केनरा बैंक की द्विमासिक गृह पत्रिका दिसम्बर 2022 – जनवरी 2023 । 286





Canara Bank's Bimonthly House Magazine December 2022 - January 2023 I 286

अपने बेहतर कल के लिए आज ही प्रयास करें। Make it right today to have a better tomorrow





दिनांक 07.02.2023 को केनरा बैंक के प्रबंध निदेशक एवं मुख्य कार्यकारी अधिकारी के रूप में प्रधान कार्यालय, बेंगलूरु में कार्यभार ग्रहण करते हुए श्री के. सत्यनारायण राजु। तस्वीर में श्री एम. के. रविकृष्णन, महाप्रबंधक, प्रबंध निदेशक एवं मुख्य कार्यकारी अधिकारी, सचिवालय भी नजर आ रहे हैं।

Sri. K Satyanarayana Raju, on taking charge as MD & CEO of our Bank at Head Office, Bengaluru on 07.02.2023. Sri. M K Ravikrishnan, General Manager, MD & CEO's Secretariat, HO Bengaluru is also seen in the picture.



दिनांक 29.11.2022 से 01.12.2022 तक लंदन, यूनाइटेड किंगडम में आयोजित 'ग्लोबल बैंकिंग समिट' में केनरा बैंक ने भारत खंड के लिए ''बैंकर्स बैंक ऑफ द ईयर अवार्ड –2022'' जीता। दिनांक 01.12.2022 को लंदन में आयोजित पुरस्कार समारोह में आयोजकों (फाइनेंशियल टाइम्स ग्रुप) से पुरस्कार प्राप्त करते हुए प्र. नि. व मु.का.अ.श्री एल.वी. प्रभाकर दिखाई दे रहे हैं।

Canara Bank won the "Banker's Bank of the Year Award -2022" for India segment at the Global Banking Summit held at London, United Kingdom from 29.11.2022 to 01.12.2022. MD&CEO Sri. L V Prabhakar is seen receiving the award from the organisers (Financial Times Group) in the award ceremony held at London on 01.12.2022.

श्रेयश्च प्रेयश्च मनुश्यमेत स्तौ संपरीत्य विविनक्ति धीर:// (कठोपनिषद् ॥ - 2) Both good and pleasant approach us: The wise on examining choose the good. (Kathopanishad II - 2)

केनरा बैंक Canara Bank ৵



केनरा बैंक की द्विमासिक गृह-पत्रिका Bimonthly House Magazine of Canara Bank दिसम्बर 2022 – जनवरी 2023 I 286 / December 2022 - January 2022 | 286

ADVISORY COMMITTEE

K Satyanarayana Raju Debashish Mukherjee S K Majumdar Shankar S G S Ravisudhakar Dr Rashmi Tripathi E Ramesh Y L Bhaskar Kishore Thampi Raghwendra Kumar Tiwari

EDITOR Kishore Thampi

ASST. EDITORS

Winnie Panicker Ankita Kumari

सह संपादक (हिंदी) राघवेंद्र कुमार तिवारी

Edited & Published by Kishore Thampi

Senior Manager House Magazine & Library Section HR Wing, HO, Bengaluru - 560 002. Ph : 080-2223 3480 E-mail : hohml@canarabank.com for and onbehalf of Canara Bank

Design & Print by

Blustream Printing India (P). Ltd. #1, 2nd Cross, CKC Gardens, Lalbagh Road Cross, Bangalore - 560 008. Ph : 080-2223 0070 / 2223 0006.

The views and opinions expressed herein are not necessarily those of the Bank. Reproduction of the matter in any manner with the permission of the editor only. For private circulation only. Not for Sale.



	CONTENTS
	CONTENTS
2	प्रबंध निदेशक एवं मुख्य कार्यकारी अधिकारी का संदेश / MD & CEO's Message
4	संपादकीय / Editorial
5	New CGM's Messages / New GM's Messages
9	The Role of Ethics in Organization - G S Ravisudhakar
12	तू तू मैं मैं – बी.के. उग्रेती
15	सदियों पुरानी बात है – स्वीटी राज
16	Ethical Compliance - Dhanya Palani Yadav
18	कर हर मैदान फतेह – ईशान्या द्विवेदी
19	Instilling Ethical Banking - Deepthi Kishore
21	बीती बात – स्वाति झा
22	Legal Column - Renjith Chandran R
25	Ethics and Compliance, Initiatives by Canara Bank - Nishith Shrivastava
28	Upholding Ethics and Compliance in India's PSU Banks: A Path to Trust and Prosperity - Abrar UI Mustafa
29	Awards and Accolades
30	Live by your values - V Padmaja
32	यह बैंक हमारा है – चंद्र बहादुर थापा
33	Compliance of Ethics - Syed Abdul Aleem
34	Econ speak - Dr Rashmi Tripathi
36	74th Republic day Celebration at Head Office
38	अंचल समाचार / Circle News
47	Integrity - Ashish Gunjan
48	The Risky Step - Rochak Dixit
50	ईमानदारी – मनमीत सिंह
51	Cartoon
52	नैतिक मूल्य – आरुषि श्रीवास्तव
55	Banking News
57	Family Folio / Babies Corner
58	Shantham Paapam - Bharathi D
60	हाल-ए-मुलाज़मत – भावेश वैद्य
61	Job Versus Duty - Meera G
64	Importance and significance of Constitution day - B Yogish Acharya
66	Strong Compliance and Valued Ethics - Dedavath Saritha
68	Ethics in Banking - Vidhi Jataniya
69	Recipe Corner - METHI CORN PULAO - Lalitha Dharmaraj / VEG KOFTA CURRY - Ankita Kumari
71	Homage
72	Book Review

🖁 ೩୦ଌिईংಟ್ सिंडिकेट Syndicate

प्रबंध निदेशक व मुख्य कार्यकारी अधिकारी का संदेश





प्रिय केनराइट्स,

मैंने हमारे बैंक के प्रबंध निदेशक व मुख्य कार्यकारी अधिकारी के रूप में कार्यभार ग्रहण किया है । आप सभी की शुभकामनाएं, समर्थन व सहयोग मुझे विगत वर्षों में जो आपसे मिला है उसके लिए मैं सदैव आपका आभारी रहूंगा और इस महान संस्था को और अधिक गौरवशाली व प्रतिष्ठित करने के लिए मैं अपने सभी केनराइट्स के साथ मिलकर काम करने हेतु अत्यंत उत्साहित हूँ।

भू-राजनीतिक गतिरोधों के कारण, पिछला वर्ष कई मायनों में चुनौतीपूर्ण रहा, इसे पार करना आसान नहीं था। इन सबके बावजूद हमने रणनीति बनाई, नवोन्मेषी संधान किए और अपने ऑपरेटिंग मॉडल को लक्ष्योन्मुखी बनाने तथा मानव संसाधन को सक्रिय रूप से संलग्न करने के लिए रचनात्मक उपायों को अपनाया।

आज हमारा बैंक 20 लाख करोड़ रुपये के कुल कारोबार के साथ सार्वजनिक क्षेत्र का तीसरा सबसे बड़ा बैंक बन गया है। हमारा ध्यान केवल इस स्थिति को बनाए रखने पर ही नहीं बल्कि उच्च लक्ष्य को प्राप्त करने पर होना चाहिए। यदि हम अन्य समकक्ष बैंकों की तुलना में अपने मापदंडों को बेहतर बनाए रखते हैं तो विकास हमेशा दीर्घकालिक होगा। आप सभी ने बेहतर प्रदर्शन किया है! और मैं विश्वास के साथ यह कह सकता हूं कि हम 2023 में बहुत सकारात्मक तरीके से आगे बढ़ रहे हैं।

संगठनात्मक वृद्धि और विकास प्रायः कुछ प्रमुख कारकों जैसे अभिनव व्यापार मॉडल, अत्याधुनिक प्रौद्योगिकी, प्रभावी कॉर्पोरेट उद्देश्यों व नीतियों और सबसे बढ़कर एक उद्यमी और प्रतिबद्ध कार्यबल के अभिसरण का परिणाम होता है। बहुधा विशिष्ट कारकों को हमारे द्वारा अपने ग्राहकों को प्रदान की जाने वाली सेवा के स्तर के संदर्भ में मापा जाता है। यह इस महान संस्था के साथ-साथ इसके कर्मचारियों और ग्राहक आधार की सुरक्षा में वृद्धि करता है।

"नैतिकता और अनुपालन" एक विशिष्ट क्षेत्र है जहां हमें अपने कर्मचारियों को बड़ी संवेदनशीलता के साथ शिक्षित करने तथा आवश्यक कौशल से सुसज्जित करने की आवश्यकता है ताकि वे Dear Canarites,

I have taken over the charge as the Managing Director and Chief Executive Officer of our bank and I am ever thankful to all the good wishes, support and cooperation extended to me, all these years, and eagerly look forward to working together with all my beloved Canarites to bring further glory and laurels to this mighty institution.

Due to geo-political disruptions, the past year was challenging in many ways and it was not easy sailing through. But we rather strategized and innovated and came up with creative ways to provide stimulus to our operating models and actively engage our human resources.

Now, having crossed the major threshold of becoming 3rd largest public sector Bank with total business of ₹20 Lakh Crore, our focus should be not only maintaining the position but also to aim higher. Growth is always healthy if we are maintaining parameters better than other peer Banks. Well done everyone! I can say with confidence that we are stepping into 2023 on a very positive note.

Going forward, Organisational growth and development is often a consequence of the convergence of certain key factors like innovative business models, state of the art technology, effective corporate objectives and policies and above all an enterprising and committed workforce. But the distinguishing factor is often measured in terms of the level of service that we render to our customers. This is also to bolster the safety of this great institution together with its employees and clientele base.

"Ethics & Compliance" is another area where we need to consciously educate and equip our employees with the necessary skills to always take informed and rightful decisions, keeping the organisational values and

केनरा बैंक Canara Bank (मारत सरकार का उपालम) (A Covenment of India Undertaking)

संगठनात्मक मूल्यों एवं उद्देश्यों को ध्यान में रखते हुए सही निर्णय ले सकें। इस अवधारणा को गंभीरता और प्रेरणा प्रदान करने के लिए तथा बैंक के कर्मचारियों में अपने कर्तव्यों और दायित्वों का समुचित निर्वहन करने में पारदर्शिता, निष्पक्ष दुष्टिकोण, विश्वास और ईमानदारी बरतने के लिए बैंक ने प्रधान कार्यालय में महाप्रबंधक स्तर का एक मुख्य नैतिकता अधिकारी नामित किया है, जिसकी सहायता सभी अंचलों/एसएएस निरीक्षण विभाग/ प्र.का.क.प्र. अनुभागों में उप महाप्रबंधक स्तर के "नैतिकता अधिकारी" द्वारा की जाएगी। इस महान संस्था के प्राथमिक हितधारक के रूप में, आइए हम संकल्प लें कि स्वयं एवं दुसरों को अनैतिक और गैर-विधिक प्रथाओं में शामिल नहीं होने देंगे क्योंकि यह हमारे ग्राहक आधार की सद्भावना तथा बैंक की छवि को खराब कर सकता है।

अब हम वित्त वर्ष 2022-23 के अंतिम चरण में हैं। मार्च 2023 के लिए हमारे प्रमुख लक्ष्यों में जमा, अग्रिम, कासा और कुल कारोबार में निरंतर वद्धि तथा एनपीए और स्लिपेज अनुपात में उल्लेखनीय कमी लाना है। मैं आप में से प्रत्येक को अपने निर्धारित लक्ष्यों और उद्देश्यों की दिशा में कार्य करने और उन्हें प्राप्त करने के लिए प्रभावी उपाय व रणनीति बनाने का आग्रह करता हुं। आइए हम जोखिम प्रबंधन, अनुपालन तथा प्रणालियों एवं प्रक्रियाओं के समुचित अनुपालन पर ध्यान केंद्रिंत करते हुए निरंतर वृद्धि और विकास की इस गति को जारी रखें।

आप सभी को हार्दिक राभकामनाएँ

मंगल कामनाओं के साथ.

आपका,

के. सत्यनारायण राजु

प्रबंध निदेशक व मुख्य कार्यकारी अधिकारी

objectives upfront and safeguarding the interest of the bank. The bank has designated a Chief Ethics Officer, in the rank of General Manager at HO, assisted by a fleet of "Ethics Officers" in the rank of DGMs in all Circles/ SAS Inspection Wing/ HOSA section, to provide earnestness and impetus to this concept and to bring in transparency, unbiased approach, faithfulness and honesty in discharging one's duties and responsibilities as employees of the bank. As the primary stakeholders of this great institution, let's take a pledge not to engage ourselves and also not to allow others to engage in unethical and unlawful practices that can gravely disrepute the goodwill of our clientele base and dent Bank's image.

We are now into the last leg of the financial year 2022-23. Our major measured / focussed goals for March 2023 includes steady growth in deposit, advances, CASA and total business and noticeable reduction in NPA and slippages ratio. I urge each and every one of you to work towards to your set goals and objectives and evolve/ strategize effective measures to achieve them. Let us continue this momentum of continuous growth and development with strategic focus on risk management, compliance and proper adherence to systems and procedures.

Wish you all the very best

With warm regards,

Yours sincerely

K Satyanarayana Raju Managing Director & CEO

រoผิಕೇಟ್ सिंडिकेट Syndicate





पूरी दुनिया में जो कुछ भी विद्यमान है वह किसी न किसी नियम से संचालित होता है। प्रकृति का नियम घटनाओं/ वस्तुओं के क्रम में एक निश्चित नियमितता की व्याख्या करता है जो सार्वभौमिक रूप से या एक निश्चित अनुपात में घटित होती हैं। वहीं दूसरी ओर, प्राकृतिक नियम, नैतिकता और दर्शन का सिद्धांत है जिसके अनुसार मनुष्य का आंतरिक मूल्य उसके तर्क और व्यवहार को नियंत्रित करता है। मनुष्य व ब्रह्मांड का संचालन जिन सिद्धांतों से नियंत्रित होता है उसे पहले ग्रीक दार्शनिकों ने पहचाना था। प्लेटो द्वारा लिखित "सिम्पोजियम" और "रिपब्लिक" दार्शनिकों ने पहचाना था। प्लेटो द्वारा लिखित "सिम्पोजियम" और "रिपब्लिक" दार्शनिक ग्रंथ में वह कुछ नैतिक नियमों और नैतिक सिद्धांतों के अनुसार स्थापित एक "आदर्श समुदाय" के विचार को प्रस्तुत करते हैं। परिवर्तन के साथ साथ हमने मानव जाति के रूप में अब तक बहुत प्रगति की है, परंतु, आज भी एक आदर्श समुदाय का सार निस्संदेह किसी भी समूह के आधार को समाहित करता है – चाहे वह समाज हो, धर्म हो, जाति हो या कोई संगठन हो। संगठनात्मक बोलचाल में, ''यह आदर्श समुदाय'' नैतिकता और अनुपालन की संस्कृति का रुप ले लेता है, जो निर्देशित नियमों और विनियमों का एक समूह है, जिसका पालन व अवलोकन करना सभी कर्मचारियों से उम्मीद की जाती है।

नैतिकता और अनुपालन दो आपस में जुड़े हुए परंन्तु द्विभाजित शब्द हैं जो एक संगठन की संस्कृति और लोकाचार को आकार देने के लिए नींव के रूप में कार्य करते हैं और प्राय: नैतिकता को मापने वाला कम्पास के रूप में कार्य करता है तथा उचित व्यावसायिक निर्णय लेने में संपूर्ण कार्यबल के लिए मार्गदर्शन प्रदान करता है। आचार संहिता संगठन के साथ-साथ कर्मचारियों को आधार प्रदान करती है जिस पर उत्तरदायित्व और पारदर्शिता की एक संगठनात्मक संस्कृति का निर्माण किया जा सकता है। इस संबंध में हमारे बैंक ने एक प्रमुख कदम उठाते हुए प्रधान कार्यालय में एक "नैतिकता व कारोबार संचालन कक्ष" का गठन किया है इसका नेतृत्व मुख्य नैतिकता अधिकारी (म.प्र, मा.सं विभाग) द्वारा किया जाएगा, जिन्हें बैंक में नैतिकता और आचरण के सर्वोत्तम कार्यान्वयन को सुनिश्चित करने हेतु नामित किए गए "नैतिकता अधिकारी" जो कि अंचल कार्यालयों/ अन्य इकाइयों के उ.म.प्र स्तर के अधिकारियों द्वारा सहायता प्रदान की जाएगी। "नैतिकता और अनुपालन" पर श्रेयस का यह "विशेष संस्करण" उक्त अवधारणा के अंतर्निहित सिद्धांतों को शामिल करने और यह प्रकट करने के लिए कि हममें से प्रत्येक द्वारा सद्प्रथाओं को आत्मसात करने और संगठनात्मक मूल्यों और संस्कृति के साथ स्वयं को संरेखित करना कितना महत्वपूर्ण है, पर आधारित है। मैं अपने सभी लेखकों के प्रति कृतज्ञता व्यक्त करता हँ जिन्होंने अपने लेखों व कविताओं के माध्यम से (नैतिकता और अनुपालन) विषय के सार को अद्भुत ढंग से प्रकट किया है।

आशा है कि आप इस विशेष संस्करण को पढ़कर आनंदित होंगे और हमें अपनी प्रतिक्रिया भेजेंगे। हम आपकी प्रतिक्रियाओं का स्वागत करते हैं। कृपया केननेट में हमारे गृह पत्रिका व पुस्तकालय के वेबपेज पर या hohml@canarabank.com पर मेल के माध्यम से अपनी प्रतिक्रिया/टिप्पणी दें या आप 080 – 22233480 / 9986693808 पर हमसे संपर्क कर सकते हैं।

किशोर थम्पी संपादक Everything that exists in this whole world is governed by one law or the other. The Law of Nature expounds a definite regularity in the order of phenomena/ things that happen universally or in a stated proportion of instances. The Natural law, on the other hand, is a theory in ethics and philosophy that says that human beings possess intrinsic values that govern their reasoning and behaviour. The Greek philosophers were the first ones to stumble upon these principles that govern the cosmos as well as the human beings. In the "Symposium" and "Republic", the philosophical texts written by Plato, he introduces in the idea of an "ideal community", established in accordance with certain ethical laws and moral principles. Times have changed and we as a humankind have progressed so far, but, even now the essence of an ideal community undoubtedly encapsulates the bedrock of any entity - be it a society, a religion, a race or an organisation. In organisational parlance, this ideal community takes the shape of a culture of "ethics and compliance", a set of guided rules and regulations that all employees are expected to follow and observe.

Ethics & Compliance are two intertwined yet dichotomous terms that act as the substratum for shaping an organisation's culture and ethos and often serves as a moral compass and guide to the entire workforce in taking pertinent business decisions. A code of ethics provides the organisation as well as the employees a structure on which to build an organizational culture of accountability and transparency. Our bank has taken a major leap in this regard by forming an "Ethics and Business Conduct Cell" at HO headed by a Chief Ethics Officer (GM, HR Wing) assisted by nominated "Ethics Officers" in the rank of DGM at COs/ other units to ensure the best implementation of ethics and conduct in the bank. This "Special Edition" of Shreyas on "Ethics & Compliance" has been conceptualised to encompass the underlying tenets of the concept and to bring forth how it's important for each of us to internalize good practices and align ourselves with the organisational values and culture. A note of gratitude to our writers who have wonderfully captured the essence of the theme (Ethics & Compliance) through their articles and poems.

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 Cannet** / or as mail to hohml@canarabank.com / or you can always call us at 080 – 22233480/9986693808.

Kishore Thampi Editor It is a matter of immense honour for me to have been elevated to the coveted position of Chief General Manager in our esteemed organization and I take this opportunity to express my exhilaration and gratitude towards our Top Management for recognizing and acknowledging my efforts and reposing their faith and confidence in me for undertaking higher responsibilities in our great organization. My 37 years old stint in the Bank has been a very enthralling, exciting and an enriching one that I cherish to the core. I was fortunate enough to work in different

geographies of the country and also a brief stint at London Branch, which has immensely enriched my knowledge and exposure. I also wish to thank my kith and kin, my well-wishers and my colleagues in the Bank who have played a pivotal role in every stage of my career and whose unflinching support has helped me in rendering my duties towards our mother Bank.

केजरा बैंक Canara Bank ৵ (मारत सरवार बा उपालम) (A Government of India Undertaking)

Rightly positioned as the "Bank of the Year 2022 India" by The Banker, Financial Times Group, London under the proficient leadership of our Top Management, we, the Canarites shall have to re-affirm ourselves and persistently strive to uphold the culture and ethics of our beloved Bank and take it to greater heights and commit towards the achievement of state-of-the-art Banking technology, policies and practices.

I sincerely rededicate myself to align my future efforts to the corporate goal and objectives of our esteemed organization with utmost integrity and earnestness and wish many more laurels for the Bank in the days to come.

With warm regards,

K J Srikanth Chief General Manager

I deem it a great honor and privilege to have been elevated to the coveted position of Chief General Manager in our great institution. I offer my sincere thanks and prayers to the almighty, our Honorable Founder and my parents.

I profusely thank my mentors who reposed faith and confidence in me and, provided me wide variety of exposure, immense opportunities and invaluable guidance. I also take this opportunity to thank my sincere and committed team members who have been significantly contributing to my overall performance and successes.

I thank my Superiors who have given me an opportunity to be part of some important milestone projects such as Mobile Banking APP ai1, Establishing of Digital Banking Units, Integration of Jan Samarth Portal, Upgradation of FCUBS, and CBDC etc.,

My succinct message to all our staff members is to serve conscientiously. Moving out of your comfort zones, taking up challenging assignments, acquiring wide exposure, new skill sets, developing leadership and team building qualities, ability and willingness to take considered decisions will help me in building a strong career. Put in your honest efforts, diligently following the Best practices, the organization will recognise your contribution and take care of you.

I rededicate myself to contribute my best to our beloved organization in taking it to greater heights.

With Warm regards,

P V Janardhana Rao Chief General Manager





केनरा बैंक Canara Bank ((मारत सरकार का उपक्षम) (A Government of India Underlaiding)

I feel deeply honored and elated to have been promoted to the position of Chief General Manager and I owe this success to my beloved organization. For me, it is also a reminder to be more committed to my duties and responsibilities towards the Bank and the society. I joined the bank in early 90s, when winds of change started sweeping across the country's banking sector. I have grown with the bank, serving it in various capacities and have witnessed firsthand the transformation of our great institution as one of India's formidable banking forces today.



enough opportunities to head branches in every scale, including the London branch. I always believe that heading branches / circles is one of the most challenging banking jobs today amidst rising competition and changes in the technological landscape. Some of the most cherished moments in my career also came from the above assignments wherein I could contribute towards enhancing the bank's business and build customer relationships. From my personal experience, I am proud to say that this great organization never fails to recognize, respect, appreciate, encourage and reward the committed and the hard working.

It goes without saying that whatever we achieve in our personal or professional lives, emanates directly or indirectly from our position in the bank and the same should inspire us further. Let us hold our bank close to our heart, own and nurture it. On this occasion, I also remember with gratitude, all my seniors and elders in the Bank, who guided me all along and helped me reach where I am today. I believe this is yet another opportunity for me to rededicate myself to our Bank's cause.

With warm regards,

S Jayakumar Chief General Manager

It is my honour and privilege to have been elevated to the post of General Manager of this great institution. I sincerely thank the Top management of our Bank for having reposed their confidence in me and found me worthy and capable to hold this coveted and responsible post. I also take this opportunity to express my sincere gratitude to all my superiors, colleagues and friends who have constantly guided, encouraged and supported me throughout my career. I joined this prestigious institution as Probationary Officer in the year 1998.



I also take this opportunity to assure the top management and all my Canarites that it will be my concerted endeavour to strive hard and perform to the best of my abilities and strength to ensure the success, progress, development and betterment of our beloved institution. Let each one of us strive and make Canara Bank the top bank in the country and the best bank to bank with and work in.

Together We Can

With warm regards,

Arun Kumar Mishra General Manager



केजरा बैंक Canara Bank ৵ (मारत सरवार बा उपालम) (A Government of India Undertaking)

It is great honour and privilege for me to be elevated to the post of General Manager of this great institution. I sincerely thank the top management of our Bank for reposing faith and confidence in me and finding me worthy and capable to hold this responsible position. I also thank all my superiors & other colleagues who played a very important role in grooming, guiding and supporting me throughout my journey in Canara Bank. I will do my best to justify my position and ensure all round development of my beloved institution.



states and felt extremely proud for being a part of one of the top Public Sector Banks of the country. Inter-state transfers have helped me and my family to get good learning exposure by experiencing different culture at different places. Extreme Passion and excitement for my work and institution and also creating passion in the field has pushed me high in my career. I always believe that systematic, planned and result oriented hard work leads to success in everybody's life.

I request all our Canarites to be passionate about our institution & our assignments, sustain it, remain motivated irrespective of ups & downs in life. Develop the art of work life balance & maintain good health and take this Bank to greater heights of glory by giving our best to the Bank. Our Bank is the one which has always supported all of us in the past, continues to support in the present and will continue to support in the future as well. So, let us rededicate ourselves for all round development of our great institution.

