



समूह निर्माण एवं संगठनात्मक विकास *Team Building and Organisational Development*

*"Team work is the secret
that makes common people achieve
uncommon results"*

*"Alone we can do
so little; together
we can do so much"*

*"Individually we are
one drop. Together
we are an ocean"*

*"No one can whistle
a symphony. It takes
a whole orchestra
to play it"*



*"If everyone is moving
forward together,
then success takes
care of itself."*

*"It takes two flints
to make a fire"*

*"Team work makes
the dream work"*

*"None of us is as
smart as all of us."*



केनरा बैंक को प्रतिष्ठित 'ईज रिफॉर्म्स इंडेक्स अवार्ड 2022 (ईज 4.0 अवार्ड्स)' के तहत 'तीसरा रैंक' और इंस्टीट्यूशनलाइजिंग प्रूडेंट बैंकिंग थीम के तहत 'प्रथम पुरस्कार' प्रदान किया गया। दिनांक 16.09.2022 को मुंबई में आईबीए द्वारा आयोजित कार्यक्रम में श्री एल वी प्रभाकर, प्रबंध निदेशक एवं मुख्य कार्यकारी अधिकारी, माननीय केंद्रीय वित्त मंत्री श्रीमती निर्मला सीतारामन से पुरस्कार ग्रहण करते हुए दिखाई देते हैं। तस्वीर में कार्यपालक निदेशक श्री देवाशीष मुखर्जी और श्री बृजमोहन शर्मा भी नज़र आ रहे हैं।

Canara Bank was awarded 3rd Rank under the prestigious EASE Reforms Index Award 2022 (EASE 4.0 Awards) and also the 1st prize under the theme Institutionalising Prudent Banking. Sri. L V Prabhakar, MD&CEO is seen receiving the award from the honourable Union Finance Minister, Smt. Nirmala Sitharaman in the event organised by IBA at Mumbai on 16.09.2022. Executive Directors Sri. Debashish Mukherjee and Sri. Brij Mohan Sharma are also seen in the picture.



20 अगस्त, 2022 को बेंगलूरु में आयोजित 'मार्केटिंग एक्जीक्यूटिव्स कॉन्क्लेव' में श्री एल वी प्रभाकर, प्रबंध निदेशक एवं मुख्य कार्यकारी अधिकारी का स्वागत करते हुए श्री आर पी जायसवाल, महाप्रबंधक, विपणन व जनसंपर्क विभाग, प्रधान कार्यालय, बेंगलूरु तस्वीर में कार्यपालक निदेशक श्री के सत्यनारायण राजू भी नज़र आ रहे हैं।

Sri. R P Jaiswal, GM, Marketing & Public Relations Wing, HO Bengaluru welcoming Sri. L V Prabhakar, MD & CEO to the 'Marketing Executives' Conclave' held at Bengaluru on 20th August, 2022. Sri. K Satyanarayana Raju, Executive Director, is also seen in the picture.

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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. (Kathopanishad II - 2)

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प्रबंध निदेशक एवं मुख्य कार्यकारी अधिकारी का संदेश



MD & CEO's Message

प्रिय केनराइट्स,

Dear Canarites,

यह बहुत गर्व और प्रतिष्ठा का विषय है कि हमने बार-बार बाहरी दुनिया को दिखाया है कि एक सतत बढ़ते संगठन होने का क्या मतलब है। हमें अपने घोषित लक्ष्यों और उद्देश्यों से कोई नहीं रोक सकता है और हमने उन सर्वव्यापी बाधाओं और अवरोधों को पार कर लिया है जो पिछले कुछ वर्षों में एक भयंकर महामारी के फलस्वरूप उत्पन्न हुए हैं। यह हमारे केनराइट्स के अथक प्रयासों और कड़ी मेहनत के कारण ही संभव हुआ। हम एक शिक्षणोन्मुख संगठन हैं, जहां दिन-प्रतिदिन बैंकिंग के सिद्धांतों और पेचीदगियों को और अधिक लचीला और भविष्य के लिए तैयार (एक संगठन के रूप में) बनाने की दृष्टि से प्रणाली में रणनीतिक रूप से शामिल किया गया है। हमारे मिशन और संकल्पना वक्तव्य को हाल ही में संशोधित किया गया है ताकि अपेक्षित परिष्करण और दूरदर्शिता की ओर अग्रसर हो सके जो किसी भी बढ़ते संगठन के लिए एक रूप-रेखा है। जब हम यह घोषणा करते हैं कि "हम लाभप्रदता, परिचालन दक्षता, आसति गुणवत्ता, जोखिम प्रबंधन और डिजिटल नवाचार (हमारा विजन)" में उद्योग संबंधी निर्देश-चिह्न (बेंचमार्क) का अनुसरण करते हुए सर्वश्रेष्ठ बैंक के रूप में उभरना चाहते हैं" और हमारा उद्देश्य "अत्याधुनिक बैंकिंग समाधान प्रदान करना, प्रौद्योगिकी का लाभ उठाना, व्यवसाय चलाने में आसान बनाने की दिशा में सहायता करना और समावेशी विकास (हमारा मिशन) के माध्यम से सभी हितधारकों के लिए मूल्य बढ़ाना है", हम अपने आप में विश्वास जुटा रहे हैं जिसके फलस्वरूप हम अपने प्रतिस्पर्धियों को एक स्पष्ट संदेश देते हुए इस तथ्य को और ठोस रूप दे रहे हैं कि बैंकों के समूह में किसी भी स्थिति में हमारा लक्ष्य "प्रथम स्थान" हासिल करना है। हमारी जैसी उद्यमी टीम के रहते, मैं विश्वास के साथ कह सकता हूँ कि हमारे लिए कोई भी लक्ष्य हासिल करना असंभव नहीं है और गौरव के ऊंचे पायदानों पर चढ़ने का हमारा यह सपना जल्द ही साकार होने वाला है!

यह एक तथ्य है कि प्रभावी टीम से मजबूत संगठन बनते हैं। हम संवर्धित बुद्धि से लैस अत्यधिक संज्ञानात्मक व्यक्ति हैं। किंतु जब हमें एक साथ रखा जाता है, तो कभी-कभी हम संघर्ष करते हैं। किसी भी सफल टीम के महत्वपूर्ण तत्व – सहभागिता, सहयोग, सहवास और आपकी टीम के लक्ष्यों और उद्देश्यों को व्यक्तिगत दृष्टिकोण / राय से आगे रखने की क्षमता हैं। मैं सभी परिचालन / सेवा / प्रशासनिक इकाइयों से मजबूत, लचीला और भरोसेमंद टीमों के निर्माण करने की इस अद्भुत अवधारणा को अपनाने और उस विशेष बंधन और अधिक से अधिक उपलब्धियों को हासिल करने के लिए एकजुटता की भावना का उपयोग करने का आग्रह करता हूँ। बेहतर रूप से गठित / अच्छा इरादा रखने वाली टीम तालमेल यानी साइनर्जी (यह शब्द यूनानी "सिनर्गोस" से लिया गया शब्द, जिसका अर्थ है "एक साथ काम करना") की अनुभूति का आभास कराती है। तालमेल यानी साइनर्जी एक साथ काम करने वाले लोगों की संयुक्त परिणाम उत्पन्न करने की क्षमता है जो अलग से प्राप्त परिणामों के कुल योग से अधिक

It is a matter of great pride and prestige that we have time and again shown to the outside world, what it means to be a perpetually growing Organisation. Nothing can deter us from our professed goals and objectives and we have steamrolled past the ubiquitous obstacles and hindrances which a virulent pandemic showcased in the last few years. This was possible only because of the relentless efforts and hard work put in by our Canarites. We are a learning organisation, where the tenets and intricacies of day to day banking is strategically factored into the system to make us more resilient and future ready (as an organisation). Our Mission and Vision statements have been recently revised to usher in the requisite sophistication and farsightedness which forms the blueprint for any growing organisation. When we proclaim that "we want to emerge as the best bank by pursuing Industry Benchmarks in profitability, operational efficiency, asset quality, risk management and digital innovation (Our VISION)" and "To provide State-of-the-Art Banking solutions, leveraging technology, aiding Ease of Doing business and enhancing value for all stakeholders through inclusive growth (Our MISSION)", we are heralding our belief in ourselves, giving a clarion call to our competitors and further concretizing the fact that we are not going to settle for anything less than the "numero uno" position amid the comity of banks. With an enterprising team like ours, I can confidently say that no target is unachievable for us and this dream of basking in the higher pedestals of glory is soon to become a reality!

It is a fact that effective teams make robust organisations. We are highly cognitive beings with augmented intelligence. But when we are put together, at times we struggle. The vital ingredients of any successful team is communion, cooperation, co-habitation and the ability to put your team's goals and objectives ahead of individual perspectives / opinion. I urge upon all operational/ service/ administrative units to embrace this wonderful concept of building stronger, resilient and trustworthy teams and harness that special bonding and the spirit of togetherness to achieve greater things. A well-formed/ well intentioned team exudes the vibes of synergy – a word derived from the Greek "Synergos" meaning "working together". Synergy is nothing but the ability of the people working together to produce a combined result that is greater than the sum of the results achieved separately. When people harness the power of effective teamwork and synergy

है। जब लोग अपनी कार्यात्मक टीमों के भीतर प्रभावी टीम कार्य और तालमेल की शक्ति का उपयोग करते हैं, तो वे भी काफी बेहतर व्यक्तिगत और टीम निष्पादन, उच्चतर उत्पादन, अधिक व्यक्तिगत संतुष्टि, कम तनाव और एक सुरक्षित कार्यस्थल जुटा पाते हैं। फिल जैक्सन ने ठीक ही कहा है कि – "टीम की ताकत प्रत्येक सदस्य है। प्रत्येक सदस्य की ताकत टीम होती है।"

हमारे प्रथम तिमाही (वित्त वर्ष 2022-23) के परिणाम बहुत आशाजनक रहे हैं। हमारा वैश्विक कारोबार ₹19 लाख करोड़ को पार कर गया है और अब हम **₹20 लाख करोड़ के मिशन** को हासिल करने से कुछ ही दूर हैं। हमने बैंकिंग के लगभग सभी क्षेत्रों में बहुत अच्छा निष्पादन किया है। हमारे सकल अग्रिम और आरएमएम क्रेडिट के तहत क्रमशः 14% और 15% से अधिक की वृद्धि हासिल करना इस तथ्य का प्रमाण है कि हमने विषमताओं के बावजूद, एक बैंक के रूप में उद्योग में अपने लिए एक जगह बनाई है जिसके साथ सामंजस्य स्थापित किया जा सकता है। बकाया स्वर्ण ऋण के तहत हमारे शानदार निष्पादन के फलस्वरूप हम ₹1 लाख करोड़ की उल्लेखनीय उपलब्धि हासिल कर पाएँ। हमने हाल ही में बेसल III टियर II, सीरीज I बॉन्ड में ₹2000 करोड़ जुटाए हैं, जो हमारे पास रखी पूंजी की गुणवत्ता और मात्रा को बढ़ाने का एक हिस्सा है, जिसकी वजह से बाजार में बहुत मजबूत सकारात्मक संकेत प्रसारित हुआ है। डिजिटल मोर्चे पर, हमने **ai1** – 250 से अधिक सुविधाओं (11 भाषाओं में उपलब्ध) के साथ मोबाइल बैंकिंग सुपर ऐप और हमारे ग्राहकों की बैंकिंग ज़रूरतों के लिए वन-स्टॉप समाधान की शुरुआत के साथ अपने क्षितिज का विस्तार किया है। हम एफआईयू (वित्तीय सूचना उपयोगकर्ता) और एफआईपी (वित्तीय सूचना प्रदाता जो ग्राहक की सहमति के साथ ग्राहक जानकारी प्रदान करते हैं) दोनों के लिए खाता एग्रीगेटर प्लेटफॉर्म पर लाइव होने वाले तीन सार्वजनिक क्षेत्र के बैंकों में से एक हैं। मैं सभी केनराइट्स से अनुरोध करता हूँ कि वे हमारे डिजिटल बैंकिंग उत्पादों, विशेष रूप से हमारे **ai1** एप्लिकेशन को सक्रिय रूप से लोकप्रिय बनाएं, और अधिक से अधिक ग्राहकों को अपने साथ जोड़ें और हमारे डिजिटल बैंकिंग/उत्पाद ग्राहक आधार को बढ़ाएं।

यद्यपि हमने मजबूत बुनियादी बातों और बेहतर वित्तीय निष्पादन के साथ उद्योग में अपनी पहचान मजबूत की है, वर्षांत के लक्ष्यों को प्राप्त करने का मार्ग अभी भी लंबा और चुनौतीपूर्ण है। चूंकि, इस वित्त वर्ष में केवल 6 महीने शेष रह गए हैं, आइए, हम अपने सर्वोत्तम प्रयासों को जारी रखें और अपने घोषित लक्ष्यों और उद्देश्यों को उत्साह के साथ हासिल करने के लिए मिलकर कार्य करें।

जैसा कि आप जानते हैं, सितंबर का महीना "हिंदी माह" के रूप में मनाया जाता है और इस उत्सव में पूरे दिल से शामिल होना और हमारे स्टाफ सदस्यों के बीच एकता की इस भाषा की प्रासंगिकता और महत्व को प्रसारित करना संगठनात्मक दृष्टिकोण से महत्वपूर्ण है। आइए, हम इस अद्भुत भाषा को और अधिक लोकप्रियता और समृद्धि लाने में अपना योगदान दें।

आप सभी को बहुत-बहुत शुभकामनाएं!

मंगल कामनाओं के साथ,

आपका,

एल वी प्रभाकर

प्रबंध निदेशक एवं मुख्य कार्यकारी अधिकारी

within their own work teams, they too achieve substantially improved individual and team performances, higher output, greater personal satisfaction, less stress, and a safer workplace. As rightly told by Phil Jackson - "The strength of the team is each member. The strength of each member is the team."

Our Q1 (FY 2022-23) results have been very promising. Our global business crossed ₹19 lakh crores and we are now only a stone's throw away from achieving the **Mission 20 Lakh Crore**. We have done exceedingly well in almost all genres of banking. The surge in our gross advances and RAM credit by over 14% and 15% respectively is testimony to the fact that we, despite the oddities, have created a niche for ourselves in the industry as a bank to reckon with. Our mercurial performance under gold loan outstanding saw us crossing the coveted barrier of ₹1 lakh crore, again a phenomenal feat! We have also recently raised ₹2000 crore in Basel III Tier II, Series I bonds, as a part of enhancing the quality and quantity of capital held by us, thus sending a very strong positive signal to the market. On the digital front, we have expanded our horizon with the introduction of **ai1** – the mobile banking super app peppered with over 250 features (available in 11 languages) and a one-stop solution to the banking needs of our customers. We are also among one of the three PSBs to go LIVE on Account Aggregator Platform for both FIU (Financial Information User) and FIP (Financial Information Provider who provides the customer information with customer consent). I request all Canarites to actively popularize our digital banking products, especially our **ai1** application, and onboard as many customers as possible and augment our digital banking/ products customer base.

While we have strengthened our mark in the industry with stronger fundamentals and better financial performance, the path to achieve the year end goals is still long and challenging. With only 6 months remaining in this financial year, let us continue to put in our best efforts and work together towards achieving our professed goals and objectives with gusto.

As you are aware, the month of September is celebrated as "**Hindi Month**" and it is significant from an organisational perspective to join wholeheartedly in this festivity and spread the relevance and importance of this language of unity amidst our staff members. Let us do our part in bringing more popularity and prosperity to this wonderful language!

Wish you all the very best

With warm regards,

Yours sincerely

L V Prabhakar

Managing Director & CEO

संपादकीय



Editorial

एक सफल संगठन का विशेष कारक निश्चित रूप से उसकी मानव पूंजी है। कई संगठन अब अपने कार्यबल को सक्षम और पेशेवर इकाइयों में विकसित करने और बदलने के इस कार्य में ईमानदारी से लगे हुए हैं। जब विभिन्न हितों वाले लोगों का एक प्रेरक समूह एक समान उद्देश्य और एक समान लक्ष्य के लिए एक साथ हो लेता है, तो एक टीम का गठन होता है। मानव क्षमता एक पेचीदा तत्व है। पारस्परिक रूप से एक-दूसरे का सम्मान करने वाले और प्रतिस्पर्धी व्यक्तियों के समूह में यह दोगुना हो जाता है। एक सफल टीम स्व-चालित होती है और टीम के प्रत्येक सदस्य की अंतर्हित क्षमता का उपयोग करती है और उसे फलने-फूलने की दिशा में पोषित करती है। यह असाधारण तत्व केवल मानव जाति तक सीमित नहीं है। हम प्रकृति में भी इसकी सर्वव्यापी उपस्थिति पाते हैं। यद्यपि, ये विकासवादी श्रृंखला में काफी महत्वहीन प्रतीत होते हैं, जानवर और पौधे एकजुटता और टीम वर्क के चौकाने वाले तथ्य पेश करते हैं। ऐसे कुछ उदाहरण हैं – ‘माइग्रेटिंग गीज़’ जो ऊर्जा के संरक्षण के लिए ‘वी रचना’ के अनुरूप उड़ते हैं, कैलिफ़ोर्निया के ‘रेडवुड ज़ेपेट’ जो 350 फीट तक लंबे होते हैं, उनकी जड़ें काफी उथली होती हैं, किंतु एक दूसरे को आपस में जोड़ते हुए मजबूत करते हैं, मधु मक्खियां, दीमक, चींटियाँ सभी टीम वर्क के अद्भुत गुण प्रदर्शित करती हैं। संक्षेप में, टीम कार्य और टीम निर्माण की अवधारणा सर्वव्यापी है जो इस मंत्र को दोहराता है कि **“एक साथ होना हमेशा बेहतर होता है”!**

कार्यस्थल पर सफल टीम निर्माण अक्सर सभी के लिए सफलता में तब्दील हो जाता है। एक संगठनात्मक परिप्रेक्ष्य में, किसी भी सफल टीम की सर्वोत्कृष्टता कुछ प्रमुख कारकों जैसे – संकल्पना, सहयोग, प्रेरणा और विश्वास पर आधारित होती है। यह तभी प्राप्त किया जा सकता है जब हम एक-दूसरे की भावनाओं के प्रति सकारात्मक दृष्टिकोण और आदर बढ़ाएं और अपने कर्मचारियों के बीच टीम कार्य की भावना को बढ़ावा दें। जैसा कि हेनरी फोर्ड ने ठीक ही कहा है, *“अगर सभी एक-साथ आगे बढ़ रहे हैं, तो अनायास ही सफलता हासिल हो जाती है”।*

“टीम निर्माण और संगठनात्मक सफलता” पर श्रेयस का यह **“विशेष संस्करण”** टीम निर्माण के विभिन्न पहलुओं को एक-साथ ले लाने का एक प्रयास है और यह कैसे एक लहर और एक चिरस्थायी प्रभाव पैदा करने के लिए संगठनात्मक ढांचे में प्रभावी ढंग से समाविष्ट होता है। हमारे लेखकों के लेख/कविताएं/निबंध इस अद्भुत मानव संसाधन विकास साधन की बारीकियों पर प्रकाश डालते हुए यह दर्शाते हैं कि कैसे सहक्रियात्मक और कार्य-निरत टीमें सफल संगठनों के निर्माण में मदद करती हैं। हमारे उन लेखकों के प्रति हम कृतज्ञता व्यक्त करते हैं जिन्होंने टीम निर्माण के मूल सिद्धांतों को एक-साथ जोड़ने की दिशा में बहुत मेहनत की है और किस प्रकार यह संगठनात्मक अध्ययन और विकास की व्याप्ति को बढ़ाता है।

आशा है कि आप इस विशेष संस्करण को पढ़ने का आनंद लेंगे और हम आपकी प्रतिक्रिया लेना पसंद करेंगे। 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 080-22233480/9986693808 पर कॉल कर सकते हैं।

किशोर थंपी
संपादक

A successful organisation's X factor is definitely its Human Capital. Many organisations are now conscientiously involved in developing and transforming their workforce into competent and professional units. When a motley group of people, with varied interests, come together for a common purpose and a common goal, a Team is formed. The human potential is an intriguing entity. It doubles when in a group of mutually complimenting and competing individuals. A successful team is self-driven and harnesses each team member's latent potential and nurtures it to fruition. This phenomenon, quite strangely, is not something specific to the human kind. We find its ubiquitous presence in nature too. Though they seem to be quite inconsequential in the evolutionary chain, the animals and the plants display startling cases of togetherness and team work. To quote a few, the migrating geese that flies in a V formation to conserve energy, *California's Redwood giants* which grow up to 350 feet have a very shallow root system but the trees intertwine and strengthen each other, the honey bees, the termites, the ants all display wonderful traits of team work. In short, the concept of team work and team building is omnipresent, reiterating the mantra that **“Together is always better”!**

Successful team building at workplace often translates into success for everyone. From an organisational perspective, the quintessence of any successful team is premised on certain key factors like vision, collaboration, inspiration and trust. It can be achieved if we exude that positive attitude and respect each other's emotions and propitiate the spirit of team work amidst all. As rightly said by Henry Ford, *“If everyone is moving forward together, then success takes care of itself”.*

This **“Special Edition”** of Shreyas on **“Team Building and Organisational Development”** is an attempt to bring together the various aspects of team building and how it effectively fits in the organisational framework to create a rippling and an everlasting impact. The articles/poems/essays by our writers delve deep into this wonderful HRD tool and portrays how synergic and engaged teams help in building successful organisations. A note of Gratitude to our writers for taking pains to put together the basic tenets of team work and how it broadens the horizon of organisational learning and development.

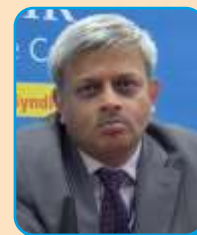
Hope you enjoy reading this special edition. As we love to hear from you, please drop in your feedback/ comments by visiting **our HM&L Webpage in Cannaet** / or as mail to hohml@canarabank.com / or you can always call us at 080 – 22233480 / 9986693808.

Kishore Thampi
Editor

Organisational Development through Effective Team Building – A Case Study

Mahesh M Pai

General Manager
Integrated Treasury Wing, Mumbai



The banking sector is on the cusp of a revolutionary change, especially after the spate of consolidation of PSBs, with the purpose to form strong and competitive banks through consolidation among PSBs.

In the next few years, we will see a much more varied set of banking institutions using information and technology to their fullest; A much healthier and competitive public sector banking system. It is a necessity if we are to finance the enormous needs of the world's Fifth Largest Economy, as on date. As India continues its trajectory of strong and sustainable growth, it is my firm belief that the Indian banking sector will be a supportive partner in every step of the way.

It is a given that each and every banking organisation has its own business practices, policies, characteristic culture, and governance structure which determines its productivity as well as efficiency. The crux of all this is that human resource is the major fuel for running any organisation, which in turn determines the development of the organisation.

Organisation Development and Team Building:

According to Wendell L French & Cecil H Bell, in behavioral science, organisation development is a long-range effort to improve an organisation's problem-solving and renewal processes, particularly through a more effective and collaborative management of organisation culture — with special emphasis on the culture of formal work teams — with the assistance of a change agent, or catalyst, and the use of the theory and technology of applied behavioral science including action research.

Every organisation uses some kind of formal teamwork to get projects done. Even if individual players are talented and creative, teams with firm goals and ways to

achieve them alone succeed. Winning teams thrive on structures that's created from the bottom up, yet guided by strong, confident leadership from the top of the organisation. A good team relationship requires a strong leader and their constant nurturing.

