

परिचालनात्मक बैंकिंग – सफलता का मूल मंत्र Operational Banking - The Way Forward





दिनांक 15.04.2023 को प्र.का., बेंगलूरु में डॉ. बी. आर. अम्बेडकर की 132वीं जयंती मनाई गई। हमारे बैंक के प्रबंध निदेशक व मुख्य कार्यकारी अधिकारी श्री के. सत्यनारायण राजु ने कार्यक्रम का उद्घाटन व संबोधन किया। इस कार्यक्रम में कार्यपालक निदेशक के साथ-साथ प्र.का के कर्मचारियों ने भी भाग लिया।

132nd Birth Anniversary of Dr. B R Ambedkar was celebrated at Head Office, Bengaluru on 15.04.2023. MD & CEO Sri. K Satyanarayana Raju inaugurated the event and delivered the keynote address. EDs, executives and staff of HO participated in the event.



दिनांक 24/05/2023 को आयोजित मणिपाल के शिवमोग्गा में अ ब शा/ ब ब शा हेतु आयोजित कारोबार रणनीति बैठक में मुख्य वक्तव्य देते हुए श्री देवाशीष मुखर्जी, कार्यपालक निदेशक। साथ में श्रीमती के. कल्याणी, मुख्य महाप्रबंधक, परिचालन विभाग, प्रधान कार्यालय एवं श्री एम जी पंडित, महाप्रबंधक व अंचल प्रमुख मणिपाल भी उपस्थित हैं।

ED Shri. Debashish Mukherjee giving the keynote address at the Business Strategy Meet of ELB's /VLB's held at Shivamogga, Manipal Circle on 24.05.2023. Seen along are Smt. K. Kalyani, CGM, Operations Wing, HO and Sri. M G Pandit, GM & Circle Head, Manipal CO.

श्रेयस - SHREYAS

SINCE 1974

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श्रेयस प्रेयस मनुष्यमेत स्तौ संपरीत्य विविनक्ति धीरः//

(कठोपनिषद् II - 2)

Both good and pleasant approach us:

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

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प्रबंध निदेशक व मुख्य कार्यकारी अधिकारी का संदेश



MD & CEO's Message

प्रिय केनराइट्स,

मैं आपकी कड़ी मेहनत और अथक प्रयासों के लिए आप सभी के प्रति अपनी कृतज्ञता व्यक्त करना चाहता हूँ, जिसने निश्चित रूप से इस चुनौतीपूर्ण समय के दौरान भी बैंक को सुदृढ़ और मजबूत बनाए रखते हुए वित्त वर्ष 2022-2023 में उत्कृष्ट निष्पादन हासिल करने में मदद की है। मार्च, 2023 की हमारी वित्तीय स्थिति इसी बात की पुष्टि करती है और हमें यह संकेत देता है कि एक सक्षम और समर्पित कार्यबल विपरीत परिस्थितियों में भी चमत्कार कर सकता है।

बैंक ने निवल लाभ में वर्ष-दर-वर्ष 90.63% की वृद्धि के साथ ₹3175 करोड़ की रिकॉर्ड वृद्धि हासिल की है और वर्ष-दर-वर्ष ₹7252 करोड़ का परिचालन लाभ दर्ज किया (16.94% वृद्धि) है। 15 दिनों के वेतन का निष्पादन संबद्ध प्रोत्साहन राशि (पीएलआई) (11वें द्विपक्षीय समझौते के अनुसार) जिसे पहले ही कर्मचारियों के खातों में जमा की जा चुकी है, इस तथ्य का प्रमाण है कि हम प्रबल और मजबूत होते जा रहे हैं और समय के साथ-साथ हमारा निष्पादन नई ऊंचाइयों को छू रहा है। निदेशक मंडल ने यथा 31.03.2023 को समाप्त वर्ष के लिए अपेक्षित अनुमोदन के अधीन ₹12.00 प्रति इक्विटी शेयर (120%) के लाभांश की भी सिफारिश की है। यथा 31 मार्च 2023 तक बैंक ने वैश्विक स्तर पर ₹20.41 लाख करोड़ (11.72% वृद्धि) का सराहनीय वैश्विक कारोबार संबंधी मील का पत्थर हासिल किया है, जिसमें सभी व्यावसायिक मापदंडों पर प्रगति उल्लेखनीय है। देनदारियों के पक्ष में मीयादी जमाराशियों में वर्ष-दर-वर्ष 10.51% की वृद्धि हुई है और यह बढ़कर ₹7.28 लाख करोड़ हो गया है, जबकि खुदरा मीयादी जमा 4.52% वर्ष-दर-वर्ष बढ़कर ₹4.61 लाख करोड़ हो गया है। आस्तियों में, रैम क्रेडिट में (13.23% वृद्धि वर्ष-दर-वर्ष) की मजबूत प्रगति हासिल हुई है, खुदरा ऋणों में वर्ष-दर-वर्ष 10.91% की वृद्धि दर्ज हुई, कृषि और संबद्ध गतिविधियों के लिए अग्रिम भी 21.24% (वर्ष-दर-वर्ष) बढ़कर ₹2.13 लाख करोड़ और एमएसएमई में 3.87% वर्ष-दर-वर्ष वृद्धि के साथ ₹1.23 लाख करोड़ हो गया। वित्त वर्ष 2022-23 के दौरान कुल ₹6000 करोड़ की पूंजी (अतिरिक्त टियर-1 बॉण्ड ₹4000 करोड़ और टियर-II बॉण्ड ₹2000 करोड़) जुटाई गई है, जो बाजार के लिए एक बहुत ही मजबूत सकारात्मक संकेत है। प्राथमिकता क्षेत्र के तहत हमने न केवल अनिवार्य लक्ष्यों को हासिल किया है, बल्कि उससे आगे निकल गए हैं यानी- कुल प्राथमिकता (एएनबीसी के प्रति 49.23%), कृषि (एएनबीसी के प्रति 22.80%), छोटे और सीमांत किसान (एएनबीसी के प्रति 17.44%) और कमजोर वर्गों (एएनबीसी के प्रति 23.50%)।

देश ने एक और चुनौतीपूर्ण वित्त वर्ष 2022-23 को पूरा किया है। जहां मजबूत नीति समर्थन, नए एवं अभिनव व्यापार मॉडल के साथ

Dear Canarites,

I would like to express my sincere gratitude to each and every one of you for your hard work and relentless efforts which has definitely helped the Bank to remain buoyant and strong, even during these challenging times, and achieve excellent performance in FY2022-23. Our March 2023 financials are endorsing and an indication to the fact that a competent and dedicated workforce can do wonders, even under extremely demanding circumstances.

The Bank has achieved a record 90.63% Y-o-Y growth in net profit to ₹3175 crore and has recorded an operating profit of ₹7252 crore Y-o-Y (16.94% growth). The Performance Linked Incentive (PLI) (as per the 11th bipartite settlement) of 15 days' salary which has already been credited to staff accounts, is a valid testament to the fact that we are growing stronger and sturdier and our performances are scaling new heights with each passing day. The Board of Directors has also recommended a dividend of ₹12.00 per equity share (120%) for the year ended on 31.03.2023 subject to requisite approvals. The Bank has achieved a commendable global business milestone of ₹20.41 lakh crore (11.72% growth) as on 31st March 2023, with promising headway across all business parameters. On the liabilities side term deposits has grown by 10.51% Y-o-Y to ₹7.28 lakh crore with retail term deposits growing by 4.52% Y-o-Y to ₹4.61 lakh crore. On the assets side, RAM credit has grown stronger (13.23% growth Y-o-Y) with retail loans growing by 10.91% Y-o-Y, advances to agriculture and allied activities growing by 21.24% (Y-o-Y) to ₹2.13 lakh crore and MSME registering a 3.87% growth Y-o-Y to ₹1.23 lakh crore. A total of ₹6000 crore capital (Additional Tier-1 Bonds ₹4000 crore & Tier-II Bonds ₹2000 crore) has been raised during the FY2022-23, sending a very strong positive signal to the market. We have also achieved and exceeded the mandated targets under Priority Sector – Total Priority (49.23% to ANBC), Agriculture (22.80% to ANBC), Small and Marginal Farmers (17.44% to ANBC) and Weaker Sections (23.50% to ANBC).

The country has sailed through another challenging financial year 2022-23 with strong policy support, new and innovative business models and successfully coping and complying with

सफलतापूर्वक भू-राजनीतिक उथल-पूथल को अनुकूल बनाए रखने की दिशा में अपने कार्य को जारी रखा है। वहीं धीरे-धीरे आर्थिक विकास की गति तेज हो रही है और नए वित्त वर्ष 2023-24 में बैंकिंग क्षेत्र के लिए सकारात्मक अवसरों की प्रतीक्षा है जिसमें ऋण वृद्धि में तेजी, उपभोक्ता एवं कारोबार के प्रति विश्वास में सुधार और लगातार बढ़ते डिजिटल पदचिह्न भी शामिल हैं। हमारी यह पूरी कोशिश रहेगी कि हम उद्योग की जरूरतों के साथ कंधा से कंधा मिलाकर चलें और अपने पूर्व निर्धारित लक्ष्यों एवं आकांक्षाओं को पूरा करने और उससे भी आगे जाने के लिए निरंतर प्रयास करें। यह सर्वांगीण निष्पादन जिसे हमने वित्त वर्ष 22-23 के दौरान देखा, यह बैंक द्वारा प्रमुख कौशल की विशेषज्ञता की ओर ध्यान केन्द्रित करने के साथ-साथ व्यावसायिक कार्यक्षेत्रों और परिचालन इकाइयों के प्रभावी कामकाज के कारण ही संभव हुआ, जिससे परिचालन दक्षता में सुधार हुआ और साथ ही उत्पादकता में वृद्धि दर्ज हुई। यह एक सराहनीय उपलब्धि है जो एक दक्ष टीम के रूप में अपनी पेशेवर भूमिकाओं और जिम्मेदारियों को पूरी ईमानदारी और प्रतिबद्धता के साथ बखूबी निभाते हुए अपने कार्य को अंजाम देने के तरीके को दर्शाती है। इस उल्लेखनीय उपलब्धि एवं निरंतर बैंक के वृद्धि और विकास की हमारी परंपरा को बनाए रखने के लिए सभी केनराइट्स को हार्दिक बधाई।

हमारा बैंक हमेशा सही समय पर सामरिक संगठनात्मक परिवर्तन लाने में सबसे अग्रणी रहा है ताकि कारोबार के साथ-साथ इसे चलाने वाले लोगों को आवश्यक प्रोत्साहन प्रदान किया जा सके। प्रधान कार्यालय में विभागों का हाल ही में पुनर्गठन – परिचालन विभाग और सूचना प्रौद्योगिकी विभाग का गठन, प्रत्येक 5 वर्टिकल, रणनीति और संसाधन विभाग तथा कारोबारिक और गैर-कारोबारिक पोर्टफोलियो का विभाजन, कॉर्पोरेट उद्देश्यों के प्रभावी प्रसार में स्पष्टता, प्रभावकारिता और सरलता लाने और व्यापार के सुचारु संचालन को बढ़ावा देने के लिए संकल्पित किया गया है। मैं प्रत्येक अंचल प्रमुख, क्षेत्रीय कार्यालय प्रमुख तथा कार्यकारी प्रमुख से आग्रह करता हूँ कि वे इन सामरिक विकास के साथ आने वाली सूक्ष्म बारीकियों को ध्यान में रखते हुए इस ढांचे को प्रभावी और समृद्ध बनाने की दिशा में कर्तव्यनिष्ठा से काम करें।

आगे बढ़ने के लिए अब एक मजबूत नींव रखी गई है और भविष्य बहुत ही उज्ज्वल एवं आशाजनक दिख रहा है। आने वाले दिनों में हमारा ध्यान कासा, खुदरा जमा, डिजिटल उत्पादों के त्वरित विपणन, आस्तियों की गुणवत्ता पर विशेष ध्यान देने तथा शुद्ध एनपीए को 1% बेंचमार्क के करीब लाने के लिए मिलकर काम करने के साथ सभी मापदंडों में ठोस सुधार पर होना चाहिए।

मुझे विश्वास है की आपके समर्थन, प्रतिबद्धता और समावेशी योगदान के साथ हम आने वाले दिनों में और भी बड़े मील के पत्थर हासिल करेंगे।

आप सभी को हार्दिक शुभकामनाएँ

मंगल कामनाओं के साथ,

आपका,

के. सत्यनारायण राजु

प्रबंध निदेशक व मुख्य कार्यकारी अधिकारी

the geo-political upheavals. The economic growth momentum is gradually gaining pace and there are positive opportunities awaiting the banking sector in the new financial year 2023-24, with pick up in credit growth, improving consumer & business confidence and the ever expanding digital footprint. It will be our endeavour to consistently be in sync with the industry requirements and do the needful to match and even go beyond our foreseen goals and aspirations. The all-round performance, that we witnessed during FY22-23, was possible due to the bank's focus on specialisation of key skills and effective functioning of business verticals and operational units which improved the operational efficiency and boosted productivity. A commendable feat reflecting the way we function as well knit teams and shouldering and executing our professed roles and responsibilities with utmost solemnity and commitment. Kudos to all Canarites for this remarkable achievement and staunchly supporting our culture of perpetual growth and development.

Our bank has always been at the forefront in bringing in strategic organisational changes at the right time to provide the requisite fillip to business as well as the people driving the business. The recent reorganisation of wings at Head Office – formation of Operations Wing & Information Technology Wing, catering to 5 verticals each, Strategy & Resources Wing and the bifurcation of the portfolios into core and non-core, has been conceptualised to usher in clarity, efficacy and simplicity in the effective dissemination of corporate objectives and to propitiate smooth conduct of business. I urge every Circle Head/ RO Head and Functional heads to understand the subtle nuances that comes along with these strategic developments and earnestly work towards making this framework effective and enriching.

A robust foundation has now been laid for the surge forward and the future looks very promising. In the coming days our focus should be on tangible improvement across all parameters, with special focus on CASA, retail deposits, marketing of digital products, asset quality and working together to bring the Net NPA closer to the 1% benchmark.

With your support commitment and inclusive involvement, I am confident that we will attain even greater milestones in the coming days.

Wish you all the very best

With warm regards,

Yours sincerely

K. Satyanarayana Raju

Managing Director & CEO

संपादकीय



Editorial

पूरा संसार गतिशील है और पलक झपकते ही चारों ओर बदलाव हो रहा है। उद्योग अपनी विकास रणनीति के एक भाग के रूप में जीवंतता और उत्साह के साथ अपने परिचालन क्षितिज को अभिनव और विस्तृत कर रहे हैं। डिजिटल नवाचार, समृद्ध व्यापार मॉडल और मानव संसाधन प्रबंधन के उज्ज्वल प्रतिरूप संगठनात्मक वृद्धि एवं विकास के मौजूदा प्रतिमान हैं। ग्राहक संबंध प्रबंधन, डिजिटल बैंकिंग सेवाओं और परिचालन मॉडल के संबंध में हाल के दिनों में हमने जो आमूल-चूल परिवर्तन देखा है, बैंकिंग उद्योग भी इससे अछूता नहीं है। यह इस तथ्य का प्रमाण है कि बैंकिंग उद्योग अलग नहीं है। नवीन अत्याधुनिक वित्तीय सेवाओं की शुरुआत हो रही है, जिसमें बैंक अग्रणी है।

थॉमस एडिसन का एक अद्भुत उद्धरण है “बेहतर करने के लिए सदैव अवसर रहता है, उसे खोजें।” यह संक्षेप में किसी संगठन के रणनीतिक निर्माण के पूरे दायरे की व्याख्या करता है। सीखने वाले संगठन अब बीती बातें नहीं रहीं, बल्कि आज एक प्रकट वास्तविकता है। जब पीट एम सेंगे ने 1990 में अपनी सर्वश्रेष्ठ रचना “**द फिफ्थ डिस्सिप्लिन – द आर्ट एंड प्रैक्टिस ऑफ लर्निंग ऑर्गनाइजेशन**” के माध्यम से इस नूतन (उपन्यास) अवधारणा (सीखने वाले संगठनों की) को सामने रखा, तब बहुत कम लोगों को यह एहसास हुआ कि व्यक्तिगत निपुणता, व्यवस्थित-चिंतन, समूह-शिक्षण और समूह द्वारा समस्या-समाधान जैसे मूल अभिगम क्षमताओं को संतुष्ट करने के सिद्धांत पुनः जमाने के संगठनात्मक विकास मॉडल को बदल देंगे। लेकिन यह सच्चाई है कि, देर से ही सही, संगठनों ने संगठनात्मक विकास और वृद्धि वक्र के भाग के रूप में कर्मचारियों के अधिगम में लूपिंग और फैक्टरिंग शुरू कर दी है। यह रणनीति और अभिकल्पन के क्षेत्र में एक नित् उभरते हुए संगठन द्वारा उठाया गया बड़ा कदम है।

हमारा बैंक अद्वितीय और सुदृढ़ संगठनात्मक अभिकल्पन द्वारा समर्थित, नवोन्मेषी कारोबार मॉडल की संकल्पना में सदैव अग्रगामी रहा है। हाल ही में प्रधान कार्यालय में प्रमुख कार्यात्मक क्षेत्रों के संचालन के लिए विशिष्ट विभागों और वर्टिकलों का गठन किया गया है। कार्यात्मकता को कारोबारिक और गैर कारोबारिक में विभाजन करना बैंक के सभी स्तरों पर सुचारु परिचालन प्रवाह को बनाने में शीर्ष नेतृत्व की भागीदारी के बारे में बताता है। **श्रेयस** का यह **विशेष संस्करण** परिचालन बैंकिंग के उभरते हुए पक्ष को उजागर करने का एक प्रयास है। कैसे संगठनात्मक ढांचे को कारोबारी नवोन्मेष के साथ संरेखित कर मिलान करना अत्यंत महत्वपूर्ण होता जा रहा है, यह जानकारी देना भी इस प्रयास के अंतर्गत है। हमारे अद्भुत प्रतिभाशाली लेखकों द्वारा रचित लेख/कविता/निबंध में ये पहलू बखूबी समाहित हैं, जो उद्योग जगत में सर्वश्रेष्ठ के रूप में उभरने के लिए निरंतर नए सिरे से डिजाइन करने व पुनः तैयार करने और फिर से ध्यान केंद्रित करने की हमारी अनूठी संस्कृति की पुष्टि करते हैं।

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

किशोर थम्पी
संपादक

The whole world is in a flux and changes are happening all around at the blink of an eye. Industries are re-inventing and stretching its operational horizons, ushering in vivacity and exuberance as part of its growth strategy. Digital innovations, enriching business models and effulgent paradigms of human resources management are the current blue prints for organisational growth and development. The banking industry is no different and the sea changes that we have witnessed in the recent past, with regard to customer relationship management, digital banking services and operational models are testimony to the fact that there is an emergence of new-fangled financial services, with banking leading the way.

Thomas Edison's wonderful quote “There is way to do it better. Find it!!” explains in a nutshell the entire gamut of an organisation's strategic build. Learning organisations are not a thing of the past, but a stark reality now. When **Pete M Senge** brought out this novel concept (of learning organisations) through his magnum opus “**The Fifth Discipline – The Art and Practice of Learning Organisation**” way back in 1990, little did people realise that the theories to propitiate core learning capabilities like personal mastery, systems thinking, team learning and group problem solving would replace the quintessential brick and mortar organisational development models. But it's a fact that, off late, organisations have started looping and factoring in employee learning as part of the organisational development and growth curve, a huge step towards creating a **perpetually growing organisation** in terms of strategy and design.

Our Bank has always been a pioneer in conceptualising innovative business models, supported by unique & robust organisational designs. The recent formation of specific wings and verticals at HO to cater to key functional areas and the bifurcation of functionalities into core and non-core speaks volumes about the Top Leadership involvement in scripting a seamless operational flow at all banking layers. This **Special Edition of Shreyas** is an attempt to bring out the emerging facets of operational banking and how it is becoming increasingly important to align and match organisational structure with business innovations. The articles /poems/essays by our wonderfully gifted writers are an exposition of these finer aspects, affirming our unique culture to consistently **re-design, re-orient and re-focus** to emerge as the best in the industry.

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.

Kishore Thampi
Editor

It is a great honour and a rare privilege to be elevated as Chief General Manager of our Bank. I am extremely grateful to the Top Management for recognising my efforts and contribution. In this journey, my thoughts and acknowledgment goes to all my illustrious superiors for their guidance, benefaction and relentless grooming which helped me to become the individual that I am today. My heartfelt thanks to all my committed colleagues for their abundant love and unflinching support, who have toiled shoulder to shoulder, in all my endeavours. My deepest gratitude also goes to my loving family who, through their unconditional support, played an invaluable role in my growth as a banker.



I recall my 33 years of banking career in multifarious roles handling varied portfolios and responsibilities. Though it was challenging, it was extremely satisfying too as I could contribute towards organisational growth and development. The banking paradigm has undergone a tremendous shift in the recent past, creating numerous challenges as well as equal number of opportunities. In this backdrop Human Resources Management plays a very significant role in effectively aligning employee perspectives and aspirations with organisational goals and objectives and acting as strategic business partners. The challenge would be to make employees future equipped and industry enlightened by enabling individual capabilities and competencies through pristine HR models and practices. With a fairly young workforce and an exemplary and a visionary Top Management leadership to guide, I am sure that we are on the right track towards regaining the coveted 'numero uno' position, amidst the comity of banks, in the days to come.

I appeal to all Canarites to work towards your professed goals and targets and Together, let us take this mighty organisation to the higher pedestals of success and glory.

D Surendran
Chief General Manager

I would like to begin by expressing my sincere thanks to all Canarites for the relentless hard work, dedication and commitment that has helped our Bank remain resilient through the challenges and achieve excellent performance in FY 2022-23. I express my heartfelt gratitude to our top management for believing in me as I shoulder the responsibilities of Chief General Manager of newly formed Operations Wing. As we gear up to further strengthen our Bank's fundamentals and achieve newer milestones in FY 2023-24, I would like to share a few words with you all. The dynamics of Banking industry has undergone a massive change over the last three years with thrust having shifted to Digital Banking, greater operational efficiency and enhanced customer experience.



Bank envisions to become the 'Best Bank to Bank With', by offering the best in class customer services to our valued customers. In this direction, Bank has formed the new 'Operations Wing' on the first day of the current financial year, wherein all the five customer oriented verticals have been brought under one roof with the common goal to ensure excellence in each aspect of customer service. I am confident that with your continued efforts and commitment, the Bank will scale greater heights in the coming quarters and achieve our vision of becoming the 'Best Bank to Bank With'.

I Wish you all good health, happiness and success in FY 2023-24 and beyond.

"Together We Can"

Regards,

K Kalyani
Chief General Manager

I am honored and humbled to have been given the responsibility and the opportunity to serve as a GM. I sincerely thank you for believing in my capability and considering me suitable for this role. Since the day I have been associated with Canara Bank, everyone has treated me with utmost kindness and I have had the opportunity to work with and learn from some of the stalwarts of the banking industry.



I am fully aware of the challenging nature of the role and the amount of hard work and sacrifice the designation entails. I want to assure you that my efforts and dedication is only going to increase manifold and I will do my utmost best to do justice to the designated post.

I also request you to continue mentoring and guiding me and I hope to be able to take our bank to the greatest heights during our country's Amrit Kaal.

Regards,

Sudhanshu Suman
General Manager

"I feel honored on my elevation to General Manager of our Mother Bank. I take this opportunity to thank Almighty God, my parents, Bank's Top Management, senior colleagues and my family who have played valuable role in my career growth. We are here for rendering service to the public, extending social banking and also keeping the profitability of the bank in mind.