With warm regards,

Manoj Kumar Das **General Manager**

It is indeed a great honour and privilege to be elevated to the coveted position of General Manager. I express my gratitude to the top management for reposing confidence in me and elevating me to this position by recognising my hard work and dedication. I am thankful to all my seniors who have guided me throughout and also my family who stood by my side in success and as well as setbacks.



It has been a challenging and rewarding journey for me, which started 37 years ago when joined the Bank as a clerk. The Bank had given me the opportunities to work in all areas and enabled me to learn many new things and gain rich experience and exposure. I feel proud to be

a part of this glorious journey of our Bank where it has crossed many milestones and soon set to become the No.1 PSB.

The Bank is in strong position today under the guidance of visionary leadership and management. The bank has been growing not only in terms of volumes of business but also on the technological front. The Bank is further poised to grow with the abundant talent of youngsters backed with the experiences of seniors. My sincere appeal to all youngsters in the Bank is to enrich the knowledge, develop leadership qualities and be ready to shoulder the higher responsibilities to meet the higher expectations in the days to come.

I once again take this opportunity to thank my Mother Bank for what I am today and I dedicate myself to this great institution in the days to come and continue to give my best and ensure that ours is a preferred bank and best Bank to Bank with.

With warm regards,

P. Ravi Varma General Manager



GM's Messages

केजरा बैंक Canara Bank ৵ (मारत सरकार का उपप्राग) (A Government of Inde Undertaiding)

I feel immensely honoured on my elevation to the post of General Manager in our esteemed Bank. I want to extend my sincere thanks to this great institution and to my superiors for believing in me and considering me competent enough to shoulder higher responsibilities.

While, I recall and thank my wonderful and inspiring superiors and colleagues of my past 36 years, I look forward to your continued goodwill and aim to become a person to reckon with and by imbibing strength from all of you in coming days.

My strong desire is to see our Bank as one of the technologically superior bank with frictionless digital experience. Our Bank, being the most prominent and vibrant Bank amongst the PSBs, has recognised the importance of the digital experience for the customers. I appeal to all Canarites, to ensure 360-degree growth in all digital channels thereby adding to overall growth of our bank's Business, both in quality and quantity with specific focus on CASA growth.

I want to convey to the younger staff to feel proud of being part of this Great Organization called Canara Bank. Be committed and confident and develop your knowledge and skillsets to be a decisive contributor in the overall business growth of our Bank.

Together we can.

With best wishes,

T V K Mohan General Manager

When we help **ourselves**, we find moments of **happiness**.

When we help **others**, we find lasting **fulfillment**.

- Simon Sinek



The Role of Ethics in Organization

G S Ravisudhakar GM & Chief Ethics Officer HR Wing, HO Bengaluru



We are all familiar with the word "Ethics" and also often use it in our day to day conversational language. But "Ethics" just doesn't mean or restrict its periphery of cognizance to the clichéd definition of "the sum total of the principles and values used by and individual to govern their actions and decision". Though, in simple terms, "Ethics" can be defined as "knowing the difference between what you have a right to do and what is right to do" – as famously quoted by Mr Potter Stewart, former Associate Justice of the Supreme Court of the United States, the scope of ethics in organization is much beyond that, covering the entire gamut of organizational behavior, industrial and organizational psychology and the culture and tradition prevalent in the organization. An organization takes shape when individuals with myriad interests and diverse background unite on a common platform and work together towards certain focused /predefined goals and objectives. A code of ethics within an organization is a set of principles that is used to guide the organization and its workforce in its/their decisions, programs, and policies. An ethical organizational culture necessitates its employees (across the cadre) adhering to a code of ethics, conceptualized specific to that organization.

The presence of an ethical climate in an organization not only acts as a blue print for augmenting employee morale, but also helps in developing a "sense of belongingness" in the employees and help them gravitate closer towards organizational as well as personal excellence. Our bank has always been a pioneer in the implementation of the best in human resources management techniques and practices and we are endowed with a pristine culture, which is premised on the tenets of transparency, unbiased approach, faithfulness and honesty and loyalty to one's duty, and to our customers and stakeholders. This mighty organization has withstood the test of time and risen to this enviable stature, amidst the comity of other banks, because we had our laid down "founding principles" as the yardstick and the beacon of light, guiding us, transforming our perceptions and beliefs as a banker and a responsible individual and enlightening as to how the unwritten element of success manifests when our own belief system/s coalesce with organizational values and ethos. Our core values are the best weapons in our armory which we can hold on to, adopt and adhere with, to provide the requisite allegiance to the organization.

It is a fact that we have time and again put in place many systems and procedures to educate and equip our employees in taking informed and righteous decisions and always exhibiting ethical behavior and following the prescribed code of conduct at workplace. But to usher in further finesse and with the intent of always fostering the right and the desired culture, we thought it best to have an "ethical framework" in place to communicate the prospects of good ethics at work and help our employees get proper directives in resolving queries on ethical dilemmas that they face in their work arena / day to day operations. The Ethics Agenda of Bank is designed to enunciate the organization's purpose, nurturing the right culture and behavior amongst employees and as a mechanism for employees and other key stakeholders to ask questions or to report potential or actual unethical or



🕺 २०८३ सिंडिकेट Syndicate

unlawful behavior, to identify and mitigate underlying issues so that, our Bank is at a better vantage point to account for and deliver long term value to our stakeholders. Our aim is to embrace the best of global practices in ethics (in banking) with particular focus on the use of technology to enhance transparency, data governance and stewardship, and refining compliance to reduce errors.

/ / //

In this backdrop and with the objective of promoting and spearheading an ethical culture in the bank, an "Ethics and Business Conduct Cell" has been formed under Industrial Relations Section, Human Resources Wing, Head Office, Bengaluru headed by Chief Ethics Officer (General Manager, HR Wing) for best implementation of Ethics and Business conduct in the Bank. The Chief Ethics Officer will be assisted by a taskforce of "Ethics Officers" in the rank of DGMs in all Circles/ SAS Inspection Wing/ HOSA section, to provide solemnity to this concept and to spread awareness of ethical business and practices. The bank has taken a further step in the dissemination of corporate objectives, in this regard, by including elearning courses on "Ethics". So far 3 courses have been added on the eLearning platform (CanDLE) namely "Ethics and Risk Culture", "Values and Ethics" and "Ethical Leadership". For all Executives in Scale IV and V, it has been made mandatory to undertake a course in "Ethics" through eLearning mode. All eligible Officers in Scale I to III, who is yet to complete the 12 mandatory courses during the current FY, were advised to undertake one course in "Ethics". As the nominated Chief Ethics Officer of the bank, I urge all officers to earnestly learn more about the concept of ethics and understand what is acceptable and what is not acceptable at work place. To help you in this journey, I am presenting below certain props and directives that has got a direct correlation to the maintenance of an effective ethical culture at your work place.

Adopting our core values

Integrity

- ✓ Behaving ethically, even at the risk of loss of business.
- ✓ Refusing to accept personal favors from customers.
- ✓ Having Zero tolerance towards unethical behavior and attitudes.

 Accepting one's own mistake in an open and honest manner.

Innovation

- ✓ Actively and continuously seeking creative solutions which add value.
- ✓ Encouraging self and others to demonstrate "out of the box" thinking.
- ✓ Adopting new perspective and open to novel ideas.
- ✓ Challenging the status quo.
- ✓ Conceptualizing new ideas, solutions and ways of working.

Customer Centricity

- ✓ Serve with smile: treating all customers equally with respect and courtesy.
- ✓ Creating a positive customer experience.
- Active listening and seeking to understand customer needs.
- ✓ Showing empathy towards our customers.
- ✓ Going beyond customer satisfaction and aiming for customer delight.
- ✓ Building long lasting customer relationship.

Transparency

- ✓ Ensuring that information and knowledge are available across the employees to create a transparent work culture.
- ✓ Sharing of failures, mistakes and success to inculcate a habit of learning from the same.
- ✓ Providing clear communication channels, where each



🖥 ೩૦ಡಿಕೇಟ್ સિંહિकેટ Syndicate

employee of the Bank turns to, when they need information.

- ✓ Encouraging employees to raise questions, which will be valuable and enriching to the individual to create a positive work culture.
- ✓ Document every process and remain organized to avoid information gaps.

Passionate Ownership

- ✓ Taking pride in everything connected with our Bank including our glorious history and brand.
- ✓ Taking full responsibility of the task assigned and ensuring end to end completion in a timely manner.
- ✓ Being prudent about using Bank's resources and protecting the assets of our Bank.
- ✓ Working together and collaborating to meet the goals of our Bank.

The prime responsibility lies with every human resources personnel and the HR transformation team to guide and encourage the employees to gravitate closer towards the organizational core values and virtues from its periphery. It is also very important, from an organizational perspective, that every employee understand the concept and practices of "Ethics" and act as change agents in the transformation process so that they can create "pockets of excellence" by propitiating a seamless dissemination of the concept and practices of ethics in their respective work arenas. There are certain significant characteristics/roles that each and every one of us need to adorn to create the perfect ethical framework in the organization.

Team Player - We can make a difference in our work arena by being instrumental in creating strong teams unified with the edifices of respect, trust and business ethics something invaluable in the success of this endeavor

Adaptability – We can build stronger and healthier bonds with our team mates by allowing them to shed their inhibitions by helping them to get acclimatized with the changes in technology and work ethics, managing work place competing demands and working together as a well-knit unit. **Personal drive and effectiveness** - by acting as a catalyst to propagate the existence of a positive, 'can-do' mentality, anxious to find ways round obstacles and willing to utilize the available resources in the best possible ways.

People management and leadership - by motivating others (whether subordinates, colleagues, seniors or project team members) towards the achievement of shared goals not only through the application of formal authority but also by personal role-modeling a collaborative approach we can establish a Professional Credibility leading to the creation of reciprocal trust.

Business understanding - by helping people in the adoption of a corporate (not merely functional) perspective, including awareness of financial issues and accountabilities of business processes and operations, of 'customer' priorities, and of the necessity for cost/benefit calculations when contemplating continuous improvement or transformational change.



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

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

आलेख

केनरा बैंक Canara Bank 📣





बी.के. उप्रेती वरिष्ठ प्रबंधक (सेवानिवृत्त) केनरा बैंक

करता था। यदि ग्राहक के पास 1, 2 या 10 रुपए तक भी कम होते, तब भी वह समान ग्राहकों को बेच देता, और कहता बैलेंस रकम आते जाते कभी भी लौटा देना।

जब उसने दुकान खोली तो मैं भी एक दिन ऐसे ही घूमते-घूमते उसकी दुकान देखने गया तो उसने हाथ जोड़कर मेरा स्वागत किया और कहा सर जी आपने मुझे कभी सेवा का मौका नहीं दिया। मैंने उसे कहा आज तो मैं ऐसे ही तुम्हारी दुकान देखने आया हूं, कल बटुवा लेकर आऊंगा तब आप से दूध खरीद लूंगा। उसने पूछा, सर आपके घर में रोज कितने लीटर दूध की खपत होती है। मैंने कहा रोज 2 लीटर दूध की खपत है, उसने एक थैली में 2 लीटर दुध डालकर दे दिया और कहा सर आप दूध लीज़िए, कल पैसे दे देना मैं कौन सा भागे जा रहा हूं और आप कौन सा इस मोहल्ले को छोड़ कर जा रहे हैं। उसकी जिद के आगे मेरी एक ना चली और मैं दुध लेकर आ गया, लेकिन उसके व्यवहार ने मेरा दिल जीत लिया। मैंने उसको दुखीराम के बारे में बताया कि वह किस तरह से ग्राहकों को सामान बेचने के नाम पर तंग करता था। महेंद्र ने कहा सर व्यापारी का दिल बड़ा होना चाहिए और व्यापार तो आपसी विश्वास से ही चलता है।

अगले दिन मैंने उसके 2 लीटर दूध का उधार वापस किया और मैं उसका परमानेंट ग्राहक बन गया। कुछ ही दिनों में महेंद्र ने अपने मधुर वाणी और व्यवहार से हमारे मोहल्ले के बच्चे से लेकर बूढ़े तक का दिल जीत लिया और उसकी दुकान में ग्राहकों की भीड़ बढ़ने लगी।

मैंने एक दिन महेंद्र से ऐसे ही पूछा कि महीने में कितना कमा लेते हो। उसने बताया आप लोगों के आशीर्वाद, सहयोग और विश्वास से सब खर्चा निकाल कर ₹20000 तक कमा लेता हूं। तभी एक बुजुर्ग महिला जो हमारे मोहल्ले से 4 किलोमीटर दूर

मेरे घर के सामने एक डेली नीड्स की दुकान थी जहां पर दूध, ब्रेड, मक्खन, लस्सी के अलावा सभी तरह के खाने पीने का सामान मिल जाता है। दुकान का मालिक दुखीराम हमेशा दुखी ही नजर आता था। ग्राहकों से बेवजह बहस और उलझने की उसकी आदत थी। कोई भी ग्राहक दूध खरीदने आता है तो वह पूछता, छुट्टे पैसे हैं तभी समान दूंगा नहीं तो ग्राहक को लौटा देता था। मसलन यदि 1 लीटर दूध ₹41 का है तो कह देगा यदि ₹1 का छुट्टा होगा तभी दूध दूंगा और जिसने 2 लीटर दूध खरीदना है तो ₹2 का छुट्टा मांगता था।

अक्सर वह कहता था कि ₹1 या ₹2 यदि ग्राहक को छोड़ दूं तो लोग लौटाना भूल जाते है, मेरी छोटी सी दुकान है जहां मुश्किल से सामान की बिक्री में एक या ₹2 की ही बचत होती है और यदि वह भी छोड़ दूं तो मैं तो कुछ ही समय में दिवालिया हो जाउंगा। अकसर दुखीराम यह कहता था कि मोहल्ले की दुकानदारी में कोई कमाई नहीं है। उसके चिड़चिडे और अभद्र व्यवहार के कारण मोहल्ले के लोग कम ही उसकी दुकान पर आते थे और बिक्री मुनाफा कम होने के कारण एक दिन दुखीराम दुकान बंद कर के चला गया।

उसके जाने के बाद पानीपत के रहने वाले महेंद्र ने उस दुकान को किराए पर ले लिया और वह भी दूध और डेली नीड्स का समान बेचने लगा।

महेंद्र मुंह का मीठा था और उसका व्यवहार ग्राहकों के प्रति हमेशा सकारात्मक रहता था। उसने अपनी दुकान के प्रचार प्रसार के लिए मोहल्ले में पर्चे बटवाऐ और मोहल्ले वालों को किफायती दाम पर सामान बेचने का भरोसा दिलाया। जब भी कोई ग्राहक सामान लेने उसकी दुकान में आता, चाहे वह छोटा बच्चा हो या बुजुर्ग, वह सभी से तमीज से पेश आता और ग्राहकों को सामान बेचते वक्त छुट्टे पैसे देने की जिद नहीं

केनरा बैंक Canara Bank ((मारत सरकार का उपक्रम) (A Government of India Undertaking)

अपने मोहल्ले की दुकान से खरीदारी ना करके महेंद्र की दुकान से डेली नीड्स की जरूरत का सामान खरीदने लगे।

आज मैं जब महें द्र की दुकान से सामान लेने गया तो वह पूछने लगा सर आपके मोहल्ले में 161 नंबर मकान में कौन रहता है। मैंने कहा मुझे पता नहीं, बताओ बात क्या है? उसने बताया, उस घर की मालकिन कल 2 लीटर दूध लेकर आई और कहने लगी आपकी दुकान से ले गई थी और यह दुध फट गया है। मैंने कहा दूध के पैकेट का लिफाफा कहां है। उसके दूध की पैकिंग देखी तो पता चला उस पर 6 दिन पुरानी डेट थी। मैंने उन्हें बताया कि आपने एक्सपायरी डेट के बाद दूध उबाला है इसलिए फटा है। मैंने उनको कहा कि मेरी दुकान में रोज के रोज दुध बिक जाता है। यदि आपको शिकायत करनी है तो पैकेट में लिखें टोल फ्री नंबर पर अपनी शिकायत दर्ज कराओ। लेकिन वह अड़ गई और कहने लगी तुम्हारी दुकान से दूध लिया है, और यह खराब निकला है तो तुम ही मुझे इसकी जगह 2 लीटर दूध दो। काफी बहस हुई और उन्होंने मुझे बहुत बुरा भला कहा और झगड़ा इतना बढ़ गया कि उसने अपने मोबाइल से पुलिस को भी शिकायत कर दी। थोड़ी देर में मेरी दुकान के सामने मजमा लग गया और लोग मेरी दलील ना सुनकर उस महिला का साथ देने लगे। मैं भी अड़ गया और साफ कह दिया फटे दूध के बदले दूध नहीं दूंगा। जब मेरी कोई गलती नहीं थी तो मैं क्यों अपना नुकसान उठाऊं। सर जी हमें दुध की कंपनी से स्पष्ट निर्देश है कि यदि दुध की क्वालिटी को लेकर ग्राहक शिकायत करें तो उनको कहो कि वे टोल फ्री नंबर पर अपनी शिकायत दर्ज कराएं और हम समाधान करेंगे।

सर जी मैं भी छोरा जाट का हूं, उसने मुझे बेवजह इतना बुरा भला कहा कि गुस्से में आकर मैंने भी सोच लिया इसका दूध तो कतई नहीं बदलूंगा। उसके जाने के बाद मैंने पुलिस वालों को अपने खिलाफ शिकायत ना लिखने की गुहार लगाई।

मैंने पूछा पुलिस वाले बिना लिए तो काम करते नहीं है तो कहने लगा ₹500 में राजी हो गए। महेंद्र कहने लगा सर आप बताओ किसकी गलती है। मैंने आज तक अपने ग्राहकों के सामने ऊंची आवाज में भी बात नहीं की लेकिन उस महिला ने मुझे मोहल्ले में बदनाम कर दिया। कहने लगा सर यह कैसी औरत है आप तो जानते होंगे? मैंने महेंद्र से कहा, मैं उसे तो नहीं जानता, लेकिन तुम्हें बहुत अच्छी तरह से जानता हूं और

रहती थी उसने महेंद्र से पूछा क्या आपके पास दूध है? महेंद्र ने पूछा माताजी कितना दूध चाहिए? उन्होंने कहा मुझे 4 लीटर चाहिए क्योंकि आज हमारे मोहल्ले की दुकान में दुध कम आया था इसलिए जल्दी खत्म हो गया और मुझे नहीं मिल पाया। तभी महिंद्र ने 4 लीटर दूध थैली में डालकर माता जी को दे दिया। माताजी कहने लगी अरे मैं तो ऐसे ही पूछ रही थी, अभी लौट कर आती हूं तब तुम से दूध ले जाऊंगी। महेंद्र ने अपने चिर परिचित अंदाज मैं कहा अम्मा जी आप दध ले जाओ आज बच्चों को दुध नहीं मिला है पैसे फिर दे देना। उनके मना करने पर भी महेंद्र ने अम्मा जी को दूध दे दिया। अम्मा महेंदु को धन्यवाद देते हुए दुध लेकर चली गई।

अम्मा के जाने के बाद मैंने महेंद्र से पूछा तुम यूं ही सबको बिना रकम लिए दूध बेच देते हो, यदि अम्मा तुमको रकम न लौटाएगी तो तुम क्या करोगे? महेंद्र कहने लगा सर यदि नहीं लौटाएगी तो उसके बच्चे, नाती, पोते दूध से वंचित तो नहीं होंगे। महेंद्र ने कहा सर 3 महीने से दुकानदारी कर रहा हूं लेकिन किसी ने मेरा 1 रुपए भी नहीं मारा है। मुझे विश्वास है और मेरा अनुभव है कि उधार में दिए गए दुध का पाई-पाई भी वापस आया है, और जिस भी ग्राहक को पहली मुलाकात में उसके पास किसी कारण रकम न होने पर दूध या अन्य समान दिया है तो उसने धन्यवाद सहित रकम लौटाई है वह ग्राहक भी सदा के लिए मेरा हो जाता है और वह अपने दोस्तों, रिश्तेदारों और परिजनों को भी मेरी दुकान से जोड़ता है। महेंद्र ने कहा सर, सफल व्यापार तो विश्वास और व्यवहार की नींव पर ही टिका होता है।

मैं जब भी सुबह महेंद्र की दुकान से दूध खरीदने जाता तो जरूर उसके पास खड़ा होकर उसकी ग्राहक सेवा का अध्ययन करता हूँ क्योंकि मैं भी बैंकिंग जैसे सेवा उद्योग से जुड़ा हुआ था। आज मैंने महेंद्र से पूछा क्या 4 लीटर दुध के पैसे मिल गए जो उस दिन तुमने अम्मा को दिए थे? उसने बताया सर पैसे कहीं नहीं जाते, अम्मा अगले दिन अपने पुत्र के साथ रकम लौटाने आई और रकम के साथ मुझे बहुत सी आशीष और दुआएं देकर गई। वे अब मेरी परमानेंट ग्राहक बन गई है वह कह रही थी 1 वर्षों से उनके पड़ोस के दुकानदार ने भी इतना विश्वास नहीं किया जितना कि मैंने अम्मा पर विश्वास जताया था। कुछ ही दिनों में महिंद्र अपने व्यवहार से इतना पॉपुलर हो गया कि 4 किलोमीटर तक के दायरे के ग्राहक

केनरा बैंक Canara Bank ((मारत सरकार का उपक्रम) (A Government of India Undertaking)

तुमने जो भी किया बहुत गलत किया। तुम ग्राहक की छोटी सी समस्या को शांतिपूर्वक ढंग से हल करने में असफल रहे। इस तरह की छोटी-छोटी शिकायतें एक दुकानदार के लिए आम बात है। यदि एक समस्या 2 लीटर दूध देकर खत्म हो सकती थी उसके लिए इतना बड़ा झगड़ा/ बखेड़ा खड़ा करना कहां की समझदारी है। काश तुमने धैर्य से काम लिया होता तो तुझे सिर्फ 100 रुपए का नुकसान होता। लेकिन तुम ईगो/ अहम के कारण, मैं सही, तू गलत के चक्कर में, मोहल्ले में शोर मचा, तुम्हारी दुकानदारी में विघ्न पड़ा, पुलिस आई, बदनामी हुई और 500 रुपए भी गंवाने पड़े।

मैंने उसे समझाया महिला ग्राहकों की समस्याओं को बहुत धैर्य और संवेदनशीलता से सुलझाना चाहिए। महिलाओं के साथ बहुत ही समस्याएं होती हैं। वह घर चलाती हैं, अपने पति और बच्चों के नखरे सहती हैं। तुम्हें क्या पता शायद उसके पति ने उसको दुध फटने पर इतना बुरा भला कहां हो, जैसे बिना देखे दुध ले आती हो, किसी पर भी आंख मींचकर भरोसा करती हो, वगैरा-वगैरा। ऐसा करके एक तो तुम ने अपना एक परमानेंट ग्राहक गवां दिया और अब वह 10 लोगों के बीच तुम्हारी बदनामी भी करेगी। मुझे याद है एक दुकानदार ने ऐसी ही गलती मेरे साथ की थी। आज उस घटना को लगभग 10 साल हो गए हैं मैंने उसकी दुकान से आज तक कभी सामान नहीं खरीदा बल्कि उसकी बगल वाली दुकान से ही खरीदारी करता हूं और उसके बहुत से ग्राहकों को भी तोड़ा।

मैंने उसे बताया कि जब मैं बैंक की शाखा में प्रबंधक था तो एक दिन एक महिला ग्राहक 2:00 बजे शाखा में आई और अपनी पासबुक अपडेट कराने के लिए मेरे कर्मचारी से अनुरोध करने लगी। लेकिन उसने पास बुक अपडेट करने से यह कहकर मना कर दिया कि अब 2:00 बज गए हैं लंच का समय हो गया है, इसलिए अब आप आधा घंटा इंतजार करो उसके बाद आपका काम होगा। महिला ग्राहक ने कहा अभी 2:00 नहीं बजे हैं और अपनी घड़ी दिखाई, जबकि बैंक की घड़ी में 2:00 बज गए थे। इसी बात को लेकर दोनों के बीच तू तू मैं मैं शुरू हो गई। गुस्से में महिला ने भी कह दिया तुम सरकारी बैंक वाले काम नहीं करते हो। उनकी तू तू मैं मैं सुनकर मैं अपनी सीट से उठा, बीच बचाव किया। मेरे कर्मचारी ने तो उस महिला ग्राहक का काम नहीं किया लेकिन मैंने उनकी पासबुक अपडेट करके दे दी। जब उसका काम हो गया तो वह कहने लगी सर बहुत-बहुत धन्यवाद आपने मेरी मुसीबत को समझा। मैंने कहा, मैडम थोड़ा जल्दी आते तो यह समस्या नहीं होती। मैडम ने बताया सर मैं स्कूल से भाग भाग कर आई हूं और मैं केन्द्रीय विद्यालय में टीचर हूं और हमारे स्कूल की छुट्टी 1.45 पर होती है। बहुत दिनों से पतिदेव कह रहे थे कि अपनी पासबुक अपडेट कराओ ताकि मैं तुम्हारी आईटी रिटर्न भर सकूं। आज बैंक के कार्य के लिए स्कूल से 10 मिनट पहले निकली ताकि बैंक का काम हो जाए। यदि मुझे 2:30 तक इंतजार करना पड़ता तब तो बहुत मुश्किल से 3:00 बजे तक घर पहुंचती। बच्चों के लिए खाना भी मुझे ही बनाना पड़ता है और पतिदेव लंच के लिए घर पर ही आते हैं। सर महिला होना कोई आसान काम नहीं है हमें नौकरी के अलावा घर के हर सदस्य का ख्याल रखना पड़ता है। स्कूल से बाहर निकलते ही हमारी घर की जिम्मेदारी है और घर की नौकरी शुरू हो जाती है और रात के 11:00 बजे से पहले हम सो नहीं सकते हैं। अगले दिन फिर 5:00 बजे से नॉन स्टॉप काम करना पड़ता है। मैडम की बात सुनकर मुझे उन पर दया आ गई। मैंने उनसे कहा कि भविष्य में कभी भी बैंक के कार्य के लिए आएंगी तो आप को लंच समय में भी अटेंड कर लिया जाएगा ताकि आप स्कूल से घर जाते वक्त बैंक के काम करवाते जाए। उनको यह भी कहा यह सुविधा आपके स्कूल की सभी टीचर्स के लिए है ताकि उनको परेशानी ना हो। मेरी बात सुनकर वह बहुत खुश हुई और स्कूल की टीचर्स जब भी 2:00 बजे के आसपास बैंक में किसी कार्य के लिए आती, तो उनको बिना इंतजार कराए उनका काम कर दिया करते थे। इस बात का यह असर हुआ कि उन सभी टीचर्स ने बहुत से ग्राहकों को हमारे बैंक से जोड़ा और उनका पूरा परिवार भी हमारे बैंक से जुड़ा रहा।