Leadership Development:

In this context, I am grateful to our Top Management for nominating me as one of the participants for the Leadership Development Programme (LDP) at IIM, Bangalore which had a total of 79 participants from 12 banks, including EXIM Bank. The LDP which commenced on August 16, 2021 was originally curated by Financial Services Institutions Bureau (erstwhile Banks Board Bureau), IBA and delivered by IIM Bangalore with Egon Zehnder as the knowledge partner.

Evolution of LDP:

The Report (2014) of P J Nayak Committee to Review Governance of Boards of Banks in India set up by RBI proposed the need for wide-ranging human resource policy changes. FSIB, an autonomous body of the Government of India came in to being as recommended by P.J. Nayak Committee.

One of the mandates of the FSIB is 'To help banks to develop a robust leadership succession plan for critical positions that would arise in future through appropriate HR processes, including performance management systems'. In accordance with this mandate, in consultation with the IBA, its own Knowledge Partner M/s Egon Zehnder, the leadership of the PSBs and IIM Bangalore, the Bureau curated a LDP that was delivered by IIM Bangalore.

Case Study:

LDP also included a Team Project. We were grouped into 15 project groups. Each project was specific to a PSB and

required a mandate to be signed off by the MD & CEO's of the respective PSBs. The mandate detailed the project, within the PSB, that the team wants to start, the milestones, the resources required, the key change it proposes to bring about and measurement of this change in terms of financial statements.

These project groups were reviewed, by eminent panellists, three times during the tenure of 9 months i.e., in October 2021, January 2022 and finally in April 2022.

Project – Digital Transformation:

Under the tutelage of Executive Director Sri. K Satyanarayana Raju, team Canara's — Sri. Bhavendra Kumar (CGM, GL Wing), Sri. S Jayakumar (GM, Mangaluru CO), Sri. Jayaprakash C (GM, KGB), Sri. R P Jaiswal (GM, Retail Assets, & Marketing & PR Wing), Smt. K Kalyani (GM, Vijayawada CO), Smt. Salina Goyal (GM, Chandigarh CO), Smt. K A Sindhu (GM, PC Wing), Sri. Rakesh Nainwal (GM, Guwahati CO) and I — Project on Digital Transformation was awarded Second amongst the 15 project groups on the valedictory ceremony, which was virtually addressed by Sri. Sanjay Malhotra, Secretary, DFS. Our project covered the following aspects—

1. Automation of Service Charges
2. Digitalisation of Forex Transactions
3. Paperless Banking
4. Digitalisation of Retail Loans
5. Revamp of Mobile Banking

In line with the fast-changing landscape of the Banking industry, the project intended to leverage technology to

provide best in the industry banking services to our valued customers as well as provide operational convenience to our staff. To optimize our Digital banking offerings,

- Bank has enhanced the features under mobile Banking app and launched “All in One” Mobile Banking Application. This SUPER App has been bundled with more than 250 features catering to the needs of customers on a single platform.
- In tune with the latest market trend, Bank is in the process of introducing “End to End Digital lending” platform to provide credit facility to our customers through online or digital mode in addition to existing functionalities like PSB 59, JanSamarth, etc.
- Also, we added the facility of “FX4U” in Internet Banking for seamless forex transactions.
- Further, to enhance operational convenience of staff, Bank has embarked upon the Document Management System (DMS) project to digitalize the various Banking operations to improve operational efficiency and to encourage paper less banking.

Apart from Bank's effort to arrest/recover the income leakage through inspection, audit, etc., on a regular basis, bank's initiative of automation of service charges will be able to stop income leakage to the extent of ₹250 crore per annum upfront.



TEAM CANARA WITH MEMBERS OF IIM - B & FSIB

The contribution of following staff towards the success of Project on Digital Transformation is highly appreciated –

Staff Name	Designation	Placement	Project
Sri. Tarun Kumar	AGM	TO Wing	Revamp of Mobile Banking (ai1)
Sri. Waker Yunas L K & Mobile Banking Team	Sr. Manager	TO Wing	
Sri. Pravin Anto Justin & UPI Team	Sr. Manager	TO Wing	
Sri. Mohit Singhal	Sr. Manager	IT Wing	Digitalisation of Forex Transactions
Sri. Sourav Kumar Thakur	Sr. Manager	SP & D Wing	Paperless Banking
Sri. Harikrishnan J R	Manager	TO Wing	
Sri. Deepak Rawat	Officer	Marketing & PR Wing	Digitalisation of Retail Loans

The Case Study (Project) has clearly shown that, human resource is one of the most important assets of a bank on which considerable attention is to be given to make it an entity that is dedicated and committed to the vision and mission of the organisation and cater to the country's needs. A good management team with a visionary leader can help build empires out of organisations that nest people friendly climate and have a rich embedded culture which together contribute to Organisational success. There is no other greater example than our Mother Bank for this. Under the visionary leadership of our MD & CEO

Sri. L V Prabhakar, we are marching ahead and scaling newer heights on all business parameters Q-o-Q.

To conclude, team building is an efficient way of achieving Organizational Development. It helps in boosting the productivity, effectiveness, and efficiency of an organization as well as the performance of the employees. Also, I believe that motivation, recognition, and employee engagement can create a conducive environment for team building to develop and nurture at the workplace.



“When ‘I’ is replaced with ‘We’, even illness becomes wellness”

- Malcolm X

Team Building and it's Significance

G. Vijaya Durga

Senior Manager
CO Bengaluru



TEAM – TOGETHER EVERYONE ACHIEVES/ACCOMPLISHES MORE

This acronym for team is well quoted and it means everything as per its abbreviation. Team is the key element for any organisation, either a small firm or a MNC. It is a collective way of certain group of people moving forward for achieving a set target in a phased manner. Team Building is very crucial as it plays a vital role for obtaining effective results. Certain aspects of Team Building and its characters lay base for sound development of an Organisation.

ELEMENTS OF AN EFFECTIVE TEAM:

An effective team works by distributing work amongst them which facilitate every team member to be accurate on their piece of job. Team involves various kinds of people possessing different knowledge levels based on their seniority in their respective profiles and their past work areas. This type of mix of persons helps in exchange of ideas among all generations of people in the team thereby leading to better outcomes. This in turn results for speedy resolutions for the problems posed to the team. Regular team meetings for discussing strategies related to their work area not only yields positive out- turns but also creates work relationships/ bonds and also builds trust which is very important. A team working to the core while enjoying it will get superior results ahead of others. An effective team involves encouraging each other thereby paving path for successful outcomes.

An efficient team requires selection of right members for best outputs. They should be properly identified and placed appropriately for specific jobs related to a project like putting all ingredients in right propositions while preparing a delicious dish. A proper team member should possess good qualities like planning, analysing, organising, decision making, and completing the work in

a prescribed time frame. There must be a team leader who guides, drives, encourages and leads the team in the right path. There may also be “team blockers” who are to be taken care of and should be removed immediately on identification else they might cause hindrance to the ongoing team work. Above all this, training employees as and when required would help them to play their role efficiently thereby yielding best results.

SIGNIFICANCE OF TEAM BUILDING:

Team Building has a very significant role in development of an organisation as it requires teaming only the people with right and positive attitude in order to have smooth work functioning. Team size should be limited to a minimal number so as to have good bonding and relations among team members which enables humorous and fun filled environment while doing the work assigned. Team Building not only helps in growth of the organisation but also gives a chance for every team member to enhance their personality development too. Persons can improve their communication and interaction skills through frequent team meetings being held.

Importance of team building can be well understood from outdoor games like Cricket, Hockey, Basket Ball, Volley Ball etc which involves mutual cooperation and support to win the game. All the team members have their own roles to be performed for achieving success. Likewise, a team is equally important with all its members performing the assigned tasks thereby bringing laurels to the organisation.

“Many brains are better than one”, this can be well accustomed to teams. While building a team, this is also an important factor as all the brains in the team contribute to the job. Working together in this way offers to view any matter in 360 degree angle thereby analysing

each and every minute detail carefully. By involving everyone like this, it will also help in reducing stress, to work happily and there are also chances of reducing errors to a large extent.

TEAMS IN ORGANISATIONAL DEVELOPMENT:

Teams occupy a significant role in any organisational development. Collaborations from efficient and effective teams give out success and recognition to the organisation. Proper planning, problem solving, acute decision making etc are the key factors a team should possess for best consequences. Organisation also should provide a good working environment to people out there creating a culture to automatically drive the people towards their job. It should appraise and recognise the employees on their valuable contributions which means a lot to them thus by enhancing their interest to work more productively. All these together form basis for any organisation to travel towards success.

MY EXPERIENCES:

Efficient teams are very important for achieving success. I joined this great organisation as Probationary Officer and got my first posting in a rural branch where no other bank branch exists. I was the first officer to that branch and I was all new to banking. It is because of the branch staff (Single Manager, Single clerk, Sub staff apart from me) we could drive the branch in that village with a population of around 1600 households. We as a team enjoyed work so much that I became passionate about my work area and used to love the work I was doing. As a small team, there used to be good interaction among us due to which customer flow was regulated smoothly. All staff members were very encouraging and this tempo continued even though new persons got added by replacing others due to transfers. Throughout the 3 years journey, we could achieve the trust and respect of village people and this is all due to effective and great teaming.

Another great team I have worked was when I got posted to a Scale II branch as Branch Head on my promotion. It was my first metro branch and I was new to all aspects as it was entirely in conflict to the field subject I was handling. At that juncture, the branch team supported me a lot and in no time I was able to coordinate the entire branch. The team was well cooperative in handling

customers, giving timely service and in maintaining internal control. This tremendous support made my 3 years journey in heading the branch very joyful and enthusiastic even though I was bit shaky in the beginning. Our effective team was able to increase our branch business by ₹50 Cr in those 3 years, changing branch categorisation to next level. I feel very elated working with such nice people and adding stars to the branch thereby contributing our part to the organisation. This journey instilled so much confidence in me and made me ready for facing challenges in my future assignments.

There came a new door after heading the branch. I got posted to administrative office on completion of my branch term. It was first time I was working in admin side of the organisation. I was bit excited to see the next level above the branch. It was a very wonderful team, from main leader heading the office to every individual working there. All were very supportive and hand-holding with positive vibes all around. Our head used to involve us in every task, value our ideas and opinions, and was friendly and this was the main cause for the whole team to be so aggressive towards business growth and to reach the top in the leader board. We enjoyed many success stories working in this collaborative team. I never felt that I was 500 kms away from my home and this could be only because of best bonding that got created among us. I felt very happy to be a part of that successful team where I could contribute my part for the stupendous victory.

If I am not wrong, all this could relate to the phrase “INCLUSIVE GROWTH”, the mantra our top management is chanting which is so powerful and occupies prominent position in any activity that we perform. Team is not a single man's work and an organisation cannot survive basing on one individual. It is the composition of many brains and ideas emerging into a super idea that marks any organisation to THE PEAK.

**“IF EVERYONE IS MOVING FORWARD TOGETHER,
THEN SUCCESS TAKES CARE OF ITSELF”**

फार्मूला 1 2 1 का चमत्कार



बी.के. उप्रेती

वरिष्ठ प्रबंधक (सेवानिवृत्त)
केनरा बैंक

हमारे देश में मेलों का विशेष महत्व है। मेलों के आयोजन से भाईचारा और मेल मिलाप बढ़ता है। मेला देशवासियों के लिए मनोरंजन व घर से बाहर निकलने का कारण भी बनते हैं। मेलों के माध्यम से अनेक प्रकार की वस्तुएं एक स्थान से दूसरे स्थान प्रदर्शनी व बिकने के लिए जाती हैं। ऐसा भी कहा जा सकता है कि जब एक स्थान पर बहुत से लोग, किसी सामाजिक, धार्मिक एवं व्यापारिक या अन्य कारणों से एकत्र होते हैं, तो उसे मेला कहते हैं।

हमारे देश में मेलों के आयोजनों की सदियों से परंपरा रही है जो आज तक चली आ रही है। इसमें कुंभ का मेला, नौचंदी का मेला, पुष्कर का पशु मेला, दिवाली मेला और दशहरा मेला काफी प्रसिद्ध हैं। हर एक प्रांत में अपने त्यौहार और परंपराओं के आधार पर मेलों का आयोजन होता रहता है। पंजाब का बैसाखी मेला, यूपी में सक्रांति का मेला, बंगाल में दुर्गा पूजा पर मेलों का आयोजन तथा उत्तर भारत में दीपावली और होली पर विशेष रूप से मेलों का आयोजन होता है।

समय के अनुसार और मेलों के महत्व को समझते हुए अब मेलों का स्वरूप बदल रहा है। अब मेलों का उपयोग व्यापारिक संस्थान अपने उत्पाद के प्रचार-प्रसार के लिए समय-समय पर आयोजन करते हैं। इस मेला संस्कृति से अब बैंक भी अछूते नहीं रहें। दो दशक से बैंकों में समय-समय पर अपने उत्पाद को लोगों तक पहुंचाने के लिए शाखा व अंचल स्तर पर मेलों का आयोजन किया जाता है।

वर्ष 2013 में मेरा स्थानांतरण दिल्ली की एक शाखा में हो गया। शाखा ज्वाइन करते ही मुझे लोन मैनेजर का उत्तरदायित्व सौंप दिया गया। शाखा ज्वाइन किए हुए कुछ ही दिन हुए थे कि अंचल कार्यालय से शाखा में खुदरा लोन मेला लगाने का आदेश आ गया था। महीना अक्तूबर का था, श्राद्ध खत्म हो गए थे, नवरात्रि और दीपावली के पर्व नजदीक आ रहे थे, ऐसे में यदि बैंक लोन मेलों का आयोजन करते हैं तो उनको काफी

बिजनेस मिल जाता है।

शाखा में मेला आयोजन के संदर्भ में मैंने अपनी टीम मेंबर्स के साथ इस विषय पर चर्चा की और उनके विचार जानने के लिए मीटिंग का आयोजन किया। मैंने सभी से अनुरोध किया कि वे बिना किसी हिचक के अपने विचार रखें। सभी के द्वारा दिए गए विचारों पर मंथन करेंगे तभी इस विषय पर आगे बढ़ेंगे ताकि हम अपने ग्राहकों तक खुदरा लोन स्कीम दे पायेंगे। हमारी शाखा के एक अधिकारी ने सुझाव दिया कि “सर हम अपनी शाखा से दो किलोमीटर दूर पर स्टाल लगाएंगे और सुबह 10:00 बजे से शाम 6:00 बजे तक अपनी खुदरा लोन स्कीम का प्रचार-प्रसार करेंगे। एक महाशय कहने लगे, “सर स्टाफ की कमी है, अंचल कार्यालय से अतिरिक्त स्टाफ की पोस्टिंग कराएं, तभी यह कार्य संभव होगा और यदि वर्तमान स्टाफ शाखा से बाहर जाएगा तो शाखा की ग्राहक सेवा अवरुद्ध होगी।” कुछ कर्मचारी तटस्थ बैठे थे, वह कुछ भी नहीं बोल रहे थे। उनको लग रहा था, यदि कोई आईडिया दिया और विचार कहीं पसंद आ गया और उसकी ज़िम्मेदारी उन्हीं को दे दी गई तो मुसीबत में फंस जाएंगे इसलिए चुप्पी साधने में ही भलाई है।

जब कोई सुझाव नहीं आ रहे थे तो मैंने सभी को आधे घंटे का ब्रेक दिया और कहा कि इस अंतराल में हम अपनी शाखा को सजाते हैं। मैंने अपने सब स्टाफ से अनुरोध किया कि लोन मेले से सम्बंधित जो भी पब्लिसिटी मेटेरियल अंचल कार्यालय से आया है उसको शाखा में डिस्प्ले करते हैं ताकि ग्राहकों को लगे कि शाखा में खुदरा लोन मेले का आयोजन हो रहा है। सभी कर्मचारियों ने शाखा में खुदरा लोन मेले से संबंधित पोस्टर, बैनर और स्टैंडी से शाखा को नई नवेली दुल्हन की तरह सजा दिया।

जब शाखा पूरी तरह सज गई तो एक बार पुनः मीटिंग के लिए सभी कर्मचारी एकत्रित हुए। मैंने सभी से सुझाव मांगे, लेकिन किसी ने कोई सुझाव नहीं दिया। मैंने सभी से दोबारा अनुरोध

किया कि खुले मन से अपने विचार प्रकट करें ताकि हम इस लोन मेले का सफल आयोजन कर सकें। हमारे एक कर्मचारी ने सुझाव दिया कि शाम को मार्केट में जाकर रोड शो करेंगे, दुकानदारों और आम जनता को बैंक की खुदरा लोन स्कीम की जानकारी देंगे। मुझे उनका सुझाव पसंद आया। तभी एक और अधिकारी ने कहा, “सर हम अपने मित्रों, पड़ोसियों और सगे संबंधियों को होम लोन, गाड़ी लोन और शिक्षा लोन की स्कीम से अवगत कराएंगे। इस विचार पर भी सभी ने सहमति जताई।”

तभी मैंने सभी को सुझाव दिया कि कल से हम सब शाखा में आने वाले प्रत्येक व्यक्ति चाहे वह हमारा ग्राहक हो या ना हो, से व्यक्तिगत रूप से बात करेंगे और अपने बैंक की खुदरा लोन स्कीम की जानकारी देंगे। तभी हमारे लोन अधिकारी मेरा सुझाव सुनते ही झट से बोले “सर हमारी लोन स्कीम के बारे में सभी ग्राहक अच्छी तरह से अवगत हैं और कहने लगे जब शाखा में इतने सारे पोस्टर, बैनर, स्टैंडी और स्पेशल लोन गेट शाखा की एंट्री पर लगाए गए हैं जो कि हमारे बैंक की लोन स्कीम के बारे में विस्तृत जानकारी दे रहे हैं और सब सेल्फ एक्स्प्लेनेटरी हैं तो उसी विषय को पुनः दोहराना समय की बर्बादी नहीं है क्या?”

मैंने सभी से कहा कि “मैंने अपना अनुभव आप से साझा किया है और पुनः अनुरोध किया कि कल से शाखा में आने वाले प्रत्येक व्यक्ति से व्यक्तिगत रूप से लोन मेले की चर्चा करें और कोई वीआईपी ग्राहक आता है तो उसे मुझसे मिलवाए, क्योंकि मैं अभी शाखा में नया हूँ और ग्राहक मुझे कम और आपसे ज्यादा परिचित तथा घुले मिले हैं।” इस सुझाव के साथ मीटिंग समाप्त हो गई।

अगले दिन जब मैं शाखा गया तो देखा कि सभी कर्मचारी अपने रूटीन काम में व्यस्त हैं और किसी ने भी मेरे दिए गए सुझाव पर अमल नहीं किया और शाम तक किसी भी ग्राहक को मुझसे मिलवाने नहीं लाए। मैंने अपने लोन अधिकारी को अपने केबिन में बुलाया और पूछा कि “क्यों नहीं आपने ग्राहकों को खुदरा लोन स्कीम के बारे में बताया, ना ही किसी वीआईपी ग्राहक का मेरे से परिचय कराया।” मैंने उनसे कहा कि “यदि आपको ग्राहक से बात करने में झिझक होती है तो उनको मेरे पास लाओ, मैं उनसे बात करूंगा और खुदरा लोन के बारे में जानकारी दूंगा।” मेरी बात सुनकर वह नाराज़ हो गए, कहने लगे “सर पोस्टर और बैनर शाखा में जो लगे हैं, वह सब सेल्फ एक्स्प्लेनेटरी हैं, उसके बाद भी क्या बताना ठीक है?” कहने लगे “सर जिसको लोन की ज़रूरत होगी, वह खुद ही हमसे

जानकारी लेगा, कुआं थोड़ी ही प्यासे के पास जाएगा, प्यासे को आने दीजिए सर, मैं ज़रूर जानकारी दूंगा।” उनकी बातें सुनकर ऐसा लगा कि उन्होंने तो मेरे दिए गए सुझाव पर ही प्रश्न चिन्ह लगा दिया हो। वह उम्र-दराज अधिकारी थे। मैंने पुनः उनसे अनुरोध किया कि “कल जो भी वीआईपी ग्राहक आपके पास आता है उसको मेरे पास लाना मैं, उनसे व्यक्तिगत रूप से बात करूंगा।” वह बहुत ही मेरे मन से कहने लगे “सर कल मैं आपके पास ग्राहक को लेकर अवश्य आऊंगा।”

वह महाशय अगले दिन एक ग्राहक को मेरे पास लेकर आ गए और कहने लगे “सर यह मिस्टर शर्मा जी हैं जो अपने खाते में तीस से पच्चीस लाख तक का बैलेंस रखते हैं और हमारी शाखा से पिछले 20 साल से जुड़े हैं। यह हमारे बैंक में आरटीजीएस कराने आते रहते हैं।” मैंने शर्मा जी का अभिवादन किया और बैठने को कहा। शर्मा जी को देख कर ही रईसी झलक रही थी। उन्होंने अपने दोनों हाथों की उंगलियों में 8 से 10 सोने की अंगूठियां पहनी हुई थीं, गले में सोने की मोटी चेन और हाथ में सोने का कड़ा देखकर मैंने उनसे कहा कि “आपसे मिलकर ऐसा लग रहा है जैसे कि मैं मिनी बप्पी लहरी प्रसिद्ध म्यूजिक डायरेक्टर से मिल रहा हूँ।” मैंने कहा “उनको भी सोने के आभूषण पहनने का शौक है और आपको भी।” मेरी बात सुनकर वह बहुत खुश हुए, कहने लगे “सर सोने का व्यापारी हूँ, सोना तो पहनूंगा ही” और कहने लगे “सर आपने ठीक पहचाना, मुझे भी बप्पी लहरी जी की तरह सोना पहनने का शौक है।”

मैंने बातों-बातों में उनको बताया कि “हमारी शाखा मैं खुदरा लोन का आयोजन चल रहा है और यदि आपको घर, गाड़ी का लोन लेने की ज़रूरत हो तो हमसे संपर्क करें।” मेरी बात सुनते ही शर्मा जी बोले “क्या आप गाड़ी और होम लोन में भी डील करते हैं?” शर्मा जी के मुंह से यह बात सुनकर मुझे बहुत आश्चर्य हुआ कि हमारी शाखा से 20 साल से जुड़ा ग्राहक यदि ऐसी बात करता है तो सभी कर्मचारियों को हैरान / परेशान होना चाहिए। मैंने उनसे कहा कि “हम सभी तरह के लोन में डील करते हैं, खुदरा ही नहीं बिजनेस लोन भी देते हैं।” कहने लगे “सर मैं अक्सर निजी बैंक से लोन लेता हूँ।” उन्होंने बताया कि “एक्सिस बैंक से लोन लेते हैं और 3 महीने पहले ही बैंक से गाड़ी का लोन लिया था, और कहने लगे कोई बात नहीं सर मैं तो हर साल गाड़ी बदलता रहता हूँ, जो नए मॉडल की गाड़ी आती है उसे मैं ज़रूर खरीदता हूँ।” फिर पूछने लगे “सर आप ग्राहक को लोन देने में तंग तो नहीं करते?” मैंने कहा “बिल्कुल नहीं, तो कहने लगे मैंने सुना है कि सरकारी बैंक लोन देने में