Having joined the Bank as AEO during 1991, in Wandoor Kerala, I am completing 32 years of active service in this great Bank and I feel proud to be part of this glorious journey of the Bank as during this period the Bank has grown multiple times in all spheres of Banking both in size and strength. I take this opportunity to encourage all Canarities that, if we work with dedication for growth and development of our Mother Bank, it is assured that our hard work will be recognized and rewarded. When I was selected for London Branch during 2017, I realized that, bank will definitely recognize all our hardwork invested for the bank.

Our bank has all the potential with right mix of customer base, geographical spread, technology and above all young work force. The Corporate Theme of our Mother Bank is "Casa With Customer Connect", which is challenging at present. The need of the hour is to adopt new strategies and technology with focus on customer service and work with team spirit to achieve the goals to prove our Business Tagline "Together We Can".

Regards,

M Vijayakumar
General Manager

बोर्ड की रणनीति बैठक

बोर्ड यूनिट

प्र.नि.व मु.का.अ. का सचिवालय

प्र.का., बेंगलूरु

हमारे बैंक की पहली बोर्ड रणनीति बैठक 28 और 29 अप्रैल 2023 को मसूरी, उत्तराखंड में आगामी 3 वर्षों के लिए योजना बनाने के उद्देश्य से आयोजित की गई थी। बैठक का विषय – “फ्यूचर फोर्ज: द नेक्स्ट 1000 डेज़” – अच्छे से महान तक का केनरा बैंक का मार्ग प्रशस्त करना।

बैठक में बोर्ड के अध्यक्ष श्री विजय श्रीरंगन, प्रबंध निदेशक व मुख्य कार्यकारी अधिकारी श्री के सत्यनारायण राजु सहित बोर्ड के अन्य सभी सदस्यों ने भाग लिया। प्रधान कार्यालय का प्रतिनिधित्व चुने गए मुख्य महाप्रबंधक/ महाप्रबंधक तथा क्षेत्र का प्रतिनिधित्व कुशल कार्य-निष्पादन करने वाले अं.का./क्षे.का./शाखा प्रमुखों द्वारा किया गया।

श्री विजय श्रीरंगन, अध्यक्ष ने बैठक की रुपरेखा निर्धारित की तथा प्रतिभागियों को बैठक की अपेक्षाओं के विषय में बताया। साथ ही यह भी बताया कि कैसे यह बैठक भविष्य में संगठन के विकास में महत्वपूर्ण भूमिका निभाएगी।

श्री के सत्यनारायण राजु, प्रबंध निदेशक व मुख्य कार्यकारी अधिकारी ने बैंक के लिए महत्वपूर्ण मुद्दों पर विस्तार से बताया, जिसमें बैंक को आगामी तीन वर्षों के लिए रणनीति बनाने तथा बैठक के तौर-तरीकों का स्पष्टीकरण किया।

दो दिवसीय कार्यक्रम हमारे नॉलेज पार्टनर – मेसर्स बीसीजी द्वारा आयोजित किया गया था। 4 चुने गए विषय – भविष्य का सामना करने के लिए तैयार मानव संसाधन, ग्राहक केंद्रित बैंक का निर्माण, खुदरा व्यापार की वृद्धि, अत्याधुनिक विश्लेषणात्मक व तकनीकी आधारभूत संरचना पर विस्तृत विचार-विमर्श किया गया। प्रत्येक विषय पर मेसर्स बीसीजी के विशेषज्ञों द्वारा विचार-विमर्श किया गया, जिसके बाद सभी प्रतिभागियों को शामिल करते हुए ब्रेकआउट सत्र का आयोजन किया गया। कार्यान्वयन विभाग के साथ सत्रों के निष्कर्ष को साझा किया गया।

श्री आशीष गर्ग, प्रबंध निदेशक एवं वरिष्ठ भागीदार – मेसर्स बीसीजी द्वारा सार्वजनिक और निजी क्षेत्र की संस्थाओं के बीच वैश्विक बैंकिंग के चर्चित रुझानों पर ध्यान केंद्रित करते हुए प्रस्तुतिकरण दिया गया, जहां भू-राजनीतिक अनिश्चितता और उच्च मुद्रास्फीति/ब्याज दर

व्यवस्था पर विचार विमर्श किया गया। उन्होंने बैंकिंग के भविष्य तथा मुख्य मैक्रो रुझानों पर ध्यान केंद्रित करते हुए बैंकिंग पर उनके प्रभावों के साथ आने वाले विभिन्न विकास के अवसरों पर चर्चा किया, जो आगामी वर्षों में बैंक के लिए उपलब्ध हैं।

सुश्री श्रेयषा जॉर्ज, प्रबंध निदेशक एवं भागीदार – मेसर्स बीसीजी द्वारा ग्राहक एवं कर्मचारियों की आवाज (वॉयस ऑफ कस्टमर्स एंड एम्प्लॉइज) (ग्राहक और शाखा दौरा के माध्यम से पल्स जांच सर्वेक्षण) सहित हमारे बैंक की यथा स्थिति प्रस्तुत की गई। कर्मचारी पल्स का सर्वेक्षण दिनांक 24.04.2023 से 02.05.2023 के बीच आयोजित किया गया और इसमें हमारे बैंक के 10,431 कर्मचारियों ने भाग लिया। इसके साथ ही फोरम के समक्ष विस्तृत सर्वेक्षण रिपोर्ट प्रस्तुत किए गए।

ब्रेकआउट सत्र के लिए प्रतिभागियों को 4 समूह में विभाजित किया गया और उनके द्वारा “विजन 2026” विषय पर विजन बोर्ड बनाया गया।

श्री. वासुदेवन पी – कार्यपालक निदेशक (डी), आरबीआई ने इस अवसर की शोभा बढ़ाते हुए उभरते डिजिटल रुझानों पर एक सत्र लिया। उन्होंने डिजिटल मोर्चे पर आरबीआई द्वारा की गई विभिन्न नई पहलों पर भी चर्चा की और बोर्ड के सदस्यों के साथ बातचीत की।

श्री. वरुण केजरीवाल, प्रबंध निदेशक एवं भागीदार – मेसर्स बीसीजी ने सार्वजनिक और निजी क्षेत्र की संस्थाएं में मानव संसाधन के बदलते परिदृश्य पर विचार-विमर्श किया। उनकी प्रस्तुति संभावित भविष्य के नवाचार और शाखा बनाम विशिष्ट इकाइयों से प्रभावित क्षेत्र (फूटप्रिंट) और ऑपरेटिंग मॉडल (रिटेल एसेट हब, एसएमई सुलभ आदि) शामिल थे।

श्री विवेक अथाई, सहयोगी निदेशक – मेसर्स बीसीजी द्वारा बैंकिंग परिदृश्य से ईएसजी में उभरती प्रवृत्तियों और चुनौतियों एवं हमारे बैंक के लिए अवसरों पर एक संक्षिप्त अवलोकन किया गया।

सुश्री श्रेयषा जॉर्ज, प्रबंध निदेशक एवं भागीदार – मेसर्स बीसीजी द्वारा बैठक के दूसरे दिन की शुरुआत कासा के माध्यम से खुदरा व्यापार के विकास को सक्षम बनाने एवं ग्राहक केंद्रित बैंक के निर्माण पर सत्र लिया गया। इसके बाद, श्री अनिरुद्ध मराठे, प्रबंध निदेशक एवं

भागीदार – मेसर्स बीसीजी ने बीमा और अन्य पक्ष की आय पर एक सत्र में विचार-विमर्श किया। उन्होंने व्यापक ग्राहक उत्पादों की पेशकश करते हुए शुल्क आय में वृद्धि और सुधार के घटकों के बारे में चर्चा की।

श्री देबाशीष मुखर्जी, कार्यपालक निदेशक ने बैठक में चर्चा किए गए कार्य बिंदुओं के महत्व पर विचार-विमर्श किया और इसके कार्यान्वयन के लिए विभाग के प्रमुख द्वारा सावधानीपूर्वक अनुवर्ती कार्रवाई किए जाने पर जोर दिया।

श्री बृज मोहन शर्मा, कार्यपालक निदेशक ने कार्रवाई बिंदुओं पर अपने विचार रखे और निरंतर प्रदर्शन के लिए सभी स्तरों पर सामूहिक रूप से कार्य (टीम वर्क) करने पर जोर दिया।

श्री अशोक चंद्र, कार्यपालक निदेशक ने हमारे बैंक के कासा पर गहन प्रस्तुति दी जिसमें शामिल मुद्दों, समकक्ष बैंक की तुलना और उद्योग

की प्रवृत्ति पर प्रकाश डाला। उन्होंने बोर्ड के सदस्यों के समक्ष हमारे कासा में सुधार के लिए रणनीतियों पर भी चर्चा की।

इसके बाद बैंक के 3 साल के आईटी रोडमैप को **श्री पुष्कर सिन्हा, महाप्रबंधक-आईटी विभाग**, प्रधान कार्यालय द्वारा प्रस्तुत किया गया।

श्री हरदीप सिंह अहलूवालिया, कार्यपालक निदेशक ने अपने संबोधन में डिजिटल परिवर्तन के महत्व पर जोर दिया और यह बताया कि कैसे ये हमारे बैंक के विकास के मार्ग को प्रशस्त करेगा।

श्री. के. सत्यनारायण राजु, प्रबंध निदेशक व मुख्य कार्यकारी अधिकारी ने बोर्ड के सदस्यों के समक्ष बैंक के लिए तीन वर्ष की भावी योजना को प्रस्तुत कर बैठक को समाप्त किया। उन्होंने संबंधित विभागों से स्पष्ट समय सीमा के साथ निर्देशों को आगे बढ़ाने का आग्रह किया।

बोर्ड के **श्री रविकृष्णन एम महाप्रबंधक व सचिव** द्वारा धन्यवाद ज्ञापन किया गया।

बोर्ड रणनीति बैठक के प्रतिभागियों

बोर्ड के सदस्य	प्रधान कार्यालय	अं.का./क्षे.का./शाखा
श्री. विजय श्रीरंगन, अध्यक्ष	श्री. के एच पटनायक, मु.म.प्र – बृहत कापरेट साख विभाग	श्री. पी संतोष, मु.म.प्र, मुंबई अं.का.
श्री. के. सत्यनारायण राजु, प्र.नि.व मु.का.अ.	श्री. यू एस मजूमदार, मु.म.प्र – जोखिम प्रबंधन विभाग	श्री. संदीप जे गाबरे, मु.म.प्र, कोलकाता अं.का.
श्री. देबाशीष मुखर्जी, कार्यपालक निदेशक	श्री. डी सुरेंद्रन, मु.म.प्र – मानव संसाधन विभाग	श्री. भावेंद्र कुमार, मु.म.प्र, दिल्ली अं.का.
श्री. बृजमोहन शर्मा, कार्यपालक निदेशक	श्री. पुष्कर सिन्हा, म.प्र – आईटी विभाग	श्री. आलोक कुमार अग्रवाल, म.प्र, लखनऊ अं.का.
श्री. अशोक चंद्र, कार्यपालक निदेशक	श्रीमती आर अनुराधा, म.प्र – खुदरा आस्ति विभाग	श्री. शंभु लाल, म.प्र, अहमदाबाद अं.का.
श्री. हरदीप सिंह अहलूवालिया, कार्यपालक निदेशक	श्री. एच शेषगिरिदास, म.प्र – बृहत कापरेट साख विभाग	श्री. अभय कुमार, म.प्र, करनाल अं.का.
श्रीमती नलिनी पद्मनाभन, निदेशक	श्री. महेश एम पर्डी, म.प्र – सामरिक व संसाधन विभाग	श्री. बिनय कुमार, उ.म.प्र, सेंट्रल दिल्ली, क्षे.का.
श्री. दिबाकर प्रसाद हरिचंदन, निदेशक	श्रीमती के ए सिंधु, म.प्र – प्राथमिकता साख विभाग	श्री. संदीप, स.म.प्र., पंचकुला क्षे.का.
श्री. बिमल प्रसाद शर्मा, निदेशक	श्री. रविकृष्णन एम के, म.प्र व बोर्ड सचिव – प्र.नि.व मु.का.अ. सचिवालय	श्री. रतीश चंद्र झा, स.म.प्र, गांधीनगर क्षे.का.
श्री. करुणाकर शेटी, निदेशक	श्री. प्रभात किरण, म.प्र – मिड कापरेट साख विभाग	श्री. तेजेश्वर राव किलारी, प्रबंधक, हैदराबाद रामचंद्रपुरम (6658)
श्रीमती आभा सिंह यदुवंशी, निदेशक	श्री. सुधांशु सुमन, म.प्र – एमसीसी विभाग	श्री. प्रसाद वी बी, प्रबंधक, सेलम अम्मापेट-II (16325)
	श्री. एम एस आदर्श, उ.म.प्र – प्र.नि.व मु.का.अ. सचिवालय	श्री. प्रशांत बाबू एल, प्रबंधक, चेन्नै (6810)
	श्री. आर एम वेंकटचलम, उ.म.प्र – अनुपालन व जोखिम आधारित पर्यवेक्षण विभाग	श्रीमती अलका राजू, प्रबंधक, यलेयूर (4028)

Board Strategy Meet

Board unit
MD & CEO's Secretariat
HO, Bengaluru

The first Board Strategy Meet of our Bank was held at Mussoorie, Uttarakhand on 28th & 29th April 2023 to strategize and plan for next 3 years. The theme of the meet was – “Future Forge: the next 1000 days”- Charting Canara Bank's Course from Good to Great.

The Meet was attended by the Shri Vijay Srirangan, Chairman of the Board, Sri K Satyanarayana Raju, MD & CEO along with all other Board members. Head Office was represented by select CGMs/GMs and Field by Top Performing CO/RO/Branch Heads.

Shri Vijay Srirangan, Chairman set the context for the meet & spelt out the expectations from the participants. He also shared the important role this meet is going to play in the development of the organization in future.

Shri K Satyanarayana Raju, MD&CEO elaborated the focus areas for the Bank to strategize and grow in the next three years and explained the modalities of the Meet.

The Two-day Event was curated by our knowledge partner – M/s BCG. Detailed deliberations took place on the 4 identified themes – Future-ready HR, Building a Customer Centric Bank, Retail Business Growth, State of the Art Analytical & Tech Infrastructure. Deliberation on each theme was undertaken by industry experts from M/s BCG which was followed by breakout sessions involving all the participants. The takeaways of the sessions were shared with implementing wings.

A presentation on Global Banking trends across Public & Pvt. Peers with focus on geopolitical

uncertainty & high inflation/interest rate regime was done by Shri. Ashish Garg, MD & Sr. Partner – M/s BCG. He discussed the Future of banking with focus on Key Macro trends & implications on Banking along with various growth opportunities available for the bank in the coming years.

Our bank's as-is position including playback of Voice of Customers & Employees (through pulse check survey, customer & branch visit) was presented by Ms. Sreysha George, MD & Partner – M/s BCG. The Employee Pulse Survey was conducted between 24.04.2023 to 02.05.2023 and had participation of 10,431 employees of our bank. Detailed Survey reports were also presented before the forum.

Participants were divided into 4 Groups for breakout sessions and Vision Board was created by them on the theme – “Vision 2026”.

Shri. Vasudevan P – ED (D), RBI graced the occasion & delivered a session on Emerging Digital Trends. He also discussed the various new initiatives taken by RBI on the digital front and had an interaction with the Board Members.

Shri. Varun Kejriwal, MD & Partner – M/s BCG deliberated on HR transformation in Public & Pvt. peers. His presentation also included possible futuristic innovations & Branch v/s Specialized Units footprint & operating model (Retail Asset Hub, SME Sulabh etc.)

A brief overview of emerging trends & challenges in ESG from a banking lens and opportunities for our bank was given by Shri. Vivek Adhia, Associate Director – M/s BCG.

Day two of the Meet started with a session on Enabling retail business growth through CASA & building a customer centric bank was delivered by Ms. Sreysha George, MD & Partner – M/s BCG. Later, Shri. Aniruddha Marathe, MD & Partner – M/s BCG deliberated a session on Insurance & third-party income. He discussed about levers to augment and improve fee income while offering comprehensive customer offerings.

Shri Debashish Mukherjee, ED deliberated on the importance of the action points emanated from the meet & stressed on meticulous follow-up by owner wings for the implementation of the same.

Shri. Brij Mohan Sharma, ED rendered his views on the action points and stressed on team work at all levels for sustained performance.

Shri. Ashok Chandra, ED did an in-depth presentation on CASA of our Bank highlighting the

issues involved, peer bank comparison & industry trend. He also presented before the Board members the Strategies & Way Ahead to improve our CASA.

Bank's 3 Year IT Roadmap was thereafter presented by Shri. Pushkar Sinha, GM – IT Wing, HO.

Shri. Hardeep Singh Ahluwalia, ED in his address emphasized the importance of digital transformation and how it will fuel the growth trajectory of our bank.

Shri. K. Satyanarayana Raju, MD&CEO wrapped up the Meet by laying down the three year Road Map for the Bank before the Board Members. He urged the Owner Wings to take the directions forward with clear time lines.

Vote of thanks was delivered by Shri. Ravikrishnan M K, GM & Secretary to the Board.

PARTICIPANTS OF BOARD STRATEGY MEET

BOARD MEMBERS	HEAD OFFICE	CO/RO/BRANCH
Shri. Vijay Srirangan, Chairman	Shri. K H Patnaik, CGM - LCC Wing	Shri. P Santhosh, CGM, Mumbai CO
Shri. K. Satyanarayana Raju, MD&CEO	Shri. U S Majumdar, CGM - RM Wing	Shri. Sandeep J Gaware, CGM, Kolkata CO
Shri. Debashish Mukherjee, ED	Shri. D Surendran, CGM - HR Wing	Shri. Bhavendra Kumar, CGM, Delhi CO
Shri. Brij Mohan Sharma, ED	Shri. Pushkar Sinha, GM - IT Wing	Shri. Alok Kumar Agarwal, GM, Lucknow CO
Shri. Ashok Chandra, ED	Smt. R Anuradha, GM - RA Wing	Shri. Shambhu Lal, GM, Ahmedabad CO
Shri. Hardeep Singh Ahluwalia, ED	Shri. H Seshagiridas, GM – LCC Wing	Shri. Abhay Kumar, GM, Karnal CO
Smt. Nalini Padmanabhan, Director	Shri. Mahesh M Pai, GM - S&R Wing	Shri. Binay Kumar, DGM, Central Delhi RO
Shri. Dibakar Prasad Harichandan, Director	Smt. K A Sindhu, GM - PC Wing	Shri. Sandeep, AGM, Panchkula RO
Shri. Bimal Prasad Sharma, Director	Shri. Ravikrishnan M K, GM & Secretary to Board – MD&CEO's Secretariat	Shri. Ratish Chandra Jha, AGM, Gandhinagar RO
Shri. Karunakara Shetty, Director	Shri. Prabhat Kiran, GM - MCC Wing	Shri. Tejeswara Rao Kilari, Manager, Hyderabad Ramachandrapuram (6658)
Smt. Abha Singh Yaduvanshi, Director	Shri. Sudhanshu Suman, GM - MSME Wing	Shri. Prasath V B, Manager, Salem Ammapet-II (16325)
	Shri. M S Adarsh, DGM - MD&CEO's Secretariat	Shri. Prasanth Babu L, Manager, Cheyyar (6810)
	Shri. R M Venkatachalam, DGM – C&RBS Wing	Smt. Alka Raju, Manager, Yaleyur (4028)

Operations Wing – Verticals and Functions

Sourav Kumar Thakur

Senior Manager
Operations Wing
HO Bengaluru



BRIEF DESCRIPTION:

“Perfection is not attainable, but if we chase perfection we can catch excellence” – Vince Lombardi

On 01.04.2023, Operations Wing was formed at Head Office, wherein all the customer oriented verticals have been brought under one roof to ensure quality customer service and seek excellence in each field, as mentioned in the above quote.

Operation Management plays an important role in an organization as it helps effectively manage, control and supervise services and people. It also refers to a system, which an organization implements to achieve its long term goals and mission. It involves creating a system that maximizes the output and creates an environment where customer's delight can be ensured.

The verticals under Operations Wing:

1. CENTRAL PROCESSING
2. TRANSACTION MONITORING
3. CUSTOMER SERVICE
4. RECONCILIATION
5. CASH MANAGEMENT

The objectives of each vertical are mentioned below in detail:

1. CENTRAL PROCESSING VERTICAL

Expanding the scope of banking services, CPHs are set up to cater multiple processes with reduced TAT, resulting in improvement of customer experience. The main agenda of CPH under CP vertical is to centralize the CASA account opening process, Compliance functions viz. KYC, CKYC and Re-KYC, which in turn reduces the burden on the branches. The vertical comprises of 3 sections:

- I. CASA - Monitoring, Review & Compliance Section
- II. Development & Helpdesk Section
- III. KYC Section

The main objectives of the vertical are as follows:

1. To be owner of all accounts (Savings, Current & Term Deposits opened without Savings/Current Account) opened in the Bank
2. To ensure compliance of all regulatory / statutory guidelines by CPHs
3. To monitor the performance of CPHs
4. To redress the issues raised by CPHs on real time basis
5. To initiate steps to clear the pendency of various KYC related matters of all the accounts (Savings, Current & Term Deposits opened without Savings/Current Account) opened in the Bank and shall further ensure that suitable controls are in place to avoid such pendency.

2. TRANSACTION MONITORING VERTICAL

Transaction Monitoring involves assessments of customer information, interaction and activities to gain an accurate and complete picture of a customer's transactional behaviour. Various activities like money transfers, account deposits and fund withdrawals are monitored based on certain scenarios to identify suspicious transactions and mitigate the risk of financial crime. This is a very sensitive and crucial vertical as it saves the hard-earned money of the customers, by working on 24/7 basis. Real time frauds are caught by system generated alerts. The vertical comprises of 5 sections:

- I. AML/CFT Section (Anti-Money Laundering / Combating the Financing of Terrorism)
- II. EWS Section (Early Warning Signals)

- III. OTM Section (Offsite Transaction Monitoring)
- IV. EFRM-OM Section (Enterprise Fraud Risk Management – Online Monitoring)
- V. Operational Income & Expenditure Section

The main objectives of the vertical are as follows:

1. To analyse and close alert in real-time/near real-time by marking False Positive/Assume
2. Genuine/Suspect/Confirmed Fraud/Undetermined.
3. To identify exposures of INR 50 Cr & above for monitoring under EWS
4. To monitor the functioning of OTM Cells
5. To review cash transactions routed through GL

3. CUSTOMER SERVICE VERTICAL

What is a good customer service? Good customer service means consistently meeting customers' expectations. Great customer service is quick, easy, personalised and empathetic. Prompt and efficient service will develop good public relations, reduce complaints and increase business. Providing quality customer service makes the customer valued, helps us to meet their needs more effectively and improves overall customer relation. Also, nowadays doorstep banking is a major requirement which is being provided by our organization and is highly appreciated.

The vertical comprises of 3 sections:

- I. Customer Service Section
- II. Call Centre & Customer Relationship Management Section
- III. Organization & Methods Section

The main objectives of this vertical are:

1. To ensure speedy disposal of complaints received by various offices/branches.
2. Redressal of customer complaints received through online, letter, telephone, CPGRS, RBI, MOF, E-Mail, call center, in person and in various platforms etc.,
3. Redressal of Banking Ombudsman complaints received through CMS portal.
4. Monitor effective conduct of Customers Day / Customer Meets / Standing Committee Meeting on Customer Service in all Regional Offices of the Circle.

5. Ensure that Doorstep Banking services are extended by branches and follow-up of performance of Doorstep Banking facilities amongst all the ROs/ Branches.
6. Follow-up of Co-ordination between ROs/ Branches & Vendors.
7. Monitoring of Call Centre.
8. Revision of books & forms on regular interval.

