किया है और परिचालन लाभ में 55.9% की वर्षानुवर्ष वृद्धि हासिल करते हुए वित्त वर्ष 2020-21 के लिए ₹2557 करोड़ का निवल लाभ दर्ज किया है। 15 दिनों के वेतन स्वरूप निष्पादन संबद्ध प्रोत्साहन (पीएलआई) जो कर्मचारियों के खाते में पहले ही जमा किया जा चुका है, इस बात का पुख्ता सबूत है कि एक समामेलित इकाई के रूप में हम और अधिक मजबूत व प्रबल हो रहे हैं और हमारा निष्पादन दिन प्रतिदिन नई ऊँचाईयाँ को हासिल कर रहा है। यथा 31 मार्च 2021 को बैंक ने सभी व्यावसायिक मापदंडों में उल्लेखनीय प्रगति के साथ ₹16.86 लाख करोड़ का सराहनीय कारोबारी मील का पत्थर भी हासिल किया है। देयताओं के पक्ष में घरेलू कासा जमा वर्षानुवर्ष 13.95% बढ़कर ₹3.31 लाख करोड़ हो गया है जबकि खुदरा सावधि जमा वर्षानुवर्ष 16.37% बढ़कर ₹4.20 लाख करोड़ हो गया है और आस्ति संविभाग में, आवास ऋण और वाहन ऋण में क्रमशः 15.11% और 13.25% की वर्षानुवर्ष वृद्धि के साथ-साथ स्वर्ण ऋण पोर्टफोलियो में करीब ₹78,000 करोड़ के सुधार के फलस्वरूप खुदरा संविभाग और अधिक मजबूत हुआ है। बैंक द्वारा मुख्य कौशल की विशेषज्ञता को तरजीह दिए जाने और नए विभागों जैसे-केंद्रीय प्रसंस्करण विभाग, स्वर्ण ऋण विभाग, समाशोधन विभाग, विपणन व सरकारी संबंध विभाग, सहयोगी एवं अनुषंगी विभाग, अग्रणी बैंक एवं क्षेत्रीय ग्रामीण बैंक विभाग एवं सूचना प्रबंधन प्रणाली (एमआईएस) विभाग के गठन पर ध्यान केंद्रित करने

Dear Canarites,

I would like to begin by expressing my sincere gratitude to each and every one of you for your hard work and relentless efforts which has definitely helped the Bank to remain irrepressible and strong, even during these challenging times, and achieve excellent performance in FY2020-21. Our March 2021 financials are endorsing and a testimony to the fact that a competent and dedicated workforce can do wonders, even under extremely challenging circumstances.

The Bank has achieved record 45% Q-o-Q growth in net profit to ₹1010 crore in Q4 FY21 and has recorded an operating profit of 55.9% Y-o-Y and a net profit of ₹2557 crore for FY 2020-21. The performance linked incentive (PLI) of 15 days salary which has already been credited to staff accounts, is a valid testament to the fact that as an amalgamated entity we are growing stronger and sturdier and our performances are scaling new heights with each passing day. Bank has also achieved a commendable business milestone of ₹16.86 lakh crore as on 31st March 2021, with promising progress across all business parameters. On the liabilities side Domestic CASA deposits has grown by 13.95% Y-o-Y to ₹3.31 lakh crore with retail term deposits growing by 16.37% Y-o-Y to ₹4.20 lakh crore and on the assets side, retail segment has grown stronger with housing loans growing by 15.11% Y-o-Y and vehicle loans by 13.25% Y-o-Y along with gold loan portfolio improving to around ₹78,000 crores. This all round performance was possible due to the bank's focus on specialisation of key skills and creation of new verticals like Central Processing Wing, Gold loan, Reconciliation, Marketing and Government Relations, Associates and Subsidiaries, Lead Bank & RRB and MIS, which improved the operational efficiency and boosted productivity.

के फलस्वरूप परिचालन दक्षता में सुधार हुआ है और उत्पादकता बढ़ी है, जिसके कारण यह सर्वांगीण निष्पादन संभव हुआ है।

हमारे जैसे बढ़ते संगठन में मानव संसाधन को सबसे बड़ी संपत्ति मानी जाती है। सभी मानव संसाधन नीतियों और प्रथाओं को हमारे कर्मचारियों को लाभान्वित करने और उनकी वास्तविक क्षमता के करीब पहुंचने में मदद करने के लिए तैयार किया गया है। एक पहल के रूप में भर्ती से लेकर वित्तीय योजना और सेवानिवृत्ति के बाद की स्वास्थ्य देखभाल तक, हमारी मानव संसाधन पहल लोगों के विकास प्रोत्साहन के पूरे कार्यक्षेत्र को प्रावरित करती हैं जो व्यक्तियों को अपने विकास और विस्तार पर ध्यान केंद्रित करने का आग्रह करती है और फलस्वरूप सामूहिक रूप से संगठनात्मक विकास का मार्ग प्रशस्त करती है। इस महान संस्था की संस्कृति और परंपरा को संरक्षित रखना और इसके मार्गदर्शक/संस्थापक सिद्धांतों की रक्षा और पोषण करना सदैव हमारी प्राथमिकता है जो संगठनात्मक सफलता की रूपरेखा, आधार और मूल पहचान है। इस मौलिक विचारधारा को ध्यान में रखते हुए प्रत्येक मानव संसाधन विकास हस्तक्षेप/पहल की योजना बनाई गई है और सत्यनिष्ठा, ईमानदारी, दक्षता, सहयोग, रचनात्मकता और सम्मान जैसी महत्वपूर्ण विशेषताओं के साथ एक सक्षम, सरल और सशक्त कार्यबल विकसित करने के एकमात्र इरादे से लागू किया गया है।

इस वर्तमान परिदृश्य में हमने कर्मचारियों के स्वास्थ्य और सुरक्षा को प्रावरित करने और उनकी देखभाल करने के लिए मानव संसाधन की पहुंच का भी विस्तार किया है। एक सक्रिय संगठन के रूप में, सर्वप्रथम सुरक्षा ही हमेशा हमारी सर्वोच्च प्राथमिकता रही है। इसलिए, तीव्र फैलाव के साथ जब महामारी की दूसरी लहर आई तो हम तैयार थे क्योंकि हमारे कार्यस्थल और घर दोनों जगहों पर अपने कर्मचारियों की सुरक्षा सुनिश्चित करने हेतु सटीक उपाय किए जाने के बारे में हमें पता था। हम पूरे भारत में स्थिति की लगातार निगरानी कर रहे हैं और इस कठिन समय में अपने कार्यबल की मदद और समर्थन के लिए प्रभावशाली उपाय लागू किए हैं। प्र.का./अं.का./क्षे.का. स्तर पर हमारी त्वरित प्रतिक्रिया वाली टीम और हेल्प डेस्क, भिन्न कार्य समय/घर से कार्य, नकदरहित अस्पताल में भर्ती, कोविड अग्रिम और चुनिंदा केंद्रों पर टीकाकरण अभियान, कुछेक सामयिक और रणनीतिक मानव संसाधन हस्तक्षेप हैं जिन्हें इस महामारी से पीड़ित कर्मचारियों और उनके परिवारों को सहायता प्रदान करने के लिए लागू किया गया है। हमारी सेवाएं बिना किसी रुकावट के उपयोगी और सुलभ बनी रहे इसके लिए हमने, अपने आपको बहुत तेजी से बदलते परिवेश के अनुकूल बना लिया है। इस परिपेक्ष्य में, मैं इस बात की सराहना करता हूं कि प्रत्येक व्यक्ति ने इस महामारी से लड़ने में सक्रिय भागीदारी और प्रतिबद्धता दर्शाने के साथ-साथ आप अपने

In a growing organisation like ours, human resources are considered the greatest asset. All HR policies and practices have been framed to benefit our staff members and help them graduate closer towards their true potential. From initiation through recruitment to financial planning and health care post retirement, our HR initiatives covers the entire spectrum of people development incentives that urge individuals to invest in their growth and expansion and in turn collectively pave the way for organisational development. It is our ever present priority to preserve the culture and tradition of this great institution and also protect and nourish its guiding/ founding principles which forms the framework, the basis and the blueprint for organisational success. Every human resources development intervention/ initiative is planned keeping in mind this pristine ideology and implemented with the sole intent of developing a competent, ingenious and an empowered workforce peppered with vital characteristics like Integrity, honesty, proficiency, collaboration, creativity and respect.

In this current scenario we have also expanded the reach of HR to cover and take care of the health and safety of the employees. As a proactive organization, Safety First is always our top most priority. Hence, when the second wave of the pandemic, with its rapid acceleration, struck, we were prepared and had the knowledge to take accurate measures to ensure the safety of our staff members both at workplace and at home. We have been consistently monitoring the situation pan India and have introduced impactful measures to help and support our workforce in these testing times. Our quick response teams and Help Desk at HO/CO/RO levels, staggered working hours/ work from home, cashless hospitalisation, Covid advance and vaccination drives at select centres are some of the timely and strategic human resources interventions that has been put in place to provide help and assistance to employees and their families who have been impacted by this pandemic. We have adapted to the changing environment very quickly so that our services will continue to be usable and accessible without interruption. In this backdrop I would like to appreciate the strong involvement and commitment shown by each and every one of you in fighting this pandemic and at the same time administering your duties and responsibilities with utmost earnestness and solemnity.

कर्तव्यों और ज़िम्मेदारियों को पूरी ईमानदारी और प्रभावपूर्णता के साथ निभा रहे हैं।

आगे बढ़ने के लिए अब एक मज़बूत नींव तैयार कर दी गई है। आने वाले दिनों में हमारा ध्यान कम लागत वाली जमा राशि, अनर्जक आस्ति प्रबंधन, त्वरित विपणन और डिजिटल उत्पादों को लोकप्रिय बनाने, शाखा में ग्राहकों की संख्या को कम करने, वसूली के प्रयासों को बढ़ाने और स्वास्थ्य अवसंरचना संबंधी सुविधाओं को ऋण प्रदान करने में सक्रिय भागीदारी पर होना चाहिए। वर्तमान गति को बनाए रखने और देश की अर्थव्यवस्था के पुनर्निर्माण में अपनी भूमिका निभाने के लिए यह बहुत महत्वपूर्ण है। सरकार द्वारा प्रशासित कोविड प्रोटोकॉल (इसे लापरवाही से न लें) और सुरक्षा मानकों का सख्ती से पालन करते हुए अपना और अपने परिवार का ख्याल रखना भी उतना ही महत्वपूर्ण है और इस तरह इस महामारी के खिलाफ लड़ाई में हम सक्रिय भूमिका निभा सकते हैं।

कृपया घबराएं या डरें नहीं बल्कि उचित सावधानी बरतें। मैं आपको यह बताना चाहता हूँ कि "इस लड़ाई में हम साथ-साथ हैं और हम एक साथ इस महामारी से उबरेंगे" और आने वाले दिनों में अधिक उज्ज्वल, बेहतर और एक आशाजनक वातावरण का आनंद लेंगे।

“सुरक्षित रहें। हिम्मत बनाये रखें। स्वस्थ बने रहें”

सादर,

आपका,

एल वी प्रभाकर

प्रबंध निदेशक एवं मुख्य कार्यकारी अधिकारी

A robust foundation has now been laid for the surge forward. In the coming days our focus should be on low cost deposits, NPA management, accelerated marketing and popularising of digital products and reducing the footfall in the branch, augmented recovery efforts and proactive participation in extending credit to health infrastructure facilities. This is very important to maintain the current momentum and do our part in rebuilding the nation's economy. Having said that it is also equally important to take care of ourselves and our families by strictly following the Covid protocols (not to take it casually) and safety standards administered by the government and thus actively partake in the fight against this pandemic.

Please do not panic or fear but take proper precautions. I want you to know that “we are in this together and we will get through this together” and enjoy a much brighter, better and a promising milieu in the days to come.

“Stay safe. Stay strong. Stay healthy”

With warm regards,

Yours sincerely,

L V Prabhakar

Managing Director & CEO



कार्यपालक निदेशक का संदेश



Executive Director's Message

प्रिय साथियो,

वित्तीय उद्योग ने बैंकों के लिए बार-बार बड़ी चुनौतियां खड़ी की हैं। वर्तमान महामारी, घटती अर्थव्यवस्था, भयावह मंदी और बदलते कार्यबल की गतिशीलता ने कई बैंकों और वित्तीय संस्थाओं के लिए खुली चुनौतियां खड़ी कर दी हैं। ऐसे विनाशकारी और भयावह माहौल में यह कोई आश्चर्य की बात नहीं है कि कर्मचारियों के लिए एक सुरक्षित आश्रय बनाने के साथ-साथ अर्थव्यवस्था के फलने-फूलने के लिए मजबूत नींव रखने के लिए कुछ रणनीतिक और केंद्रित उपाय अवश्य किए जाएं। यह अनुमान लगाना कठिन है कि संकट कब तक बना रहेगा और 'नया सामान्य' किस प्रकार दिखेगा। लेकिन यह पता लगाने के लिए हम अपने परिचालन मॉडल और कारोबार रणनीतियों की लगातार समीक्षा कर रहे हैं कि अतीत में उन्होंने कैसा प्रदर्शन किया है और भविष्य में कितनी अच्छी तरह फिट होंगे।

मानव संसाधन प्रबंधन हमेशा ही कार्यबल और संगठन को प्रवृत्त, उत्पादक और व्यवहारक्षम बनाए रखने में प्रेरक शक्ति रहा है। मानव संसाधन के सही मूल्य की मिसाल तब मिलती है जब हम मजबूत मानव संसाधन प्रथाओं और नीतियों में निवेश करते हैं। प्रभावी और सफल कार्य परिणाम हासिल करने के लिए संगठन जिस तरह से नेतृत्व प्रतिभा की भर्ती और विकास करते हैं, और अपने कार्यबल की देखभाल करते हैं, और पारंपरिक परिचालन मॉडल से अलग होते हुए उसे आकार देने में महत्वपूर्ण भूमिका निभाने के लिए, वर्तमान परिदृश्य में संगठनों का नेतृत्व करने और कार्य की इस नई दुनिया में कामयाब होने के लिए मानव संसाधन विशिष्ट रूप से तैनात है। वर्तमान संकट/महामारी, भले ही चौंकाने वाली है, तथापि इसने मानव संसाधन को संगठनात्मक स्थिरता और मजबूती के साथ आगे बढ़ाने में नेतृत्व करने का एक दुर्लभ अवसर प्रदान किया है। हम, अपने बैंक में, समय पर सहायता प्रदान करने और वर्तमान संकट से लड़ने में मदद करने के लिए कई कर्मचारी उन्मुख उपायों और हस्तक्षेपों के साथ-साथ विश्वास, सुरक्षा और सह-अस्तित्वता के स्तंभों पर आधारित वातावरण का निर्माण किया है ताकि लोग संरक्षित और सुरक्षित महसूस करने के साथ-साथ यह महसूस करें कि अपने-अपने कार्यक्षेत्र में उनकी भली-भांति देखभाल की जाती है। भविष्य आशाजनक प्रतीत होता है,

Dear friends,

The financial industry has time and again posed major challenges for banks. The ongoing pandemic, the dwindling economy, the catastrophic recession and the changing work force dynamics have thrown open challenges galore for many banks and financial institutions. In such devastating and portentous environment it comes as no surprise that certain strategic and focussed measures are warranted to create a safe haven for the employees as well as lay strong foundations for the economy to flourish. It is hard to predict how long the crisis will last and what the 'new normal' will look like. But we are consistently revisiting our operational models and business strategies to find out how they have fared in the past and how best they will fit in the future.

Human Resources Management has always been the driving force in keeping the workforce and organization engaged, productive and resilient. The true value of HR is exemplified when we invest in robust HR practices and policies. In the current scenario HR is uniquely positioned to lead organisations to recover and thrive in this new world of work, playing a vital role in shaping the way organisations recruit and develop leadership talent, and take care of their workforce, and break away from traditional operating models, to achieve effective and successful work outcome. The ongoing crisis/ pandemic, though shocking, has provided a rare opportunity for HR to take the lead in driving organisational stability and strength. We, in our bank, has come out with a host of employee oriented measures and interventions to provide timely assistance and help to battle this crisis, as well as create an environment premised on the pillars of trust, safety and co-existence to make our people feel safe and secured and cared for in their respective work arenas. The future looks promising, when we together as a team cohesively work towards the betterment of our

जब हम एक टीम के रूप में एकजुट होकर अपने संगठन की बेहतरी की दिशा में कार्य करते हैं और सभी संकेत अब इस ओर इंगित करते हैं कि हम निश्चित रूप से सही रास्ते पर हैं।

स्टीव वार्डन का यह अद्भुत उद्धरण – “मानव संसाधन वह चीज़ नहीं है जो हम करते हैं बल्कि यह वह है जो कारोबार चलाता है”, निःस्संदेह मानव संसाधन के वास्तविक सार को सामने लाता है।

बढ़ती विषमताओं के बावजूद हमारी मार्च (चौथी तिमाही) 2021 का वित्तीय परिणाम आप में से प्रत्येक द्वारा की गई कड़ी मेहनत का प्रमाण है। यह स्पष्ट रूप से इस संगठन के साथ प्रत्येक कर्मचारी को प्राप्त उस संबंध की ताकत को प्रकट करता है जो उनकी प्रतिबद्धता, समर्पण और विश्वस्तता में निश्चित ही परिलक्षित होता है। हाल के दिनों में, कारोबार मॉडल और कार्यबल की गतिशीलता बदल गई है जिसके फलस्वरूप हमें कई चुनौतियों का सामना करते हुए उन्हें दूर करना होगा। लेकिन जब संगठनात्मक उत्कृष्टता हमारा आदर्श वाक्य है, तो ये चुनौतियाँ कठिन नहीं लगेंगी। इस वित्तीय वर्ष में मैं आप सभी से आग्रह करता हूँ कि अपने निर्धारित लक्ष्यों और उद्देश्यों की दिशा में कार्य करें और उन्हें प्राप्त करने के लिए प्रभावी रणनीतिक उपाय विकसित करें। एक संगठित इकाई के रूप में कार्य करने का क्या अर्थ है, यह हमने पहले भी कर दिखाया है।

आइए, हम इन सकारात्मक विचारों को ध्यान में रखते हुए इस प्रबल अहसास के साथ आगे बढ़ें कि इस महान संस्था के भविष्य को आकार देने में हम सभी की मौलिक भूमिका है। व्यक्तिगत और संगठनात्मक उत्कृष्टता की दिशा में कार्य करने हेतु यह आवश्यक है कि आप स्वयं प्रेरित हों और दूसरों को भी प्रेरित करें।

“आगामी वर्ष की शुभकामनाओं के साथ।”

शुभकामनाओं सहित,

आपका,

देवाशीष मुखर्जी
कार्यपालक निदेशक

organisation and all pointers now indicate that we are definitely on the right path.

As wonderfully quoted by Steve Wynne, “**Human Resources is not a thing we do. It is that which runs the business**”, which indubitably brings out the true essence of HR.

Our March (Q4) 2021 financials is a testimony to the hard work put in by each and every one of you, despite the looming oddities. It clearly reveals the strength of the bond that every employee enjoys and has with this organisation, which again speaks volumes about their commitment, dedication and loyalty. Business models and workforce dynamics have transformed in the recent past, throwing us many challenges to surpass and overcome. But when organisational excellence is our motto, these challenges will cease to look daunting. In this financial year I urge each and every one of you to work towards to your set goals and objectives and evolve/ strategize effective measures to achieve them. We have shown before what it means to work together as a well-knit unit.

Let us march forward with these positive thoughts in mind and with a strong realisation that we all have a fundamental role to play in shaping the future of this great institution. Be inspired and also inspire others to work towards personal as well as organisational excellence.

“Best wishes and have a wonderful year ahead!”

With warm regards,

Yours sincerely

Debashish Mukherjee
Executive Director

मुख्य महा प्रबंधक का संदेश



Message from CGM

प्रिय साथियो,

पिछला एक वर्ष कई मायनों में चुनौतीपूर्ण रहा है। महामारी ने संगठनों के कार्य और कार्य करने के तरीके को पूरी तरह से बदल कर रख दिया है और कार्यबल की गतिशीलता को पुनःस्थापित किया है। इस अस्पष्टता, अव्यवस्था और आर्थिक अनिश्चितता के बीच भी हम अपने व्यावसायिक दायित्वों को पूरा करने में सक्षम रहे और चौथी तिमाही में बहुत ही स्वस्थ निष्पादन दर्शा पाए। हमारे कर्मचारियों द्वारा प्रदर्शित अटल दृढ़-संकल्पना और सहनशीलता के कारण ही ऐसा हो पाया। उन चुनौतियों को देखते हुए जिनका सामना हर किसी को करना पड़ा और निरंतर रूप से बदलते आर्थिक और बाज़ार के परिवेश के अनुरूप ढालना पड़ा, निश्चित रूप से यह एक उल्लेखनीय उपलब्धि है। यह व्यापार में पर्याप्त मूल्य जोड़ने और प्रतिस्पर्धात्मक लाभ के स्रोत के रूप में कार्य करने की दिशा में हमारे मानव संसाधनों की गहरी प्रतिबद्धता व क्षमता को दर्शाता है। जब मानव प्रतिभा संगठनात्मक क्षमता के साथ जुड़ती है तो यह प्रमुख व्यावसायिक परिणामों, बाज़ार में हिस्सेदारी, राजस्व में वृद्धि, लाभप्रदता और स्थिरता को बढ़ावा देती है।

इस अत्यधिक अस्थिर वातावरण में, दुनिया भर में, मानव संसाधन प्रबंधन की भूमिका अधिक प्रासंगिक हो गई है क्योंकि दुनिया भर के संगठनों ने अपनी बेहतर रूप से उन्मुख टीम को सफलता का श्रेय दिया है। प्रत्येक व्यक्ति अद्वितीय है और उनकी प्रतिभा स्थायी है। मानव संपत्ति एक बौद्धिक संपत्ति होने के नाते, प्रतिस्पर्धात्मक लाभ के नए स्रोत को एक संगठन के पास मौजूद ज्ञान, कौशल और दक्षताओं का साकार रूप माना जा सकता है। अतः, बैंकिंग क्षेत्र में मानव संसाधन अद्वितीय और संवेदनशील स्थान रखता है। मानव संसाधन प्रबंधन के लिए सबसे कठिन कार्यों में से एक है-कर्मचारियों की क्षमता की पहचान उसके प्रारंभिक चरण में ही करते हुए इसे विकसित करना और फलने-फूलने के पर्याप्त अवसर प्रदान करना। एक ऐसे वातावरण का निर्माण करते हुए जो टीमवर्क और तालमेल(साइनर्जी) को बढ़ावा देता है, रचनात्मक ऊर्जा का प्रयोग प्रभावी ढंग से कॉर्पोरेट आकांक्षाओं की पूर्ति के लिए किया जा सकता है।

अस्सी के दशक की शुरुआत में हमारे बैंक की मानव संसाधन पहल की व्यवस्थित संकल्पना के बाद से, इसका ध्यान हमारे कर्मचारियों की संवृद्धि और विकास के साथ-साथ सुरक्षित कार्य वातावरण स्थापित

Dear friends,

The past one year has been challenging in many ways. The pandemic has completely changed the way organisations function and work and has remodelled work force dynamics. Amidst this ambiguity, chaos and economic uncertainty, we still were able to deliver on our business obligations and put forth a very healthy Q4 performance result. The reason being the unshakeable determination and resilience displayed by our employees. It is a remarkable achievement, considering the challenges that everyone had to face and re-adapting on a continuous basis to the changing economic and market environment. This reflects the deep commitment and the potential of our human resources to add substantial value to business and act as a source of competitive advantage. When human talent coalesce with organisational capability it propitiates major business outcomes, market shares, revenue growth, profitability and sustainability.