बहुत ज्यादा कागजी कार्रवाई करवाते हैं, बहुत चक्कर लगावाते हैं और बेचारे ग्राहक के जूते भी घिस जाते हैं। मैंने कहा “समय बदल गया है और बैंकों की कार्यप्रणाली भी। अब ऐसा बिल्कुल नहीं होता है जैसा आप सोच रहे हैं। हम भी आपसे उतनी ही पेपर / डॉक्यूमेंट मांगेंगे जितने कि निजी बैंक ने आपसे मांगे होंगे।” कहने लगे “जब मुझे कोई लोन लेना होता है तो एक्सिस बैंक के मैनेजर को फोन कर देता हूँ, वह घर पर आकर ही सारी कार्रवाई कर जाते हैं और लोन का ड्राफ्ट भी घर भिजवा देते हैं।” मैंने कहा “यह सुविधा भी हम अपने ग्राहकों को देते हैं।” इसके बाद पूछने लगे “आजकल गाड़ी के लोन के लिए आपके यहां फाइल चार्ज कितने हैं?” मैंने पूछा आपने गाड़ी का लोन लेने के लिए निजी बैंक को क्या चार्ज दिए थे? कहने लगे “सर बहुत सस्ता है सिर्फ रु.5000 फाइल चार्ज लगा।” उन दिनों हमारे बैंक में दिवाली के उपलक्ष्य में खुदरा लोन मेला का आयोजन चल रहा था और गाड़ी लोन के प्रोसेसिंग चार्ज केवल रु.500 थे। जब मैंने उनको प्रोसेसिंग चार्ज के बारे में बताएं तो हैरान हो गए और कहने लगे “सर इसका मतलब आप लोग काफी कंपिटिटिव और किफायती हो गए हैं।” मैंने उनको बताया कि “हमारी लोन योजना में पारदर्शिता होती है और कोई हिडेन चार्जेस भी नहीं होते हैं।” यह सुनकर उन्होंने आश्वासन दिया कि भविष्य में लोन के लिए हमसे ही संपर्क करेंगे।

उनके जाने के बाद मैंने अपने लोन अधिकारी और क्लर्क को बताया कि “क्यों मैं आप सबसे इस विषय पर जोर दे रहा था कि ग्राहक से व्यक्तिगत रूप से (वन-टू-वन) बात करो। जब आप ग्राहक से वन-टू-वन बात करोगे तो बैंकर और ग्राहक में एक नया संबंध स्थापित होगा, जो आज नहीं तो कल बिजनेस में जरूर तब्दील होगा।” शर्मा जी का वार्तालाप सुनकर हमारे लोन अधिकारी और क्लर्क की आंखें खुल गईं और उन्होंने मुझे आश्वासन दिया कि आगे से वह हर ग्राहक से व्यक्तिगत रूप से लोन मेले के बारे में चर्चा करेंगे और उनको अपनी लोन योजना के बारे में जानकारी देंगे।

शाखा के सभी कर्मचारियों द्वारा ग्राहक से व्यक्तिगत रूप से बात करने का यह असर हुआ कि हमारी शाखा ने 1 महीने में 30 गाड़ी और 20 हाउसिंग लोन डिस्बर्स किए।

यह सब चमत्कार देखने के बाद भी हमारी शाखा के लोन अधिकारी की शंका का पूर्ण रूप से समाधान नहीं हुआ था जो

शुरू से यह मान बैठे थे कि व्यक्तिगत संवाद की जरूरत क्या है जब शाखा के अंदर और बाहर पोस्टर, बैनर, स्टेंडी और पैम्पलेट द्वारा बैंक के लोन उत्पाद और स्कीम के बारे में प्रचार-प्रसार किया जा रहा है। उनके समाधान के लिए मैंने उनको एक किस्सा सुनाया जो इस प्रकार है।

“मेरे घनिष्ठ मित्र जो हमारे परिवार से कई वर्षों से जुड़े थे, और कुछ वर्षों से संपर्क में नहीं थे, उनकी बेटी के विवाह का निमंत्रण पत्र मुझे मिला।” निमंत्रण पत्र में विवाह का प्रोग्राम लिखा हुआ था और अनुरोध किया गया था कि विवाह की शुभ बेला में सपरिवार पधार कर वर वधु को आशीर्वाद दें। जब मैंने अपनी धर्मपत्नी और बेटी को उनकी बेटी की शादी के प्रोग्राम में जाने की तैयारी के लिए कहा तो दोनों ने मना कर दिया। मैंने कारण पूछा तो बोले “तुम्हारे मित्र हैं, तुम चले जाना हम दोनों तो नहीं जाएंगे।” मैंने ना जाने का कारण पूछा तो कहने लगे “यह कोई शादी विवाह में बुलाने का ढंग है क्या? यदि वे हमारी उपस्थिति के इतने आतुर होते तो या तो वह खुद विवाह का कार्ड देने आते या समय नहीं था तो व्यक्तिगत रूप से फोन करते। उन्होंने तो सिर्फ फॉर्मलिटी के लिए कार्ड भेज दिया है कि चलो तुम को भी अपनी बेटी के विवाह की सूचना दे देता हूँ।” मैंने उनको समझाया कि “निमंत्रण पत्र में लिखा गया है और निवेदन किया गया है कि हम आपके दर्शनाभिलाषी हैं और उस दिन आपकी उपस्थिति चाहते हैं।” लेकिन मेरा तर्क उन्हें पसंद नहीं आया और कहने लगे कि “वह आपके मित्र हैं आप ही जाएं हम विवाह में शामिल नहीं होंगे।”

विवाह से 3 दिन पूर्व हमारे मित्र का फोन आया और उन्होंने मुझसे बात की और कहा कि “दोस्त, बेटी की शादी है, बहुत जल्दी तय हो गई है, शादी की व्यवस्था में बहुत वयस्त था, इसलिए व्यक्तिगत रूप से आपके घर निमंत्रण कार्ड देने नहीं आ पाया। कहने लगे “आप ही मेरे घनिष्ठ मित्रों में से एक हो और आपको विवाह में जरूर आना है।” मेरे मित्र ने मेरी धर्मपत्नी और बेटी से भी बात की और उनको विवाह में आने का आग्रह किया। इस टेलीफोनिक वार्तालाप के बाद मेरी धर्मपत्नी और बेटी विवाह में जाने के लिए राजी हो गए।

फंडा -- यह है व्यक्तिगत संवाद उर्फ वन-टू-वन का चमत्कार। व्यक्तिगत संवाद रिलेशनशिप बैंकिंग की आत्मा है।

The 'I' and 'We' in a Team

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Before joining the bank, I was teaching as part of a fellowship programme. During one of our induction training sessions, we were given a task. As part of the task, one half of the room was asked to blindfold themselves, and out of the other half, one person was randomly chosen as a partner for each blindfolded person.

The task was – the partner must assist the blindfolded person out of the training room located on the fifth floor, then with the help of lift and stairs, reach the ground floor, and cross the road. After crossing the road, the roles would reverse. The other person would be blindfolded and their partner would assist them to cross the road and reach the training room. The condition was – the assistance must be purely verbal; you can't touch them. This activity was supposed to be completed in the shortest possible time.

It was quite an experience. Everyone was shouting instructions at the same time. It was difficult to understand which instruction was meant for us. The road to be crossed was a busy road and had vehicles moving – this made the task really challenging.

After the activity was done, we had a reflection and discussion session. We were encouraged to share our learning from this activity and how we felt while performing the task. It was interesting to hear that those who trusted easily enjoyed this task and it was quite a cakewalk for them. Those who found it difficult to trust others, found it to be a nightmare.

The discussion then brought up some important questions, some of which I still carry with myself:

1. How much am I able to trust others? What is the trust based on?
2. Is there any correlation between the trust we are able to place on ourselves and on others?

3. How much do I trust myself?
4. What makes me lack trust in myself?
5. What do we understand about others, based on their ability to trust?
6. How important is trust in a team?
7. How do we build trust in a team?
8. How can we improve our trustworthiness?
9. Do we place blind faith in our team? What does this lead to, in a team?

Our answers to these questions would vary, based on our experiences and reflection on those experiences. We may have observed and experienced that trust in oneself is crucial to be a good team player. An insecure person often projects their insecurities on others, bringing down the morale of the whole team.

However, more importantly, this task played a key role in providing the understanding that – 'Our interaction with others is often a reflection of our interaction with our own selves.' This was quite an eye-opener for me then, and continues to be till date.

The statement is powerful as it gives us a realization that 'Our interaction with others and their response to us is merely a feedback system that gives an insight into what is happening within us.' So, if each of us individually, strive to continually improve ourselves, we would be better team players, than if our focus is to merely please people.

Research on team psychology suggests that 'A person's basic behaviour remains the same irrespective of the number of members in a team'. People who can be themselves while simultaneously adapting to the changing team dynamics are an asset to any team. Strong individuals help build stronger teams. But I believe strong

teams need not necessarily comprise only of strong individuals. People complementing each other's strengths, mindsets and approaches could build an effective team.

Everybody thinking and feeling the same way would rarely help create a good team. It is actually healthy to have different voices and minor disagreements. A team being idealistic and too ambitious finds a balance when it has team members who provide a grounded and realistic perspective.

Each team has different dynamics. This is where **Leadership** helps provide a vision and direction to the team. Different people lead differently. The dominant qualities of the leader, somehow, find a way to permeate through the team. That could be the reason why the same team behaves and operates differently under different leaders. A leader's ability to inspire and influence the team dynamics is quite undisputable, though the extent may vary, I feel.

The book 'Good to Great' differentiates the good leaders from the great leaders very beautifully. It says leaders always have this dilemma of 'relationships vs results' and prefer to incline towards one, based on their leadership style. Good leaders focus on results and in meeting the objective together, the team bonds. Great leaders however, prioritize relationships with people in their team and mastering this skill ensures good result more consistently, irrespective of the team.

While it is important to identify and provide leadership positions to people who exhibit leadership skills, it is equally important to develop the sense of ownership in each member of the team for the team to perform at its best. When each person takes responsibility willingly and holds themselves accountable, there is little the team cannot achieve together.

To be a better teammate, each of us can strive to:

1. **Listen more:** Listening is a skill that helps people feel closer to us than talking. Active listening is said to make people feel more understood than talking or advising.
2. **Be creative:** Pursuing our hobby or passion that kindles creativity and learning the skill of creative problem solving would provide us with confidence

and fulfilment that will help us bring our best to our team in the work place.

3. **Keep ourselves updated:** Sharing the knowledge thus gained with others, finding ways in which we could provide our unique contribution to the team, would give a positive dynamic to the team energy. Being aware of our strengths and constantly working on our areas of improvement would help us develop holistically, individually and as a teammate.

To build efficient teams, we can strive to do the following:

1. Simple things like having lunch together helps build **bonding** in the team. Organizing different activities during staff meeting like group tasks, debate, group discussion, extempore would help us know each other's perspectives better. Entrusting staff with organizing such activities would develop their leadership skills.
2. A **culture of appreciation** helps build stronger teams. Genuine appreciation gives a sense of recognition and motivates people to do better. Simultaneously, a culture of respectful, honest and constructive feedback encourages people to work on themselves with the support of their team.
3. Having **empathy** is a must-have for us to genuinely understand other's needs and assist them in a way that respects their concerns. Empathy also helps us put aside our personal ego and work for the greater good of the team.
4. Lack of communication could lead to assumption, misinterpretation and create distrust. Hence clear, complete, effective and timely **communication** is imperative for the smooth functioning of a team.
5. **Managing conflicts** in a team and **resolving differences** in a timely manner is key to building a cohesive team. It is important that concerns be raised, heard with respect and solved in a rational manner. Building a healthy team would involve creating a healthy environment and a culture that is supportive, not one that encourages gossip or small talk. Forums like staff meeting and circle time could be used to brainstorm without

blaming, identify where the problem is and find solutions as a team.

6. **Training** should be imparted on team building, group dynamics and leadership. Developing **soft skills** like sensitivity, a sense of inclusivity, personal etiquettes, and communication skills is the need of the hour.

'Together We Can'

Our tagline 'Together We Can' perfectly signifies the

spirit of togetherness and the importance of teamwork beautifully. Phil Jackson, the extraordinarily successful basketball coach and an exemplary leader, says it like no one else can -

"The strength of the team is each individual member. The strength of each member is the team."

When different teams work in symphony, our organization will definitely march towards the future in harmony!

Poem

Together



Harshiya

Senior Manager & Faculty
CLDC Chandigarh

One and one, two and two,
Not much I can achieve without You.
I am one and two is you,
both put together we can rule a few.
Alone I can go fast, but together we go far
To create a journey beautiful at par.
Acting as one believing in each other,
Juggling with the skills, intelligence will foster.
Getting things done, sharing ideas and feelings too
Its always great to work together with you.
Its not just my actions, I am part of a team,
Proudly serving the bank, just living the dream.
Success is to reach atop the cliffed hill
Together we can & together we will!!

प्रतिस्पर्धी बैंकिंग परिवेश में समावेशी प्रयास से बैंक का विकास



विश्वनाथ प्रसाद साहू

प्रबंधक (राजभाषा)

क्षेत्रीय कार्यालय, संबलपुर

प्रतिस्पर्धा सार्वभौमिक एवं निरंतर प्रक्रिया है। प्रत्येक समाज में समयांतरों में प्रतिस्पर्धा किसी न किसी रूप में पायी जाती रही है। एक स्वस्थ समाज के निर्माण के लिए प्रतिस्पर्धा नितांत आवश्यक है। बदलते परिवेश में वैश्वीकरण ने जीवन यापन के प्रत्येक पहलू में प्रतिस्पर्धा का माहौल तैयार किया है। देश का बैंकिंग उद्योग भी प्रतिस्पर्धा के चरण से गुजर रहा है। भारतीय बैंकिंग व्यवस्था में अनुसूचित बैंक, गैर-अनुसूचित बैंक, वाणिज्यिक बैंक, सहकारी बैंक, सार्वजनिक क्षेत्र के बैंक, निजी बैंक, विदेशी बैंक और क्षेत्रीय ग्रामीण बैंक शामिल हैं, जिनकी निगरानी एवं नियंत्रण भारतीय रिजर्व बैंक द्वारा किया जाता है। देश की लगभग 130 करोड़ आबादी को वित्तीय सेवा प्रदान करना इन्हीं बैंकों के जिम्मे हैं। सभी वाणिज्यिक बैंकों में लगभग एक ही प्रकार के उत्पाद एवं सेवाएं प्रदान की जाती हैं। इसी कारण बैंकिंग उद्योग में प्रतिस्पर्धाएं चरम पर हैं।

बैंकों में परिचालन जमीनी स्तर पर शाखाओं के माध्यम से होता है। इस प्रकार बैंक का सर्वांगीण विकास तभी संभव है जब समावेशी प्रयास हो। समावेशी प्रयास सर्वांगीण विकास की एक अवधारणा है जिसे कई अर्थों में लिया जाता है। हमारे देश में “सर्वे भवन्तु सुखिनः” का भाव व्याप्त है तथा धर्मग्रंथों में सब लोगों को साथ में लेकर चलने का भाव निहित होता है। भारत सरकार द्वारा 11वीं पंचवर्षीय योजना में समावेशी विकास की अवधारणा को प्रस्तुत किया गया तथा 12वीं पंचवर्षीय योजना पूर्णतः समावेशी विकास पर केंद्रित थी जिसका थीम “तीव्र समावेशी एवं सतत विकास” था।

समावेशी प्रयास के चरण :

1. व्यक्तित्व विकास
2. बैंक के उत्पाद एवं सेवाओं के बारे में जानकारी
3. कारोबार वृद्धि के लिए रणनीतियां बनाना
4. नियमित अंतरालों पर समीक्षा बैठकें



5. कार्मिकों का उत्साहवर्धन / प्रोत्साहन

1. **व्यक्तित्व विकास :** कारोबार के विकास के लिए व्यक्तित्व विकास एक महत्वपूर्ण पहलू है। किसी भी व्यक्ति के व्यक्तित्व को ढालने के लिए चरित्र, गुण, लक्षण, उचित वेशभूषा एवं संवाद की समग्रता जिम्मेदार होती है। बैंक अपने कार्मिकों के व्यक्तित्व विकास के लिए समुचित संसाधन उपलब्ध कराता है। साथ ही इसके लिए निरंतर प्रयत्नरत रहना भी आवश्यक है। संस्था का विकास कार्मिक के विकास पर निर्भर है। अतः यह कार्मिक की जिम्मेदारी है कि वे स्वयं के व्यक्तित्व विकास की ओर अग्रसर रहें।
2. **बैंक के उत्पाद एवं सेवाओं के बारे में जानकारी :** बैंक एक व्यापारिक संस्था है, जहां ग्राहकों से जमा प्राप्त करके एवं ऋण देकर उनकी आवश्यकताओं के अनुसार वित्तीय सुविधाएं प्रदान की जाती हैं, साथ ही बैंक जीवन बीमा, म्यूचुअल फंड आदि तृतीय पक्षकार के उत्पादों को ग्राहकों तक पहुंचाती हैं तथा ऋण पर ब्याज, कमीशन आदि माध्यमों से लाभ अर्जित करती हैं। कार्मिकों को सदैव बैंक

के उत्पाद एवं सेवाओं की समुचित जानकारी होनी चाहिए। एक कार्मिक की यह ज़िम्मेवारी है कि वो बैंक द्वारा शुरू किए गए नए उत्पादों एवं सेवाओं के प्रति जागरूक रहे ताकि वे ग्राहकों को उनकी ज़रूरतों के अनुसार वित्तीय सुविधाएं प्रदान कर सकें। बैंक नियमित रूप से परिपत्रों, पत्रों अन्य संसूचनाओं के माध्यम से उत्पादों एवं सेवाओं की जानकारीयां प्रसारित करता है। इसके अलावा, बैंक कार्मिकों के लिए बैंकिंग सामान्य ज्ञान प्रतियोगिताओं का आयोजन करती है। हमारे बैंक द्वारा डिजिटल उत्पादों, परिपत्रों के ज्ञान पर, राजभाषा हिंदी, गृह पत्रिका एवं अन्य प्रकाशनों के संबंध में प्रश्नोत्तरी प्रतियोगिता का आयोजन किया जाता है जिसके लिए समुचित सम्मान एवं पुरस्कारों की व्यवस्था भी की गई है।

3. कारोबार की वृद्धि के लिए योजना बनाना : कारोबार की वृद्धि के लिए जमीनी स्तर पर योजना बनाने की आवश्यकता है। बैंक द्वारा कारोबार के लिए बनाई गई नीतियां पूरे बैंक के लिए होती हैं। शाखा को अपनी भौगोलिक स्थिति को ध्यान में रखते हुए कारोबार की वृद्धि के लिए योजनाएं बनाना अपेक्षित हैं। मसलन मंगलूर एवं अन्य समुद्री तटवर्ती क्षेत्रों में नावों की खरीद के लिए ऋण दिया जा सकता है जबकि मरुभूमि में यह प्रासंगिक नहीं है। उसी प्रकार नदी के किनारे बसे क्षेत्रों एवं जमीनी क्षेत्रों में कृषि एवं संबद्ध गतिविधियों के लिए ऋण देना यथोचित होगा जबकि पहाड़ी क्षेत्र में यह अपेक्षाकृत कम कार्यान्वित है। शाखाओं को अपने आसपास के परिवेश के अनुसार कारोबार की वृद्धि के लिए योजनाएं बनानी चाहिए, जिसमें सभी कार्मिकों से परामर्श लेनी चाहिए। इसके अतिरिक्त, प्रत्येक कार्मिक को कारोबार के विभिन्न मानदंडों के तहत प्रासंगिक लक्ष्य आबंटित किए जाने चाहिए। प्रत्येक कार्मिक का अपना सामाजिक परिवेश होता है जहां से कासा संबंधी खाते आसानी से जुटाए जा सकते हैं।

4. नियमित अंतरालों पर समीक्षा बैठकों का आयोजन : किसी भी कारोबार की स्थिति एवं सतत प्रगति के लिए नियमित समीक्षा एक अनिवार्य मापदंड है। बैंकों में तिमाही, अर्धवार्षिक एवं वार्षिक रूप से समीक्षा बैठकों का

आयोजन किया जाता है। शाखा स्तर पर चाहिए कि प्रत्येक सप्ताह या पखवाड़े में कार्मिकों के कार्यनिष्पादन की समीक्षा की जानी चाहिए, ताकि शाखा में समावेशी प्रगति का माहौल बरकरार रहे एवं सभी कार्मिक अपने दायित्वों का निर्वहन प्रभावी रूप से कर सकें।

5. प्रोत्साहन: उत्कृष्ट कार्य निष्पादनकर्ता कार्मिकों को समीक्षा बैठकों के दौरान प्रोत्साहित एवं सम्मानित करना चाहिए। इसके अतिरिक्त, मानव संसाधन विभाग को इसकी जानकारी भी देनी चाहिए। इस प्रकार के छोटे-छोटे कदमों से कार्मिकों का उत्साहवर्धन होता है, साथ ही अन्य कार्मिकों के बीच प्रतिस्पर्धा का माहौल तैयार होता है जिससे कार्यबल का समुचित उपयोग होने के साथ-साथ बैंक के विकास को भी गति मिलना स्वाभाविक है।

वर्तमान के प्रतिस्पर्धी माहौल को महशुस बढ़ावुनी की ये पंक्तियां बखूबी बयां करती हैं:

“अब हवाएं ही करेंगी रोशनी का फैसला, जिस दिए में जान होगी, वह दिया रह जाएगा”।

प्रतिस्पर्धा के इस परिवेश में कारोबार के विकास के लिए नवोन्मेषी उपायों के माध्यम से कार्मिकों में अपने कर्तव्य के प्रति उत्साह का संचार किया जाना अनिवार्य है ताकि समावेशी प्रयास के उद्देश्य को पूरा किया जा सके एवं सभी की भागीदारी के साथ कार्यनिष्पादन को प्रभावी बनाया जा सके। हर सिक्के के दो पहलू होते हैं, एक ओर जहां बैंकों ने अपने कार्यबल को सभी प्रकार के संसाधनों से सुसज्जित किया है जैसे काम करने के लिए उचित वातावरण, अनुकूल परिवेश, छुट्टियां, कर्मचारी कल्याण के उपाय, शिक्षा, स्वास्थ्य के लिए विभिन्न प्रकार के भत्ते, बीमा आदि की व्यवस्थाएं करती हैं। दूसरी ओर कार्मिकों ने भी अपना शत प्रतिशत योगदान देते हुए बैंकिंग उद्योग को भरोसे और विश्वास के प्रतीक के रूप में रेखांकित किया है। समावेशी प्रयास को एक अवधारणा के रूप में प्रतिपादित किया जा सकता है जिसमें किसी संस्था के प्रत्येक श्रेयधारक/कार्मिक/ संस्था से जुड़े लोगों को संस्था के हित में सकारात्मक भाव से टीम की तरह कार्य करना होगा और संस्था की प्रगति में अहम भूमिका अदा करनी होगी।

**Family
Folio**

Purple Sunbird



Colour Photography by
Master Anant S Rao
S/O Sri. Shankar S Rao,
DM, MD & CEO's Secretariat,
HO Bengaluru



Black-rumped Flameback



Bhraminy Kite

हर घर तिरंगा... घर घर तिरंगा...!