4. RECONCILIATION VERTICAL

Reconciliation allows an organization to proactively identify and resolve issues. It is an essential internal control tool and is necessary in preventing and detecting frauds. There are in total 12 sections under the Recon vertical.

The 12 sections comprises of:

- I. NFS & RUPAY Reconciliation Section
- II. VISA & MasterCard Reconciliation Section
- III. Cash in ATM/Cash Recycler Reconciliation Section
- IV. Credit card & prepaid card section
- V. UPI Section
- VI. IMPS, AEPS & BBPS Reconciliation Section
- VII. Payment Gateway & Nuclei Section
- VIII. Merchant Payment Accounting, Reconciliation & Settlement Section
- IX. NEFT/RTGS Section
- X. Recon Helpdesk
- XI. IBAR DDR & GL Oversight Section
- XII. Compliance & Governance Section

The objectives of the vertical are:

1. To monitor and adjust BARs, IBAs, old entries under SA and SL, Bankers Account, OSC
2. To initiate steps to write back and write off pertaining to SL, SD, SA head and non-credit items
3. To reconcile long pending OSC/OCC entries
4. To manage Clearing & ECS debit mandate, etc.

5. CASH MANAGEMENT VERTICAL

Cash management refers to day-to-day administration of managing cash inflows and cash outflows. Because of the multitude of cash transaction on a daily basis, it has to be managed. It helps in efficient cash planning. CMS mainly

includes cash flow management, stability, analysis, etc. Also the vertical deals with Safe Deposit Lockers, Printing and stationery matters, etc. The vertical comprises of 2 sections:

- I. Cash Management & Safe Deposit Locker Section
- II. Stationery & Printing Section

The main objectives of CMS vertical are as follows:

1. To monitor cash holding of currency chests, sorting of unsorted notes and remittances of soiled notes to RBI and to implement Clean Note Policy.
2. To identify the currency chest for opening, rationalization or shifting and closure.

3. To ensure implementation of regulatory guidelines issued by regulators
4. To properly assess the requirement of branches / offices as regards Books, Forms etc., and ensuring uninterrupted supply of items to branches / offices, by attending their indents promptly.

Overall monitoring of matters related to safe Deposit Lockers and safe Custody Services like Locker arrears, Vacant Lockers, Nomination, Updation of Master data etc. and Continuing efforts to increase Safe Deposit Locker income.

कविता

The Aspirant's Story

प्रमोद रंजन

प्रबंधक
महाराजगंज शाखा



और जब बहुत मेहनत के बाद भी नहीं दिखता
किसी Result की PDF में अपना नाम
तो टूट जाता है मन व हारने लगता है हौसला
और फिर लगता है डर,
उन उम्मीदों के टूटने का, उस उम्र के बीतने का
व अपनों से किए वादों को पूरा ना करने का।
हम Aspirants को इस डर से दूर करता है सपना,
माता-पिता को गर्व महसूस कराने का सपना ,
बहन की अच्छी शादी कराने का सपना ,
इन सपनों से अगली सुबह जब हम जागते हैं
तो खुद को हौसला बस इस बात से देते हैं
कि इस बार हो जाएगा, इस बार हो जाएगा।

सौच कर समझकर इन्वेस्ट करें

बी.के. उप्रेती

वरिष्ठ प्रबंधक (सेवानिवृत्त)
केनरा बैंक



निवेश के लिए क्या-क्या तरीका अपनाना चाहिए

- याद रखें कभी भी औसत रिटर्न से ज्यादा जब रिटर्न मिलने लगे तो ऐसे निवेश में खतरा ज्यादा होता है
- प्र्यूचुअल फंड, बैंक, सरकारी स्कीम्स में निवेश सुरक्षित रहता है
- शेयर बाजार में रिटर्न के साथ जोखिम भी है
- वित्तीय बचत (फाइनेंशियल सेविंग) में ज्यादा से ज्यादा निवेश करें
- सेबी, आरबीआई में रजिस्टर्ड कंपनियों के साथ ही निवेश करें
- निवेश के लिए वित्तीय सलाहकारों से सलाह जरूर लें



मेरी उम्र उस वक्त शायद 10 वर्ष की होगी। अक्सर रविवार के दिन पिताजी एक फाइल खोलकर बैठ जाया करते थे। दिन भर पत्राचार किया करते थे और कागजों को उलटते पलटते रहते थे। मुझे यह सब देख कर बहुत गुस्सा आता था। मैं उनसे कहीं घुमाने ले जाने के लिए ज़िद करता था लेकिन वह यह कह कर टाल देते कि वह एक इंपॉर्टेंट काम कर रहे हैं।

एक दिन मैंने गुस्से में कह दिया कि ऑफिस का काम ऑफिस में किया करो। तो कहने लगे बेटा मेरा यह निजी काम है। मैंने पूछा तो उन्होंने बताया कि यह सब मैं तुम्हारे भविष्य के लिए ही कर रहा हूँ। उन्होंने बताया कि मेरी मेहनत के ₹2000 किसी कंपनी ने धोखे से हड़प लिए हैं। यह भी बताया कि उन्होंने अपने ऑफिस के घनिष्ठ मित्र की सलाह से ₹2000 की रकम ग्लोब फाइनेंस कंपनी में जमा कराई थी जो उस समय बैंकों से 2 गुना ज्यादा ब्याज दे रहे थी। ऑफिस के बहुत से कर्मचारियों ने इस कंपनी में अपनी मेहनत की जमा पूंजी जमा कराई लेकिन इस कंपनी के मालिक जमाकर्ताओं की जमा पूंजी को लेकर रातों-रात भाग गए और कुछ समय बाद कंपनी दिवालिया हो गई। इसी विषय पर उस कंपनी के विरुद्ध पुलिस और सरकारी महकमों से पत्राचार करता रहता हूँ ताकि इस कंपनी में

जमा की गई ₹2000 की राशि वापस मिल सके। पिताजी ने बताया इस कंपनी द्वारा किया गया भ्रामक और लुभावने ब्याज के चक्र में बहुत से जमाकर्ताओं ने अपनी मेहनत की कमाई गंवाई है। बहुत सी ऐसी विधवा औरतें और रिटायर्ड कर्मचारी थे जिन्होंने अपनी जिंदगी भर की कमाई इस कंपनी के चंगुल में फंस कर गंवा दी है। इस कंपनी का मामला अब सरकारी लिक्विडेटर के पास दर्ज हो गया है। मुझे याद है पिताजी की लगातार 10 साल तक लिक्विडेटर के पास चक्र लगाने के बाद एक दिन उनको अपने दो हजार रुपए की जमा राशि के एवज में ₹200 का चेक सरकारी लिक्विडेटर के ऑफिस से मिला। काश यह राशि पिताजी ने सरकारी बैंक या पोस्ट ऑफिस में जमा की होती तो कम से कम मूलधन का ढाई गुना तो हो गई होती।

इस कंपनी से 10 साल तक लगातार केस लड़ते लड़ते और पत्राचार करते करते मैं भी वयस्क हो गया और 22 साल की उम्र में मेरी नौकरी बैंक में लग गई। पिताजी कुछ वर्षों में रिटायर होने वाले थे। हमें सरकारी मकान छोड़ना था और अपने निजी मकान की व्यवस्था करनी थी, जिसके लिए मोटी रकम की जरूरत थी। मैंने अपने बैंक मित्र को इस समस्या से अवगत कराया तो उन्होंने मुझे एक चिटफंड ज्वाइन करने का सुझाव दिया। उन्होंने बताया कि ₹2500 प्रति माह की चिट है जो 20 महीने तक चलेगी और अंत में तुम्हें ₹500000/ मिल जाएंगे। जब मकान के लिए जरूरत पड़े चिट उठा लेना। चिट लेने में बहुत फायदा होता है तथा तुरंत पैसे भी मिल जाते हैं। मुझे उसका सुझाव अच्छा लगा और मैंने 20 महीने वाली रुपए 50000 की चिटफंड ले ली। नया ग्रुप शुरू होने पर चिटफंड के औरगनाईजर ने तीन सितारा होटल में सभी मेम्बर्स को दावत दी और मैंने भी चिटफंड ज्वाइन करने की खुशी में उस दिन खूब दावत उड़ाई। पहले चिट बहुत महंगी हो गई और उसका मुनाफा सब मेंबर में बंटा और पहली इंस्टॉलमेंट जो ₹2500/ की थी, मुझे सिर्फ रुपए 1500/ ही देने पड़े। इस तरह से हर महीने

चिट की बोली लगती थी और कभी भी रु2500/ की इंस्टॉलमेंट नहीं देनी पड़ी। मैंने सोच लिया था आखिरी में चिटफंड उठाऊंगा और पूरे रु50000 लेकर जाऊंगा।

मैं इस चिट की 8 इंस्टॉलमेंट दे चुका था और जब 9वीं किस्त देने का समय आया तो पता चला चिटफंड का ऑर्गेनाइजर शहर छोड़ कर भाग गया है। मैं अब तक रु16000 दे चुका था। सभी लोगों ने चिटफंड के ऑर्गेनाइजर का पता लगाने की कोशिश की लेकिन वह चंपत हो गया था। जब से चिटफंड ज्वाइन की थी मुझे लग रहा था अब तो अपना घर बन ही जाएगा और मन ही मन महान गायक कुंदन लाल सहगल जी द्वारा गाया गीत गुनगुनाया करता था।

एक बंगला बने न्यारा

जिसमें रहेगा कुनबा सारा।।

मेरे घर बनने का सुंदर सपना चकनाचूर हो गया और मेहनत की कमाई के 16000 रुपए भी गंवा दिए।

मुझे अपने पिताजी का किस्सा याद आया। काश चिटफंड ज्वाइन करने से पहले यदि मैंने पिताजी से परामर्श लिया होता तो शायद इस धोखाधड़ी से बच जाता। इस हादसे ने मुझे ऐसा झकझोर दिया कि मैंने ठान लिया कि भविष्य में दो और दो पांच का खेल नहीं खेलूंगा।

कुछ वर्ष दिल्ली में कार्य करने के बाद मेरा स्थानांतरण फरीदाबाद की शाखा में हो गया। शाखा में एयरफोर्स स्टेशन पर हमारे बैंक का एक्सपेंशन काउंटर था जहां पर मुझे काम करने का अवसर मिला। एक दिन एयरफोर्स स्टेशन का नौजवान एयरमैन शाखा में रु40 के 16 ड्राफ्ट बनाने के लिए आया। मैंने उससे 16 ड्राफ्ट बनाने के बारे में जानना चाहा तो उसने बताया कि उसने दक्षिण भारत की एक डिपॉजिट स्कीम ज्वाइन की है उसकी पेमेंट के लिए यह 16 ड्राफ्ट उसी स्कीम के तहत बनने है। उसने बताया सर यह बहुत अच्छी स्कीम है बस रु40 के 16 ड्राफ्ट भेजने हैं और उसके बाद जिनको मिलेंगे वह आगे 16 मेंबर्स बनाएंगे इस तरह से मुझे डेढ़ लाख रुपया मिलेगा वह भी मात्र 640 रुपए की इन्वेस्टमेंट से। उसने विस्तार से मुझे स्कीम समझाई और अनुरोध किया सर आप भी स्कीम को ज्वाइन करें। उसने बताया ऐसे बहुत से लोग हैं जिनको डेढ़ लाख रुपया मिल चुका है।

मैं समझ गया यह बेचारा नौजवान रातों रात अमीर बनने के चक्कर में फंस गया। मैंने उसे समझाया कि यह एक पोंजी स्कीम है और गरीब भोले-भाले जमाकर्ताओं को मुंगेरी लाल के हसीन सपने दिखाकर लूटने का धंधा है। मैंने उससे पूछा यदि रु640 जमा करके बिना कुछ किए डेढ़ लाख रुपया मिल जाएगा तो कौन मेहनत और नौकरी करेगा। मैंने उसे बताया तुम समझदार पढ़े लिखे इंसान हो ऐसी धोखाधड़ी का शिकार बन रहे हो। बैंक होने के नाते मैंने उसे बहुत समझाया। अंततोगत्वा उसे मेरी सलाह पसंद आई और उसने ड्राफ्ट नहीं बनवाए और स्कीम नहीं ली। इस तरह से एक भोला भाला वायु सेना का कर्मचारी वित्तीय धोखाधड़ी से बच गया। अपनी मेहनत के 16000 रुपये चिटफंड स्कीम में गंवाने पर मैंने भीष्म प्रतिज्ञा ले ली थी कि भविष्य में अपने प्रिय ग्राहकों, आस पड़ोस, मित्र और सगे संबंधियों को इस तरह की धोखाधड़ी के चुंगल में फंसने नहीं दूंगा।

एक दिन मेरे पास श्री बनवारी लाल एयरमैन आए जो अगले 6 महीने में रिटायर होने वाले थे। वह अपने रिटायरमेंट पर मिलने वाली रकम इन्वेस्ट करने की योजना बना रहे थे। उन्होंने हमारी बैंक की 3 साल के फिक्स डिपॉजिट पर ब्याज दर के बारे में पूछताछ की। हमारे बैंक की ब्याज दर उन दिनों 10 पर्सेंट थी। यह सुनते ही वह कहने लगे आपके बैंक की ब्याज दर तो बहुत कम है। मैंने उन्हें कहा सभी बैंकों की ब्याज दर आजकल 10 पर्सेंट ही है। वह कहने लगे अगले 6 महीने में मुझे बीस लाख रुपए के रिटायरमेंट बेनिफिट मिलने वाले हैं तो वह रफ्तार, आपके पास जमा नहीं करूंगा, क्योंकि आपका ब्याज दर बहुत कम है। तभी उन्होंने एक कंपनी का चेक दिखाया और बताया कि उन्होंने उस कंपनी में 2 लाख रुपए जमा कराए हैं और यह कंपनी फिक्स डिपॉजिट पर 24 परसेंट ब्याज दे रही है। मैंने उन्हें समझाया कि देश में कोई भी ऐसी बैंकिंग संस्था नहीं है जो जमा पूंजी पर 24 परसेंट ब्याज दे। उन्होंने गुस्से में कहा आपके सामने यह ब्याज का चेक जमा कर रहा हूं, कम्पनी ने ब्याज के भुगतान के लिए 36 पोस्ट डेटेड चेक दिए हैं और 2 महीने का ब्याज मिल भी गया है। मैंने उनसे पूछा, क्या गारंटी है आपको अगले 34 महीने के लिए हुए चेक भी पास हो जाएंगे। मैंने उन्हें समझाया और कहा महोदय मेरा अनुभव कहता है कि यह कंपनी फ्रॉड है और एक दिन अपना बोरी बिस्तर लेकर चंपत हो जाएगी। मैंने उन्हें समझाया हमारे बैंक का ब्याज दर भले ही कम है लेकिन आपकी जीवन भर की जमा पूंजी उर्फ

मूलधन सुरक्षित है। मैंने उनसे अनुरोध किया भूलकर भी रिटायरमेंट पर मिलने वाली पूंजी इस तरह की ऐरी गैरी कम्पनी में जमा ना कराएं। उनके चेहरे के आव भाव देख कर ऐसा प्रतीत हो रहा था कि उन्हें मेरी सलाह पसंद नहीं आई है और वह चले गए। खैर बैंक होने के नाते अपने ग्राहक को यह सब बताना और सचेत करना मेरा फर्ज था बाकी उनकी मर्जी।

अगले महीने यह महाशय जी एक बार पुनः बैंक में आए और कहने लगे सर इस कंपनी द्वारा दिया ब्याज का चेक वापस हो गया है, क्या आप बता सकते हैं किस कारणों से वापस हुआ है? मैंने चेक रिटर्न मेमो देखा तो उसमें कारण लिखा था Refer To Drawer. मैंने उनको इसका मतलब बताया कि वह कंपनी ऑफिस जाकर पता करें शायद उनके खाते में रकम नहीं है। वह कंपनी के दफ्तर से लौट कर बैंक आए और बताया कंपनी के मालिक जमाकर्ताओं का करोड़ों रुपया लेकर चंपत हो गए हैं। आज वह मेरे सामने शांत मुद्रा में बैठे हुए थे। मैंने उनको बताया सर मैंने आपको पहले ही सचेत किया था कि यह धोखाधड़ी वाली कंपनी है और हम बैंक को पता होता है कि मार्केट में क्या चल रहा है। मैंने कहा भगवान का शुक्र मनाओ कि यह कंपनी सिर्फ आपकी कमाई का केवल 2लाख लेकर ही चंपत हुई है। अगर यह कम्पनी कुछ और दिन टिक जाती तो आप पूरी रिटायरमेंट की जमा पूंजी से हाथ धो बैठते।

इस तरह की कपटपूर्ण जमा योजनाएं पोंजी स्कीम के नाम से जानी जाती है। 1920 के दशक में इंग्लैंड के चार्ल्स पोंजी ने हजारों जमाकर्ताओं को धोखा दिया। इन्होंने निवेशकों और जमाकर्ताओं को पोस्टल कूपन में निवेश पर 90 दिनों में 50% रिटर्न की गारंटी दी जबकि उस समय इंग्लैंड में ब्याज दर 5% थी। चार्ल्स पोंजी अपने शुरुआती निवेशकों को भुगतान करने में सक्षम रहे लेकिन बाद के निवेशकों को भुगतान करने में असमर्थ रहे और योजना बंद हो गई।

पोंजी योजनाएं कपटपूर्ण/धोखाधड़ी निवेश योजनाएं होती हैं जिसमें एक ऑपरेटर वैध निवेश से लाभ के बजाय नए निवेशकों से प्राप्त पूंजी से पुराने निवेशकों को रिटर्न का भुगतान करता है। पोंजी स्कीम के संचालक नए निवेशकों को रिटर्न की असामान्य रूप से उच्च अल्पकालिक लाभ का वादा करके लुभाते हैं और ज़ोरदार प्रचार प्रसार टी वी, रेडियो,

अखबार तथा समाज के जानी-मानी फिल्मी हस्तियों को अपनी कम्पनी का ब्रांड एंबेसडर बना कर भोले-भाले लोगों को अपनी कम्पनी की स्कीम में निवेश के लिए फंसाते हैं।

पिरामिड योजनाएं:

पिरामिड स्कीम को चेन रेफरल स्कीम भी कहा जाता है। यह भी एक कपटपूर्ण व्यवसाय मॉडल है जिसमें सदस्यों को योजनाओं में भविष्य के साथियों को नामांकित करने में उनकी क्षमता से जुड़े भुगतान के वायदे के साथ भर्ती किया जाता है। फिल्म हेरा फेरी में एक ऐसा ही किस्सा है जिसमें वह निवेशकों को 25 दिन में पैसा डबल करने की योजना बताता है। ऐसी बहुत सी कपट निवेश योजनाओं में गरीब, भोले-भाले लोगों ने अपनी मेहनत की कमाई गंवाई है।

काश इन सभी जमाकर्ताओं ने सरकारी बैंकों में अपनी जमा पूंजी निवेश की होती तो वे इस तरह की वित्तीय धोखाधड़ी से बच जाते।

भारत सरकार, वित्त मंत्रालय, भारतीय रिजर्व बैंक और सरकारी/सार्वजनिक क्षेत्र के बैंक के माध्यम से समय-समय पर आम जनता को इलेक्ट्रॉनिक, प्रिंट, सोशल मीडिया के माध्यम से सचेत करते रहते हैं कि निवेश के भ्रामक/लुभावने 50 पर्सेंट लाभ/रिटर्न वाली योजनाओं से बचें और निवेश करने से पहले कंपनी के बारे में पूर्ण जानकारी लें। ऐसे बहुत से विज्ञापन टीवी और अखबार में आते हैं जिसमें बताया जाता है कि ऐसी स्कीम जो लुभावना ब्याज दर दे और 2 वर्षों में पैसा डबल करें इस तरह की स्कीमों से बचे।

आज भी मार्केट में बहुत सी ऐसी स्कीम हैं जिसमें गरीब, अनपढ़ लोगों के अलावा पढ़े-लिखे, विद्वान भी इन धोखे वाली स्कीम में फंस जाते हैं और अपनी मेहनत की जमा पूंजी गवां बैठते हैं।

फंडा = आइए हम सब मिलकर भीष्म प्रतिज्ञा लें कि जो भी हमारे संपर्क में आएगा, उसको इस तरह की कपटपूर्ण / पोंजी / पिरामिड योजनाओं के बारे में बताएं, सतर्क करेंगे और उन्हें अपने बैंक से जोड़ेंगे, तभी हम इस तरह की धोखाधड़ी वाली कम्पनियों से भोले-भाले जमाकर्ताओं को वित्तीय धोखाधड़ी से बचा पाएंगे।

Redefining Operational Banking for a New Generation of Customers

Abrar Ul Mustafa

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Operational banking is the process of managing a bank's daily operations, including activities like depositing and withdrawing money, opening new accounts, and processing transactions. To understand operational banking, let me tell you a story: Meet Rahul, a hardworking businessman who owns a small bakery. Every day, he deposits his earnings into his bank account to keep his business running. One day, Rahul's bank experienced a technical issue and his transaction was delayed. As a result, Rahul was unable to purchase the ingredients he needed to bake his cakes and pastries. Rahul was frustrated, but he understood that the bank's daily operations could sometimes encounter issues like this. Operational banking involves managing these types of issues to ensure that customers like Rahul can access their money and complete transactions smoothly.

To ensure that Rahul's needs are met, the bank has a team of dedicated professionals who work behind the scenes to process transactions, maintain the bank's IT systems, and provide customer service. These staff members will ensure that Rahul's deposit is processed quickly, his account is updated accurately, and if any issues he encounters, will be resolved promptly.

Operational banking has undergone significant transformation in recent years, driven by the changing needs and preferences of customers, as well as advances in technology. The rise of digital channels, mobile devices, and Fintech startups has created new opportunities and challenges for banks to redefine their operational models and serve a new generation of customers better.

The Changing Landscape of Operational Banking

I, recently, spoke at the School of Financial Studies, University of Amritsar on "Digital Disruptions in the Banking Sector". I started my talk with a couple of questions for the audience. Question No 1: How many of

you prefer Apps like Google Pay, Paytm, PhonePe, etc over your bank's App? Almost all the hands rose in agreement. Then I asked the second question "How many of you are satisfied with the Banking Apps of your Bank? Only a small number of hands rose this time. This shows a very important difference between Fintechs and banks. While Fintechs are Technology centric, banks are not, atleast not yet.

The Rise of Digital Channels

The proliferation of digital channels has fundamentally changed the way banks interact with their customers. From roughly 2000 crore digital transactions in FY 2017-18, to a staggering 8840 crore transactions in the FY 2021-22 (reports by RBI, NPCI, etc), digital banking has become the new norm. According to a survey conducted by Accenture, 87% of customers use digital channels for banking, and 67% prefer to use mobile devices for transactions. This shift towards digital banking is being driven by a range of factors, including convenience, speed, and accessibility.

Banks are responding to this trend by investing heavily in digital platforms that are user-friendly, secure, and reliable. This includes developing mobile apps, online portals, and other digital channels that allow customers to access banking services from anywhere, at any time.

The Rise of Fintech Startups

Fintech startups, which leverage technology to provide faster, cheaper, and more personalized services to customers, are also challenging traditional banks. These companies are disrupting the banking industry by offering innovative products and services that cater to the needs of specific customer segments.

For example, digital-only Fintechs like Paytm, PhonePay, and the like have been emerging as an all-new industry. There are hundreds of Fintechs in India today and some

of them have grown so big that they have become Unicorns, with a valuation of more than a Billion Dollars. Globally, Banks like Chime and Revolut are offering fee-free banking and easy account opening, while payment companies like Stripe and Square are disrupting the payments industry with their APIs and platforms. To compete with fintech startups, traditional banks are investing in digital transformation initiatives and partnering with fintech companies, under the Open banking Model, to enhance their product offerings. According to a report by Accenture, globally, 63% of consumers are willing to use financial products or services provided by tech giants like Amazon, Google, or Apple. This demonstrates the growing competition faced by banks from non-banking companies.