In this highly volatile milieu, across the globe, the role of Human Resource Management has gained relevance as organizations across the globe have attributed success to their well oriented team. Every Individual is unique and their talent enduring. Human asset being an intellectual asset, the new source of competitive advantage can be defined as the total of knowledge, skills and competencies that an organization possesses. Hence, HR occupies a unique and sensitive position in the banking sector. One of the most daunting tasks for the Human Resource Management is to tap the potential of the employees at its nascent stage and provide opportunities to nurture and blossom it to fruition. By creating an environment which foments team work and synergy, the creative energies can be effectively channelized towards corporate aspirations.

Our Bank's HR initiatives, since its systematic conceptualisation in the early 80s, are all directed towards the growth and development of our employees and also

करने की ओर केंद्रित रहा है। भर्ती, तैनाती, विकास और पदोन्नति जैसी पारंपरिक मानव संसाधन पहल के अलावा, हाल के दिनों में हमने कर्मचारियों को इन परीक्षणों और कठिन परिस्थितियों से पार-पाने में मदद करने के लिए नूतन मानव संसाधन हस्तक्षेप और उपाय किए हैं। महामारी के प्रारंभिक चरण से भले ही हम अनजान थे, किंतु, एक संगठन के रूप में हम दूसरी लहर से निपटने की दिशा में अधिक तैयार और सक्रिय थे। हमने अपने कर्मचारियों को वर्तमान चुनौतियों से निपटने की दिशा में मदद करने के लिए कई जनोन्मुखी उपायों की शुरुआत की हैं जैसे- मानव संसाधन हेल्प डेस्क व कोविड केयर सेंटर की स्थापना, वित्तीय सहायता उपलब्ध कराना व अनुकूल कार्य-समय। हमारा अंतर्निहित सिद्धांत हमेशा लोगों को एक मूल्यवान संपत्ति के रूप में मानते हुए उन्हें उनके कौशल और दक्षताओं को विकसित करने और उनका उपयोग करने के लिए एक अनुकूल और उचित परिवेश का निर्माण करना रहा है ताकि वे व्यक्तिगत उत्कृष्टता हासिल कर सकें और हमें यकीन है कि हम इस संबंध में सही दिशा में आगे बढ़ रहे हैं।

संगठनों को जीवित इकाइयों के रूप में माना जाता है। अतः, वे सिर और हृदय से बने हैं, जो मनुष्यों की तरह ही दो महत्वपूर्ण तत्व हैं। व्यवसाय संगठन के “सिर” के समान है जबकि कर्मचारी इसका “दिल”। भूमिकाएँ अलग हो सकती हैं किंतु ये आपस में जुड़ी हुई हैं। संगठन में उचित संतुलन बनाए रखना तभी संभव होगा जब ये दो तत्व (सिर और हृदय) सही लय में काम करें। जब सभी को संगठन के लक्ष्यों और उद्देश्यों के साथ ठीक से जोड़ा जाता है, तो कोई भी चुनौती हमें उज्ज्वल और गौरवशाली भविष्य की ओर आगे बढ़ने से नहीं रोक सकती है!

“आप सभी को शुभकामनाएं!”

हार्दिक शुभकामनाओं सहित,

आपका,

एल वी आर प्रसाद
मुख्य महा प्रबंधक

to establish a safe work environment. Apart from the traditional HR initiatives like recruitment, deployment, development and promotion we have, in the recent past come out with novel HR interventions and measures to help the employees to sail through these testing and difficult times. The pandemic, in its initial formative phase, might have caught us unawares. But we, as an organisation, were more prepared and proactive to counter the second wave. From HR Help Desks, to Covid Care centres, to financial assistance and flexi working hours, we have introduced a host of people oriented measures to help our employees combat the present challenges. Our underlying tenet has always been to treat people as a valuable asset and provide them with a conducive and supportive environment to develop and harness their skills and competencies and gravitate towards personal excellence and we are sure treading in the right direction.

Organizations are considered as living entities. As such, they consist of the head and the heart, which are the two significant elements just like for humans. The business constitutes the “head” of the organization while the employees its “heart”. The roles may be distinct but intertwined. A perfect balance in the organization is possible only when these two elements (head and heart) work in perfect rhythm. When everyone is properly aligned with the organisational goals and objectives, then no challenges can stop us in our stride towards a bright and glorified future!

“Wish you all the very best!”

With best regards,

Yours sincerely

LVR Prasad
Chief General Manager

संपादकीय



Editorial

मानव संसाधन प्रबंधन के संपूर्ण क्षेत्र की व्याख्या कुछ वाक्यों में करना कर पाना कठिन है। बतौर एक संगठनात्मक दृष्टिकोण से, मानव संसाधन प्रबंधन (एचआरएम) को उस महत्वपूर्ण इकाई के रूप में माना जा सकता है, जो प्रबंधन, व्यवसाय और लोगों के बीच सही तालमेल बिठाने में मदद करती है और बैंकिंग की सभी शैलियों में कार्यनिष्पादन में सुधार लाने की दिशा में बढ़ावा देने में निरंतर रूप से संबद्ध है। पिछले कुछ वर्षों में मानव संसाधन प्रबंधन की अवधारणा ने विभिन्न रणनीतिक परिवर्तन के रंगों से गुजरा है यानी पारंपरिक भर्ती, तैनाती और निष्पादन प्रबंधन संबंधी कार्यों का निर्वहन करने के अलावा अधिक सामरिक कार्यों की ओर इसका झुकाव रहा है जैसे—परिवर्तन प्रबंधन, कार्यबल गतिशीलता, लचीलापन हासिल करना, कर्मचारी सुरक्षा और टीम वर्क में सुधार करना। लेकिन मुख्य कार्य (मानव संसाधन का) अभी भी वही है, यानी व्यक्तिगत लक्ष्यों, आकांक्षाओं, दक्षताओं और कौशल को संगठनात्मक दृष्टि, मिशन और उद्देश्यों के साथ जोड़ना।

जब दो व्यक्तियों के बीच एक सिक्के का आदान-प्रदान किया जाता है, तब भी उनके पास एक-एक सिक्का बचा रहेगा। लेकिन जब वे विचारों का आदान-प्रदान करते हैं, तो प्रत्येक के पास पहले की तुलना में कुछ अधिक रह जाएगा। मानव मन और मानस से निपटना पेचीदा होने के साथ-साथ चुनौती से भरा भी है। यह "मानव संसाधन प्रबंधन" या सामान्य शब्दों में "जन प्रबंधन" को एक संगठनात्मक रूब्रिक में सबसे चुनौतीपूर्ण और आवश्यक कार्यों में से एक बनाता है। यह अतिशयोक्ति या विश्वास का बयान नहीं है, बल्कि शुद्ध अनुभवजन्य अनुसंधान पर आधारित एक अवलोकन है।

मानव संसाधन विकास पर **श्रेयस** के इस **विशेष संस्करण** की अवधारणा विभिन्न मानव संसाधन कार्यों की सूक्ष्म बारीकियों, वर्षों में इसकी बदलती धारणाओं और सुधारों और इसके वर्तमान दायरे और महत्व में मूर्त अंतर्दृष्टि प्रदान करने के लिए की गई है। हमारे लेखकों के लेख/कविताएं/निबंध, बैंकिंग उद्योग में प्रबल रूप में विद्यमान प्रमुख प्रासंगिक मानव संसाधन हस्तक्षेपों की महीन परतों के संबंध में गहरी जानकारी से लैस होने के साथ-साथ हमारे बैंक द्वारा परिकल्पित, रूपांकित, अनुसरित और कार्यान्वित संकल्पनाओं से सुसज्जित हैं।

आशा है कि आप इस विशेष संस्करण को पढ़ने का आनंद लेंगे। जैसा कि हम आपसे सुनना पसंद करते हैं, कृपया हमारे गृह पत्रिका व पुस्तकालय के वेबपेज पर केननेट में/या hohml@canarabank.com पर मेल के माध्यम से अपनी प्रतिक्रिया/टिप्पणियां अवश्य दें या आप हमें हमेशा 080-22233480/9923693808 पर कॉल कर सकते हैं।

किशोर थंपी
संपादक

It is difficult to paraphrase the entire scope of Human Resource Management in a few sentence. The closest would be to consider HRM, from an organisational perspective, as that vital entity which facilitates the perfect intersection between the management, the business and the people and perpetually involved in propitiating performance improvement in all genres of banking. Over the years the concept of human resource management has traversed through the prisms of various strategic change, gravitating from the traditional recruitment, placement and performance management functions to more tactical ones like change management, workforce dynamics, achieving flexibility, employee safety and improving teamwork. But the principal function (of HR) still remains the same, ie aligning individual goals, aspirations, competencies and skills with organisational vision, mission and objectives.

When a coin is exchanged between two individuals, they will still be left with one coin each. But when they exchange ideas, each one will then be left with something more than what they had earlier. Dealing with the human mind and psyche is intriguing as well as demanding. This makes "Human Resource Management" or in generic terms "People Management" one of the most challenging and exigent tasks in an organisational rubric. It is not a hyperbole or a statement of faith, but an observation based on pure empirical research.

This **Special Edition** of **Shreyas** on HRM has been conceptualised to provide tangible insights into the subtle nuances of various HR functionalities, its changing perceptions and reformations over the years and its current scope and importance. The articles /poems/essays by our writers also delves deep into the finer layers of pertinent HR interventions predominant in the banking industry and the ones envisioned, designed , practiced and implemented by our bank.

Hope you enjoy reading this special edition. As we love to hear from you, please drop in your feedback/ comments by visiting **our HM&L Webpage in Cannaet** / or as mail to hohml@canarabank.com / or you can always call us at 080-22233480/9986693808.

Kishore Thampi
Editor

हमारे नये कार्यपालक निदेशक Our New Executive Director



श्री बृज मोहन शर्मा
Sri. Brij Mohan Sharma

श्री बृज मोहन शर्मा ने बी.कॉम (गोल्ड मेडलिस्ट), एम.कॉम (बिजनेस एडमिन, मेडलिस्ट) और सीएआईआईबी शिक्षा अर्जित की हैं। केनरा बैंक में अपनी नियुक्ति से पहले वे पंजाब नेशनल बैंक में मुख्य महाप्रबंधक के पद पर कार्यरत थे। 1983 में वे ओरिएंटल बैंक ऑफ कॉमर्स में शामिल हुए थे और जब बैंक का पंजाब नेशनल बैंक में विलय हुआ, तो वे इसके मुख्य महाप्रबंधक बने।

अपने 37 साल के लंबे बैंकिंग करियर के दौरान, उन्होंने विभिन्न पदों पर कार्य किया है। उन्होंने 15 वर्षों की निरंतर अवधि के दौरान सभी प्रकार की शाखाओं का नेतृत्व किया है और वे पुणे और भोपाल क्षेत्र के प्रमुख थे। वह वेस्टर्न इंडिया के क्लस्टर मॉनिटरिंग हेड और निरीक्षण व नियंत्रण तथा शाखा कारोबार के वर्टिकल हेड भी थे। उन्हें शाखा व्यवसाय, कॉर्पोरेट क्रेडिट, खुदरा ऋण, निरीक्षण और लेखा-परीक्षा प्रभाग, आदि सहित बैंकिंग के सभी क्षेत्रों में समृद्ध अनुभव है। उन्हें वर्ष 2017 में एपीआई में पीएफआरडीए द्वारा **स्प्लेंडिड सेवन** से सम्मानित किया गया था।

उन्होंने 19.05.2021 को केनरा बैंक के कार्यपालक निदेशक के रूप में कार्यभार ग्रहण किया है।

Mr. Brij Mohan Sharma is B. Com (Gold Medalist), M. Com (Business Admin, Medalist), and CAIIB. Prior to his appointment in Canara Bank he was holding the position of Chief

General Manager at Punjab National Bank. He had joined Oriental Bank of Commerce in 1983 and when the bank was merged with Punjab National Bank, he became its Chief General Manager.

During his 37 Years of long banking career, he has worked in various capacities. He has headed all types of Branches for continuous period of 15 years & he was the Head of Pune and Bhopal Region. He was also Cluster Monitoring Head, Western India and Vertical Head of Inspection and Control & Branch Business. He has rich experience in all Segments of Banking including Branch Business, Corporate Credit, Retail Credit, Inspection and Audit Division, etc. He was awarded **SPLENDID SEVEN** by PFRDA in APY in the year 2017.

He has taken charge as Executive Director of Canara Bank on 19.05.2021.

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

It gives me immense pleasure to be elevated as Chief General Manager in our beloved bank. I take this opportunity to thank the top management of the bank in reposing faith in me and for their continuous guidance. I wish to thank my family members also for their unstinted yet silent support in my work.

I wish to thank all my colleagues and seniors for their support and constant guidance in my day to day work.

The second wave of covid-19 has reinstated the importance of fighting the battle together. Our tagline of "inclusive development" will pave the way for success of special campaigns under various products like last fiscal year, once the economic momentum gains ground. I am sure that with combined efforts of all the canarites, we shall overcome the challenge even in the midst of pandemic.

We shall leverage further the initiatives taken by our bank which has yielded positive results.

With best wishes and warm regards,

BHAVENDRA KUMAR
Chief General Manager



It is a great honour and privilege to be elevated as Chief General Manager of our great organization. I am grateful from the core of my heart to our Management for reposing faith and confidence in me for giving the opportunity to take higher responsibilities in our bank.

During three decades of my career in our Bank, I have been given excellent opportunities by the Bank in grooming myself in Credit, Forex and International Banking. In this joyous occasion, I would like to thank my superiors and colleagues across all cadres for their tremendous support and guidance throughout my career.

We all know that we are undergoing a critical situation during this pandemic time, which has influenced all the sectors of the economy and the forthcoming challenges are huge. It is really appreciable that the Government of India is acting in a pronounced manner by giving equal importance in fighting the virus as well as keeping the economy going.

It is always a wonderful thing to be optimistic. Whenever there has been a pandemic, economy has faced a downfall but at the same instance it has revived with its potential later.

It is inevitable for us to turn a negative situation into a positive one. As the Government of India is extending help without any holding back, it is a golden opportunity for us to provide immense help to the public along with increasing our business which will lead to the growth of our organization.

Let us rededicate ourselves for this great cause and help our bank to achieve great heights in the days to come.

With best wishes & warm regards,

S RAMASUBRAMANIAN
Chief General Manager



It has been a great honour and privilege to be elevated to the post of General Manager in our mighty institution.

I express my heartfelt gratitude to this great organization, its golden traditions and wonderful work culture for offering me the opportunity to serve, grow, gain experience and deliver results consistently at all positions which enabled me to reach this position. I am grateful to all my illustrious superiors for their guidance and patronage. My heartfelt thanks to all my committed colleagues and subordinates for their abundant love and unflinching support, in all my endeavours.



During my eventful career spanning over two decades, I have witnessed lot of changes in the Banking Sector, and have watched with pride and satisfaction how Canara Bank has grown and progressed over time, including the recent amalgamation of Syndicate Bank. I appeal to all Canarites to rededicate our heart & soul to maintain these noble traditions and take our Bank to greater heights and glory.

TOGETHER WE CAN

B CHANDRA SEKHARA
General Manager

It is indeed a great honour and privilege to be elevated as General Manager of our beloved mother Bank. I am indebted to all my superiors in the Bank who have recognized and supported me and all my colleagues in the Bank, who stood behind me in discharging my duties and responsibilities effectively, thus shaping my career and reaching this coveted position. I take this opportunity to express my sincere gratitude to all.



Having joined the Bank as Clerk during 1984, I am already completing 37 years of active service in this great Bank and I feel proud to be part of this glorious journey of the Bank as during this period the Bank has grown multiple times in all spheres of Banking both in size and strength. I take this opportunity to inform all Canarites that if we work with utmost sincerity, dedication and devotion and wholeheartedly partake in the growth of our beloved mother Bank, our career in the Bank would be automatically taken care of.

As the Bank and the country is passing through a very critical and challenging phase due to emergence of Covid 19 second wave, we all together will continue to strive hard, rededicate ourselves to face the challenge and we shall come out with flying colours.

With warm regards,

G S RAVISUDHAKAR
General Manager

It is a matter of immense pride and satisfaction on getting elevated as General Manager in our esteemed Bank. I thank all my seniors for mentoring and guiding me which enabled me to accept challenges and shouldering higher responsibilities. On this occasion I also thank my colleagues who stood by me and helped me to perform my duties to the satisfaction of our Bank. My long Journey of 29 years in this great Institution has been full of challenges and fulfilment. I have been given opportunity to work in different cadres and in different parts of the Country, which has played a vital role in shaping my personality.



Our Bank has successfully faced many challenges in the past and I am sure the kind of Leadership we have at the Top and the kind of Human Assets we have, we will successfully overcome the challenges posed by the current Pandemic. It is rightly said that "tough times do not last but tough people do". Financial Industry today is seeing disruptive changes in the field of Technology and Banks in future will be driven by technology as is observed in the case of New Generation Banks. Unlike in the past size has less relevance these days and technology has to be customer centric. If we have to survive, we have to be nimble footed and quick in our reactions. Gone are the days when customers were dependent on banks and request the bankers for fulfilment of their needs. Now the bankers have to visit the customers at their doorstep to survive in this competitive environment.

Our Bank has placed trust and confidence on me and put higher responsibilities on my shoulders. I fully commit myself and assure my superiors that I will rededicate myself with greater zeal and enthusiasm for the service of this great institution.

With Best Wishes and Warm Regards,

SHAMBHU LAL
General Manager

3rd of October 1988 was the auspicious day when I started my journey as probationary officer. My Journey has been beautiful and full of challenges and opportunities.

It is a great honor and privilege of mine to be elevated to the position of General Manager in our great organization. It still feels like a dream for a person of my background, (who is from a small village in Himachal Pradesh, daily walked 20 kms to complete schooling). Thanks to my parents who despite being illiterate and engaged in agricultural labor, made sure to get me educated.



I express my gratitude towards the top management for reposing their faith in my capabilities. I also express my sincere thanks to my seniors, colleagues and family members for their whole hearted support, motivation and guidance.

Presently, our country is passing through a very difficult time and banking sector is facing lots of challenges due COVID -19. I appeal all the CANARITES to put their best efforts and contribute in the revival of economy. Let us make sure that our organization stays ahead in this call of duty to provide all the help possible to our citizens in these testing times.

On this occasion I rededicate myself to strive for the development of the Bank.

With warm wishes.

PURSHOTTAM CHAND
General Manager

It is a great honour and privilege to be elevated as General Manager of our beloved Bank. This has been possible with the blessings of the Almighty and the relentless support of my family members and colleagues at various levels.



I express my heartfelt gratitude to this great organization, its golden traditions and wonderful work culture for offering me the opportunity to serve, grow, gain experience and deliver results consistently at all levels and in all positions, and finally enabling me to attain this position. I am also extremely grateful to the top management for recognising my efforts and contribution and also to all my illustrious superiors for their guidance, patronage and persistent grooming which helped me to become the individual that I am today. And above all, my heartfelt thanks to all my committed colleagues for their abundant love and unflinching support, who have toiled shoulder to shoulder, in all my endeavours.

The tentacles of Covid 19 has reached every nook and corner of the world and this unprecedented crisis has certainly changed the face of banking. With social distancing and other restrictions being the current norms, we need to rethink our strategy in order to be more effective and customer friendly in these difficult times. Usage and application of technology in various forms in delivery of banking services is going to increase at rapid pace. Faceless banking shall be replacing the traditional way of banking. "Digital" should be the buzz word for every Canarite and a Digitally Proficient Workforce alone shall be the distinguishing factor among banks in the days to come.

Knowledge is power & competency building is the need of the hour. My message to all my young Canarites is to develop leadership qualities, upgrade knowledge & skill sets continuously and be in perfect sync with the changes happening in the banking industry.

Let us together, take our bank to even greater heights of glory in the days to come!

MAHESH M PAI
General Manager



TIME IS THE ONLY CONSTANT



Abhijith N Rao,
Manager,
PM Section, HR Wing

Laws of physics tells us that time can only be altered by gravity and given that our ability to bend time only exists in science fiction, it is but natural that we have to consider that TIME for us is a linear constant and is limited as a resource. How do we manage this limitation to bring out the optimum productivity?

“It is not enough to be busy... The question is: What are we busy about?” – Henry David Thoreau

The foremost requirement for effective time management is the awareness of time as a limited resource. However, it is not just enough that we are aware of the limitation, one must also be conscious of the fact. Harvard Business Review, in an article on time management, provides us with some of the methods by which we can develop self-awareness skills.

- The most important aspect of self awareness is to identify the time of the day where you are most productive. Not everyone has the same energy clocks, some of us perform best early in the day and some of us are geniuses late at night. Divide your typical day into time slots (preferably 3-4-hour bandwidth) and rank your productivity during these time slots. It is advisable to assign the most difficult of your tasks to the most productive time slots of the day.
- Plan your week ahead. Create a time budget that will tell you how you will spend your days in that week. Categorise your time into fixed time (for must do activities) and discretionary time (for want to do/have to do activities). Keep the first point in mind while planning your time budget.
- Measure time taken for completion of your activities and make a realistic assessment of time taken versus your allocation of time for the given activity/task.
- Complete the feedback loop by identifying markers

in your activity which may have led to ineffective management of time. Identify, assess and incorporate your learning the next time you take up a similar task. Ask your friends, family and colleagues for your performance and take positive and constructive feedback from them. Peer assessment is the one of the most important factors which helps in developing self awareness in time management.

“Tomorrow (noun) – A mystical land where 99% of all human productivity, motivation and achievement is stored.”