मैंने महेंद्र को कहा तुम तो ग्राहक के पास पैसा ना होने पर भी दुध बेच देते हो और यहां पर सिर्फ 100 रुपए के नुकसान के लिए तुमने इतना बड़ा बखेड़ा खड़ा कर दिया जिसकी मुझे तुम जैसे व्यवहारिक दुकानदार से उम्मीद ना थी। काश तुम केवल 100 रुपए के नुकसान को नजरअंदाज करके, यह ध्यान में रखते कि एक ग्राहक 100 रुपए से बहुत ज्यादा कीमती होता है तो यह सब नहीं होता। यदि तुम उसकी समस्या/शिकायत को 2 पैकेट दूध देकर हल कर देते तो भविष्य में उसको अपनी दुकान का सामान बेचकर कई गुना लाभ कमाते। व्यापारी के लिए उसका ग्राहक ही इष्ट देव होता है।

केनरा बैंक Canara Bank (A Covernment of India Undertailing) (मारत सरकार का उपालम)

मेरी बातें सुनकर महेंद्र कहने लगा सर अब मुझे महसूस हो रहा है कि काश मैंने उस महिला की शिकायत को धैर्य और संवेदनशीलता के साथ डील किया होता तो इतना बड़ा बखेड़ा खड़ा नहीं होता।

।।फंडा॥ पंजाबी में एक कहावत है बेटी को कहना और बह को सुनाना। इस लेख के माध्यम से सभी केनराईट को संचेत करना चाहता हूं कि जो गलती महेंद्र ने महिला ग्राहक के साथ की वैसी ही गलती बैंक कर्मचारी भी अक्सर ग्राहकों के साथ कर जाते हैं। सभी केनराईटस के लिए सबक है कि कभी भी ग्राहक से तु तु मैं मैं करने की बजाए समस्या को धैर्य से हल करने की कोशिश करें। यदि ग्राहक किसी बात पर अड़ जाए तो आप यह मानकर चलें कि ग्राहक सही, मैं गलत और बात खत्म करने का भरसक प्रयास करें। वैसे भी ग्राहक सेवा का सिद्धान्त है कि कस्टमर इज ऑलवेज राइट।



มoผิಕೇಟ್ सिंडिकेट Syndicate

Ethical Compliance

SWO-A Bandra Kurla Complex Mumbai

Dhanya Palani Yadav

'Compliance first, business next'

If an organisation that has been in existence in the financial business for more than 100 years and has only thrived and flourished through the years, insists on 'Compliance first and business next', it makes me feel two things:

How important compliance is, for the sustained growth of an organisation.

- 1. I like the quote that says, "Direction is more important than speed." Compliance ensures we are moving forward in the right direction. Then it's just a matter of picking up a steadily increasing and sustainable growth.
- 2. I feel pride in working for an organisation that insists on Compliance before business. In today's cut-throat competitive space, it is easy to sway into the territory of 'Get business by hook or by crook' that definitely yields short-term results, but in the long term, is highly demotivating and draining for all stakeholders.

Before joining Canara Bank, almost immediately after my graduation, I worked as a Holiday consultant in one of the most reputed hospitality companies. Since it was my first job, I was eager to learn as much as I could and I did learn a lot about the hospitality industry and effectively pitching and closing a sales deal. It was an all-new world for me and like a wide-eyed child, I gave my best and strived to improve myself day-after-day. In just 3 months, I had managed to close big deals and sell holiday memberships worth lakhs. However, something was bothering me. The company didn't fulfil the promises it made, while selling the memberships. When my clients called me to book in resorts for holiday, I would call the venue and I was told that bookings were full, even in offseason. I felt something was fishy. On inquiry with different people, I realized that since the clients' accounts were debited for EMI of the holiday membership anyway, it was more profitable for the company to sell resort bookings to non-members at a higher price than members. The members suffered due to this, as despite paying for a membership, they weren't getting booking when they wished to go on a holiday. When I ensured that this was indeed happening, I was taken aback. I contacted the higher management and informed them of the unfair practice. They seemed to be aware of it, and most of them said, due to business reasons, we are forced to take the route of higher profit. Despite being good at my work, I couldn't digest this

work culture. It was just my first job and I wasn't sure of my path ahead. But I was clear on one thing: An organisation that doesn't have basic ethics is not a place I would want to work in. Without any future plan, I put down my papers. When asked for the reason and feedback, I wrote the same on the exit form – I do not wish to work in a place that doesn't have basic ethics and only works for money.

Later, I joined an NGO to teach children from the underprivileged community. I thoroughly enjoyed the teaching experience and the pure love and affection that the children showered on me. I am grateful for all the learning and the contribution of the NGO to my growth as a person. The NGO was funded by several reputed grants, donations, corporate CSRs. When potential donors visited the community, instead of giving them a



केनरा बैंक Canara Bank ((मारत सरकार का उपायम) (A Government of Inde Undertaking)

realistic picture, they were often introduced to the same set of students and parents and a sorry picture was painted. The presentation would be so heart-wrenching that there was hardly a chance of them not donating for the cause. However, the utilisation of these funds was not accounted for honestly. A lavish amount would be spent on staff meetings and trainings, and the actual cause for which the fund was donated was given the least priority.

I volunteered with several NGOs. As an outsider, we believe in the good work portrayed to us by the NGOs and wish to contribute our time and money, if we believe in the cause they are working for. However, barring a few genuine NGOs, most of the not-for-profit organizations manage to make profit at the expense of the cause. This is deeply disturbing as the 'underprivileged' are merely used as scapegoats for the privileged to increase their privileges. Working there impacted my mental health, as there were many conflicts externally and within me.

Cut to now, imagine my relief, when life has brought me to a place like our organisation, where coming to work everyday is a matter of joy and pride. I joined Canara bank in 2013. My personal journey has made me realize that my search and quest for a place that would provide me with inner peace is fulfilled in our bank. I am grateful for my journey and to our organisation that has been my sanctuary of peace, ever since I joined.

I have had the opportunity here to work with people from all parts of our vast country and meet a whole lot of people. People are different, carry different values, and different personal work ethics. However, what I have liked the most in working for our organisation is that our organisational culture has always emphasised on highest standards of ethics and compliance. This is extremely important for peace of mind and mental well-being of employees and customers.

I often wonder where this culture must have come from, and I believe the founder and the founding members' intentions have a major role to play in shaping an organisation's culture. Despite being a financial organisation, when our founder envisioned our organisation to be a social heart of the community and to serve and uplift people, the seeds sown have the highest degree of pure intentions. Since our organisation's foundation is noble, I believe, it has managed to attract like-minded people who put people's service before profit, despite being in the finance business.

I strongly believe, unless a business operates with utmost integrity and honesty, it would be very difficult to place trust in the company and its products or services. Without trust, a relationship cannot exist. Let alone, a banking relationship, where people place their trust with their hard-earned money of years.

An organisation must be trustworthy for it to be reliable. Fulfilling promises made, and only making promises that can be fulfilled, I believe are essential to ensure trustworthiness. Realizing that each one of us represent the bank and any promise made by us on behalf of the bank, even something as simple as, I will get back to you in half an hour, needs to be fulfilled, as it bears a direct impact on the bank's image of reliability.

Consistent reliability evokes loyalty. Brand loyalty of customers is imperative for any business to stay in existence.

Compliance mandates following rules, regulations and policies in force, at any given time. A compliance-friendly approach creates a discipline in the workforce. More importantly, it creates procedures that are processspecific and not person-specific. This helps in smooth handover of work and ensures that the quality and method of work is consistent, causing least inconvenience to customers.

Another characteristic of our organisation that I love is being receptive to constructive feedback and suggestions. No matter how long an organisation has been in business, unless it seeks feedback and strives to continually improve itself, it is difficult to flourish. I have provided feedback and suggestion to the various initiatives of our bank. Something that really makes me feel valued is the prompt response given by our bank to the feedback and suggestions. Even if it is not possible to implement the suggestion for various reasons, conveying and acknowledging the suggestion goes a long way in creating loyalty amongst the employees and customers. Each one of us is a brand ambassador of our bank. Each one of us individually and collectively have the power to create the bank's image. Isn't it our responsibility to rise up to the standard set by our bank, and strive to improve ourselves and our bank's reputation, considering that the bank has given us our all?

So the way forward, I believe, is Ethical Compliance. ****

आलेख

केनरा बैंक Canara Bank 🛷





ईशान्या द्विवेदी अधिकारी नोएडा सेक्टर 51 ज्ञाखा अं. का. दिल्ली

आज कल की बैंकिंग आसान नहीं है, पर अगर खुशी से की जाए तो उतनी मुश्किल भी नहीं है।

जैसा कि इस लेख का शीर्षक है कर हर मैदान फतेह आज की बैंकिंग में हमसे यही उम्मीद की जाती है कि हम हर मैदान फतेह करें और हम हर मैदान तभी फतेह कर सकते हैं जब हम खुश रहेंगे अपने सहकर्मचारियों को एक ऐसा माहौल देंगे कि शाखा में आना जाना एक बोझ न लगे, शाखा में सभी मिल जुल कर काम करें सभी से समान रूप से व्यवहार करें।

अगर कोई काम आज नहीं हुआ तो निराश न हों बल्कि अगले दिन उसे पहले से भी ज्यादा जोश से करें, यकीन मानिए जीत जरूर मिलेगी।

एक और जरूरी बात आपको जो जीत मिली है वो आपके अकेले की नहीं है, प्रत्यक्ष या अप्रत्यक्ष रूप से उस जीत में आपकी शाखा के सभी लोगों का योगदान है तो सभी के साथ मिलकर उस जीत को साझा करें।

शाखा का माहौल खुशनुमा रखें, लेनदेन का समय समाप्त होने के बाद दिन भर का बचा हुआ काम खत्म करते हुए आपस में हँसीमजाक का माहौल बना कर रखें, सभी साथ में बैठे छोटी–छोटी खुशियों को बांटे।

ये वो समय है जो दुबारा नहीं आएगा, जब आप मन में इस बात को बिठा लेंगे तो हरपल खुश रहेंगे और जब आप खुश रहेंगे तो हर मैदान फतेह होना तय है।

आशा करती हूँ कि मेरा यह विषय आप सभी के मन में कुछ सकारात्मकता ला पाया होगा।

प्रिय साथियों,

सभी को नमस्कार, आज मेरे लेखन का विषय है कर हर मैदान फतेह ये विषय मैंने क्यों चुना, आप सभी सोच रहे होंगे हम तो बैंक वाले हैं सीमा पर खड़े सिपाही थोड़े है जो हमें बोला जाए कर हर मैदान फतेह परन्तु जैसे सीमा पर खड़े सिपाही हमारे देश की रक्षा कर रहे हैं दुश्मनों से हमें बचा रहे हैं, वैसे ही हम अपने देश की अर्थव्यवस्था के सिपाही है हम बड़े से बड़े व्यापारी से लेकर छोटे से छोटे आम आदमी से जुड़े हैं।

लोग सिर्फ हमारे ऊपर भरोसा करके अपने जीवन भर की पूंजी हमारी बताई हुई स्कीम में लगाने को तैयार हो जाते हैं तो कुछ तो बात होगी हममें।

हर चीज़ के अच्छे और बुरे पहलू होते हैं, बस हमें चुनना है कि हम अच्छे पहलू को लेकर आगे बढ़ें या बुरे पहलू के साथ वहीं रुक जाए।

मुझे बैंकिंग सेक्टर में नौ वर्ष हुए हैं, इन नौ वर्षों में बहुत सारे अच्छे, बहुत सारे बुरे पहलू आए पर साथियों हमेशा मेरे अच्छे पहलू मेरे बुरे पहलुओं पर हावी रहे।



೩૦&કૈરાઈ સિંહિ<mark>कેટ Syndicate</mark>

Instilling Ethical Banking

HOW TO INSTILL PERSONAL ETHICS IN BANKING BUSINESS TO AVOID FRAUDS

1. INTRODUCTION

It is mentioned in our ancient scriptures that Human body is composed of five elements namely; Kshiti (Earth), Jal(Water), Pavak(Fire), Gagan (Sky) and Sameer(Air). Science says that Human body has developed through various stages of evolution wherein cell transformed into an organ system thus making up today's Homo Sapiens.

No matter whether one is a follower of scriptures or believer of Science, it won't be an exaggeration to say that what makes a human body HUMANE is various inherited traits and acquired qualities that a person learns in his journey of life. These qualities moulds a person into a 'personality', a human into 'being human'. Amongst all these qualities such as honesty, integrity, determination, hard work etc. the quality which forms the core of human character is "Ethics".

2. Understanding Ethics : Dharma to be Followed while Doing Karma

In the Words of Former associate justice of the Supreme Court of U.S., Mr. Potter Stewart, "Ethics is knowing the difference between what you have a right to do and what is right to do." This clearly infers that Ethics is basically that self-consciousness that enables a person to decide what is morally correct or acceptable. It is therefore used interchangeably with the word Morality also.

In every aspect of human life be it personal or professional there is a framework of ethics helping us make decisions that create positive impacts and steering us away from unjust outcomes. This framework of ethics consists of two components. One component is driven by the environment where we work and is guided by the policies, rules and regulations of the organisation.

Second component is the Intrapersonal aspect of an individual, driven by one's Values, morals, attitude,

Deepthi Kishore Manager AF&PS Section CO Ranchi



integrity and other qualities of one's character.

3. Ethics: Core of Decision Making Process in Professional Life.

In today's world of cut throat competition where everything is profit driven, one may think if ethics is still relevant or if it is really important. The answer is YES.

In professional life, decision making always comes with responsibility or better say accountability. So the outcome of a decision taken or a work done has lots of Stakeholders including the decision maker as well. The accountability may be monetary as well as nonmonetary. And the implications are often long lasting with an overall effect on the work environment as well. Some of the benefits of Ethics in professional life are listed as under:

- Assertive work environment.
- Asset protection
- Increased employee morale
- Increased productivity and efficiency of the employees
- Increase in public image and brand value
- Easy decision making
- Better compliance: Less legal issues.

4. Ethical Banking: A Tool to Prevent Frauds

In terms of financial management, Frauds are basically an outcome of Operational Risk. In banking every work is operation driven. And no system in the present time is risk free. When a person undertaking the operations/ transactions takes undue advantage of the loopholes in the system, this results into Fraud which attracts monetary loss and reputational loss to the organisation.

Since banking is a service sector and huge financial dealings are done, here the quantum of loss occurring in terms of monetary and reputational loss is always

. No&sets सिंडिकेट Syndicate

humongous. Hence the need to instil Ethical banking is of utmost importance. Ethical banking encourages transparency, helps build strong communities, and establishes a set of principles and ideals that acts as a suraksha kavach for both the employee and the employer.

/ / //

Instilling Ethics in Banking is a two way process. Developing a suraksha kavach from the outside invaders in the software and systems and an intellect suraksha kavach in the minds of human capital/asset of the organisation to protect them from falling prey to the greed of monetary benefits by adopting unlawful activities at work place.

- A. Following are certain ways to instill professional ethics by the management
- Creating a well-articulated, clear code of ethics and conduct:- Company policy must cover the protection of company data, avoidance of conflict of interest and compliance with the law. There should be regular discussions, review and updation of the code through employee training, including employees at the highest levels.
- Maintaining fair and consistent enforcement/ compliance of the code/ policies:- Only formulation of strong policies would not suffice the main objective. It must be followed and complied properly. This has to be ensured by the management.
- Make certain senior employees lead by example:-When employees see seniors honouring and following the code of ethics/ policies, they will be more likely to follow it themselves. They will also be more likely to report any misconduct that they witness.
- Recognizing the early warning signs:- Studies show that employees who commit fraud at work often do so because they are under pressure, feel underappreciated, or perceive that management behaviour is unfair.

Hence top executives and managers should be on the lookout for employee behaviour that could be a tip-off to unethical practices:

Establish safe mechanisms for reporting fraud and honouring the whistle blowers:- When it comes to occupational fraud, employee tips are far and away the most common detection method. Ethical employees must be able to report misdeeds without fear of retaliation; therefore, it's crucial for reporting mechanisms to be anonymous and confidential. Employers should let staff know that these reporting methods are available, encourage employees to use them and assure them that they will be protected. It's also a good practice for companies to identify the kinds of activities that should be reported.

- Include ethical learning and awareness a part of orientation and training programmes.
- B. Ways to Instill Personal Ethics : At individual level, following are ways to instill personal ethics in professional life.
- Make integrity your core value: Banking is a business based on trust. And trust is based on a belief that a company handles their business with integrity. Simply put, if customers think they can't trust you, they won't store their money with you. Employees are the face of the bank. Nowadays most of the new customers handle almost all of their banking online. This shift requires banks to keep an impeccable reputation. As every blemish has a negative effect on the trust clients put in you.
- Trust on a Banker is trust with the Bank:-Trust isn't just about the one-on-one interaction between the bank and the client. Clients are also looking at your general conduct in society.
- Compliance First, Business Second:- There's a significant role for compliance on the perceived integrity of banks. Compliance is not just a means to avoid fines/ penalties from regulators. In banking, if customer service is Karma then compliance is Dharma. Employees must follow the principle of adopting Compliance as core of professional life.
- Apply Ethics as the fulfilment of a professional function:- An ethical behaviour would be a professional, diligent and responsible behaviour. Simply put, doing a good job, managing risks professionally, and promoting the legitimate profitability of the investment of the bank's shareholders.
- Instilling Ethics: Through Shrimad Bhagwad Gita Bhagwat Gita is the largest doctrine in the history of mankind which teaches us the value of ethics in our karma. Gita's solution to the ethical failures and

Article

केनरा बैंक Canara Bank (HICGI सरकार का उप्रक्रम) (A Government of India Undertaking)

downfall of corporations, family and societies is by controlling the senses, greed through the strength of spirituality.

5. CONCLUSION

"The most important human endeavour is striving for morality in our actions. Our inner balance and even our existence depend on it. Only morality in our actions can give beauty and dignity to life. -Albert Einstein

The quote signifies that Ethics and morality are not only

important for the organisation but also for satisfaction and dignity of the person who is a part of that organisation. Banking industry should be a strong culture of compliance. Instilling personal ethics in day to day work life by each banker would lead to developing the bank as an ethical financial institution and thus taking the bank to new heights. And the Bank as an ethical financial institution must manage to ensure that its leaders and employees perform their duties in accordance with a corporate culture with pre-determined moral values.



Legal Column

केनरा बैंक Canara Bank ৵ (मारत सरकार का उपालम) (A Government of India Undertaking)

Importance of Statutory and Regulatory **Compliance by** Organisations

Setting up appropriate workplace policies in compliance with laws, regulations and other norms as prescribed by the industry, regulators and governmental agencies is a basic need for carrying on ethical business. Enforcing them is a crucial requirement of any modern business organization. Moreover, organizations must have a system to ensure appropriate practices to adhere to such policies.

As we give emphasis to compliance as a "basic need", the prominent question which arises is "Why Compliance?" The importance of compliance is more evident as issues become more complex when the business grows. Every organization has responsibility towards the society and the organization itself. In the public perspective, an organization has the responsibility towards the customers, investors, creditors, donors, regulators etc. to assure them that all its activities are within the framework of policies, guidelines, regulations and statutes. Adherence to those frame work provides transparency in functions and helps to gain trust of the public to deal with the institution without any fear. In the business angle, it helps to earn and maintain goodwill and reputation among the public, save the organization from legal complications, helps to attain employee satisfaction, create dispute and fraud free environment within the organization etc.

Statutory and Regulatory compliance is one of the major portfolios, an organization has to take care of in the current scenario. An organization has to be compliant mainly in two perspective, (1) Statutory and (2) Regulatory.

Renjith Chandran R Deputy General Manager Legal Section, RL & FP Wing Head Office, Bengaluru



STATUTORY COMPLIANCE:

The word "Statutory" means "of or related to statutes" and "Compliance" means "adherence". Thus, Statutory Compliance means adhering to the statutes, the predefined legal framework within which any given organisation must function. The compliance of this framework is termed as statutory compliance. All organisations, irrespective of their size and stature need to abide by certain central and state laws failing which strict legal actions can be taken against them which may lead to imposition of penal action.

Statutory compliance is necessary for all organizations to keep their businesses safe from the legal complications and in turn create a trustworthy and safe environment. In India there are numerous statutes which requires an organization to mandatorily comply with certain provisions viz. The Companies Act, 2013, The Minimum Wages Act, Maternity Benefit Act, Payment of Gratuity Act, The Employees State Insurance Corporation Act, Payment of Bonus Act, Income Tax Act etc. Some of the mandatory requirements an organization has to mandatorily comply with as per the statues are as follows:

The Companies Act, 2013: The Companies Act, 2013 deals and regulates incorporation of a company, its responsibilities, functions, obligations of its directors, dissolution etc. There are several provisions in this Act which are mandatory on the part of a company to oblige. For example, Section 135 which mandates that every company having net worth of rupees five hundred crore or more, or turnover of rupees one thousand crore or more or a net profit of rupees five crore or more during [the immediately preceding

केनरा बैंक Canara Bank (मारत सरकार का उपहाय) (A Covernment of India Undertaking)

financial year] shall constitute a Corporate Social Responsibility Committee of the Board which shall ensure that the company spends at least 2% of the average net profits of the company made during the three immediately preceding financial years in pursuance of its Corporate Social Responsibility Policy. In this legislation the punishment for non-compliance to CSR is imprisonment up to 3 years and fine a minimum of ₹50,000/- and a maximum of ₹25,00,000/-.

////

The Minimum Wages Act, 1948: The Minimum Wages Act fixes the minimum wage rates in any Indian company, where both the State Governments and the Central Government determine these rates which the organization has to mandatorily comply with.

The Maternity Benefit Act, 1961: An Act to regulate the employment of women in certain establishments for certain periods before and after childbirth and to provide for maternity benefit and certain other benefits. This Act makes it mandatory for most of the organizations to offer maternity benefits to women employees. It applies to all shops and establishments with 10 or more employees.

The Payment of Gratuity Act, 1972: The Act is applicable, to factories, mines, oil fields, plantations, ports, railways, motor transport undertakings, companies, and to shops and other establishments, employing 10 or more workmen. The Act provides for payment of gratuity at the rate of 15 days wages for each completed year of service subject to a maximum of ₹20 lakh. In the case of seasonal establishment, gratuity is payable at the rate of seven days wages for each season. The Act does not affect the right of an employee to receive better terms of gratuity under any award or agreement or contract with the employer. Thus the Act mandates certain organizations to pay the gratuity to its employees.

The Income Tax Act, 1961: Section 192 of the I.T. Act provides that every person responsible for paying any income which is chargeable under the head 'salary', shall deduct income tax on the estimated income of the assessee under the head salaries. Thus it is

mandatory on the part of the organization to deduct TDS from the salary of its employees.

The Employees State Insurance Corporation Act, 1948: This Act encompasses certain health related eventualities that the workers are generally exposed to; such as sickness, maternity, temporary or permanent disablement, occupational disease or death due to employment injury, resulting in loss of wages or earning capacity-total or partial. ESI maintained by ESIC is applicable to employees earning ₹21,000 or less per month. Any non-seasonal and no power using factory or establishment that consists of 20 or more employees and that is covered under the Employees' State Insurance Act, 1948 is covered under the scheme. Section 40 of the Act mandates the employer to make contribution to the ESI Corporation.

The Payment of Bonus Act, 1965: The Payment of Bonus Act provides an annual bonus to the employee in a certain establishment including factories and establishments employing 20 or more persons. Employees drawing ₹21,000 per month or less and have completed 30 working days in that financial year are eligible for the bonus payment by the employer.