The Role of AI and Data Analytics

Banks are leveraging Artificial Intelligence (AI) and data analytics to gain insights into customer behavior and preferences, and to deliver personalized products and services. For example, banks can use machine learning algorithms to recommend relevant products and services based on a customer's transaction history. This helps banks to deepen their customer relationships and improve customer retention.

In addition, AI and data analytics can help banks to detect and prevent fraud, manage risk, and enhance operational efficiency. According to a report by Accenture, 70% of banking executives believe that AI will be the primary way banks interact with their customers within the next five years.



The Importance of Customer Experience

The importance of customer experience has become increasingly evident in the banking industry. Banks need to focus on delivering exceptional customer experiences across all channels, including digital and in-person. This

requires investing in customer service training, and using customer feedback to improve processes and products. According to a report by PwC, 73% of customers are willing to do business with a bank that offers a great customer experience, even if it means paying higher fees. This demonstrates the importance of customer experience in building customer loyalty and retention.

Key Strategies for Redefining Operational Banking

Operational banking is an essential aspect of the financial services industry. The traditional model of operational banking, however, is rapidly changing. With the rise of digital technologies, customers now demand greater convenience, accessibility, and speed in their banking experience. To remain relevant and competitive, banks need to redefine their operational models and focus on providing excellent customer experience. This essay will examine the key strategies for redefining operational banking.

Leveraging Digital Channels

The rise of digital channels has transformed the way banks interact with their customers. The use of mobile devices and online platforms has become increasingly popular among customers who demand convenient banking services. In fact, according to a report by FDIC, Chase and Marqeta, 71 percent of customers have used a mobile wallet to make payment in the last year 2022

To remain competitive, banks need to invest in digital channels to provide seamless banking experience to their customers. For example, many banks have developed mobile apps that allow customers to complete transactions, manage accounts, and access support from their mobile devices.

Moreover, banks can leverage digital channels to provide personalized banking services to customers. For instance, using data analytics and machine learning algorithms, banks can provide personalized recommendations for financial products based on the customer's behavior, preferences, and needs.

Embracing Fintech Partnerships

Fintech startups have disrupted the banking industry by offering innovative products and services. Many fintech companies have identified gaps in the market and developed products that cater to specific customer

needs. To remain competitive, traditional banks need to partner with fintech companies and leverage their technology to provide a better customer experience. Fintech partnerships can help banks to accelerate their digital transformation initiatives, provide access to cutting-edge technology, and offer a wider range of financial products and services. For example, many banks have partnered with fintech startups to provide digital payments, wealth management, and lending services.

This is true for India as well as the world. For example, according to a survey by PwC, over 80% of banking executives believe that fintech partnerships will be crucial in driving innovation in the banking industry. In fact, a report by McKinsey revealed that banks which partner with fintech companies have higher digital adoption rates and better customer engagement.

Investing in Data Analytics and Artificial Intelligence

Data analytics and Artificial Intelligence (AI) are transforming the banking industry. Banks can use data analytics and AI to gain insights into customer behavior, improve risk management, and automate processes. For example, banks can use machine learning algorithms to identify fraud and detect anomalies in transaction data. Moreover, data analytics and AI can help banks to provide personalized banking services to customers. Banks can use customer data to develop personalized recommendations for financial products, automate customer support, and provide predictive insights into customer needs. In fact, a study by the International Data Corporation (IDC) predicted that worldwide spending on AI systems in the banking industry will reach \$4.1 billion by 2024.

Focusing on Customer Experience

Customer experience is a critical factor in the success of operational banking. Banks need to provide an exceptional customer experience across all touch points, including digital and in-person interactions. To achieve this, banks need to invest in customer service training, improve their processes, and use customer feedback to enhance their services. According to a survey by Accenture, 73% of customers are willing to pay more for great customer experience. Moreover, a report by PwC revealed that 80% of customers are willing to switch

banks if they receive poor customer service. To provide an exceptional customer experience, banks need to listen to their customers' requirements.

Best Practices for Redefining Operational Banking

Here are some best practices that banks can use to successfully redefine their operational models for a new generation of customers:

- 1. Start with a Clear Strategy:** Banks need to have a clear strategy for digital transformation that aligns with their overall business goals. This requires assessing their current capabilities and identifying areas for improvement.
- 2. Invest in Talent and Culture:** Banks need to invest in talent and culture to drive innovation and change. This requires attracting and retaining top talent, and fostering a culture of experimentation and risk-taking.
- 3. Adopt Agile Methodologies:** Banks can adopt agile methodologies to enable faster and more interactive development of products and services. This requires breaking down silos and promoting collaboration across teams.
- 4. Focus on Security and Compliance:** Banks need to collide head on with this challenge. Cyber attacks have been wrecking havoc in India and the world.

Tail-piece: Operational banking is undergoing a significant transformation, driven by changing customer needs and the rapid adoption of digital technologies. To remain competitive, banks need to redefine their operational models and focus on providing an exceptional customer experience. This requires leveraging digital channels, embracing Fintech partnerships, investing in data analytics and AI, and focusing on customer experience. By adopting these key strategies, banks can better serve the needs of a new generation of customers and position themselves for long-term success in the evolving landscape of operational banking. The future of banking lies in the ability of banks to adapt to changing customer needs, embrace digital innovation, and deliver a seamless, personalized experience to their customers.

Digital Rupee - An Overview

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The Digital Rupee e₹ or E-Rupee is a tokenised digital version of the Indian Rupee which is issued by the Reserve Bank of India (RBI) as Central Bank Digital Currency (CBDC). As per RBI, CBDC is a digital representation of legal tender money. It is a digital version of the Indian Rupee i.e. fiat currency. Consequently, it may be traded for fiat money on a one-for-one basis.

Fiat money is a type of currency that the government of a nation issues. Historically, it was distributed as bank notes and coins. It is regarded as legal currency and may be used to purchase and sell goods and services.

CBDC, being a sovereign currency, holds unique advantages of central bank money viz. trust, safety, liquidity, settlement, finality and integrity. Introduction of CBDC would result in reduction in operational costs involved in physical cash management, fostering financial inclusion, bringing resilience, efficiency, and innovation in payments system, adding efficiency to the settlement system, boosting innovation in cross-border payments space and providing public with uses that any private virtual currencies can provide, without the associated risks. The use of offline feature in CBDC would also be beneficial in remote locations and offer availability and resilience benefits when electrical power or mobile network is not available.¹

The development of CBDC would improve the digital economy of the country. Digital Rupee is based on blockchain technology. Given India's world-class digital

payments infrastructure, the introduction of CBDC will further strengthen India's position as a digital economy.

Features of CBDC

The features of CBDC include:

- ♦ CBDC is sovereign currency issued by Central Banks in alignment with their monetary policy.
- ♦ It appears as a liability on the central bank's balance sheet.
- ♦ Freely convertible against commercial bank money and cash.
- ♦ It is interchangeable legal tender for which holders need not have a bank account.
- ♦ Expected to lower the cost of issuance of money and transactions.

How is Digital Rupee different from money in digital form?

CBDC differs from existing digital money available to the public because a CBDC would be a liability of the Reserve Bank, and not of a commercial bank.

Legal framework for CBDC:²

1. Existing legal frameworks were typically enacted in a pre-digital age. The introduction of CBDC in India by the Reserve Bank requires enabling legal framework since the legal provisions were made keeping in mind currency in paper form.
2. The necessary amendments to the Reserve Bank of

1 <https://www.rbi.org.in/Scripts/PublicationReportDetails.aspx?UrlPage=&ID=1218>

2 <https://www.rbi.org.in/Scripts/PublicationReportDetails.aspx?UrlPage=&ID=1218>

India Act, 1934 relating to enhancing the scope of the definition of 'bank note' to include currency in digital form.

3. CBDC requires a legal framework that clarifies whether the central bank has the mandate to issue CBDC and what status it would have legally.

The technology behind CBDC

CBDC may be seen as equivalent or comparable to Bitcoin. However, there are technical differences between the two. While CBDCs and Bitcoin are built on Distributed Ledger Technology (DLT), the former is distinguished by Permission Identification. Digital Rupee will be backed by the RBI whereas Bitcoin does not have backing of any of the Central Banks in the world.

Types of CBDC:

- a. **Retail CBDCs** : Retail CBDC is the most common type of CBDC. Individuals and businesses may all benefit from retail CBDCs.
- b. **Wholesale CBDCs**: Wholesale CBDCs are being limited to the settlement of secondary market transactions in government securities.

Benefits of CBDC

Real-time money transfer: Without the need for intermediaries such as banks, money transfers and payments may be made in real-time from the payer to the payee.

Easy currency tracking: When a country implements CBDC, its central bank will trace the precise location of each unit of currency.

Combating Crime:

Criminal acts such as terror funding, money laundering, and so on may be readily identified and stopped.

Volatility:

CBDCs will be tied to assets like gold, so they will not experience the same level of volatility as experienced in case of cryptocurrencies.

The Digital Rupee gives India the potential to build the Digital Rupee as a superior currency for commerce with its strategic partners, eliminating India's reliance on the dollar. It would also assist India in combating malpractices such as tax evasion, terror funding, money laundering, and other financial crimes, as the central bank will monitor each unit of digital currency. It would also enable the RBI to track transactions and credit flows across the Indian economy, eliminating scams and frauds in real-time and protecting depositors' funds. CBDC will also divert investors' attention away from the existing high-risk crypto assets.

The Digital Rupee will assist RBI in attaining financial inclusion, transitioning to a cashless society, and lowering the cost of producing and managing currency, among other things. Digital Rupee will empower the citizens and will enable us all to build the digital economy. Let us hope that introduction of Digital Rupee revolutionises the Indian economy and enable the country to take a major step towards becoming a \$5 trillion economy.



**"True currency of life is time, not money,
and we have all got a limited stock of that"**
- Robert Harris

कविता

बैंकिंग एवं सुरक्षा

बैंकिंग का काम है दिनचर्या व्यवस्थित करना,
जब भी जाते हैं बैंक में, ध्यान से सुनो वरना।

खोलना हो बचत खाता, लेना हो ऋण या लेना हो बीमा,
बैंक में मिलती अनगिनत सेवाएं जिनकी नहीं कोई सीमा।

जमा-उधार जैसे काम, भीड़ में यह न करना,
दस्तावेज अच्छे से रखना, बुरे दिनों के लिए संभाल कर रखना।

करें बैंक ट्रांजेक्शन, सुनिश्चित करो पहले से,
विवेक से करें व्यवहार, कहीं गलती न हो जाए गलत समय में।

प्रौद्योगिकी के इस युग में बैंक है आपके द्वार,
मोबाइल बैंकिंग और नेट बैंकिंग हैं इसके औजार।

खातों की सुरक्षा रखो, पासवर्ड का करो उपयोग,
कभी न बताना दूसरों को, नहीं होना चाहिए गलतफहमी का रोग।

कोई मांगे ओ.टी.पी या फिर मांगे निजी सूचना,
नहीं देना है कोई जानकारी वरना लग जायेगा चूना।

बैंक के नाम पर हो अगर कोई धोकेबाजी,
शिकायत करने में करना है जल्दबाजी।

बैंकिंग है अत्यन्त जरूरी और बैंक है वरदान,
रहो सजग और सुरक्षित, बने रहोगे धनवान।

बैंकिंग का काम है, धन-व्यवस्था सुनिश्चित करना,
सभी को साथ देना होगा, बैंकिंग सेवाओं में विश्वास करना।



मो. जुहब

अधिकारी
क्षेत्र.का. अलीगढ़

BUSINESS PROCESS REFINEMENT USING SLA AND OLA

Sreekuttan S

Senior Manager
Thirumala Branch,
CO Trivandrum



1. INTRODUCTION

A time tested thumb rule has evolved in the banking industry over the years with regard to growth in low cost deposits or most appropriately, the share of low cost deposits among total deposit. "THE CASA SHARE/CASA GROWTH IS DIRECTLY PROPORTIONAL TO THE CUSTOMER SERVICE". By agreeing to this rule, let us throw a million dollar question at ourselves. "How can we improve customer service?" The rest of this article tries to throw some insight on Service Level Agreement (SLA) and Operational Level Agreement (OLA) and how customer satisfaction would become one of the benefits of an effective SLA/OLA system.

2. SLA AND OLA

Service Level Agreement (SLA) is an indispensable component in any service industry, which is in direct connect with its customers. SLA in its very technical form can be defined as the predefined commitment (often quantified in terms of metrics) between a service provider (here it is the Bank) and its customer. An SLA would necessarily define the level of service committed by the service provider to its customer, the compensation it offers to the customer if the agreed service levels are not achieved within the agreed timeline.

Let us understand the same with the following example.

A customer submitting request for updation of his/her mobile number in his account receives no formal acknowledgement for his/her request and the request doesn't carry any Service Level Agreement (SLA) which guarantees the specified TAT for fulfilling it. The officer or SWOA may receive the request in the midst of some other work that they are doing. So the request to update

mobile number may be attended to once the present work is over. Amidst the busy regular schedule, there are chances that the request is not serviced on the same day. Here is the point which I was referring to earlier with regard to Customer Service. If the customer would require visiting the branch multiple times to know if his/her request is attended or if the customer is not provided with a guaranteed timeline which assures him/her about the time within which the request will be fulfilled, the customer service is compromised.

Now let us assume that SLA is available in the above scenario ie, the request of the customer for updation of mobile number is assigned with an SLA. Suppose the SLA in the above scenario assures the customer to get their mobile number updated within 24 hours (say) of raising the request. Don't you think that it will instill a professional way in servicing the customer requests, which in turn will improve the customer service?

IMPLEMENTATION OF SLA

Any customer request received at the branch should invariably be entered in a centralized package and be given a unique number, let us call it CR-ID (Customer Request ID). At the time of CR-ID generation, it should get linked with the officer who is assigned with that task in his KRA. Every CR-ID should be assigned with an SLA which guarantees the end user to get his request serviced within the specified timeline. If the SLA is breached, the CR-ID should get auto escalated to the controlling office, ie RO/CO/HO (as the case may be).

Officers' APAS can be assessed based on the escalations. It is the prime responsibility of the official to ensure that the customer request assigned to him/her is executed in a time bound manner without breaching the SLA attached to the request. There should be a facility

available to the customer to know the status of his/her request by keying in the CR-ID. This approach of timely and professional way of attending the request will enhance the customer satisfaction.

Scope of implementation of CRID and SLA:

- ◆ Cheque book request
- ◆ To know the status of clearing cheque presented
- ◆ Any KYC updation request
- ◆ Status of ATM compliant
- ◆ Failed UPI transaction request
- ◆ Loan proposal etc etc....

Do you think that customer service is the only benefit of SLA? No, if fact it is one among the many benefits. Let's list out the major ones:

- ❖ Properly quantifies the work done by the staff.
- ❖ Enables 360° appraisal of the employees.
- ❖ Helps us to analyse the pattern of customer requests in each branch, which enables top management to take informed decisions to correct the missing links.
- ❖ Brings in a professional approach in dealing with customer requests.
- ❖ Enhances customer satisfaction.

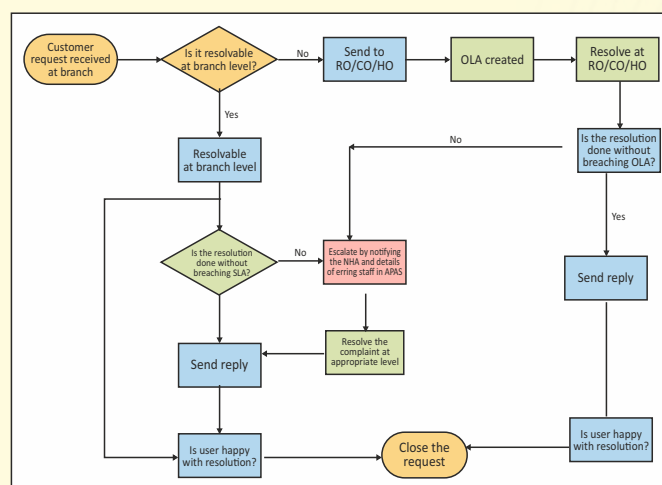
OPERATIONAL LEVEL AGREEMENT

The next relevant question is 'whether SLA alone would suffice'?

It's a common notion that staff working in administrative units often has the undue advantage in terms of accountability, appraisal and workload. What can be done to create a level playing field for staff working in field units and administrative units? The very answer to the question is Operational Level Agreement (OLA).

OLA is nothing but a counter part of SLA within the organisation. In other words, OLA is an internal agreement between different units within the

organisation to ensure timely fulfilment of requests raised. OLA essentially supports the functionary in timely fulfilment of SLA. In other words an effective OLA system is required for the smooth implementation of SLA. Let us understand the concept of OLA and SLA using a simple flow chart.



Now, coming to a different and important aspect of SLA-OLA. How does OLA help in creating a level playing field in terms of accountability, appraisal and related aspects? Let's visit a new example to understand this further.

A customer has approached one of our branches with a complaint that his loan account has been debited with excess interest for the previous month. What would be the usual procedure that is going to happen to resolve this complaint?

- Branch manager notes the complaint and checks if the error has occurred at branch level or if the rectification can be done at branch level.
- If the rectification cannot be done at branch level, the branch sends a mail to their respective RO.
- The RO on scrutiny of the complaint, sends a mail to CO if the issue still cannot be rectified at their level.
- On scrutiny by CO, it may be figured out that the excess debit had been initiated at HO.
- Further, a correspondence is sent to HO for rectification of the same.

- Upon follow up and after receiving recommendations from the RO and CO, the entry will be reversed.
- The process may take some time and the customer may have visited the branch already to seek the status of his/her complaint.

In this scenario the customer is not given a CR-ID while initiation of the complaint and hence he/she cannot check the status of the complaint by themselves.

Let's analyse the complaint and its traversal towards closure. The complaint doesn't fall under the resolution purview of the branch in the first place. It had to be necessarily resolved by a higher office. However the pressure of facing the complaint was upon the branch alone. The complaint traversed through multiple levels of processing at RO/CO/HO before its closure. At no point of time, an expected date of closure or accountability was assigned to the complaint. Most importantly, the work is not quantified anywhere.

Now let us apply the concept of SLA- OLA to the above compliant scenario.

As soon as the complaint is raised by the customer, a CR ID is generated. Once the CRID is generated and complaint is assigned to HO for closure, an SLA (say 3 days) is attached to CRID. So the customer is entitled to get a resolution within 3 working days. Simultaneously, OLA is attached to this complaint and as per which HO (in this scenario) is required to resolve the complaint within 3 working days. So the onus of timely resolution

of the complaint rests with the official concerned at HO in this particular case. Suppose if the resolution is not provided within 3 working days, OLA is breached and escalation happens.

Similar scenarios arise in the case of requests that are to be serviced by RO and CO also. Through this, officials at admin units are held accountable for timely service of requests from branches. It is notable to see that requests or complaints originated from customers alone are not brought under the ambit of SLA-OLA. The requests can be raised from any level. It may or may not have an SLA and OLA attached to it. In cases where customer is not involved, there will be OLA only. A request from an RO to CO to create login credentials in a particular portal handled by CO is such an example where there is only OLA involved.

Now let's chalk out the advantages of having OLA in place:

- Helps creating a level playing field for staff in admin and branch units.
- Helps in the performance appraisal of the admin staff for meaningful assessment.
- Helps the management in finding the missing links in business process.
- OLA essentially aids in the successful implementation of SLA.
- Helps in quantifying the work done by admin staff.



**“Happiness lies in the joy
of achievement and
the thrill of creative effort”**

- Franklin D. Roosevelt

Financial Assets Composition of Households undergoing change

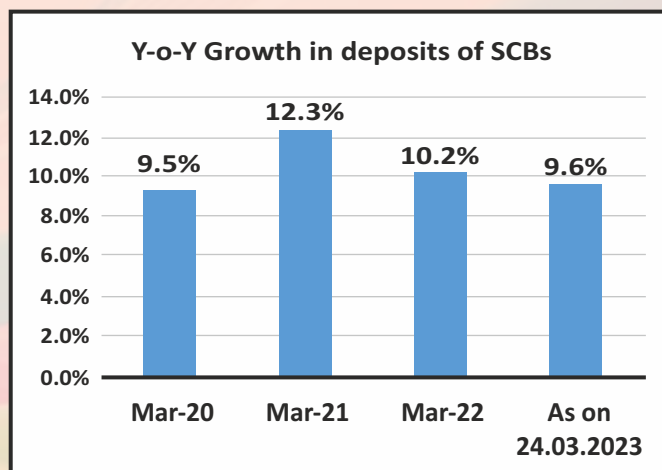
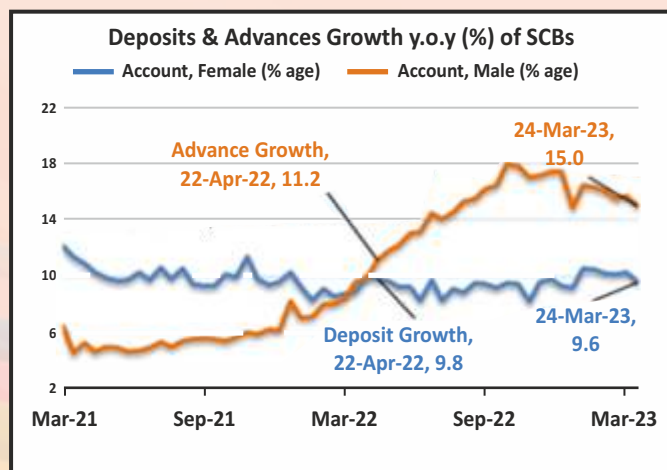


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Executive Summary:

- Banking sector deposits growth has moderated from the high of 12.3% y-o-y growth in March 2021 to 9.6% y-o-y as on 24th March 2023, reflecting overall decline in money supply (M3) in the economy.
- The deposit growth may remain capped in Q1FY24 restricted by likely elevated currency in circulation due to state elections and more household savings going towards Small Saving Schemes.
- RBI data shows an overall decline in the financial assets of the households (HH) with a change in the composition as:
 - Share of funds allocated for Investments has increased to 9% in FY22 from 4% in FY21. In this category, major spike has happened for mutual funds investment, which has increased 151% y-o-y from ₹0.64 lakh crore in FY21 to ₹1.60 lakh crore in FY22.
 - Share of funds allocation to Provident and Pension Funds (including PPF) in household financial assets has increased to 23% in FY22 from 17% in FY21.
 - Share of funds allocation to Small Savings (excluding PPF) in household financial assets has increased to 13% in FY22 from 9% in FY21.
- However, going forward, there is positive outlook for Banking sector deposits growth of the economy amid higher Bank deposit rates, expectation of improved rural wages on the back of a near-normal monsoon and increase in net bank credit to government as well to the commercial sector, which will support increase in money supply in the medium term.

Since April 2022, Banking sector deposits growth has been lagging behind credit growth, which is causing competition among Banks to increase deposit rates to garner additional deposits to fund the credit growth and is putting upward pressure on Banks' funding costs. The following is an analysis of the factors that are dragging the deposits growth rate.