The earlier section helped us in making ourselves aware of time as a resource. In this section let us have a broader view of how we can arrange time to help us complete all tasks that we have on hand rather than parking it away in the mystical land of tomorrow.

- Make a task list before you go to sleep. As discussed earlier, there are “must do” and “have to” tasks. “Must do” tasks help you maintain your life, whereas “have to” tasks either add value or help you achieve goals in your life. Assign reasonable time blocks to all such activities and perform all such activities in the allocated time block only. Do not fear overshooting a little, it is only because you are either loving what you do or you have not allotted time on a rational basis. Assess the time taken and reallocate time. Remember, time management is an organic activity and it is not cast in stone. So, keep improvising.
- Prioritise activities and assign immediacy to tasks. Some of the tasks may be urgent and some may be important. Make a mental quadrangle with Urgency on the x axis and Importance on y axis. Tasks which lie on the top left should be completed first, because tasks which are both urgent and important have significance and long-term consequences. Avoid the fallacy of ignoring the tasks which lie on

the right bottom i.e., less urgent and less important. These tasks may be mundane, but most of the time, it is these tasks that maintain the systems and procedures intact. This method is called the Eisenhower method. There are a lot of variants to this method like POSEC Method, ABCD Analysis, Pareto Analysis, etc., just choose one, which suits you.

- Eliminate/Delegate - This aspect of time management is applicable especially, if you are heading a team/project. There might be many activities/tasks which are non-essential and eating into your time. It is critical to identify such activities and either eliminate them or find a viable effective alternative. If it cannot be eliminated, as a team/project leader, you might think of delegating such tasks.
- Use of tools - Prepare a task list. Diarise your tasks, prioritise and assign proper time slots. Apart from keeping our tasks and activities organised, a task list supplements our memory. If you are handling multiple projects, it is better to have multiple task lists. There are umpteen applications available which cater to varied needs. Choose a simple one, because, it so happens that, the task of having a task list takes precedence, rather than execution. Most importantly, allow time for any unseen circumstances. We cannot be clockwork precise.

“If it's your job to eat a frog, it's best to do it first thing in the morning. And if it's your job to eat two frogs, it's best to eat the biggest one first.” - Mark Twain

Who eats a frog? Even if one has to, isn't it the most despicable thing to do. But, if one has to do it, then one has to do it. So, effective time management, apart from awareness and arrangement is also about adaptation skills.

- First - STOP procrastinating. There is a website dedicated to the art and craft of procrastination. Just search www.procrastination.com and go through the website and try to adopt things which will help, at least one idea at a time. It is paramount to understand that procrastination is a deeply psychological issue.
- If it has become a habit to procrastinate, then try doing tasks in short highly effective bursts of say 15-30 minutes. Keep a conscious track of your ability to do such tasks and increase your time brackets slowly over time. If you have allotted a certain task in a time slot,

just do it, however efficient it may be in the beginning. Your effectiveness is definitely going to increase as you progress. Remember, perseverance is as important as being effective, just stick on, it is going to become a habit. “Pomodoro” is the key word, just try searching.

- Track the progress of your time management habits everyday, write your progress on a paper and review before the end of the day. Plan your day ahead of a week and do not be shy in using reminders for the activity/task to be done for the day. Most importantly, keep away from any distractions like social media in the time slot which you are most effective. As Mark Twain says, finish the thing you least like to do first, then you will have a fresh day ahead where you can do things that you like to do.
- If you are unable to complete tasks/activities as planned, do not stress out. Review your assessment of time allocation and other things discussed above. As mentioned earlier, it is important to factor for contingencies too, being too watertight puts undue pressure and it leads to discontinuation of any existing progress. Remember, effective time management is a human task, do not make a machine out of yourself. Relaxation and time offs are as important as performing activities and tasks. Don't we all know the maxim, 'All work and no play, makes Jack dull'.
- Any change for good needs a change in our habits. It is our habits that define our attitude, in turn our behaviour and character. Time management is a subset of the implications of our habits. Challenge your habits that lead to ineffective time management, one at a time. Stand in front of the mirror, write a big question mark on the wall, put on a wallpaper on your desktop or your phone or anything. Just DO whatever it takes to challenge yourself to be a better you. JUST DO IT.

In conclusion, as discussed in the beginning of this article, time is a limitation, only if we think of it as so. Research says that the concept of time is cultural too. Many highly productive societies think of time as linear and attach a high value to effective and productive use of this resource. Think in terms of the present and plan for your future. Change can only happen if one brings changes to his/her present self. If you have already not searched the website mentioned earlier on the internet, you are just procrastinating. Start now, because tomorrow never comes.

Human Resource Management in Sports



P Srinivasamurthy,
Senior Manager,
Sports cell,
HR Wing, HO

Employees are the most valuable asset of any Institution / company / organization. Any Institution may have state of the art equipment and facilities but it can be only successful, if the employees operating it know how to make best use of it and are properly trained, managed, motivated and monitored. As such, even if technology has made inroads into various businesses, managing Human resources is the main function of any business unit. In this perspective, despite technology advancement, Human resource Management still continues to be the key function in any organization, even today.

Top Management schools across the world list 7 basic functions of HR

- ✦ Recruitment & Selection
- ✦ Performance Management
- ✦ Learning & Development
- ✦ Succession Planning
- ✦ Compensation and benefits
- ✦ Information systems
- ✦ Data and Analytics

Being a Sportsperson, I can vouch that HR is at the core of any Sport in general and team sport in particular. Every HR function listed above is also a very essential function of any team sport. The following lines will present a clear picture of this:

Recruitment & Selection:

An elaborate selection process is involved in selecting players for any team sport. The parameters for selection differ from sport to sport. Since, cricket being the most popular sport in our country and I too being a cricketer, will stick to cricket while evaluating the HR functions in sports. Cricket is a game of Skill and as such, the primary criteria for selecting any player for a cricket team is skill – batting, bowling, all-rounder or wicket keeping. If we delve further under batting skill, we would be looking for openers and middle order batters separately. Under bowling pace or spin. Under spin, leg spin, off spin & left arm spin and under pace, swing or seam or fast. When it comes to all-rounders, fast bowling all-rounders or

spin bowling all rounders or wicket keeper batsman. A team needs a combination of all these skill sets and they need at least 2-3 backups for each and every position as replacement for any injury / non-availability of main players. So, every team, be it a school, college, club, state or country has to select the right players for each and every position listed above to form a formidable team. As the old adage goes “A team is as strong as its weakest link”, every team focuses on covering all bases with best possible players. So the Selection/recruitment is the primary or root function of any team sport. This is how an IPL team picks its players in the auction. It first identifies the weak areas which are to be strengthened and shortlists at least 3-4 options from the auction list and keep their purse intact till they get any of those players. In the recent mini auction, CSK going for Moeen Ali, RR going for Chris Morris, RCB going for Glen Maxwell are some of the examples which you can easily and readily relate.

Learning & Development:

Specialised coaches like batting coach, bowling coach, fielding coach, physio, trainer, throw-down specialist etc are hired along with the head coach to develop the team. Coaching / pre-participation camps are held to hone the skills of players and role of each player is clearly defined with Team goal in perspective. New skills are taught to the players as per the demands of each format of the game. If you see Maxwell or an AB de villiers hitting some unbelievable shots in a match



with ease or watch Bumrah bowling his Yorkers with pinpoint accuracy, it's because the same is learnt / taught / practiced in coaching sessions time and again. The case is similar to any organization, wherein employees' roles are clearly defined and requisite training is imparted to fulfil those roles to the best of their abilities.

Performance Management:

For a player to find place in the playing XI, his/her performance and the value that he/she brings to the team is the only criteria. In Cricket, performance is not just evaluated quantitatively, but qualitatively too. A person scoring maximum number of runs/taking maximum wickets need not be your most valuable player of the team. A player who delivers in crunch situations and performs under extreme pressure situations may be the most admired and valuable player of the team. For instance, If you observe AB Devilliers performance over the years for RCB, he may not have scored as many runs as ViratKohli, but he has been able to perform and win matches for RCB. 100% efforts may not result in a victory for a team, but the coach would be evaluating the performance of each player in each match irrespective of result.



Succession Planning:

Sport too has to put in place a succession planning to stay on top of the game consistently over a period of time. A team will not be considered as a good/great team if it wins odd title without showing any consistency. Off late, Indian cricket Team has emerged as one of the top teams in the world in all formats due to its successful succession planning. When Dhoni was Captain of Indian team, Virat Kohli was groomed for this post and was hence, nominated as the Vice-Captain of the Team. Similarly, when great players like Sachin, Rahul, Ganguly, Kumble & VVS Laxman retired from the game, India had suitable replacements basically due to the Cricket infrastructure and talent pool developed by the BCCI through its National Cricket Academy(NCA). Former Cricketers are enrolled in NCA as Coaches/consultants to guide and coach the young and upcoming players, to ensure constant supply of players for the Indian Senior Team.

Compensation and benefits

The Board of Control for Cricket India has an annual central contract system which grades the players in 4 categories viz A+, A,B & C. Top players who play in all 3 formats of the game like Virat Kohli, Bumrah and Rohit Sharma are placed in the A+ grade. Other top players like R Ashwin, Ravindra Jadeja, Shami, Pujara, K L Rahul find place in A grade. The other players are grouped in B & C grades depending upon their performance last season. Players in A+ category get guaranteed annual amount of ₹7 Cr. Players in A grade get ₹5 Cr, B Grade players get ₹3 Cr and C Grade players get ₹1 Cr per annum. This amount is excluding the match fees and per diem paid to players during camp / matches. The players are also allowed to take their families on long tours. Playing for India also increases the minimum base price in the IPL Auctions. Player's getting injured while playing are taken care, end to end, by the BCCI, even if it involves treatment abroad.

Information Systems, Data and Analytics:

Technology has invaded every facet of our life and sport is no different. BCCI has a robust information systems which educates players on various matters like the Anti-doping laws, Code of conduct for players, rules of Anti-corruption bureau and changes if any, in playing conditions and laws of the game. Every team, now-a-days has a computer analyst who captures each and every detail of action that happens every ball in every game. Even the minutest of the detail is captured. These data are then collated and presented meaningfully in team meetings to analyse the strength and weaknesses of their team as well as the opponents. Strategies are devised and planned based on these data inputs and analytics.



It is clearly evident from the above that Human resource management functions are very much part and parcel of any modern-day sport in the world today.

I've been you long time back.

Winnie Jagadamma Panicker
Manager
Gobichettipalayam Branch



There in the middle of the road she stood,
clasped in her hand a crumbled piece of note.
What has she left behind that shattered her soul?
Was she to mourn or march forward on the path afront?

By the roadside sat an old woman, withered and wrinkled
Beside her she kept some pretty cherry plums, and roses of colours yellow and pink.
The money she raised selling them, will enlighten the little ones waiting at home.

She looked at her, into her gleaming eyes, full of life yet so trodden pale.
She could see hope, and a wanting to be heard.
And the old woman would just smile, looking at her,
at the piece of paper in her hand.

Ah so young, why does she have to have a crumbled mind?
Why has she cried all her way, has she been betrayed by someone away?
So young, her wings yet to bloom, she needs to be happy and in full bloom.
Come my dear, you twinkling delight, be at my side, lets share some light.

The little girl, astonished, with tears pelting from her eyes,
looked at the lady in gleaming delight.
There she was given a handful of roses, both yellow and pink..
"All that has gone, is gone my dear..."... ahead of you is a life sans fear.

See my wrinkled hands, so pale. Yet, my eyes shall speak positive notes.
You shall not tell me what went wrong, for I have been through you long time back.
Walk towards the path in front, it has myriads of unspoken dreams kept.
You should open them all one by one, and bloom always in sparkles and light.

VALUES AND ETHICS

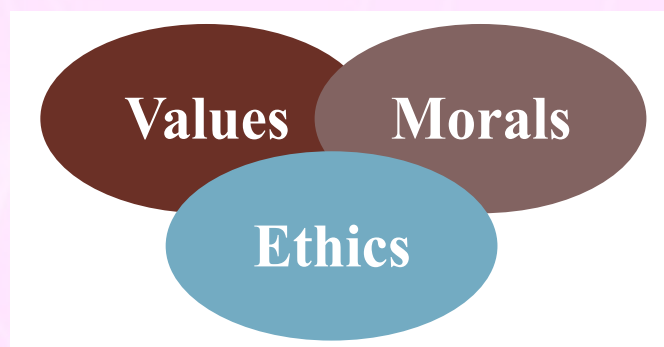


Kishore Thampi
Senior Manager,
HM&L Secon

Values and Ethics are two intertwined yet dichotomous terms that act as the bedrock for shaping an individual's behavior and character and often serves as a moral compass and guide in taking pertinent life decisions. To delve deep into the intricacies of these congruent terms, we first need to understand what each term stands for. Values represent an individual or personal standards of what is considered as treasured or important. It represents a set of edicts or rules which forms the framework for taking decisions. Values often act as a stimuli to our thinking and propitiates emotional well being. Ethics on the other hand are generally accepted moral standards of conduct and does not vary from person to person. It involves systemizing, protecting and endorsing concepts of right and wrong behavior. Both these terms, values and ethics, together lay the foundation for sustainability. They play an important role in every aspect of our life, when we have to make a choice between two things, wherein ethics determine what is correct, values determine what is significant.

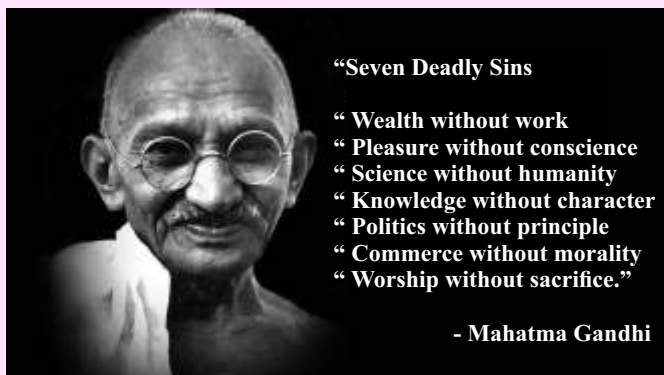
In this highly competitive world, every business entity work on certain principles and beliefs which are nothing but the values. Likewise, ethics is implemented in the organization to ensure the protection of the interest of stakeholders like customers, employees, society and the government. A clash happens when individualistic values and virtues does not match with organizational ethics and ethos. Such instances can disrupt the organizational rubric and create a conscientiousness imbroglio in the minds of the workforce. The end result being a rupture in mutual trust and credibility, burgeoning further to a possible portentous organizational climate. Many organizations have suffered because of this as the employees were not properly aligned with the culture, tradition and organizational objectives and ethos. The prime responsibility lies with every human resources personnel and the HR transformation team to guide and encourage the employees to gravitate closer towards the organizational core values and virtues from its periphery.

When an individual is properly and successfully integrated with the organizational culture, only then there exist a possibility of developing the much elusive "Sense of belongingness", thus paving the way for a constructive HR transformation.



There are many reasons why this moral incompetence and eroded value systems develop in individuals. The major cornerstones of individual values are honesty and integrity, probity, accountability, diligence, perseverance and discipline. If we further sieve it and make it more rudimentary, then we can stick with honesty, probity and discipline as the vital statistics of personal values. How often have we heard of the adage "Honesty is the best policy"? Right from our school days, we have been fed with this sanctimonious statement. Apparently, it looks like a mix of innocuous words. But the weight with which it hits our life often surprises us. Probity is not just a simple word. It carries with it ones character, morale, attitude and demeanor. All the Holy Scriptures preaches to lead a life peppered with virtues. The saints, the spiritualists, the alchemists all points towards leading a life driven by values and discipline. But how often have we faltered? How often have we been true to ourselves? How can we bullet proof our moral and ethical standards and protect it from malign external incursions? This is something which we all need to cogitate on.

Mahatma Gandhi once spoke about the 7 deadly sins that has the capacity to destroy us (humanity) and all of them



have to do with social and political conditions. Among the 7, the following 3 has a huge significance in the organizational context.

Wealth without work: - This refers to the act or the practice of getting something for nothing and getting rich within the shortest possible time. These ideas are detrimental because, righteousness and judgement are inexorably attached, suggesting that to the degree you move away from values and ethics, your judgement will be adversely affected.

Pleasure without Conscience: - The primary demand of the immature, covetous, selfish, and sensuous has always been, 'What's in it for me? Will this please me? Will it ease me?' People seem to want these pleasures without conscience or sense of responsibility, even abandoning or utterly neglecting everything else that finds a spot in their relationship sphere. To learn to give and take, to live selflessly, to be sensitive, to be considerate and to be responsible is our biggest challenge.

Knowledge without character: - As dangerous as a little knowledge is knowledge without a strong principle. Intellectual development without proportionate character development makes as much sense as giving the keys of a vault to a thief. Yet all too often in the academic world, that's exactly what we do by not focusing on the character development of young people. This has got strong and complicit ramifications when the same individual steps into a work arena and succumbs to the societal ills.

When our values and ethical framework gets distorted, it becomes increasingly difficult to think clearly as the enticing accoutrements often have the last laugh. We often get bogged down by the inequities in life. The questions "Why me?" and "Why not others?", proliferates in our mind. It is at such critical phase that we tend to deviate from our ethics and values. When our values are

compromised, it almost always end in a tragedy. Honesty takes a back seat then. To neutralize the ill effects of a denigrating incident, we may take an unholy short cut. Our virtues dissipate as we see our compatriots prosper while we fail miserably. Our values erode and we feel life is not fair. But we often forget the truth that life is not fair with everyone. For every success there will be a failure. For every rise, a downfall. But it is at these testing times that we need to hold on to our values more dearly and lead an honest life. It takes courage to accept the truth and live by the truth.

It might seem strange and hard to digest, but the fact is we often lead a blissful life, quite oblivious to the happenings around us. The world is swollen with atrocities, dishonesty and debauchery. Malice and deceit are daily affairs. Every day out there is a test on our integrity and morale. It is very easy to be swept away in this filthy deluge, unless we keep our eyes open and act sanely. There may be temptations galore, but our success lies in how best we can restrain ourselves from unrighteous propositions. In such instances our inner voice and conscience should prevail and above all a strong commitment, loyalty and belongingness to the hands that feed you. Every action, no matter how small, taken in the right direction and with the right perspective can make a huge difference.



The game of life allows no substitutions and we get only rare opportunities to reverse our mistakes/ misfortunes. Nonetheless, every time, we cannot expect someone to tell us what is right and what is wrong. So our conscience should be always undeterred, value driven, truthful, ethical and honest and then only we can sail through the nebulous haze of disingenuous entrapment and moral ineptitude. When our value system is clear it becomes easier to make life changing decisions.

As rightly told by Guru Nanak - *“Truth is the highest virtue, but higher still is truthful living.”*

संगठनात्मक संस्कृति : संगठन की पहचान



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संगठनात्मक संस्कृति के बारे में जानने से पहले यह जानना आवश्यक है कि आखिर संगठन (organization) है क्या ?

“संगठन” एक बहुत ही व्यापक शब्द है, अतः इसकी कोई एक ऐसी परिभाषा देना कठिन है, जो सर्वमान्य हो।

संगठन शब्द की उत्पत्ति अंग्रेजी भाषा के "Organism" से हुई है, जिसका आशय देह के ऐसे टुकड़ों से है, जो परस्पर एक पूर्ण इकाई के रूप में कार्य करते हैं। जिस तरह मावन शरीर की समस्त क्रियाकलाप का संचालन मानव मस्तिष्क द्वारा होता है, उसी प्रकार एक संस्था भी विभिन्न विभागों में विभक्त होती है। जैसे— क्रय, वित्त, कर्मचारी आदि विभाग और उसकी धूरी होती है संगठन।

संगठन के बारे में कुछ विद्वानों द्वारा दी गई परिभाषाएं इस प्रकार हैं :

प्रो. हैन के अनुसार – “किसी निश्चित उद्देश्य की प्राप्ति के लिए उत्पादन के साधन सर्वोत्तम ढंग से समायोजित करने के कार्य को संगठन कहा जाता है।”

जी. ई. मिलवाई के अनुसार – “कार्य और कर्मचारी समुदाय का मधुर संबंध ही संगठन कहलता है।”

लैस्बर्ग एवं स्पीगल के शब्दों में – “संगठन किसी उपक्रम के विभिन्न घटकों के बीच संरचनात्मक संबंध होता है।”

मेक्फारलैण्ड के अनुसार – “संगठन का आशय निर्दिष्ट व्यक्तियों के उस समूह से है जो उद्देश्यों की प्राप्ति के लिये अपने प्रयत्नों का योगदान देता है।”

उर्विक के अनुसार – “संगठन का अर्थ यह निर्धारित करना है कि किसी उद्देश्य या योजना को प्राप्त करने के लिए क्या-क्या क्रियाएँ करनी आवश्यक हैं तथा इनको ऐसी श्रेणियों में विभाजित करना है जिन्हें अलग-अलग व्यक्तियों को सौंपा जा सके।”

उक्त परिभाषाओं के अध्ययन के बाद संगठन की एक उपयुक्त परिभाषा इस प्रकार दी जा सकती है – “संगठन एक ओर उत्पादन के विभिन्न उपादानों को एकत्र करके काम पर लगाना तथा उनके बीच ऐसा सहयोग एवं सामंजस्य स्थापित करना है कि वे उत्पादन में अपना अधिकतम योगदान दे सकें तथा दूसरी ओर कार्यरत व्यक्तियों के बीच मधुर संबंध स्थापित कर सकें।”

इस तरह “संगठन” वास्तव में वह तंत्र है, जो लोगों में एक साथ रहने के समग्र सोच और दृष्टिकोण के साथ-साथ कार्य करने का सामर्थ्य पैदा करती है।

अर्थात्, संगठन वह व्यवस्था या युक्ति है जिसका लक्ष्य एक होता है, जो अपने कार्यों की समीक्षा करते हुए स्वयं का नियन्त्रण करती है, तथा अपने पर्यावरण से जिसकी अलग सीमा होती है। संगठन कई प्रकार के हो सकते हैं – सामाजिक, राजनैतिक, आर्थिक, सैनिक, व्यावसायिक, धार्मिक, वैज्ञानिक आदि।

संगठन में कार्यरत व्यक्तियों के मध्य मधुर संबंध बरकरार रखते हुए संगठन को ऊंचाई की ओर ले जाना अर्थात् आगे बढ़ाना या संगठन का विकास करना ही और संगठनात्मक संस्कृति का मूल उद्देश्य है।

संगठनात्मक संस्कृति संगठनों का एक जटिल और गूढ़ पहलू है जो संगठन के सदस्यों को दृढ़ता से प्रभावित कर सकता है। यह उस अंतर्निहित मूल्यों, आदर्शों एवं परंपराओं को परिभाषित करता है जिसे एक नए कर्मचारी को संगठन के सदस्यों के रूप में स्वीकार किए जाने के लिए सीखने की आवश्यकता होती है।