धरती से अम्बर तक तीन रंगों में रंग डाला है,
यह हमारा तिरंगा है इसे हर घर फहराना है॥

धरती का हो कोई कोना, या अंबर के पार भी हो,
परचम लहराएंगे, अब सीना तान कहो॥

हो देश का कोई भी हिस्सा, या कोई भी भाषा हो,
भावना है सब में एक, चाहे कोई भी परिभाषा हो॥

अपने देश में हो, या विदेशों की हो धरती,
गूंजेगी जन गण मन ही, चाहे हो कोई भी बोली॥

प्यार इस देश का, बताने की कहां जरूरत है,
छलक पड़ते हैं आंसू खुशी से, तिरंगा जब तलक ऊंचाई पर है॥

अपनी कोशिशों में बेटियां भी पीछे ना रहती हैं,
शान से कहती हैं हर जगह, उनकी जान भारत में बसती हैं॥

आज पूरे विश्व में भारत का डंका बजता है,
यूं ही नहीं उच्च पदों पर भारत का बच्चा बैठता है॥

नन्हें-नन्हें हाथों ने भी, इसे सीने से लगाया है,
यह हमारा तिरंगा है, आज हर घर में लहराया है॥

सफ़र 75 वर्षों का, कहां इतना आसान रहा,
आज़ाद होकर भी आज़ाद होने में, बहुत बलिदान रहा॥

आज तक भी देश हमारा बलिदान चाहता है,
अच्छी मानसिकता के लिए नित्य यहीं दोहराता है॥

हमारी बेटी की हो सुरक्षा, ना कोई भूख से बेहाल रहें,
जो भी हों सक्षम, वो मदद के लिए तैयार रहें॥

नहीं कहते कि बैसाखी बन जाएं,
मगर बनकर राह, उन्हें आत्मनिर्भर बनाएं॥



मोनलिसा पंवार

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Why is Banking Sector Deposit Growth slowing?



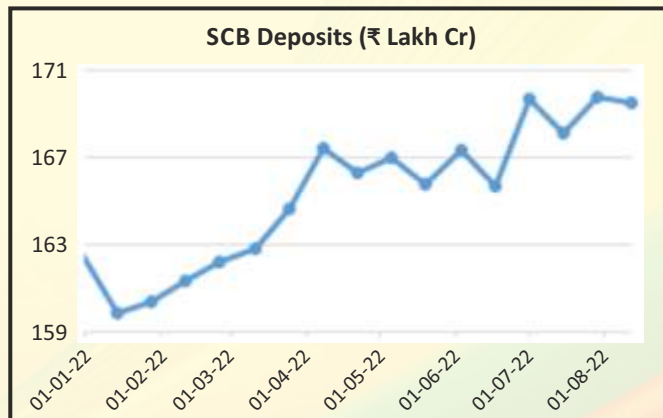
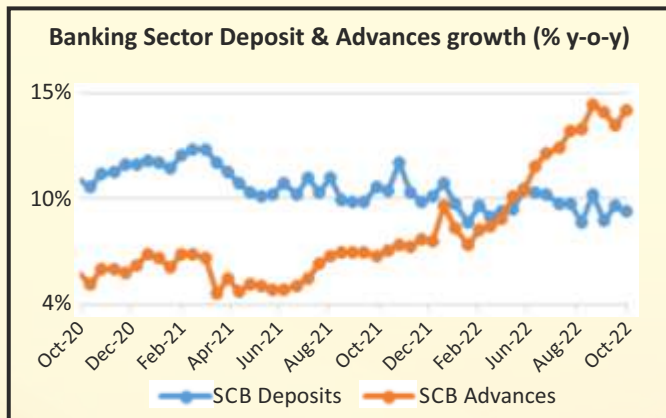
Navneet Joshi

Manager
ER Section, SP&D Wing,
HO, Bengaluru

Executive Summary:

- Since April 2022, banking sector deposit growth has been on a decline, lagging behind the growth in advances. This reflected a decline in overall money supply (M3) in the economy.
- From a macroeconomic perspective, money supply (M3) took a hit from a slowing 'Net Bank credit to the government' (higher government revenues and lower spending), falling 'Net Foreign Exchange Assets of Banking Sector' and increased 'Banking Sector Net Non-Monetary Liabilities'.
- Going forward, the deposit growth may remain subdued till Q3FY23 due to seasonality, as currency demand increases during the festive and wedding season (Oct-Dec).
- However, easing inflation, increased Bank deposit rates, expectation of enhanced Government revenue expenditure in second half of FY23 and likely improvement in rural wages supported by revival in south-west monsoon may help banking sector deposit growth in Q4 FY23.

Deposits Growth vis-à-vis Advances Growth:



In the last few months starting April 2022, overall banking sector deposit growth has been declining and lagging behind the growth in Advances. As on 8th April 2022, the deposit growth and advances growth y-o-y% were 10.1% and 9.9% respectively, which got reversed thereafter. The deposit and advances growth y-o-y% now is at 8.8% and 15.3% respectively as on 12th August 2022 (Chart). The trend was a combination of both higher base effect and intermittent decrease in absolute nominal value of deposits.

Bank deposits and Money Supply (M3) relationship: one of the Component

Money supply (M3) is the total money in the economy, which includes, currency with public, Demand Deposits with Banks (CASA), Time Deposits with Banks (TD) and 'other' deposit with RBI. Any change in M3 is reflected in the change in these 4 components. In the last few months, 'Demand Deposits and Time Deposits with Banks' components of M3 have majorly reflected the decline in M3 growth, as Growth in 'currency with public'

has remained buoyant while share of 'other' deposits with RBI has remained relatively low in total M3 deposits.

Why Money Supply (M3) growth is slowing: affected by Sources

The four components of Money Supply (M3) are affected by its five sources:

- (I) M3 growth has slowed due to sharp decline in Foreign Currency Assets, slowing credit to government, and increase in Net Non-Monetary Liabilities (NNML) of the RBI: In the last few months, the Foreign Currency

Sources of M3 (1+2+3+4-5)
1 Net Bank Credit to Government
2 Bank Credit to Commercial Sector
3 Net Foreign Exchange Assets of Banking Sector
4 Government's Currency Liabilities to the Public
5 Banking Sector's Net Non-monetary Liabilities

Assets have slowed due to selling of dollars by RBI in the forex market to shield rupee depreciation bringing an \$81 Bn decline in forex reserves in the last 11 months from a record high of \$642 Bn as on 3rd Sept 2021 to \$561 Bn as on 26th Aug 2022. Besides that, the Credit to the government has fallen as the figure has majorly fallen with the increase in government's deposits with RBI (esp. of Central Government) on account of higher revenues and lower spending. On the other hand, an adversely impacting source, known as 'Net Non-Monetary Liabilities (NNML) of the Reserve Bank' has risen,

driven by increase in Currency and Gold Revaluation Accounts (CGRA) during recent periods of rupee depreciation.

- (II) M3 growth is supported by a robust Credit Growth: Growth in Bank credit to commercial sector has been robust in the last few months, boosted by positive business outlook and consumer confidence. The Banking sector advances grew by 15.3% annually as on 12th Aug 2022.

From a macroeconomic perspective, money supply (M3) and in turn Bank deposits took a hit from a slowing 'Net Bank credit to the government' (higher government revenues and lower spending), falling 'Net Foreign Exchange Assets of Banking Sector' and increased 'Banking Sector Net Non-Monetary Liabilities'.

Going forward, as bank credit to commercial sector is expected to remain strong and hence, there could be heightened competition for deposits among SCBs, especially low cost CASA deposits. In this view, individual banks have already accelerated their efforts to garner deposits and are further expected to go a notch higher in ensuring quality deposits in the coming months.

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.



The ultimate resource in economic development is people. It is people, not capital or raw material that develop an economy.

- Peter Drucker

“सकारात्मक प्रयास का परिणाम”



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अधिकारी (राजभाषा)
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मेरा बचपन एक छोटे से शहर में बीता था। शहर के किनारे ही मेरा घर था। घर के नज़दीक एक तालाब था। तालाब जलकुंभी और खर-पतवार से भरा रहता था। उसी तालाब में आसपास के नालों का गंदा पानी भी इकट्ठा हुआ करता था। मोहल्ले के लोग भी कूड़ा-कचरा उस तालाब के आसपास ही डाला करते थे, जिससे नाले का गंदा पानी व कीचड़ तालाब के आसपास फैल जाया करता था और वहां गंदगी का अंबार लगा रहता था, जिसके फलस्वरूप, आसपास के क्षेत्र में बहुत बदबू फैली रहती थी। उस गंदे तालाब के कारण आसपास के क्षेत्र में मच्छरों और मक्खियों की बहुतायत थी, जिससे मोहल्ले के लोगों को हमेशा मलेरिया और डेंगू जैसी जानलेवा बीमारी का खतरा होता था। शाम होते ही मच्छरों के कारण घर में रहना मुश्किल हो जाता था और दिन के समय मक्खियों का आतंक रहता था। उसी तालाब के किनारे पर एक छोटा सा मैदान था। मैदान के एक किनारे पर खेलने के लिए कुछ सीमित जगह थी। बाकी का मैदान घास और तालाब के कीचड़ से भरा रहता था। शाम को या छुट्टी के दिनों में हम उसमें खेला करते थे। क्रिकेट या फुटबाल खेलने के क्रम में अक्सर बॉल किचड़ में चली जाया करती थी, जिसके कारण काफी दिक्कत होती थी। गर्मी के दिनों में जब तालाब का पानी सूख जाया करता था तब हमारे खेलने के मैदान की सीमा बढ़ जाया करती थी। हम अपने सामर्थ्य के अनुसार ज्यादा से ज्यादा दूरी तक मैदान को साफ कर उसमें खेला करते थे। सफाई के क्रम में हमें कई बार अपनी पुरानी बॉल भी मिल जाया करती थी। पुरानी बॉल का मिलना किसी जश्न से कम नहीं हुआ करता था। लेकिन गर्मी के तुरंत बाद बरसात के आते ही पूरा मैदान पानी से भर जाया करता था। हमारे खेलने की जगह खत्म हो जाया करती थी। फिर गली वाली सड़क ही हमारे खेलने का मैदान हुआ करती थी। कभी-कभी हम पड़ोस के मोहल्ले वाले मैदान में जाकर खेलते थे। वहाँ जाने पर वहाँ के बच्चे हमें खेलने नहीं देते थे। वहाँ खेलने के लिए हमें उनसे क्रिकेट का मैच खेलेना पड़ता और हमेशा हमारी हार होती थी, क्योंकि हमारे पास मैदान नहीं था

जहाँ हम अच्छे से अभ्यास कर पाते। बार-बार हार से आहत होकर मैंने अपने मोहल्ले के खेल के मैदान को साफ करके अच्छे से अभ्यास करके पड़ोसी टीम को हराने की योजना बनाई।

अगले दिन शाम को मैंने अपने दोस्तों को अपनी योजना बताई और बोला कि अगर हम अपने खेल के मैदान को साफ करके अच्छा कर दें तो हम यहाँ आराम से खेल सकेंगे और पड़ोस वाली टीम को आसानी से हरा सकेंगे। मेरी बातों को सुनकर सभी हंस पड़े। दोस्तों ने कहा कि गंदे तालाब के कारण ही खेल के मैदान के आसपास गंदगी फैली रहती है। इसके लिए हमें पूरा तालाब ही साफ करना पड़ेगा। तालाब के पास में फैले कीचड़ में गिरे बॉल को निकालने पर घर वालों से डांट पड़ती है। अगर हम तालाब साफ करने जाएंगे तो पिटाई हो जाएगी। मोहल्ले के किसी बच्चे ने मेरी मैच जीतने वाली योजना के बारे में पड़ोसी टीम को खबर कर दी। अगले दिन पड़ोसी टीम के कप्तान ने मुझसे कहा- “तुम सात जन्म में भी हमसे जीत नहीं सकोगे। तुम्हारे पास ना कभी खेलने के लिए मैदान होगा ना कभी मैच जीत सकोगे।” इसके बाद उसकी टीम के सभी लड़के जोर से हंस पड़े। उनकी बातों के कारण मैं बहुत अपमानित महसूस कर रहा था। अपने दोस्त के अपमान को मैंने एक चुनौती के रूप में स्वीकार किया और खेल के मैदान और तालाब को साफ करने के लिए प्रण लिया। मेरे लिए अकेले इस तालाब को साफ करना अत्यंत कठिन था, लेकिन मैंने हार नहीं मानी।

अगली सुबह जल्दी उठकर मैंने पूरे तालाब और आसपास की जगहों को ठीक से देखा और पाया कि तालाब में गंदा पानी आसपास के टूटे नालों से आ रहा है। अगर उन नालों की मरम्मत और सफाई हो जाए तो तालाब में गंदा पानी आना बंद हो जाएगा। इसके बाद शाम को खेलने के समय मैंने अकेले ही खेल के मैदान के एक किनारे से सफाई शुरू कर दी। मुझे अकेले सफाई

करते देख मोहल्ले के कुछ लड़के हंसने लगे। मैंने उन पर ध्यान नहीं दिया और सफाई में लगा रहा। कुछ देर के बाद मेरे अन्य दोस्त भी मेरे साथ सफाई में लग गए। जल्द ही सफाई का काम एक मजेदार काम हो गया और सभी को उसमें आनंद आने लगा। इसके बाद पूरी टीम हमारे साथ आ गई और एक दिन में ही हमने खेल के मैदान के एक बड़े हिस्से को बिल्कुल साफ कर दिया। हमारे सभी दोस्त इससे काफी उत्साहित थे। हमने महसूस किया कि जिसे हम अत्यंत कठिन समझ रहे थे उसे एक साथ मिलकर बहुत आसानी से कर दिया गया। हमने निश्चय किया कि हम रोज खेलने से पहले कुछ देर खेल के मैदान की सफाई करेंगे।

अगली सुबह मोहल्ले के लोगों की नज़र खेल के मैदान के उस साफ हिस्से पर पड़ी, जहाँ हमने सफाई की थी। सभी को आश्चर्य हुआ और सभी ने हमारे काम की तारीफ की। शाम को जब मैं खेल के मैदान में पहुँचा तो देखा कि मोहल्ले के वे बच्चे भी हमारा सहयोग करने आ गए थे, जो हम पर हंस रहे थे। इतनी ज्यादा संख्या में बच्चों को देखकर मेरा उत्साह और भी बढ़ गया। आपसी सहयोग और संगठन की शक्ति के द्वारा कार्य आसान बनता है। मोहल्ले के खेल के मैदान में इतने सारे लड़कों को देखकर आसपास के लोग भी वहाँ इकट्ठा हो गए। मैंने स्थानीय लोगों को तालाब और खेल के मैदान में फैली गंदगी के बारे में बताया और सफाई में योगदान करने के लिए आग्रह किया। इसके बाद हमने स्थानीय लोगों के साथ चर्चा की और गंदगी को साफ करने की बात की। सभी से चर्चा के बाद यह बात सामने आई कि सफाई के लिए सबसे आवश्यक है कि आसपास के लोग तालाब को गंदा ना करें और सफाई में अपना योगदान दें। अगर तालाब के आसपास कूड़ा-कचरा और अन्य चीजों को नहीं डाला जाए तो वहाँ गंदगी अपने आप कम हो जाएगी। इससे वहाँ सफाई जल्दी हो सकेगी। इसके लिए हमने समूह बनाकर आसपास के सभी लोगों से सफाई में सहयोग देने की अपील की। हमने काम को समूह में बाँट लिया और अलग-अलग काम के लिए अलग-अलग लोगों को ज़िम्मेदारी दी। खेल के मैदान की ज़िम्मेदारी हमारे दोस्तों को दी गई और तालाब में कचड़ा डालने से रोकने और लोगों को जागरूक करने की ज़िम्मेदारी मोहल्ले के स्थानीय लोगों को दिया गया। स्थानीय महिलाओं को इस काम में सहयोग के लिए बच्चों की टीम ने ज़िम्मा लिया, जिन्होंने अपनी माताओं/बहनों को घर के कचरे को उचित स्थान पर डालने के लिए प्रेरित किया। अगले दिन शाम के समय हमने अपने दोस्तों के समूह के साथ मोहल्ले के सभी घरों में जाकर

स्वच्छता अभियान के अपने कार्यक्रम के बारे में बताया और सभी से आग्रह किया कि वे अपने घर के कूड़े-कचरे को तालाब के आसपास ना फेंके। हमारे इस कार्य का असर यह हुआ कि जल्द ही तालाब और उसके पास का मैदान बिल्कुल साफ हो गया। मोहल्ले में मच्छर-मक्खियों का प्रकोप भी तेजी से कम हुआ। हमारी एक टीम शाम के वक्त वहाँ से गुज़रने वाले लोगों से अनुरोध करती कि वे अपना थोड़ा सा श्रमदान देकर मैदान के सामने के चार कदम की सफाई सुनिश्चित करें और ऐसा करने पर बहुत ही जल्द पूरा मैदान साफ हो गया। अब तालाब की सफाई की बारी थी।

हमारे सम्मिलित प्रयासों को देखकर हमारे मोहल्ले के प्रधानाध्यापक ने भी इस नेक काम में अपना सहयोग देने के लिए आगे आए और उन्होंने अपने विद्यालय के छात्रों को स्वच्छता अभियान में योगदान देने के लिए प्रेरित किया, जिसके कारण अगले दिन स्थानीय विद्यालय के लगभग सौ से ज्यादा छात्र-छात्राएं स्वच्छता में सहयोग देने के लिए तालाब के किनारे इकट्ठा हुए। हमने अपने मित्रों और विद्यालय के छात्र-छात्राओं के साथ मिलकर उस गंदे तालाब के चारों ओर पड़े प्लास्टिक और कचरे की अच्छी तरह सफाई की। लेकिन तालाब के जलकुंभी और अन्य खरपतवार की सफाई हमारे बस की बात नहीं थी। इतनी संख्या में छात्रों को देखकर आसपास कौतूहल का माहौल बना और जल्द ही तालाब की सफाई की बात चारों तरफ फैल गई, जिसके बाद कई प्रबुद्ध लोगों द्वारा आगे आकर सहयोग प्रदान किया गया और तालाब की सफाई के लिए मशीनों का प्रयोग सुनिश्चित किया गया। टीम कार्य के द्वारा कुछ ही दिनों में पूरे तालाब की अच्छे से सफाई की गई और तालाब के चारों ओर मेड़ बनाकर रास्ता बनाया गया। अब गंदा तालाब सुबह की सैर और शाम के समय आकर्षण का एक सुंदर स्थान बन चुका है। उसके बगल के खेल के मैदान में हमारी टीम अच्छे से खेल पाती है और पड़ोस के मोहल्ले को कई बार हरा चुकी है। अब तो पड़ोस की टीम भी हमारे मोहल्ले के मैदान में खेलना पसंद करती है। समूह कार्य और सकारात्मक सोच के द्वारा कठिन से कठिन कार्य को भी आसानी से किया जा सकता है। इसके लिए केवल मजबूत इच्छाशक्ति, सामूहिक प्रयास और सकारात्मक विचार रखने की आवश्यकता है। सकारात्मक सामूहिक प्रयास के द्वारा किसी भी कार्य को बहुत कम समय में और बड़ी आसानी से किया जा सकता है।

समय

स्वाति झा

अधिकारी
रामप्रस्था शाखा

समय प्रहार करता है,
हमें सशक्त बनाने के लिए।
समय प्रहार करता है,
हमें जीना सिखाने के लिए॥

हमारे पथ में काँटे हैं,
ये तो निश्चित है जन्म से ही।
परन्तु पुष्प, काँटों में भी खिलते हैं,
समय प्रहार करता है,
हमें ये सिखाने के लिए॥

डगमगाना तो चलने की,
निशानी है मेरे दोस्त,
गिरता वही है, जो आगे की ओर बढ़ता है।
छोटे-छोटे कदमों से भी रास्ता पार होता है।
समय प्रहार करता है,
हमें चलना सिखाने के लिए॥

चुनौती जब भी आए सामने,
डरना नहीं उससे,
न घबराना, न ही झुकना,
समझ लेना समय ने फिर से,
एक प्रमाण मांगा है।

तुम्हें ये सीध करना है,
कि तुम जब ठान लेते हो,
तो फिर रणविजय हो तुम,
कि तुम जब ठान लेते हो,
तो फिर तुम कर दिखाते हो,
समय प्रहार करता है,
तुम्हें इस काबिल बनाने के लिए॥

अपनी टीम

रेणी श्रीवास्तव

अधिकारी
क्षेत्रीय कार्यालय-II, वाराणसी

भिन्न है आचार,
भिन्न है विचार,
भिन्न है रंग,
रूप है भिन्न,
पर सबका एक उसूल अभिन्न।

संग में चलना,
संग में रुकना ,
संग में मंज़िल को है पाना।
लड़खड़ाए अगर क़दम अपने,
संग में इनको है संभालना।

दुःख भी अपना,
सुख भी अपना,
हर आँसू अपना,
हर मुस्कान भी अपनी,
ख़ाब पूरा करने की चाह भी अपनी।

चट्टानों से अटल इरादे हैं,
आकाश से ऊँची उड़ान है।
मेहनत से पर्वत को झुका दें,
ऐसी अपनी शान है।
दुनिया में परचम लहरा दें,
ऐसी अपनी पहचान है।

Teamwork

Sharat B Udayashankar

Senior Manager
PR Section, M&PR Wing
HO Bengaluru



Everywhere and on every platform it is proclaimed that TEAM WORK is what pushes the organisations forward and not an individual. Corporates must function and thrive as TEAMS and not as INDIVIDUALS. More so because it is not a singles event and single time championship. Great teams achieve great things and great teams build great organisations. How different or similar is our industry ...the Banks? Well, it is a team game and here too great teams thrive. How do we build good teams or what is required from each member to be part of a team?

Who doesn't like winning? Everyone would love to be part of a winning team. It is a great feeling when their Branch/Department/Bank is moving ahead, and that they are an integral part of such a group. It is not enough if we recruit great talents. Building great teams require more than just hiring. It means bringing in people who will jell and work well together. It also means developing a shared vision and commitment. It means encouraging positivity, openness and informal interactions between team members. Team members need to understand what direction the organisation is headed, else one can't expect people to support if they don't agree with where it's headed or, worse, don't even know where it's headed.

We have seen this around us too. All other things being normal, certain branches outperform others and achieve all set targets and beyond. When one can do this, why not others? An earlier boss of mine once asked me as to how do armed forces motivate their men to sacrifice their lives when we are unable to do the same to just increase productivity and business? According to me, the answer lies in motivation. It is like brushing your teeth and having your bath every day and not just as a one-time event. Force or Authority stays only as long as it is applied. But self-motivation and a conducive work atmosphere can create wonders, both for the individual and the

organisation. The bonding of the team, irrespective of the team size, is the binding factor which motivates the team to achieve their tasks.

Ours is a dynamic industry and changes are continuous. External changes have always been a challenge, but the greater challenge is to form and retain good working teams. If regular transfers are one of the reasons, there are many other factors too. Teams are made of people and people must connect to each other. The interpersonal relationship here is the key. They must understand each other, acknowledge the strengths and weaknesses of each member and work towards getting the best of each member, in line with the set goals.

Forming of the team is the first step. Personal relations here are usually characterized by dependence. Members would like to rely on safe, patterned behavior and look up to the team leader for guidance and direction. It is natural at this stage for all members to have a desire for acceptance by the team. The leader (Branch/Section Head or as the case may be) needs to keep the orientation right, keep things simple and avoid controversies in this stage and allow the team members to jell together so that they can move on to the next stage.