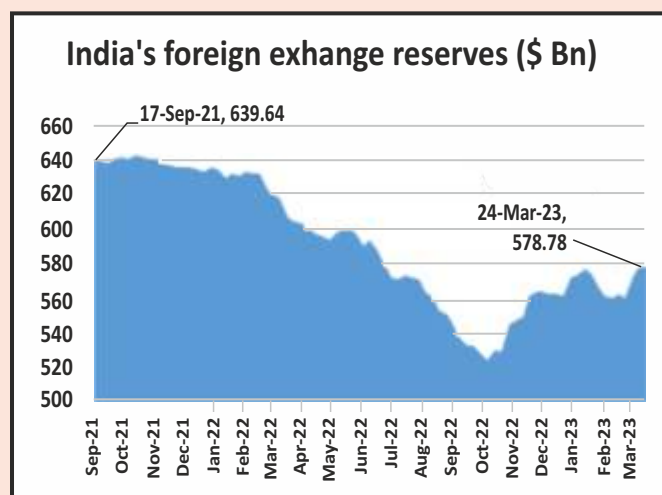
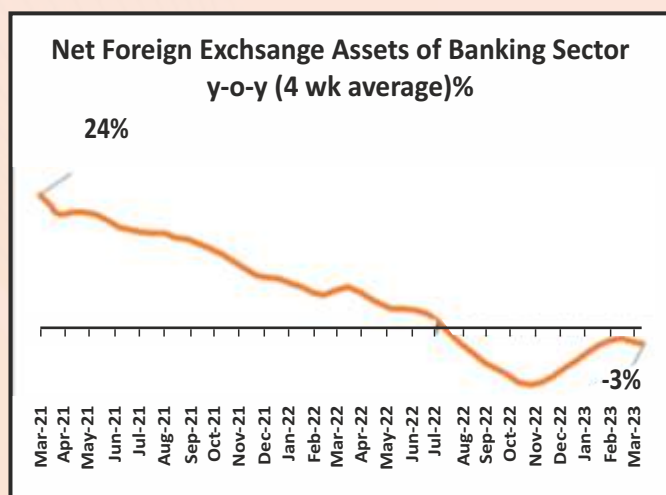


With respect to overall trend, deposits growth has two distinct trends since March 2020. It accelerated to 12.3% y-o-y growth in March 2021 due to precautionary savings triggered by the uncertain macroeconomic environment, in the aftermath of the pandemic. Thereafter, deposits growth moderated to 10.2% y-o-y in March 2022 and further to 9.6% y-o-y in March 2023 (as per RBI fortnightly data as on 24.03.2023) as economic growth momentum picked up pace in the economy.

Moderation in Overall Money Supply (M3) in the economy:

The muted Bank deposit growth in FY23 reflected the moderation in overall money supply (M3) in the economy. Any change in M3 is driven by its sources, i.e. Net Bank Credit to Government, Bank Credit to Commercial Sector, Net Foreign Exchange Assets of Banking Sector, Government's Currency Liabilities to the Public and Banking Sector's Net Non-Monetary Liabilities. The following factors led to moderation in money supply in FY23.

- **Decline in "Net Foreign Exchange Assets of Banking Sector" (as also seen in the dwindling FX Reserves of the RBI):**

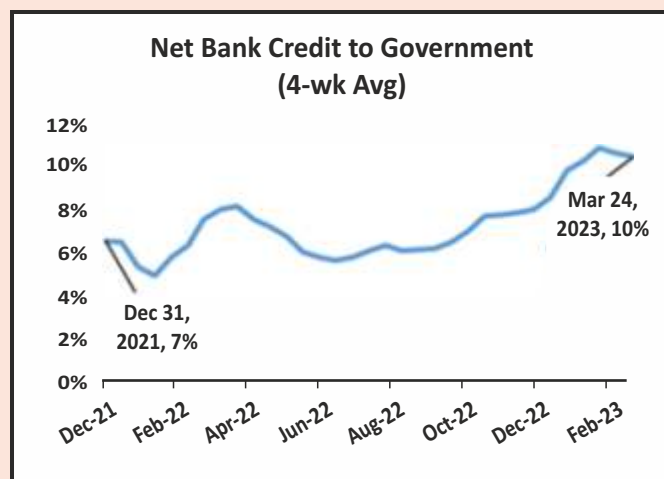
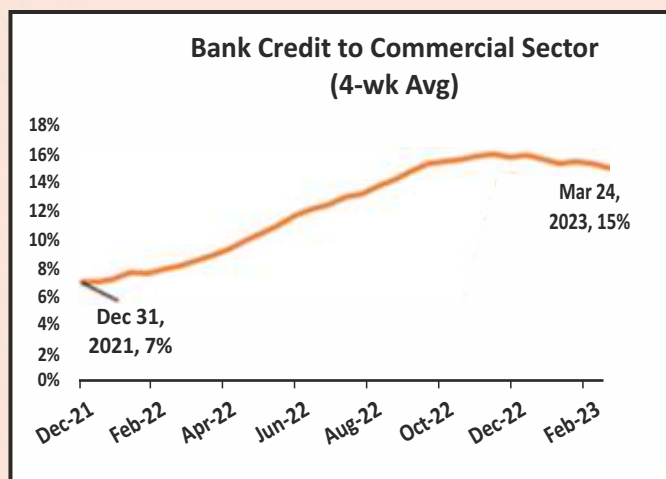


The growth in 'net foreign exchange assets of Banking sector', a major source of money supply M3, have slowed from 24% y-o-y in March 2021 to -3% on March 2023. This has been due to RBI's dollar selling in the FX market to shield rupee depreciation amid global headwinds. The same is reflected in decline in forex reserves from a record high of \$639 Bn as on 17th Sept 2021 to \$578 Bn as on 24th Mar 2023. Thus, RBI has sucked up money supply from the economy to the tune of dollar intervention that it has conducted in the FX market. This has also added to the moderation in deposits growth in the economy.

- **Increase in Net non-monetary liabilities (NNML) of the RBI:**

The growth in 'Banking Sector Net Non-monetary liabilities' negatively impacts M3. This majorly includes 'Net non-monetary liabilities (NNML) of the Reserve Bank' wherein the RBI witness considerable accretion towards its revaluation (CAGR) balances during periods of rupee depreciation. An uptick in CGRA and in turn in net non-monetary liabilities is evident during the last few months due to continuing pressure on rupee value.

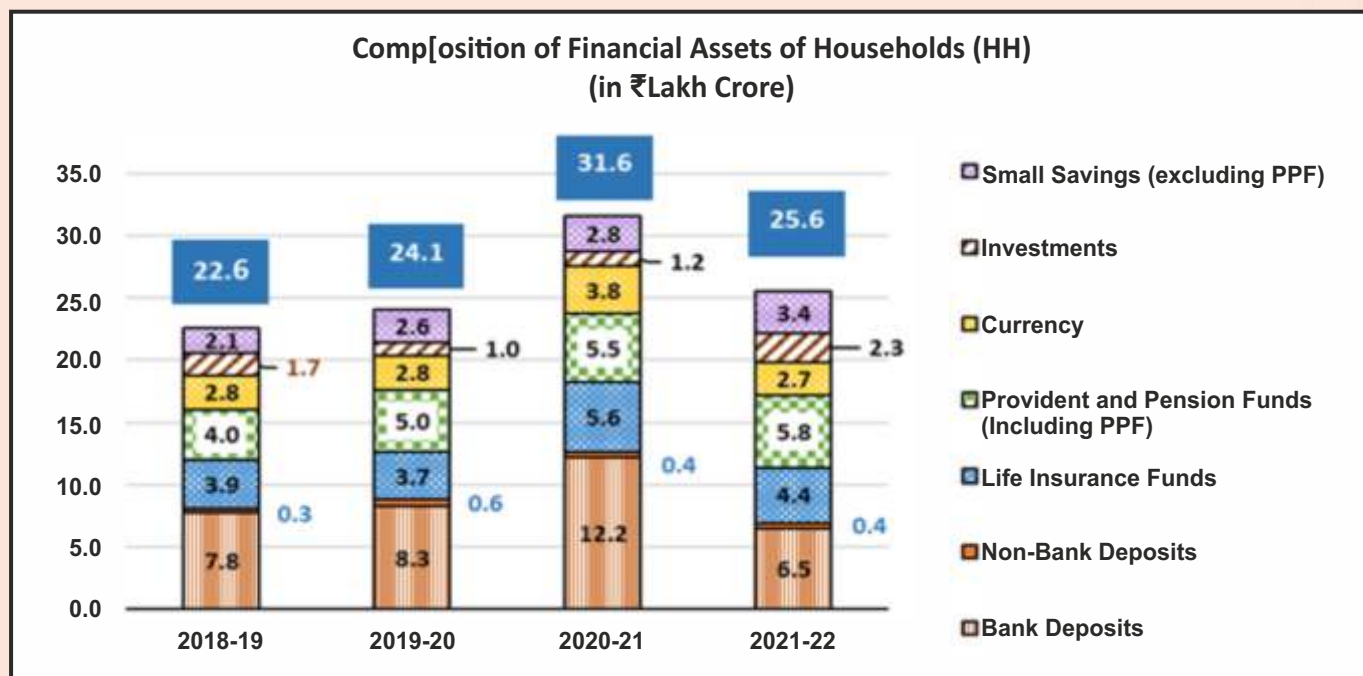
However, on the positive side, money supply growth is supported by a robust credit growth. Growth in 'Bank credit to commercial sector' and 'Net Bank Credit to Government' have been robust in the last few months, on the back of positive business outlook and consumer confidence.



Change in the composition of Financial Assets of Households:

- RBI data shows that there has been overall decline in the financial assets of the households (HH) by about 19% from ₹31.6 lakh crore FY21 to ₹25.6 lakh crore FY22.
- Also, there has been a distinct change in the composition of financial assets of HH, with more funds being allocated to provident & pension funds (including PPFs), investments and small savings.
- Share of funds allocated for Investments has increased to 9% in FY22 from 4% in FY21. In this category, major spike has happened for mutual funds investment, which has increased 151% y-o-y from ₹0.64 lakh crore in FY21 to ₹1.60 lakh crore in FY22.
- Share of funds allocation to Provident and Pension Funds (including PPF) in household financial assets has increased to 23% in FY22 from 17% in FY21.
- Share of funds allocation to Small Savings (excluding PPF) in household financial assets has increased to 13% in FY22 from 9% in FY21. The amount allocated to this segment has increased to ₹3.41 lakh cr in FY22 from ₹2.81 lakh cr in FY21.

% Contribution to Total Financial Assets	2018-19	2019-20	2020-21	2021-22
	Annual	Annual	Annual	Annual
1. Total Deposits (a+b)	36%	37%	40%	27%
(a) Bank Deposits	34%	34%	39%	26%
(b) Non-Bank Deposits	2%	3%	1%	1%
2. Life Insurance Funds	17%	16%	18%	17%
3. Provident and Pension Funds (including PPF)	18%	21%	17%	23%
4. Currency	12%	12%	12%	11%
5. Investments	8%	4%	4%	9%
of which: (a) Mutual Funds	7%	3%	2%	6%
(b) Equity	0.3%	1%	1%	2%
6. Small Savings (excluding PPF)	9%	11%	9%	13%



Note: The figures in the blue box shows total financial assets of households for the respective financial years.

There is a clear shift in households' financial assets allocation to investments, particularly to mutual funds and small savings schemes, likely due to higher returns.

Outlook:

The Bank deposit growth has been on a downtrend reflecting the decline in money supply due to decline in net foreign exchange assets of the Banking sector, increase in net non-monetary liabilities of the RBI and change in the composition of financial assets of the household sector towards mutual funds & small savings schemes.

However, there is positive outlook for Banking sector deposits growth of the economy amid higher Bank deposit rates, expectation of improved rural wages on the back of a near-normal monsoon and increase in net bank credit to government as well to the commercial sector, which will support increase in money supply in the medium term.

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"Imparting education not only enlightens the receiver, but also broadens the giver - the teachers, the parents, the friends."

- Amartya Sen

नैतिकता और व्यावसायिक आचरण



अनुपमा श्रीवास्तव

अधिकारी

क्षेत्र.का. लखनऊ

नैतिकता क्या है?

एथिक्स शब्द की उत्पत्ति ग्रीक शब्द 'एथोस' से हुई है, जिसका अर्थ चरित्र होता है।

नैतिकता आचरण/व्यवहार की एक ऐसी दार्शनिक स्थिति है जिसमें समाज के भीतर सही और गलत की अवधारणा को परिभाषित किया जाता है।

सरल भाषा में नैतिकता की परिभाषा ऐसे मूल्य हैं, जो हमारा मार्गदर्शन करते हैं कि हमें कैसा व्यवहार करना चाहिए। ईमानदारी, निष्पक्षता आदि "नैतिक मूल्यों" की श्रेणी में आते हैं।

नैतिकता का महत्व – समाज एवं कार्य प्रणाली में

नैतिकता वह है जो हमें सच बोलने, अपने वादों को पूरा करने, या किसी जरूरतमंद की मदद करने के लिए मार्गदर्शन करती है। दैनिक आधार पर हमारे जीवन में नैतिकता का एक ढांचा है, जो सकारात्मक प्रभाव पैदा करने वाले निर्णय लेने में हमारी मदद करता है और हमें अन्यायपूर्ण परिणामों से दूर रखता है।

रिचर्ड विलियम पॉल और लिंडा एल्डर ने नैतिकता को "अवधारणाओं और सिद्धांतों के एक समूह के रूप में परिभाषित किया है जो यह निर्धारित करने में हमारा मार्गदर्शन करता है कि कौन सा व्यवहार संवेदनशील प्राणियों की मदद करता है या नुकसान पहुंचाता है।"

नैतिकता और कॉर्पोरेट प्रशासन, सभी संगठनों के लिए महत्वपूर्ण है और एक ठोस नैतिक ढांचा कर्मचारी के कार्य निष्पादन, कार्य की संतुष्टि, संगठनात्मक प्रतिबद्धता है, विश्वास और संगठनात्मक नागरिकता हमारे व्यवहार कुशलता को बढ़ाने में मदद करता है।

व्यावसायिक नैतिकता (बिजनेस एथिक्स) – अर्थ, उद्देश्य एवं महत्व

व्यावसायिक नैतिकता का अर्थ है एक व्यवसायी के कुशल

व्यवहार को जानना, समझना तथा व्यवसाय करते समय अपने आचरण में नैतिकता का पालन करना।

समाज में जिसे हम नैतिक और अनैतिक मानते हैं, वह व्यवसाय में ठीक उसी के समान हो, ऐसा जरूरी नहीं है क्योंकि व्यवसाय देश-काल और वातावरण के अनुरूप कार्य करता है। व्यावसायिक नैतिकता "व्यावसायिक लक्ष्यों और विशिष्ट मानव आवश्यकताओं के लिए प्रौद्योगिकी के साथ बुनियादी रूप से जुड़ा हुआ है। यह व्यक्ति, फर्म, व्यापारिक समुदाय और समग्र रूप से समाज की भलाई पर किए गए कार्यों के प्रभाव का अध्ययन करता है।"

एक व्यवसाय या कंपनी को केवल तभी तक नैतिकता की कसौटी पर सटीक ठहराया जा सकता है जब तक कि वह अपने आर्थिक एवं सामाजिक दायित्वों का निर्वहन कर पा रहा है, अर्थात् –

- 1) समाज के प्रति अपने दायित्वों के बारे में स्पष्ट होना।
 - 2) उन लोगों के प्रति भी जिनके कारण आर्थिक लक्ष्य हासिल करने के बारे में हम सोच भी सकते हैं।
 - 3) इस वातावरण के लिए जिन्हें बिना कुछ दिए हम बहुत कुछ लेते हैं।
- व्यावसायिक नैतिकता वह नीति है जो कॉर्पोरेट संस्थाओं के व्यवहार को निर्देशित करती है, विशेष रूप से विवादास्पद विषयों के संबंध में।
- कॉर्पोरेट नैतिकता संहिताओं में अक्सर सामाजिक ज़िम्मेदारी, अंदरूनी व्यापार, भेदभाव, कॉर्पोरेट प्रशासन और रिश्ततःखोरी जैसे विषय शामिल होते हैं।

बैंक में नैतिकता और व्यावसायिक आचरण का कार्यान्वयन

बैंकों ने परंपरागत रूप से आम जनता एवं ग्राहक के विश्वास को और मजबूत बनाए रखने में विशेष योगदान दिया है। बैंक की छवि हमारे लिए सबसे मूल्यवान संपत्ति है इसे बनाए रखने के लिए बैंक के प्रत्येक कर्मचारी को अपने आचरण में नैतिकता को समाहित करना होगा।

परन्तु वैश्वीकरण के साथ, कंपनियां वैश्विक अर्थव्यवस्था की कीमत पर अधिकतम लाभ कमाने और अपने प्रतिस्पर्धियों के मुनाफे को पीछे छोड़ने की पूरी कोशिश कर रही हैं। इसका दुष्परिणाम यह हो सकता है कि नियमों के अनुपालन एवं जवाबदेही की अनदेखी का सामना करना पड़ सकता है।

ऑफसाइट लेनदेन निगरानी कक्ष, निरीक्षण विभाग, बैंक में निगरानी करता है जिसमें माह समाप्ती/ तिमाही समाप्ती/वार्षिक समापन के दौरान अग्रिमों में अचानक उछाल, जमा जैसे असाधारण लेनदेन, एक ही दिन में जमा और धन राशि का निकालना इत्यादि की निगरानी करता है। दिन-प्रतिदिन के कार्य और आचरण में व्यक्तियों द्वारा प्रकट किए जाने वाले निर्णय लेने की प्रक्रिया और नैतिक व्यवहार की धार्मिकता को बढ़ावा देने में मदद करने के लिए बैंकों में समय-समय पर अनेक उपाए किए गए हैं। इसे सभी बैंक में “कोड ऑफ एथिकिस” के नाम से जाना जाता है।

व्यापार नैतिकता के 7 प्रकार

व्यावसायिक नैतिकता के विभिन्न प्रकार हैं। कंपनी के व्यवसाय की प्रकृति और उसका स्थान दोनों ही इसकी आचार संहिता को प्रभावित कर सकते हैं। निम्नलिखित कुछ सामान्य व्यावसायिक नैतिकताएँ हैं:

- 1. व्यक्तिगत जिम्मेदारी** – प्रवेश स्तर और वरिष्ठ पदों, दोनों में कर्मचारियों के लिए व्यक्तिगत जिम्मेदारी एक महत्वपूर्ण विशेषता है। इसमें आपके प्रबंधक द्वारा सौंपे गए कार्यों को पूरा करना या आपके कार्य विवरण के कर्तव्यों को पूरा करना तथा यदि कोई गलती होती है तो उसे स्वीकारने, और ठीक करना आदि शामिल हो सकता है।
- 2. कॉर्पोरेट जिम्मेदारी** – व्यवसायों की अपने कर्मचारियों, अपने ग्राहकों या ग्राहकों और उनके निदेशक मंडल के प्रति जिम्मेदारियाँ होती हैं। इनमें से कुछ संविदात्मक या कानूनी दायित्व हो सकते हैं, अन्य वादे हो सकते हैं।
- 3. वफादारी** – वफादारी टीम-लीडर और टीम के सदस्यों दोनों के लिए एक मूल्यवान गुण है। टीम के सदस्यों के लिए यह महत्वपूर्ण है कि वे अपने सहकर्मियों, प्रबंधकों और कंपनी के प्रति वफादार रहें।
- 4. सम्मान** – सम्मान एक महत्वपूर्ण व्यावसायिक नैतिकता है, जिस तरह से व्यवसाय अपने ग्राहकों, ग्राहकों और कर्मचारियों के साथ व्यवहार करता है और जिस तरह से इसकी टीम के सदस्य एक दूसरे के साथ व्यवहार करते हैं

5. विश्वसनीयता – एक व्यवसाय ईमानदारी, पारदर्शिता और विश्वसनीयता के माध्यम से अपने ग्राहकों, ग्राहकों और कर्मचारियों के साथ भरोसे की खेती करता है। ग्राहकों और ग्राहकों को अपने पैसे, डेटा, संविदात्मक दायित्वों और गोपनीय जानकारी के साथ व्यापार पर भरोसा करने में सक्षम होना चाहिए।

6. निष्पक्षता – जब कोई व्यवसाय निष्पक्षता का प्रयोग करता है, तो यह बैंक की परवाह किए बिना टीम के सभी सदस्यों के लिए समान मानक लागू करता है। प्रवेश स्तर के कर्मचारी से की गई ईमानदारी, सत्यनिष्ठा और उत्तरदायित्व की यही अपेक्षाएँ मुख्य कार्यकारी अधिकारी (सीईओ) पर भी लागू होती हैं।

7. सामाजिक और पर्यावरणीय जिम्मेदारी – कॉर्पोरेट सामाजिक और पर्यावरणीय उत्तरदायित्व का अर्थ है कि एक कंपनी बाज़ार के बाहर अपने प्रभाव को पहचानती है। वे कचरे को कम करने और सुरक्षित और स्वस्थ वातावरण को बढ़ावा देने के उपाय भी अपना सकते हैं।

इसके अतिरिक्त सामान्य नैतिक सिद्धांतों को तीन मुख्य समूह में वर्गीकृत किया गया है – **टेलिओलॉजिकल, कर्तव्यशास्त्र और गुण नैतिक** सिद्धान्त। इस प्रकार के सिद्धांत एस बात से भिन्न होते हैं कि वे किसी कार्य के नैतिक मूल्य को निर्धारित करते हैं, क्या कोई कार्य नैतिक रूप से सही, गलत, स्वीकार्य अथवा अस्वीकार्य है?