REGULATORY COMPLIANCE:

Regulatory compliance is a set of rules such as regulations, policies or directions which ensures that an organization is following the standards set for them by the respective authorities. The rules are normally set by the state or central government, legislature or regulatory bodies for the organizations. The organizations often deal with various aspects such as health, safety, finance and environment. Hence risk management has become a major issue to be taken care of. In order to identify and assess factors of risk and its mitigation, the authorities need to formulate various regulations for the organizations in different sectors and ensure its compliance. As the organizations have diverse functions which attract different areas and aspects, the regulations are placed in areas they govern.

In India there are various regulatory authorities for different sectors. For example, Reserve Bank of India is

. No@ಕೇಟ್ सिंडिकेट Syndicate

the regulatory body for Banking and financial sector, Security and Exchange Board of India is the regulator of the securities and commodity market in India, Insurance Regulatory and Development Authority of India is the regulator of insurance sector. The Regulatory bodies have the power to issue directions or set guidelines impose or relax the restrictions in various activities of the organizations. Section 21 and Section 35A of Banking Regulation Act, 1949 gives power to the Reserve Bank of India to issue directions to the Banks which the Banks are bound to comply. Section 21(1) of the Insurance Regulatory and Development Authority Act, 1999, gives the Authority power to make regulations and rules for the purpose of the Act, Section 11 of the Securities and Exchange Board of India Act, 1992 gives power to the Board to issue directions to the concerned being the regulator. These regulations/directions issued by the respective regulators are to be mandatorily complied with by the organizations functioning under respective fields and violation of which may lead to different kinds of penalties.

/ / //

The Regulatory Compliance helps the regulators to keep a check on organizations and their functions. It helps to prevent the risk and to alleviate their effects whenever they occur in the performance of the business of the organizations. Regulatory compliance improves the credibility of the organizations and it offers transparency and helps to gain the trust of stake holders including customers.

Benefits of a compliance centric organization:

If companies work in a compliance friendly cultural environment, the growth/development happening in the company will be healthy and no sort of negative factors can cause any detriment to the same. A compliance centric institution will flourish without any fear or threat and need not resort to any wrong or unethical method to develop themselves. Such institutions will be fraud free and actions of such institutions will be backed by statutory/regulatory support. The business decisions taken on regulatory and statutory compliant framework/policies will be rarely questioned. The employees of such institutions can work in a stress free environment thereby improving quality of HR output.

Consequences of non-compliance of regulatory and statutory compliance :

The actual risks of not adhering to statutory or regulatory compliance affects the goodwill of the corporate entity as it causes damage to reputation, and brand value, leads to loss of business integrity, heavy penalties and fines, lawsuits and legal action by government agencies, regulatory bodies, employees or trade unions, clients etc. and impact customer loyalty of the organisations.

Conclusion :

It is important to have proper guidelines, measures and coordination in an organization to attain complete effective regulatory and statutory compliance as the area is fragile, sensitive and risky. Non-compliance of statutory or regulatory requirements can cause severe legal and financial consequences to an organisation, including reputational loss. Hence it shall be a prime concern of every organization to ensure its statutory and regulatory compliance for a smooth and transparent functioning. The object can be achieved by way of forming compliance departments to look after the portfolio, by documenting all policies and procedures to be complied by an organization, being updated with latest statutes, regulations and other policies, conduct compliance audit in the organization and by making awareness in staff regarding statutory and regulatory compliance.

Various statutory or regulatory guidelines imposes different obligations on the organization for mandatory compliance. However compliance is not to be imposed but to be developed as a culture in each organization. It should be done suo-moto by the company/employees as it is made with an intention to benefit themselves.

The above context will explain the evolution of our corporate compliance theme **"Compliance First Business Next"**

Ethics and Compliance, Initiatives by Canara Bank

केनरा बैंक Canara Bank 🗸



Manager ZI Mumbai Unit, Rajkot

Nishith Shrivastava

voluntary ones. Compliance in banking goes hand in hand with ethics. Since banks are dealing with public money where in bank has to lend the public money and ensure recovery, it becomes crucial for the banks to be in compliance with the regulatory and statutory guidelines

Need for compliance in banks

Banks are required to maintain a reputation in the industry and preserve their integrity. Compliance department in the banks is tasked to safeguard the interest of the bank and its stakeholders. Compliance function ensures that the employees have role clarity and every employee is consistent in their approach. Compliance department assesses the present policies and ensures that they are in line with the law and regulations of the land. Even if any deviations are observed, banks use the most effective ways available to return to compliance functions quickly, effectively and efficiently. Banks usually have 3 lines of defense. First being the branches/offices which are primarily responsible for compliance. Second being the compliance function together. Third being the Inspection wing of the bank. Being the second line of defense in banks it is critical for compliance function to be on the top to prevent compliance risks and other risks emerging out of non-compliance.

Compliance Policy of Canara Bank

Bank has approved a comprehensive Compliance policy which could be accessed through internal circular IC/195/2022. The policy covers various aspects of compliance including compliance philosophy, objectives, lines of defense, organizational structure, managing compliance risk, compliance function, compliance culture, compliance program, annual compliance review, accountability, risk based supervision, quality assurance and general matters.

General Chief Compliance Officer (GCCO)

In line with RBI guidelines bank has appointed a Group Chief Compliance Officer. The GCCO reports directly to the MD & CEO with a dotted line reporting to the audit committee of the board. Since GCCO is the overseeing head

Ethics

The word ethics has arrived from Greek origin word ethos. In simple language ethics could be defined as "moral principles that govern a person's behavior or the conducting of an activity". It is synonymous to moral correctness. It is also known as the branch of philosophy that is concerned with human conduct, more specifically the behavior of individuals in the society.

Ethics are broadly divided into three types

- Normative ethics It is the branch of philosophy that theorizes the content of our moral judgments or, as a limiting case, denies that any such theories are possible.
- Meta ethics In metaphilosophy and ethics, meta-ethics is the study of the nature, scope, and meaning of moral judgment.
- Applied ethics It is also called practical ethics, is the application of ethics to real-world problems.

Need for ethics in banks

Since banks are dealing with public money and are often the backbone of the country's economy, ethics in banking is of prime importance demanding the fullest consideration. It is critical for the bank to emphasize on ethical practices to generate profits without sacrificing principles and causing harm to the stakeholders. Ethical banks remain true to their model code of conduct even if it doesn't help them make profits. Ethics in banks help build a strong, financially capable institution with the highest orders and standards. With the ever increasing frauds in the banking industry with the advent of technologies it is vital for the banks to sustain highest ethical standards. The regulators in the industry require banks in India to formulate a formal model code of ethics/code of conduct. It advises banks to formulate an Ethics Manual and implementation of the same by the employees and stakeholders. Following a code of ethics in banks ensures the tasks and duties done are apt and proper.

Compliance

Compliance is defined as the act of following laws, rules, regulations, and various codes of conducts including the

किंगरा बैंक Canara Bank ৵ (मारत सरकार का उपालम) (A Government of India Undertaiding)

of compliance department, they may have reporting lines to the Executive Director. Presently Shri Ajith Jose has been designated as the GCCO at Canara Bank. GCCO along with compliance function have the following duties and responsibilities as defined by Reserve Bank of India:

- To apprise the Board and senior management on regulations, rules and standards and any further developments.
- To provide clarification on any compliance related issues.
- To conduct assessment of the compliance risk (at least once a year) and to develop a risk-oriented activity plan for compliance assessment. The activity plan should be submitted to the ACB for approval and be made available to the internal audit.
- To report promptly to the Board / ACB / MD & CEO about any major changes / observations relating to the compliance risk.
- To periodically report on compliance failures / breaches to the Board / ACB and circulating to the concerned functional heads.
- To monitor and periodically test compliance by performing sufficient and representative compliance testing. The results of the compliance testing should be placed to Board/ACB/MD & CEO.
- To examine sustenance of compliance as an integral part of compliance testing and annual compliance assessment exercise.
- To ensure compliance of Supervisory observations made by RBI and/or any other directions in both letter and spirit in a time bound and sustainable manner.

Chief Ethics officer

In similar lines to Chief Compliance Officers, Canara bank has recently appointed Chief Ethics Officer. Presently Shri G S Ravisudhakar, GM, HR Wing, HO, Bangalore has been designated as the Chief Ethics Officer in Canara Bank. Chief ethics officer helps the bank by developing and distributing code of Ethics, developing training program for the employees and implementing an ethics culture in the bank. There is an Ethics and business conduct cell in the Industrial Relations Section at Human resources wing, Head Office which helps the Chief Ethics Officer in its function.

Knowledge Centre in CANNET

Canara Bank has a well-defined knowledge management tool in knowledge center in the intranet site of Compliance



and RBS wing. The hotspot section in the knowledge management tool details latest updates from different regulatory and other bodies such as NPCI, RBI, BSE, SEBI, IRDA, RBI, PFRDA, CERTIN etc. This is an excellent initiative taken by the bank where along with compliance department, other employees also get a one stop solution for all the changes in the compliances by the respective regulators or bodies. The employees do not need to visit the individual regulatory bodies for knowledge enhancement.

The knowledge center in the knowledge management tool also has a section called regulations in the news where extracts and complete news articles are made available for knowledge enhancement of the employees. These initiatives by the compliance department could be used by the employees to keep themselves abreast with the latest developments in the industry and remain compliant to the regulatory compliances.

Compliance Quiz

Vide internal memo no 45/2020 and 46/2020 Canara bank has introduced "Awareness on Compliance to Regulatory/Internal guidelines – Quiz" which is popularly known as Compliance quiz. The objective of the quiz has been to emphasize the compliance of various legislations and instructions by various regulatory authorities in letter and spirit. It makes the employees aware that noncompliance leads to penal provisions by the regulators. It helps the employees create awareness and how to best manage the compliance risks. This is an amazing compliance initiative by the bank where employees get an opportunity to learn as well as get rewarded. The quiz is being conducted by the bank every 1st and 3rd Friday of the month. Top three winners from all the 24 circles are given a cash reward of Rs. 500. The quiz has gained popularity and enthusiasm among the employees creating a healthy competitive spirit and learning environment. So far around

केनरा बैंक Canara Bank (Givenment of India Underlading)

🖁 ೩೦ಡಿಕೇಟ್ સિંહિकેટ Syndicate

50 compliance quizzes has been successfully conducted by the bank.

Capacity building initiatives on ethics and compliance

Apart from knowledge management tool and compliance quiz, bank has also taken capacity building initiatives for the employees. Vide internal circular IC/380/2022 bank has provided the details of the incentive scheme available to the employees for clearing certification exams and courses on Ethics and compliance. The details of the eligible exams have been discussed next.

Certificate course in Ethics in Banking by IIBF

Canara Bank offers incentives and reimbursement of exam fee for clearing the certificate course in Ethics in banking. The course has been grouped under Group 1 courses. Upon successful completion the employees are eligible to receive an incentive of Rs. 6000/- and reimbursement of exam fee paid.

The certificate course in Ethics in banking is being offered by the Indian Institute of Banking and Finance, Mumbai. The objective of the exam is to emphasize that "The principles of Ethics in Banking are envisioned to be applied by bankers when dealing with each other or with their customers, shareholders, employees and with other organizations for ensuring sustainability of the existing reputation and reliability of the banking profession to the public and to protect and maintain stability, consistency and confidence in the banking sector. It is therefore important that banking professionals of today and tomorrow imbibe in themselves the evolving practices of good corporate governance and ethical business practices on a continual basis." The members as well as non-members of IIBF are eligible to appear for the exam. The employees should have passed the 12th standard examination to be eligible to appear for the exam. The minimum marks required to pass the examination are 50 out of 100. The syllabus of the exam comprehensively covers various modules and topics such as: Understanding ethics, different operational levels of ethics in banking, work place ethics and an ethical organization and wider aspects of ethics in practice.

Certified Banking Compliance Professional by IIBF

Certified banking compliance professional course is another capacity building initiative taken by Canara bank towards development of human resources under compliance function. The course has been grouped under Group 1 courses. Upon successful completion the employees are eligible to receive an incentive of Rs. 6000/and reimbursement of exam fee paid.

The certified banking compliance professional course is

being offered by the Indian Institute of Banking and Finance, Mumbai. The objective of the exam is that "The course primarily seeks to cover related areas viz. importance of compliance function in banks, compliance and organizational benefit, structure and issues in compliance function, various aspects/ coverage of compliance in banks, role and functions of compliance officer". The course covers major areas like risk management, legal and regulatory aspects of risk and compliance functions. The members of IIBF who have successfully completed CAIIB and working in banks are eligible to appear for the exam. To successfully complete the course, the applicant needs to clear online examination of two subjects of 100 marks each which is followed by classroom/virtual learning program. The minimum marks required to pass the examination are 50 out of 100. The two subjects are Risk, regulation & governance and Compliance in banks. The syllabus of the exam comprehensively covers various modules and topics such as: Understanding ethics, different operational levels of ethics in banking, work place ethics and an ethical organization and wider aspects of ethics in practice.



The way ahead for Ethics and Compliance

Canara bank being among the largest banks in India has adopted a policy of strict compliance and ethics in the organization. Bank has improved Environmental, Social and Governance (ESG) initiatives. All the communications received from the head office has a footnote which states "Compliance first, business next". This shows the emphasis on the ethics and compliance culture. Canara bank aims to be the largest bank in the country, and here, ethics and compliance will be an enabler for this massive goal.

References

- Compliance Policy IC/195/2022
 - Compliance Manual
 www.rbi.org.in
- Book on Ethics in banking by IIBF published by Taxman Publications.

श्रेयस - दिसम्बर 2022 – जनवरी 2023 **27** Shreyas - December 2022 - January 2023

٠

Upholding Ethics and Compliance in India's PSU Banks: A Path to Trust and Prosperity



Ethics and compliance are critical components of corporate governance in any industry, but they are especially important in the banking sector. In India, the Public Sector Undertakings (PSU) banks are an important part of the financial landscape, providing financial services to millions of people. Given the critical role that these banks play, it is essential that they adhere to high ethical standards and comply with all relevant regulations.

In recent years, there have been several incidents of ethical violations and non-compliance in the Indian banking sector, which have resulted in significant financial losses and a loss of trust in the sector. The most prominent example is the multi-billion dollar fraud that was uncovered in one of the leading Public Sector Banks in 2018, which had a major impact on the reputation of the bank and the wider banking sector.

In response to these incidents, the government and regulators have taken steps to strengthen ethics and compliance in the banking sector. For example, the Reserve Bank of India (RBI) has introduced new rules and regulations to ensure that banks have effective systems in place to detect and prevent fraud. Banks have also been encouraged to establish internal controls and processes to ensure that they are adhering to ethical standards and complying with regulations.

One of the key ways that PSU banks can ensure ethics and compliance is by developing a strong culture of ethics and integrity within the organization. This requires leadership from the top, with senior executives setting an example and promoting a culture that values transparency, fairness, and ethical behavior. Banks should also provide training and education to their employees, so that they understand the importance of ethics and compliance and are equipped with the knowledge and skills to uphold these standards.

In addition to developing a strong culture of ethics and integrity, it is also important for PSU banks to have robust systems and processes in place to detect and prevent ethical violations and non-compliance. This includes implementing effective risk management systems, having clear reporting mechanisms for employees to report concerns, and conducting regular internal audits to assess the effectiveness of the bank's systems and processes.

Finally, it is essential that PSU banks are transparent and accountable in their dealings with customers, stakeholders, and regulators. This requires banks to have clear and open communication channels, and to be transparent about their operations, policies, and procedures. Banks should also be proactive in addressing any concerns or complaints that are raised by customers or stakeholders, and take swift action to address any issues that are identified.

In conclusion, ethics and compliance are critical components of corporate governance in the banking sector, and it is essential that PSU banks in India adhere to high ethical standards and comply with all relevant regulations. To achieve this, banks must develop a strong culture of ethics and integrity, implement effective systems and processes to detect and prevent ethical violations and non-compliance, and be transparent and accountable in their dealings with customers, stakeholders, and regulators.

Examples of measures that can be taken by PSU banks in India to inculcate a culture of ethics and compliance:

Code of Conduct: Establishing a clear code of ethics and compliance that outlines the bank's values and expectations for employees.

Article

केनरा बैंक Canara Bank ((मारत सरबार बा उपल्लम) (मेट्टव्रिश्य मिस्टिकेट Syndicate

Employee Training: Providing regular training and

education on ethical and compliance issues to employees to create awareness.

Whistleblower Policy: Establishing a reporting mechanism to encourage employees to report any unethical or non-compliant behavior.

Independent Audit: Conducting independent audits of business practices to identify and address any unethical behavior or compliance issues.

Risk Assessment: Regularly assessing the bank's risk exposure and taking appropriate measures to manage and mitigate those risks.

Monitoring and Surveillance: Implementing systems and processes for monitoring transactions and activities for any signs of unethical or non-compliant behavior.

Senior Leadership Engagement: Encouraging senior leaders to actively participate in promoting and reinforcing ethical and compliant behavior.

Performance Evaluations: Including ethical behavior and compliance as a component of employee performance evaluations.

External Certification: Obtaining external certification, such as ISO, to demonstrate the bank's commitment to ethics and compliance.

Awards and Accolades

Dr. Paul Muddha, DM, M&PR Wing, who is visually impaired , has been awarded the **23rd NCPEDP -LTI Mindtree Helen Keller 2022 Award under Category A- Role Model Persons with Disabilities** on 10.12.2022 by the National Centre for Promotion of Employment for Disabled People.

Top officials from Prime Minister's office, Niti Aayog and Social justice and empowerment were present during the ceremony. The award was given in recognition of Dr. Paul Muddha's achievement and contribution towards the upliftment of the differently abled community.

Dr. Paul Muddha also runs a 25 year old trust **"Snehadeep"**, for the visually impaired that provides opportunities in Computer Training, English Communication and job placements for hundreds of differently abled across the country.



Short Story

केनरा बैंक Canara Bank (मारत सरकार का उपालम) (A Government of India Undertaking)

Live by your values



V Padmaja Divisional Manager R&D Section, SP&D Wing, HO Bengaluru

"Ma'am", Lata came inside my cabin almost shouting. She is a very soft spoken officer in my branch and I wondered what on earth made her voice louder.

She was still gasping for breath as she came almost running into my cabin.

Seeing her sweaty face, I enquired "what happened and why are you sweating. Are you alright"

With her heart beat still high she spoke "Ma'am someone forgot this box in the Locker room". She showed a red rectangular jewellery box.

"There's no name written on this". She continued. "First I thought it's an empty one, when I tried to remove it from there, I could feel there is something inside and I did not want to open it by myself. Shall I open and see if you permit" she asked with some curiosity creeping in.

"Yes, let's open and see if we can get some clue" I told her with equal astonishment.

When we opened the box, there was a long chain with ear drops and 4 Bangles. There were expensive gold ornaments embedded with diamonds, emeralds and rubies, glittering on our faces. We examined thoroughly, there was no name written either inside or outside.

We wondered who could that be? How can anyone forget such expensive ornaments? Why didn't they realise that they have forgotten it in the bank, while operating the locker? Or they thought they lost the box elsewhere? Well, with our doubts still lingering in our minds. I asked my officer "where exactly was this box found? "If it's near one of the cabinets, we can check who all operated the Lockers from that cabinet today? Specially the last one must have forgotten, I said with some hope of finding the owner of that box.

She said "No ma'am, it was not near any of the cabinets, it was found under the stool kept near the mirror".

Our branch being in one of the posh localities and a residential area, we had a huge demand for lockers. Total number of Safe Deposit Lockers were 540 in 6 cabinets arranged in 3 rows with enough room between the lockers cabinets to operate freely. But the mirror is at the entrance for easy access to all. Whoever operated whichever cabinet can use this mirror.

Now, the Sherlock in me took charge and started analysing how it could have happened.

We cannot conclude it's the last operator that has forgotten. It must have slipped down while they sat on the stool arranging the ornaments in a bag or they would have thought they kept back that box in the locker.

We took the Register to check all the operators. Making the task difficult for us, since Diwali was just 2 days from then, there were many customers who operated the locker on that day. The list was long and 52 customers operated the locker on that particular day.

We had pasted a notice in the Locker room entrance to all the customers to operate quickly, keeping in mind the next waiting customer. Thanks to all my branch customers who were also cooperative and there were no quarrels about any customer taking longer time.

If we made a call to everyone from the list starting from the last operator, the chance of customers getting a panic attack is high and also there will be false claims.

But if we don't ask them, how can we know whose it is? My brain worked fast, we collected the phone numbers of all the locker hirers who operated on that day started calling all of them and invited for a Diwali Celebration at branch. "You are our esteemed customer and your presence will make the celebration grand"- I convinced everyone.

All the customers were delighted for being honoured and instantly agreed to attend. Recognition makes anyone

มงติสํเฮ सिंडिकेट Syndicate

happy and honoured.

We decorated the branch with festive lights, Rangoli and welcomed everyone with a Rose flower. We asked the senior customers to light the lamp and offer floral tributes to our great founder Sri Ammembal Subba Rao Pai.

I was watching everyone whether anyone had tensed face and looked drawn. They all looked alright.

Our staff offered sweets to them and greeted them for a very happy Diwali.

I started my speech welcoming them and while giving the speech casually mentioned about the personal losses we have gone through recently due to the pandemic that shook the world. Though we cannot get back the lost lives of our close relatives, we should forget the financial losses or any mishaps that happened to us by burning such misfortunes in Diwali crackers. I added "I recently lost my most expensive mobile in a market. I have given a police complaint but of no avail. The loss haunted me for some days but we have to move on, I am trying to burn that loss in Diwali lights. I could come out of the sadness by buying a new mobile, but thankfully it's not some gold ornaments, I can't even imagine how I would have reacted".

I requested the customers to speak a few words or share any experiences good or bad and particularly bad ones so that if we share the sadness, it will be halved. One NRI got up and shared his experience of losing his baggage in transit and how it was compensated with insurance.

Most of them praised the Bank and the branch for posting good profits and giving good service to the customers.

No one was mentioning anything about the lost bag. Haven't they noticed yet, I thought.

My officers and staff were observing everyone in confusion.

One old man Mr Gopal aged about 75 years, got up and said "Dear Madam, and my dear fellow customers. I am a retired lieutenant from Airforce. I have worked in all places in India with great sincerity and to my best abilities and won many awards. I am thankful to you for inviting and celebrating Diwali with customers. Now old age is catching up and yesterday one incident happened to me. I don't remember where I lost my wife's jewellery that I promised her to bring from the bank locker. I operated the same but while going home, I purchased some medicines from medical shop, did some errands of picking up some sweets before reaching home. I don't know where I left the box. I remember keeping the same in my bag, but when I reached home, I did not find it. My wife thought I did not operate the locker and bring the same. She came today morning and checked the locker and it was not available. "This Diwali is not that bright for us", he sulked.

I expressed "Oh Mr. Gopal I am so sorry for your loss. I sympathise with you. Can you describe what your jewellery looked like? I am sure you must be having some memories of them in your photos."

He pulled out his mobile and scrolled his album and finally found his wife's photo wearing her jewellery. I realised they are the same that we saw in the box.

I asked him "what if some miracles happen and you get back your lost items. How do you react to that?"

He said "that will be the best Diwali for us. Our entire family will be highly delighted".

Then I whispered in the ears of my officer to get the box from the double lock, where we kept it safely.

She brought and while distributing sweet boxes to the customers, I said "you have a special Diwali gift from the Bank," I smiled. I handed over the Box in a neatly kept in Gift bag.

Mr and Mrs. Gopal took the box, opened it and saw the jewellery intact and they were speechless. I told them where my officer found that and how we tried to trace the owner.

They thanked us many times with tears of joy in their eyes.

Mr. Gopal said "this branch and staff not only stand out in giving good customer service but also your ethics and morals are so high that there is no match to anyone".

All the customers were also very happy for the couple and also praised the Bank and our staff for giving back their items. They blessed the staff and left with great feeling of gratitude.

कविता

केनरा बैंक Canara Bank ((मारत सरकार का उपायम) (A Government of Inde Undertaking)

Next day this news was covered in the local newspaper. Lot of appreciation calls poured in and that was the best Diwali for us.

We all should live by our values and ethics by creating a ladder of values and priorities in our life, reminding ourselves of what really matters to us.

high values and sense of responsibility. I remembered Sir APJ Kalam's quote - "Where there is righteousness in the heart, there is beauty in the character. When there is beauty in the character, there is harmony in the home. When there is harmony in the home, there is order in the nation. When there is order in the nation, there is peace in the world."