In the next stage of team building, members must learn to let go the comfort of nonthreatening topics and get ready to risk the possibility of conflict. When this happens, competition and conflict in the personal-relations show up. Individuals have to make small corrections to bend and mould their feelings, ideas, attitudes, and beliefs to suit the team/organization. Conflicts may or may not surface as team issues, but they do exist. The leader needs to give clarity as to who is going to be responsible for what, what the rules are, what the reward system is, and what the criteria for

evaluation are. Some discomfort may be generated during this phase and some members may remain completely silent while others attempt to dominate. To progress to the next stage, transition of members is required from a "testing and proving" mentality to a problem-solving mentality. Listening to each other is the most important virtue for teams to move on.

The next stage requires members to be engaged in active acknowledgment of all members' contributions, and solving of group issues. Members in this stage would be willing to change their preconceived ideas or opinions on the basis of facts presented by other members, and actively ask questions to one another. Leadership is shared, and subgroups dissolve. When members begin to know and identify one another, the level of trust in their personal relations contributes to the development of team cohesion. It is during this stage of team development that people begin to experience a sense of team belonging and a feeling of relief on resolving interpersonal conflicts. Clear communication is the major task function during this stage. When the members share their ideas, receive and give feedback to one another, explore actions related to the task, creativity is at its peak

When teams reach the above stage, next is performance. Not all groups reach here. If group members are able to evolve to performance stage, their capacity, range, and depth of personal relations expand to real interdependence. Their roles and authorities dynamically adjust to the changing needs of the group and individuals. The team is the most productive at this stage. Individual members will be self-assuring, and the need for group approval is passe. Members get highly

task oriented and people oriented. There is unity, team identity is complete, morale is high, and loyalty at its highest. Teams that reach this stage usually emphasise on achievement and can afford experimentation in solving problems.

The team must be aware of the VISION, the STRATEGY to get there and why such STRATEGY is the best. Every small achievement indicates this team is winning. One needs to constantly remind members what the organization stands for and that it does indeed hold a bright career/future for them! Tested reward and recognition programs are a must and foster motivation. Salary and promotions are just not enough to keep teams motivated. Building teams need members to understand each other's strengths and weaknesses, if any. They must be there for each other, at work and off it. Meetings, informal discussions, parties, outings with families help build a feeling of solidarity throughout the organization. What is important here, is participation of each member in all planned activities. This makes people feel that they aren't just part of some big group, but that they are an active, important part of a team. In our Bank too, there are numerous communications issued from time to time, stressing the need for staff meetings, study circle events etc. We have the provisions, but we seldom practice them in letter and spirit. We should have an interactive meeting once per week-not the routine staff meeting on paper to debit meeting expenses or a meeting where you just make announcements and summarize the work that's been done and needs to be done. It has to be a meeting where everyone has an opportunity to give feedback on substantive/important issues. Trust and delegation is a key factor for any successful and productive group. Leaders must be willing and should



take risks to delegate tasks to members and allow them to evolve and accomplish the given tasks. Micromanagement can be detrimental while forming teams. At the same time, the leader should be vigilant for elements that can destroy teams. Elements like jealousy, satire or cynicism – there will always be some people, who are just negative by nature. Be sure of emphasizing only the positive achievements to the group as a whole. Any vibes of negativity should be addressed immediately. There should be transparency in communication and no team member should be victimized or belittled for their character traits. Such issues are to be discussed only in one-on-one meetings with the concerned team member and it should help them overcome their lacuna/ mistrust etc.

Just like the controversial question of what came first, the egg or the hen, there is nothing definite to prove whether good members make great teams or great leaders build good teams. We deal with humans, both as

employees and customers and it is important to understand and accept the fact that all people are not the same at all times. It is the ability of the team leader and the members to keep this in mind and make the required changes to stay put together, to achieve the greater goal for which they come together. You can never choose your parents, neighbours, colleagues or bosses. It just happens. All we can do as caring humans, is to come together for the common good, despite our differences. The achievements of any organisation are the result of the combined efforts of all its individuals. And that is what makes great teams.

Together We Can!

You are only as strong
as your **weakest** team
member.

देश प्रेम

कविता

आओ उन वीरों को याद करें
जो देश की खातिर मर-मिटें !

आज़ादी के भीषण रण में
ना जाने कितने वीर शहीद हुए!!
हमारे देश के वीर जवान,
सरहदों पर दिन- रात पहरा देते हैं!
तब जाकर हम यहां,
चैन की नींद सोते हैं!!

हमारा भी तो कुछ फर्ज है,
इस धरती का हम पर भी तो कर्ज है !
जब देश की आबरू पर बात आएगी,
हम भी मर मिटेंगे इस देश की खातिर !!
कसम हमें इस माटी का,
मर कर भी कर्ज चुकाएंगे !
सरहद पर जाकर ना सही,

सरहद के भीतर ही
एक प्यारा देश बनाएंगे !!

तोड़ दो अलगाववादी जंजीरों को,
जो हमें आपस में लड़ाते हैं !
कभी जाति तो कभी धर्म के नाम
पर हमें आपस में टकराते हैं !!

क्या फायदा ऐसे समाज का,
जो देश को बेहतर बना ना सका !
क्या मकसद है ऐसे इंसान का
जो देश के काम आ ना सका !!

आओ मिलकर एक ऐसा समाज बनाएं,
सभी धर्म के लोग एक ही गीत गाएं!
विजयी विश्व तिरंगा प्यारा,
झंडा ऊंचा रहे हमारा !!



अमित कुमार
अधिकारी
सीपीएच, पाटना

Team Building in Banks

Shreesh Chandra Mishra

Senior Manager & Faculty
CIBM Manipal



While the importance of team building and effective teams is pivotal to the growth of any organisation, its role in Banks is much more pronounced. With the concept of maker and checker for each and every transaction, working in teams is inherent part of banking rather it constitutes the very core of modern day banking. There are a lot of things that one can do alone. One can drive a car, run a shop, design a building or even fly a fighter plane alone but even a simple transfer of funds requires a team of minimum two members. You just can't do it alone. You need mates. That is how banking is!

Simply put, Banking is a team game. While personal excellence is always rewarding and leads to better performance in banks like any other organisation, it will only take you so far. Reason is simple, if the whole branch or unit is not in unison, then at best the staff members do not complement each other's efforts and at worst they start cancelling each other out. This can be easily understood by the analogy of a cart being driven by horses. If all the horses pull in the same direction the cart can gallop towards the destination but if the horses start pulling in all sorts of directions, the cart may not move or may start moving in the wrong direction. May be that's the reason why the origin of the word team is said to be the old English word tēam which used to mean "set of draught animals".

One of the major reasons that impede the growth of Banks is the absence of team spirit and joint responsibility in many branches/offices. It has been observed that in many of the branches, staff members work in silos. They fail to fathom the real purpose of the jobs they are doing. They neither see the bigger picture nor understand their roles and responsibilities in context with the growth of the bank. It is rather like cogs of the machine situation.



If they do not know the importance of their jobs for the organisation, they will continue to do their job in a mechanical and lethargic way.

This situation begs a few questions :

- How can a branch grow when an Officer sitting on the counter thinks that his role is limited to passing a cheque or processing a loan?
- What can be expected of a clerk towards business growth, when he thinks that his job is confined to counting and paying cash?
- Can a housekeeper contribute to the growth of the Bank when he is not even aware of the relation between cleanliness and ambience of the premises and business growth?
- Is a branch manager capable of motivating his subordinates when he has never involved his team with him or explained the business journey of the branch to them?

The only distinguishing factor between excellent and dismal branch performance is the team dynamics. The teams that are well knit and motivated tend to perform well while the disjoint ones underperform.

To predict the performance of a branch /office, we just need to ask a few questions like :



- Do the team members jell together?
- Is there a high level of awareness amongst the employees about their shared goals and objectives?
- Are the employees cognizant of the bigger picture (the Bank beyond their seat or desk)?
- Is there a symbiotic and harmonious work atmosphere in the branch?
- Are employees highly motivated?
- Does the branch head take his team along with him and keep them in loop regarding the current and expected performance trajectory of the branch?

If answers of the above questions are yes, then no matter how difficult the situation is, the branch/office will perform extremely well. More number of 'Nos' indicate a poorly knit team which will underperform even in favourable conditions and not achieve its potential.



To quote Henry Ford,
"Coming together is beginning,
Keeping together is progress
Working together is success"

Now, for Banking organizations, the first two parts are a given. Normally in a Bank, you do not get to choose the people whom you work with. Also, you cannot but continue to be with your team members till either they or you are transferred out. So the only barrier between you and success is whether or not you really work together. Working together is not just being in the office with your team mates and doing your routine work without any coordination with your team. Working together means knowing your role as member of the team and giving your best in sync with the requirement of the team. Working together means working in perfect synchronization so that the output is the sum total of the efforts put in by all the team members.

For the development of the Bank as an organization, all the branches and units must perform, as the performance of the Bank is the sum total of the performance of its constituents. For branches to perform optimally, the teams posted at branches must be geared to achieve the corporate objective. The branch manager should have the leadership qualities to be able to motivate and lead his team. At the same time, other staff members must realize that the targets are for the branch, and branch means the whole team, and not just the branch manager. It is the collective responsibility of the entire branch which includes every one without exception. All the staff members, ranging from sub staff to branch head, must be aware of their duties and not just with respect to their seat, desk, section or branch but also how they fit in the bigger picture of contributing towards the ultimate goal i.e. growth of the bank. One very important aspect of team building at branch level is the delegation of duties and powers within the framework of the policies and guidelines of the bank. Proper delegation and monitoring ensures division of effort as well as involvement of subordinates at the same time. When the team members are motivated and aware of their position in the organisation, they can work wonders. Such teams remain ebullient, excel in their performance, achieve their targets and more. Because, they say in a team- Together Everyone Achieves More.

संगठन का महत्व

सोनिया सैन

एकल खिड़की परिचालक
अंचल कार्यालय, जयपुर



एक आदमी था, जो हमेशा अपने संगठन (ग्रुप) में सक्रिय रहता था, उसको सभी जानते थे, उसे बड़ा मान सम्मान मिलता था, अचानक किसी कारणवश वह निष्क्रिय रहने लगा, मिलना-जुलना बंद कर दिया और संगठन से दूर हो गया। कुछ सप्ताह पश्चात् एक बहुत ही ठंडी रात में उस संगठन के मुखिया ने उससे मिलने का फैसला किया। मुखिया उस आदमी के घर गया और पाया कि आदमी घर पर अकेला ही था। एक सिगड़ी / बोरसी (अलाव) में जलती हुई लकड़ियों की लौ के सामने बैठा आराम से आग ताप रहा था। उस आदमी ने आगंतुक मुखिया का बड़ी खामोशी से स्वागत किया।

दोनों चुपचाप बैठे रहे। केवल आग की लपटों को ऊपर तक उठते हुए ही देखते रहे। कुछ देर के बाद मुखिया ने बिना कुछ बोले, उन अंगारों में से एक लकड़ी जिसमें लौ उठ रही थी (जल रही थी), उसे उठाकर किनारे पर रख दिया और फिर से शांत बैठ गया। मेज़बान हर चीज़ पर ध्यान दे रहा था। लंबे समय से अकेला होने के कारण मन ही मन आनंदित भी हो रहा था कि वह आज अपने संगठन के मुखिया के साथ है। लेकिन उसने देखा कि अलग की हुई लकड़ी की आग की लौ धीरे-धीरे कम हो रही है। कुछ देर में आग बिल्कल बंद हो गई। उसमें कोई ताप नहीं बचा। उस लकड़ी से आग बिल्कुल बुझ गई। उसमें कोई ताप नहीं बचा। उस लकड़ी से आग की चमक जल्द ही बाहर निकल गई।

कुछ समय पूर्व जो उस लकड़ी में उज्ज्वल प्रकाश था और आग की तपन थी वह अब एक काले और मृत टुकड़े से ज्यादा कुछ शेष न था। इस बीच, दोनों मित्रों ने एक दूसरे का बहुत ही संक्षिप्त अभिवादन किया, कम से कम शब्द बोले। जाने से पहले मुखिया ने अलग की हुई बेकार लकड़ी को उठाया और फिर से आग के बीच में रख दिया। वह लकड़ी फिर से सुलग कर लौ बनकर जलने लगी और चारों ओर रोशनी तथा ताप बिखरने लगी।



जब आदमी, मुखिया को छोड़ने के लिए दरवाजे तक पहुंचा तो उसने मुखिया से कहा, “मेरे घर आकर मुलाकात करने के लिए आपका बहुत बहुत धन्यवाद”।

आज आपने बिना कुछ बात किए ही एक सुंदर पाठ पढ़ाया है कि अकेले व्यक्ति का कोई अस्तित्व नहीं होता, संगठन का साथ मिलने पर ही वह चमकता है और रोशनी बिखेरता है, संगठन से अलग होते ही वह लकड़ी की भाँति बुझ जाता है।

किसी ने सत्य ही कहा है कि संगठन या एक दूसरे के साथ से ही हमारी पहचान बनती है, इसलिए संगठन हमारे लिए सर्वोपरि होना चाहिए। संगठन के प्रति हमारी निष्ठा और समर्पण किसी व्यक्ति के लिए नहीं, उससे जुड़े विचार के प्रति होना चाहिए।

संगठन किसी भी प्रकार का हो सकता है, पारिवारिक, सामाजिक, व्यापारिक (शैक्षणिक संस्थान, औद्योगिक संस्थान) सांस्कृतिक इकाई, सेवा संस्थान आदि। संगठनों के बिना मानव जीवन अधूरा है। अतः हर क्षेत्र में जहाँ भी रहें संगठित रहें ! अतः हमारा संगठन बहुत ही महत्वपूर्ण है।

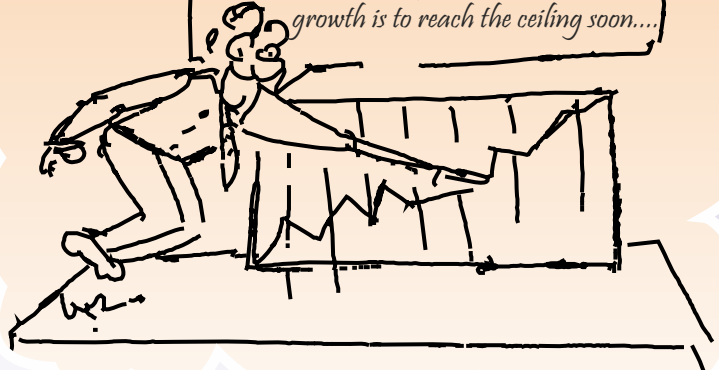
‘बंद मुट्ठी लाख की, खुल गई तो खाक की’

Our organisation is like a big tree with many many branches. We are all its leaves doing photosynthesis for it.



Before joining the Bank he was a Biology teacher

This is our organisational development chart. We have hung it low because the growth is to reach the ceiling soon...



Refer to "drawer" by:
K P Ramesh Rao



These men all double speak! He praises us saying learn teamwork from ants. But when we surround his sweetmeat, he pooh-poohs us away...

He talks of Teamwork in office day in day out. Here at home he behaves like the eleventh man...



प्रधान कार्यालय में 76वां स्वतंत्रता दिवस समारोह 76th Independence day Celebration at Head Office



HEAD OFFICE

On Independence Day, as part of CSR initiative, Scholarships under Canara Vidya Jyothi Scheme (CVJ) were given to girl students studying at Govt. School, Dodderi, Tavarekere. An auto-rickshaw, Rexin Beds, Washing Machine, Refrigerator etc. amounting ₹7,17,570/- were handed over to Prerana Resource centre, Goruguntepalya, Bangalore for Visually Challenged/Disabled Girls.



Canara Bank officially signed MoU with Indian Institute of Science (IISc), Bengaluru to offer education loan facilities to the meritorious candidates of IISc under VidyaTurant Scheme. The MoU was signed by Sri. R P Jaiswal, GM, Retail Asset Wing, Head Office, Bengaluru, on behalf of Canara Bank. IISc will give preference to our bank regarding education loan/finances to their students. Sri. Debananda Sahoo, CGM, (Bengaluru Circle Head), and Sri. H T Baviskar, DGM, (Bengaluru North Regional Head) were also present on the occasion.



The Business Strategy Meet of MSME Sulabhs was held in two batches on 1st and 2nd August, 2022 at Bengaluru. The meeting was chaired by MD & CEO Sri. L V Prabhakar, Sri. K Satyanarayana Raju, ED and Sri. K J Srikanth, GM, MSME Wing. The welcome note was rendered by

Sri G A Anupam, DGM and Wing presentation was delivered by MSME Wing Head, Sri. K J Srikanth. Sri. L V Prabhakar, MD&CEO, in his key note address emphasised the role and importance of MSME Sulabhs in the growth of the bank.



Marketing Executives Conclave was held in Bengaluru on 20.08.2022. The keynote address was given by MD&CEO Sri. L V Prabhakar. Sri. R P Jaiswal, GM, M&PR Wing, Sri. K Satyanarayana Raju, ED, Sri. M K Goel, DGM, Sri. B K Venkatesh Prasad, DGM and Sri. Sunil B Joshi, AGM of M&PR Wing, and marketing executives of the bank were present for the conclave.



Business Strategy Meet focusing on CSR (CASA, Slippage Management, and Recovery) was held at Bengaluru on 13th and 14th August. MD&CEO Sri. L V Prabhakar and ED Sri. Debashish Mukherjee addressed the gathering. The meeting was attended by all the top executives along with heads of all Wings, Circle Offices and Regional Offices. The SAFAL Portal was also launched during the conclave by MD&CEO, Sri. L V Prabhakar. Seen in the picture - Sri. L V Prabhakar, MD & CEO, welcoming the RBI Regional Director to the conclave.



CIBM, MANIPAL

A three-day workshop was conducted at CIBM Manipal from 24.08.2022 to 26.08.2022 for the HRM Section In-charges and the Overseeing Executives of HRM Section of all the Circle Offices of the Bank. Inaugural and welcome address was delivered by Sri. Debashish Mukherjee, ED. GMs Sri. Kalyan Mukerjee, and Sri. G S Ravisudhakar, HR Wing and Sri. Venkatesh R S, DGM HR Wing addressed all 51 participants through video conferencing. Sri. Muralidhara Kalkur, DGM, HR Wing & Sri Ravishankar B S, DGM, HR Wing attended the programme in person. The participants discussed all the pertinent issues threadbare to make Canara Bank "The Best Bank to Work With".



Sri. Debashish Mukherjee, ED, visited CIBM Manipal on 14.09.2022. During the visit, he inaugurated the Hindi



fortnight and addressed all the staff of CIBM. Sri. Debashish Mukherjee, ED, acknowledged the contributions made by the L&D Vertical in the field of training & development. On the occasion of Hindi Diwas, he emphasized our bank's contribution in the implementation of Official Language, which is rightfully acknowledged by GoI at various occasions.

BENGALURU

Bengaluru Urban District conducted a Credit Outreach Programme on 06.08.2022 at Zilla Panchayat Auditorium, Banashankari Bengaluru. MP Sri. P.C Mohan graced the occasion; Sri. J Manjunath, Deputy Commissioner Bengaluru Urban District, Sri. Sangappa IAS, CEO ZP Bengaluru, Sri. Debananda Sahoo CGM Canara Bank, CO Bengaluru, Sri. A Murali Krishna GM, FI Wing, HO Bengaluru, Smt. Vasanti Sagar LDO RBI, Sri. M P Ramesh ZM/ DGM from Bank of India, Sri. D S Murthy ZM/DGM Indian Bank, Sri. N R Umesh Project Director ZP and Sri. K Subba Naik LDM were also present apart from executives from all PSBs, State officials from KVIC, DIC, Agriculture, fisheries and other Govt. officials. Around 650 customers/employees attended the program.



Retail cluster camp was conducted on 20.08.2022 at Koramangala Layout Branch. The function was attended by Sri.V J Aruna, DGM, CO Bengaluru, Sri. Alexander G, DGM, RO East, Sri. Haridas K, AGM, RO East and staff and customers of branches who took part in the camp. Around 50 Branches participated in the event.



BHUBANESWAR

Circle Office Bhubaneswar in collaboration with Canara Robeco Mutual Fund Bhubaneswar Unit organized an Investors Awareness Meet on 04.08.2022 for promoting newly launched Banking & PSU NFO of Canara Robeco Mutual Fund. Investors/HNI from various branches participated in the event. Sri. Akash Maharana, from Canara Robeco Mutual Fund explained the benefits and advantages of newly launched NFO. Sri B. L Meena, GM and Sri. G N Murthy, DGM addressed the gathering.



“Marketing Officers' Conclave” of Bhubaneswar Circle Office was held on 6th August 2022. The conclave was attended by Circle Top Executives, RO Heads and all Marketing Officers of the Circle. Sri. B L Meena, GM



and Sri. G N Murthy, DGM, addressed the gathering. Sri. Vivek Patni, Divisional Manager & Circle Marketing Executive presented Marketing Setup performance highlights for previous year and previous quarter and steered the Conclave proceedings.

CHANDIGARH

Chandigarh CO conducted “ADVAITA” a unique one-day leadership program for Women employees on 06.08.2022 under the guidance of Smt. Salina Goyal, GM. Sri. Shailendra Nath Sheeth, DGM and Smt. Sunita Kumari, AGM inaugurated the program along with the participants. During the session, Guest faculty Smt. Shruti Swaroop, founder Embrace Consulting discussed about six elements of Leadership and instilled inspiring and motivating thoughts for work life balance and career progression for women staff.



CHENNAI

Erode Main branch conducted a Free eye check-up camp on 02.08.2022 with Vasan Eye care. The Camp was inaugurated by Sri. Y.Shankar, AGM, RO Erode along with Sri. Akhilesh Kumar DM and Sri. Venkata Naresh Manadadapu CM of Erode Main branch, RO, Branch Officials and Customers utilized the facility and praised the social cause conducted by our Bank.



RAHs of Coimbatore I, Coimbatore II and Erode jointly participated in Builders Fair Conducted by CREDAI at Codissia Hall, Coimbatore. Sri. N Srinivasa Rao, DGM, Coimbatore – I inaugurated the fair and elaborated about advantages of our Housing Loan Schemes.



supported by Sri. Krishna N Kulkarni, DGM and Sri. P Srinivas, AGM & RO head. Overseeing executives from RO and all the AEOs of Hubballi RO II participated in the meet. Focus was given on sanctioning farm machinery loans and achieving of set targets.

HYDERABAD

Sri. B P Jatav, CGM, CAM Wing visited Hyderabad Circle on 08.09.2022 and interacted with Scale-IV and above executives of Circle/ROs and branches of Hyderabad Circle. Sri. K H Patnaik, CGM welcomed Sri. B P Jatav, CGM and presented an overview of the performance of our bank in last quarter and also the market share and presence of our bank in the state of Telangana.



HUBBALI

Hubballi Circle Office celebrated HAR GHAR TIRANGA in the presence of DGMs, Sri. I P Mithanthaya, Sri. K S Srinivasa, AGMs Sri. Yatish Kumar Goyal, Ms. Renuka B, and Sri. R K Jena along with all staff of Hubballi CO.



Hubballi RO II conducted AEO review meet which was chaired by Sri. M Bhaskara Chakravarthy, GM and



AEO Review Meet of Hyderabad Circle for Q2 was conducted on 03.09.2022. The programme was inaugurated by Sri. K H Patnaik, Circle head & CGM. Smt. R Anuradha, GM, Smt. S Kanimozhi, DGM, Sri. K V R Murthy, AGM and staff members of AF&PS Section of CO were present on the occasion.