हर संगठन की अपनी अनूठी संस्कृति और मूल्य निर्धारित है। संगठन की संस्कृति आम तौर पर अनजाने में बनाई जाती है, जो शीर्ष प्रबंधन या किसी संगठन के संस्थापकों के मूल्यों पर आधारित होती है।

यदि हम अपने संगठन “केनरा बैंक” की बात करें तो हमारी संगठनात्मक संस्कृति मूल रूप से हमारे संस्थापक के सिद्धांतों पर आधारित है। हमारे संस्थापक की सोच और दृढ़ विश्वास निम्नलिखित वाक्यों में परिलक्षित होती है :

“एक अच्छा बैंक न केवल समाज का वित्तीय हृदय है, बल्कि आम जनता की आर्थिक स्थिति को सुधारने के लिए हर संभव तरीके से प्रयास करना उसका कर्तव्य है।”

अब हम अपने संगठन की संगठनात्मक संस्कृति की धूरी अर्थात् संस्थापक सिद्धांतों का जिक्र करेंगे। मूल रूप से हमारे 07 संस्थापक सिद्धांत हैं, जो निम्नवत् हैं:

1. अंधविश्वास और अज्ञान को दूर करना।
2. पहले सिद्धांत की पूर्ति हेतु शिक्षा का प्रसार करना।
3. मितव्ययिता एवं बचत की आदत विकसित करना।
4. वित्तीय संस्था को न केवल समाज का वित्तीय हृदय बल्कि सामाजिक हृदय बनाना।
5. जरूरतमंदों की मदद करना।
6. सेवा और समर्पण की भावना के साथ कार्य करना।
7. सहजीवियों के प्रति चिंता तथा परिवर्तन लाने/तकलीफ और दिक्कतों को दूर करने की दृष्टि से परिवेश के प्रति संवेदना विकसित करना।

हमारे उपर्युक्त संस्थापक सिद्धांत हमें अन्य वित्तीय संस्थानों से अलग रखते हैं। स्थापना के 115 वर्ष पश्चात आज भी हमारे संस्थापक सिद्धांत उतने ही प्रासंगिक हैं जितने आरम्भ में थे और आज भी शीर्ष प्रबंधन द्वारा लिए गए निर्णय हमारे संस्थापक सिद्धांतों से अभिप्रेरित होते हैं जो हमारी संस्थागत संस्कृति को दर्शाती है।

संगठनात्मक संस्कृति – परिचय

संगठनात्मक संस्कृति, किसी संगठन के कर्मचारियों द्वारा साझा की गई आम धारणा का प्रतिनिधित्व करती है।

दूसरे शब्दों में, संगठनात्मक संस्कृति में संगठन के आदर्श, मूल्य और अलिखित कोड होते हैं। प्रत्येक संगठन की संस्कृति अपने आप में अद्वितीय और विशिष्ट है। यह स्वीकार्य व्यवहार के मानकों को परिभाषित करके संगठन के कर्मचारियों के व्यवहार का मार्गदर्शन करता है।

“संगठनात्मक संस्कृति उन महत्वपूर्ण समझ का समुच्चय है जो एक समुदाय के सदस्य साझा करते हैं। इसमें सोचने, महसूस करने और प्रतिक्रिया करने के तरीके शामिल हैं जो भाषा और प्रतीकों द्वारा हासिल किए जाते हैं जो मानव समूहों के बीच एक विशिष्टता बनाते हैं। साझा मूल्यों की एक प्रणाली संस्कृति का निर्माण खंड है।” – विजय साठे

“संगठनात्मक संस्कृति इस बात से संबंधित है कि कर्मचारी व्यक्तिगत स्वायत्तता, संरचना, इनाम, संघर्ष और विचार जैसी बुनियादी विशेषताओं को कैसे समझते हैं। हर संगठन की अपनी एक विशिष्ट और विशिष्ट संस्कृति होती है। इसलिए, एक संगठन को संस्कृति के मामले में दूसरों से अलग किया जा सकता है।” – जे पी कैपबेल

“संगठनात्मक संस्कृति को एक निश्चित समूह द्वारा आविष्कृत, खोज या विकसित की गई मूल मान्यताओं के प्रतिमान के रूप में परिभाषित किया जा सकता है, क्योंकि यह बाहरी अनुकूलन और आंतरिक एकीकरण की अपनी समस्याओं से निपटने के लिए सीखता है – जो मूल्यवान माने जाने के लिए पर्याप्त रूप से काम किया है और इसलिए, नए सदस्यों को उन समस्याओं के संबंध में अनुभव करने, सोचने और महसूस करने का सही तरीका सिखाया जाना चाहिए।” – एडगर शेहिन

संगठनात्मक संस्कृति की उपरोक्त परिभाषाएं मानदंड और मूल्यों के बंटवारे पर जोर देती हैं जो संगठनात्मक सदस्यों के व्यवहार को निर्देशित करती हैं। ये मानदंड और मूल्य स्पष्ट दिशा-निर्देश हैं कि संगठन के भीतर कर्मचारियों को कैसे व्यवहार करना है और संगठन के बाहर उनकी अपेक्षित आचार संहिता है। चूंकि, संगठनात्मक संस्कृति संगठन में कार्यरत कर्मचारियों के व्यवहार को आकार देने में मदद करती है; इसलिए, संगठनात्मक संस्कृति और संगठनात्मक व्यवहार के बीच मौजूद संबंध को समझना महत्वपूर्ण हो जाता है।

संगठनात्मक संस्कृति और संगठनात्मक व्यवहार के बीच संबंध:

संगठनात्मक संस्कृति : यह किसी संगठन के मूल्यों, विश्वासों, दृष्टिकोण, मनोविज्ञान, व्यवहार और अनुभवों के अध्ययन को संदर्भित करते हुए नैतिक अपेक्षाओं का संचार करता है, कर्मचारियों की ताकत बनाता है तथा विकास पर जोर देता है। यह

अपने साझा कार्यों, विश्वासों और मूल्यों के माध्यम से कर्मचारियों के व्यवहार का मार्गदर्शन करता है।

संगठनात्मक व्यवहार: यह संगठन में किसी व्यक्ति की धारणा, सीखने की क्षमता, मूल्यों और विश्वासों को समझने में मदद करता है। गुणवत्ता, उत्पादकता और ग्राहक सेवा में सुधार करने में मदद करता है; कार्यबल विविधता का प्रबंधन करता है; कर्मचारियों के नैतिक व्यवहार और उनके पारस्परिक कौशल में सुधार और संघर्ष को कम करते हुए कार्य-जीवन के बीच संतुलन लाता है। यह एक संगठन में कर्मचारियों के व्यवहार प्रतिमान का अध्ययन करता है, जो संगठनात्मक संस्कृति के निर्माण और उन्नयन में बहुत हद तक योगदान देता है।

इस प्रकार, संगठनात्मक संस्कृति एक समूह की सूचना के लिए सामान्य प्रतिक्रिया है। समूह की यह प्रतिक्रिया किसी भी स्थिति में कार्य करने के तरीके के बारे में दूसरों को देखकर अपने स्वयं के द्वारा प्रशिक्षण या सीखने का परिणाम है। इस प्रकार, संगठनात्मक संस्कृति ठीक वैसे ही काम करती है जैसे कोई सामाजिक शिक्षण करता है।

संगठनात्मक संस्कृति को जीवित रखने के लिए संगठन के भीतर ऐसी प्रथा होती है जो इन्हें जीवित रखने में मदद करते हैं। इस प्रथाओं में मुख्य रूप से – चयन प्रक्रिया, शीर्ष प्रबंधन और समाजीकरण शामिल हैं।

कर्मचारियों का चयन :

चयन प्रक्रिया का मुख्य उद्देश्य सही नौकरियों के लिए सही प्रकार के लोगों का चयन करना है। जब दी गई रक्तियों के लिए समान कौशल और क्षमताओं वाले दो या अधिक उम्मीदवार उपलब्ध होते हैं, तो अंतिम चयन इस बात से प्रभावित होता है कि उम्मीदवार संगठन में कितनी अच्छी तरह फिट बैठता है।

शीर्ष प्रबंधन:

शीर्ष अधिकारियों के कार्यों का भी संगठनात्मक संस्कृति पर बहुत गहरा प्रभाव पड़ता है। वे क्या कहते हैं और कैसे व्यवहार करते हैं, वह मानदंड के रूप में स्थापित होता है। कनिष्ठ व अधीनस्थ कर्मचारी अपने वरिष्ठ एवं शीर्ष अधिकारियों के व्यवहार और कार्य कौशल को मॉडल के रूप में देखते हैं और उसी का अनुकरण एवं अनुसरण करते हैं। इस तरह संगठनात्मक संस्कृति पीढ़ी दर पीढ़ी संचरित होती रहती है।

समाजीकरण:

जिस प्रक्रिया के माध्यम से कर्मचारियों को संगठन के रीति-रिवाजों और परंपराओं के बारे में बताया जाता है, उसे समाजीकरण के रूप में जाना जाता है। यह अनुकूलन की प्रक्रिया है जिसके द्वारा नए कर्मचारियों को संगठन के 'स्वीकृत' सदस्य बनने के लिए बुनियादी मूल्यों और मानदंडों को समझना है। हालांकि, एक कर्मचारी के पूरे सेवाकाल के दौरान यह प्रक्रिया जारी रहती है। संगठन परंपराओं और एकरूपता को बनाए रखने के लिए सभी कर्मचारियों का सामाजीकरण करता है। जो लोग संगठन की संस्कृति में अपने आपको नहीं ढाल पाते हैं या नहीं सीखते हैं उन्हें आलोचना का सामना करना पड़ता है और अक्सर संगठन से बाहर कर दिया जाता है।

समाजीकरण दो प्रमुख कार्य करती है: सबसे पहले, यह समान व्यवहार बनाता है जिससे आपसी समझ बढ़ती है और संघर्ष कम होता है और दूसरे यह कर्मचारियों के बीच अस्पष्टता को कम करता है क्योंकि उन्हें पता होता है कि उनसे क्या अपेक्षित है।

संगठनात्मक संस्कृति का स्वरूप :

- I. व्यक्ति की तरह, हर संगठन का अपना व्यक्तित्व होता है।
- II. संगठन का व्यक्तित्व किसी संगठन के आंतरिक वातावरण को परिभाषित करता है।
- III. यह दूसरों से एक संगठन को अलग करता है।
- IV. यह समय के साथ अपेक्षाकृत स्थायी या स्थिर होता है।
- V. यह सदस्यों और बाहरी लोगों द्वारा माना जाता है।
- VI. यह संगठनात्मक सदस्यों के दृष्टिकोण, व्यवहार और प्रदर्शन पर महत्वपूर्ण प्रभाव डालता है।

स्कीन (Schein) के अनुसार किसी भी संगठन में संगठनात्मक संस्कृति के रूप में कम से कम निम्नलिखित छः विशेषताएं परिलक्षित होती हैं :

- I. संगठनात्मक सदस्यों की बातचीत, भाषा और अनुष्ठानों में देखी गई व्यवहार संबंधी नियमितता।
- II. कार्य समूहों में समय के साथ विकसित होने वाले मानदंड।
- III. संगठन द्वारा या संगठन के प्रमुख सदस्यों द्वारा स्थापित प्रमुख मूल्य का अनुसरण किया जाता है।
- IV. वह दर्शन जो किसी संगठन के निर्णयों और नीतियों का मार्गदर्शन करता है।
- V. खेल के नियमों को संगठन में स्वीकार किया जाना सीखा जाता है ताकि सामूहिक भावना बनी रहे।

VI. संगठन के दिन-प्रतिदिन की कार्यप्रणाली में परिव्याप्तता और संगठनात्मक जलवायु।

स्कीन (Schein) की संस्कृति का मॉडल और इसके तीन स्तरों को नीचे वर्णित किया गया है:

कलाकृतियाँ Artifacts	गोचर लेकिन अक्सर अस्पष्ट Visible but often undecipherable
विश्वास और मूल्य Beliefs and Values	जागरूकता का उच्चतर स्तर Greater level of Awareness
धारणाएं Assumptions	बिना प्रमाण के सही मान लेना व अदृश्य Taken for granted and invisible

शोध के आधार पर, कोलिन्स और पोरस ने उपयुक्त संगठनात्मक संस्कृति विकसित करने के लिए निम्नलिखित सुझाव दिए हैं :

1. परिवर्तन के लिए अनुमति देते समय मुख्य विचारधारा को संरक्षित करना;
2. चुनौतीपूर्ण उद्देश्यों, उद्देश्यपूर्ण विकास और निरंतर आत्म सुधार के माध्यम से प्रगति को बढ़ावा देना;
3. प्रयोग को प्रोत्साहित करना और गलतियों को स्वीकार करना;
4. 'या तो या सोच' को खारिज करते हुए विरोधाभास स्वीकार करना;
5. लक्ष्यों, रणनीतियों और प्रथाओं में मुख्य मूल्यों का समावेशन करना; तथा
6. आंतरिक पदोन्नति द्वारा नए प्रबंधकों को आगे बढ़ाना।

संगठनात्मक संस्कृति – परिणाम

संगठनात्मक संस्कृति यूं तो विभिन्न तरीके से संगठन को प्रभावित करती है लेकिन यह खंड मुख्य रूप से चार तत्वों को उजागर करता है:

- क. संस्कृति इस बात को प्रभावित करती है कि कैसे एक संगठन समस्याओं का विश्लेषण और हल करता है। यह अधिक महत्वपूर्ण है कि पदोन्नति नीति में कर्मचारी की योग्यता में अधिभारिता है या संगठन की नीति में। कर्मचारी के बीच किसी भी प्रकार के संघर्ष या विवाद को संभालते

हुए क्या प्रबंधन किसी विशेष कर्मचारी या कर्मचारियों के समूह का पक्षधर है? यह वास्तव में एक विशेष संस्कृति को विकसित करने के लिए शुरुआती बिंदु है।

- ख. संस्कृति संगठन के भीतर नवाचारों की मात्रा और गुणवत्ता को प्रभावित करती है। उत्पादन की मात्रा और गुणवत्ता पूरी तरह से प्रौद्योगिकी व कौशल और कर्मचारी के बुद्धिमत्ता पर निर्भर नहीं है, बल्कि यह कर्मचारियों की मानसिक स्थिति और दृष्टिकोण पर अधिक निर्भर है। संगठन जो अभिनव और रचनात्मक विचारों के लिए कर्मचारी को प्रेरित करता है जहां तक मात्रा और उत्पादन की गुणवत्ता चिंता का विषय है, ऐसे संगठन निश्चित रूप से अच्छी गुणवत्ता वाले फलों को काटते हैं।
- ग. संस्कृति इस बात को अवश्य प्रभावित करती है कि संगठन परिवर्तन का जवाब कैसे देंगे। परिवर्तन एक निरंतर प्रक्रिया है जिसे स्वीकार करने या न करने का विकल्प हमेशा से विद्यमान है, लेकिन परिवर्तन की गति के साथ एक परिवर्तन होना ही दूसरी ओर किसी विशेष प्रकार की संस्कृति को दर्शाता है किसी भी परिवर्तन के लिए प्रतिरोध एक अन्य प्रकार की संस्कृति को दर्शाता है।
- घ. संस्कृति कर्मचारी प्रेरणा को प्रभावित करती है। हर स्तर पर कर्मचारी की भागीदारी की अनुमति देने वाले संगठन का रवैया, उच्च गति के साथ परिवर्तन की स्वीकृति कर्मचारी को प्रेरित करता है। यह एक बेहतर संस्कृति बनाता है।

इस प्रकार, संगठनात्मक संस्कृति को मान्यताओं, मूल्यों, भावनाओं और धारणाओं के व्यापक अंतर्निहित समूह के रूप में समझा जा सकता है, जो संगठन के सदस्यों द्वारा किए गए कार्यों और निर्णयों को प्रभावित करते हैं।

संगठन संस्कृति सदस्यों को संगठनात्मक पहचान प्रदान करती है और उन विश्वासों और मूल्यों के प्रति प्रतिबद्धता उत्पन्न करती है जो स्वयं से बड़े हैं। हालांकि, विचार जो संस्कृति का हिस्सा बन जाते हैं, वे संगठन के भीतर कहीं से भी आ सकते हैं, एक संगठन की संस्कृति आम तौर पर संस्थापक या शुरुआती नेता के साथ शुरू होती है जो एक विचार, दर्शन, या व्यापार रणनीति के रूप में विशेष विचारों और मूल्यों को लागू करते हैं। जब ये विचार और मूल्य सफलता की ओर ले जाते हैं, तो वे संस्थागत बन जाते हैं और एक संगठनात्मक संस्कृति को आकार देते हैं।

Public Healthcare Infrastructure in India



Dr Rashmi Tripathi

DGM
Economist, SP&D Wing
HO, Bengaluru

The second wave of Covid-19 in recent weeks has overwhelmed the healthcare system, leaving hospitals struggling to cope and critical drugs and oxygen in short supply. India Inc has stepped up its efforts to contribute to the country's healthcare infrastructure in the wake of the second wave of Covid-19. RBI has also announced for on-tap liquidity window of ₹50,000 crore with tenors of up to three years at the repo rate till 31st March 2022 to boost provision of immediate liquidity for ramping up COVID-19 related healthcare infrastructure and services in the country. In this background it is imperative to analyse the current healthcare infrastructure in India.

Public Health Care System in India

The three-tier health infrastructure in India is based on the population norms (Average mid year population as on 1st July) as given below;

Centre	Rural		Urban	
	Plain Area	Hilly / Tribal / Difficult Area	Urban	Metro
Sub Centre	5000	3000	–	–
Primary Health Centre	30000	20000	50000	–
Community Health Centre	120000	80000	250000	500000

Source: Ministry of Health & Family Welfare Website

Sub Centers (SCs)

- The Sub Centre is the most peripheral and first contact point between the primary health care system and the community. As on 31st Mar'20, there are a total of 157921 Sub Centres (SCs) functioning both in rural and urban areas of India. These consist of 155404 SCs in rural areas & 2517 SCs in urban areas.
- Each Sub Centre is required to be manned by at least one female health worker and one male health worker.
- In past 15 years there is an increase of 9378 numbers of SCs. The significant increase in SCs has been observed in the States of Rajasthan (2968), Gujarat (1888), Chhattisgarh (1387), Madhya Pradesh (1352) and Karnataka (1045).

Primary Health Centers (PHCs)

- PHC is the first contact point between village community and the medical officer. There are 30813 Primary Health Centres (PHCs) functioning in both rural and urban areas in India. These consists of 24918 PHCs in rural areas and 5895 PHCs in urban areas.
- As per minimum requirement, a PHC is to be manned by a medical officer supported by 14 paramedical and other staff. Each PHC should have 4-6 beds for patients.
- In past 15 years there is an increase of 1682 PHCs in 2020. The increase in PHCs from year 2005 has been observed in the States of Jammu & Kashmir (589), Karnataka (495), Gujarat (407), Rajasthan (381) and Chhattisgarh (275).

Community Health Centers (CHCs)

- CHCs are being established and maintained by the State government under MNP/BMS programme. There are 5649 Community Health Centres (CHCs) functional in the country, consisting of 5183 rural and 466 urban CHCs.
- As per minimum norms, a CHC is required to be manned by four medical specialists i.e. Surgeon, Physician, Obstetrician/Gynecologist and Pediatrician supported by 21 paramedical and other staff. It should have 30 in-door beds with one OT, X-ray, labour room and laboratory facilities.
- In past 15 years there is an increase of 1837 number of CHCs. The increase in CHCs from year 2005 has been observed in the States of Tamil Nadu (350), Uttar Pradesh (325), West Bengal (253), Rajasthan (222) and Odisha (146).

First Referral Units (FRUs)

- District Hospital (DH), Sub-divisional Hospital (DH), Community Health Centre can be declared as a fully operational First Referral Unit (FRU) only if it is providing following 3 critical determinants.
 - ✓ Emergency Obstetric Care including surgical interventions like caesarean sections
 - ✓ New-born care

- ✓ Blood storage facility on a 24-hour basis.
- A total of 1193 Sub Divisional/Sub District Hospital and 810 District Hospitals (DHs) are functioning as on 31st Mar'20 throughout the country.
- There are 13399 & 22827 doctors and 29937 & 80920 paramedical staffs available at SDH and DH respectively.
- There are 143538 and 287025 numbers of beds available at the level of SDH and DH.

Shortfall of Healthcare Units:

The average rural population covered by a SC, PHC and CHCs are 5,729, 35,730 and 1,71,779 respectively as on 31st Mar'20. As per population norms, the total requirement of Rural SC is 1.91 Lakh of which 1.55 Lakh only presently available which is 81% of the requirement. The total requirement of Rural PHC is 31337 of which only 24918 presently available which is 80% of the requirement. The total requirement of Rural CHC is 7820 of which only 5183 presently available which is 66% of the requirement. This reveals that still there is requirement of Sub Centre, PHC and CHCs in most of the states. Uttar Pradesh, Bihar, Maharashtra and Madhya Pradesh is facing most number of shortfall in medical facilities.

Shortfall of Facilities under Healthcare Units

Bed Shortfall :

As per norms, minimum 4 beds in each PHCs and 30 beds in each CHCs should be available. But as per the Ministry of Health and Family Welfare data as on 31st Mar'20, only 67% of the PHCs and 78% of the CHCs are maintaining the minimum bed requirement.

Manpower shortfall :

SC: As on 31st Mar'20, the overall shortfall in the posts of Health worker Female is 2% of the total requirement as per the norm of one Health worker Female per Sub Centre and PHC. There is vacancy of 14.1% Health worker Female (at SCs+PHCs) when compared with the sanctioned posts.

PHC: There is shortfall of 6.8% of allopathic doctors at PHC, out of the total requirement at all India level.

CHC: As compared to requirement for existing infrastructure, there is a shortfall of 78.9% of Surgeons, 9.7% of Obstetricians & Gynecologists, 78.2% of Physicians and 78.2% of Pediatricians. Overall, there is a shortfall of 76.1% specialists at the CHCs as compared to the requirement for existing CHCs.

New Infrastructure Requirement of Healthcare System

As per Ministry of Health and Family Welfare, there has been so much building construction required for Health Care. Bihar (5356), Andhra Pradesh (5111) and Karnataka (4113) require high number of Sub centre infrastructure.