आचार संहिता – कोड ऑफ एथिक्स

व्यवसाय अपनी नैतिकता व्यक्त करने के कई तरीके अपनाता है। कंपनियों के पास अक्सर एक आचार संहिता दस्तावेज होता है जो टीम के सदस्यों को उनकी नैतिक जिम्मेदारियों के बारे में सूचित करता है। ये उन तरीकों के कुछ उदाहरण हैं जिनसे कोई व्यवसाय अपनी नैतिकता का अभ्यास कर सकता है:

- 1. डेटा सुरक्षा** : व्यवसाय अक्सर अपने ग्राहकों के बारे में जानकारी एकत्र करते हैं। यह केवल एक ईमेल पता हो सकता है, लेकिन व्यवसाय की प्रकृति के आधार पर यह उनका भौतिक पता या स्वास्थ्य या वित्तीय जानकारी भी हो सकता है। ग्राहक डेटा एकत्र करने वाली कंपनियां आमतौर पर उस जानकारी को सुरक्षित रखने की वादा करती हैं और ग्राहक की अनुमति के बिना इसे साझा नहीं करती हैं।
- 2. ग्राहक प्राथमिकता** : एक तरह से एक व्यवसाय अपने ग्राहकों के लिए सम्मान दिखाता है, कंपनी की कीमत पर भी, उनकी

जरूरतों को प्राथमिकता देकर उदाहरण के लिए, यदि कोई ग्राहक ऐसी वस्तुएं या सेवाएं खरीदता है जो असंतोषजनक साबित होती हैं, तो व्यवसाय प्रतिपूर्ति प्रदान करने के लिए जो भी आवश्यक हो करता है।

3. व्हिसलब्लोअर सुरक्षा : जैसे-जैसे व्यवसाय बढ़ता है, यह सत्यापित करना कठिन हो जाता है कि कर्मचारी कंपनी द्वारा निर्धारित नैतिक मानकों का पालन कर रहे हैं। कभी-कभी, कंपनी के भीतर अनैतिक प्रथाओं के बारे में ध्यान आकर्षित करने के लिए व्यवसाय व्हिसलब्लोअर, या एक व्यक्ति जो अवैध गतिविधि के बारे में प्राधिकरण के आंकड़ों को सूचित करता है, पर निर्भर करता है। अनैतिक प्रथाओं की रिपोर्ट करने के लिए कर्मचारियों को आगे आने के लिए प्रोत्साहित करने के लिए, व्यवसाय अक्सर नकारात्मक परिणामों के खिलाफ सुरक्षा प्रदान करते हैं।

4. कॉर्पोरेट पारदर्शिता : एक व्यवसाय जो पारदर्शिता का अभ्यास करता है वह कर्मचारियों और ग्राहकों दोनों के साथ अपने संचार में स्पष्ट होता है। इसका मतलब है कि संचार स्पष्ट है, इसलिए उन नीतियों या प्राथमिकताओं के बारे में कोई भ्रम नहीं है जो व्यावसायिक निर्णयों का मार्गदर्शन करती हैं। पारदर्शी कॉर्पोरेट संचार भी ईमानदार और सच्चे होते हैं।

5. सामुदायिक आउटरीच : कंपनियां अक्सर उन समुदायों की मदद करने के लिए एक नैतिक दायित्व महसूस करती हैं जिनमें वे व्यवसाय करते हैं। यह कभी-कभी कंपनी के खर्च पर कर्मचारियों के लिए स्वयंसेवी कार्यक्रमों का रूप ले सकता है। इस तरह के कार्यक्रमों में घर की मरम्मत में मदद करना, प्राकृतिक आपदा के बाद सफाई करना या स्थानीय सामुदायिक केंद्र में शिक्षण कौशल शामिल हो सकते हैं।

केनरा बैंक ने सकारात्मक संस्कृति को बढ़ावा देने के उद्देश्य से, मुख्य नैतिकता अधिकारी की अध्यक्षता में औद्योगिकसंबंध अनुभाग, मानव संसाधन विभाग, प्रधान कार्यालय, बेंगलूरु के तहत नैतिकता और व्यावसायिक आचरण में सर्वोत्तम कार्यान्वयन के लिए “नैतिकता और व्यवसाय आचरण कक्ष” का गठन किया है।

बैंक में कर्मचारियों की नैतिक संस्कृति में सुधार करने के लिए, क्या कुछ करें और क्या न करें की एक दृष्टांत सूची निकाली गई जो इस प्रकार है:

करने योग्य

- कार्य निष्पादन के दौरान नियमों, दिशानिर्देशों, प्रणालियों और प्रक्रियाओं का पालन करें।
- उत्पादों और सेवाओं के लाभों और जोखिमों के बारे में ग्राहकों को सूचित करें।
- ग्राहकों को तटस्थ और निष्पक्ष सेवाएं प्रदान करें, जाति, पंथ, लिंग, आयु, वित्तीय पृष्ठभूमि/ पेशे आदि के आधार पर भेदभाव किए बिना सभी ग्राहकों के लिए समान सेवा प्रदान करें।
- यौन उत्पीड़न के प्रति जीरो टॉलरेंस रखें।
- व्हिसल ब्लोअर तंत्र के तहत किसी भी गलत कार्य की सूचना दें।
- बैंक के आचरण विनियमों का अनुपालन करें।

न करने योग्य

- कानून के अनुसार आवश्यक अधिकारियों को छोड़कर बैंक या उसके ग्राहकों के बारे में किसी भी जानकारी का खुलासा न करें।
- न्याय, ईमानदारी, सत्यनिष्ठा, विश्वसनीयता और सामाजिक उत्तरदायित्व के सिद्धांतों का उल्लंघन/ उल्लंघन न करना।
- बैंक की संपत्ति, परिसंपत्तियों और संसाधनों का अकुशलता से और अनपेक्षित उद्देश्यों के लिए उपयोग न करना।
- स्थानान्तरण/ पदोन्नति आदि पर बाह्य संस्थाओं का प्रभाव लाना।
- ऐसे विंडो ड्रेसिंग गतिविधि में शामिल होना जो शाखा/ आरओ/ सीओ/ बैंक की व्यवस्था के बारे में भ्रामक जानकारी देना।
- ग्राहकों/ कर्मचारियों के साथ अनैतिक संबंध बनाना जैसे व्यक्तिगत गारंटी, संयुक्त खाता खोलना आदि।
- बैंक के बाहर किसी अन्य व्यवसाय से जुड़ना जिसमें “कोन्फ्लिक्ट ऑफ इंटररेस्ट” निहित हो।

ध्यान रहें “नैतिकता का पालन जब उच्च अधिकारी द्वारा किया जाता है तब नीचे वाले स्वतः ही अपनाते हैं।” अर्थात् किसी भी कार्यालय में अधिकतर कर्मचारी अपने नेतृत्व (उच्च प्रबंधन) के द्वारा किए आचरण का ही अनुसरण किया जाता है। इसलिए हर कार्यालय और उसके कार्यपालक को नैतिकता के अनुरूप अपना स्वाभाविक और व्यावसायिक आचरण रखते हुए एक ईमानदार छवि बनाने की कोशिश की जानी चाहिए, जिससे कार्यालय के हितों की रक्षा हो सके।

May The Tribe Increase

V Padmaja
DM

Strategy and Resources Wing



On an early morning of April 2005, I was sipping my hot filter coffee indulging in the taste & aroma of it and opened the newspaper to read. Neither the catchy headlines of political news nor crime updates gets my attention. My interest lies in Sports and my future. Please don't be confused. It is not about my future in sports, they are two different interests. I buy newspapers and weekly magazines regularly to follow my horoscope readings and solve weekly puzzles. I am always curious to know what lies ahead of me. That day my zodiac sign said, I am going to hear some news which is going to alter my life. It further said that I have no choice but to embrace it. I speculated what that could be. I am already married and having a kid, what else can alter my life? I looked at my husband with suspicion and asked if it has anything to do with him. Are you holding something from me? Is it about your transfer or something important that you are hiding from me? My husband who normally hesitates to break his transfer news to me went into defence "now don't blame me for everything you read. I have nothing to do with it. It must be related to your work" he asserted. Anyway he was right for once.

I did my daily puja and hoped that the news will be in everyone's best interest.

I reached office and was busy in the counter attending heavy footfall in the branch. My manager came out and with a beaming face announced that our branch in the city is identified for installing an ATM. It is the 1st ATM to be introduced in Vizag in our Branch premises. With this the footfall in the branch will come down he hoped. As a staunch believer of horoscopes and sentiments, I was super excited that what I read in the morning turned out true. My immediate thought was that we are going to have more quality time for our customers.



When Cash withdrawals were only through branches, ATM was a great welcome. The days when internet was not that famous in households, innocence still high amongst public, the "know it all" Google was not heard of, Whatsapp and its universities did not take birth yet, newspapers and colleagues played a vital role in disseminating information and news for us. We were not aware of fake news and misleading youtube thumbnails. All we knew was to share known information during our lunch times. We just started hearing news about Automated Teller Machines and its functioning that cash will be dispensed if we insert a card. Debit cards were never heard of. We wondered how the card knows about our account and the balance it holds. Each one had a story to add.

Our branch was on the ground floor in the heart of the city, hence installation of ATM was not only easy but also helpful for customers to easily access. We all felt that our branch customers will be highly benefitted with this machine.

Agreement was made with the premises owner and ATM room construction happened fast. Wow, it was an

Air conditioned room with vitrified tiles, a spring door and a bolt to close the door from inside. It looked cool, clean and beautiful. The whole city branches waited for the day with all eagerness for the ATM to arrive like a child waiting for Santa to bring the gifts. I could not sleep with excitement to see our new machine.

Finally the ATM machine arrived. The beast was black in colour and huge in size. I looked at it with all amusement and wonder. I could not believe that it can work like a human being by debiting the account and counting exact amount of cash and hand over to the person that too without a cheque or withdrawal form. What if it messes up, who will reconcile, many doubts lingering in my mind, still I welcomed my 1st ATM wholeheartedly. Remember there were no CCTVs then.

Here I have to tell you my childhood story. When I was a child, my mother used to teach me how to pray and she used to tell me that whatever I wish for wholeheartedly, God will give without any conditions saying "Thathasthu" which means it will be done. She also told me that I cannot ask for moon or stars, I should ask for something which is possible and I am already aware of. I was always a curious kid. I wanted to test God and wished for my favourite sweets "Jalebi" which my father used to bring sometimes. God instantly blessed with "Thathasthu". As an innocent child, I did not know that day was 1st of a month and my father had the habit of celebrating his salary day with sweets. Hence that day too my father brought home my favourite sweets. I was so delighted and thanked God for hearing me out and blessing me with the boon I asked for without any filters. I hugged my dad and thanked him for bringing my favourite Jalebis. God ensured that my father continued the tradition of bringing the same sweets on his salary day till my father's retirement. Even though I made lot of amendment requests to change the sweets as my tastes & likings have evolved with time, God and my father would still cling on to their commitment come what may. My escape route from Jalebis was only after I got married and moved out.

This grant of wishes continued but God was obstinate and never allowed amendments. During my Board exams too I asked for distinction but forgot to ask for topping the state. Later, though I tried to modify my

request, He never budged. I got everything I asked for be it my job, marriage, kid and transfer, but no change requests permitted on a later date.

Let's go back to my memories with my first ATM. We welcomed the ATM like the 1st child in the house. There was festive look and celebration in the branch. We decorated the ATM room like a mini wedding hall with flowers & Rangoli. We also dressed up befittingly. Technical team was deployed to oversee smooth opening of ATM. Our Circle head inaugurated the ATM with pomp and show by lighting the lamp, offered flowers, coconut and prayed for its successful functioning. Priest chanted the mantras, blessed the Bank, branch and ATM machine. Local MP, MLA & District Collector were invited. MP cut the ribbon, MLA operated the 1st transaction, they gave speeches about modernisation, Technical progression in Banking and finally we wound up by distributing sweets to the attendees. The news was covered in every local newspaper.

My friends from other banks were envious of us that we got an ATM ahead of them. Our official photographer captured the event fully. We proudly took photos in the ATM room and outside too, displaying our treasured possession.



After the inauguration, when everyone had settled down, I was so thankful to God, I wished wholeheartedly that "may the tribe increase". As I told you earlier, that I am always in a hurry to seek without clarity, it happened so that very minute God blessed with "Thathasthu". At that particular time, ATM did not work due to network issue and the card holder was

furious about the failure, lo behold, he walked inside the branch and started shouting at me holding me responsible for the failure, since I am seated at the entrance. Till that point of time, I was an innocent clerk who earned a very good name for my customer service, liked by all and never got any complaint from any corner. I was terrified and confused about why he was shouting at me. He said the ATM was useless and his anger cooled down after he hurled many abuses towards Govt, Politicians and the branch. Branch manager hurriedly pulled the ATM shutter down and informed the Technical people to look into the issue.

Next day, ATM was set right and two operations were successful and at the third operation ATM machine sucked the card inside it as if it was hungry for cards. Now the cardholder rushed to me and started shouting in frenzy. I was very scared to see him. I started chanting Hanuman Chalisa in despair. I took his phone number and assured him that once I get some information about his card, I shall call him. We did not know where the card disappeared. We searched everywhere in the ATM room but could not find it anywhere to our disappointment. Not knowing how to feed the ATM, we pulled the shutter down urgently and then we pressed the Technical team to investigate the issue. Technical team came the next day and helped us retrieve the card by enlightening us where to look for the cards by opening the magical door. I entered the card details in a register and took the signature of the still furious card holder and handed over the card to him.

Vizag being the sultriest place with high humidity, our ATM had the attraction of Air condition with a door to close from behind, some people would come just to get rid of the sweat, enjoy the coolness in hot summer and lock themselves inside the ATM room. People waiting in the queue would come and shout at me for the uncivilised behaviour of those persons chilling in the ATM room.

People did not hesitate to show their resent whenever ATM ran out of cash and would yell at any issue like poor dispensing, internet issue, cyclone issue, power issue and everything which is beyond our control. I was always the person at the entrance being attacked for all ATM related issues. Then I realised that God got confused about the wish that I made regarding the Tribe, I meant tribe of ATMs and God felt I wished for the

Tribe of angry customers. I pleaded God to understand my request and be empathetic towards me. I appealed to Him that even Regulatory Acts in India are not rigid, they are often amended in Parliament, so consider my request positively and I will be ever grateful to you. I almost wrote an appeal in my heart explaining him all the details. I felt that all the reputation I earned till then, is being put to test.

With each angry complainant, my prayers intensified, I persuaded God that I will offer Him 100 coconuts, I will donate this, that and every possible thing. Every day I brought flowers and fruits for ATM and prayed with incense sticks for it to work well and not to give trouble. But you know God adheres to his word like the Jalebis, he ensured that the tribe should continue. I can't blame Him totally as the population has increased tremendously and He is very busy attending to multiple requests of billions of people. I should patiently wait for my number again.

After watching this trend for few months, I took the onus of unwritten KRA to educate the customers how to operate the ATM, how to enter the PIN secretively, how to take the cash and how not to inconvenience the next operator. I started enjoying training the ATM illiterates. Slowly complaints started receding.

Branch was asked to issue ATM cards to all the top customers but many used to refuse taking them, feeling that they will lose the human touch. I used to lure them saying that they get fresh currency notes in ATMs which are not available in the counters. It was a fact too. We were supposed to load only fresh currency notes in the ATMs then, so there was not much left for withdrawals through the cash counters.

After initial days of struggle with ATM machine, somehow God heard me loud and clear and made amendment to what he granted. More number of modern ATMs were opened in the city. Public became more aware, network & technology improved.

I regained my old glory known for best customer service. I see more happy faces at ATMs. This time I was careful in wishing to grant what is best for the world "Let everyone be happy, healthy and at peace".

बोर्ड की रणनीति बैठक, मसूरी, उत्तराखंड – 2023

BOARD STRATEGY MEET, Mussoorie, Uttarakhand - 2023



Board of Directors with participants of Board Strategy Meet held at Mussoorie, Uttarakhand



Board of Directors with Sri. Vasudevan P, ED(D), RBI



Welcome Speech By Shri. Ravikrishnan M K, GM & Secretary To Board



Whole Time Directors



Non Official Directors Along With Shri. Vasudevan P, ED(D), RBI



Sri. Vijay Srirangan, Chairman



Sri. K Satyanarayana Raju, MD & CEO



Smt. Sreysha George, MD & Partner, BCG



Future of Banking by Sri. Ashish Garg, MD & SR Partner, BCG



Session in Progress



Break-out Session



Sri. Vasudevan P, ED(D), RBI



Sri. Vivek Adhia, Asst. Director, BCG



Sri. Raghav Ghosh, Partner, BCG



Shri. Mahesh M Pai, Gm, S&R Wing, HO, Bengaluru



Shri. Pushkar Sinha, GM, IT Wing, HO



Sri. Debashish Mukherjee, ED



Sri. Brij Mohan Sharma, ED



Sri. Ashok Chandra, ED



Sri. Hardeep Singh Ahluwalia, ED



Shri. Bimal Prasad Sharma, Shareholder Director



Smt. Abha Singh Yaduvanshi, Shareholder Director



Shri. Dibakar Prasad Harichandan, Part Time Non Official Director



Top Performing Co Heads with
Shri. K Satyanarayana Raju, MD&CEO



Top Performing Ro Heads with
Shri. K Satyanarayana Raju, MD&CEO



Top Performing Branch Heads with
Shri. K Satyanarayana Raju, MD&CEO

HEAD OFFICE - L & D VERTICAL

First time RO Heads' training programme was conducted at Bengaluru on 26.04.2023. The programme was inaugurated by Sri. Debashish Mukherjee, ED. Sri. K Satyanarayana Raju, MD & CEO interacted with the participants and briefed the expectations of the Top Management. Sri. Ashok Chandra, ED, Sri. Shankar S, CGM, HR Wing, Sri. M K Ravikrishnan, GM & Secretary to the Board, and Sri. H K Gangadhar, DGM & CLO were also present for the session. 56 RO Heads participated in the training programme.



Sri H K Gangadhar, DGM&CLO on behalf of Canara Bank, and Sri Sanjay Prakash, MD & CEO, SBI Foundation. Dr Anil Kumar Pandey, GM and Sri Hemant Singh, AGM, L&D Vertical were also present. The signing of MoU will pave the way for training of our VI & SHI employees and empower them further in discharging their duties.



CIBM

The birth anniversary of Dr. B R Ambedkar was celebrated at CIBM Manipal. The programme was inaugurated by Dr. A K Pandey, GM, and Sri. H K Gangadhar, DGM & CLO, CIBM. Speech and Quiz competition based on the life of Dr. B R Ambedkar was organised and a special bulletin was also released as part of the celebration.



Canara Bank signed a MoU with SBI Foundation for the training of Visually Impaired and Speech & Hearing Impaired employees of our Bank. The MoU was signed by

A five day Faculty Development Program was conducted at CIBM, Manipal from 22.05.2023 to 26.05.2023 for newly inducted faculty members of the L&D Vertical. Sri. H K Gangadhar, DGM&CLO, and Sri. Hemant Singh, AGM, CIBM inaugurated the programme. Sri. D Surendran, CGM, HR Wing and Dr. A K Pandey, GM, CIBM interacted with the participants. Multiple sessions were conducted by IIBF faculty members on varied topics.



A three day training programme for Agriculture Credit Centres (ACCs) heads and Hi-tech Agri Finance Branch heads was conducted at CIBM, Manipal from 29.05.2023 to 31.05.2023. Executives from 13 ACCs and 6 Hi-tech Agri Finance Branches participated. Dr. Ganapathy R, DGM, NABARD updated the trainees about the new areas in agriculture and horticulture for project financing. Sri. Manjunatha Bhat, External Faculty



enriched the participants on interpersonal relationship and negotiation skills. Smt. K A Sindhu, GM, PC Wing interacted with the participants and briefed the corporate goals and expectations.

BENGALURU

A presentation was made on the features about the recently launched Premium Payroll Package to our IT partners at a meeting held at Bengaluru on 20.04.2023. Sri. Hardeep Singh Ahluwalia, ED, Sri. Debananda Sahoo, CGM, Bengaluru CO, Shri. Mahesh M Pai, GM, S&R Wing and 14 IT partners attended the meeting. The product was well appreciated by our IT partners. The discussions with the IT partners were fruitful and we have got positive response from all the vendors.



Bengaluru CO held a meeting on 20.04.2023 with KUIDFC executives and officials to introduce our payroll package. Salient features of the package were discussed during the meet. There was an interaction session in which all queries pertaining to the same were clarified. Sri. Manjunath B, GM, Finance (KUIDFC) appreciated the features of the package and also requested all interested employees to open their salary accounts with us. Sri. Ganesh R, DGM and Sri. Nithin K Pai, DM, Bengaluru CO took part in the event.



BHUBANESWAR

The Corporate Officials Cricket League was held on 22nd and 23rd April 2023 at Ghatikia Mini Stadium, Bhubaneswar. Cricket teams from Canara Bank, SBI, PNB, BoI, IDBI Bank, Odisha Gramya Bank, RBI and Odisha State Secretariat participated. Odisha State Secretariat bagged the trophy. Sri. Bimal Prasad Sharma, Shareholder Director and Sri. Dibakar Prasad Harichandan, Part-time Non-official Director, Canara Bank inaugurated the league. Sri. Jagdish Chander, GM & Circle Head, Sri. G N Murthy, DGM, Smt. Rita Das, AGM, Bhubaneswar CO, Sri. Mahamaya Prasad Roy, AGM, Bhubaneswar RO I, Sri. Neeraj Kumar Mishra, DM, Bhubaneswar RO II, other executives and staff were also present.



GMs Sri. B L Meena, and Sri. Jagdish Chander, inaugurated the renovated premises of Babuji Nagar Branch and IRC Village Branch on 05.04.2023 in the presence of Sri. Mahamaya Prasad Roy, AGM, Bhubaneswar-I RO. Officials from premises section, Bhubaneswar CO and other staff were present during the event.



A three day workshop for OL Officers of Canara Bank was organized at CoE, Gurugram from 17th to 19th April, 2023. Smt. Anshuli Arya, Secretary (Official Language), Department of Official Language, Ministry of Home Affairs, Gol was the Chief Guest. A handbook compiled and edited by Bhubaneswar Circle was released by Smt. Anshuli Arya. Amongst others Shri Ashok Chandra, ED, Shri Shankar S, CGM, HR Wing, HO, Shri Bhavendra Kumar, CGM, Delhi CO and Shri E. Ramesh, AGM, OL Section, HR Wing, HO were present during release.



Review Meet of 5 ROs, branches and verticals of Bhubaneswar CO was conducted on 30.04.2023. Sri. Jagdish Chander, GM, Sri. P Thakur Naik, DGM, Smt. Rita Das, AGM, Sri. Vivek Patni, DM, Bhubaneswar CO, other executives from CO and RO, and branch heads participated. Two distinguished guests, Dr. Lalatendu Kesari Jena, Associate Professor, XIM University, Bhubaneswar and Sri. Parthasarathi Mishra, Board Member, Amnaya Corporation, US elucidated on topics spanning from effective communication, team work, and soft skills, to business strategy and importance of keeping the human resource of the organisation safe, healthy, and satisfied inorder to achieve positive results in the long run.



CHENNAI

The 132nd Birth Anniversary Celebration of Dr. B R Ambedkar was celebrated at Chennai CO in coordination with Canara Bank SC/ST Employees'

Welfare Association, Chennai Circle Unit on 24.04.2023. The function was presided over by Shri Purushothama Dass, Founder and Chairman CBSCSTEWA, in the presence of Shri Na Duraibhaskar, Central Committee Member, and CBSCSTEWA. Dr S Ravi Varman, Director, National Commission for SCs, Tamil Nadu was the Chief Guest. Sri. Nair Ajit Krishnan, CGM, Chennai CO, distributed school bags, note books and other study materials to around 50 downtrodden students and also handed over loan sanctions to Identified SHGs and SC/ST beneficiaries.



"Chennai Property Fair 2023" was organised at Chennai Trade Centre on 12th, 13th & 14th May 2023 by the Hindu Group. A stall was put up by Chennai Circle at the fair. The Property Fair was a grand success and our Bank has made a strong presence in the minds of the visitors, peer Banks and sourced 100 leads.



HYDERABAD

Sri. Mahesh M Pai, GM, S&R Wing, visited Hyderabad CO and held an interaction with Scale IV and above executives of the CO, ROs and branches on 10.05.2023. He emphasised on the importance of CASA improvement through opening of new Canara Premium Payroll accounts and gave valuable tips on how to generate the potential leads from Customer 360 (New) in BD360 and market our bank products by highlighting the various facilities and benefits for the customers.



As part of customer connect and sourcing new business proposals and corporate customers, Sri. M Vijaya Kumar, GM, along with Sri. Yatish Kumar Goyal, AGM, Hubballi CO, Sri. S V K Reddy, CM, LCB, Sri A Y Patil, DM, Chikkodi RO, and Sri. Sreekumar, CM, Ghataprabha Branch, visited M/S Satish Sugars Ltd. at Hunshyal PG Village, Belgaum District. Sri V M Talwar, Vice President Technical, Sri P D Hiremath Senior Vice President and Company CFO Sri Dileep Pawar guided our staff through all the sections of their factory.



HUBBALLI

Sri M Vijaya Kumar, GM, Hubballi CO, visited Hubballi RO-I on 15.04.2023. He addressed the RO staff and provided guidance and explained strategies to improve business and also conveyed the expectations of the Top Management. Sri. Rati Kanta Dora, AGM, Hubballi RO-I presented the business performance highlights of the region. Sri. M Vijaya Kumar, GM also visited Regional Offices of Hubballi II, Vijayapura, Bagalkot and Kalburgi.



VIJAYAWADA

A credit camp was conducted on 11.05.2023 at Chittoor which was presided by Sri. P. Ravi Varma, GM, Vijayawada CO. Nearly 125 customers from various industries attended the camp and around 61 leads were received amounting to approximately ₹100 crores.