I patted my officer Lata and gave her a surprise gift for her



हम हैं एक बैंकर, संग ग्राहकों के यह बैंक हमारा है, यह कोई नया नहीं एक सदी पुराना है, पर तरीके पुराने नहीं, डिजिटल का जमाना है।

जरा सोच देखिए, श्री अम्मेबल सुब्बाराव की, संग बचत जो देखी, जनता सेवा भाव की, उन्हीं के प्रयासों से, हमने यह मुकाम आज पाया है, तब तो जाते थे बैलगाड़ी से, पर अब तो डिजिटल का जमाना है।

गांव–गांव तक हो, केनडिजिटल हर ग्राहक, यह प्रयास हमारा है, यहां कोई छोटा बड़ा नहीं, सब एक दूसरे का सहारा हैं। **चंद्र बहादुर थापा** एकल खिड़की परिचालक हंसुआ शाखा, अं. का. भोपाल

सिर्फ देश में ही नहीं, विदेशों में भी, हमने पैठ अपनी बनाई है, मौजूदा पायदान से, अव्वल में आने की सोच हमने बनाई है।

> एक बैंकर के नाते, मेरा भी कुछ फर्ज़ बढ़ जाता है, कोशिश यह रहती है, हो तसल्ली उन सबको, जो हमारे सम्मुख आता है।

जनधन की सेवा बनी रहे, यही प्रयास हमारा है, खुशियों के रंग में रंगा, यह बैंक हमारा है।

आओ जुड़ जाओ हमसे, यह प्यार भरा निमंत्रण हमारा है, हम हैं केनरा बैंक के सिपाही, यह बैंक हमारा है। ****

Article

केनरा बैंक Canara Bank 📣

Compliance of Ethics

The theme "ethics and compliance" contains two different terms which are linked with a soft thread. Ethics without compliance is useless and compliance without ethics is meaningless.

Before going into the subject, first let us analyze the meaning and definition of these two terms. Ethics is a belief of what is morally correct and acceptable. Each profession or activity will have its own code of ethics. It cannot be generalized.

For example one thief used to steal only from rich people and he used to distribute major part of what he stole to the poor. As per his ethics, what he is doing is morally correct and acceptable. But at the same time it is wrong in the eyes of law.

Another example is that of a teacher who used to help the students by telling them the correct answers during the examination with a good intention to see them get through the examination. But at the same time it is injustice to students who have prepared well for the same.

Many types of such examples can be given from out of personal and professional lives. Our literature is full of these type of examples, situations and stories about ethics.

Now let us go to the second word "compliance" which means in simple terms "implementation", "practice" or "adherence".

"Practice first preach next" is a popular anecdote. One should not preach what he does not practice. But normally we observe that we preach or suggest many things which we don't practice at all. Suggestion is one thing which is freely and abundantly available.

Once a mother and son went to Sri Ramakrishna Paramahamsa Guruji. The son was having a habit of eating more sugar. The mother requested Guruji to tell her son not to eat much sugar. Guruji agreed and told to come after 3 days and on 4th day preached the boy. Mother asked why he took 3 days' time to preach a simple thing. Then Guruji told that he was in the habit of eating sugar and he stopped that habit in 3 days and then told the boy to do so.

Syed Abdul Aleem

Manager Mandva RO

Let us link these two words. We get "implementation of practices which are morally correct and acceptable". Oh! Now it appears really difficult.

Let's bring in more clarity into this. The major ingredients of ethics are discipline and responsibility. Discipline is a vast area starting from punctuality and time management and goes upto relationships and socialization. Again responsibility also varies in different forms. Moral, social, personal, professional, religious, financial, cultural etc.

"A model need not tell" – by his practice he can preach. He can lead by example. In a branch situation what Branch Manager practices will be followed by other team members. In a family also what parents practice will be repeated by the children. All followers believe that their leader is ideal.

Now how to decide whether our ethics is correct or not. It differs from person to person and situations for the same person. Here comes the role of "wisdom". Wisdom is an ability which helps us to take correct decisions. Our Kathopanishad says "both good and pleasant approach a person, the wise will choose the good one after examining"

One who complies without telling is the best, one who complies after telling is good, but one who tells and never complies is the worst. This clearly says three levels of compliance.

If we see with our two eyes, people will see us with hundred eyes. Our ethics and practices will represent the organization which we work for. After all our organization is our identity.

Life without ethics is meaningless. Ethics without compliance is worthless.

Economic Developments that shaped year 2022



Dr Rashmi Tripathi DGM Economist, SP&D Wing HO, Bengaluru

As, the global economy was recovering from the downturn triggered by COVID-19, the beneficial effects of rapid dip of infections were over-whelmed by the escalation in geopolitical tensions since February 2022, which pushed commodity prices sharply higher. This along with pent up consumer demand in the face of still existing supply chain disruptions led to spike in inflation across the globe.

Major Domestic Economic Developments

- India's GDP growth moderated to 6.3% y-o-y in Q2 FY23 13.5% y-o-y in Q1FY23, due to sharp slowdown from industrial sector, government spending and fading of favorable base effect.
- India's growth story has remained resilient in H1 FY23, amid consumption demand and investments, aided by festive season and capex-led revival. However, there are increasing global growth concerns emanating from advanced countries.
- Spike in crude oil prices and supply chain disruptions in commodities due to Russia-Ukraine war had a critical bearing on surging inflation in India.
- India's retail (CPI) inflation peaked in April'22 while still remaining elevated (above 6%) till Oct'22, but has been moderating off-late.





Banking Sector Developments:

- RBI has increased the policy repo rate consecutively for 5 times in this year by 225 bps, including the 35 bps increase in its December 22 meeting.
- Credit growth of SCBs has recorded solid uptake in 2022, rising from below 10% y-o-y growth in Jan'22 to over 17% y-o-y growth as on 2nd December 22 on the back of solid pick up in domestic demand and Govt capex with support from sufficient capital buffers, improving asset quality of banks, deleveraged corporate balance sheets and normalisation of economic activities.
Econ speak

केनरा बैंक Canara Bank (मारत सरकार का उपक्षत्र) (A Covernment of India Undertaking)

 In contrast, deposits growth of SCBs has moderated to 8.3% y-o-y growth as on 17th June22 from 9.3% y-o-y as on 14th January 22, before picking up pace in the second half of the year to 9.9% as on 2nd December 22 as Banks embarked on a deposits rate hike to fund credit growth.



 Deposits growth rate being consistently below the credit growth has led to decline in banking system liquidity from the surplus of ₹7.4 lakh crore at the start of the year to deficit of Rs. 0.22 lakh crore as on 20th Sep 2022, first time since May 2019.



- Banking sector profitability has improved in 2022, with RoE of SCBs improving to 10.1% in Mar'22 from 7.7% in Mar'21. In Sep'22 quarter, RoE of top six public sector Banks (SBI, PNB, BoB, BoI, CB and UBI) has improved to average of 13.33% from the average of 11.51% in Dec'21.
- Overall asset quality in the Banking system improved in 2022 due to lower slippages as well as reduction in outstanding GNPAs through improved recoveries, upgradations and write offs. SCBs' Gross Non-Performing Assets (GNPA) ratio has declined sequentially from its peak of 11.2% in FY 2017-18 to 5.8% as at end-March 2022.

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.



प्रधान कार्यालय में 74वां गणतंत्र दिवस समारोह Republic day Celebration at Head Office



















































केजरा बैंक Canara Bank (मारत सरकार का उपप्राग) (A Government of Inde Undertaiding) (A Government of Inde Undertaiding)

HEAD OFFICE

Canara Bank achieved the historical landmark of 1,00,000 SIPs in the current FY. An event was organised at HO Bengaluru on 29.12.2022 to celebrate the occasion which was graced by MD & CEO Sri. L V Prabhakar, all EDs, along with wing heads, circle heads and the mutual fund team.



Sri. G S Ravisudhakar, GM, HR Wing welcomed Sri. Nabin Kumar Dash, Chief Vigilance Officer of the Bank. He assumed charge as CVO on 03.12.2022. Sri. B Sudhakar Kotary, GM SP&D Wing, and other executives and staff are also seen in the picture.



ED Sri. Brij Mohan Sharma visited DIFC Dubai and Sharjah Representative Office in December 2022. Sri Bismay Samal, GM, IO Wing, Sri Dhananjay Kumar Pandey, CEO, DIFC Dubai Branch were also present



during the occasion. A customer interaction was held at the office which was followed by a meeting with the Local Heads of Indian Banks in Dubai and a meeting with Directors of International Traders (Middle East) Ltd. and Al Razouki Exchange.

CIBM MANIPAL

The inaugural session of POs & SWOs induction training was held on 06.12.2022 at CLDC Bengaluru, CoE Gurugram and CLDC Hyderabad. Sri Shankar S, CGM, HR Wing, Sri. G S Ravisudhakar and Sri. Kalyan Mukherjee, GMs, HR Wing addressed the young Canarites. The programme was coordinated by CIBM, Manipal. Sri Muralidhara Kalkur B, DGM, HR Wing, Sri B Yogish Acharya, GM, CIBM, Sri H K Gangadhar, DGM & CLO, faculty & non-faculty members of CIBM were also present during the programme.



Sri G S Ravisudhakar, GM, HR Wing addressed nearly 5400 Pre-Promotion Training participants spread across 23 training centres in 87 batches Pan-India via Video-Conferencing on 12.01.2023. The VC was coordinated by CIBM, Manipal under the leadership and guidance of



केनरा बैंक Canara Bank ((सारत सरकार का उपालम) (A Government of India Underlading)

Sri H K Gangadhar, DGM & CLO. Sri B Yogish Acharya, GM, CIBM, welcomed Sri G S Ravisudhakar, GM, HR Wing, Sri Muralidhara Kalkur, DGM, HR Wing and Sri K S Murali, AGM, HR Wing. Sri G S Ravisudhakar interacted with the participants and wished them success in the ensuing promotion process. Being the Chief Ethics Officer of the Bank, he also talked about the importance of ethics and values in day-to-day functioning of the Bankers.

////

The staff of CIBM, under the leadership of Sri H K Gangadhar, DGM & CLO and able guidance of Sri B Yogish Acharya, GM, CIBM planted 20 tree saplings in the campus, to commemorate the spectacular achievement of Canara Bank surpassing ₹20 lakh crore business.



CIBM Manipal celebrated Vishwa Hindi Diwas on 10.01.2023. CIBM had organised a visit to CIBM campus for the staff and students of Canara High School Main, Dongerkery, Mangaluru, led by Head Mistress Smt. Aruna Kumari C. They explored the lush green campus, Rose Garden, Navagraha Vatika and the Canara Museum at CIBM. Smt. Aruna Kumari C, was felicitated by Sri. B Yogish Acharya, GM, CIBM & Sri. H K Gangadhar, DGM & CLO. Sri. Hemant Singh, AGM, CIBM, other executives and staff members were also present during the event.



Sri. Mahesh M. Pai, GM, Integrated Treasury Wing, Mumbai visited CIBM Manipal on 09.12.2022. Sri. H K Gangadhar, DGM & CLO and Sri. B Yogish Acharya, GM, CIBM Manipal welcomed Sri. Mahesh M. Pai. Addressing all the staff members of CIBM, Manipal, L&D Vertical, he envisioned that faculty members should act as a role model worthy of emulation to the trainees. He further advised that training should have a renewed focus on organizational culture, customer centricity, ethics and value systems.



BENGALURU

MD&CEO Sri L V Prabhakar inaugurated the new Yamare Branch on December 16,2022. Sri Debananda Sahoo, CGM, Bengaluru Circle, Sri M. G. Pandit, GM, GA Wing, HO, Sri B Sudhakar Kotary, GM, SP&D Wing, HO, Sri Ashok Kumar Dash, GM, Bengaluru Circle also graced the occasion.



Bengaluru Circle conducted a Mega Can Adalat on 15.12.2022 at the Circle Office and all the 11 ROs. ED Sri Debashish Mukherjee graced the occasion along with Sri P R Deo, GM SAM Wing, Sri B Chandra Sekhara, GM,

केजरा बैंक Canara Bank (भारत सरकार का उपाछम) (A Government of India Underlaking) (हो २०२३वेराई प्रिंग्डिकेट Syndicate

RLFP Wing, & Sri Arun Kumar Mishra, GM, SAM Wing. ED Sri Debashish Mukherjee interacted with the TOP NPA parties and amicable OTS were settled/discussed. In all a total of 50 Proposals were negotiated at the Circle.



Bengaluru East RO and MSME Sulabh, Bengaluru Circle crossed ₹200 crore under fresh sanctions in the current Financial Year as on 31.12.2022. The Sulabh garnered business of ₹206 Crores.



BHUBANESWAR

Review Meet of five ROs/ ELB/VLB/RAH/LCB/ ARM of Bhubaneswar CO was conducted on 03.12.2022. The occasion was graced by the presence of ED Sri Debashish Mukherjee. Sri B. L. Meena, GM & Circle Head welcomed Sri Debashish Mukherjee, ED. After the review meet, Sri Debashish Mukherjee, ED along with Sri B. L. Meena,



GM, Bhubaneswar CO interacted with the HNI Customers and also participated in Can Adalat organized by Bhubaneswar CO.

Bhubaneswar RO-I arranged a Mega Retail Expo on 23.12.2022 under the guidance and leadership of Sri B. L. Meena, GM & Circle Head. Sri. G. N. Murthy, DGM, Bhubaneswar CO, Sri Mahamaya Prasad Roy, AGM & RO-I Head and Sri Sounak Ray, DM, RAH along with Branch Heads of RO-I graced the event. Reputed Builders and Vehicle Dealers in Bhubaneswar also participated. 26 retail loan proposals of ₹9.69 Cr were canvassed and 27 spot sanction letters amounting to ₹11.21 Cr. were handed over to the beneficiaries of Housing, vehicle, education and mortgage loans under Retail loan products by AGM Sri Mahamaya Prasad Roy. Retail expos were also conducted in Bhubaneswar RO-II, Bhadrak RO, and Sambalpur RO.



On the occasion of Canara bank crossing Global Business of ₹20 Lakh Crore, world famous sand artist Padma Shree Sri. Sudarshan Patnaik gave a congratulatory message to Canara Bank through his sand art at Puri beach. It was unveiled by Sri B. L. Meena, GM, Bhubaneswar CO.



केनरा बैंक Canara Bank (मारत सरकार का उपालम) (A Government of India Undertaking)

CHENNAI

Panel Advocate's meet for FY 2022-23 was conducted on 07.01.2023 at Chennai CO. The meeting was chaired by Sri Nair Ajit Krishnan, CGM and Circle Head Chennai, in the presence of Sri P. Ravi Varma, GM and Sri Ani Muthiyalu DGM, Chennai CO. The recovery overseeing executives and recovery section incharges of Chennai North RO, Chennai South RO, Thiruvallur RO and Kancheepuram RO attended the meet representing the RO's situated at Chennai city. Sri Nair Ajit Krishnan, CGM delivered the key note address and requested the continued co-operation and contribution of the Advocates in protecting the interest of the Bank by providing valuable opinions and defending the interest of the bank before various judicial and Quasi-judicial forums.



Sri Nair Ajit Krishnan, CGM, Chennai CO inaugurated the new premises of Besant Nagar Branch (1280) on 21.12.2022 in the presence of Smt. Vimala Vijay Bhaskar, DGM, Chennai South RO, other Executives, staff members, HNI customers, dignitaries and general public. Onsite ATM was also inaugurated. Sri Nair Ajit Krishnan, CGM addressed the gathering highlighting the Mission ₹20 lakh Crore business of the bank by December 2022.



He also highlighted the features of our ai1 mobile banking app and he thanked the customers for their valuable support and assured our continued best services.

Pongal celebrations at Chennai CO, started on 12.01.2023 with events like Lemon and Spoon race, Arm Wrestling and Musical Chair. All staff members participated actively. On 13.01.2023, Sri Nair Ajit Krishnan, CGM along with our Panel Doctor Opened the renovated Clinic at CO which was followed by preparing Pongal in the traditional way, Kolam competition, Uriadi, Singing and Kummi dance (traditional dance of Tamil Nadu).



HUBBALI

Branch review meet for Q3 of FY 2022-23 of Hubballi-II Region was held on 07.01.2023. The meeting was presided over by Sri I P Mithanthaya, DGM, Hubballi CO. Sri Vaijnath S K, DM, Sri Srinivas P, AGM, Hubballi RO-II also attended the meeting. Sri Srinivas P, AGM, RO-II, Hubballi, in his opening remarks briefed about the performance of the region during the quarter. Later individual review of branches was conducted by Sri I P Mithanthaya, DGM along with RO Head, and other



केनरा बैंक Canara Bank (मारत सरकार का उपालम) (A Government of India Undertaking)

executives of the RO. Branches were guided accordingly as per the strength and weakness of the branch. Top Performing Branches under Key Business Parameters were awarded with trophies.

Sri M Bhaskara Chakravarthy, GM & Circle Head, Hubballi CO, visited Belagavi RO on 16.12.2022. Sri M Bhaskara Chakravarthy, GM, Shri N Krishnappa, DGM, CAM Wing, and Sri P Thakur Naik, DGM, Belgavi RO addressed 22 Branches and reviewed the performance Branches. After the review of Branches, Sri M Bhaskara Chakravarthy, GM, Hubballi CO and Sri P Thakur Naik, DGM, Belgavi RO met various important customers and visited institutes/Govt. Departments to canvas the business.



HYDERABAD

Kundanbagh branch conducted a CSR activity through "Sisters of Charity" at St Francis Convent Regimental Bazar, Secunderabad, wherein Provisions like rice, dal and oil were distributed to more than 100 identified poor families on 23.12.2022. Sri M Vijaya Kumar, DGM, Hyderabad RO II, Sri Rajkumar, CM, Kundanbagh Branch, and Smt P. Himabindu AF&PS Section in-charge



RO, distributed the provisions. Sri M. Vijaya Kumar, DGM, addressed the gathering and gave insights on the services rendered by Canara Bank.

Hyderabad RO II conducted a Retail Expo at MJ Market in collaboration with MJ Market Branch & RAH on 14.12.2022. Smt. R. Anuradha, GM, CO, Hyderabad, inaugurated the expo and addressed the customers and stressed on the plethora of Retail Loan products that Canara Bank offers. Sri M Vijay Kumar, DGM, RO II also addressed the gathering. Prominent builders like M/s Namitha 360, M/s Sreevari Medows, M/s Sai Suvidha and M/s Pradeep Constructions' project "Vue" & Vehicle dealers M/s Mithra Agencies and M/s Geetha Hyundai participated in the retail expo. Sri A.V.V.S. Murthy, AGM, RO II, Sri G Emmanuel Sandeep, DM, RO II, Sri G Satya Ramesh, DM, RO II, and Smt. K.V.N. Valli, DM, RAH also participated in the expo.



MADURAI

Madurai CO organized AEO Conference and Review Meet on 12.12.2022. Smt. K A Sindhu, GM, PC Wing



केनरा बैंक Canara Bank (HICGI सरकार का उप्रक्रम) (A Government of India Undertaking)

attended the meeting. Sri Pradeep K S, DGM, Madurai CO, Sri S Rajkumar, DM, Madurai CO and all other officials from AFPS Section Madurai Circle participated. Sri Pradeep K S, DGM, Madurai CO in his address emphasized upon the importance of canvassing new business. Smt. K A Sindhu, GM, PC Wing, HO reviewed the performance of AEOs and motivated them to ensure maximum contribution in reaching the Milestone of 20 lakh crore business by December 2022.

MANGALORE

Sri Ashok Chandra, ED, made his maiden visit to Mangaluru CO in December 2022. Sri. S Jayakumar, CGM & Circle Head welcomed the Executive Director on behalf of the Circle Office and Regional Offices. He visited our

Founder's Monument and the Circle Office, and then he interacted with the staff members of the Circle and Regional Office.



अंचल समाचार

प्रज्ज्वलन से हुआ एवं उपस्थित सभी लोगों ने बाबा साहेब को माल्यार्पण एवं पृष्प अर्पित कर श्रद्धांजलि दी।



चंडीगढ

भारत सरकार, गृह मंत्रालय, राजभाषा विभाग, उत्तरी क्षेत्रीय कार्यान्वयन कार्यालय -1 (दिल्ली) द्वारा अंचल कार्यालय. चंडीगढ़ को क्षेत्र 'ख' में उत्कष्ट राजभाषा कार्यान्वयन हेत वर्ष-2020-21 के लिए क्षेत्रीय राजभाषा पुरस्कारों के अंतर्गत तृतीय पुरस्कार प्राप्त हुआ है। भारत सरकार, गृह मंत्रालय, राजभाषा विभाग द्वारा दिनांक 03 नवंबर, 2022 को अमृतसर में आयोजित 'एक दिवसीय' क्षेत्रीय राजभाषा सम्मेलन एवं प्रस्कार वितरण समारोह में अंचल की ओर से महाप्रबंधक

आगरा

दिनांक 07/01/2023 को महाप्रबंधक व आगरा अंचल प्रमुख श्री जोगिंदर सिंह घनगस के कुशल नेतृत्व में कॉर्पोरेंट समाजिक उत्तरदायित्व के तहत जरूरतमंद व्यक्तियों को कंबल वितरित किया गया। साथ में उप महाप्रबंधक श्री खीम सिंह नेगी भी उपस्थित है।



अहमदाबाद

हमारे अंचल कार्यालय में दिनांक 06 दिसंबर 2022 को संविधान के जनक डॉ. भीमराव अंबेडकर की पुण्यतिथि के उपलक्ष्य में महापरिनिर्वाण दिवस का आयोजन किया गया। कार्यक्रम का आयोजन उप महाप्रबंधक श्री अमित मित्तल जी की अध्यक्षता में किया गया। कार्यक्रम का शुभारंभ दीप

केनरा बैंक Canara Bank ((मारस सरकार बा उपसम्म) (A Covernment of India Undertailing)

श्रीमती सैलीना गोयल जी ने ञील्ड ग्रहण किया।



दिल्ली

अंचल कार्यालय, दिल्ली द्वारा दिनांक 19.12.2022 को अंचल प्रमुख श्री भावेंद्र कुमार, मुख्य महाप्रबंधक की अध्यक्षता में "ग्राहक संपर्क द्वाराँ सीआरएस (कासा, खुदरा मीयादी जमा संवर्धन एवं स्लिपेज प्रबंधन) के विभिन्न आयाम'' विषय पर दिसंबर 2022 तिमाही के लिए परिचर्चा कार्यक्रम का आयोजन किया गया। कार्यक्रम में अंचल कार्यालय के सभी कार्यपालकों के साथ सभी अनुभाग प्रमुख भी उपस्थित थे। इस अवसर पर अंचल कार्यालय दिल्ली की तिमाही ई पत्रिका ''दिल्ली दर्पण'' का विमोचन अंचल प्रमुख एवं अन्य कार्यपालकों द्वारा किया गया।



हैदराबाद

अंचल कार्यालय हैदराबाद की त्रैमासिक पत्रिका शान-ए-हैदराबाद का विमोचन किया गया। कार्यक्रम के दौरान मुख्य महाप्रबंधक श्री के एच पट्नायक, महाप्रबंधक श्रीमती आर अनुराधा, सहायक महाप्रबंधक श्री साकरे ईरण्णा व के वी एस

मूर्ति, मुख्य प्रबंधक श्री मो. मोईन, मानव संसाधन अनुभाग प्रभारी श्री बी वी राव एवं राजभाषा प्रबंधक श्री रवि कुमार सिन्हा उपस्थित रहे।



जयपुर

दिनांक 09.01.2023 को माननीय कार्यपालक निदेशक श्री बज मोहन शर्मा जी के कर-कमलों द्वारा क्षेत्रीय कार्यालय जयपुर की ऑर्बिट शाखा (4851) के नवीनीकृत परिसर का उद्घाटन किया गया। इस अवसर पर जयपुर अंचल प्रमुख एवं महाप्रबंधक श्री पुरशोत्तम चन्द, उप महाप्रबंधक श्री अरुण कुमार आर्या, क्षेत्रीय प्रमुख एवं उप महाप्रबंधक श्री दीपक ञ्कल सहित अंचल कार्यालय एवं क्षेत्रीय कार्यालय, जयपुर के सभी कार्यपालकगण उपस्थित थे।



केनरा बैंक Canara Bank ((मारस सरकार बा उपसम्म) (A Covernment of India Undertailing)

दिनांक 26.12.2022 को केनरा बैंक, क्षेत्रीय कार्यालय, कोटा के नवनिर्मित भवन का उद्घाटन बैंक के प्रबंध निदेशक व मख्य कार्यकारी अधिकारी श्री एल.वी प्रभाकर ने वीडियो कॉन्फ्रैंसिंग के माध्यम से किया। कार्यक्रम में बैंक के कार्यपालक निदेशक श्री देवाशीष मुखर्जी, श्री के. सत्यनारायण राजू, श्री बृज मोहन रार्मा, श्री अंशोक चंद्र भी इस दौरान प्रधान कार्यालय के विभिन्न विभागों के मुख्य महाप्रबंधक, महाप्रबंधक, समस्त अंचलों / क्षेत्रीय कार्यालयों के कार्यालय प्रमख, कार्यापालकगण एवं स्टाफ सदस्य उपस्थित रहे।



करनाल

श्री अभय कुमार, महाप्रबंधक व अंचल प्रमुख के कुशल नेतृत्व व मार्गदर्शन में 117वां संस्थापक दिवस बड़ी धमधाम एवं हर्षोल्लास के साथ मनाया गया। इस दौरान महिला उद्यमिता केंद्र द्वारा चिरई गाँव, करनाल में केक बेकिंग प्रशिक्षण कार्यक्रम का आयोजन किया साथ ही कर्नाल स्थित निर्मलवद्धा आश्रम के लोगों को कंबल भी वितरित किया गया।