Highest number of Rural Primary Health Centre Infrastructure are required by Bihar (716), Uttar Pradesh (254), Gujarat (251). Rural Community Health Centres requirement of Uttar Pradesh (69), Gujarat (50) and Rajasthan (18) is higher than other states. Uttar Pradesh, Madhya Pradesh, Maharashtra and Karnataka require most number of Urban Primary Health Centre Infra.

Credit Opportunities

The unprecedented COVID-19 pandemic has sharply brought in focus the critical need to upgrade health infrastructure of the country on a war footing. Government has provided for enhanced budget outlay of ₹2,23,846 crore towards strengthening healthcare infrastructure, a 137% percentage rise from the previous budget. There is proposal to set up hospitals in Tier-II and Tier-III cities with the private sector using PPP and expand Jan Aushadhi scheme to provide for all hospitals under Ayushman Bharat by 2025.

On 5th May 2021, RBI has announced to open an on-tap liquidity window of ₹50,000 crore with tenors of up to three years at the repo rate till March 31, 2022 to boost provision of immediate liquidity for ramping up COVID-19 related healthcare infrastructure and services in the country, in view of the second wave of the pandemic. Banks are being incentivised for quick delivery of credit under the scheme through extension of priority sector lending (PSL) classification to such lending up to March 31, 2022.

On 30th May 2021, Government of India has announced extension of Emergency Credit Line Guarantee Scheme (ECLGS) 4.0 to include full guarantee cover for loans up to ₹2 crores for hospitals, clinics and medical colleges for setting up onsite oxygen generation plants with interest rate capped at 7.5%.

Therefore, there is huge opportunity for the Bank to utilize the demand from the Healthcare industry for extension of credit towards construction of hospitals, requirements of Bed, setting up oxygen plants and other medical equipments. Bank should utilize this demand from the Healthcare industry and should convert to credit by maximum limit as a service to the nation in these unprecedented times.

Views/opinions expressed in this research publication are views of the research team and not necessarily that of Canara Bank or its subsidiaries. The publication is based on information & data from different sources. The Bank or the research team assumes no liability if any person or entity relies on views, opinion or facts and figures finding in this project.

HR Quiz



1. This term refers to the voluntary and involuntary terminations, deaths and employee retirements that result in a reduction to the employer's physical workforce
2. Developed in the early 1990s by Drs. Robert Kaplan and David Norton, this term refers to a management and measurement system, which evaluates four areas of business: internal business processes, financial performance, customer knowledge and learning and growth.
3. This is a process of measuring the performance of an organization or team through a variety of metrics—for example, customer satisfaction rate, sales and retention—for future comparison
4. This is a considered approach for transitioning individuals or organizations from one state to another in order to manage and monitor change. Companies can stay ahead of the game when they think ahead about how they can manage the introduction, implementation and consequences of major organizational changes.
5. This characteristic is the ability to recognize, assess and manage one's own emotions, as well as others' emotions. High presence of this characteristic is a must-have skill for those working in human resources.
6. This is the process of identifying long-range needs and cultivating a supply of internal talent to meet those future needs. It assists in finding, assessing and developing the individuals necessary to the strategy of the organization.
7. This interaction forms the final meeting between management and an employee leaving the company. Information is gathered to gain insight into work conditions and possible changes or solutions, and the employee has a chance to explain why he or she is leaving.
8. Broadly defined as a management process that seeks to identify potential threats and impacts to the organization, and provide a strategic and operational framework for ensuring the organization is able to withstand any disruption, interruption, or loss to normal business functions or operation.
9. Obtaining services or contributions from a large independent group of people (usually from an online community) rather than from traditional employees or suppliers.
10. This is a workplace approach resulting in the right conditions for all members of an organisation to give of their best each day, committed to their organisation's goals and values, motivated to contribute to organisational success, with an enhanced sense of their own well-being.
11. A strategy designed to make an organization appealing as a good place to work. This targeted marketing effort utilizes both print and Internet tactics and attempts to shape the perceptions of potential employees, current employees and the public/investment community.
12. Giving employees the resources, skills and authority necessary to share power with management and make decisions. Employees are then held accountable for their decisions and rewarded if appropriate.
13. In an employment or HR context, this term refers to a process of making systems, processes or other employment related activities more enjoyable and motivating through game design elements.
14. A periodic measurement of human resources effectiveness, conducted by internal staff or with the use of an external agency
15. The collective skills, knowledge and competencies of an organization's people that enables them to create economic value.

16. A leadership disclosure and feedback model used primarily in self-help groups and corporate settings as a heuristic exercise which can be used in performance measurement and features the four quadrants (windows) of "knowing."
17. A process of defining objectives within an organization so that management and employees agree on the overall goals and objectives for the organization. The employees determine and set goals for themselves based on the overall goals and objectives for the organization.
18. An informal training process between a more experienced person and a junior employee.
19. The values, attitudes, beliefs and behaviours that characterize an organization. It is the unwritten workplace ethos that is picked up by new employees.
20. A planned organization-wide effort to improve and increase the organizations effectiveness, productivity, return on investment and overall employee job satisfaction through planned interventions in the organization's processes.
21. Contracting out non-core functions, such as payroll, benefits administration or manufacturing, to save money and focus on what the company does best.
22. A periodic review and evaluation of an individual's job performance.
23. This is the process by which a company restructures or reorganizes itself by reducing its workforce, cost-cutting, or rearranging its upper management
24. This is a systematic, disciplined approach to reducing organizational costs and redundant business processes involving the analysis of existing human and automated workflows.
25. An integrative philosophy of management for continuously improving the quality of products and processes. Practices and systems include: cross-functional product design, process management, supplier quality management, customer involvement, information and feedback, committed leadership, strategic planning, cross-functional training, and employee involvement.
26. The assessment of the current workforce in order to predict future needs. This can consist of both demand planning and supply planning.

Answers on page 53

“ I emphasize this - no matter how good or successful you are or how clever or crafty, your business and its future are in the hands of the people you hire.

**– AKIO MORITA
CO-FOUNDER OF SONY**

A Communique of Gratitude

Dear A Manimekhalai Madam,

I am Manasa Mohan, a final year law student from Bengaluru. We have never met before but I have a thousand reasons to Thank you.

I have a little story to tell.

My parents were tested positive for Covid-19 and were hospitalized during the first week of November.

I was left alone at home to take care of my 90-year-old grandparents.

Three days later my 95-year-old grandfather was tested positive too. The news shook my father in the hospital and his heart rate fluctuated. My father immediately was moved to the ICU. I could not let my grandfather alone in a hospital and I decided to home-quarantine him.

My mother's and my grandfather's condition was stable and I had nothing much to worry about them. But the doctors had no hope for my father and had told me they will call and keep me updated. The coronavirus had infected multiple organs in his body and non of the organs were functioning except his heart and brain by the end. I shivered every time my phone rang.

It was the 12th of November, 6:40 PM when I got a video call telling his heart functioning is not fine and they wanted me to see my dad once. My father was partially conscious after 5 days and he looked at me for one last time through the video call. I had never seen his eyes look at me so helplessly. His heart stopped and the doctors declared him dead.

That was when I had to be the strong girl my father always wanted me to be, the brave one my father brought up. I swallowed up my tears. I pretended to be fine. Started with the next work. I am an only child and I come from a very orthodox family. It was indeed one of the toughest jobs to convince people that a girl would perform the final rights of her father swallowing up the sorrow.

My mother was discharged the same day and she was expected to be quarantined for a period of 7 days in the house. She had to stay alone with no one to support her. My mother and my

grandfather went into depression and could not speak a word without their eyes tearing up for the next 3 months.

This is when I saw an advertisement in the newspaper that the Canara Bank Institute of Information Technology, Malleshwaram, Bengaluru was conducting a training program for women for a period of 15 days and I insisted my mother, Jyothi R to join the same. It took me more than 5 days to convince her. But I never had to speak another word after she went and spoke to Mr M V Sheshadri. She herself was excited to start up a new journey. For most of them who attended the program, it was educational, but for us, it was life-changing.

After three months I saw my mother smile. I saw her be excited about something. She started showing interest in the outer world like she used to. She came home and spoke about your inaugural speech, how she made new friends, how she learnt from Mrs Anushree, what snacks were given, where she went wrong, where she was correct, what all made her happy. She used to tell me every single sentence spoken by Mr Sheshadri word to word. She used to look forward to the next day's session. I saw the spark light her eye again.

I know this might seem nothing big to someone like you, who deals with thousands of people every day. But for me, this means the world.

This gave us so much hope and faith in the Canara Bank Family, that we also decided to open a new SB account and deposited an FD of Rupees 20 lakhs in Malleshwaram 15th cross branch.

This is why I want to Thank you. This is why I want to thank the Director and staff of CBIIT. You have changed the way my mother looks at life which in turn has changed my whole life. I can never thank you all enough.

I look forward to many more such amazing programs.

Thank you again for your time.

With respect and love,

Your's,
Manasa Mohan



Head Office

Sri LVR Prasad, CGM HR Wing inaugurated the Covid-19 vaccination camp for staff members organised at HO. The vaccination drive was organised with the help of BBMP in the month of April and May on several dates and more than 1,200 staff members were vaccinated during these periods.



On 13-05-2021, under 'Corporate Social Responsibility' initiative Canara Bank donated a Patient Shifting Ambulance', to 'Swami Dwarakanath Tirth Trust, Bengaluru' for the benefit of patients suffering from Covid-19. Sri M G Pandit, GM, Smt. K A Sindhu, GM (Designate), & Sri A Ramalingam, DGM were present on the occasion.



BHUBANESWAR

CO Bhubaneswar conducted Annual Business Conference on 09.04.2021. The meeting was inaugurated by Sri B L Meena, GM along with Sri A K Singh, DGM and Sri S Rajasekhar AGM. A cultural

program was also arranged at the end of the event. Sri S N Panda, AGM, Sri K S Gupta, AGM, Sri Sushil Kumar, AGM, Sri G Rudrachari, AGM, Smt D Mahalakshmi, AGM and other executives were present during the conference.



CHENNAI

The Business Plan Conference for the FY 2021-22 of Chennai Circle was conducted on 08.04.2021 at Chennai. Sri K Satyanarayana Raju, ED chaired the meeting. Executive Director and Sri V Ramachandra, CGM carried out the performance budgeting exercise for FY 2021-22 for the participating units. Sri P Palanisamy, CGM, delivered the welcome address and presented the Circle's performance details for the FY 2020-21. Sri S Shreekanta Mohapatra, GM delivered vote of thanks.



HUBBALI

Sri L V Prabhakar, MD & CEO virtually inaugurated the New Circle Office Premises of Hubballi in the presence of Sri Debashish Mukherjee, Ms A. Manimekhalai and Sri K Satyanarayana Raju, Executive Directors.

Sri G S Ravisudhakar, GM, Sri G Srinivas Rao DGM, RO heads, other executives and staff of CO attended the event. The event was also attended by the CGMs/GMs of Head Office and all Circles.



Sri Babulal Meena, GM, Sri T G Boraiah, DGM, Executives from Circle Offices, Regional Offices, LCBs, MCBs, RAHs, CPHs, SME Sulabhs and selected ELB Branches attended the conference.



As part of CSR activity RO Chikkodi distributed N95 masks, sanitizers and other protective equipments to 300 Police and 100 Medical Personnel at Dy. Superintendent of Police Office, Chikkodi and Govt. Hospital Chikkodi. The items were handed over to Sri Manoj Naik Dy. Superintendent of Police and Dr. Santosh Konnure Chief Medical officer.



HYDERABAD

A Business Plan Conference (BPC) for FY 2021-22 of Hyderabad Cluster consisting of Bhubaneswar, Hyderabad & Vijayawada Circles was conducted on 5th & 6th April 2021 in the presence of Sri LV Prabhakar, MD & CEO. Sri Ashok Kumar Sahu, CGM, Sri K Srinivasa Rao, CGM, Sri K H Patnaik, GM, Sri M G Pandit, GM, Smt K Kalyani, GM, Sri T Veerabhadra Reddy, GM,

MADURAI

Business Plan Conference (BPC) for FY 2021-22 of Madurai Circle was conducted on 09.04.2021 in the presence of Sri K Satyanarayana Raju, ED at Madurai. Sri B Chandrasekhara Rao, GM, Sri D Surendran, GM, Sri D Madhavaraj, DGM and executives of Circle office / Regional office / RAHs / ELBs / SME Sulabhs / ARMs / VLBs attended the meet. Sri K Satyanarayana Raju, Executive Director delivered the keynote address.



A Covid-19 vaccination drive was organised at Madurai Circle office premises on 25-05-2021. The camp was inaugurated by Sri D Surendran, GM. In the camp 190 staff members & their dependents from Circle office and the various branches of Madurai RO got vaccinated.



MANGALURU

As part of CSR activity Regional Office Chikkamagluru handed over grocery items, vegetables and masks to 120 families through NGO and active involvement of District Administration on 18.05.2021. Sri Raghavendra Rao Kanala, AGM, Sri Ashok Kumar KV, DM and Sri Gopinath, CM participated in the event.



As part of CSR activity, Mangaluru CO handed over face masks and hand sanitisers to doctors and para medical staff at government primary health centre. Bank also handed over these materials to police personnel. Food



to the needy persons was also distributed in Mangaluru. Sri Yogish B Acharya, GM participated in all the events.

MANIPAL

As a part of CSR activity, Shivamogga, RO distributed N95 Mask and Pocket sanitizers for the people in Covid Care centres and police personal. Sri Sandeep Rao P, DGM, along with Smt Poornima N Rao, AGM distributed the items. Smt M L Vaishali IAS Zilla Panchayath CEO and Sri Prashanth G Munnolli Dy SP of Shivamogga received the items.



THIRUVANANTHAPURAM

Business Plan Conference of Thiruvananthapuram Circle for 2021-22 was conducted on 12th April 2021 at Thiruvananthapuram. Sri K Satyanarayana Raju ED delivered the keynote address. Sri Nair Ajit Krishnan, GM presented the Performance of the Circle during FY 2020-21. Sri B C Rao GM, and Sri Prem Kumar S, GM, 14 Region Heads, MCBs, CPH, RAHs, SME Sulabhs, ARM Branch, and ELBs. participated in the meet. Sri A V Santosh, DGM delivered the vote of thanks.



Regional Office-1, Ernakulam conducted a Study Circle Meet on the Topic "Life Style Diseases : Cure Through Ayurveda" on 01.04.2021 at RO. Smt. Annamma Simon, DGM chaired the programme. A team of 3 Doctors and 2 Technicians from Aster Ayurvedic Centre for Integrated Medicine, Cochin attended the programme. Dr. Indu Vijayamma MD (Ay), Medical Supdt. handled the session. A total of 40 employees from RO and local branches attended the programme.



VIJAYAWADA

Vijayawada CO conducted a CSR Activity on 13.05.2021 by donating an ambulance to AIIMS, Managalagiri worth ₹26,84,500. The DD was handed over to the hospital by Sri I Shabbir Hussain, CGM. Smt K Kalyani, GM, Sri Manmohan Singh AGM and Smt M Muthulakshmi, AGM were present on the occasion.



अंचल समाचार

जयपुर

श्री पुरुषोत्तम चंद, महा प्रबंधक, अंचल कार्यालय, जयपुर के मार्गदर्शन एवं उपस्थिति में दिनांक 15.05.2021 को क्षेत्रीय कार्यालय, जयपुर-1 में कॉर्पोरेट सामाजिक दायित्व (सीएसआर) का आयोजन किया गया जिसमें इंद्रा कुष्ठ आश्रम, झोटवाडा, जयपुर में निवास करने वाले 100 परिवारों को 8 किलो खाद्य सामग्री (आटा, दाल और चवल) एवं मास्क बांटे गए। इस कार्यक्रम में क्षेत्रीय कार्यालय प्रमुख एवं उप महा प्रबंधक श्री अजय सिंह नेगी, मंडल प्रबंधक श्री अशोक कुमार शर्मा एवं अन्य कर्मचारी उपस्थित थे। इस कार्यक्रम का



आयोजन इन्द्रा कुष्ठ आश्रम के प्रबंधक एवं वहां के निवासियों की उपस्थिति में कोविड-19 के दिशा-निर्देशों का पालन करते हुए किया गया।

हमारे कार्यपालक निदेशक श्री देबाशीष मुखर्जी की उपस्थिति में वित्तीय वर्ष 2021-22 के लिए दिनांक 06.04.2021 और 07.04.2021 तक अहमदाबाद, जयपुर, मुंबई, पुणे के साथ मिलकर जयपुर क्लस्टर का 'कारोबार योजना सम्मेलन (बीपीसी)' आयोजित किया गया। इस सम्मेलन में श्री एस.राम. सुब्रमण्यन, महा प्रबंधक, बृहत कॉर्पोरेट साख विभाग, प्रधान



कार्यालय, श्री एस. जयकुमार, महा प्रबंधक, मिड कॉर्पोरेट साख विभाग, प्रधान कार्यालय, श्री आर.पी. जायसवाल, महा प्रबंधक, खुदरा अस्ति विभाग, प्रधान कार्यालय, श्री पी. संतोष, अंचल प्रमुख, अंचल कार्यालय, मुंबई, श्री सुबोध कुमार, अंचल प्रमुख, अंचल कार्यालय, पुणे, श्री प्रणय रंजन देव, अंचल प्रमुख, अंचल कार्यालय, अहमदाबाद और श्री पुरुषोत्तम चंद, अंचल प्रमुख, अंचल कार्यालय, जयपुर ने भाग लिया। कार्यक्रम में, अंचल कार्यालयों, क्षेत्रीय कार्यालयों, एलसीबी, एमसीबी, आरएएच, एसएमई सुलभ और चयनित ईएलबी, वीएलबी के अधिकारियों ने भी भाग लिया।

कार्यपालक निदेशक श्री देबाशीष मुखर्जी ने दीप प्रज्ज्वलित कर और हमारे संस्थापक श्री अम्मेम्बाल सुब्बाराव पै के छायाचित्र पर पुष्पार्चना करके कार्यक्रम का उद्घाटन किया। उन्होंने अपने मुख्य भाषण में बैंक के कार्यनिष्पादन और विभिन्न मानकों के तहत हासिल किए गए कई मील के पत्थर पर प्रकाश डाला।

चंडीगढ़

खुदरा, कृषि और एमएसएमई ऋण को बढ़ावा देने के लिए क्षेत्रीय कार्यालय चंडीगढ़ ने श्री बी पी जाटव, महा प्रबंधक, अंचल कार्यालय, चंडीगढ़ और क्षेत्रीय प्रमुख एवं उप महा प्रबंधक श्री प्रदीप के.एस.के कुशल मार्गदर्शन में क्षेत्र की सभी शाखाओं में मेगा क्रेडिट कैप का आयोजन किया गया। क्रेडिट कैप के दौरान ग्राहकों को मंजूरी पत्र सौंपे गए और शाखाओं ने अपने प्रतिष्ठित ग्राहकों को धन्यवाद दिया। नए उधारकर्ताओं को मंजूरी पत्र प्रदान करने के बाद ग्राहकों के साथ बैठक भी आयोजित की गई और उनसे अनुरोध किया कि वे अपने मित्रों और रिश्तेदारों से अधिक खुदरा, एमएसएमई और कृषि व्यवसाय जुटाने में बैंक की सहायता करें। उन्होंने आने वाले दिनों में कारोबार में और अधिक वृद्धि करने का आश्वासन दिया।

श्री बी.पी. जाटव, महाप्रबंधक, अंचल कार्यालय, चंडीगढ़ और क्षेत्रीय प्रमुख एवं सहायक महा प्रबंधक श्री अरुण कुमार के कुशल मार्गदर्शन में क्षेत्रीय कार्यालय, अमृतसर में मेगा क्रेडिट कैप का आयोजन किया गया। आरएएच, अमृतसर में एक छोटा सा कैप भी आयोजित किया गया। श्री बी. के.