MANIPAL

Manipal CO organized 'FREEDOM RUN' in association with Integrated Treasury Wing, Manipal on 15th August 2022. Retired Captain Sri. Divakar Devadiga was felicitated during the function. Master Bheera, who participated in 9 Marathons was also recognized during the function. Sri Yogish B Acharya, GM, CIBM Manipal flagged off the run. Smt. P Padmavathi, Sri. Sathyanarayan B, and Sri. Rajeev Thukral, DGMs, Manipal CO, Sri. Dharam Bir, Smt. Mini K, CPCFT Manipal, Sri. H K Gangadhar, CLO CIBM, Sri. Rajesh Karu AGM of CGTMSE Vertical other executives and staff of Circle Office / Regional Office and Branches participated in the event.



Manipal CO celebrated 76th Independence Day on 15.08.2022. On this occasion, Circle Head and GM Sri. Rama Naik hoisted the National Flag in the presence of DGMs Smt. P Padmavathi, Sri. Sathyanaraya B, and Sri. Rajeev Thukral from CO Manipal, Sri. Dharam Bir, DGM, CPH and Smt Mini K, DGM of CPCFT Manipal and Sri Rajesh Karu AGM of CGTMSE Vertical. Sri Rama Naik, GM delivered Independence Day message to the



gathering. During the function Security Guards of the Circle were honoured and scholarships were distributed to 30 girl students from various schools under Canara Vidya Jyothi Scheme.

VIJAYAWADA

Sri. A V Dharma Reddy, Executive Officer, Tirumala Tirupati Devasthanams inaugurated CDM at Tirumala Hills. Smt K Kalyani, GM, Vijayawada CO, Sri. T Nagaraja Rao, AGM Tirupati RO & Sri. Malla Vikram, DM Tirupati RAH, Sri Hara Gopal, Branch-in-charge, Tirumala Hills branch were also present during the event.



Smt. K Kalyani, GM & Circle Head, Vijayawada, inaugurated the Renovated Premises of Canara Learning & Development Centre (CLDC) Vijayawada on 08.08.2022 in the presence of Sri. HK Gangadhar, DGM & Chief Learning Officer. Sri. Vinay Kumar Achary, DGM, CO, Vijayawada, Smt. C J Vijayalakshmi, DGM & Regional Head, Vijayawada, Sri. T Mallikarjuna Rao, AGM, CO, Vijayawada and Sri. Siva Krishna Bommala, In-Charge, CLDC Vijayawada were also present on the occasion.



अहमदाबाद

दिनांक 18.08.2022 व 20.08.2022 को केनरा बैंक के कार्यपालक निदेशक श्री बृज मोहन शर्मा द्वारा अहमदाबाद अंचल का दो दिवसीय दौरा किया गया। अहमदाबाद अंचल के महाप्रबंधक व अंचल प्रमुख श्री शम्भू लाल ने कार्यपालक निदेशक का स्वागत किया। कार्यपालक निदेशक के कर कमलों द्वारा क्षेत्रीय कार्यालय गांधीनगर, खुदरा आस्ति केंद्र गांधीनगर, एसएमई शाखा एवं गांधीनगर शाखा का उद्घाटन किया गया। कार्यपालक निदेशक द्वारा एमसीबी शाखा, मुद्रा तिजोरी-॥ एवं एलसीबी शाखा का दौरा कर कर्मचारियों को संबोधित किया गया।



भोपाल

अंचल कार्यालय, भोपाल में दिनांक 15.08.2022 को 75वें स्वतंत्रता दिवस कार्यक्रम का आयोजन अत्यंत भव्यपूर्ण रूप से किया गया। कार्यक्रम की अध्यक्षता श्री विक्रम दुग्गल, महाप्रबंधक व अंचल प्रमुख द्वारा अंचल के अन्य सभी कार्यपालकगण, क्षेत्रीय कार्यालय भोपाल के क्षेत्रीय प्रमुख श्री राजेंद्र सिंघल, सहायक महाप्रबंधक, एलसीबी के कार्यालय प्रमुख श्री राजकुमार शर्मा, सहायक महाप्रबंधक तथा अंचल के सभी अनुभाग प्रमुख व सदस्यों की उपस्थिति में किया गया। कार्यक्रम की शुरुआत प्रातः 09:00 बजे अंचल प्रमुख द्वारा ध्वजारोहण से की गयी। इस अवसर पर कॉरपोरेट सामाजिक दायित्व के अंतर्गत शासकीय स्कूल के मेधावी



छात्रों को केनरा विद्या ज्योति योजना के अंतर्गत कुल ₹77,500/- की छात्रवृत्ति व स्कूल बैग भी प्रदान किए गए।

चंडीगढ़

गृह मंत्रालय, भारत सरकार, राजभाषा विभाग, उत्तरी क्षेत्रीय कार्यान्वयन कार्यालय-1 (दिल्ली) के उप निदेशक (कार्यान्वयन), श्री कुमार पाल शर्मा द्वारा दिनांक 31 अगस्त, 2022 को हमारे अंचल कार्यालय व क्षेत्रीय कार्यालय, चंडीगढ़ का राजभाषा कार्यान्वयन संबंधी निरीक्षण किया गया। इस अवसर पर अंचल कार्यालय व क्षेत्रीय कार्यालय, चंडीगढ़ के सभी अनुभाग प्रमुखों व कार्यपालकों के लिए हिंदी कार्यान्वयन – विचार विमर्श कार्यक्रम का आयोजन रखा गया। इस कार्यक्रम में उपस्थित सभी कर्मचारियों को श्री कुमार पाल शर्मा ने संबोधित किया। निरीक्षण कार्यक्रम की अगुवाई श्रीमती सैलीना गोयल, महाप्रबंधक व अंचल प्रमुख द्वारा की गई। इस अवसर पर अंचल कार्यालय से श्री शैलेंद्र नाथ शीथ, उप महाप्रबंधक, श्री जे.पी.पाणिग्रही, उप महाप्रबंधक, तथा क्षेत्रीय कार्यालय के क्षेत्रीय प्रमुख श्री रविंद्र कुमार अग्रवाल व अन्य कार्यपालकगण भी इस अवसर पर मौजूद थे।



दिल्ली

हिंदी दिवस 2022 के उपलक्ष्य में 14 सितंबर 2022 को अंचल कार्यालय, दिल्ली में श्री एम परमशिवम, मुख्य महा



प्रबंधक व अंचल प्रमुख की अध्यक्षता में हिंदी पखवाड़ा 2022 का शुभारंभ किया गया। इस अवसर पर सभी कर्मचारियों ने हिंदी में अपना कार्य करने की प्रतिज्ञा ली। इस अवसर पर 'जनता की स्थिति को सुधारने में बैंकों की भूमिका' विषय पर हिंदी में संगोष्ठी का आयोजन किया गया।

उत्कृष्टता केन्द्र – गुरुग्राम

दिनांक 30 अगस्त 2022 को सितंबर तिमाही के लिए उत्कृष्टता केंद्र, गुरुग्राम में “घाटे में रहने वाली शाखाओं को लाभप्रद किस प्रकार बनाया जाए” विषय पर हिंदी में परिचर्चा कार्यक्रम का आयोजन किया गया। इस कार्यक्रम की अध्यक्षता श्री आर एस सिंह, सहायक महाप्रबंधक व प्रभारी द्वारा की गयी। यह आयोजन प्रशिक्षार्थियों के साथ किया गया। कार्यक्रम में विभिन्न प्रतिभागियों ने अपने विचार व्यक्त किए।



कोलकाता

दिनांक 11 और 12 जुलाई, 2022 को श्री देवाशीष मुखर्जी, कार्यपालक निदेशक की गरिमामयी उपस्थिति में सभी क्षेत्रीय कार्यालयों, खुदरा आस्ति केन्द्र, एमएसएमई सुलभ, एलसीबी और एमसीबी शाखाओं की समीक्षा बैठक आयोजित की गई। दीप प्रज्वलित कर श्री देवाशीष मुखर्जी, कार्यपालक निदेशक ने बैठक का शुभारम्भ किया। इस दौरान श्री भवेन्द्र कुमार, मुख्य महा प्रबंधक, स्वर्ण ऋण विभाग, प्रधान कार्यालय उपस्थित थे। स्वागत संबोधन श्री संजय कुमार सिंह, उप महा प्रबंधक, अंचल कार्यालय, कोलकाता ने किया। श्री संदीप जे गवारे, मुख्य महा प्रबंधक एव अंचल प्रमुख, अंचल कार्यालय कोलकाता ने अंचल के कार्यनिष्पादन पर प्रस्तुति दी। समीक्षा बैठक के पश्चात् सर्वश्रेष्ठ प्रदर्शन करने वाले कार्यालयों को पुरस्कृत किया गया। धन्यवाद ज्ञापन श्री रजनीश कुमार,

सहायक महाप्रबंधक ने दिया। 12 जुलाई को कार्यपालक निदेशक ने प्रतिष्ठित एचएनआई ग्राहकों से मुलाकात की।



क्षेत्रीय कार्यालय, दुर्गापुर ने 22 जुलाई, 2022 को श्री संदीप जे गवारे, मुख्य महा प्रबंधक, अंचल कार्यालय, कोलकाता और श्री संजीव कुमार श्रीवास्तव, सहायक महा प्रबंधक, क्षेत्रीय कार्यालय, दुर्गापुर के मार्गदर्शन में एमएसएमई और कृषि उद्यमियों की बैठक का आयोजन किया। बैठक में दुर्गापुर, आसनसोल, बर्दवान, पुरुलिया और बांकुरा क्षेत्र के 110 से अधिक एमएसएमई और कृषि उद्यमियों ने भाग लिया। कार्यक्रम की अध्यक्षता श्री संदीप जे गवारे, मुख्य महाप्रबंधक और अंचल प्रमुख, श्री संजय कुमार सिंह, उप महाप्रबंधक, अंचल कार्यालय, कोलकाता, श्री राम बाबू मिश्र, सहायक महा प्रबंधक, अंचल कार्यालय, कोलकाता, श्री नरेंद्र कुमार, सहायक महा प्रबंधक, अंचल कार्यालय, कोलकाता और श्री संजीव कुमार श्रीवास्तव, सहायक महाप्रबंधक, क्षेत्रीय कार्यालय, दुर्गापुर ने की। श्री संदीप जे गवारे, मुख्य



महाप्रबंधक और अंचल प्रमुख, कोलकाता ने हमारी बैंक उपलब्धियों पर प्रकाश डाला, बैंक की नीतियों पर जोर दिया और ai1 मोबाइल बैंकिंग सुपर ऐप की लॉन्चिंग की भी जानकारी दी। हमारे बैंक के एमएसएमई फ्लैगशिप उत्पादों की संक्षिप्त प्रस्तुति दी गई।

दिनांक 05 और 6 अगस्त, 2022 को मानव संसाधन विभाग, प्रधान कार्यालय द्वारा कोलकाता में अनुशासनात्मक मामलों पर दो दिवसीय कार्यशाला का आयोजन किया गया। कार्यशाला में कोलकाता अंचल, गुवाहाटी अंचल और भुवनेश्वर अंचल के प्रतिभागियों ने प्रतिभागिता की। कार्यशाला का शुभारम्भ श्री संजय कुमार सिंह, उप महा प्रबंधक, अंचल कार्यालय कोलकाता ने दीप प्रज्ज्वलित कर किया। साथ में श्री एम के श्रीनिवास पै, उप महा प्रबंधक, मानव संसाधन विभाग, प्रधान कार्यालय, बेंगलूरु एवं श्री मनु पाण्डेय, सहायक महा प्रबंधक, प्रधान कार्यालय, बेंगलूरु उपस्थित थे। श्री संजय कुमार सिंह, उप महा प्रबंधक, अंचल कार्यालय, कोलकाता ने स्वागत संबोधन के माध्यम से सभी प्रतिभागियों का स्वागत किया। श्री जी एस रविसुधाकर, महा प्रबंधक, मानव संसाधन विभाग, प्रधान कार्यालय बेंगलूरु ने वीसी के माध्यम से कार्यशाला में शामिल तीनों अंचल के प्रतिभागियों को संबोधित किया। इसके बाद, कर्मचारी जबाबदेही और अनुशासनात्मक मामलों पर विस्तार से चर्चा की गई। कार्यशाला का समापन दिनांक 06.08.2022 को हुआ।



लखनऊ

दिनांक 01.09.2022 को अंचल कार्यालय, लखनऊ में हिंदी माह का शुभारंभ बड़े ही धूमधाम से किया गया। इस अवसर पर अंचल की ई-पत्रिका 'अवध संवाद' के चतुर्थ अंक का

विमोचन श्री आलोक कुमार अग्रवाल, महाप्रबंधक व अंचल प्रमुख के करकमलों से किया गया। 'विद्वानों की प्रसिद्ध हिंदी सूक्तियों का विमोचन' और हिंदी माह के दौरान आयोजित होने वाले कार्यक्रमों, प्रतियोगिताओं की रूपरेखा का विमोचन भी उपस्थित कार्यपालकों द्वारा किया गया। तत्पश्चात् अधिकाधिक कार्यालयीन कार्य हिंदी में करने के संकल्प के साथ सभी कर्मचारियों ने अपने हस्ताक्षर किए।



मुंबई

अंचल कार्यालय, मुंबई में दिनांक 14.09.2022 को आयोजित कार्यक्रम में श्री पी. संतोष, मुख्य महाप्रबंधक एवं अंचल प्रमुख द्वारा हिन्दी पखवाड़ा समारोह का शुभारंभ किया गया। इस अवसर पर श्री लखवीर सिंह, महाप्रबंधक, श्री रंजीव कुमार, महाप्रबंधक, श्री रमिंदर पाल सिंह बी., उप महाप्रबंधक, श्री मोहम्मद तौफ़ीख, उप महाप्रबंधक, श्री एस. अनिल कुमार नायर, उप महाप्रबंधक एवं अन्य कार्यपालकगण भी उपस्थित थे। कार्यक्रम के दौरान सभी कर्मचारियों ने राजभाषा प्रतिज्ञा ली।



पटना

कार्यपालक निदेशक भी देवाशीष मुखर्जी द्वारा 09.09.2022 को क्षेत्रीय कार्यालयों, ईएलबी, वीएलबी, एलसीबी,

एआरएम, एमसीबी, आरएच और एमएसएमई सुलभ की कारोबार रणनीति बैठक के सिलसिले में पटना अंचल का दौरा किया गया। कार्यपालक निदेशक श्री देवाशीष मुखर्जी का स्वागत अंचल प्रमुख श्री श्रीकान्त एम भन्डिवाड द्वारा किया गया। उक्त बैठक के दौरान उन्होंने सभी क्षेत्रीय कार्यालयों, ईएलबी, वीएलबी, एलसीबी, एआरएम, एमसीबी, आरएच और एमएसएमई सुलभ के कारोबार निष्पादन की विस्तृत समीक्षा की। उन्होंने क्षेत्रीय कार्यालयों/ शाखा/ इकाई प्रमुखों को कारोबार संबंधी निष्पादन में सुधार के लिए मार्गदर्शन प्रदान किया।



पुणे

मानव संसाधन प्रबंधन अनुभाग, अंचल कार्यालय, पुणे द्वारा दिनांक 17 सितंबर 2022 को 'कोविड-19 वैक्सीनेशन - अमृत महोत्सव शिविर' का आयोजन किया गया। इस शिविर का आयोजन श्री राजेश कुमार सिंह, महाप्रबंधक व अंचल प्रमुख की अध्यक्षता में इंडियन रेडक्रॉस सोसाइटी, पुणे के समन्वय से किया गया। इस अवसर पर श्री पंचानन महापात्र, उप महाप्रबंधक, श्री राजीव कुमार शुक्ल, सहायक महाप्रबंधक सहित अंचल कार्यालय के सभी कार्यपालकगण एवं स्टाफ सदस्य उपस्थित थे। कोविड वैक्सीनेशन शिविर का सफल आयोजन एवं संचालन श्री सुहास वासुदेव ईशी, प्रबंधक, मानव संसाधन प्रबंधन अनुभाग एवं उनकी टीम द्वारा किया गया।



Babies Corner



Paarth

S/o, Noopur Gupta, SWO-A and
Amardeep Agarwal
CBSE Preet Vihar Branch

Aadya Amar Fandi
D/o Amar D Fandi, SWO-A, and
Sneha Amar Fandi,
Barbadi Branch



Devaansh Karthikeya

S/o Goru Lakshmi Naga Durga Sindhuja, SWO-A,
and Dontamsetti Sivaprasad
Manikonda-II Branch, Hyderabad



Shrey Chand

S/o, Sherry Chand &
Amit Chand, Officer
Dadar West Branch, Mumbai

आधुनिकता और हम

राखी प्रवीण

वरिष्ठ प्रबंधक
सामान्य प्रशासन अनुभाग
क्षेत्रीय कार्यालय-III, कोलकाता



हर तरफ चकाचौंध की धुंधलाती आँखें,
हर सच्चाई से विमुख है।
गाँव के उस आँगन में नीम के नीचे खुली हवा,
खुलेपन का एहसास बनाए रखता था।
अब जो गगनचुम्बी अट्टालिकाएँ हैं,
वहाँ के दरवाज़े दलीचे अब क़ैदखाना है।
गाँव में वो पड़ोस के घर से आती खाने की खुशबू,
अब नहीं आया करती है।
अब तो बस हर एक घर अंजाना है,
इस आधुनिकता के दौर में हम जी रहे हैं।
या मर रहे हैं अब खुद को मालूम नहीं है॥

शहरी रुतबे का दिखावा जो कि,
गाँव की समानता की दीवार गिरा रहा है।
परवरिश और पहनावा दोनों बदल गए हैं,
आधुनिक होने के फितूर में हम असंस्कारी हो गए हैं।
कभी-कभी सोचती हूँ कि क्या वो ज़माना था,
जब लोग हर एक लम्हे, पल, घड़ी
को याद बनाया करते थे।
आज हम याद भी बन जाए तो,
कोई हमें याद नहीं रखते हैं।

The Arbitration, Conciliation and Mediation - an overview in India

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Alternative Dispute Resolution Mechanism (ADR) has evolved as a measure to provide an alternative route to speedy justice and to reduce the number of cases before traditional courts with a hope that this would assuage the problems of backlog.¹ Through ADR one can resolve their disputes without access to the regular judicial system, i.e. judicial courts. In recent years, ADR has gained worldwide recognition among the general public and also in the legal world. It is a cost effective method to resolve disputes as regular courts are expensive and time consuming. It is flexible as it is not subject to rigid and complex procedures. Privacy of proceedings can be maintained as it is not open to public. ADR helps in reducing the workload of the court.

Some of the common adopted systems of ADR are Arbitration and Conciliation. Each of these categories is discussed below:

Arbitration

Arbitration is defined under section 2 (e) of the Arbitration and conciliation Act, 1996. It refers to the dispute settlement process between two agreeable parties outside the courts thereby saving time and resources at the same time.

Part I of the Arbitration Act deals with arbitrations seated in India and Part II deals with arbitrations seated outside India. Certain provisions of Part I of the Arbitration Act (such as court assistance in aid of arbitration) also apply to arbitrations seated outside of India.

Arbitration Agreement

Arbitration Agreement is defined under Section 7 of the Act which means an agreement by the parties to submit to arbitration all or certain dispute which have arisen or

which may arise between them in respect of a legal relationship. Section 7 also contains substantive and formal requirements of an arbitration agreement. As per the Section an arbitration agreement must be in writing, and must be contained in one of the following:

- A document signed by the parties.
- An exchange of correspondence which provides a record of the agreement.
- An exchange of statements of claim and defence containing an undisputed acknowledgment of the agreement.

The number of arbitrators and their appointments are defined in Section 10 and 11 of Arbitration and Conciliation Act, 1996. The number of arbitrators must be an odd number. Section 11 deals with the appointment of arbitrators which states that an arbitrator does not need to be licensed to practise in India, and the law recognises that foreign qualified lawyers and technical professionals, among others, can serve as arbitrators.

The parties are free to agree for the procedure for the appointment of arbitrators. If the parties fail to agree on the appointment of arbitrators where the agreement provides for arbitration with three arbitrators, each party must appoint one arbitrator and the two appointed arbitrators must jointly appoint the third arbitrator, who will act as a presiding arbitrator. Where the parties fail to agree on the nomination of a sole arbitrator or fail to act in accordance with the procedure in the arbitration agreement, or the two appointed arbitrators fail to appoint a third presiding arbitrator, either party can approach the High Court (domestic arbitration) or the Supreme Court (international arbitration) to have the arbitrator(s) appointed by court.

¹ PC Rao "Alternatives to Litigation in India, PC Rao and William Sheffield (eds), Alternative Dispute Resolution What it is and How it Works, 1st ed.

Under Section 16 the arbitral tribunal is empowered to decide on its own jurisdiction. However, objections to the jurisdiction of the tribunal must be raised within the time prescribed in section 16(2), that is before filing the statement of defence. A party will lose its right to object to the tribunal's jurisdiction if it does not raise objections within the prescribed time.

The law of limitation that applies to a civil suit also applies to arbitration. As per Section 21 of the Act the limitation period commences from the date on which a request for that dispute to be referred to arbitration is received by the respondent. Parties are free to agree upon the language or languages to be used in the arbitral proceedings.

Section 36 provides for enforcement of the arbitral award. It states that an award shall be enforced once the time for making an application to set aside the award under Section 34 of the Act has expired. Such award shall be enforced in accordance with the provisions of the Code of Civil Procedure, 1908, in the same manner as if it were a decree of the court.

Landmark cases on Arbitration

In the case of BHEL v. Uttar Pradesh Rajya Vidyut Utpadan Nigam Limited, The Supreme Court held that where the parties do not insist on the exclusive jurisdiction clause in an agreement or raise such objection, and by their conduct, waive such condition / submit themselves to the jurisdiction of another court, it cannot be said that exclusive jurisdiction shall be without jurisdiction except in the court in which it is vested.

In the case of R.V. Solutions Pvt. Ltd. v. Ajay Kumar Dixit & Ors., The Delhi High Court held that a non-signatory or third party can only be subjected to arbitration in exceptional cases without its consent. The arbitrator is required to form a direct relationship with the signatory party of the agreement, or between the parties in the agreement or the equality of the subject or the overall transaction.

Conciliation

Part III of the Arbitration and Conciliation Act, 1996 deals with conciliation. Conciliation means settling disputes without litigation. It is an informal process in which conciliator i.e. third party tries to bring the disputants to agreement. He overcomes the disputable issues by

lowering the tension, improvement in communication, interpreting issues, providing technical assistance, exploring potential solutions and bringing the negotiated settlement before the parties. There is no need of agreement like arbitration agreement. The acceptance of settlement is needed by both of the parties. It is a voluntary proceeding where parties in dispute agree to resolve their dispute through conciliation.

Section 62 explains that conciliation will start when one party will send written invitation to conciliate upon the matter to the other party. There will be the commencement of procedure if the other party accepts the invitation in writing to conciliate. If the other party rejects the invitation or the party who is willing for the conciliation does not get a reply from the other party within thirty days then it will be treated as a rejection of the Invitation.

Section 65 explains the submission of the statements of both the parties to the conciliators. Each party should submit a brief written statement regarding dispute as requested by the conciliator. The statement should describe the general nature of the dispute and the points of issue. Each party should send a copy of their statement to the other party. The conciliator can also ask for the submission of written statements which includes issues of the parties, grounds of settlement etc. These statements must be supplemented by evidence, documents or visual representation. The copy of the same statement must be sent to the other party. According to Section 67(3) and 69(1), the conciliator can set up meetings for the parties or he can meet parties together or separately.