कोलकाता

15 दिसम्बर, 2022 को हमारे बैंक के प्रबंध निदेशक व मुख्य कार्यकारी अधिकारी श्री एल वी प्रभाकर द्वारा कोलकाता के प्रथम आगमन पर (उनकी गरिमामयी उपस्थिति पाकर अंचल कार्यालय कोलकाता गौरवान्वित हआ) दीप जलाकर और हमारे संस्थापक की मूर्ति पर माल्यार्पण कर उन्होंने कार्यक्रम का शुभारम्भ किया और अंचल में कार्यरत सभी कार्यपालकों और कर्मचारियों को संबोधित और प्रोत्साहित किया। अंचल प्रमुख श्री संदीप ज. गवारे ने अंचल के कार्यनिष्पादन पर प्रस्तुति दी। स्वागत भाषण श्री संजय कुमार सिंह, उप महा प्रबंधक ने दिया एवं श्री रजनीश कुमार, उप महा प्रबंधक ने धन्यवाद जापन दिया। इसके बाद श्री एल वी प्रभाकर, प्रबंध निदेशक व मुख्य कार्यकारी अधिकारी ने अंचल परिसर में वक्षारोपण किया।



लखनऊ

केनरा बैंक अंचल कार्यालय, लखनऊ द्वारा नगर राजभाषा कार्यान्वयन समिति(बैंक) लखनऊ, के तत्वावधान में दिनांक 09 दिसंबर 2022 को संयुक्त हिन्दी कार्यशाला का आयोजन किया गया। संयुक्त हिन्दी कार्यशाला की अध्यक्षता लखनऊ अंचल कार्यालय प्रमुख श्री आलोक कुमार अग्रवाल, महा प्रबंधक द्वारा की गई। कार्यशाला का विषय हिन्दी टंकण में नवीनतम तकनीक का प्रयोग रहा। इस संयुक्त हिन्दी कार्यशाला में सदस्य बैंकों के कुल 24 प्रतिभागियों ने प्रतिभागिता की।

किंजरा बैंक Canara Bank (मारत सरकार का उपप्राग) (A Government of Inde Undertaiding)





हमारे कार्यपालक निदेशक श्री अशोक चंद्र ने दिनांक 26.12.2022 को हमारे मुम्बई अंचल कार्यालय का दौरा किया और क्षे.का. एमसीबी, आरएएच, एसएमई सुलभ के प्रमुखों और मुम्बई अंचल के अन्य कार्यपालकों के साथ विचार-विमर्श किया। कार्यपालक निदेशक महोदय ने अपने संबोधन में कुछ मापदंडों के तहत उत्कुष्ट कार्यनिष्पादन के लिए अंचल कार्यालय की सराहना की और अपेक्षानुसार कार्यनिष्पादन न होनेवाले क्षेत्रों में कड़ी मेहनत करने हेतु मार्गदर्शन किया।



मणिपाल

दिनांक 10 दिसंबर, 2022 से 11 दिसंबर 2022 तक अंचल कार्यालय मणिपाल के महाप्रबंधक श्री के रामा नायक के नेतृत्व में क्षेत्रीय कार्यालय उड़पी -1 द्वारा रिटेल एक्सपो का आयोजन किया गया। इस दौरान क्षेत्रीय कार्यालय उड़पी प्रमुख श्रीमती लीना पीटर की गरिमामयी उपस्थिति में ग्राहकों को 4.60 करोड़ का आवास ऋण और 2.19 करोड़ का वाहन ऋण भी अनुमोदित किया गया।

पुणे

दिनांक 29.12.2022 को क्षेत्रीय कार्यालय, पुणे-॥ के तहत रांजण गांव शाखा के नए परिसर का उद्घाटन श्री राजेश कुमार सिंह, महाप्रबंधक एवं अंचल प्रमुख, अंचल कार्यालय पूणे के करकमलों से संपन्न हुआ। इस अवसर पर क्षेत्रीय कार्यालय, पुणे-॥ के क्षेत्रीय प्रमुख श्री राजीव सिन्हा के साथ-साथ श्री अनिल कुमार, मुख्य प्रबंधक, रांजणगांव भी उपसथित थे। नए परिसर के उद्घाटन के पश्चात अपने संबोधन में माननीय महाप्रबन्धक एवं अंचल प्रमुख श्री राजेश कुमार सिंह ने कहा कि इस नए परिसर में हम अपने ग्राहकों को बैंकिंग संबंधी सभी स्विधाएं प्रदान करने के लिए कटिबद्ध हैं। ग्राहकों को बेहतर सुविधा प्रदान करने के लिए शाखा में कुशल एवं सक्षम बैंक अधिकारियों को पदस्थ किया गया है और इस नए एवं अत्याधुनिक परिसर में डिजिटल बैंकिंग सहित अन्य सभी तरह की सेवाएं प्रदान की जाएंगी।



केजरा बैंक Canara Bank (मारत सरकार का उपालम) (A Government of India Undertailorg)



Of all the plethora of forces in the realm of modernity; Pulling you apart with profundity; Something that integrates bringing stability; Is definitely an aspect of Integrity.

> Deal with one but with sincerity; There will never be obscurity; As long as trust is in your kitty; Everything will be taken care by Integrity.

> Lots of care and lots of empathy; People approach you with no insecurity; Everything around you exhibits serenity; No one can ignore your integrity.

> Right on the path of positivity; You lead others with profound maturity; It's all your objective clarity; That avoids obstacles through integrity.

> Unmoved by the pouring publicity; Your decisions stand any moral turbidity; It's the grit of the witty; That emanates from integrity.

No one can train or treat your morbidity; It's not something to imbibe logically; As the fragrance of flower never struggles for its identity; Something similar is what you spread with integrity.

Dearth of such people is common in society; Because standards are set as per convenience of the authority; In the limited span we want to rule the infinity; Always forgetting that nothing can be taken beyond the journey.



Ashish Gunjan Manager Candi Branch Bengaluru

Short Story

केनरा बैंक Canara Bank 📣





Rochak Dixit Officer RO Gwalior

Prajakta was a young, sensible and dynamic working woman. She and her husband, Abhijeet, had joined the same organization about 6 years back and were serving the company with full efforts since then in different verticals. One day, she met another friend from the same batch in the cafeteria. They rejuvenated some good old memories of their joining period over a few sips of coffee.

"Hey, do you know how to apply leave-without-pay on our leave portal?" She asked Vinay.

"Nope! You're asking the wrong guy." He said.

"What do you mean?" She asked.

"This is a top secret, promise to keep it with you." Vinay replied.

She swore to keep it a secret.

/ / //

"I never apply leaves. I always inform my manager verbally about my leave. When I fill up the attendance at month end, I fill up for all days. There are too many people who report to my manager, he approves attendances and leaves for everybody. He doesn't really have time to look at that much detail while approving. So my leaves are never applied!" He told her.

"But what good will you do with these leaves other than applying?" She asked.

"I'll encash it! Why waste it when we can get direct money from the leave encashment program." He replied. "Oh! Don't you think it's wrong?" She asked.

"No way! We do a lot for the organization. After all, it's our work that makes money and all their profit. I'm going to buy an iPhone this year by encashing all my leaves." He said.

"Yeah, sounds like a plan. I saw that you didn't swipe your ID card while entering the cafeteria." she replied.

"Let me be in the work area officially, will give me good ratings!" He said and laughed.

They continued their conversation over coffee and work thereafter. Prajakta needed just one leave this month. Being the last month of the year, her leave balance was dried up. Vinay's idea definitely gave her a spark.

Later in the evening, she decided to seek her husband's suggestion over this during dinner.

"Hey, can you give me a suggestion about something at the office? I am really confused." She said.

"Go on dear!" Abhijeet said warmly.

"Actually I need to apply for leave in the last week of this month. You know all my leaves for this year are used. I've got an idea to escape the leave-without-pay." she told her husband.

"What idea?" Abhijeet asked.

"Do you remember Vinay, who was in our batch when we joined this organization? He is in the Sales team now. I met him today" Prajakta said.

She told him about what she had observed and what he told her today. She thought of taking a leave by verbally informing the manager and not applying for any leaves while filling the attendance. More than a dozen people reported to her manager and she was sure he wouldn't pay attention while approving. Her husband was carefully listening to the story without speaking much.

"I know this is a little risky." Prajakta said at the end.

"Is that the only problem you see? More than risky, it is WRONG!" Abhijeet said, stressing on the last word.

"Yeah, but we do a lot for our company and..." she attempted to reply but was cut in the middle of her sentence.

"How does that even matter? We work for our organization because we want to, and the organization takes care of us in return by paying us appropriately. This

Short Story

केनरा बैंक Canara Bank 📣

🕺 પ્રેગ્લેક્રેલ્ટ સિંહિकેટ Syndicate

is the only formal relationship here. Nobody is doing a favour to the other." Abhijeet explained.

There was silence on the table for a minute.

/ / //

"And what you are talking about him not swiping his ID card while going out of his work area so that no one comes to know about his breaks is called Tailgating and it's against company policies. If someone gets to know about it, he'll be fired from his job." He added.

"You're not getting me; one leave doesn't really make a difference. Many people do it. It's not like the organization will be in heavy loss if they wouldn't be able to cut a day's salary from my slip. Plus, nobody ever is going to know about it." She countered.

"You remember what they said in our induction session? Abhijeet asked her.

"What?" She asked back.

"They said - Integrity is doing the right thing, even when nobody is watching. So my advice would still be the same. If you need to apply a leave-without-pay, do so. But don't take the wrong road, often there's no coming back on it." He ended the conversation and moved out to make a call.

Prajakta wasn't happy with her husband's response. She expected him to understand her and support her on this. After all, if she could save some money, it would be for the family and not for herself. She was still confused about what to do, but she decided to go with her husband's advice and applied for leaves on the company portal. Days passed and she forgot about this hot talk eventually.

On a random day, Prajakta got a call from her same old friend.

"Hi Prajakta" Vinay said.

"Hey, How're you?" She replied.

"I'm fine. Can you do me a little favour?" He asked.

"Sure! Tell me!" She said.

"I'm looking for a job on an urgent basis, Can you share my profile within your friends circle or HRs and request them to reach out to me for any available vacancies in their organization into the Sales domain. I'll send you the resume right after this call." He said. "You left the organization? When?" She asked, surprised.

"I resigned about a week back." he said.

"Suddenly? Why did you leave without an offer in hand?" She asked.

"Okay, I'm telling you but you got to strictly keep with you." He said.

"What?" She asked.

"They asked me to resign. There was a regulatory audit of random employee profiles and mine was taken up too. They somehow got to know about the tailgating and marking incorrect attendances. Compliance issues were raised for all the guilty profiles." He told her.

"So you didn't get the service letter either?" Prajakta asked.

"I requested a lot before they agreed to give. After a lot of struggle they gave me a clean service letter, but they asked me to resign on the same day without any notice or equivalent compensation." He said.

"Oh, I'm so sorry for you." Prajakta said, but was she really sorry?

"It's okay. Just that the industry is small, and it's a headache now to justify the sudden resignation to many interviewers and HRs. Hence, it's not a cake walk to find another job now." Vinay told her.

"I'll definitely try to help, send me your resume. I'll share it with as many people as possible." She said.

"Thanks, it was just a bad day. Everyone does it, but the one caught is the thief." He said.

"Yeah. Talk to you later." She said.

"Great, B'bye." He said.

"Bye" Prajakta said and hung up the call.

Prajakta hugged her husband as soon as she met him that evening. She was thankful to him for giving her good advice. She also told him that she did not share Vinay's resume with anyone for job referral as she didn't feel any repentance in his voice. Forget about being sorry, he wasn't even thankful for the compliance team, for showing mercy on his service letter. If it had been a company initiated termination with the cause

केनरा बैंक Canara Bank (मारत सरकार का उपालम) (A Covenment of India Undertaking)

mentioned on his experience certificate, he would take a lot more time to find another job. She didn't want to take any chances by referring that kind of candidate anywhere.

You don't always need to suffer to learn something, one can learn from whatever is happening around too. Prajakta's husband was correct, often, there's no coming back on a wrong road.



केजरा बैंक Canara Bank के (मारत सरवार वा उपालम) (A Government of India Undertaiding) (A Government of India Undertaiding)

Sir, we complied with all rules and procedure before granting this loan... Except that...Now it turns out the company does not exist!!



do not know. But I paid myself because was poor too

> Refer to "drawer" by: **K P Ramesh Rao**

Frauds in banks on the News decline Is it due to ethical behaviour or recession?



"Dad. I am highly confused. You pay low interest to those who give you money. but charge high to those who take it. This banking ethics is funny...

आलेख

केनरा बैंक Canara Bank ৵





आरुषि श्रीवास्तव अधिकारी, क्षेत्रीय कार्यालय, अहमदाबाद

प्रस्तावना

''एथिक्स'' ज्ञब्द प्राचीन ग्रीक ज्ञब्द एथोस से बना है जिसका अर्थ है आदत, कस्टम या चरित्र। एक व्यक्ति की आदतें और चरित्र उन नैतिक मूल्यों के बारे में बताते हैं जो उसके पास हैं। दूसरे शब्दों में एक व्यक्ति के नैतिक मूल्य उसके चरित्र को परिभाषित करते हैं। नैतिकता आचरण/व्यवहार की एक शाखा है जो समाज के भीतर सही और गलत की अवधारणा को परिभाषित करता है। विभिन्न समाजों द्वारा परिभाषित नैतिकता बहुत हद तक समान हैं। यह अवधारणा सरल है क्योंकि प्रत्येक इंसान एक-दुसरे से अलग है इसलिए कई बार यह संघर्ष का कारण भी हो सकता है। नैतिकता की अवधारणा मुख्यतः एक समाज की संस्कृति और धर्म पर आधारित है। हम सभी को समाज द्वारा निर्धारित नैतिक मानदंडों के आधार पर क्या अच्छा है और क्या बुरा है इसके बारे में बताया गया है। नैतिकता को नैतिक सिद्धांतों के रूप में परिभाषित किया जाता है जो अच्छे और बुरे तथा सही और गलत मानकों का वर्णन करते हैं। फ्रांसीसी लेखक अल्बर्ट कैमस के अनुसार, इस दुनिया में नैतिकता के बिना व्यक्ति एक जंगली जानवर के समान है।

नैतिकता की फिलोस्फी

नैतिकता की फिलोस्फी जितनी सतही स्तर पर दिखाई देती है वास्तविकता में वह उतनी ही गहरी है। यह नैतिकताओं के तीन भागों में विभाजित है। ये मानक नैतिकता, लागू नैतिकता और मेटा–नैतिकता हैं। इन तीन श्रेणियों पर यहां एक संक्षिप्त विवरण प्रस्तुत है:

• मानक नैतिकताः यह नैतिक निर्णय की सामग्री से

संबंधित है। यह अलग-अलग परिस्थितियों में कार्य करने के तरीकों पर विचार करते समय उत्पन्न होने वाले प्रइनों का विञ्लेषण करता है।

- लागू नैतिकताः इस प्रकार की नैतिकता एक ऐसे व्यक्ति के बारे में निर्धारित मानकों का विश्लेषण करती है जो किसी स्थिति में व्यक्ति को उचित व्यवहार करने की अनुमति देता है। यह विवादास्पद विषयों जैसे पशु अधिकार और परमाणु हथियारों से संबंधित है।
- मेटा नैतिकता: इस प्रकार की नैतिकता यह सिखाती है कि हम सही और गलत की अवधारणा को कैसे समझते हैं और हम इसके बारे में क्या जानते हैं। यह मूल रूप से नैतिक सिद्धांतों की उत्पत्ति और मौलिक अर्थ को देखती है।

जहाँ नैतिक यथार्थवादियों का मानना है कि व्यक्ति पहले से मौजूद नैतिक सत्यों को मानते हैं वहीं दूसरी तरफ गैर– यथार्थवादियों का मानना है कि व्यक्ति अपने स्वयं की नैतिक सच्चाई को खोजते और ढूंढते हैं। दोनों के पास अपने विचारों को सत्य साबित करने के अपने तर्क हैं।

नैतिकता के प्रकार

नैतिकता को मोटे तौर पर चार अलग-अलग श्रेणियों में वर्गीकृत किया गया है। इन पर एक संक्षिप्त झलक इस प्रकार है:

 कर्तव्य नैतिकताः यह श्रेणी धार्मिक विश्वासों के साथ नैतिकता को जोड़ती है। इसके अलावा इसे डोनटोलॉजिकल नैतिकता के रूप में भी जाना जाता है।

केनरा होंक Canara Bank (मारत सरकार का उपाठम) (केंट्रदिर्हर सिनिइनेट Syndicate

ये नैतिकता व्यवहार को सुधारती है और सही या गलत बताने में निर्देशित करती है। लोगों से उनके कर्तव्य को पूरा करने के लिए उनके अनुसार कार्य करने की उम्मीद की जाती है। ये नैतिकता हमें बहुत शुरुआत से सिखाई जाती है।

- सदाचार नैतिकताः यह श्रेणी किसी व्यक्ति के व्यक्तिगत व्यवहार के साथ नैतिकता को जोड़ती है। जिस तरह से वह सोचता है और जिस प्रकार का उसका चरित्र है यह उसी प्रकार से व्यक्ति के नैतिक मूल्यों पर ध्यान केंद्रित करता है। सच्ची नैतिकता हमारे बचपन से ही हमारे अंदर अंतर्निहित है। हमें सिखाया जाता है कि सही और गलत क्या है चाहे उनके पीछे कोई तर्क भी ना हो।
- सापेक्षिक नैतिकताः इसके अनुसार सब कुछ बराबर है। प्रत्येक व्यक्ति को इस स्थिति का विश्लेषण करने और सही तथा गलत का अपना संस्करण बनाने का अधिकार है। इस सिद्धांत के अधिवक्ताओं का दृढ़ विश्वास है कि एक व्यक्ति के लिए जो सही हो सकता है वह दूसरे के लिए सही नहीं होगा। कुछ स्थितियों में जो सही है ज़रूरी नहीं कि वह दूसरे में भी सही हो।
- **परिणामपूर्ण नैतिकताः** ज्ञान के समय के दौरान बुद्धिवाद की खोज की जा रही थी। नैतिकता की यह श्रेणी उस खोज से जुड़ी हुई है। इस नैतिक सिद्धांत के अनुसार किसी व्यक्ति के व्यवहार का नतीजा उसके व्यवहार के सही या गलत को निर्धारित करता है।



हमारे निजी जीवन में नैतिकता का महत्व

- लोगों के दिमाग को समाज में स्वीकार्य नैतिक और नैतिक मुल्यों के अनुसार वातानुकूलित किया जाता है। वे नैतिकता के महत्व को कमजोर नहीं कर सकते। एक बच्चे को उसके बचपन से ही यह सिखाया जाना चाहिए कि समाज में कैसा व्यवहार स्वीकार किया जाता है और क्या समाज के अनुरूप रहने के लिए सही नहीं है। इस प्रणाली को मूल रूप से स्थापित किया गया है ताकि लोगों को पता चले कि कैसे सही कार्य करना चाहिए और किस प्रकार समाज में शांति और सामंजस्य को बनाए रखना चाहिए।
- सही और गलत निर्णय लेना लोगों के लिए आसान हो जाता है अगर उसके बारे में इसे पहले ही परिभाषित किया जा चुका हो, तो कल्पना कीजिए कि अगर सही कार्य और गलत कार्य को परिभाषित नहीं किया गया तो हर कोई अपनी इच्छा के अनुसार सही और गलत के अपने संस्करणों के आधार पर कार्य करेगा। यह स्थिति को अराजक बना देगा और अपराध को जन्म देगा।

हमारे व्यावसायिक जीवन में नैतिकता का महत्व

कार्यस्थल पर नैतिक आचरण बनाए रखना बेहद ٠ महत्वपूर्ण है। समाज द्वारा परिभाषित बुनियादी नैतिकता और मुल्यों के अलावा हर संगठन अपने नैतिक मुल्यों की सीमाओं को निर्धारित करता है। उस संगठन में काम करने वाले प्रत्येक व्यक्ति को आचार संहिता बनाए रखने के लिए उनका पालन करना चाहिए। संगठनों द्वारा निर्धारित सामान्य नैतिक कोड के कुछ उदाहरण हैं -कर्मचारियों के साथ उचित तरीके से व्यवहार करना, ईमानदारी से काम करना, कभी भी संगठन की अंदरूनी जानकारी किसी को ना देना, अपने सहकर्मियों का सम्मान करना और अगर संगठन की प्रबंधन समिति या

केनरा बैंक Canara Bank (A Government of India Undertaiding)

🖥 ೩೦ಡಿಕೇಟ್ सिंडिकेट Syndicate

किसी कर्मचारी के साथ कुछ गलत हो जाता है तो इसे अनावश्यक मुद्दा बनाने के बजाए विनम्रता से संबोधित करना है।

- कार्यस्थल पर नैतिकता के सिद्धांतों की स्थापना से संगठन को सुचारु कामकाज करने में मदद मिलती है। कोई भी कर्मचारी अगर नैतिक कोड का उल्लंघन करते हुए पाया गया तो उसे चेतावनी पत्र जारी किया जाता है या समस्या की गंभीरता के आधार पर अलग–अलग तरीकों से दंडित किया जाता है।
- किसी संगठन में निर्धारित नैतिक कोडों की अनुपस्थिति के मामले में स्थिति का अराजक होना और व्यवस्था असुविधाजनक होने की संभावना है। इस नियमों को स्थापित करने के लिए प्रत्येक संगठन को इन्हें लागू करना आवश्यक है। किसी संगठन में नैतिक कोड न केवल अच्छे काम के माहौल को सुनिश्चित करने में मदद करते हैं बल्कि कर्मचारियों को यह भी बताते हैं कि अलग–अलग परिस्थितियों में मुश्किलों से कैसे निपटें।
- संगठन के नैतिक कोड मूल रूप से अपने मूल्यों और जिम्मेदारियों को दर्थाते हैं।

विभिन्न संस्कृतियों में नैतिकता भिन्न होती है

कुछ के अनुसार नैतिकता वे मूल्य हैं जिन्हें बचपन से सिखाया जाना चाहिए और लोगों को उनका कड़ाई से पालन करना चाहिए। व्यक्ति जो इन मूल्यों को नहीं मानता है वह नैतिक रूप से गलत माना जाता है। नैतिक कोड का पालन करने के लिए कुछ लोग काफी सख्त होते हैं। वे अपने व्यवहार के आधार पर लगातार दूसरों की समीक्षा करते हैं। दूसरी तरफ कुछ ऐसे लोग हैं जो नैतिकता के प्रति ढीला–ढाला खैया रखते हैं और मानते हैं कि नैतिकता को स्थिति के अनुसार कुछ हद तक बदल सकते हैं। न्यूनाधिक रूप से आचार संहिता और नैतिकता लगभग सभी देशों में समान है। हालांकि कुछ ऐसे नैतिक व्यवहार हो सकते हैं जो कुछ संस्कृतियों के अनुसार ठीक हो सकते हैं लेकिन उन्हें दूसरों में स्वीकारा नहीं जा सकता। उदाहरण के लिए पश्चिमी देशों में महिलाओं को किसी भी तरह की पोशाक पहनने की आजादी होती है लेकिन बहुत से पूर्वी देशों में छोटे कपड़े पहनने को नैतिक रूप से गलत माना जाता है।

नैतिक मूल्य और नैतिकता के बीच संघर्ष

कभी-कभी लोग अपने नैतिक मूल्यों और परिभाषित नैतिक कोड के बीच फंस जाते हैं। कई बार उनकी नैतिकता उन्हें कुछ करने से रोक देती हैं पर उनके पेशे द्वारा निर्धारित नैतिक मूल्य उन्हें ऐसा करने की अनुमति देते हैं। उदाहरण के लिए कॉर्पोरेट संस्कृति इन दिनों ऐसी है जहाँ आपको अधिक से अधिक लोगों से जनसंपर्क बनाने के लिए थोड़ी बहुत शराब पीनी पड़ सकती है। हालांकि संगठन की नैतिक संहिता के अनुसार यह ठीक है और ग्राहकों के साथ संबंध बनाए रखने के लिए समय की आवश्यकता भी है। किसी व्यक्ति के नैतिक मूल्य भी ऐसा करने के लिए सुझाव दे सकते हैं।

निष्कर्ष

ज्यादातर लोग समाज द्वारा परिभाषित नैतिकता का पालन करते हैं। ऐसे विभिन्न स्कूल हैं जिनके विचार अलग–अलग हैं और उनके नैतिकता के अपने स्वयं के संस्करण हैं। बहुत से लोग दूसरों के मानदंडों के सही और गलत से अपना स्वयं का संस्करण बनाते हैं। वे नैतिक मानदंडों के अनुसार अच्छे माने जाने वालों को मानते हैं और इन मानदंडों को ना मानने वालों से दूर रहना चाहते हैं। हालांकि कुछ ऐसे लोग हैं जो इन मूल्यों पर सवाल उठाते हैं और वे सोचते हैं कि क्या सही है और क्या गलत है?