गोयल, मंडल प्रबंधक, आरएएच, अमृतसर ने सम्मानित ग्राहकों का स्वागत किया और उन्हें बैंक की विभिन्न खुदरा योजनाओं के बारे में जानकारी दी। क्रेडिट कैप के दौरान ग्राहकों को मंजूरी पत्र सौंपे गए। कैप का संचालन डॉ. डी.आर. शारदा, मंडल प्रबंधक, क्षेत्रीय कार्यालय द्वारा किया गया।



लखनऊ

दिनांक 02-04-2021 से 03-04-2021 तक लखनऊ क्लस्टर का कारोबार योजना सम्मेलन(बीपीसी) 2021-22 का आयोजन किया गया, जिसमें अंचल कार्यालय आगरा, भोपाल और लखनऊ शामिल थे। सम्मेलन की अध्यक्षता सुश्री ए. मणिमेखलै, कार्यपालक निदेशक, श्री आर. के. सिंह, महा प्रबंधक, एमएसएमई विभाग और श्री एम. परमसिवम, महा प्रबंधक, प्राथमिकता ऋण विभाग, प्र का द्वारा किया गया।

2 अप्रैल 2021 को आयोजित सम्मेलन में अंचल कार्यालय, आगरा के अंचल प्रमुख श्री के.एस. वासुदेव शर्मा एवं अंचल कार्यालय, भोपाल के अंचल प्रमुख श्री के.जे. श्रीकांत, क्षेत्रीय प्रमुख, आगरा और भोपाल अंचल के ईएलबी, वीएलबी, आरएएच व एसएमई सुलभ के प्रमुख ने भाग लिया जबकि लखनऊ अंचल के अंचल प्रमुख एवं महा प्रबंधक श्री देवानंद साहु ने सभी क्षेत्रीय प्रमुख और लखनऊ अंचल के ईएलबी, वीएलबी, आरएएच, एसएमई सुलभ के प्रमुख के साथ 3 अप्रैल 2021 को आयोजित सम्मेलन में भाग लिया।

कार्यपालक निदेशक सुश्री ए. मणिमेखलै ने अपने अध्यक्षीय भाषण में प्रतिभागियों से न केवल सार्वजनिक क्षेत्र के बैंकों

के साथ बल्कि निजी क्षेत्र के बैंकों के साथ प्रतिस्पर्धा करने का आह्वान दिया और हमारे बैंक की मार्केट शेयर बढ़ाने के लिए अच्छी ग्राहक सेवा प्रदान करने और ग्राहक प्रतिधारण (कस्टमर रिटेंशन) के महत्व पर जोर दिया।



मुंबई

दिनांक 25.05.2021 को श्री पी. संतोष, मुख्य महा प्रबंधक, अंचल कार्यालय, मुंबई के मार्गदर्शन में पोशीर गांव, तालुका-कर्जत, रायगढ़ में "एक हाथ मदतीचा!" विषय पर सीएसआर गतिविधि आयोजित की गई। इस दौरान अंचल कार्यालय ने लॉकडाउन में 450 आदिवासी परिवारों को किराने के सामान वितरित किए। सीएसआर गतिविधि का आयोजन श्री लखबीर सिंह, महा प्रबंधक, श्री अरुण कुमार मिश्रा, उप महा प्रबंधक, श्री मनोज कुमार दास, उप महा प्रबंधक, क्षेत्रीय कार्यालय-1 की उपस्थिति में किया गया।



दिनांक 06.05.2021 को श्री पी. संतोष, मुख्य महा प्रबंधक, अंचल कार्यालय के मार्गदर्शन में गुरुनानक अस्पताल बांद्रा पूर्व में सीएसआर गतिविधि आयोजित की गई। इस दौरान गुरुनानक अस्पताल के अध्यक्ष श्री सतबीर सिंह, अंचल

कार्यालय के महा प्रबंधक श्री लखबीर सिंह, उप महा प्रबंधक श्री अरुण कुमार मिश्रा की उपस्थिति में डॉक्टरों और अस्पताल के कर्मचारियों को 50 पीपीई किट, सैनिटाइज़र की 200 बोतलें और 2000 मास्क वितरित किए गए।



दिल्ली

हमारे कार्यपालक निदेशक सुश्री ए. मणिमेखलै की अध्यक्षता में 04.04.2021 और 05.04.2021 को वित्त वर्ष 2021-22 के लिए कारोबार योजना सम्मेलन (बीपीसी) का आयोजन किया गया। दिनांक 04.04.2021 को श्री बी.पी. जाटव, महा प्रबंधक, अंचल कार्यालय, चण्डीगढ़ ने प्रथम सत्र में अंचल बजट प्रस्तुत किया। चण्डीगढ़ के आरएच और एसएमई सुलभ और कुछ शाखाओं ने बैठक में भाग लिया। दूसरे सत्र में श्रीमती सी एस विजयलक्ष्मी, महा प्रबंधक, अंचल कार्यालय, करनाल ने बजट प्रस्तुत किया। दोनों सत्र में कार्यपालक निदेशक के साथ महा प्रबंधक श्री एस. राम सुब्रमण्यन और महा प्रबंधक श्री वी जयकुमार उपस्थित थे।



दिनांक 05-04-2021 को श्री शांतनु कुमार मजूमदार, अंचल प्रमुख, अंचल कार्यालय, दिल्ली ने अंचल बजट पेश किया। मुख्य महा प्रबंधक श्री एस. राम सुब्रमण्यन, महा प्रबंधक, श्री एम. परमशिवम, महा प्रबंधक, प्राथमिकता साख विभाग, प्र. का. श्री अतुल कुमार और अंचल के अन्य कार्यपालकों की उपस्थिति में वित्त वर्ष 2021-22 के लिए कारोबार योजना के संबंध में चर्चा की गई।

क्षेत्रीय कार्यालय, नोएडा में दिनांक 31.03.2021 को हिंदी परिचर्चा कार्यक्रम का आयोजन किया गया। मार्च 2021 तिमाही के लिये प्रधान कार्यालय से प्राप्त विषय “धन संवृद्धि : हमारे बैंक का शेयर मूल्य बढ़ाना” पर परिचर्चा की गई। कार्यक्रम की अध्यक्षता श्री आदेश कुमार यादव, सहायक महा प्रबंधक ने की। इस अवसर पर कार्यपालक श्री मनोज कुमार तिवारी, मंडल प्रबंधक और श्री राकेश आहुजा, मंडल प्रबंधक उपस्थित रहे। परिचर्चा कार्यक्रम में क्षेत्रीय कार्यालय के सभी अनुभाग प्रमुख और कर्मचारियों ने प्रतिभागिता की। परिचर्चा कार्यक्रम का आयोजन श्री मिहिर कुमार मिश्र, प्रबंधक (राजभाषा) ने किया। कार्यक्रम में उपस्थित सभी कर्मचारियों ने उपर्युक्त विषय पर अपने-अपने विचार प्रस्तुत किए।



आगरा

दिनांक 21.05.2021 को महा प्रबंधक एवं अंचल प्रमुख, आगरा श्री एस. वासुदेव शर्मा की उपस्थिति में अंचल कार्यालय, आगरा द्वारा कॉर्पोरेट सामाजिक उत्तरदायित्व कार्यक्रम के तहत पुलिस महा निरीक्षक आगरा, श्री नवीन

अरोड़ा को 10 पीपीई किट, 5000 सर्जिकल मास्क, 300 एन95 मास्क, 200 सैनिटाइज़र स्प्रे, 50 लीटर सैनिटाइज़र एवं 100 फेसशील्ड प्रदान किए गए। इस अवसर पर उप महा प्रबंधक श्री संजय कुमार सिंह और अन्य कर्मचारी भी उपस्थित थे।



दिनांक 27.04.2021 को सभी कोविड दिशा-निर्देशों का पालन करते हुए आगरा अंचल कार्यालय का प्रथम स्थापना दिवस मनाया गया। अंचल कार्यालय, आगरा की पूरी टीम ने अंचल के समग्र विकास और नई ऊंचाइयों को हासिल करने के लिए समर्पण भाव से कार्य करने की प्रतिज्ञा की।



Call It As You Like

Bharathi D

SWO-A
Zonal Inspectorate
HO, Bengaluru



The fire and the drive,
The will to strive and thrive,
The power to dip and dive,
The thrill, happiness and jive,
I call it motivation, Call it as you like.

The spirit to take a leap
To overcome hindrances a heap
To savor sweetness as you reap
The fruits of efforts with a bang and beep
I call it motivation, Call it as you like.

The fuel that ignites
All--A giant and a mite
The passion to accomplish
Without a tarnish
A shine as good as a varnish
As all the fears vanish
I call it motivation, Call it as you like.

The dedication it teaches,
The commitment it fosters,
The alternative it searches,
The courage it musters,
The progress it urges,
As it struggles, yet survives
I call it motivation, Call it as you like.

The blend of traits as a concoction
To dissolve all the confusion
The will for clarity of vision
To accomplish, no matter how hard a mission
I call it motivation, Call it as you like.

It fosters the attitude
And cherishes many a fortitude
To reach goals of great magnitude
Even if it means in solitude
I call it motivation, Call it as you like.

The beauty and the finesse-
of the victory you witness
Are but the results of trials countless
Some being blunders and some flawless
Finally to spread an aroma that's boundless
I call it motivation, Call it as you like.

Tireless and relentless
Are the efforts that pour
To stand up to the vociferous call of the hour
To face the challenges bitter and sour
I call it motivation, Call it as you like.

Some call it external, an instrument
Others say it's internal, a predicament
It is, but a blend of instrument and predicament
To dictate to oneself a powerful statement
I call it motivation, Call it as you like.

The big fall and the incessant crawl
The will to dismiss without a brawl
To nurture and soothe the wounded soul
To rise, gather and make a haul
I call it motivation, Call it as you like.

RBI's APRIL 2021 POLICY-COGNISABLE DILEMMAS



Dr. Manoranjan Sharma

Former GM,
Canara Bank

The nation-wide rapidly rising COVID-19 cases and consequential restrictions motivated the MPC to hold the rates to ensure “the prospects of sustained recovery are well secured”. Accordingly, the benchmark repo rate remained at 4 per cent, while the effective policy rate (reverse repo rate) stood at 3.35 per cent. This status quo ante policy was in conformity with our assessment and the expectations of most well-informed market participants.

The MPC “also unanimously decided to continue with the accommodative stance as long as necessary to sustain growth on a durable basis and continue to mitigate the impact of COVID-19 on the economy, while ensuring that inflation remains within the target going forward”. What makes it significant is the fact that this was the first bi-monthly MPC meeting of FY22 and was the fifth successive time, when the RBI kept the repo rate unchanged.

GDP Growth

RBI maintained GDP growth forecast of 10.5 per cent for 2021-22. Apart from “public investment in key infrastructure sectors”, other supportive factors include fast tracking vaccination, gradual release of suppressed demand, buoyant rural demand, and record agriculture production. Expanding production-linked incentive (PLI) scheme, rising capacity utilization from 63.3 per cent in September to 66.6 per cent in December and improving urban demand also augur well.

With growth picking up, the focus must now be on containing the virus and promoting economic revival. Given the macro-economic scenario characterised by vaccination, steadily rising demand, investment-enhancing and growth-supportive reform measures, no abrupt downward revision of GDP growth rate was necessary. But rising global commodity prices, volatile financial markets and flaring COVID 19, are headwinds. Hence the Governor tempered optimism because of the

recent surge in COVID-19 infections.

On the basis of empirical cross-country evidence, Mr Das justifiably maintained “public investment in key infrastructure sectors is a force multiplier with historically proven ability to revive the broader economy by directly enhancing capital stock and productivity, and by attracting private investment”. The government's plan to increase infrastructure spend, the expansion in the production-linked incentive (PLI) scheme, rising capacity utilization from 63.3 per cent in the September quarter to 66.6 per cent in the December quarter and improving demand from urban centers as a consequence of the increasing macro-economic traction also augur well.

Consolidating the gains of the nascent recovery and sustaining the impulses of growth in this Financial Year must now occupy centre-stage. The Governor held “a key aspect of this strategy will be to strengthen the bedrock of macroeconomic stability that has anchored India's revival from the pandemic. This will help stakeholders in taking efficient spending decisions over longer horizons, thereby improving the investment climate”.

The Governor stressed that the RBI is optimistic about a pick-up in demand and expansion of business activity this financial year. With the juxtaposition of high frequency lead and coincident indicators, such as vehicle sales, railway freight traffic, toll collections, goods and services tax (GST) revenue, e-way bills, and steel consumption, the economy is well and truly on the normalising course despite the Coronavirus rearing its ugly head once again. Hence there is the distinct possibility of the economy recording a growth of about 12 per cent in FY22. The IMF projected an impressive 12.5 per cent growth rate for India in 2021, stronger than that of China, the only major economy to have a positive growth rate last year during the COVID-19 pandemic. The IMF held that the Indian economy is expected to grow by 6.9 per cent in 2022.

Given the macro-economic scenario characterised by the on-going vaccination programme, the steadily rising demand, the investment-enhancing and growth-supportive reform measures taken by the government, there was evidently no case for any abrupt downward revision in the GDP growth rate at present. This thesis can also be substantiated by the Governor's statement, which stressed "rural demand remains buoyant and record agriculture production in 2020-21 bodes well for its resilience. Urban demand has gained traction and should get a fillip with the on-going vaccination drive".

But the rise in global commodity prices, the volatility in financial markets and the flare in COVID 19, exacerbates risks and lockdowns in certain states and thus could act as headwinds. Besides, consumer confidence has dipped with Covid-19 rising again in some states and in this overarching scenario, a downside risk emanating from the second wave cannot be ruled out. Hence the Governor did well to temper the optimism because of the recent surge in COVID-19 infections, which together with stringent restrictions by some state governments clouds the domestic growth outlook. There is a real danger that the COVID second wave could smother recovery. The focus must therefore now be on containing the spread of Coronavirus and resuscitating the economy. The Governor reassured "in India, we are now better prepared to meet the challenges posed by this resurgence in infections. Fiscal and monetary authorities stand ready to act in a coordinated manner to limit its spill-overs to the economy at large and contain its fallout on the on-going recovery".

Inflation

Moderately revised CPI inflation implies 5 per cent average FY22 inflation. Annual CPI inflation surged to a three-month high of 5.03 per cent in February. Retail inflation could stay around 5 per cent next year with risks broadly balanced because of food inflation, temporal and spatial progression of south-west monsoon, high international commodity prices and logistics costs. This assessment has been done in the light of the trajectory of food inflation, the temporal and spatial progress of the south-west monsoon in 2021, high international commodity prices and logistics costs.

The RBI tweaked its inflation forecast because of recent crude oil volatility and industrial commodity prices. As RBI has moved from a time-based guidance to an outcome-

based guidance, rising core inflation may not be immediately aggressively curbed.

Consumer Confidence

Consumer confidence and future expectations fell to 53.1 in March 2021 from 55.5 in January 2021. Future expectations driven by lower economic expectations, employment scenario and income conditions dipped to 108.8 from 117.1 during the period.

Liquidity and Regulatory Measures- VRRR Auctions

Despite the recommencement of 14-day Variable Rate Reverse Repo (VRRR) auctions since January 15, 2021, liquidity absorbed through fixed rate reverse repo rose steadily from a fortnightly average of Rs 4.3 lakh crore during January 16-29 to Rs 4.9 lakh crore during January 30-March 31, 2021. The RBI decided to conduct VRRR auctions of longer maturity. The amount and tenor of VRRR auctions will be a function of liquidity. While this may exacerbate pressure on the shorter end of the curve, overnight rates may not exceed the reverse repo rate of 3.35 per cent over six months. Gradually the liquidity surplus could ease from 4 per cent to 2.0-2.5 per cent of NDTL by end Mar-22, thereby reducing systemic liquidity surplus and making available adequate money for smooth functioning of money markets.

RBI decided to roll out a secondary market G-sec acquisition programme (G-SAP 1.0) to (a) provide certainty to bond market participants about RBI's commitment in FY22 and (b) help reduce term premiums on the long-end remaining elevated at 215 bps, i.e., almost 100 bps higher than the 5-year average. The value of the securities to be purchased by the RBI under the programme could be ₹3 trillion during FY22. Further, this programme will not replace OMOs and will be used simultaneously with regular liquidity operations, viz., OMOs under the LAF, TLTRO and Operation Twist.

Measures to inject liquidity in government securities market and the financial system and a bond-buying calendar would help borrowers benefit from low interest, reduce higher term premiums and enable efficient portfolio decisions. The 10-year G-sec yield could move to 6.50 per cent by March 2022. There are some apparent concerns of this measure being inflationary. But it has been argued that such concerns are misplaced because

the programme was designed by factoring in inflation and growth rate.

The RBI's mega bond purchase programme, which was introduced because of low credit demand and excess liquidity is, however, likely to hamper credit growth because of the recourse to the bond market to source cheaper capital. Since lending rates are unlikely to rise quickly, small savers will face negative returns. This measure may not cap G-sec rates because of a large fiscal deficit caused by massive borrowing by the government in the bond market, and high and rising inflation. It could also cause collateral damage of raising interest rates for the private sector because of the banks inability to generate adequate returns on their investments in G-secs and diluted fiscal discipline. Further, this could hamper managing the inflation target.

Large-scale bond-buying and money-printing would lead to a glut of rupees and depreciation. But with \$580 billion forex reserves, poor credit off take, danger to financial resilience and weak position of exporters, the Rupee does not require large intervention. India's exports at about \$300 billion for a decade will become competitive, IT industry would gain and more employment created, irrespective of high cost of imports. But with plummeting rupee, oil and other imports, which are largely inelastic, would become dearer.

Despite record high GST collection, funding fiscal deficit is challenging. While tax reduction on oil is difficult because of the fiscal crunch, GST compliance and consumption taxes could be improved.

Liquidity

RBI Governor announced liquidity support of ₹25,000 crore to NABARD, ₹15,000 crore to SIDBI and ₹10,000 crore to NHB for fresh lending during 2021-22. Further extension of on-tap TLTRO scheme to September 30, 2021, would ensure adequate liquidity support.

Extension of Interim WMAs Limit

To help state governments tide over the financial stress caused by COVID-19 pandemic, RBI announced an extension of interim ways and means advances (WMAs) limit of ₹51,560 crore. Additionally, RBI has enhanced the aggregate WMA limit of states and Union Territories (UTs) to ₹47,010 crore per year. This will facilitate state

governments to meet their prior spending commitments in the absence of expected revenue generation and likely increase in their ad hoc spending due to the resurgence of the pandemic.

Conclusion

The RBI has slashed the repo rate by 115 bps cumulatively since March 2020 on top of 135 bps cuts since early 2019. Policy rates could start inching upwards towards end March 2022 because of rising input costs, commodity prices and sticky core inflation.

The triple whammy of weak consumer sentiment, high inflationary pressure and stricter curbs by several states hamper near-term growth prospects. Flattening the curve, low mortality rate, a large young and asymptomatic population and socio-economic imperatives of lives and livelihood, led to the second wave. Boosting vaccination, reduced wastage in vaccination supply chain and increasing oxygen and beds, expanding genome sequencing, enhancing testing, tracing and treating, regular monitoring and surveillance through serosurveys are necessary. And so is masking, physical distance and sanitation. Ultimately, vaccine distribution and its efficacy together with new normal of broad-spectrum measures is critical. What Alejandro Werner, Takuji Komatsuzaki, and Carlo Pizzinelli of the IMF have written in the case of Latin America – “healing longer-term scars will be more challenging and will require accelerating structural reforms, expanding access to high-quality education and health, broadening social safety nets, and improving the business climate. A deeper structural transformation that could be facilitated by a broad fiscal pact is needed to reverse years of slow growth” is equally true of India at the present juncture of development.

The judicious balancing of the conflicting trajectories of inflation (with an upside bias) and economic growth (with a downside bias), effective liquidity management to cap borrowings costs for both the government and the private sector and accent on sustained economic recovery make the policy timely.

This VUCA time is reminiscent of the Chinese curse- may you live in interesting times! But this too shall pass. The Governor's clear and unequivocal assurance “to do whatever it takes to preserve financial stability and to insulate domestic financial markets” is greatly welcome.

PRIORITISATION OF HR STRATEGIES IN CHANGING SCENARIO



Sajeed K,
Officer,
HM & L Section, HO

The pandemic has created unforeseen situations across the world, many economic activities have been halted and lockdowns and restrictions have become a new normal. The world has transformed to a new way of life. The second wave of the pandemic arrived with more intensity as it was highly transmissible than the previous one and it has devastated the life of the common person and the economy alike. The impact of the second wave on economy was tremendous and many of the states went for a complete lockdown to contain the spread of the virus leading to further disruption in economic activities and stagnation in almost all the sectors. Bank branch operations were minimal in many parts of the country due to Government orders. The extremely difficult situation has been handled by the banking Industry with many HR initiatives to mitigate the burden on staff.



The present pandemic has severe impact on human life from social, economic, to mental health. Majority of human resources, once physically available at the work places, have moved to remote working from home and many of the organisations have decided to continue with the new style of working. As such, the way the human resources were manned and managed has been undergoing a paradigm shift. It is highly important to keep the morale of work force high during these present times and the management has

to adapt innovative ideas in these trying times. The HR department which was looking after various aspects of Human resource management has to come in terms with new development and change ways accordingly to suit the situation. There are many new areas where the department had to look after amid growing cases of pandemic mortality and fear of an imminent third wave. HR plays a vital leadership role breaking away from traditional operating models, to achieve work outcomes.

Health and safety of employees:

Even though primary function of the Human resource Management remains same, the focus has now shifted to looking after the health and safety of employees. The health, safety and wellbeing of the employees have never been the Central point as it is today. Many organisations across the globe have found it extremely difficult to handle the situation, since many of its employees succumbed to Covid-19. Every organization can function only if its work force is healthy physically and mentally. The trained and experienced work force is an asset to any organisation, and to keep them in a healthy state is the responsibility of the organization. Principally Human resource department has a major role to play with issue of guidelines and monitoring it



through various methods. According to a report more than 1.5 lakh bank employees in India have been affected by the virus and more than 1300 succumbed to it. The primary attention of HR in many organisations have shifted to the health and safety of its employees and it shall remain so even after the situation normalizes.



Flexible working arrangements:

To maintain the health of the employees and prevent further spread of the virus many organisations have adapted flexible working arrangements for its employees to continue work from home for the continuity of business. This has also become a new normal as many companies have decided to continue with the arrangement for a long term. As there is shift from physical mode to hybrid, half-digital and half-physical, the companies have to re align their strategies by making necessary changes so that the organizational culture is not compromised at any point of time. Flexibility should be enacted to ensure that employees are able to balance family needs with work demands. The work environment went through a sea change during the pandemic. Many Public Sector Banks including State Bank of India and Bank of Baroda are in process of upgrading its existing Work from Home policy to Work from Anywhere. Many experts feel, "Work from anywhere" is the new norm and will offer a better work-life balance to employees and boost productivity in the long run.

Inspiration

The old motivational theories, by HR exponents like those that of Maslow's motivational theory of hierarchical needs

viz, physiological, safety, social, esteem and self-actualization, though still remains relevant, the aspiration and the requirements of the employees have undergone a change and HR department has to consider these aspects while formulating policies. In the present scenario to motivate employees to overcome the present predicament and to continue the business activities is a task, which requires specialised skills. Since most of the people are scared to attend the offices and branches, and their survival and wellbeing of self and families become the top priority, motivational aspects has to transform accordingly. Therefore, it is imperative to realize the real field situations while formulating policies. To keep the employees in motion, with great zeal and enthusiasm for the growth of organisation, the HR departments have to be pro active in designing welfare schemes, which fulfil the aspiration of its employees at large.



Plummeting Over engagement

Work, Work and Work is the mantra in most of the companies in the Indian subcontinent including banking sector. Work and leisure are part of any good work culture and both are important aspects in improving the productivity. Unfortunately, many considers that staying in the office for longer hours will improve productivity. The problem with today's work culture is that many people believe they need to work longer hours in order to get more done and succeed. However, working for long hours may see some surge in productivity during the initial stage; rather it will decline in the end. And there are many drawbacks and after effects of over engagement as there is no time for anything. There can be many reasons for over working, some people feel very comfortable in office rather than home or they do not have any specific commitments after office hours and they would like to stay more hours at office



mostly at the cost of others who would like to live the life to the fullest. Many research analyses done across a spectrum of areas show that the productivity has minimal or less relation with over engagements, rather it has negative impacts in many instances.

Many of us have different passion and other things we care about in life and it is very important that we keep the passion alive to be successful in the work arena as well as in the personal life. The ideal work culture should have a space for life after work, a mobility after work, a leisure period after work, which is very much vital for recuperation of mind and body. Scheduling the work, prioritizing it and completing it with less time and not compromising on quality is very important for finishing the day's work with satisfaction and not over engaging. The over engaging can lead to mental trauma, affects decision making, more tensions and many other internal and external conflicts and serious impact on health and well being. "Do it right at the first-time" should be objective to avoid replication of work.

HR management plays an important role in improving the productivity of its employees through various employee friendly initiatives, which will be engrossed in the heart of the employees, and a new culture will evolve. Radical changes cannot happen in a day, but small initiatives by all can transform the level of thinking to a better future for the organization.

Caring about people and counselling them

The pressure of working in the present situation, fear of contacting infection for self and family, unable to visit family due to lockdown restrictions and many other internal or external factors, which need to be studied separately, can have overwhelming effect on the mental health of employees. The HR management plays a crucial role in identifying the alarming signals which can go a long way wrongly. Moreover, it is very important to keep the employees productive, motivated, engaged and connected and they should feel supported and heard despite hindrances in the present situation. Expert professional counselling may be required by some employees, who are highly susceptible to mental pressure, instead of the organisational counselling by people, who are not professional experts to give advice, and can sometimes be counterproductive.