ADR is the most effective process which lessens the burden of courts. ADR promotes harmonious relationship among parties. Indian Legislature also recognised the importance of the process and in 2002, an amendment was made via section 89 of the CPC that empowered courts to refer matters that 'contained elements of settlement' to be settled out of court. The aforesaid section enumerated different options for alternative dispute redressal which included Arbitration and Conciliation.

The speciality of the ADR mechanism which is simplicity, cost effectiveness, expeditious results, ease of access etc

makes it the first choice in most commercial disputes. ADR process is in a very nascent stage in India and is still evolving with introduction of institutional arbitration and mediation in online as well offline modes. It is of no doubt that in a fast developing economy like India, ADR

mechanisms shall provide the adequate support for resolution of disputes in commercial transaction. Hence ADR is the need of the hour and time is not very far when ADR will take front seat compared to the traditional court system.

कविता

मुद्दा



भारती वशिष्ठ

अधिकारी

सेक्टर 14, सोनीपत शाखा

महान नहीं बनना मुझको,
न तुमसे बराबरी का मुद्दा है।
दो भिन्न चीजों का मुकाबला क्योंकि,
हो नहीं सकता है।

तुम सूरज हो मैं चंदा हूँ,
तुम भोर हो मैं संध्या हूँ,
दोनों एक दूजे के पूरक हैं।
तो तुम बिन मैं ही क्यों अधूरी हूँ!
आधे-आधे का किस्सा है।
आधा-आधा ही हिस्सा है।
तुम जैसा नहीं बनना मुझको,
न तुम्हें बदलने का मुद्दा है।
किरदारों के बदलने से भी
क्या भला हो सकता है!

तुम पालक हो मैं पोषक हूँ,
तुम ज़रिया हो मैं संरक्षक हूँ।
तुम माँ नहीं बन सकते हो पर,

तुम बिन मैं सृजन नहीं कर सकती हूँ।
तुम पर हावी नहीं होना मुझको,
न तुम्हें दबाने का मुद्दा है।
दोनों के मिलकर चलने से ही क्योंकि,
जीवनयापन हो सकता है।

बल बुद्धि के स्तर में,
हम दोनों की अपनी सीमा है।
ब्रम्हांड का नियम है ये,
हम दोनों को संग जीना है।
फिर किस बात का सब झगड़ा है,
किसको दिखाना है हमको कि
हममें से कौन तगड़ा है!
शिव-शक्ति दोनों ही पूज्य हैं,
अकेले पूजनीय नहीं बनना मुझको।
न ईश्वर बनने का मुद्दा है,
क्यों जीते नहीं हम मिलजुलकर,
ये जीवन सुखमय हो सकता है।

BETTER TOGETHER

Rochak Dixit

Assistant Manager
RO Gwalior



"Excuse me all, Prathamesh sir has called all the designers in the meeting room in 20 minutes." said Prathamesh's P.A. and left.

All the employees started whispering among themselves on hearing this. Everyone was curious to know the subject of discussion.

"Do you know what the meeting is about?" Bhaskar asked.

"Are they planning any team outings?" Prajakta said.

"I just hope nobody is getting fired today!" Naomi replied.

Everyone, including Prathamesh, gathered in the meeting room on time and the news was finally revealed.

"I have an important announcement to make. We have finally bagged the opportunity of showcasing our work to Mr. Richard, the director of Naive Technologies." Prathamesh said.

"Yay!!"

"Congratulations to us."

"We did it!"

The entire team was happy and motivated at this news. "But wait, we have not got the contract yet. He will be in India after two weeks and will meet us during his visit for a day. If he likes our presentation, we'll get the contract. Also, 4 people from our office will get a chance to visit their head office in London for a week to talk about our strategy." Prathamesh added.

A layer of excitement ran through the entire room. It was a big opportunity and who doesn't want to travel to London?

"Who'll travel from our team?" asked Akash.

"May be we can decide as per the seniority?" Rupali suggested, being a senior member herself.

"I have already figured out a way to decide that. Selection will be fair for everyone." Prathamesh said.

"How's that?" Yashika asked.

"We just need to make the presentation as of now and we have enough time. Let's divide into two teams and work independently. We have 8 designers, it's an easy split. We'll have a demo presentation among us two days before Mr Richard's visit and finalise which presentation is better to put forward. If we can get the contract, the winning team will go." Prathamesh explained.

"That's the best way sir!" Someone said in a buttery voice.

"Sure sir, we'll do our best." Another voice.

Next morning, everyone gathered for team selection. To keep the process fair and transparent, Prathamesh brought some chits created of dark black chart paper which were completely opaque. At the end, team A had Akash, Prajakta, Rupali and Darpan. Team B consisted of Yashika, Bhaskar, Saurabh and Naomi.

"Team, I hope everyone realises that we are all a team and we're doing this split to touch multiple ideas. Everyone should take this in a positive spirit and try to put in the maximum effort. Good luck to all of you." Prathamesh ended with a positive note. Though Prathamesh was right on his part, he didn't realise that not everyone has the sportsman spirit. Unintentionally, he had triggered the dark side of competitiveness in someone.

Both the teams started work in full capacity and started

contributing their ideas. While everyone was connecting, Bhaskar was not. He had different plans and approached the boss with a suggestion.

"Hello sir, can you please consider a change in the teams?" Bhaskar requested.

"Sure Bhaskar, but only if you can explain your thought behind it." Prathamesh said.

"Sir, Since my team has 3 senior members and team A only has Rupali among seniors, I can move to team A and maybe Darpan can replace me in team B. This way both the teams will get an equal number of senior members and would be able to perform the best." Bhaskar said. Prathamesh was convinced with his argument.

"Alright Bhaskar, I think we can do this. I'll send an email about this to the entire team shortly. Great suggestion!" Prathamesh said.

"Thank you sir" Bhaskar said and left.

He was very happy that he was being moved to team A. Rather, he desperately wanted it, for a completely different reason. He believed that team A was stronger. He didn't have much connection with Naomi and Saurabh looked a little weak in English to him. Also, in his view, Yashika would not be able to contribute extra hours on this being a married woman. On the other side, Darpan was the only newbie in team A who would be replacing him in team B. He was very sure that team A had better members and much better odds of winning. Soon, Prathamesh sent an email about the change to all the team members. Everyone accepted the change

without much thought as nobody was aware of Bhaskar's intention.

Bhaskar led team A and assigned tasks to all the team members. He put a rigid timeline as well. Team B divided the work in equal parts and each member picked the one they were best at. They also planned to have lunch together for the next two weeks so that they get some extra time to connect over their progress and enhance team bonding.

Saurabh was a little weak in English, true. But he had vast domain knowledge. Darpan decided to help him on this. They spent some time every morning before work to learn some new words and practised their presentation skills. Not only this boosted Saurabh's confidence, but continuous revision also made both of them thorough on the topics to be presented.

Post lunch on an afternoon Bhaskar found Yashika's vacant chair with some notes on the table. He tried to peep through them to get an idea.

"Looking for something?" Akash asked him.

"I think I found their notes. Trying to do a quick comparison." Bhaskar replied.

"You know that's wrong, right?" Akash was disgusted.

"It isn't. Our job is to get the contract at any cost. For that, stronger team should present to client." Bhaskar said, almost frustrated.

"Stronger team will win and present if they're stronger. You don't need to do this man!" Akash said.

Bhaskar put the papers aside and left for a tea break after this heated conversation.

Yashika called Darpan one night before the demo and said - "I won't be able to come to the office tomorrow. I need to go to my native place for something very urgent!"

"What? Is everything okay?" Darpan asked her.

"Yes, sort of. But I need to travel early tomorrow morning as there is only one direct train to my city and I can't push it to the day after. I am really sorry, Darpan." She spoke with trouble.



"Its fine, you should take care of the emergency first. This can always be sorted." He consoled her. Although, he was equally sad.

"Bye. Sorry again." she said.

"Hey, wait. Tomorrow morning, right?" Asked Darpan.

"Yes, why?" She asked.

"Can you meet me now? If you can explain to me your part, I'll deliver it on your behalf tomorrow. I know it partially, just brush me through it once." He said.

"Now? It's too late. I can't come now." Yashika said.

"I'll come to your place if you and your husband don't mind." He suggested.

"Umm, let me call you back." She said and hung up the phone.

She called back in ten minutes and asked Darpan to come over with a laptop. Darpan reached her place as quickly as possible and took the knowledge. He also made notes for reference. Yashika's husband was also very supportive. Despite having a very hectic day at the office today, he prepared them something to eat and sat with them throughout without any rush. It took them about an hour on the whole, after which Darpan left.

On the final day, both the teams, Prathamesh, and a few senior managers gathered for the demo. Teams presented their final work turn by turn, after which, all the senior managers moved aside to make the final decision. All of them were keenly waiting for the result.



"After discussing with all the managers, we have decided to go with team B's presentation. Good work guys!" Prathamesh said as he re-entered the meeting room.

Naomi, Darpan and Saurabh couldn't believe their ears. They did it. Each one of them was excited to share the news with Yashika. They had forgotten all their fatigue.

"I also want to add something to this." Prathamesh said.

"I want to congratulate Darpan for being promoted to the Junior manager role in our organisation for demonstrating the best management skills to all of us so well. Allow me to mention, this is independent of the contract. Whatever happens to be the client's decision, the promotion letter will be rolled out in a few days. We need more people like you, Congratulations!" Prathamesh added and started clapping.

This was a shock to many, including Darpan. He had joined the organisation only 7 months back and wasn't expecting a promotion this early. But even more than him, it was a shock for Bhaskar. Not only had he underestimated Darpan, but also the power of a team and collaboration.

Darpan's eyes were slightly moist. He was very thankful to his boss, and even more to the team members who actually made this happen.

"Thank you sir. I didn't know you....." Said Darpan in a heavy voice.

"Boss knows everything. Keep up the good work!" Prathamesh said with a pat on his back.

They used the next two days for doing some final edits as per the team's suggestions. They finally presented their work to Mr. Richard and team who were all certainly impressed. Contract was finalised in a week and 4 team members were invited to present the strategy in their head office in London.

Well, that selection was already done!

जीने की राह



अस्मिता द्विवेदी
अधिकारी
आरएएच, जबलपुर

तुझे उड़ना है तो,
मदमस्त पवन की तरह उड़,
लहलहाती फसल की तरह उड़,
होली के रंग की तरह उड़,
फूलों की खुशबू की तरह उड़,
है अगर तेरे मन में हौसला,
तो अपनी मंज़िल पा लेने के लिए उड़।।

तुझे कुछ सीखना है तो,
चींटियों से ले एकता की सीख,
सारस से ले एकाग्रता की सीख,
सज्जन से ले सदाचार की सीख,
गुरुओं से ले शिष्टाचार की सीख,
है अगर तेरे मन में तत्परता,
तो कछुए से ले आगे बढ़ जाने की सीख।।

तुझे कुछ पढ़ना है तो,
किसी गरीब के दर्द को पढ़,
मदद मांगती हर नज़र को पढ़,
छोटे बच्चे की मुस्कान को पढ़,
आंखों में पलते सपने को पढ़,

है अगर तुझमें पढ़ने की चाह तो,
किताबी ज्ञान को छोड़ कर पीछे,
पहले मानवता के हर पाठ को पढ़।।

तुझे कुछ सुनना है तो,
गुरुओं की वाणी सुन,
भारत की कहानी सुन,
शोर करके बहने वाला,
नदियों का पानी सुन,
है अगर बनना सूक्ष्म श्रोता तो,
कोलाहल में रह कर भी,
स्वयं के मौन को सुन।।

तुझे आगे बढ़ना है तो,
तुझमें पहाड़ों सी ताकत हो,
मन में विशाल सागर हो,
झरनों सी निरंतरता हो,
आंधियों सी प्रबलता हो,
है अगर आगे बढ़ने का जज़्बा तुझमें,
तो शक्ति की गागर के साथ, ज्ञान का सागर हो।।

Team Building and Organizational Development

Girish Goyal
Manager
RO Rajkot



Team Building Activities to Improve Organizational Development.

You know how important team building and organizational development are. You also know how easy it is to forget this when running your business daily. But, even if you have time during the week to build camaraderie amongst your employees, what about during slow periods? That's where team-building activities come in! Try one or more of these team-building exercises to help improve organizational development within your business, then revert with your findings!

Improving team leadership skills

A company is as powerful as its leaders, so investing in team-building activities that improve leadership skills is important. Here are a few examples:

1. Communication exercises can help leaders better understand and convey information.
2. Role-playing scenarios can help leaders practice handling difficult conversations or situations.
3. Brainstorming sessions can help leaders learn to be more creative when solving problems.
4. Trust-building exercises can help leaders foster a culture of trust within their team.
5. Conflict resolution exercises can help leaders effectively manage and resolve conflict.
6. Teamwork exercises can help leaders learn how to work together better towards a common goal.

Different aspects of team building

No matter what business you're in, having a great team is essential to success. But what makes a great team? What

steps should you take to construct one? Here are a few things to keep in mind when looking for the right people to build your team:

- **Get input from your employees:** Many people will want to be on your team, and they will all have their ideas on who should be added. Ask around and consider all opinions when you make decisions.
- **Don't always settle:** It's easy to fill empty positions with whoever is available at the time, but that doesn't mean it's a good idea. Settling will only lead to problems down the line and might just end up hurting your company more than helping it.
- **Think long-term:** Building your team should be a long-term process that never ends because life changes, and so do our needs as businesses change. The perfect person for your team today may not be the perfect person tomorrow.

The key is to start thinking about who would best suit your needs both now and in the future. If you don't plan, chances are there won't be a suitable candidate when you need them most.

Key ingredients of Team building

There's no one-size-fits-all answer to building the right team for your business, but some key ingredients are essential for any successful team.

- First, you need a clear vision and goals everyone on the team is committed to achieving.
- Second, you need strong leaders who can motivate and inspire others to do their best work.
- Third, you need a diverse group of people with different skills and perspectives to bring to the table.

- Fourth, you need effective communication and collaboration skills so that everyone can work together towards a common goal.
- Fifth, you need a sense of trust and respect amongst team members.
- Finally, you need a sense of unity and purpose that binds everyone together.

Importance of team in the organization

Having the proper team in the business is critical to the success of any organization. The team should be able to work together harmoniously to achieve common goals. Each member should have the necessary skills and knowledge to contribute to the team's success. Furthermore, team members must be able to trust and respect one another. Communication should be open, honest, and constructive. Teams also need leaders who can set clear goals and expectations for their subordinates. In addition, there needs to be a well-defined chain of command, so each person knows where they stand with others on the team. It is also important that there be some give-and-take among members, so everyone feels included and appreciated.

Evaluate your team's strengths

You need a team that will work well together and complements each other's strengths. If you have a team full of people with the same skill set, you'll have some redundancies and likely not be as effective as you could be. Likewise, if your team members are constantly stepping on each other's toes, that will not be very productive either. Start by listing out all of the necessary skills your company needs to be successful. Then identify which employees have those skills and assess how well they work together. Consider these two factors when evaluating the effectiveness of your team:

1. Do the individuals have complementary skills?
2. Do they work well together?

If you can affirmatively respond to both concerns, congratulations - you've found a strong team!

Effective teams lead to organizational development.

A well-functioning team is a key ingredient to any

successful organization, yet building an effective team is often easier. It takes more than just putting a group of people together and calling them a team. A few key ingredients are necessary for creating an effective team: trust, communication, shared goals, and respect. If your team doesn't have these five things, it might be time to look for new teammates!

A common misconception about teams is that they need a lot of space or expensive equipment to work effectively. The truth is, there's no one right way to build an effective team. All you need are five people who share the same values and want their team to succeed. They don't even need to know each other before coming together as a team. All you need is a dream like going skydiving, becoming fluent in the language, or raising money for cancer research and when you find someone else who shares that dream with you, offer them three reasons why this person should join your team. When we spend time sharing our dreams with others, we usually realize how much alike we are. And when we're willing to admit how similar we all are on some level, we become much more open to each other and our ideas.

Anecdotes about the spirit of togetherness in work life and personal life.

Regarding team building, there seems to be a few key points to remember.

- First, ensuring everyone on the team is working towards a common goal is important.
- Secondly, building trust within the team is important, so everyone feels comfortable working together.
- Finally, having fun and enjoying each other's company is important.

The point of team building isn't just to be with friends but to work with them as an organized group who can accomplish more than they would alone. It may take a while before you understand how your teammates will act when they're under pressure, but this is why it's important to have a common goal from the start. You should never assume that someone has certain skills or knowledge until you've seen them in action.

What about personal life?

If you want your family members to work well together, it starts with setting goals and trusting one another. But don't forget the importance of simply enjoying being around one another! Workplace teams often find themselves meeting after hours at a sports game or going out for drinks on Fridays. Why not do the same with your family too? One way to do this is by planning monthly family game nights where you play board games like Scrabble, Monopoly, or charades. These games provide the perfect chance to laugh and bond over something other than work (and show off your competitive streak).

Quoting real-life experience

I consistently believed to be a great leader, you had to have a team of yes-men who would agree with everything you said and never challenge you. I couldn't have been more wrong. The most promising leaders are those who shroud themselves with individuals who

contest them, push them, and make them better. A person who is your yes-man will not help you grow as a person or an entrepreneur.

Entrepreneurs can take on too many common missteps at once, leading to less focus on each project. A key way to avoid this problem is by strategically building your team. Make sure they're aligned with your business goals and values and invest in their professional development so they can reach their potential, which will ultimately contribute to the success of your company's objectives.

Conclusion

The key to a successful business has the right team in place. But how do you go about building that team? It commences with drawing exemplary talent and then developing it to create a cohesive unit. By taking the time to build the right team, you'll set your business up for success.

Poem

My Maiden Extempore



Y Umashankar

TFO, Industry Research Desk
RM Wing, HO Bengaluru

At the maiden extempore amid fellows
I sat in the corner naive and novice
Some were on wire and some on fire
Rest calm and cool otherwise

Sitting on the edge deep into the guess
Wondered what if I fail
Composed I stayed nipped all the
Frenzied notion that made me frail

First call was mine cold shook the spine
As it was about "Curve of Yield"
Nonplus at once No clue since
I swear it wasn't my field

Hammered by ticks mind went wild
Scouting for points if any
Sure there were none yet I held
Backing at drop of a hat wasn't canny

The timid giggle on face failed
To cover the struggle course
As I mumbled little fumbled more
To retire early with great remorse

Down and low I sat with a pause
To let the mind be out of the snits
With a resurgent mind I resolved hard
To stay clear and tighten the loose knits

Compiled by
Sports Cell, HR Wing,
HO, Bengaluru

Ball Badminton

Ball Badminton is a sport native to India. It is a racket game, played with a yellow ball made of wool, on a court of fixed dimensions (12 by 24 metres) divided by a net. The game was played as early as 1856 by the royal family in Tanjore, the capital of Thanjavur district in Tamil Nadu, India. It enjoys the greatest popularity in India. Ball Badminton is a fast-paced game; it demands skill, quick reflexes, good judgment, agility, and the ability to control the ball with one's wrist.

Ball Badminton is usually played outdoors during the day. As a result, weather conditions wield a considerable influence, and Ball Badminton's rules allow the effects of weather conditions to be distributed more-or-less evenly between both teams. More recently, indoor versions of the game have been played under artificial lighting. All-India tournaments are conducted regularly using floodlights in different parts of the Country. Ball Badminton sport is managed by "Ball Badminton Federation of India". Ball Badminton is now an officially recognised game in India. Total 34 units are affiliated to "Ball Badminton Federation of India " in which 26 are States units 5 Public sector units and 3 provisional affiliated units.

Canara Bank's Ball Badminton team is also one of the affiliated members of the Ball Badminton federation of India.

Origin

Ball Badminton originated in Tanjore, in Tamil Nadu. It became popular, commanding the interest of the Maharaja of Tanjore. Previously, Ball Badminton was an attractive game for rural boys since it required a minimum of equipment. The game drew a large number of students from South India, resulting in the formation of the Ball Badminton Federation of India in 1954. The BBF was among the first three sports federations—along with the Indian Athletic Federation and the Indian Hockey Federation—to form the Indian Olympic Association in 1961. Ball badminton eventually spread to Andhra Pradesh, and the first national championship was conducted at Hyderabad in 1956. It was later introduced at the junior and sub-junior levels.

About the Game

The ball is yellow wool, which is about 27 to 30 grams in weight and 5 to 5.5 cm in diameter. A standard Ball-Badminton racket usually weighs from 165 to 185 grams and is 63 to 70 cm in length. The string oval area of the racket should be 20 to 22 across and 24 to 27 cm in length.

Original Wooden Racquets:



Latest Racquets:



The net is made of fine cord to make a 2 cm square mesh along its length and is edged with red tape at the top. The entire net is red, white and blue, 100 cm wide and 13.5 metres in length. It is tied to a centre pole of 183 cm and two poles of 185 cm at the sides of the court to maintain the 183 cm height of the net at the centre. Two posts, each 180 cm high, are fixed one metre outside the court on either side at the end of the line to which the net is tied, strong enough to keep the net well stretched.

The size of the court for "fives" teams is 12 metres wide and 24 metres long. It is divided across the middle by a net line over which the net is hung, the ends of which are attached to the tops of the two posts. The serving crease lines are drawn one metre away from each side of the net line and parallel to it. The centre line is drawn halfway between the serving crease lines and parallel to the side-lines; this divides the space on each side of the crease line into two-halves, known as the right and left courts. The boundary lines are marked with white tape, 10 mm thick.

Rules and Regulations of the Game

Ball Badminton is a team sport. The ball is served (hit from the right or left court of one side to the diagonally opposite



court of the other side). The server begins on the right court and moves to the left court each time a point is scored. The ball may be returned by any opposing player. After the first 9th, 18th, and 27th point the teams change positions, with the server continuing to alternate between the right and left courts. The ball is served underhand below the waist, then it must go over the net and beyond the serving crease line on the other side. An overhand service—if the ball is above the server's waist when it is struck—is a fault. The ball must be returned before it touches the ground, and no player may strike the ball twice in succession.

A match consists of three games. The team that wins two out of three games is the match winner. The team first scoring the 34th point wins a game. There is a break of two minutes between the end of the first game and the start of the second game, and five minutes between the second and the third games. The officiating team consists of one umpire, two or more line referees and a scorer. The umpire is also responsible for the net. He announces the score (for the benefit of the scorer) when a point is scored or a server is out. In announcing the score he calls the number of the serving hand, followed by the score of the serving team and the score of the other team.

Ball Badminton in our Bank

Canara Bank has its own Ball Badminton team which was initiated & started by Shri Mohan Kini, Ex-DGM during the year 1975-1976. Our Bank recruits recognized Ball Badminton players who represents the Bank /State team at State/National level competitions.

From the archives

Our Bank is one among the top 8 teams in the Country as per the latest National Championship-2022, Rankings which is released by the Ball Badminton Federation of India. Only two Institutional teams are among the Top 8 Rankings i.e Indian Railways & Canara Bank.



At present Ball Badminton competitions are conducted at various levels:

- Zonal level i.e South Zone (Seniors).
- Inter Zonal Championship (Seniors)
- National Championship (Senior/Juniors/Sub-Junior)
- Federation Cup: Top 8 Teams from National Championship
- Youth Nationals
- All India Tournaments.
- State Level & State league Championship.