समाज में शांति और सद्भाव सुनिश्चित करने के लिए नैतिक मूल्य निर्धारित किए जाते हैं। हालांकि इन्हें पीढ़ी दर पीढ़ी आगे नहीं बढ़ाया जाना चाहिए। ऐसा इसलिए है क्योंकि किसी समय या संस्कृति के दौरान जो भी हुआ ज़रूरी नहीं कि वह उपयुक्त हो और दूसरों पर भी लागू होता हो।

* * * * *

केनरा बैंक Canara Bank (मारत सरकार का उपाजम) (A Government of India Lindertaking)

Banks should not outsource core activities, cautions RBI

Excessive outsourcing of a bank's core activities could lead to concentration risk with vendors, Reserve Bank of India (RBI) ED Mr. Ajay Kumar Choudhary warned on 03-12-2022 underscoring the need for diversification to maintain broader financial stability. The RBI, which has been concerned about financial institutions outsourcing various core activities such a booking fixed deposits, sanctioning buy-now-pay-later loans and credit card on boarding, is looking to ensure that contracting out of services does not lead to abuse by non-regulated entities.

World Bank raises FY23 India growth forecast to 6.9%

The World Bank on 06-12-2022 raised its GDP growth forecast for India for the current Financial Year (FY23) to 6.9% from 6.5% because of the economy's relative resilience to external headwinds and the 'strong outturn' in the September quarter, it said. This comes after a spate of downgrades earlier by banks and multilateral institutions. The World Bank, too, had cut India's FY23 GDP forecast to 6.5% from 7.5% in October. In fact, this was the first upgrade of India's growth forecast by any

multilateral agency in FY23. The World Bank figure is very close to the Reserve Bank of India's projection of FY23 GDP growth of 7%.

Finance ministry likely to target fiscal deficit of 5.5-6% in FY24 Budget

In the upcoming Union Budget, FM Ms. Nirmala Sitharaman is likely to target a fiscal deficit in the range of 5.5-6% of nominal GDP in the next Fiscal Year (FY24). This means the government will stick to its fiscal consolidation road map, which envisages, a deficit of 4.5% of GDP by FY26. "We will stick to the medium-term fiscal consolidation road map, which was a commitment made by the finance minister in the 2021 Union Budget," said a senior official. "The government would continue with its efforts to attain sustained, broad based economic growth, and take such measures as may be necessary to protect the lives/livelihoods of the people, while adhering to the path of fiscal rectitude," the medium-term fiscal policy statement said.

Banks rush to hike deposit rates

Faced with a steep gap between growth in credit and that in deposits, banks have made a beeline to raise deposit rates and raise funds. Major private lenders HDFC Bank, ICICI Bank, Axis Bank and Kotak Mahindra Bank have all announced revised rates on 14-12-2022. SBI hiked its MCLR by 15-25 bps, effective December 15. IDFC First bank, Equitas SFB and AU SFB have also announced



revised deposit rates. HDFC Bank has hiked rates on various other deposit brackets by 50 bps to 7%. ICICI Bank is offering deposit rates in a band of 4.25 - 6.90 % for deposits worth between ₹2crore and less than ₹5 crore. Last RBI data showed that as on November 18, bank credit growth was at 17.2% y-o-y, while deposit growth lagged far behind at 9.6%.

Private cryptos will trigger next financial crisis, says RBI Governor

Private crypto currencies will be the cause of the next global financial crisis if they are not prohibited, RBI Governor Mr Shaktikanta Das said on 21-12-2022 "Our view is that it should be prohibited because if you try to regulate it and allow it to grow, then please mark my words, the next financial crisis will come from private crypto currencies," Mr Das said at the BFSI Insight Summit organised by a financial publication. Taking a strong stand on the privately-managed virtual currency, Mr Das reiterated that RBI "firmly believes" that crypto currencies "have absolutely no underlying", and pose huge inherent risks to macroeconomic and financial stability.

Banks' balance sheet grows in double digits

The health of Indian banks continued to improve in 2021-22 with their balance sheet growing at double digits after a gap of seven years and their asset

quality and capital position bettering, the RBI said in its annual report on Trend and Progress of Banking in India. At the same time, the banking regulator flagged the issue of slippages from restructured accounts. Surplus liquidity in the banking system has been falling in recent months. Liquidity has even slipped into deficit on more than one occasion. However, the RBI has assured liquidity support to the productive sectors. The robust growth in banks' balance sheet, particularly for Public Sector Banks (PSBs), ensured that the latter still has the lion's share in the deposit and advances market.

NARCL plans improved ₹1,200-cr offer for VOVL

Government promoted NARCL will soon submit an improved offer of ₹1200 crore for the debt of VOVL, the oil and gas exploration affiliate of bankrupt Videocon Industries. Industrialist Mr. Venugopal Dhoot promoted VOVL, has been undergoing corporate insolvency since 2019. If lenders accept NARCL's offer, it will be the largest debt acquisition of a single company by any ARC. Lenders rejected NARCL's ₹860 crore offer in mid-November because it was very low. At a meeting in December between the lenders and NARCL, lead bank SBI had asked NARCL to make an improved offer.

केनरा बैंक Canara Bank

 มงดิสัเมร์ सिंडिकेट Syndicate

GDP to touch \$26 Trillion by 2047

India's GDP will reach \$26 trillion (in market exchange terms) and its per capita income will touch \$15,000 by 2047, firmly establishing India among the ranks of developed economies, said an EY report. The study, titled "India@100: Realizing the Potential of a US\$26 Trillion Economy," was launched by Mr Ashwini Vaishnaw, the Railway and IT Minister, on the side-lines of the World Economic Forum in Davos, Switzerland. The research recommended a sustained focus on reforms to lessen the impact of existing geopolitical conflicts, inflationary pressures and slowing global economy while highlighting key enablers that will drive progress over the next 25 years.

Banks go big on financing green energy

Indian banks are warming up to financing renewable energy projects in line with the government's vision to become more climate sensitive. The outstanding bank loans to the sector have grown at over 100% year-on-

year, indicating momentum in underwriting renewable energy loans. According to Reserve Bank of India data, outstanding bank loans to this sector more than doubled to ₹4,191 crore at the end of October 21, 2022,

as compared with ₹2,073 crore a year back. State Bank of India is said to be exploring renewables as well as electric mobility to diversify its portfolio.

Banks raise record ₹91,500 crore in debt capital in FY23: ICRA

Banks have issued a record quantum of bonds, with overall issuances hitting an all-time high of ₹91,500 crore so far this fiscal year, and are likely to close FY23 with around ₹1.4 trillion, according to ICRA. Gross bond issuances by the banks crossed ₹91,000 crore in April – December 2022, the agency said. With tight liquidity conditions likely persisting in the near to medium term, banks may raise around ₹1.3 trillion to ₹1.4 trillion through bond issuances in FY23. Banks raised more than ₹73,000 crore in FY22, said the rating agency. Incremental issuances in Q4FY23 are expected at ₹40,000 - ₹50,000 crore.

Banks told to meet scheme targets

The Government on 19-01-2023 exhorted banks to



achieve targets given under the flagship financial inclusion and social security schemes for the current financial year and reviewed the progress of various schemes, including PMJDY. Banks need to put in all out efforts to make customer experience more enriching and pleasant for sustainable banking relationship, the finance ministry said. It was also discussed that banks should organise financial literacy camps so that awareness about various financial inclusion schemes including micro insurance schemes, digital financial transactions including UPI Lite can be further promoted, it said.

RBI brings out discussion paper on securitisation of stressed assets

The RBI is planning to enable securitisation of NPAs through the Special Purpose Entity (SPE) route, on the lines of securitisation of standard assets, as an alternative investment route in stressed assets. The central bank, on Wednesday, released a discussion paper

on Securitisation of Stressed Assets Framework (SSAF) and invited stakeholder comments by February 28. Securitisation of Stressed Assets is a financial structure whereby an originator of NPAs sells these to a SPE

that funds such an acquisition by issuing securitisation notes, as per the paper. The SPE, in turn, appoints a servicing entity to manage the stressed assets, typically with a fee structure that incentivises them to maximise recoveries on the underlying loans.

Wilful defaulters list to be published, RBI informs SC

The RBI has told the Supreme Court that it has accepted the recommendations of a high-level committee that banks must publish the list of defaulters on their websites where either the defaulter's name is already in the public domain or the secured assets is possessed under the SARFAESI Act. "Necessary instructions are being issued mandating banks to examine and take a formal view on classifying an account as a case of wilful default, within 60 days of the account becoming a nonperforming asset or NPA (applicable for exposures greater than ₹50 crore)," it said. "Even directions mandating the Trust and Retention Accounts (TRA) for all types of consortium lending are being issued," the banking regulator said.

केनरा बैंक Canara Bank (मारत सरकार का उपसरम) (A Government of India Underlading)

Miss. Anjala Parveen Nizar D/o Sri. A Nizar PA, SWO of Palladam branch Tiruppur Dist, Tamilnadu has won a Gold and two Silver medals for Tamilnadu State in 60th National Roller Skating Championship conducted from 15 to 18 Dec 22 at Bangalore. She is a class IX student of K V AFS Sulur.

She has also bagged two gold medals in Kendriya Vidyalaya National School Championship held at Gwalior, Madhya Pradesh in Oct 22.





Congratulations to Miss. Anjala Parveen Nizar!



Babies Corner

Family

Folio

Anubhav Taraolia S/o Madhup Tarsolia and Anjali Tarsolia, Manger Inspection and OTM section, CO Agra

Humorous Article

केनरा बैंक Canara Bank 📣

SHANTHAM PAAPAM



Bharathi D SWO-A Zonal Inspectorate HO, Bengaluru

I accredit a major part of my upbringing to my mother and her able guidance. A humble, pious and sensitive lady, she respects all and takes maximum care not to hurt anyone, either by her words or her actions. The basic principle of her life is to see God in all. The phrase SARVE JANO SUKHINO BHAVANTHU (May all beings be safe and happy) is invariably included in her daily prayers. A simpleton, ignorant of the world and its ways, she believes everyone, so much so that she even takes TV serials to her heart sympathizing with the hero and heroine while disapproving villains of their heinous acts. Her only question is "Leave alone committing evil deeds, how can anyone ever foster an evil thought even?" for which none of us have an answer. She champions the doctrine "Suffer in this birth so that you are assured of happiness in the next birth". But my question is-- what if she thinks the same in her next birth too? The motto of her life is to serve all, in fact nursing is the apt profession for her. In the neighborhood, my house is nicknamed "CHHATHRA" (ironically meaning a refugee home) with people pouring in for all occasions-religious functions, medical care, education and even match-making at higher end. My mother remorselessly attends to them with beverages, snacks, food, comforting and consoling words. A sole lady overloaded with work, her health goes bad often. Whenever I persuade her to think for herself, she gives me an intense and strict glare thus dissuading me from speaking. An embodiment of goodness, sadly everyone takes her for granted. Lest defending herself, she considers even my attempts to defend her as crime. In fact, there's reverse preaching "Logic and goodness do not go together". So, leave logic to itself and cling on to goodness. "Do good without expecting anything in return and God will eventually take care of you". My only solace is that everyone considers her a good soul. After all, some consideration has to be shown for her virtues. This acts as an additional impetus for goodness already overloaded in her and she's motivated to do more.

/ / //

By any length of imagination don't assume me to be a champion of human or women rights. I can only speak at length, but follow my mom's footsteps in all essence.... timidity, submissiveness, over-working (being pruned for several years to be so). The end result is that I can be very pleasing in outrageous situations, take in all demeanor without raising my voice and I am a very poor fighter of my rights. In short, you can put all weaknesses in a bag and give it my name. Whenever I reason or think for myself, an immediate feeling of guilt envelopes me and with a big **SHANTHAM PAAPAM (a phrase recital which wards off evil)** I rebuke myself.

With this background, I like to share my experience with a colleague whom I consider my GURU (tutor) for the timeless and valuable lessons she taught me. A nice, soft-spoken lady, a personality with whom one feels bonded instantly, her gentle manners and appealing tone were an immediate affinity to me. After little acquaintance, she praised me as a very intelligent, smart and dedicated worker. I thanked my stars that my capability has finally been recognized by at least one person in this world. With every praise of how incredible I am at analyzing and solving problems, she brought in the feel of Chanakya and Aryabhatta which left me speechless. With these elated feelings taking deep roots in me, I jumped at every opportunity to prove my ingenuity. She invariably came to me with every difficult task entrusted to her. I guided her and in the process ended up doing most part of it. The end result-any tricky problem was invariably directed to me. With passage of time, solving such problems became my sole duty and responsibility. This was in addition to the enormous work load I was handling. But I accepted and bore the burden patiently for three reasons, first-- I was carried away by her praise, second -- I had to stand up to the title of "brilliant brain" (conferred on me for the first time ever) and third-- I assumed her to be a dim witted lady.

Humorous Article

केनरा बैंक Canara Bank ৵

🚺 ೩୦ಡಿಕೇಟ್ सिंडिकेट Syndicate

Another day she expressed to me her great desire to look like me -- slim and trim. I was clean bowled. This stupefied me and set me sail on cloud---what number is it? Aah, yes cloud nine. But this cloud being overcrowded with rank holders, new recruits, moms-to-be, I chose cloud-10. Sailing higher and as a sole occupant, I could float comfortably for an indefinite period of time. Now to stand up to my newly acquired reputation, I started to look for best fits while shopping, duration of my early morning walks increased and I even planned to join a gym. Cottage cheese was replaced by cucumber or carrot slices and sugary drinks by buttermilk. Burgers, pizzas, fried items quickly entered the banned list. I even stuck photographs of skinny models to my dressing mirror to draw inspiration from. While I was making all efforts to remain slim, she would fetch fried savories to tempt me. Her philosophy was simple, to look like the other person, either reduce your weight or make the other person gain weight. And she felt the second option easier to adopt. When I refused to accept such delicacies, there would be emotional pleadings, "Please have some, for my sake at least". Nevertheless, in a short span of time, barring the weight aspect, I could see an exact replica of myself in the office, be it the hair style, way of dressing and even mannerisms. I was amazed at her imitation skills. Though my intellect reminded me that this was insignificant, some corner of my heart rejoiced that I could inspire someone.

////

One fine morning, one of her friends visited her. In fact, she had friends meeting her throughout the day. After her friend left, she said, "My friend assumed that you are a new recruit. She could not believe that you have put in 21 years of service. She did not believe that you are married, let alone have a daughter studying in college. She said you look like a college student. OMG!! How I envy your young looks!" This was the master blaster. No cloud could any longer hold me, I was struck by a thunderbolt. For a middle aged lady to be referred to as college student is the best compliment ever. Smitten by the beauty bug, a series of changes triggered off the way I dressed. My local eyeliner made way to Lakme eyeconic while my hair shampoo changed to Dove from Clinic Plus. Shopping shifted to Myntra Online for latest patterns. In essence, I followed my Bank's motivational saying 'Go that extra mile and achieve your target'. I did go that extra mile to achieve my target of looking young and beautiful. I could now comprehend human psychology and importance of loving thy self and this credit goes to my **GURU**.

Now coming back to the work front, she had slowly transferred a major part of her work to me with her sweet talks and abundant flatter-and without my knowledge, I had accepted it. Her philosophy was, "Have One Positive Trait, Take One Job For Free" similar to offers "Buy One Get One Free". While I was under immense pressure managing the work of two persons, she would be engaged in lengthy telephonic talks about property matters wherein she would try to solve issues either by advising or attacking people at the other end. I visualized her as a lady in shining armor fighting for herself and her family. Then she would narrate her family/ financial problems to me at length-most of them a repetition of the telephone conversations which when mixed with her emotions had rendered themselves audible. Though I disliked her habit of utilizing office time for personal matters, the "feel good" factors she had instilled in me had their own persuasion. Coming from a spiritual background (imbibed from my mother) I would advise her to practice meditation for inner peace and tranquility. While preaching her, I had elated feelings of an angel giving solace to a saddened soul. Meanwhile, her superiors who came to handover work to her noticed her busy over phone and handed over her job to me. I had no choice but to put on a fake smile and accept it. The pressure to meet deadlines of two employees kept mounting on me. I struggled and managed for several months, but when it finally reached the boiling point, I blurted out. Now, I could see her change her colour like a chameleon. Having got used to an easy life interspersed with long telephone conversations, she refused to do her work. She termed all her work as mine. I was shocked. It was now my turn to practice meditation for inner peace and tranquility. My preaching had backfired. So, in reality I was dim witted and she, a smart lady had out-witted me.

Then came the season of permissions. With not much work to do, she started to leave office early on several days. The reason given to seek permissions was invariably death of a relative. In many instances, a dead relative was brought back to life just to be killed again to seek permission. I watched all these with utter shock. With her vices unfolding, I started to distance myself from her, but could not from the extra work load.

केजरा बैंक Canara Bank ((गारत सरकार का उपालम) (A Government of India Undertaking)

After several months another employee was posted to our office. After few days, I could hear my GURU shower her with praises for her looks and intelligence. I was shocked. On discussing with other colleagues, I learnt that they all had gone through similar experience. All unanimously agreed that she was gifted with appealing mannerisms and a mesmerizing tone which she used to lure new employees to do her work. But no one had preempted me. Everyone had silently enjoyed the drama!! I wondered if it was similar to ragging in colleges or the ones mothers-in-law do to their daughters-in-law -I have suffered, so should you. I felt betrayed by each one of them. So, I now have an intense urge to warn the new employee, but hold back for some reason not known. May be, my wounded soul (like all others there) yearns to sit back and view the drama.

The camaraderie between the two is guite enviable-lengthy talks interspersed with short bursts of laughter. Of late, I see sparks very often. Looking forward and eagerly waiting for the final blast. While I think so, I can visualize my mother intensely glaring at me "How can you ever think so? Shantham Paapam!! You should be instrumental for universal peace, brotherhood and harmony. Not otherwise. Is this the culture you have imbibed from me? I am ashamed of you!". For first time ever, I gaze back at my mom with tears welling up my eyes, as if to yell out, "Maa, it's not SHANTHAM PAAPAM, it's me the PAAVAM" (innocent one taken for a ride).



Short Story

केनरा बैंक Canara Bank 📣

JOB VERSUS DUTY

Meera G SWO-A RL&FP Wing HO Bengaluru



"Who has sent this report to the ministry?" the GM's voice was grim.

There were eight people in that Section and Smt Kalavathi, the senior most person, a Manager by designation was summoned first to the General Manager's cabin.

"All cases are reported to the Ministry by Prafulla. She is the only clerk in the Section." Smt Kalavathi said.

Sri Nadakarni, the General Manager of the particular division of the Government Organisation was worried. Not only this particular case; he is receiving complaints from the ministry about the mistakes in the reports quite often now-a-days. But this case was a big one. He called each one in the Section separately to his cabin and enquired discreetly. Everyone mentioned Prafulla's name.

After everyone's turn was over, Prafulla was summoned. All the other members of the Section assembled in Smt Kalavathi's cubicle and discussed the matter. Ms. Geetha sighed with relief. "Thank God! It's not us! It must be Prafulla! Let her get the bang! Is she not adamant?"

They shifted from a tense mood to one of joyous expectation.

GM eyed her. Ms Prafulla was standing with her head held high. There was not a slightest sign of fear or guilt.

"Ms Prafulla, I want an explanation for this blunder you have committed. Now don't tell you have not reported it to the ministry." He said in a grim voice. "Sir, it's true that I am the one who sends all the reports to the ministry. But I am doing only a postman's job. The note consists of all the data to be filled in the ministry template. My job is simply to feed the data in the template and upload it in the ministry website. After I feed the data, I take a printout and hand over the draft copy to the officer concerned for checking, and will upload the template only after he/she gives a green signal that everything is OK." She said coolly.

"Is it? You mean the note contained wrong data?"

"I am not competent enough to say that, sir."

"Get me the case file. I want to check the back papers. Some other files, too."

He went through a couple of files randomly. Prafulla has simply fed whatever data is available in the note. He took the particular file in question. The mistake was glaring in the note. The note was prepared by none other than Smt Kalavathi, and passed through the hands of the Section in charge and four higher officials. Nobody noticed the mistake, assuming that all the details are correct. He summoned for all others in the Section.



केनरा बैंक Canara Bank 📣

🖁 ೩೦ಡಿಕೇಟ್ सिंडिकेट Syndicate

"Ms Kalavathi, Ms Prafulla is not the one who committed the mistake. The note itself is wrong. This note is prepared by you. How do you justify this?"

Kalavathi was stunned. All the colour left her face. She expected Prafulla to get the blast, but the arrow was redirected to her.

GM left his chair, tied his hands on his back and paced to and fro.

"This is not the only one. We have received more than ten letters from the ministry in the last two months. As far as I remember, till recently we rarely got any letters from the ministry pointing out our mistakes. What is happening in this Section? And coming to the present problem, what best can be done to rectify this?"

Prafulla said, "The amount for which 'Head of the Institution's permission was sought for was reported, Sir. We have to put the facts before him and seek his permission again, to report the differential amount as rectification." Prafulla said blatantly..

GM looked up. On an intuition, he asked everybody else to leave his cabin, except Prafulla.

He looked at the girl standing in front of him thoughtfully. A young girl, not more than 25-26 years old. A fresher, who had served in a lower office for 5 years and had been identified for this department because of her intelligence and hard work.

"Tell me honestly, Ms Prafulla. Did you know about this mistake before you uploaded the data to the ministry?"

Prafulla said bravely, "Yes, Sir. I knew it. In fact, I used to check every detail minutely before sending the data. That's the reason why we were not getting complaints from the ministry. But this habit of mine embarrassed others. The note would come to me at the last stage, and any correction means we had to seek permission of the head of the institution. The officer who prepared the note would be in a mess; this lead to my enmity with others. Also, I am the only clerk in the Section and all others are Managers and Senior Managers. It hurt their egos, whenever I pointed out their mistakes. Two months ago, I had a very bad confrontation with Ms Kalavathi over such an issue, which widened the gap between me and the others in the Section."

"Why? What happened?"

"It was a note with 120 cases. Ms Kalavathi had inadvertently left out some 15 cases. When the case came to me for reporting, I informed her about the missing accounts. If the accounts were to be added, the amount would increase and we would need the head of the institution's permission. So she told me not to tell anybody and report only those accounts mentioned in the note. I could not refuse and said yes, but it bothered me. I was worried about the repercussions. Hence, next morning I straightaway went to my Section-in-charge and told him everything. This made her very angry and she scolded me openly. At that moment I took a decision to blindly report whatever is there in the note henceforth."

Oh, here lies the truth! GM looked at her, wondering how to convince her. Finally, he started,

"who is paying your salary?"

"The Institution, of course."

"Who gave you this job?"

"The Institution."

"Do you respect your Head of the institution?"

"I am proud of him!"

"Whom should you be grateful to? Whom should you serve? Whose name and fame should you protect?"

Prafulla understood. For the first time that noon, her head bent down.

"You got my point? There is no place for personal enmities here. Come what may, you should serve your

केनरा बैंक Canara Bank (मारत सरकार वा उपालम) (A Government of India Lindestuiding)

institution with integrity and honesty. Because of a petty quarrel between two employees, the Head of the Institution was put into humiliation in front of the ministry. What you have done may be legally right, but, do you think you are morally right?"

Prafulla broke down. "I am extremely sorry sir. I did not think in this angle."

"See, you have a role in this institution and certain moral duties, responsibilities and obligations come along with that role. Whatever happens, you should not step back from your duties. I agree, you are only a clerk and doing a postman's job. But your duty is far higher than your job for which you are paid for. Do you behave equally irresponsible and casual in your home? You are ready to do anything and everything to keep your home a home, aren't you?"

"Yes, Sir. But they.."

"See, I am not punishing you. I am only advising you, correcting you. But do you know what will happen to the person who has committed this blunder? All the staff who were too casual in their work and were too egoistic as to hinder the smooth functioning of the Section will be suitably punished. But I will tell you one

thing; never bother what others are doing, are they displaying their duties properly, are they pleased with your work and appreciate you for pointing out their mistakes, or getting angry. Though people may work in a righteous path and ethically, they may not receive the appreciation that they aspire for. However, when it is our duty to correct the ones doing unethical deeds/malpractices and bring them to the path of righteousness, we should never deviate from our basic principles that govern our life. Remember, you are working for the Institution and the Institution is paying you salary, has given you a respectable position in this society. Serve it honestly, whole heartedly and sincerely!"

Prafulla broke into tears. She had realized her fault. She got up from her seat and joined her hands in namasthe, a grateful gesture. "Thanks for your timely advice, Sir. I will remember your words throughout my service. Henceforth I won't give scope for such letters, or complaints of any type from anybody!"

He got back to his work feeling contended for having guided Prafulla rightly.

"Apart from values and ethics which I have tried to live by, the legacy I would like to leave behind is a very simple one - that I have always stood up for what I consider to be the right thing, and I have tried to be as fair and equitable as I could be."

- Ratan Tata

Importance and significance of Constitution day

केनरा बैंक Canara Bank 📣

Constitution day, also known as SAMVIDHAN DIVAS is celebrated in our beloved nation on 26th November every year to commemorate the adoption of the Constitution of India as Jan Bhagidhari and to honour and acknowledge the contribution of founding fathers of our Constitution. On 26.11.1949, the Constituent assembly of India adopted the Constitution of India which came into effect from 26.01.1950.