Human resource management has to work for the needs and goals of the organisation as well as the needs and aspiration of the people we work with. Genuinely caring for the people, who work very hard to make ultimate progress for the organisation, at the time of the need, with a human touch, will make them feel proud about the organisation and create an ownership in them to be more productive in the future.

Views / opinions expressed in the article are views of the author only and based on the generic situation prevailing in the industry and not connected to any specific organisation.

**“No matter what you are going through,
there's a light at the end of the tunnel.”**

— Demi Lovato

ROBO WING



I am the only human here...
Do not know why they call
me Human Resources Manager



I am the Manager of women only
Department. So my designation is
changed to Woman's 'Resources Manager'.

Refer to "drawer" by:
K P Ramesh Rao



Even with super-
Human efforts
I cannot develop
this Human Resource



It is an insult to us. Our
Human Resources Manager
is a Non-Human...

अनुभव और बैंकिंग



बी के उप्रेती

भूतपूर्व वरिष्ठ प्रबंधक
केनरा बैंक

जिंदगी का दूसरा नाम 'अनुभव' है। यह अनुभव ही मनुष्य को बहुत कुछ सिखा देता है। स्कूल कॉलेज में शिक्षा ग्रहण करने के बाद जिंदगी के कड़वे और खट्टे-मीठे अनुभव की पाठशाला बहुत कुछ सिखा-पढ़ा देती है। यह जरूरी नहीं कि जिसने स्कूल-कॉलेज का मुँह नहीं देखा, वह सफल जिंदगी जी नहीं सकता। जिंदगी में 'अनुभव' से भी मनुष्य बहुत कुछ सीख लेता है।

मुझे याद है वह 01 दिसंबर, 1982 का दिन, जब मैं बैंक में भर्ती हुआ था और मुझे डिविजनल ऑफिस, आगरा में नियुक्ति मिली थी। पहले दिन ही मुझे ऑफिस के सभी कर्मचारियों से मिलवाया गया और तब हमारे वरिष्ठ प्रबंधक ने आदेश दिया कि "टप्पाल विभाग में काम करो।" 'टप्पाल' शब्द से मैं बिल्कुल अनजान था। मैंने उनसे कोई हल्का/छोटा विभाग देने का अनुरोध किया तो वह कहने लगे "यही नये कर्मचारी के लिए पहला विभाग होता है। कहने लगे तुम इस विभाग में काम करो, कोई दिक्कत आएगी तो रामदयाल तुम्हारी मदद करेगा।"

मैं 'टप्पाल विभाग' में गया, तो वहां पर बैठा रामदयाल मेरा इंतजार कर रहा था। उसने बैंक ज्वाइन करने पर मेरा स्वागत किया। मैंने पूछा 'इस टप्पाल विभाग में क्या काम करना होता है।' उसने बताया "सर यह डिस्पैच विभाग है। यहीं पर ऑफिस के सभी पत्र आते हैं और यहीं से सभी शाखाओं को पत्र भेजे जाते हैं।" मैंने कहा "यहाँ और क्या काम करना होता है", तो उसने बताया "सर घबराइए मत, मैं सब काम आपको सिखा दूँगा।" मैंने रामदयाल से पूछा "तुम कितने समय से इस विभाग में काम कर रहे हो", तो उसने बताया "5 साल से।" मैंने पूछा "तुम किस पद पर कार्यरत हो?" तो उसने बताया और कहा "सर मैं तो डेलीवेजर / दैनिक मज़दूरी पर काम करने वाला व्यक्ति हूँ। मैंने पूछा तुम कितने पढ़े-लिखे हो? तो उसने बताया सर आठवीं फेल हूँ।"

मैं मन ही मन सोचने लगा यह आठवीं फेल मुझको क्या काम सिखाएगा। तभी टप्पाल का कैश बॉक्स आ गया। पत्रों के खुलने और भेजने का सिलसिला शुरू हो गया। वजन तौल कर लिफाफे में टिकट लगाना और शाम को कैश टैली / नकदी मिलान करना, मुझे कुछ समझ नहीं आ रहा था, लेकिन पहले ही दिन सारा काम रामदयाल ने कर दिया था। आखिर में उसने मुझसे रजिस्टर में हस्ताक्षर करवाए और दिन निकल गया। पहले ही दिन उसने अपने काम से मुझे खुश कर दिया था और शांतिपूर्वक दिन निकल गया। मैंने 3 महीने इस विभाग में काम किया और टप्पाल सेक्शन में काम करने की सभी जानकारी मुझे रामदयाल ने ही दी। मैंने मन ही मन उसको अपना गुरु मान लिया था। यह सब रामदयाल जैसे अनुभवी साथी के साथ काम करने का नतीजा था। आज भी मुझसे कोई यह पूछे कि तुम्हारा बैंकिंग में पहला गुरु कौन था? तो मैं फ़क्र से कहता हूँ - "श्री रामदयाल जी, डेलीवेजर।"



वर्ष 2013 में मेरा चयन संकाय के पद पर हो गया और मैंने आरएसटीसी, चंडीगढ़ में ज्वाइन किया। मैं अक्सर इंडक्शन प्रोग्राम के दौरान रामदयाल जी के बारे में चर्चा जरूर करता था और नये कर्मचारियों को बताता था कि "बैंकिंग अनुभव से आती है और शाखा ज्वाइन करने पर पहला बैंकिंग का पाठ शायद तुम्हें शाखा के सफाई कर्मचारी, डेलीवेजर, दफ्तरी या

आर्म्ड गार्ड से ही मिले। कहीं संदेह हो तो उनसे पूछ लेना और शर्म मत करना, वे अनुभवी हैं। बेशक ! वह तुम्हारी तरह बीए, बीटेक, एमटेक नहीं है। जो भी कर्मचारी तुमसे उम्र में बड़ा है या वरिष्ठ है, वह तुमसे ज्यादा बैंकिंग का अनुभव रखता है। अपनी डिग्री, ज्ञान और शिक्षा पर कोरा घमंड मत करना।” कबीर साहब कह गये हैं कि :

“जात न पूछो साधु की, पूछ लीजिये ज्ञान ।
मोल करो तरवार का, पड़ा रहन दो म्यान ॥”



मीरा ने कृष्ण के दर्शन के लिए रविदास जी को अपना गुरु माना था। अच्छी-अच्छी बातें बताने के बाद भी शिक्षा का घमंड इतनी जल्दी कहाँ जाता है। घमंड भी तो बहुत घमंडी होता है। मुझे एक वाक्य याद है कि उस दिन मैं रीटेल लेंडिंग का सेशन ले रहा था। उस प्रोग्राम में 1 साल की सर्विस वाले अधिकारी को बुलाया गया था। सभी ट्रेनी से मैं उनके 1 साल के बैंकिंग-अनुभव की जानकारी ले रहा था। उनमें से एक प्रशिक्षार्थी बोला कि “सर! शाखा तो ठीक है, लेकिन वरिष्ठ कर्मचारी कोई काम तो करते नहीं, बल्कि हमारे काम में बाधा डालते हैं और हमारी कार्यशैली पर हमेशा प्रश्न चिन्ह लगाते रहते हैं। सर ! न तो उनको कंप्यूटर चलाना आता है और न ही किसी सॉफ्टवेयर की जानकारी है।”

मैंने उन्हें बताया कि बैंकों में कंप्यूटर तो अभी आए हैं, इससे पहले मैनुअल बैंकिंग होती थी। इन्हीं सीनियर लोगों ने बैंक को सुचारू रूप से चलाया है, इसलिए इनके काम और अनुभव की तुलना इनकी एजुकेशन क्वालिफिकेशन और

कंप्यूटर नॉलेज से मत करना। इनका बैंक को इस ऊँचाई तक ले जाने में अभूतपूर्व योगदान है। मैंने उससे पूछा – “तुम्हारी क्वालिफिकेशन क्या है”? वह कहने लगा “सर मैं एमटेक और एमबीए हूँ।” मैंने पूछा “तुम्हारे पिताजी कितना पढ़े लिखे हैं”? उसने बताया “सर वह तो किसान है और उन्होंने तो स्कूल ही नहीं देखा।” मैंने पूछा “जब तुम अपने घर जाते हो तो अपने पिता का अभिवादन कैसे करते हो।” वह कहने लगा “सर उनके चरण स्पर्श कर के।” मैंने मजाक में पूछा “तुम यह तो इच्छा नहीं रखते कि जब तुम्हारे पिता तुमसे मिलें, तो वह तुम्हारे चरण स्पर्श करें क्योंकि वह तुम्हारी तरह वेल क्वालिफाइड, एमटेक, एमबीए नहीं है। लेकिन मुझे पूरा विश्वास है कि तुम अपने जीवन में सफलता का मुख्य कारण ज़रूर अपने अनपढ़ माता-पिता को देते होंगे। काश! उन्होंने तुम्हें स्कूल-कॉलेज न भेजा होता तो आज तुम बैंक में नहीं होते। जैसे तुम्हारे माता-पिता की तुम्हारी जिंदगी संवारने में अहम भूमिका रही है, वैसे ही इन्हीं वरिष्ठ कर्मचारियों ने बैंक को इस बुलंदी तक पहुँचाया है।”

ऐसा ही एक वाक्या एमडीपी प्रोग्राम में हुआ जब एक नए पदोन्नत प्रबंधक से मैंने उसकी शाखा के बारे में बताने को कहा। उसने बताया कि वह अमृतसर की शाखा में कार्यरत है। मैंने पूछा “शाखा कैसी है” तो कहने लगा “सर एनपीए बहुत है और स्टॉफ भी एनपीए हैं। मैंने पूछा “स्टाफ कैसे एनपीए हैं।” कहने लगा “सर एक सरदार जी है, जो स्पेशल असिस्टेंट है, न तो वह प्रमोशन लेते हैं, न ही काम करते हैं, बस दिन भर सुझाव देते रहते हैं और बहुत ढीला काम करते हैं। मैंने उनसे एक दिन कहा कि “यह एक अर्जेंट स्टेटमेंट है इसको बनाकर जल्दी से मुझे दे दीजिए” तो कहने लगे “सर इसको बनाने में आधा दिन लग जाएगा।” मैं कुछ सुझाव देता हूँ तो कह देते हैं “जितनी आपकी उम्र है, उतनी मेरी सर्विस हो गई है। आप बताएं ऐसे में शाखा कैसे चलाएँ”?

मैंने उन्हें बताया कि “जिस कर्मचारी को आप बेकार या एनपीए समझ रहे हैं यह आपकी भूल है। बैंक ने ऐसे ही उन्हें नहीं रखा है। मुझे लगता है आप इस घमंड में रहते हैं कि मैं प्रबंधक हूँ और सब मेरी ही सुने। यदि आप उनसे सुझाव माँगे और ठीक ढंग से बात करें, तो वह आपकी शाखा के लिए बहुत उपयोगी सिद्ध हो सकते हैं। मैंने उन्हें बताया कि जैसे

संकल्प



राजीव कुमार पाण्डेय

मंडल प्रबंधक

साख एवं निगरानी प्रभाग, प्र. का.

चुनौतियां बड़ी है मौत मुंह बाए खड़ी है
महामारी से घबराया पूरा विश्व है;
अंधकार, डर, विवशता व्याप्त यहां सर्वत्र है
नहीं दिख रहा विकल्प कोई;
चुनौतियां बड़ी है मौत मुंह बाए खड़ी है।

छिन रहे हैं लोगों के रोज़गार, हो रही आर्थिक लाचारी,
मानसिक, आर्थिक प्रताड़ना के, लोग हो रहे शिकार यहां;
क्या चिकित्सक, क्या राजा, क्या प्रजा
अपनों को बचाने का हो रहा संघर्ष यहां,
इमशान में लगा लाशों का ढेर है
अपनों के अंतिम दर्शन हो जाते हैं दुर्लभ
आज मेरी कल तुम्हारी बारी
सोचने को लोग हो रहे मजबूर यहां
चुनौतियां बड़ी है मौत मुंह बाए खड़ी है।

याद दिलाना हो गया ज़रूरी यहां अपने अतीत को
याद करें जब हमने हराया था;
स्पैनिश फ्लू, प्लेग, पोलियो जैसी महामारी को
वो समय था जब थे नहीं हमारे पास साधन;

आज परिस्थितियां हैं बदली हुई
है हमारे पास;
पर्याप्त साधन लड़ने के लिए इस महामारी से।

अपनाते क्यों नहीं हम सुरक्षात्मक उपाय
मानते क्यों नहीं हम चिकित्सकीय सलाह;
जो कहते हैं हमें घर पर रहने,
अपनों के बीच रहने एवं स्वच्छता अपनाने को।

सोचें ज़रा हम, ज़िंदगी का साथ तो वर्षों का है
मौत मेहमान है पल भर का
क्यों नहीं अपनाते हम सलाह
मास्क पहनने व दो गज दूरी की, स्वच्छता अपनाने की
रहे इरादे अपने मजबूत, लें आज संकल्प हम
हराना है हमें इस महामारी को, बचाना है हमें;
अपने परिवार, समाज, देश व विश्व को।

चुनौतियां बड़ी है मौत मुंह बाए खड़ी है
संकल्प हमारा दृढ़ हो इतना;
जिंदगी भारी पड़ जाए मौत पर
हमें जीतना है, जीतना है, हमें जीतना ही है।

PRE-PACKAGED INSOLVENCY RESOLUTION PROCESS FOR MSMEs

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



India is ranked 52nd according to the World Bank's Ease of Doing Business Report in the category of 'Resolving Insolvency' in the last three years and is ranked 47th in 2020 according to the Global Innovation Index in the category of 'Ease of Resolving Insolvency'¹. The Insolvency and Bankruptcy Code, 2016 ('IBC') has been constantly evolving since its inception through amendments to strengthen the resolution framework in light of the economic realities of the country to achieve the primary objective of the IBC i.e. revival and rescue of businesses.

The Pre-Package Insolvency Resolution Process ('PPIRP') for MSMEs was introduced on 4th April 2021 by way of promulgation of the Insolvency and Bankruptcy Code (Amendment) Ordinance, 2021 ('IBC Ordinance 2021') is the latest attempt of the Government to improve the Ease of Resolving Insolvency in the country. There has been economic distress across the board among businesses, borrowers, financial markets and economies and in such a situation the likelihood of finding investors to save failing business is few and far in between. The PPIRP is an attempt at an innovative corporate rescue mechanism for failing business to resolve their stress as going concern by empowering all the stakeholders with minimum interference from the State. Under the PPIRP mechanism the stakeholders take the centre stage in resolution of the debt through an informal understanding and put a resolution plan in place before going for the formal insolvency proceedings under the IBC. The formal insolvency proceedings come in at the later stage of the PPIRP after a resolution plan is put in place with the consent of all the stakeholders and the formal insolvency proceedings play the role of providing statutory protection to the resolution plan under the IBC and make legally binding on all the stakeholders once it is approved by them.

Under the IBC Ordinance, 2021 the PPIRP scheme has been restricted solely to Corporate Debtors who are falling within the classification of Micro, Small or Medium Enterprises under the MSMED Act, 2006. The minimum Amount of Default for the matters relating to the pre-packaged insolvency resolution process of corporate debtor has been specified as ₹10 Lakhs.

Any Corporate Debtor who is otherwise eligible to file an application under the provisions of this Scheme shall not be considered as eligible if:

- It has undergone pre-packaged insolvency resolution process or completed CIRP during the period of three years preceding the initiation date or
- It is undergoing a CIRP or
- An Order has been passed under Section 33 of the Code for its liquidation or
- It is ineligible to submit a resolution plan under Section 29A.

As per the scheme, where an application to initiate the PPIRP mechanism under Section 54C is filed and pending, the Adjudicating Authority shall pass appropriate orders either to reject or admit the 54C application before considering any application filed under Sections 7, 9 or 10 of the Code. Similarly, if an application under Section 54C is filed within 14 days of filing of an application under Sections 7, 9 or 10 of the Code, then also preference shall be given for the 54C application which shall be disposed of in priority than the other applications. However, no such priority shall be given for any application under Section 54C filed beyond the period of 14 days.

An Overview of the Stages in the PPIRP mechanism with Timelines:

The PPIRP mechanism involves both Pre-Admission of the Application and Post Admission of Application by the NCLT:

¹ Report of the Sub-Committee of the Insolvency Law Committee on Pre-packaged Insolvency Resolution Process.

PRE-ADMISSION TIME LINES	
Application to be filed by Corporate Debtor ('CD')	Within a definite time period of 90 days as per declaration under the IBC Ordinance 2021.
On filing of the Application by CD	Within 14 days NCLT will admit the Application.
On admission of the Application by NCLT, PPIRP commences on the Prepackaged Insolvency Commencement Date ('PICD')	Within 120 days of the PICD, the PPIRP has to be completed.
On Admission of the Application	NCLT may order moratorium, appointment of the proposed insolvency professional approved by the financial creditors as the Resolution Professional ('RP').
POST-ADMISSION TIME LINES	
Public Annoucement	With 2 days of PICD.
CD to submit list of claims to the Resolution Professional	With 2 days of PICD.
Constitution of the Committee of Creditors ('CoC')	With 7 days of PICD.
First meeting of the CoC	With 7 days of Constitution of CoC.
RP to appoint Valuers	Within 2 days of appointment of RP.
Preliminary Information Memorandum to Members by RP	With 14 days of PICD.
RP to submit particulars of Invitation for Resolution Plan	Not later than 21 days from PICD and Giving at least 15 days time for the submission of alternate Resolution Plans from the date of invitation for Resolution Plan.
Preferential/Undervalued/Extortionate/Fraudulent Transactions	On or before 30th day of PICD- RP has to determine the same. vlf it comes to the conclusion that there is such transaction, within the 45th day of the PICD determine the same under intimation to the IBBI. Within the 60th day of PICD apply to the NCLT for relief with regard to such transactions.
RP to submit the Base Resolution Plan to the NCLT on CoC approval	Within 90 days of PICD.

RP to intimate each claimant	Within 7 days of the Order of the NCLT, RP to intimate to each claimant on the formula for the payment of the debt under the Resolution Plan.
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Moratorium and the Management of the Affairs of the Corporate Debtor:

- ❖ It has been stipulated under the Code that the PPIRP should be completed within 120 days from the pre-packaged insolvency commencement date, i.e., from the date on which the Section 54C application was admitted by the Adjudicating Authority. Moratorium in such applications shall also commence on the date of admission of the said application by the Adjudicating Authority. The provisions of Section 14 of the Code shall be applicable mutatis mutandis.
- ❖ In case of Management of the affairs of the Corporate Debtor as per PPIRP (unlike the case of CIRP where the management of affairs of the Corporate Debtor is vested with the RP), the management is vested with the Board of Directors of the Corporate Debtors. The management of the corporate debtor is given to the RP when the application for the same is filed by the RP to the NCLT on the approval of the CoC and consequently the NCLT passes an order vesting the management powers with the RP.
- ❖ Looking into the PPIRP mechanism proposed for MSMEs in comparison to the CIRP, we can find the PPIRP process gives the following advantages:

PPIRP allows for greater participation of the corporate debtors in the resolution process. Prior to the commencement of the PPIRP proceedings, the resolution plan to be implemented is formulated by the corporate debtor by involving all the stake holders on the basis of an out of court understanding. During the PPIRP Process, the emphasis was on Debtor-in-possession and Creditor in control with the RP playing a supervisory role in ensuring that there is no fraud or gross mismanagement in the affairs of the corporate debtor. This was to ensure preservation of the value of the assets, minimum disruption of the business operations of the MSMEs. The Role of the NCLT was to give sanction to the resolution plan made by the stakeholders and to give it a legally binding effect on the parties. The NCLT would only step in case of fraud or gross mismanagement on the part of the corporate

debtors. This ensures that PPIRP remains a speedier, effective and flexible resolution mechanism for insolvency since it had the informal consent of all the stakeholders and the statutory approval of the NCLT make it binding on the parties. Due to the speed and flexibility in the mechanism it was cost effective in nature and allowed for maximization of the value outcomes and preservation of jobs as the business was still in the hands of the corporate debtor and run as a going concern. Moreover, there was no indirect costs stigmatization or loss of reputational loss as the majority of the resolution process remains out of the lime light till the commencement of the formal insolvency proceedings.

Closure of the PPIRP mechanism:

It can be done by approval of the resolution plan by the NCLT or when no resolution plan is received from the Corporate Debtor or approved by the CoC or the expiry of

the time-lines under the mechanism or where the CoC decides to terminate the PPIRP proceedings with 66% of the voting shares and the RP intimates the NCLT of the decision. The NCLT shall pass an order of liquidation of the corporate debtor and include the PPIRP costs along with the liquidation costs.

Conclusion:

The Pre-Package Insolvency Resolution Process for MSME is much needed step in the resolution of debt of MSMEs which are under economic distress due to the COVID Pandemic. However, the PPIRP mechanism may be gradually extended to all types of Corporate Debtors for the resolution of their debt not just due to COVID Pandemic but also in the post COVID Pandemic situation in order to strengthen the insolvency law regime in our country.

Answers to the HR Quiz

- | | |
|-----------------------------|---|
| 1. Attrition | 14. HR Audit |
| 2. Balanced Scorecard | 15. Human Capital |
| 3. Benchmarking | 16. Johari Window |
| 4. Change Management | 17. Management by Objective |
| 5. Emotional Intelligence | 18. Mentoring |
| 6. Succession Planning | 19. Organisational Culture |
| 7. Exit Interview | 20. Organisational Development |
| 8. Business Continuity Plan | 21. Outsourcing |
| 9. Crowdsourcing | 22. Performance Appraisal |
| 10. Employee Engagement | 23. Rightsizing |
| 11. Employer Branding | 24. Business Process Re-engineering (BPR) |
| 12. Empowerment | 25. Total Quality Management (TQM) |
| 13. Gamification | 26. Manpower Planning or Workforce Planning |

Banks sanctions ₹25,586 crore to 1.14 lakh Stand-Up India accounts in 5 years:

The Finance Ministry said banks have sanctioned ₹25,586 crore to about 1,14,322 beneficiaries under the Stand Up India Scheme in the last five years for promoting entrepreneurship among women and SC & STs. The objective of Stand-Up India is to promote entrepreneurship amongst women, Scheduled Castes (SC) & Scheduled Tribes (ST) categories, to help them in starting a green field enterprise in trading, manufacturing and services sector, by both ready and trainee borrowers, the Finance Ministry said in a statement. Under the scheme, bank loans between ₹10 lakh and ₹1 crore are provided to at least one SC/ST borrower and at least one woman borrower per bank branch of Scheduled Commercial Banks. Started in April 5, 2016, the scheme has benefitted 93,094 women entrepreneurs with outstanding loan of ₹21,200 crore as of March 23.