Our Bank Ball Badminton team participating in the recently concluded 67th Senior National Ball Badminton Championship-2022, held at Moodabidiri, Karnataka

India Today

Balasubramanian V

Ex-Staff
Canara Bank



Yesterday's sun-beam, golden ages sank
Today's sun-dawn radiates at last to sink
India today not a spirited yesterday
A jostling jerking, feverish, aching today
Teenager's march on as unknown warriors to fight
They go to hunt and hunt for a job
To earn their bread they walk on to seek, Alas!!
They seek in vain though well-equipped!!
Crushing defeats they face as they strive on!!
Sad state of well-qualified hunters!!
Poverty-stricken villagers born poor bequeath poverty
Middle class cries helpless between the devil and deep-sea!!
Rich merry-make in an Island of prosperity!!
Population sky-rockets far beyond control!!
No where withal to feed the hunger-stricken poor!!
Dearth of capital stands as blockade!!
A sorry state-of-affair of India today
Challenges of our times many-sided, very hard
Indeed we are caught up in a vicious circle
Ceaseless, puzzling problems India sees today!!

TOGETHER WE CAN



Deepti Kishore
Manager
AF& PS Section
Circle Office Ranchi

1. INTRODUCTION:

**“Strength of a Team is each individual member.
Strength of each member is the Team.”**

-Phil Jackson

Expressing the importance of Team as quoted above by the famous basketball coach and an exemplary leader Phil Jackson sounds very simple, yet involves an in-depth meaning. The whole cycle of human life is divided into various phases. Each phase is driven by some purpose in itself. We are always working towards attaining something or achieving something. During this entire journey there is need of a support system that strengthens one's determination towards this goal. That support is derived from the people in our lives at both personal and professional front. That's how a team is built which extends its coordinated and collaborative efforts and hence enables us to achieve greater things in life.

Just like a tree derives support through its various roots, a team derives its core strength from each of its members. A team shines through the hard work and dedication of each of its members.

The team spirit makes 'WE' more powerful than 'ME'

2. WHY TEAM BUILDING:

A person may start his journey alone but to progress further he needs a team. Even as family, we live as a team where each member of the family acts as a wheel to the vehicle of life. So a team is needed in both the professional and personal front.

Let us take a look at various aspects where the importance of team building is enumerated.

a) A tool to Organisational Development: Foundation of an organisation's success lies on the pillars of

strong teams. In the present era of competition, mere achievement of a goal is not sufficient. Rather timely achievement of goals without compromising in the quality of service combined with innovative products safeguards an entity's position in the market.

Therefore, an organisation has to keep on innovating to progress further. This is not a one man's job. A leader is indeed needed, but only an efficient team would make dreams of a leader come true.

b) Together Everyone Achieves More: A team is a coordinated group of individuals who seek to combine their efforts to achieve a common goal. A strong team is one where every member is aware of his/her roles and responsibilities and each of them leaves no stone unturned to work towards the team's goal with hard work and determination. That journey is a great learning experience in terms of both interpersonal and intrapersonal skills. Each member through his/her efforts, steps on the ladder of improvement and becomes a better version of himself. Hence with each step forward, there is a Growth of 'Me' along with the Growth of 'We'.

c) To develop a conducive Work environment: A person spends most productive years of his life towards his career and even in day to day life we spend most of our time at our office with our colleagues. Given how much an individual spends in his professional circle, development of good relationships at the work place within the team increases employee morale. Co-workers become friends and look forward to spending time with one another while they do their jobs. This may also make work more fun and enjoyable with the end result of the work place being not only more positive but also morale enhancing. This also imparts positive impact on one's personal life.

d) Opening new doors - Accepting new challenges :

Working together with a team spirit guides an individual to new challenges in life. A team member learns from his/her peers, takes inspiration from their journeys and imbibe those learnings to achieve more in life. Their vision expands and they dare to come out of the comfort zone and flourish through better career opportunities.

e) Team Work teaches Leadership: Not everyone is a born leader. However, one can easily acquire the same, while working in a team. Team spirit teaches you crisis management, completion of a task in a given time frame, maintaining synergy within members, overcoming small conflicts and keeping team's goal over and above every hurdle. All these qualities slowly develop leadership within the members. Team takes care of each member. No one is left lagging behind. A team performs with the combined efforts of each member and vice versa.

3. Making a Team versus Building a Team :

A strong team is not one which consists of highly talented and qualified individuals. Rather it is the one where each member of a team is able to harness his/her talent with full potential. Each member is aware of his/her duties and responsibilities towards the team and towards the organisation. Team formation is often not in the hands of everyone. It is formed as per decisions taken sometimes thoughtfully and sometimes as a hit and trial method. However, the onus of building and developing a team lies on the shoulders of each member. Formation of a team is very much related to the organisational goals and objectives but team building is both for the organisation and as well as for the growth of each member as an individual towards becoming a better person.

4. KYC- Know Your Colleague : Way to build a good TEAM :

It is an assertive approach to extend your goodwill to your colleagues, to be approachable, lovable and likeable at your workplace. It should not be merely considered as a professional strategy. It is a behavioural skill that helps an individual to adjust in a new environment and accept new people. The best part about it is that it reciprocates.

If you attempt to take one step towards knowing your colleague, it automatically drives mutual approach from the other side. That's how a team formed is transformed through synergy and nurtured people driven by a positive spirit.

5. Importance of Team Strength In Banking :

With special reference to banking industry, a healthy work environment will ensure better delivery of service. As in a bank every work is collaborated effort. Also with the changing banking priorities and diversified banking scenario, there is an increase in customer's expectations from the organization. That can't be fulfilled if the environment inside the branch is not conducive and if the branch or a bank does not work as a team.

The power of team spirit is deeply enrooted in our founding principles. As the tag line itself is self-explanatory - "Together We Can and Together We will"

6. Conclusion :

Coming together is a Beginning. Keeping Together is a Process. Working Together is Success.

-Henry Ford

It is quite conspicuous from the quotation above that building a team itself is a journey from coming together to being together and achieving together. Even Research shows that collaborative problem solving leads to better outcomes. People are more likely to take calculated risks that lead to innovation if they have the support of a team behind them. Working in a team encourages personal growth, increases job satisfaction, and reduces stress.

When a team is formed, it is recognised by its members. But when a team is built with the synergy, spirit and determination to work together keeping the conflict aside, team becomes the identity of each of its members. We may not be blessed to get best team mates, but we can definitely make a team best with the sincere efforts of each one of us.

Let us strive to develop that team spirit to reach new heights of personal and professional achievements.

T.E.A.M.

Vishal Kumar

Officer
CPH Patna



Team Building is something essential in fact
Which brings out our hidden talent and act
Togetherness Ensures Actualizing Miracle
We can climb up to every pinnacle

Togetherness Enhances Aim Management
Fills everybody with zeal and excitement
Encouraging every member a little bit more
Organisation flourishes on every bank and shore

Togetherness Eliminates Arising Misunderstanding
By creating among themselves trust and bonding
Sharing experience and knowledge in work
Target is reached without any trouble and irk

Organisation gives the employee training to learn
By exploring motivation, confidence and fun
Togetherness Establishes All-around Mark
giving life creativity, enthusiasm and spark

Togetherness Encourages Achieving Milestone
Supports everybody by becoming backbone
Established by a better communication
Increased is productivity and customer satisfaction

Togetherness Exhilarates Anybody's Morale
Even ants can dig out mountain with royal
Of course lion is the king of the jungle
But can be killed by dogs, which work in bundle

Togetherness Explores Advanced Mechanism
Brings about time saving in every metabolism
Increased is the business with work getting easy
Removes the stress and keeps everyone breezy

Trust is built, more ideas keep on coming
Different ways to do work come grooming
Togetherness Enlarges Alluring Mind
Organisation gets whatever it tries to find

Togetherness Ends Approximating Mistakes
accuracy is more keeping everyone awake
Taken is responsibility and given is respect
Achieved is the success in every aspect

Work gets faster, better is decision making
Targets are reached and we do overtaking
Togetherness Educates Attaining Mastery
Making this life a very beautiful gallery



Team Building and Employee Engagement

Meera G

SWO-A
R&R Section, RL&FP Wing
HO Bengaluru



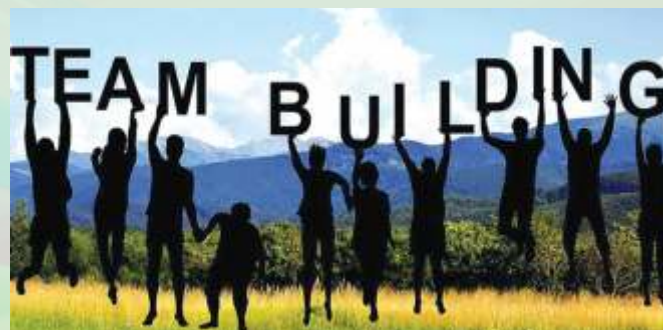
Every organization has a definite nature and structure for smooth and efficient functioning. Various departments work with perfect co-ordination to offer quality service. They try to cater to the needs of all sections of the society. An organization means an attempt to explain, predict and influence the behavior of individuals in an enterprise. The smallest component of an organization is an individual. A team is a perfect unit for any organization to prosper, rather than several individuals working independently. The smallest team consists of a minimum of two individuals working towards a single goal, and the biggest team is the organization itself. Yes, every organization is a team, may be divided into several departments consisting of smaller teams, but the goal is the same. Now let us see how team building is essential to the development of an organization, by taking the example of a Bank.

A Bank is divided into many Circles for geographical convenience. A circle caters to many regions, which in turn monitor a number of Branches. In a Branch, a number of employees are working under a Branch-in-charge. Within a unit as small as a Branch, several teams are formed for smooth functioning, namely advances, deposits, SB department, etc. The day to day work of the Branch is apportioned among the employees. An officer and a clerk may form a team; they should accept their portion of work, plan according to the deadlines and targets, help each other, guide, appreciate, support each other in times of trouble and work with perfect co-ordination.

A sound organization contributes greatly to the continuity and the success of the enterprise. The right organizational structure is the necessary foundation; without it, the best performance in all other areas of management will be ineffectual and digressed. Every organization has several departments and every department is in constant communication with the heads of other departments. In administrative offices such as Regional Office, Circle Office and above all, Head Office, several Wings are formed specialized in a particular field with several Sections

working under the Wing Head. Though an employee working in a particular section under a particular Wing is having limited knowledge or none about the other Wings, it does not affect the functioning of the Bank until he is discharging his duties efficiently in his present placement. The Regions report to Circles which in turn report to Head Office about the progress, ups and downs, problems, achievements and growth of the institution in total on a day to day basis. The Wings at Head Office closely monitor their counterparts in other administrative offices and assist them in need like a big brother. Every organization requires making informed decisions, procurement of resources, co-ordination of activities, leading people and evaluation of performance directed towards its objective. Decisions are taken at Head Office taking into account the feedback given by the Circles, their progress or the difficulties faced by them in implementing the orders given. Finally the growth of the institution is measured by the profit or loss incurred. The wings have to be very strong and work with perfect co-ordination to make the bird fly high, right?

While hundreds of people are working in a Wing, how is this much work going on smoothly without hurdles? Of course, this is all because of a continuous flow of communication, perfect co-ordination and team work. The head of each Wing is competent enough and works hard to keep his department intact and ever striding towards achieving higher goals. The Managing Director



and Chief Executive Officer (MD&CEO) is the father of the institution and takes care of the Bank just like his own home and the employees like his children. Just like a child learns from its parents, the employees learn from and follow the behavior, attitude, integrity and working style of the top executives and the MD&CEO himself.

In a huge institution where thousands of employees are working, the supervision of the staff needs special attention. Just like a small nut in the gigantic machine, every employee in his place is an important element who can make or mar the Bank. A machine can work effectively when the smallest of its parts is in place, well lubricated and do its duty with efficiency. Dedication comes from passion, love for work and a happy working atmosphere, which in turn, is the result of team building. The Wing head ensures that there is a perfect co-ordination amongst the employees and a friendly and cordial atmosphere prevalent in office.

If a seed of unhappiness is sown in the mind of an employee, it may grow bigger in time and ruin his/her peace of mind, distracting him/her altogether. Here's a small example which drives the point in a clearer manner:

A young lady by name Vibha joined the Bank as a probationary clerk in a rural Branch. She was made to sit in the SB counter, which was especially meant for the beginners. At times of heavy rush, on the days of teacher's salary or pension, the person in the cash counter would come out and quickly pass the cheques and go back, to lessen her burden. Every one of them taught something or other; soon Vibha became an asset to the institution. Her Branch-in-charge gave good remarks in the appraisals; as a result, she received appreciation letters too. As it was a small, rural Branch, the customers were very close to the Branch officials. The whole atmosphere was filled with love and compassion for each other, dedication towards

work and as a result, happiness and contentment prevailed in the branch. All these changed the attitude of a young girl Vibha towards her job in particular and life in general in a very subtle manner. She developed high respect and pride towards her institution which earned her respect in society, bestowed her with love, colleagues who inspired and motivated her and to top it all, a handsome amount of salary! Wah! Life is beautiful!

After some time, Vibha was transferred to Head office and there also she got appreciated by her superiors. Knowing very well that her superiors trusted her, she would give her 100 percent and work to the best of her abilities. Other than her work, she excelled in other literary fields too. She used to write plays and stage them. One day she got an opportunity to be part of one of the bank's promotional videos. She was extremely happy and all set for the task when due to some miscommunication (of no one's fault), her name didn't appear in the final select list. She was heartbroken for having lost this chance to be part of something big and these strong emotions started clouding her mind and thought process. When her department officer asked what was bothering her, she poured out in detail. The officer, who was a calm and composed man, understood her plight and consoled her. He made her understand that whatever happened was nothing deliberate and it was just a classic case of miscommunication. He also advised her that she should not bother over such a trivial matter as these are minor things on the larger canvas of life. The officer also told her that she is an integral part of this team and even the minutest deviation from the task on hand might vitiate the team's output and eventually the organizational goals and objectives. So always stay focused, committed and dedicated to your organization. Vibha pondered; how true! My Bank! Yes, this is her Bank, which had sheltered her all these years just like a baby bird in the nest; nurtured her, protected her and created a place for her in the society. She repented and agreed to remember his advice till the end and thanked him for putting her on the right track again.

It is evident that her team leader saved her from spoiling her own reputation built with so many years of hard work. This is a perfect example of team work at play.

A NUT GOT LOOSE IN THE MACHINE..
BUT SOON, WAS TIGHTENED AGAIN!



Amla Badam Kheer



B Sowbhagya Rani

Officer
Centralized Data Dump Analytics Group
BA & IS Wing, HO Bengaluru



INGREDIENTS:

Rice	- Half cup
Moong dal	- ¼ cup
Rice Vermicelli	- ¼ cup
Sugar	- ¼ cup
Milk maid	- 5 spoons
Milk	- 1 Litre
Badam milk powder (MTR)	- 5 spoons
Grated coconut	- 3 spoons
Amla (gooseberry)	- 2
Ghee	- 3 spoons
Cashew nuts	- 5
Pumpkin seeds	- 1 tea spoon
Raisin	- 1 tea spoon

PROCEDURE:

- Take rice and wash it thoroughly and soak for ten minutes.
- Grate the coconut and gooseberry and keep aside.
- Roast vermicelli and dry fruits in ghee and keep aside.
- Take a bowl and add milk and let it boil for few minutes.
- Add soaked rice and moong dal to it and let it cook for 10 to 15 minutes.
- Add vermicelli to that and keep stirring for 5 minutes.
- Add milk maid and badam powder and then sugar and let it dissolve.
- When everything is cooked well and creamy texture appears, add grated coconut and stir well and turn off the stove.
- Let it cool for half an hour and then add grated amla to that and garnish with dry fruits.
- Kheer is ready to serve.

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

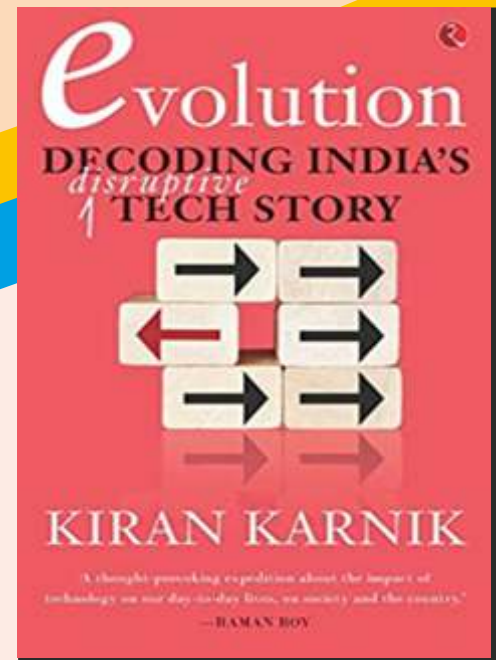
**Death, said Milton, is the golden key
that opens the palace of eternity.**

Name	Staff No	Designation	Branch	Expired on
ANJINAPPA C	578082	PEON	SASVIHALLI	03-06-2022
N DHANRAJ	72333	HKP	HYDERABAD ABID ROAD MAIN	13-06-2022
M PRAVEENA	45599	SWO A	HYDERABAD GANDHI NAGAR	20-06-2022
SUNIL KUMAR	516563	HKP	KALANAUR	23-06-2022
CHANDRIKA R	71477	SR MANAGER	KOZHIKODE REGIONAL OFFICE	25-06-2022
SUNIL KUMAR	62345	DAFTARY	ROHTAK B M MARG MAIN	25-06-2022
MURUGESAN N	68117	MANAGER	MUDUKULATHUR	01-07-2022
P SEKHAR BABU	692856	SWO A	KORISAPADU	03-07-2022
B G ROOPA LAKSHMI	68088	OFFICER	HEAD OFFICE BENGALURU	08-07-2022
RUDRAPPA MALLAPPA YANDIGERI	716310	SWO A	LAKMAPUR	10-07-2022
ZAMNEILAL LALBOY	543330	PEON	LUNGLEI	10-07-2022
BADARUDEEN K	502256	HKP	KAYAMKULA	10-07-2022
MANIVANNAN M	556561	PEON	PATTUKOTTAI	12-07-2022
VUJAYALAKSHMI S	528032	HKP	CHENNAI EGMORE	17-07-2022
PAPANAYAKA C	522179	SR MANAGER	JAGALUR	21-07-2022
PARMAL SINGH	101383	HKP	ASHOKNAGAR	21-07-2022
TAPAS SEN	42496	OFFICER	KOLKATA PARK STREET	24-07-2022
BIRSA ORAON	75802	SWO A	RANCHI CUR CHEST	24-07-2022
NAVAL SINGH	64617	SR MANAGER	ZI BHOPAL- UNIT:MEERUT	27-07-2022
N VENKATAMMA	540209	HKP	MAHABUBABAD	27-07-2022
RAMU PAGADALA	665768	MANAGER	GUNTUR RETAIL ASSET HUB	29-07-2022
KRIPA SUBRAMANIAM	469162	SWO A	CHENNAI ST MARYS ROAD	08-08-2022
NARAYAN SINGH D RAJPUT	39604	SWO A	VIJAPURA	13-08-2022
DHANANJAY PRAMANIK	72152	HKP	KAKDWIP	13-08-2022
JAYALAKSHMI M	71931	CM	BENGALURU LANGFORD TOWN	16-08-2022

Evolution

Decoding India's disruptive Tech Story

— Kiran Karnik



Kiran Karnik is a renowned Indian administrator, presently serving as a Director in the Central Board of Directors, RBI. He was also the president of NASSCOM from 2001 to 2008, a golden period during which Mr Karnik transformed the organisation into a pioneer in the field of broadcasting and outsourcing. The book “**Evolution: Decoding India's disruptive Tech Story**” was published in the year 2018, and coming from a man who has “*been there and done that*”, it immediately caught the whole nation's attention. An excess of literature has been published during the past few years about the strange predicament that we have with technology and the way it is making disruptive changes in our day to day lives. “Evolution”, though it falls in the same genre brings deep discernments based on anecdotes from real life experiences and how culture, communication and ideas effect the way technology is being used. It is an analysis of modern-age startups and technologies, drawing corollaries from the western world on how they have transformed the societal paradigms and age old systems in vogue.

The book is divided into **8 chapters**, each one catering to one pristine aspect of technology based on an extensive research. There are focussed forays into how technology has made tangible inroads and changes in the field of finance, governance, industries, health, education, democracy and society, peppered with perceptive inferences from the outside world. The book begins with an author's note in which Mr Karnik confesses about his long standing fascination with the interplay of technology and how overwhelmed he is with the changes happening around him. Each chapter deals not only with the evolution of technology, but also its uses over a period of time and its history of adoption in the western world. Drawing from his personal experience, the author has methodically explained the reasons and failures related to the adoption of technology in different fields and how it has changed the way we think and process information. Analysis and inferences are Mr Karnik's strength and the book is a testimony to that fact. But certain questions related to the future of technology like “*whether machines will ultimately rule the world*” Or “*whether trips to other planets will be a daily affair*” are left unanswered, probably because no major breakthroughs have happened in the recent times to bring in such radical and disruptive changes and the author might have shied away from making false assumptions.

“**Evolution**” is a thought provoking expedition on the impact of technology in our day to day lives, our society and the world that we live in. The book brings forth a notion of the emerging future and the mushrooming disruptive innovations capable of shaping it. With a narrative that is largely set against the backdrop of technological evolution in India, it is a must read for anyone who wants to have a peep into our digital future and see how impactful it's going to be.

Kishore Thampi





दिनांक 12.09.2022 को आयोजित विजयवाड़ा अंचल के अंचल कार्यालय, क्षेत्रीय कार्यालयों, वीएलबी और अन्य इकाइयों की 'कारोबार समीक्षा बैठक' में श्री एल वी प्रभाकर, प्रबंध निदेशक एवं मुख्य कार्यकारी अधिकारी का स्वागत करती हुई श्रीमती के. कल्याणी, महाप्रबंधक, अंचल कार्यालय, विजयवाड़ा।

Smt. K. Kalyani, General Manager, CO Vijayawada welcoming Sri. LV Prabhakar, MD & CEO to the 'Business Review Meet' of CO, ROs, VLBs and other units of Vijayawada Circle held on 12.09.2022.



दिनांक 14.09.2022 को श्री एल वी प्रभाकर, प्रबंध निदेशक एवं मुख्य कार्यकारी अधिकारी, प्रधान कार्यालय, बेंगलूरु में 'हिंदी पखवाड़ा-2022' का आधिकारिक तौर पर उद्घाटन किया गया। कार्यपालक निदेशक श्री के सत्यनारायण राजू व श्री बृज मोहन शर्मा, महाप्रबंधक श्रीमती विजयलक्ष्मी सी एस, एमसीसीडब्ल्यू विभाग, श्रीमती के ए सिंधु, प्राथमिकता साख विभाग और उप महाप्रबंधक श्री वेंकटेश आर एस., मा सं विभाग, प्र का, बेंगलूरु भी तस्वीर में नज़र आ रहे हैं।

'Hindi Fortnight- 2022' was officially inaugurated by Sri. LV Prabhakar, MD & CEO at Head Office, Bengaluru on 14.09.2022. Executive Directors Sri. K Satyanarayana Raju, Sri. Brij Mohan Sharma, General Managers Smt. Vijayalakshmi C S, MCCW Wing, Smt. K A Sindhu, PC Wing and Deputy General Manager, Sri. Venkatesh R S, HR Wing HO Bengaluru are also seen in the picture.



Colour Photograph by :

Smt. Antarya G

Manager,
AML Section, TM Wing, HO Bengaluru