आगरा

आगरा शहर के सभी सरकारी बैंकों व बीमा कंपनियों में भारत सरकार की राजभाषा नीति का प्रभावी कार्यान्वयन सुनिश्चित करने के उद्देश्य से नगर राजभाषा कार्यान्वयन समिति, आगरा (बैंक व बीमा) गठित है। इस समिति का संयोजक कार्यालय केनरा बैंक, अंचल कार्यालय, आगरा है। समिति की वित्तीय वर्ष 2023-24 की प्रथम बैठक के रूप में 21वीं छमाही समीक्षा बैठक का आयोजन दि. 21.04.2023 को अंचल कार्यालय, आगरा के सम्मेलन कक्ष में किया गया। बैठक की अध्यक्षता समिति अध्यक्ष श्री जोगिन्द्र सिंह घनघस, महाप्रबंधक, ने की। बैठक में मुख्य अतिथि व समीक्षकर्ता के रूप में भारत सरकार, गृह मंत्रालय, राजभाषा विभाग की ओर से डॉ. छबिल कुमार मेहेर, उप निदेशक (कार्यान्वयन), क्षेत्रीय कार्यान्वयन कार्यालय (उत्तरी क्षेत्र-2) उपस्थित रहे।



अहमदाबाद

हमारे अंचल कार्यालय में संविधान के जनक डॉ. भीमराव अंबेडकर जी की 132वीं जयंती (14 अप्रैल 2023) के उपलक्ष्य में दिनांक 13 अप्रैल 2023 को समारोह का



आयोजन किया गया। कार्यक्रम का आयोजन महाप्रबंधक एवं अंचल प्रमुख श्री शम्भू लाल जी की अध्यक्षता में किया गया। कार्यक्रम में सहायक महाप्रबंधक श्री राम रतन, सहायक महाप्रबंधक श्री सतिन्दर आनंद एवं अंचल कार्यालय के अन्य कार्यपालकगण व कर्मचारीगण उपस्थित रहे। कार्यक्रम का शुभारंभ दीप प्रज्वलन से हुआ एवं उपस्थित सभी ने बाबा साहेब को पुष्प अर्पित कर स्मरण किया।

बेंगलूरु

दिनांक 05.04.2023 को अंचल कार्यालय, बेंगलूरु द्वारा अध्ययन एवं विकास केंद्र, बेंगलूरु में एक दिवसीय हिंदी कार्यशाला का आयोजन किया गया। इस कार्यशाला में राजभाषा कार्यान्वयन सम्बंधी नियमों व अधिनियमों तथा एसटीआर-18 को प्रस्तुत करने की जानकारी सहित केनरा बैंक में प्रचलित राजभाषा सम्बंधी विभिन्न प्रोत्साहन योजना, यूनिकोड, हिंदी टाइपिंग के साथ बैंकिंग शब्दावली, पत्राचारों तथा व्यवहारिक व्याकरण की भी जानकारी प्रदान की गई।



भोपाल

अंचल कार्यालय भोपाल में प्रधान कार्यालय से महाप्रबंधक श्री प्रभात किरण का दो दिवसीय दौरे पर आगमन हुआ। उनकी यात्रा का मुख्य ध्येय नया व्यवसाय जुटाना, मौजूदा और भावी ग्राहकों से मिलना और केनरा पेट्रोल पैकेज स्कीम खातों के बारे में प्रचार करना था। श्री प्रभात किरण ने अपनी यात्रा के दौरान भोपाल के अंचल प्रमुख, महाप्रबंधक श्री विक्रम दुग्गल के साथ 22.05.2023 को इंदौर शहर का तथा 23.05.2023 को भोपाल शहर का दौरा किया और विभिन्न एचएनआई,

कॉर्पोरेट और सरकारी कार्यालयों के शीर्ष अधिकारियों से भेंट की। भेंट के दौरान कॉर्पोरेट की व्यावसायिक आवश्यकताओं के साथ-साथ प्रीमियम पेट्रोल पैकेज के विभिन्न लाभों पर चर्चा की गई। अधिकारियों ने सकारात्मक प्रतिक्रिया दी है और हमारे बैंक को इस संबंध में प्रस्ताव प्रस्तुत करने को भी कहा है। इसके साथ ही बड़ी संख्या में बैंक को नवीन खाते भी प्राप्त हुए। इस प्रकार उनकी यह यात्रा अत्यंत सफल व बैंक के लिए लाभप्रद सिद्ध हुई।



चेन्नई

केनरा बैंक, अंचल कार्यालय चेन्नई द्वारा दि. 13.04.2023 को नराकास, चेन्नई के तत्वावधान में यूनिकोड प्रशिक्षण कार्यक्रम का आयोजन केनरा अध्ययन एवं विकास केंद्र, चेन्नई में किया गया है। इस कार्यक्रम में विभिन्न बैंक एवं बीमा संस्थाओं के स्टाफ सदस्यों ने उत्साह के साथ भाग लिया।



चंडीगढ़

संसदीय राजभाषा समिति की तीसरी उप-समिति द्वारा दिनांक 21 अप्रैल 2023 को शिमला स्थित केंद्रीय सरकार के कार्यालयों के राजभाषाई निरीक्षण के दौरान, हमारे क्षेत्रीय कार्यालय शिमला का राजभाषाई निरीक्षण किया गया।

निरीक्षण हेतु संसदीय राजभाषा समिति की ओर से समिति के संयोजक एवं माननीय सांसद, श्री मनोज राजोरिया जी, समिति के अन्य माननीय सांसदगण श्री दिनेश चंद्र यादव जी व डॉ. अमी याज्ञिक जी मौजूद थे। निरीक्षण कार्यक्रम में बैंक का प्रतिनिधित्व करने हेतु केनरा बैंक, प्रधान कार्यालय की ओर से श्री जी एस रविसुधाकर, महा प्रबंधक, श्री ई रमेश, सहायक महा प्रबंधक व श्री डी बालाकृष्णा, वरिष्ठ प्रबंधक तथा अंचल कार्यालय चंडीगढ़ की ओर से अंचल प्रमुख, श्रीमती सैलीना गोयल, महा प्रबंधक, श्रीमती सुनीता कुमारी, सहायक महा प्रबंधक, श्री पी एस नेगी, वरिष्ठ प्रबंधक (राजभाषा) एवं क्षेत्रीय कार्यालय शिमला की ओर से क्षेत्रीय प्रमुख, श्री प्रवीन राय, सहायक महा प्रबंधक मौजूद रहे। इसके अलावा वित्तीय सेवाएं विभाग, भारत सरकार की ओर से श्री सुधीर श्याम, आर्थिक सलाहकार तथा श्री सर्वेश कुमार मिश्र, सहायक निदेशक ने भी निरीक्षण कार्यक्रम में हमारे बैंक की ओर से भाग लिया।



हैदराबाद

बैंक के प्रबंध निदेशक व मुख्य कार्यकारी अधिकारी श्री के सत्यनारायण राजु ने 18मार्च, 2023 को हमारे अंचल कार्यालय हैदराबाद का दौरा किया। इस अवसर पर टॉउन हॉल बैठक



आयोजित की गई। इस कार्यक्रम में लगभग 500 अधिकारी/कर्मचारी उपस्थित थे। इस अवसर पर अंचल के मुख्य महाप्रबंधक श्री के.एच. पटनायक, महाप्रबंधक श्रीमती आर. अनुगुप्ता सहित अंचल एवं क्षेत्रीय कार्यालय के सभी कार्यपालकगण उपस्थित थे। प्रबंध निदेशक व मुख्य कार्यकारी अधिकारी श्री के. सत्यनारायण राजु ने विभिन्न महत्वपूर्ण मुद्दों पर कर्मचारियों को संबोधित किया। उन्होंने बेहतर ग्राहक सेवा का महत्व, ग्राहक सेवा में सुधार के लिए शाखा प्रमुखों की भूमिका, कासा में सुधार के विभिन्न तरीके इत्यादि पर चर्चा की।

जयपुर

हमारे बैंक के कार्यपालक निदेशक श्री अशोक चंद्र ने दिनांक 18.04.2023 को हमारे अंचल कार्यालय, जयपुर का दौरा किया और एस सी/ एस टी निगम/ के प्रबंध निदेशक श्री राजेश वर्मा तथा अतिरिक्त मुख्य सचिव (आई ए एस) वित्त विभाग श्री अखिल अरोड़ा से भी भेंट किया।



कोलकाता

23 मई, 2023 को अंचल कार्यालय कोलकाता में प्रधान कार्यालय द्वारा दिए गए “कारोबार संवर्धन में सीसीसी (कासा, कस्टमर, कनेक्ट)का महत्व” विषय पर परिचर्चा कार्यक्रम का



आयोजन किया गया। कार्यक्रम की अध्यक्षता श्री कल्याण मुखर्जी, महाप्रबंधक, ने की। श्री रजनीश कुमार, उप महाप्रबंधक, श्री गणेश चंद्र सरकार, सहायक महाप्रबंधक एवं श्री जितेंद्र कुमार सिंह, सहायक महाप्रबंधक सहित सभी अनुभागों के प्रतिनिधि उपस्थित थे। अंचल प्रमुख श्री कल्याण मुखर्जी ने संबोधित करते हुए कहा कि केनरा बैंक 85000 कर्मचारियों का ऐसा समूह है जिसके पास पिछले 117 साल की विरासत को आगे लेकर चलने की बड़ी जिम्मेदारी है। इस प्रतिष्ठित संस्थान की गरिमा को तभी बनाए जा रखा सकता है जब हर कर्मचारी अपनी प्रतिबद्धता, अपने ज्ञान और मेहनत से कार्य करे।

लखनऊ

दिनांक 22.05.2023 को अंचल कार्यालय, लखनऊ में स्टाफ सदस्यों को प्रेरित व प्रोत्साहित तथा दैनिक रुप से बढ़ रही मानसिक दुश्चिंताओं का बेहतर प्रबंधन करने के उद्देश्य से मानसिक शक्ति हेतु प्रबंधन और मानव मस्तिष्क की शक्ति विषय पर व्याख्यान का आयोजन किया गया। व्याख्यान सत्र में अतिथि वक्ता के रूप में सुविख्यात श्रद्धेय स्वामी मुक्तिनाथनन्द, अध्यक्ष, रामकृष्ण मठ एवं सचिव रामकृष्ण मिशन सेवाश्रम, लखनऊ सादर उपस्थित रहे। व्याख्यान सत्र की अध्यक्षता आलोक कुमार अग्रवाल, महाप्रबंधक एवं अंचल प्रमुख द्वारा की गई। अंचल कार्यालय में लोक नाथ उप महाप्रबंधक, संजय कुमार उप महाप्रबंधक, उषा कुलकर्णी, उप महाप्रबंधक ने भी सक्रिय सहभागिता की। इस व्याख्यान सत्र का प्रसारण अखिल भारत स्तर पर वेबीनार के माध्यम से हुआ, जिसमें केनरा बैंक प्रधान कार्यालय बेंगलूरु सहित पूरे भारतवर्ष में स्थित केनरा बैंक की लगभग 9500 शाखाओं/ कार्यालयों को जोड़ा गया और लगभग 30000 कार्यपालकों, स्टाफ कर्मचारियों ने ऑनलाइन जुड़कर व्याख्यान का लाभ प्राप्त किया।



मणिपाल

दिनांक 24.05.2023 को हमारे माननीय कार्यपालक निदेशक श्री देवाशीष मुखर्जी और मुख्य महाप्रबंधक श्रीमती के कल्याणी के सानिध्य में शिवमोग्गा में व्यावसायिक रणनीति बैठक का आयोजन किया गया। अंचल प्रमुख एवं महाप्रबंधक श्री एम जी पंडित, उप महाप्रबंधक श्री राजीव ठुकराल, सहायक महाप्रबंधक श्री विनोद विष्णु जोशी और मंडल प्रबंधक श्रीमती पवित्रा जे पी, सभी क्षेत्रीय कार्यालय के प्रमुख, ईएलबी/वीएलबी, एमसीबी और एसीसी के प्रभारी कार्यक्रम में उपस्थित रहे। अपने मुख्य भाषण में, उन्होंने वर्तमान वर्ष की थीम "कासा कस्टमर कनेक्ट" के अनुरूप रणनीतियों को अपनाने की सलाह दी और फ्यूचर फोर्ज पर जोर दिया।



मुंबई

केनरा बैंक के राजभाषा अधिकारियों के लिए तीन दिवसीय हिन्दी कार्यशाला कार्यक्रम का आयोजन दिनांक 17.04.2023 से 19.04.2023 तक केनरा उत्कृष्टता केंद्र, गुरुग्राम में किया गया। दिनांक 17 अप्रैल 2023 को कार्यशाला के उद्घाटन सत्र के दौरान श्रीमती अंशुली आर्या, आई.ए.एस., सचिव, राजभाषा विभाग द्वारा अंचल कार्यालय अन्य पत्रिकाओं के अलावा मुंबई की ई-पत्रिका "मुंबई लोकल" के 25वें अंक का विमोचन किया गया। उक्त कार्यक्रम में केनरा बैंक के कार्यपालक निदेशक श्री अशोक चंद्र, मानव संसाधन विभाग, प्रधान कार्यालय के मुख्य महाप्रबंधक श्री एस. शंकर, केनरा बैंक दिल्ली अंचल कार्यालय के मुख्य महाप्रबंधक श्री भवेन्द्र

कुमार एवं राजभाषा अनुभाग, प्रधान कार्यालय के पर्यवेक्षी कार्यपालक श्री ई. रमेश भी उपस्थित थे।



पटना

श्री बृज मोहन शर्मा, कार्यपालक निदेशक द्वारा दिनांक 24 अप्रैल 2023 को हमारे पटना अंचल का दौरा किया गया। श्री अरुण कुमार मिश्रा, महाप्रबंधक, अंचल कार्यालय पटना सहित अन्य अधिकारियों ने उनका स्वागत किया। कार्यपालक निदेशक ने केंद्रीय प्रसंस्करण केंद्र (सेंट्रल प्रोसेसिंग हब (सीपीएच) का भी दौरा किया और अंचल के कार्यनिष्पादन की समीक्षा की। सीपीएच कर्मचारियों के साथ संवादात्मक सत्र समाप्त करने के पश्चात, ईडी ने बैंक के समग्र रूप से विकास हेतु सक्रियतापूर्वक कार्य करने लिए स्टाफ सदस्यों की सराहना एवं उन्हें प्रोत्साहित किया। तत्पश्चात कार्यपालक निदेशक ने क्षेत्रीय प्रमुखों, एलसीबी / एमसीबी / एआरएम / आरएच, ईएलबी / वीएलबी के प्रमुखों और अंचल के अधिकारियों / कर्मचारियों को संबोधित किया।



पुणे

हमारे बैंक के प्रबंध निदेशक व मुख्य कार्यकारी अधिकारी, श्री के सत्यनारायण राजु ने दिनांक 15 मई 2023 को अंचल कार्यालय, पुणे का दौरा किया। प्रबंध निदेशक व मुख्य कार्यकारी अधिकारी की अध्यक्षता में टाउन हॉल में बैठक का आयोजन किया गया। इस बैठक में श्री राजेश कुमार सिंह, महाप्रबंधक व अंचल प्रमुख, श्रीमती लीना पिंटो, उप महाप्रबंधक एवं श्री पंचानन महापात्र, उप महाप्रबंधक, के साथ-साथ अंचल कार्यालय के सभी कार्यपालकगण, क्षेत्रीय कार्यालय, पुणे-1 एवं पुणे-11 के क्षेत्रीय प्रमुखों के अतिरिक्त स्थानीय शाखाओं के शाखा प्रमुख उपस्थित थे।



विजयवाड़ा

अंचल कार्यालय, विजयवाड़ा द्वारा राजभाषा विभाग, गृह मंत्रालय, भारत सरकार द्वारा दिए गए निर्देशों के अनुसार दिनांक 04 मई, 2023 से 06 मई, 2023 तक प्रवीण परीक्षार्थियों के लिए तीन दिवसीय कार्यशाला एवं दिनांक 10 मई, 2023 से 12 मई, 2023 तक पारंगत परीक्षार्थियों के लिए तीन दिवसीय कार्यशाला का आयोजन किया गया है। इस 6 दिन का प्रशिक्षण केनरा बैंक, अध्ययन व विकास केंद्र, विजयवाड़ा में आयोजित किया गया। राजभाषा विभाग, गृह मंत्रालय, भारत सरकार, हिंदी शिक्षण योजना, हैदराबाद के उप निदेशक (भूतपूर्व) श्री एम डी कमालोद्दीन जी को अतिथि संकाय के रूप में भी उपस्थित थे।



पासबुक से ई- पासबुक

ईशान्या द्विवेदी

अधिकारी

नोएडा सेक्टर 51 शाखा

अं. का. दिल्ली



बैंक का बस इतना सा फसाना है, पासबुक हाथ में है और प्रिंट कराने जाना है प्रिंटिंग के बाद ब्रांच में रुकना है, और जो 15 रुपये कटे है ये जानकर ही जाना है। पर अब तो जनाब नया ही ज़माना है, मोबाइल उठाकर एआई1 एप लॉग इन कर जाना है लॉगइन करते ही ई पासबुक का टैब आएगा, फिर तो मानो बैंक हाथ में ही आ जाएगा जो फिर भी ना समझ आए कि कहां कटा है पैसा, तो 1800-1030 इस नंबर को घुमाना है।

अब इतवार शनिवार का ना कोई झमेला है; मेरी ई-पासबुक मेरे मोबाइल में है, अब बैंक जाने का ना कोई झमेला है क्योंकि एआई 1 एप से सारी जानकारी देता मेरा बैंक अलबेला है।

Family Folio



*Sri. Raunak Saxena,
S/O Sri. Deepak Saxena, DGM,
FM Wing, HO Bengaluru,*

has passed class XIIth ISC Board Exam with 95.50%.

*Shreyas team congratulates Sri Raunak on his
achievement!*

Baby's Corner

Atharv Tiwari



S/o Shalini and Raghwendra Kumar Tiwari
SM, OL Section, HO.

Swarnika Bhardwaj Bhavsar

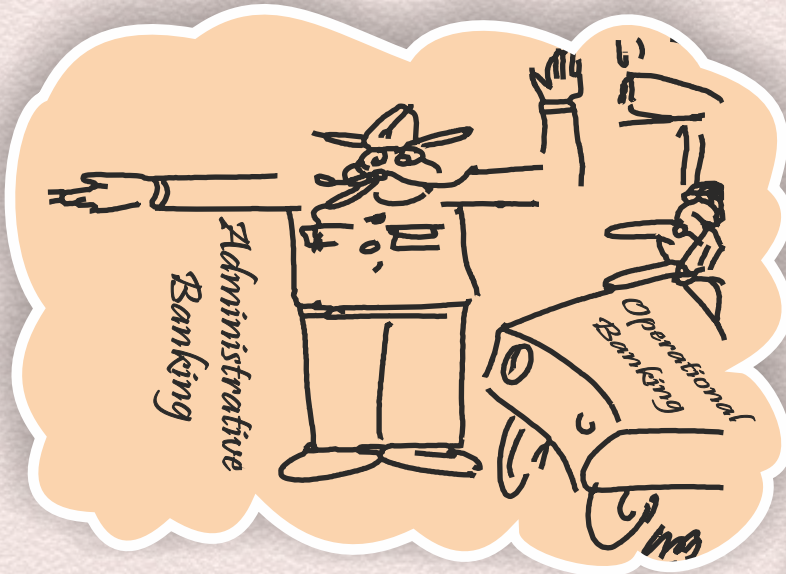


D/o Bhardwaj Pradip Bhavsar & Pooja Bhardwaj Bhavsar,
Manager Igatpuri Branch.

Sanvika Shree



D/o Sreejith R.G & Veena B Nair,
Officer, Advances Section, Mumbai CO.



Refer to "drawer" by:
K P Ramesh Rao



Maximising Efficiency and Minimising Risks: Strategies for Operational Excellence

Senthil Murugan K

Manager
Systems & Procedures Section
Integrated Treasury Wing
Head Office



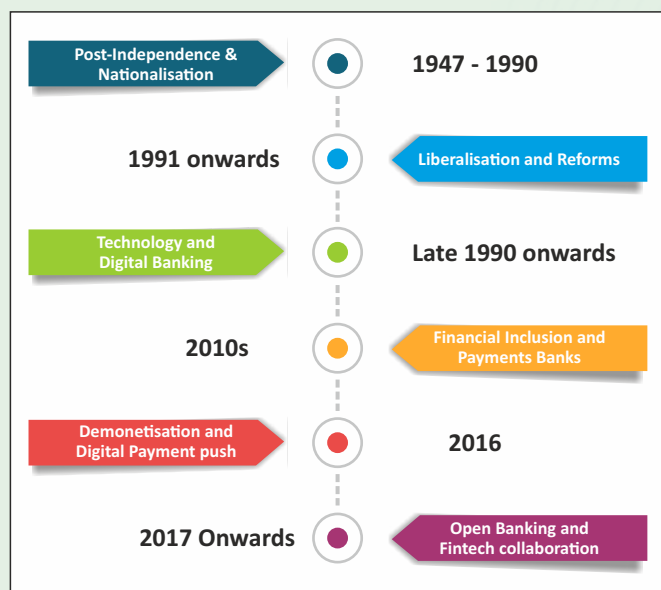
Introduction:

Operational banking is an essential aspect of the banking industry that deals with the day-to-day operations of a bank. It includes functions such as account opening, deposit and withdrawal of money, fund transfer, loan processing, and many more. In India, the banking sector has undergone significant changes in the past few decades, and operational banking has evolved to keep up with the changing times. With the advent of technology, banking has become more accessible, efficient, and customer centric.

Evolution of the Indian Banking Industry:

The Indian banking sector traces its roots back to 1770 with the establishment of the Bank of Hindustan. Over the years, the industry evolved, witnessing the emergence of a myriad of banking units. Canara Bank, founded in 1906 by Shri. Ammembal Subba Rao Pai, stands as a testament to progress. Some of the major phases in the evolution of operational banking in India are listed below:

- **Post-Independence and Nationalisation (1947-1990):** After India gained independence in 1947, the government focused on the development of the banking sector to promote social welfare and economic growth. The Reserve Bank of India (RBI) was nationalized in 1949, and in 1969, 14 major commercial banks were nationalised. This was followed by the nationalisation of six more banks in 1980.
- **Liberalisation and Reforms (1991 onwards):** In response to the economic crisis of 1991, the government initiated a series of banking sector reforms. The Narasimham Committee's recommendations led to the liberalization of the banking industry, allowing the entry of private and foreign banks. These reforms also included measures to strengthen prudential norms, increase capital



adequacy, and improve risk management.

- **Advent of Technology and Digital Banking (late 1990s onwards):** With the proliferation of computers and the internet, Indian banks started adopting core banking solutions, electronic fund transfers, and other digital services. This period also saw the emergence of ATMs, mobile banking, and internet banking, revolutionizing the way customers interacted with banks.
- **Financial Inclusion and Payments Banks (2010s):** To extend banking services to the unbanked population, the RBI introduced differentiated banks, such as small finance banks and payments banks. These institutions aimed to provide basic banking facilities, remittance services, and micro-savings to underserved segments of the population.
- **Demonetisation and Digital Payment push (2016):** The Indian government's demonetisation move in November 2016, which invalidated 86% of the currency in circulation, prompted a significant shift

towards digital payments. The adoption of digital payment platforms such as UPI, BHIM, and various mobile wallets increased significantly during this period.

- **Open Banking and Fintech collaboration (2017 onwards):** With the rise of fintech companies, the banking industry started embracing open banking and API-based collaborations. These partnerships allowed banks to offer innovative financial products and services, enhancing customer experience and promoting financial inclusion.

Major Challenges in Operational Banking in the Indian Banking Industry:

The Indian banking industry faces several challenges in managing its daily operations. Some of the significant challenges include:

1. **Legacy Systems and Infrastructure:** Many banks in India, particularly Public Sector Banks (PSBs), continue to operate on legacy systems and infrastructure that are inefficient, costly, and difficult to maintain. These systems can be a significant barrier to innovation and digital transformation.