PSBs to follow template approach for recast 2.0:

Public Sector Banks, including the country's largest lender State Bank of India, have come out with a template approach for restructuring retail and small business loans of up to ₹25 crore under the RBI Covid-19 restructuring package 2.0. They have also come out with standardised products to make funds available to business entities for improving healthcare infrastructure and to individuals for meeting Covid-19 treatment expenses. Business loans have been divided into three categories. For loans under ₹10 lakh, PSU banks will follow a standard restructuring plan while loans between ₹10 lakh and ₹10 crore will follow a graded approach. For loans above ₹10 crore, the lenders will put in place a common outreach programme and follow a graded restructuring approach.

Bank frauds fall by 25% in 2020-21:

RBI report Bank frauds of ₹1 lakh and more fell by 25% in value to ₹1.38 trillion in the previous fiscal with the number of such cases also seeing a decline of 15% during the year, showed the Reserve Bank of India's annual report released on Thursday. The share of PSBs in total frauds, both in terms of number and value, decreased while that of private sector banks increased during the period. PSBs contributed over 59% to the value of frauds at ₹81,901 crore in FY21, a sharp decline from 80% in the previous year. The share of private sector banks to total value of frauds rose to 33% in FY21 from 18.4% a year ago. Foreign banks and financial institutions' share stood at 2.4% and 4.9%, respectively. Data from RBI also showed that a majority of these frauds are in loan portfolios of banks, both in terms of number and value. The

share of off-balance sheet (in terms of value) has been decreasing since 2018-19.

Banks go after promoter trusts of firms having stressed loans:

Lenders have started seeking additional guarantees from family trusts of promoters of companies whose existing loans are under stress. In the last few weeks, top banks have been making inquiries in certain cases where businesses have been hit hard by Covid-19 and they even sought additional guarantees to de-risk their loans, say insiders. Lenders have started seeking additional guarantees from family trusts of promoters of companies whose existing loans are under stress. Even in sales, where promoters are seeking additional loans, the lenders are asking for more collateral or guarantees. In some cases where promoters hold shares of companies, via a trust, banks have been demanding guarantee for additional loans or in some cases for existing loans that are getting stressed.

Federal Bank ties up with Mashreq Bank for money transfer:

Federal Bank has entered into a tie-up with Mashreq Bank, a leading financial institution in the UAE, to facilitate money transfers to India. The partnership will support Mashreq's faster payment product, Quick Remit. Mashreq is one of

the oldest banks in the UAE, and has a presence in twelve countries across Europe, US, Asia and Africa. Mr Tooran Asif, Executive Vice-President, Head of Consumer Banking at Mashreq Bank said, "This partnership with Federal Bank comes at an important time, as the growth of the UAE remittance market improves and begins to return to pre-pandemic levels."

RBI relaxes KYC norms, tells banks not to impose any restriction till Dec-end:

The Central Bank eased compliance norms across the board for individuals, advising banks against physical presence of customers for KYC verifications. Bank customers are supposed to submit valid documents to remain compliant with KYC, a key measure that helps check banking frauds. Given the spread of the virus, KYC is required to be made without physical presence, the central bank said. Deadlines have also been extended. "Keeping in view the covid-19 related restrictions in various parts of the country, regulated entities are being advised that for the customer accounts where periodic KYC updating is due/pending, no punitive restriction on operations of customer account(s) be imposed until December 31, 2021," Central Bank governor Mr Shaktikanta Das said.

BANKING NEWS

Pride Restored



Pradeep Tandon
Senior Manager (Retired)
Canara Bank

I had joined the bank on 19.10.1985 at Etah, a district of Uttar Pradesh. My home town was Lucknow. After working in the branch for six month my turn came to sit in cash. I did well in receipt for the first three months, after which I was asked to handle the payment counter for the next three months. Payment seat was considered to be a bit risky. I started handling payments with utmost care. My seniors were also young people and excellent workers. It was told to me that I had also to follow their footsteps and emulate their performance of not dispensing excess cash to anyone. Naturally it a matter of prestige and also to prove my mettle that I was second to none. I accepted the gauntlet mentally, and was extra vigilant in my cash transaction with my customers. Five months had elapsed, there were some close calls but like a thriller movie there was always a happy ending.

Once there was shortage of ₹1000/- but ₹10/- packet was found on the choke of tubelight that was fixed inside the cash counter. Another time my manager and cash officer forgot to enter 100 rupees bundle in the cash register, ₹1,000,00/ cash shortage only added more spice to the drama but with the happy result. My turn was inching towards a happy ending. Murmuring of my good work was doing the rounds. To overhear praise for my cash work made my chest swell to 56 inches.

Then one hot afternoon, when people preferred to remain indoors, there was no rush in the branch that day, hardly there were only 30 to 35 cash payments. Some of them related to widow pension. In the evening there was shout for shortage of one note in ₹50/- packet. As usual a happy ending was expected but this time film ended in tragedy. Excess payment to one widow Bista Devi W/O Late Ram Khilari was confirmed from the detail mentioned on the cheque overleaf. It was not because of the amount but prestige involved, which was

of great relevance to me. Only remedy I could think off was to make the recovery from Bista Devi and clear the blot and stand amongst the illustrious company of my illustrious colleagues, who never suffered cash loss. I saw the AOF and found that Bista Devi resided in a small village called Ayyar near Malawan branch. Malawan branch was 30 km away from my branch, Etah on the GT Road and Ayyar was further 3 km to the East of Malawan. I was in a Catch- 22 situation. If I incur ₹50/- or more expense in retrieving ₹50/- from Bista Devi there is no point, if I don't recover, my pride would be pricked.

I put my thinking cap on, and hit upon an idea. We had a very popular customer, who was affectionately called Chhachu, and his family had a very famous transport business, known by the name M/S Khemka Transport. Chhachu, a middle-aged person, was assigned the work to look after bank account of the company. Chhachu's daily presence at about 11 am to 11:30 am was as certain as rising of Sun in the East. I was not sure about the story behind but, "Chhachu, Gobhi Ki Pakori Khayengey" was his pet peeve. On hearing this Chhachu would fly of the handle. Otherwise he was a gem of a person, very co-operative, humble, helpful and down to earth. His transport covered the entire district and also the adjoining villages.

Aseem Kumar Agarwal was my colleague and a good friend, he was two years senior to me. Assem's room was on the ground floor, whereas my room was on the second floor in the same building. Aseem was very tall had a good athletic physique, unfortunately he is no more.

I narrated my predicament to Aseem, and he agreed to accompany me on forthcoming Sunday to Ayyar to recover ₹50/- from Bista Devi W/O Late Ram Khilari.

I went to Chhachu and Said him," Chhachu, I have to meet a friend on coming Sunday in Ayyar. Please issue me pass of your bus, for to and fro journey."

Chhachu said, "Tandon ji, my bus goes to Malawan only and Ayyar is 3 km further to the East of Malawan". You will have to cover the distance on foot or you can ride a tractor trolley and that is not very comfortable."

I said, "Chhachu, you issue pass, rest I would manage."

I received pass from Chhachu and on the forthcoming Sunday we set-off on our arduous journey.

The bus took lot of time to reach Malawan as it picked and dropped passengers on the way. We alighted from the bus at Malawan. We crossed the road and headed for our destination, Ayyar. As we were covering the distance on foot, we saw one tractor approaching us from the main road. It had a trolley attached to it. I prompted it to stop and we got into the trolley by lifting our weight up with the support of the chain. Those were the youthful days; body had the great enduring capacity so things were managed well. That trolley had the worn out tyres, our journey of bumpy ride began. We had to consciously tighten our stomach muscles to negotiate the jerks. Our stomach grew so fine-tuned that it could have even digested the hardest thing if it had been given to it, at that point of time

I said to Aseem in sarcastic tone, "Aseem, we must take such type of journey once a while, it fine tunes every muscles of our stomach,"

Aseem was already in a very fretful mood. He said, "Had you accepted my offer of taking ₹50/- from me, we would not have been exposed to this bumpy ride. I had also promised you to maintain secrecy of it. You could have told the people that Bista Devi had returned the money. Tandon ji it seems, if things continued like this, we would be spitting blood soon."

I knew that had I accepted his offer he would have been the first person to make it a talk of the town.

"No, Aseem, no foul play, I am on the journey to salvage my pride." I said to Aseem.

"When two bulls fight, it is grass that suffers." Aseem said in satirical tone.

"Tandon ji, every jerk is a grim reminder to do the bank job very attentively." Aseem said ruefully.

"Aseem, it is a bonafide mistake, anybody can commit it."

"In that case, I would have deposited it from my pocket. Shouldn't have committed this act of foolhardiness to come on venture like this." Aseem said in an angry voice

"Aseem, it was a joint decision." I said, curtly.

"My wit must have gone for wool gathering, to accept quixotic proposal like this one." He said annoyingly.

Discretion is better part of valour, I maintained a discreet silence to all his utterances, which he was hurling at me in great frustration.

We reached our destination and alighted from the trolley. As we walked, for great part of time we felt the hangover of jerks. We entered the village and stopped a passerby to seek direction of Late Ram Khilari's house.

In hush- hush tone that person said to us," Sir, Ram Khilari is the name of our Pradhan and he is still alive. Don't add late before his name. If anybody from his family hear these utterances you could be in trouble,". Fortunately, he also knew the house of Bista Devi and directed us to her house. Bista Devi was pretty surprised to see us. Without uttering a word, she left us to enter a near by house. She came from there to hand over Rs50/- .Touch of ₹50/- felt like a gold medal restored to a deserving sports person, who had earlier been stripped of it from his wrongful disqualification.

Our bodies were not in a position to endure any more jerks. We preferred to walk three kilometers to the main road. We boarded the bus, soon it picked up speed. It was leaving behind the trees, green fields, houses, people more importantly our troublesome past. I was more than happy with the result, though target was small but I was making the headway as an achiever, with the pride restored.

तकनीक का शोर

हर तरफ़ तकनीक का ही शोर है
हाथों में मोबाइल और बच्चों के लिए कम्प्यूटर का जोर है
समय का तख्ता पलट रहा
कहते थे दूर रहो मोबाइल से
आज उन्हें लाकर दिया जा रहा।



मोनालिसा पंवर
ए.खि.प.
जोधपुर पाल रोड,
एलआईसी सी ए शाखा

सोचा जाता था समझाने के लिए सामने बैठाया जाए
अब तो मीटिंग भी ऑनलाइन संपन्न हो जाए
सोच रहे हैं ये दुविधा अब कितने दिनों की और है
2020 तो बीत गया अब कितने महीने और है
हर तरफ़ तकनीक का ही शोर है

मिलने-मिलाने को कितना इंतज़ार किया करते थे
बच्चों को कहानी किस्से सुनाया करते थे
अब तो बच्चे भी जानते हैं
बोलने से, गूगल सब कुछ बता रहा
सोचो कैसा तकनीक का युग आ रहा।

हम तो अपने दिनों को याद करते हैं
दिन में खेला रात को कहानी सुना करते थे
अब तो दिन और रात बस मोबाइल पर बीत रहा
सोचो ज़रा बचपन कहाँ खो रहा।

तकनीक के पहलू भी अच्छे बूरे दोनों हैं
एक तरफ़ तो दूरियाँ थी बढ़ाई
अब विपदा में एक दूजे से जोड़े हैं
बस यही सोच रहे.. समय के साथ चलने में ही भलाई है
देखे तो ज़रा तकनीक की बहार आई है

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

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

Name	Staff No	Designation	Branch	Expired on
SHIVENDRA KUMAR SINGH	62636	MANAGER	NATIONAL PROCESSING CENTRE DELHI	24-12-2020
C MOHANAN CHETTIYAR	62967	DAFTARY	KARUNAGAPALLY	09-02-2021
A B KOKE	62807	SWO A	AHMEDNAGAR	13-02-2021
JISHNU R	119176	SWO A	CHANGANCHERRY	18-02-2021
NILKANTHA KALANDI	80709	HKP	TALAGAON	18-02-2021
GORA	509480	HKA	AGRA HIG KI MANDI	20-02-2021
REVANNA	46175	HKP	MYSURU JAYANAGAR (KUVEMPUNAGAR)	24-02-2021
GNANAPRAKASAM L	559614	ATTENDER	MADHAVARAM	26-02-2021
MANESH PRASAD	834258	PROB OFFICER	LAAR	01-03-2021
S G MAHITKAR	45774	SR MANAGER	ZI MUMBAI	06-03-2021
BINDESHWARI SAH	65793	DAFTARY	HATHIA	10-03-2021
K P VASUDEVAN	35517	SR MANAGER	KOORKANCHERRY	11-03-2021
PETCHIAPPAN G	67055	DAFTARY	MANNARKOIL	11-03-2021
ANIL KUMAR SRIVASTAVA	412852	CLERK	VARANASI ORDERLY BAZAR	14-03-2021
P P KIRNAKE	56932	SWO A	NAGPUR BALAJINAGAR HINGNA ROAD	14-03-2021
PRIYANKA CHOUDHARY	84418	MANAGER	NEW DELHI REGIONAL OFFICE	16-03-2021
AJESH PALLIATH	73473	SWO A	CANNANORE CUR CHEST	16-03-2021
LALITHA BAI M	528917	HKA	BLORE BASAVESHWARA RD	20-03-2021
KUMAR PREM KUNJ	73259	SWO A	PATNA BORING ROAD	22-03-2021
K D CHAVAN	69528	PEON	PUNE KIRKEE BAZAR	30-03-2021
V SRINIVASA	653369	ATTENDER	HEAD OFFICE BENGALURU	30-03-2021
SOMNATH	494560	CLERK	CHANDIGARH SECTOR-38	31-03-2021
R M BHISIKAR	45786	SWO A	NAGPUR ACCOUNT SECTION	31-03-2021
DATTARAJ J JADYE	342304	CLERK	MUMBAI GOREGAON (E) UM	01-04-2021
A V MUNDHE	54491	SWO A	MUMBAI CHEMBUR CAMP	01-04-2021
SRINIVAS M	62561	SWO A	BLORE VIJAYANAGAR	02-04-2021
RAVINDER KUMAR	68956	HKP	CHANDIGARH SECTOR 17C MAIN	03-04-2021
ANILKUMAR Y BETGERI	495901	SR MANAGER	HUBBALLI REGIONAL OFFICE	04-04-2021
KUMARAVEL D	81016	HKP	PANNAI MOONDRADAPPU	04-04-2021
NAGARAJA C	48501	SWO A	BEGUR	08-04-2021
SUDESH N MAYEKAR	61281	SWO A	MUMBAI MAHULGAON	09-04-2021

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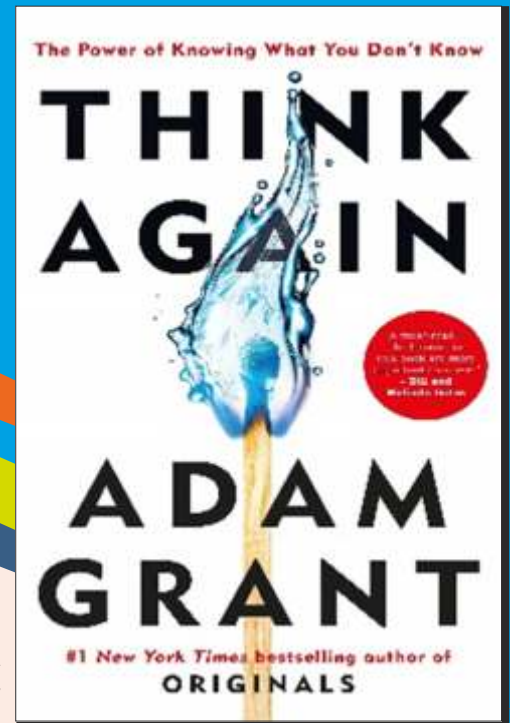
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Name	Staff No	Designation	Branch	Expired on
SHYAM KUMAR	546058	DVR/ATTENDER	DELHI C.O.	11-04-2021
SANJAY KUMAR GUPTA	72520	SWO A	RANCHI CHUTIA	12-04-2021
CHANDRA SHEKHAR AZAD	56461	D.M.	DEHRADUN RETAIL ASSET HUB	13-04-2021
G S RAVINDRANATH	52576	OFFICER	CHENNAI ACCOUNTS SECTION	13-04-2021
MODINSAB I NADAF	594499	ATTENDER	HUBBALLI-II REGIONAL OFFICE	13-04-2021
H S KASTHURI	515672	ATTENDER	JAVALI	14-04-2021
AKHILESH KUMAR	87150	OFFICER	GOPALGANJ	15-04-2021
AKHILA P R	95415	OFFICER	HEAD OFFICE BENGALURU	16-04-2021
KALAPALA RAJA SEKHARA RAO	578576	CLERK	SECUNDERABAD SUCHITRA CIRCLE	18-04-2021
M LUCKY RAJ KUMAR	60459	C.M.	VISAKHAPATNAM STEEL PLANT RINL	20-04-2021
SAMIR KUMAR ROY	75558	HKP	KOLKATA FOREIGN DEPARTMENT	20-04-2021
S K LAHIRI	42370	SR MANAGER	LUCKNOW R S T C	21-04-2021
PALANISAMY N	54360	DAFTARY	KANGEYAM	21-04-2021
PATEL PRAKASH RAMESH	542494	HKA	MUMBAI SPECIALIZED DIGITAL BANKING BRH CANDI	21-04-2021
SHUBHA H N	69700	MANAGER	HANUMANTHAPURA SME BRANCH	22-04-2021
SUSHANT KACHHAP	85822	OFFICER	RANCHI LADY K C ROY MEM SCHOOL	22-04-2021
A R GAFFAR	809214	CLERK	HOSUR (TAMIL NADU)	22-04-2021
ASHISH TATWARIA	109579	OFFICER	KOTA	24-04-2021
KATTEPOGU SEKHAR BABU	539090	SR BRH MANAGER	GUNTUR REGIONAL OFFICE	25-04-2021
B K MALAKAR	54270	SWO A	MUTURKHA	26-04-2021
ASHOK KUMAR	59414	MANAGER	MEERUT-II RAH	27-04-2021
GOVIND PRASAD	422929	BRH MANAGER	ROORKEE	27-04-2021
ABDUS SUKUR	74526	SWO A	BERHAMPORE	27-04-2021
IGNACUIS MINZ	65799	SWO A	RANCHI CENTRALIZED PROCESSING HUB	28-04-2021
SAROJA DHAN	73216	SWO A	TUPUDANA	28-04-2021
VINOD LIYANGI	85833	OFFICER	JUGSALAI BRANCH	29-04-2021
K K GHANEKAR	68839	SWO A	MUMBAI TAMARIND LANE	29-04-2021
ATUL KUMAR	61105	MANAGER	DHANBAD CUR CHEST	30-04-2021
GIRISH CHANDRA	519100	CLERK	GHAZIABAD MALIWARA UM	30-04-2021
K SANKAR	71270	HKP	THIRUNINDRAVUR	30-04-2021
P V S NAGA TULASI LAXMI	63080	MANAGER	KOWTHA (B)	30-04-2021

THINK AGAIN

— Adam Grant

Book Review



Adam Grant is the bestselling author of **“Originals”** which was published in the year 2016. This year (in 2021) he returns with a thought provoking exploration on the practical values of rethinking and developing mental alertness. **“Think Again”** is eponymous with the feeling that the book incites in you – it really makes you cogitate on our habitual ways of thinking that has often weighed us down. The book starts with a striking anecdote about Wagner Dodge, a firefighter foreman, who along with his 15 member team fought a raging fire, with flames as high as 30 feet, on top of Mann Gulch in the mountainous wilderness of Montana in the year 1949. 13 of his team mates perished in that fire, but Wagner, because of ability to rethink faster and unconventionally from what was taught to him by the manuals, survived (along-with 2 of his physically fit team mates who outrun the fire) and lived to tell a tale. **“Think Again”** is about challenging our own conventional wisdom and unlearning stuff that has become part of our daily lives. Through this book the author shows us, through pertinent life examples, how to overcome our own unjustified overconfidence by developing those faculties of mind that force us to contest our own beliefs and if necessary even to change them.

Grant tells us that when we think and talk, we often slip into the mind-set of three distinct professions – preachers, prosecutors and politicians. We become preachers when the indefensible strength of our certitudes coerce us to convert others to our way of thinking; prosecutors when our solitary aim is to disrepute the beliefs of others and politicians when we seek to win favours from our chosen community. The author goes on to reveal that what all these mindsets have in common is the assumption that our beliefs are watertight and there is no possibility of adding any value to our beliefs or learning something new. Imprisoned by our own grotesque dogmas, we tend to fall into a strait jacket thinking mode and a predictable way of reacting to situations.

The author recommends certain specific ways through which we can develop the habit of unlearning and rethinking and use it to our advantage in situations that warrant it. Grant encourages us to detach our sense of self from any specific beliefs and adopt a scientific mindset where we will be motivated to question our own thought process. As the book progresses Grant also shows us the effect of persuasion in opening other peoples mind and influencing their opinions and on how to use the skills of rethinking in creating better and innovative cultures at work. It is a must read for any individual interested in developing intellectual humility, accepting criticisms at work, steering away from tunnel vision and consciously and well intentionally developing a framework of periodically testing our own beliefs and opinions. A perfect guide for leaders, managers and HR practitioners dealing with workforce dynamics and human capital challenges.



Kishore Thampi

The Myers Briggs Personality Types

Personality types key



Extroverts

Extroverts are energized by people, enjoy a variety of tasks, a quick pace, and are good at multitasking.



Introverts

Introverts often like working alone or in small groups, prefer a more deliberate pace, and like to focus on one task at a time.



Intuitives

Intuitives prefer to focus on possibilities and the big picture, easily see patterns, value Innovation, and seek creative solutions to problems.



Sensors

Sensors are realistic people who like to focus on the facts and details. They apply common sense and past experience to find practical solutions to problems.



Thinkers

Thinkers tend to make their decisions using logical analysis, objectively weigh pros and cons, and value honesty, consistency, and fairness.



Feelers

Feelers tend to be sensitive and cooperative, and decide based on their own personal values and how others will be affected by their actions.



Judgers

Judgers tend to be organized and prepared, like to make and stick to plans, and are comfortable following most rules.



Perceivers

Perceivers prefer to keep their options open, like to be able to act spontaneously, and like to be flexible with making plans.

So what is your personality type?



Shreyas Contest 2020
Color Photography
Category B - 2nd prize



Photograph by :
Abhijith N Rao
Manager,
PM Section, HR Wing,
HO Bangalore