The Ministry of Social Justice and Empowerment on 19.11.2015 notified the decision of Government of India, to celebrate 26th day of November every year as CONSTITUTION DAY, to promote Constitution values among Citizens. This year the subject of Constitution day is

INDIA - THE MOTHER OF DEMOCRACY.

The roots of democracy can be traced in India from as early as the 4th century. The stone inscriptions of Thanjavur are a living testimonial of the same. Evidences of societal systems that were at place during the Kalinga and Lichchhavi period also speak volumes about the democratic DNA of India.

India is the world's biggest democracy having around 2800 Political parties and 912 million (General Election 2019) voters. India is a country known as the mother of all democracies.

Indian Democracy is strengthened by the adoption of constitution after independence. The Constitution of India was framed by a Constituent Assembly set up under the Cabinet Mission Plan of 1946. The Assembly held its first meeting on December 9, 1946, and elected Dr. Sachhidanand Sinha, the oldest member of the Assembly as the Provisional President. On December 11, 1946, the Assembly elected Dr. Rajendra Prasad as its permanent Chairman. The Constituent Assembly set up 13 committees for framing the constitution including a

B. Yogish Acharya GM





Drafting Committee under the Chairmanship of Bharath Ratna Dr. B.R. Ambedkar who is revered as the Architect of our constitution. On the basis of the reports of these committees, a draft of the Constitution was prepared by a seven-member Drafting Committee.

The Constitution of India is the longest written Constitution in the world containing 395 Articles, 22 Parts and 12 Schedules. It was not typeset or printed but was handwritten and calligraphic in both English and Hindi. It was entirely handcrafted by the artists of Shantiniketan under the guidance of Acharya Nandalal Bose, with the calligraphy texts done by Prem Behari Narain Raizada in Delhi.

The constitution is a living document. It reflects the thinking and aspirations of millions of people of INDIA. It is the basic law of the nation. All laws, rules and regulations within the territory of INDIA have to conform to it. Its basic features cannot be changed, however it is flexible enough and has a safety valve to accommodate the will of people with the changing times through numerous amendments during past 72 years keeping the basic structure of the Constitution as intractable.

Article

केनरा बैंक Canara Bank ((मारस सरकार बा उपसम्म) (A Covernment of India Undertailing)



The constitution contains a chapter 3 on Fundamental Rights which are the basic human rights of equality, freedom, livelihood and are the bull work of democracy in India. These rights are Right to Equality, Right to Freedom, Right against Exploitation, Right to Freedom of Religion, Cultural and Educational Rights which are contained in articles 12 to 35.



The Directive Principles of state policy are unique features which are guidelines for governance of the country and contain socio economic rights of the people. They are contained in part 4 from article 36 to 51.

When the Constitution was adopted in the year 1949, there were no provisions regarding Fundamental Duties to

the Citizens though there was a Part III for Fundamental Rights. The Fundamental Duties of citizens were added to the Constitution by the 42nd Amendment in 1976, under article 51 A, upon the recommendations of the Swaran Singh Committee that was constituted by the Government. Fundamental duties are intended to serve as a constant reminder to every citizen that while the constitution specifically conferred on them certain Fundamental Rights, it also requires citizens to observe certain basic norms of democratic conduct and democratic behaviour because rights and duties are corelative. The inclusion of Fundamental Duties brought our Constitution in line with Article 29 (1) of the Universal

Declaration of Human Rights and with provisions in several modern Constitutions of other countries. The Fundamental duties are essentially taken from the Indian tradition, mythology, religions and practices. Essentially these were the duties that are the codification of tasks integral to the Indian way of life. Originally ten fundamental duties were listed. Later on, by virtue of 86th Constitution the Amendment in year 2002, 11th duty was added.

People of India are the ultimate custodians of the Constitution. It is in them that sovereignty vests and it is



in their name that the Constitution was adopted. The Constitution empowers the citizen, and the citizen empowers the Constitution – by following it, by adhering to it, by protecting it, by preserving it and by persevering to make it more meaningful with words and deeds. The Constitution is everybody's preserve.

India is not just the oldest democracy but also the mother of democracy. The society that does not take pride in its civilizational prowess cannot think and achieve big.

India has entered its 75th year of independence, celebrating the Azadi Ka Amrit Mahotsav but has democratic traditions for thousands of years. Our diversity is a symbol of our strong democracy, where dozens of languages and hundreds of dialects are examples of a vibrant democracy. India is The Mother of Democracy, and we must be proud of India's democratic legacy and inspire our next generations to cherish our timeless ethos.

केनरा बैंक Canara Bank 📣

Strong Compliance and Valued Ethics



Officer RO II Warrangal

Dedavath Saritha

The terms Ethics & Compliance are like two faces of a coin. Often Ethics and Compliance are misunderstood as one, but they are interchangeable. It's important to draw some distinctions between these two terms. Certainly they are related but they are not the same. Compliance is a letter which is framed by rules and regulations, set by standards and policies as per the requirement of the organization. Ethics is integrity and honesty, trust and loyalty, consistency and reliability. In simple terms Compliance is letter of law & Ethics is Spirit of law. Usually compliance is like a chess board holding black and white. You are either in compliance or not.



Whereas Ethics is a mix with grey areas. Compliance is the boundary which is defined by laws of rules and regulations, policies framed where adherence is mandatory. Ethics involves judgement & making choices about conducts that reflect values in deciding right and wrong or good and bad. Ethics can be defined with the words like integrity transparency & honorable behavior.

Example of Ethics and Compliance

We all know that the pollution level of our capital city Delhi is alarming. The Delhi Govt banned all types of fire Crackers on occasion of Diwali. It is the responsibility of each and every individual to control pollution in the city. Still, many people in Delhi burst the crackers. It is an example of not being compliant and ethical. At least when danger is foreseen, one should adhere to ethical compliance.

The Pandemic Covid-19 made every individual realize the importance of nature and the repercussions that may arise if nature is disturbed. It is a fact that ethical standards are never compromised. The covid-19 epidemic has caused significant disruptions to all organizations, regardless of sector, size or geographical location. Even under such risk, all organizations had laid their own compliance polices and followed ethical practices. Organisations made all their employees come under one umbrella.

Ethics & Compliance are strategic partners in business crises management. They both aid the company to perform effectively & navigate and operate in this new risk environment. According to World Economic forum 80% of people said ethics & compliance considerations have played a key role in shaping the organizations response to covid-19 challenges.

Ethics and Compliance in Financial Institutions:

The banking landscape of India is changing rapidly. With the evolution of technology, the entire industry has undergone a massive transformation that had changed the way financial procedures are carried out and the way financial institutions operate.

In the financial institutions like banks the ethical compliance will play a significant role to boost the morale which is very important for the people who are

केनरा बैंक Canara Bank 📣

flanked by money. People in such work places are more vulnerable and have greater chances of attracting disciplinary actions. A strong compliance and ethical standard inducted among the employees will reduce the misconduct and create a good workplace culture which is a sign for growth of the organization.

BENEFITS OF ETHICAL COMPLIANCE

- 1. Ethical compliance fosters the culture and enhances the positive elements in the workplace.
- 2. In a nurtured ethical and strongly compliant workplace, employees feel safe and secure, they will work with more commitment and satisfaction.
- 3. Strong compliance will increase productivity of the organization.
- 4. Ethical compliance helps organizations to develop work culture that abides by the workplace laws and reduces the costs associated with fines and lawsuits.
- 5. As employees are having good morale and values, they can provide good customer service which gains customers trust.
- 6. The bottom line is safeguarded.



Development of Ethics and Compliance in the Workplace

- 1. Identifying different types of ethical training
- 2. Framing Strong compliance code for better productive organization
- 3. The policies and frames to be set from the top

- 4. The compliance code should be transparent
- 5. For any successful result, inclusion is the major step. Each and every employee has to be given the awareness of the codes and conduct of the organization.
- 6. The effectiveness of the ethical program is to be measured and monitored periodically.
- 7. The code of conduct is to be imparted not only to employees but also to the stakeholders and customers.



Conclusion

When there are Ethics, compliance will follow suit. The individual conscience is enough for any member & staff to decide on the appropriate course of action. Sometimes the human nature can change. Compliance ensures that employees at all levels respect ethical principles. Ethics and compliance are the two pillars that allow an organization to develop and expand while respecting individuals and their environment. The code of conduct is just not a mission, or simply a purpose and values are not the statements which are hung on the wall but real tools that provide critical guidance and timely decision i.e. long term and sustainable by its nature. There may not be a rule, law or policy for every situation but there is always a value-whether it is respect integrity or truth to guide behavior.

To give real service you must add something which cannot be bought or measured with money, and that is sincerity and integrity--Douglas Adams.

श्रेयस - दिसम्बर 2022 – जनवरी 2023 67 Shreyas - December 2022 - January 2023

Article

केनरा बैंक Canara Bank 📣

Ethics in Banking



Office MSME Sulabh, Rajkot

consistent even during adversities can only show the difference between the good and bad. Being consistent in difficult situations aids to improve the reputation and banking always depends upon trust and relationship.

"Nothing left loose ever does anything creative. No horse gets anywhere until he is harnessed. No steam or gas ever drives anything until it is confined. No Niagara is ever turned into light and power until it is funnelled. No life ever grows until it is focused, dedicated, disciplined." – Harry Emerson Fosdick

Ethics can be seen through one incident of Kautilya.

One day two thieves entered the house of Kautilya, thinking that he must be having lot of wealth and money as he was the Chief Minister of Chandragupta, the king. When they entered they saw a heap of new blankets kept in a corner of the house. They thought that they were lucky and planned to take the blankets and sell them to make money out of it, as it was the winter season.

Suddenly, one of them noticed a person sleeping on the other side of the room covering himself with an old torn blanket. The thief recognised that person and was shocked. That was Chanakya, also known as, Kautilya the powerful minister of the kingdom of King Chandragupta. The thieves were puzzled. There were so many new blankets in the same room but the minister was using a torn one. They started asking each other and then they woke him up and told him that they were thieves and that they were there to steal. "We thought we could get money from here as we noticed new blankets kept in one side of this room. However, you are using the old torn one. We are curious to know the reason," said one of the thieves.

Then Kautilya replied, the king has given me the responsibility of distributing the blankets to the poor

"Do not do what you would undo, if caught." – Mahatma Gandhi

Ethics implies doing the right thing always, whatever may be the outcome. The word ethics is derived from 'Ethos', a Greek word, which means customs and habits. Ethics ultimately indicates the discipline which adds value to the behaviour of a human being.

Ethics plays an integral role in the success or fall of an organisation. When an organisation and its employees adopt the best ethics they increase the business developed by the workforce. It enhances brand image of the organisation and if the organisation has a good brand image the business will definitely increase and customers will be attracted to the organisation.

What is the role of ethics in an organisation? Can ethics be applied in today's time? Is it possible to sustain with the right behaviour? In this era of cut throat competition, many questions like these will arise. As it is important for an individual to be honest, follow the path of truth and to not be harmful to others, organisations should also follow setting codes and standards and support truth and right things.

Banking and ethics:

There is a pivotal and important role for ethics in banking. Banks play an important role in our economy. The entire gamut of banking relies upon trust and relationship. Customers trust the bank and engage them to take care of their money and it is the responsibility of the banks to do the same. The main role of the Banks is to continue to safeguard the trust of their customers.

Following ethics in business is very important, especially when there is more competition. Doing the right things during normal circumstances is very easy but being

केनरा बैंक Canara Bank (मारत सरबार बा उपक्रम) (मेरद्र सरबार बा उपक्रम) (मेरद्र सरबार इप्रान्म)

people. How can I use them? How can I break the trust of my king by using them moreover if a minister starts doing such things how will the other administrative staff behave? If I need one I have to purchase. As I do not have enough money, I am managing with what I have. The thieves were stunned by this reply and at the same moment they transformed themselves and gave up stealing. Many of us think that Chanakya was very cunning but this story reviews that he followed true values and ethics always in his life.

"......I will liken him unto a wise man, which built his house upon a rock. And the rain descended and the floods came, and the winds blew, and beat upon that house; and it fell not, for it was founded upon a rock."

Ethics should be the bedrock and foundation of our organisation. Let us do our part to build a strong and ethical framework and make it part of our day to day work.



INGREDIENTS

/ / //

Sweet Corn	-	2 cups	
Methi	-	1 bunch	
Onions	-	2	
Ginger	-	2 inch pied	ce
Garlic	-	10 pods	
Green Chillies	-	4	
Cumin Seeds	-	½ teaspoo	n
Turmeric Powder	-	½ teaspoo	n
Salt to taste			
Cooked Basmati R	ice	-	2 cups

METHOD

Pressure cook corn, with sufficient water and salt, up to 6 whistles. Wash and clean methi, separate leaves. Grind together, ginger, garlic and green chillies. In a pan, add three tablespoons of oil, add cumin

seeds, finely chopped onion, ginger garlic paste, and sauté for 3 minutes.

Add cut methi leaves and sauté for 3 mins, until water is absorbed. Add turmeric powder, salt and cooked corn. Mix well and cook on low flame, until all the ingredients get integrated. Then add cooked rice and switch off the stove. Mix well and serve hot with raitha or papad.

20 minutes Preparation time : Cooking time : 20 minutes

This makes an exciting, nutritious lunch box recipe, easy to prepare and light on stomach.

Recipe Corner

केजरा बैंक Canara Bank (मारत सरकार का उपसम) (A Covernment of India Understating)

VEG KOFTA

GURR



Ankita Kumari Prob. Officer OL Section, HO Bengaluru



Veg Kofta Curry : It's an exotic Indian gravy dish made form mix vegetable dumplings dunked in a onion-tomato based gravy. This "melt in your mouth recipe" is a labor of love, but one that is well worth it. You can easily make it at home. Trust me when I say: this recipe is for keeps.

INGREDIENTS - For Kofta Balls

½ cup diced Potato, ¼ cup Cauliflower Florets, Green Peas, ¼ cup Chopped Carrots, diced Capsicum, ¼ cup Shredded Paneer, 1 Green Chilli, ¼ Cup Coriander leaves, ½ cup Besan (Gram Flour), 1.5 teaspoon Coriander Powder(Jeera Powder), 1 Teaspoon red chilli powder, ½ teaspoon amchur, ¼ teaspoon black pepper Powder, 1 Teaspoon salt, or to taste, Oil

For the Gravy

1 onion , 2 Tomatoes, 3-4 garlic cloves, 1 inch ginger, 1 green chilli , 9-10 cashew nuts, 2 tablespoon curd, 1 Teaspoon jeera(cumin seeds), 1 tejpatta (Bay Leaf), 2-3 Cloves, 2-3 Green cardamom, 1 inch Cinnamon, 1 strand of Mace, 1 Teaspoon Turmeric and red chilli powder, ½ teaspoon cumin powder, ½ teaspoon garam masala, 1 Teaspoon Coriander Powder, 1 Teaspoon salt, or to taste, 1 Tablespoon oil

For Preparing the kofta dumplings

- Add chopped potatoes, carrots, beans, capsicum, cauliflower and green peas in a blender and grind them. You can also boil all the vegetables and mash them.
- Add grated paneer along with finely chopped green chillies and coriander leaves.
- Then add besan (gram flour) to the vegetables. This helps the vegetables to bind together. You can also use bread crumbs along with some corn flour instead of Besan.
- Add red chilli powder, coriander powder, garam masala, amchur, cumin powder and black pepper and salt to taste.
- Mix all the ingredients well. You can add a little more besan if the mixture seems too watery.
- Divide the mixture into two parts and make round lemon sized balls from it.

- Heat the oil for frying in a Kadai. The oil should not be too hot. Gently place the kofta ball in the oil and let it cook from one side. Do not turn it around till it is slightly cooked, otherwise it might break.
- Then slowly turn the Kofta around and cook it from all sides. Make sure to regulate the temperature of the oil. If it's too hot the kofta balls will start to brown really fast, however the vegetables will not get properly cooked from the inside.
- Fry all the Koftas this way in small batches. Do not add to many koftas at once, otherwise the oil will get cold. Remove the Koftas from the oil and place them on an absorbent paper to absorb the excess oil.

Preparing the Gravy

- To prepare the gravy, add onions, green chillies, ginger and garlic to a blender and make a fine paste.
- Also, soak cashews in warm water for around 20 mins. Then grind them into smooth paste along with some water.
- Heat oil in a pan and add cumin seeds, Bay leaf, Green Cardamom, Cinnamon stick, mace, Cloves. Fry till the whole spices start to crackle.
- Add the paste prepared from onions, green chillies, ginger and garlic to the pan. Fry till it starts to brown.
- Also make a puree of 2 Tomatoes and add it to the pan and cook for 2mins.
- Add salt, red chilli powder, turmeric powder, coriander powder, cumin powder and garam masala and mix well.
- Add the paste made from cashew nuts to the gravy. Roast the mixture till it starts to leave oil on the sides.
- Add some curd to the gravy. The curd should not be too sour. You can also use milk or cream instead of the curd.
- Add water to the pan to adjust the consistency.
- Mix well and simmer the gravy for a few mins till it is cooked.
- Add the Kofta balls to gravy just before serving and cook for 2 mins. Serve hot with roti, naan, jeera rice, or paratha.

Serving-3-4 Preparation Time-45 mins

ं **श्रेयस -** दिसम्बर 2022 — जनवरी 2023 **70 Shreyas -** December 2022 - January 2023

केनरा बैंक Canara Bank (मारत सरकार का उपलय) (A Government of India Underlaking) (A Government of India Underlaking)

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
MAHESHWAR DAS	490397	НКР	DEOGHAR	09-09-2022
SUSHANT KUMAR HANSDA	94844	MANAGER	ZI MUMBAI UNIT: MUMBAI	01-10-2022
SUNIL BARLA	57526	SWO A	KHASMAHAL	04-10-2022
K SIVA SANKARA REDDY	71864	ARMED GUARD	PRODUTTUR	09-10-2022
DASARI ESWARAMMA	743442	НКР	PANASAPADU	09-10-2022
RISHITHA PRASAD	834875	PEON	PATNA MSME SULABH	10-10-2022
RATANLAL HELA	533643	НКР	KOLKATA DHARMATOLLA UM	15-10-2022
NARASIMHA MURTHY N	606819	НКР	TAVARERKERE BENGALURU DIST	22-10-2022
BASAVARAJ S KENGANAL	486002	PEON	SULLA	23-10-2022
SATISH KUMAR	59269	MANAGER	SIWAN	24-10-2022
JAYAMALA MADAR	649867	НКР	ALADAKATTE	27-10-2022
TUSHAR KANTI SAMANTHA	68374	DAFTARY	RAIGRAM	28-10-2022
PRAKASH MISHRA	100414	НКР	SALEMPUR	28-10-2022
NARASIMHA PRASAD	120376	PEON	HEAD OFFICE BENGALURU	30-10-2022
GOWTHAMAN C	68110	MANAGER	CHENNAI NORTH REGIONAL OFFICE	31-10-2022
MUTHUKUMAR N	62463	SWO A	KASIPALAYAM	05-11-2022
HARISCHANDRA V TAWADE	61292	SWO A	VADAVALI BASSEIN	06-11-2022
CHANDRASHEKHAR JOTHIBA JADHAV	486080	PEON	SAVALGI	11-11-2022
SANTOSH PARASHURAM GANACHARI	648909	НКР	ITGI (BELGAUM DIST)	11-11-2022
R H GUJARE	57215	SWO A	KHADAKPADA, KALYAN	19-11-2022
RAJA RAM	69855	НКР	KURWAR	19-11-2022
PARAMAJIT SINGH	59527	SWO A	CHANDIGARH CUR CHEST	24-11-2022
ASHOK R	71638	SWO A	BENGALURU CONTONMENT	25-11-2022
THIRUPATHI R	121904	PROB OFFICER	POLLACHI NACHIMUTHU POLYTECHNIC	26-11-2022
S RAJALINGAM	497923	SWO A	NAGARAPATTI	30-11-2022
VISHNU B YADAV	491727	SWO A	SHENDRE	30-11-2022
SUNIL S CHAVAN	453903	SWO A	MUMBAI NAWAL DOCK YARD	06-12-2022
M HEMANTH KUMAR	735515	НКР	BLORE SHOOLAY	13-12-2022
PUNEET PALIWAL	97682	SWO A	SUBASH NAGAR UDAIPUR	14-12-2022
ASHIM KUMAR MONDAL	59337	SWO A	KOLKATA SEALDAH	22-12-2022

The Blue Book – A Writer's Journal

— Amitava Kumar

Amitava Kumar is an Indian author and journalist who has published several works of fiction and non-fiction. He is also a Professor of English (on the Helen D. Lockwood Chair) at Vassar College, New York. "The Blue Book - A Writer's Journal" is his latest work. It was penned during the pandemic and published in the year 2022. The book offers extracts from his writing life, giving us a fleeting look into the author's mind, his contemplations and his quiet ruminations. The writing style, which has a pensive, unhurried quality, is an accumulation of



the author's introspections on incongruent subjects, his memories and happenstances — literary or otherwise, and abjures any form of structured narrative or chronology. The author talks about his conversations with writers like *Michael Ondaatje, Amit Chaudhuri, the poet Mary Ruefle*, and many others. He often lingers on the writers he has never met, but whom he venerates and identifies as his mentors. But what strikes the most about this oeuvre is the author's merriment and playfulness with art. Interspersed with the text are his (author's) drawings and paintings (though at times are somewhat self-indulgent), and reveals the startling facet of the author as an artist and, of course, as a deep thinker and writer.

The Blue Book is not just about pandemic misgivings. It is peppered with remarkable stories of hidden forms of languages and landscapes, speaking to us in a reflective and mutinous voice of illustrations and verses. Every word is painted with such adroitness of a lyrical language of emotion and feeling that even an innocuous memory of everyday ordinariness or the idiosyncrasies, of the people that the author sees around/ meet during his travels / sojourns, takes the shape of something special and enlivening - *the hallmark of a true writer*. **The Blue Book** is definitely not a collection of the humdrum of a writer's life, but rather a treatise on "*writing*" itself or on the discipline of writing. "*A modest goal of 150 words daily and mindful walking for 10 minutes*" is the author's intonation for becoming a creative writer. He also emphasises the importance of keeping a diary. "*This book that you hold in your hands*" he tells the reader, "*is both a diary and a work made up of diary entries*." But more than the minutiae of the author's own writing punctiliousness, the real allure of the book is to be found in his reveries on the things that have touched him — individuals, places, instances, nature and the epidemic.

The Blue Book is a writer's imaginative rejoinder to our present world, one that has bestowed us

with immeasurable misery and a deluge of falsified incidents. But it is also about the love in the face of loss, travels through diverse landscapes and revelations of the tremendous beauty of nature. From one of the acclaimed and gifted authors of our time, **Amitava Kumar**, this book urges one to **appreciate and embrace life more** with all its imperfections.



Kishore Thampi



दिनांक 06.12.2022 को ''फ़़ोरेक्स फॉर यू'' विषय पर भा.रि.बै.के टाउन हॉल बैठक का आयोजन केनरा बैंक की अध्यक्षता में बेंगलूरु में किया गया। प्र.नि. व मु.का.अ. श्री एल.वी. प्रभाकर ने कार्याक्रम का उद्घाटन किया एवं संबोधित किया। श्री आर गुरुमुर्ती, क्षेत्रीय निदेशक, भा.रि.बै. बेंगलुरु, डॉ के. बालमुरुगन (सीमा शुल्क आयुक्त, बेंगलुरु) और अन्य गणमान्य व्यक्तियों ने इस कार्यक्रम में भाग लिया।

RBI's Town Hall Meeting on "Forex For You" was held under the chairmanship of Canara Bank at Bengaluru on 06.12.2022. MD&CEO Sri. L V Prabhakar inaugurated the event and delivered the keynote address. Sri. R Gurumurthy, Regional Director, RBI Bengaluru, Dr K Balamurugan (Commissioner of Customs, Bengaluru) and other dignitaries participated in the event.



दिनांक 22.12.2022 को बेंगलूरु में आयोजित ''अद्वैत कॉन्क्लेव'' के दौरान संबोधित करते हुए श्री एल. वी. प्रभाकर, प्र. नि. व मु. का. अ. श्रीमती अल्पना सिंह, सीनियर प्रेसिडेंट और कंट्री हेड, बैंकाञ्योरेंस, बजाज आलियांज जनरल इंत्र्योरेंस कंपनी लिमिटेड, महाप्रबंधक श्रीमती सी. एस. विजयलक्ष्मी, एमसीसीडब्ल्यू विभाग और श्रीमती के. ए. सिंधु, पीसी विभाग भी तस्वीर में नजर आ रही हैं।

Sri. L V Prabhakar, MD & CEO, delivering the key note address at the "Advaita Conclave" held at Bengaluru on 22.12.2022. Smt. Alpana Singh, Senior President & Country Head Bancassurance, Bajaj Allianz General Insurance Co Ltd, General Managers Smt. C S Vijayalakshmi, MCCW Wing, HO, Bengaluru and Smt. K A Sindhu, PC Wing, HO, Bengaluru are also seen in the picture.



Painting by : Sri. Antu Singh SWO-A, Sriganganagar, Jaipur