2. **Cybersecurity:** With the increasing digitization of banking operations, cybersecurity has emerged as a critical challenge. Between June 2018 and March 2022, Indian banks reported 248 successful data breaches by hackers and criminals; the government notified the Parliament on Aug 2, 2022, exposing the vulnerabilities in systems and networks.
3. **Regulatory Compliance:** The Indian banking industry is subject to a complex and ever-evolving regulatory framework, which require investing significant resources in compliance and risk management functions.

4. **Competition:** The entry of new age fintech players, payment banks, and small finance banks has disrupted the traditional banking landscape, forcing incumbents to rethink operational strategies and adapt to changing customer expectations.

Strategies for Overcoming Operational Banking Challenges:

To overcome the challenges faced by the Indian banking industry in managing daily operations, the following strategies can be adopted:

1. **Embrace Digitization:** Digitization can significantly improve the efficiency and effectiveness of banks' daily operations. Banks can use digital channels to automate processes, reduce manual intervention, and improve the speed and accuracy of their operations.
2. **Invest in Infrastructure:** Banks need to invest in modern infrastructure to support operations. Upgrading legacy systems and infrastructure can significantly improve efficiency and reduce operational costs. This will also help banks to comply with regulatory requirements and improve cybersecurity.
3. **Collaboration with Fintechs:** Collaboration with fintech companies can help banks to leverage their expertise and technology to improve their operations. Fintechs can provide innovative solutions to help banks automate processes and improve customer service.
4. **Focus on Customer Experience:** Banks need to focus on providing an excellent customer experience to remain competitive in the market. This includes providing personalized services, reducing wait times, and improving the speed and accuracy of their operations.



Canara Bank's Operational Transformation: A Roadmap to the Future

With the Union Government pushing PSBs to have an increased focus on attracting low-cost Current Account and Savings Account (CASA) deposits, our bank has adopted the mottoes **"CASA Customer Connect"** and



"You deserve the best" by offering end-to-end banking delivery through the digital channels, including CASA products bundled with free term life insurance, Insta overdraft, free personal and air accident insurance coverage, premium cards, and many more products.

Some of the strategies outlined by our Top Management for mobilisation of liability products include a focus on maximising high value current accounts and offering cash management product to clients to capture cash inflows; priority to provide all financial services under one roof with a dedicated relationship manager for HNI individuals and corporate customers.



To achieve these objectives and guarantee that customers are connected and that employees have access to the finest facilities, it is essential to optimise operations to free up human resources and enhance customer connectivity. From the perspective of our bank, this article discusses the future of operational banking in the following two key avenues:

- Regulatory Compliance
- Digitizing Trade

Regulatory Compliance:

Implementing advanced regulatory reporting tools to simplify the creation, validation, and submission of regulatory reports to authorities can improve efficiency, reduce operational costs, and ensure better adherence to regulations, ultimately enhancing our reputation and nullifying potential fines and penalties.

By adopting an Automated Data Flow (ADF)¹ for the submission of regulatory returns, we would be able to submit accurate and timely data without any manual intervention. The automation of data flow will benefit us in terms of the following:

- Improved Timelines
- Enhanced Data Quality
- Improved Efficiency of Processes
- Reduced Costs
- Use of the Centralised Data Repository (CDR) for MIS Purposes

A comparison of the issues with the manual scenario and the benefit of automation is given in the table below:

Parameter	Issues with Manual Process	Benefits of Automation
Timelines	Preparing the data for submission to regulator is a challenge owing to the extent of manual intervention required for the entire process.	The entire process of submitting the data will be driven by automated processes based on event triggers, thereby requiring minimal manual intervention. This would ensure that the returns are submitted to Reserve Bank with minimal delays.
Quality	Data Quality and Validation is not driven by defined processes. Hence the onus of validating and ensuring that the data is entered correctly is dependent on the individuals preparing the returns. The data is not integrated across the different source systems.	Minimal manual intervention reduces errors and ensures better data quality. A well-defined process for ensuring data quality ensures that the source data is cleansed, standardised, and validated so that data submitted to Reserve Bank would be accurate and reliable.
Efficiency	Being a manual process, efficiency is person dependant.	Automation will eliminate dependence on individuals and improve efficiency.
Cost	Returns preparation is a non-core activity for the bank which does not generate any revenue. Manual processes require more manpower.	Automation will reduce the manpower required for returns generation. So, more manpower will be available for revenue generating activities. Automation will also improve decision making process and MIS within the bank leading to better business strategies and improved bottom lines.

1 Approach Paper on Automated Data Flow from Banks by RBI

Parameter	Issues with Manual Process	Benefits of Automation
Utilisation of CDR	Use of spread sheet or CBS for generating MIS.	The CDR created can be used for internal MIS purposes also. This would free up the core operational systems for transactional purposes.

At present, about 116 statutory returns are to be submitted to the RBI through ADF. Even though the above process is nothing new and has been an ongoing exercise since 2011, issues such as the non-integration of multiple systems, the manual data collection process, the uploading of manually prepared spreadsheets in the ADF workflow, etc. still persist.

This area of regulatory reporting can benefit from innovative technologies like robotic process automation and cognitive machine learning. In the future, with the realisation of the end state objective of automated data flow, from source system data to report mapping and business rule automation to report generation, we may benefit in terms of enhanced data quality, timeliness, and reduced costs.

Digitising Trade Finance:

At present, processing a trade transaction typically involves 5 to 8 employees and a period ranging from 45 minutes to around 4 hours. As a leading financial institution in India, we can benefit from the implementation of trade digitization to streamline and modernise trade finance operations.

How do we go about it?

1. Assess pain points in our trade finance operations, such as manual processes, delays, errors, and lack of transparency.
2. Develop customized digital solutions by partnering with technology providers to address the identified challenges.
3. Integrate digital solutions with our existing infrastructure and processes, ensuring seamless communication and data exchange.
4. Facilitate collaboration between us and our partners,

including exporters, importers, and shipping companies, to enhance the efficiency of the trade process.

5. Continuously monitor and improve the performance of the digital solutions based on feedback from our stakeholders.

Here is a breakdown of how digitised, automated processes can be used in each aspect of trade finance:

- **Document checking and classification:** AI and machine learning algorithms can be used to check and classify trade finance documents such as invoices, bills of lading, and letters of credit. These algorithms can automatically identify key data points and metadata within the documents, facilitating efficient document processing.
- **Data extraction and reviews:** Natural Language Processing (NLP) techniques can be employed to extract relevant information from unstructured text in trade finance documents. This enables the automatic extraction of critical data, such as names, dates, amounts, and other transaction details, which can be reviewed and processed further.
- **Data verification:** Blockchain technology can be used to create a decentralised and secure platform to verify and validate the extracted data. This can help reduce the risk of fraud and human errors while providing a transparent and tamper-proof system for data management.
- **Business rules implementation (AML, UCP, and Transaction Monitoring):** Automated systems can be programmed to implement business rules, such as Anti-Money Laundering (AML) policies, Uniform Customs and Practise for Documentary Credits (UCP) guidelines, and Transaction Monitoring alerts, etc. This ensures adherence to regulatory requirements and reduces the risk of non-compliance.
- **Scrutiny decisions and escalation:** Machine learning algorithms can analyse the extracted data and make scrutiny decisions based on predefined criteria. In the event of any discrepancies or potential issues, the system can automatically escalate the case to the appropriate personnel for further investigation.
- **Transaction tracking and dashboard:** A comprehensive dashboard can be created to display all relevant trade finance data, providing real-time

Operational Banking – The Way Forward

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As we all know, we operate in a hyper-competitive marketplace. The banking space is overcrowded with banks of all types, and we now have new competition from non-bank entities as well like Google Pay, PhonePe, and various fintech startups and companies. Given this background, change is inevitable. Let's find out what operational banking is and how it should be going forward.

OPERATIONAL BANKING

Operational Banking constitute of multiple elements like transaction processing, customer service, sales from service, risk management, regulatory compliance, digital banking, and others. They support the bank's businesses. How they work seamlessly and efficiently is fundamental to the success of the business.

TRANSACTION BANKING

This involves processing client transactions and requests at the branches for walk-in customers. As we process transactions for clients' day in and day out, there is a tendency to make errors leading to customer issues. After all, to err is human! But these errors create issues for our clients. They need to be corrected, and such corrections create rework for us and waste of time and effort. Time saved is money saved. In operational banking, we need to follow the motto –

'DO IT RIGHT THE FIRST TIME AND AT ALL TIMES'.

This will ensure customer issues are kept to the bare minimum which, in turn, will improve customer satisfaction.

TIMELY BANKING

There are transactions which do not have a TAT (Turn Around Time) In the absence of defined TATs, client checkout time becomes entirely subjective. An efficient cashier will process the cash withdrawal transaction and check out the client in say 10 minutes, while the same

transaction may take more than 20 or 30 minutes with another cashier. This is just an example and one can draw parallels with other transaction types. There is a need for standardization. Irrespective of whether there is a long queue or few clients or no clients at the branch counters, the transactions need to be processed within the defined timeframes at all branches. We need to value our client's time. Prompt and timely client checkout is the key to customer satisfaction.

RESPONSIBLE BANKING

A banker friend of mine working for another PSU bank narrated this incident which happened in her branch some time ago. A client had come to their branch on a Saturday to close his FD of ₹5 lakhs that was maturing the next day (Sunday), and proceeds had to be credited to his savings account on maturity of the deposit. Instead of processing the FD closure request on the next business day i.e., on Monday, the FD team closed the deposit prematurely on Saturday itself and credited the proceeds to the client's savings account. A 1% penalty was applied for premature closure which led to interest loss for the customer. The client was very upset and took the deposit to another bank.

Drawing insights from the above incident, if the bank had followed 'Responsible Banking', they would have advised the client that his transaction will be processed on Monday to avoid interest losses, and then taken his consent. Clients appreciate responsible behavior and good advice from bankers, and it goes a long way to establish customer trust and loyalty.

DIGITAL BANKING

This is a digital world and banking is fast moving towards an era of digital banking. Every single client interaction at the branches is an opportunity to migrate clients to the digital platforms. We all need to make conscious efforts to educate our clients to do digital banking. It is going to help them and all of us. Articulate the benefits of digital

banking to clients. Give a demo of mobile banking and internet banking and make them aware how easy and convenient it is. Digital banking is the future and clearly the way forward. When clients do self-banking, it frees up our processing time and provides great benefits like:

- o Creating operational bandwidth
- o Decongested branches
- o Less operational workload at branches
- o Improved client servicing at branches
- o Qualitative interactions with clients
- o Better customer satisfaction, happy and loyal customers
- o Creating more time for sales and business

MACHINE BANKING

It is true that we rely a lot on machines like ATMs, CDMs, Passbook printers etc. to deliver banking services to our clients every day. But what happens when machines don't deliver?

A familiar sight in many bank branches across the banking industry:

- o Passbook printer out of order
- o ATM out of cash
- o CDM (Cash Deposit Machine) out of service
- o And there are other examples of machines not working.

When machines become non-functional, it diverts the client traffic back to the branches. The load shifts to the branch staff and they need to process the transactions



for the clients. Instead of fixing the machine issue, they prefer to process transactions for prolonged periods of time. I am not saying we should not help our clients with their transactions, we should, but we also need to make sure the machines are up and running, quick and fast. Prompt escalation of such issues to the technical support team and a speedy response and fixing by them would help avoid heavy loads at the branches and improve client satisfaction. In the end, both humans and machines need to work together better to offer great customer experiences.

CUSTOMER SERVICE

If we do operational banking efficiently and in a timely and error-free manner, this itself will help improve client satisfaction in a big way. But is this enough?

It is not about customer service anymore. It is all about customer experiences now. Is there a difference between the two? Yes, there is, and a big one. Let's find out with these examples:

1. A client's request for an RTGS transaction was processed promptly by the bank staff within the defined timeframes, but the air conditioner in the branch was not working and it was a hot summer day.
 - ☐ Did the client receive great customer service from the branch staff? YES
 - ☐ Did the client receive a great customer experience? NO
2. A client's request for updating the KYC was processed promptly by the bank staff within the defined timelines, but the security guard at the branch was rude.
 - ☐ Did the client receive great customer service from the branch staff? YES
 - ☐ Did the client receive a great customer experience? NO

Clients talk about both good and bad experiences. In fact, they talk more about bad experiences as that is what everyone is interested in. Bad news always sells, and they travel fast too. Many times, customers amplify their bad experiences while narrating to others or putting it on social media. It is important that every

employee in the bank is responsible for delivering great customer experiences. All the stakeholders need to work in a harmonious and coordinated way to deliver great customer experiences. It is several steps above customer service.

LEVERAGING GREAT CUSTOMER EXPERIENCES

Ok, we have offered great customer experiences to clients, but have we leveraged that for our own benefit; to grow our business?

When the client receives great service, he will be extremely happy and loyal to the bank. We need to start deriving benefits from events like these, such as:

- o Cross-selling other bank products and third party products to the client
- o Getting our clients to do more transactions and business with us.
- o Increase revenues for the bank.
- o Customer retention
- o Taking referrals from them and acquiring new clients.
- o And others

Every great customer experience is a sales opportunity, and we should not let go of these opportunities.

BANKING – PRODUCT SATURATION

Products offered in banking services has reached a level of saturation. There is hardly any product differentiation. What we offer is also offered by other banks. When all banks have similar products and services to offer, what differentiates our bank from others?

It all boils down to the quality of customer interaction. What we deliver is important but what is more important is how we deliver, and that becomes our key differentiator. There is a tremendous responsibility on the frontline staff and backoffice and technology teams to deliver quality and differentiated service at the branches and across all customer touchpoints.

COMPLAINT MANAGEMENT

We must try and ensure clients don't have any

complaints in the first place through better process management. In case they do, and they bring it to our attention, we must acknowledge, thank them for bringing it to our notice and address the complaint promptly to the full satisfaction of the client. All customer complaints need to be logged into a complaint resolution system and tracked for closure.

RISK MANAGEMENT

One of the biggest challenges the banking industry is facing today is NPA or Non-Performing Assets. The other challenges include fraud, counterfeit currencies, money-laundering, phishing, and others. The focus is even more today on the quality of clients that we acquire and onboard. When we acquire a new asset client, we should have done our proper due diligence before disbursing the loans. The quality of clients matters as much as quantity. Following strict KYC norms and background checks, verifying income and other financial documents, checking out collateral security etc. is the key.

Once the loans are disbursed, we must track the loan performance diligently till it is fully repaid. New technologies like Early Warning Systems, Risk analytics, Machine Learning and Artificial Intelligence can be adopted to help mitigate the risks.

The frontline staff should be more aware and alert to fraud and money-laundering attempts at the branches. If they find anything suspicious, they should immediately escalate to their supervisors. The counter staff at branches and phone banking staff should follow strict data privacy and confidentiality policies of the bank and not fall prey to phishing attempts.

WAY FORWARD

Banking has already become a buyer's market. Consumer behavior and trends are changing fast. They are far more demanding than before, and they are willing to pay a premium for great customer experiences. It is, therefore, imperative that the various facets of operational banking come together in a well-coordinated manner to deliver those experiences.

कविता

अभी तो साल बाकी है

अभी तो साल बाकी है
यही सोचते सोचते पूरा साल निकल गया

इत्मिनान से सब से करेंगे बातें,
रिश्तेदारों से करेंगे भेंट और मुलाकातें
गप्पे लड़ाएंगे और बरसात में बूंदों से बतियाएंगे

अभी तो साल बाकी है
यही सोचते सोचते पूरा साल निकल गया।

छुट्टी सिर्फ एक साल की थी और चाहत थी पूरी जिंदगी जीने की
क्योंकि वर्किंग वुमेन को कहाँ फुर्सत होती है करवट भी बदलने की
बड़ी उमंग सी थी सारे शौक अरमाँ इसी में निबटाने की
सिलाई, बुनाई, कढ़ाई सब कुछ सीख जाने की

अभी तो साल बाकी है
यही सोचते सोचते पूरा साल निकल गया

नन्हीं सी गुड़िया से ढेर सारी बातें करेंगे
हमेशा उसके साथ उसके पास रहेंगे
माँ का अर्थ तो आज समझ आया जब बच्ची को अपने से दूर कर
जिम्मेदारी निभाने की बारी आई

अभी तो साल बाकी है
यही सोचते सोचते पूरा साल निकल गया

अपनी भावनाओं को व्यक्त करने में भी एक साल लगा रही हूँ
लिखना पहले ही था लेकिन वो भी जाने के एक रात पहले बता रही हूँ
क्योंकि

अभी तो एक साल बाकी है
यही सोचते सोचते पूरा साल निकल गया
यही सोचते सोचते पूरा साल निकल गया



ऋचा वर्मा
प्रबंधक
क्षे.का. आगरा

Steps to make day-to-day banking a smooth and fulfilling experience

Dhanya Palani Yadav

SWO-A
Bandra Kurla Complex Branch
Mumbai



Curating the banking experience is our job now, given how banking has evolved from offering banking products to rendering banking service, to now, giving customers a banking experience, be it physical banking or digital banking.

When we enter a bank's premises, we are entering a whole new world. What makes us feel at peace is the feel and ambience of the branch. An environment that is pleasing for the senses gives an aesthetic feel and makes us feel welcomed. Clean and hygienic premises is a must-have for a good customer friendly experience. Visually pleasing and soothing colours add to the liveliness of the branch. Good fragrance uplifts the mood of the customer, entering the branch.

Similarly, a seamless digital experience is essential for a holistic banking experience. Having a smooth interface and easy to understand icons and tabs, all neatly placed is essential for a pleasing digital experience.

The following changes could be brought about to make our day-to-day banking a smooth and fulfilling experience for all:

1. Employees need to shift from a 'Branch to Bank mindset'. Employees need to realize that we are not a staff of a branch, but a staff of the bank. Similarly, a customer is no longer a branch's customer but the bank's customer. This perspective shift will minimize a lot of complaints and unpleasant experience that customers face.
2. For the shift to happen, employees first and foremost need clarity and empathy. Clarity whether a particular transaction is possible in non-home branch or not would be extremely important. When we call it Core banking, there is a perception among customers that it is anywhere banking, any branch banking, that any transaction could happen at any branch.

However, as bank employees, we need to be aware of the limitations, in line with our bank's manuals and circulars. We need to be aware and develop the ability to convince customers of the same. Information, wherever necessary, must be displayed on notice boards to create awareness among our customers.

3. Every staff of the branch, irrespective of the designation, must be given training about our different products and must be aware of our ongoing campaigns, so that they are able to disseminate information and canvass actively during our different campaigns. Right from HKP and part-time employees to the branch in-charge, if every person joins the mission, nothing is impossible for a branch.
4. Customers have an inherent need to be heard, if they visit the branch with a complaint. Usually, it is easy to observe that, a customer escalates a complaint, only when they feel that they haven't been heard completely. Hearing them out and genuinely wishing to resolve their issue, mostly calms down the customer, no matter what or how big the issue is. This makes them trust the bank employee that their issue will be resolved soon. Now whether or not it is possible to resolve the issue then and there could vary, depending on whether it is a technological issue, or whether it could be solved at the branch level or not, but just the feeling of being heard and genuinely wishing to be helped makes the customer feel important. This empathy creates a ripple effect and acts as a word-of-mouth publicity for our bank, which has always had the reputation of being a customer-centric bank in the market.
5. When we say core banking, one thing we all need to realize is that Customer is at the centre of core banking, the focal point of all that we do. So, customer must face minimum fuss during normal

banking operations. A seamless experience leads to a happy and loyal customer.

6. Value of building relationship with customers needs to be realized. On one side, as services become increasingly digital and appeal to the Gen Z, we must not forget that our old customers still prefer a human touch to banking services. Senior citizens may not be able to place as much trust on online banking as the new generation, with their hard-earned money. While we strive to spread awareness of our digital products, we cannot expect senior citizens to keep equal pace with the digital world. Machines cannot provide the comfort that a conversation with an employee could provide. If the machine does not work, human beings are required to repair it. Technology can aid but never replace the human caring touch.

Hence providing traditional banking services to senior citizens, including door step banking must be given impetus. The fact that senior citizens may forget passwords, PIN more frequently with age should urge us to be more considerate towards them. Understanding their difficulty and treating them with respect is of utmost importance.

7. Special service to senior citizens, differently abled customers, and people with special needs must be made available in every branch. Employees must be trained on how to assist them. This will provide an inclusive experience for our diverse range of customers. Employees must be given training in soft skills like empathy, kindness, and maintaining a balanced calm mind even amidst hectic banking hours.
8. If I enter a bank, what really gives me a positive experience, (even if I am not a customer of a particular bank), is the way I am being treated. When I enter the branch/ bank premises with a certain banking query, and if my query is resolved with the same respect as that of a customer, chances are I will wish to be a customer of the bank, at the slightest instance of a need. This gives a clue to how my fellow colleagues and I should treat any person entering the premises of the branch. Any person who is not our customer is our potential customer. Remembering this will help us render impartial service to any person entering our branch.

9. Help desk must be made mandatory in all branches where all forms are easily available and all information is available in one stop, at the tip of a fingertip. Knowing how to access information is also equally important as this makes things easier for the customers. Wherever required, the customer must be assisted and directed to the right department. If customers feel that they are not receiving adequate accurate information, they may feel frustrated. Providing immediate response to customer's queries gives a fulfilling customer experience. Misguiding them to a different department without completely hearing them out and identifying their need could infuriate the customers. Active listening is an essential skill for every individual, more so, for an employee working in the service sector, more importantly, the essential service sector.
10. Ideally, we must not give any room for our customers to complain. However, if customers complain of ATM or passbook printing machine not working, system being down, technical or server error, then having enough empathy to be courteous and to understand their plight, while we do our best to get them working, at the earliest, is important. We must strive to have minimal down time to avoid inconvenience to customers, if our focus is on taking the digital path ahead. It is equally important to not confront the customer, but always be courteous. Having and developing patience is the key to being an efficient employee.
11. We must be aware that employees are not just brand ambassadors of the bank; or representatives of the bank, but 'Employees are the bank'. The banking experience that a customer gets, makes him create an impression of not an individual employee, but the bank as a whole and even the whole banking industry. This must be sufficient for us to realize the enormous responsibility we shoulder, as a public sector bank employee, in addition to being a Canara bank employee.
12. Strict compliance of Operational banking circulars and special communications will protect our bank from financial and reputation loss. Having stringent consequences for intentional breach will dissuade others from doing the same.
13. We realize that Customers are the king, but at the

same time, we must not fall prey to manipulations. We must always go by the rule book, our bank's manual, circular, memos and special communications. Not getting too friendly with regular customers is important as it would disallow them from taking advantage of the trust placed on them. Many incidents of fraud involve such trust placed on an outsider. We need to be alert and aware of the happenings in the branch. Despite placing CCTV cameras, the lack of alertness of the staff is a prime factor in perpetuating fraud in a branch.

14. Being careful with stamp and seal: Allowing a regular customer access to bank's stamp and seal could get us involved in bigger trouble than we can ever imagine. No doubt, we are buried under pile of work,

but some aspects cannot be compromised, as it might lead to loss of reputation for the bank.

15. Any unauthorized access, if it comes to our notice, must be brought to the notice of the concerned higher official. Whistleblowing must be encouraged and incentivised sufficiently as a risk mitigating measure.

Developing a relationship that goes beyond banking is the need of the hour. The above changes are just indicative and if implemented not just superficially at an implementation level, but imbibed at an intrinsic & deeper level by all employees, our presence in the banking industry would only keep strengthening year-after-year, day-after-day.

Poem

THE FARMER

"Tiller of the soil" goes to the farm!
"Pillar of wisdom" -sun-wakes him up!!
"The son of the soil seats into dusk
Drops of sweat fall to the earth!!
Brave farmer sets out at dawn
Grave of sorrows, pains, he carries
To work like a tireless tyre he goes
A torn dhoti he has worn as a "cover"
Bare-bodied, he sets out to strive
He looks underfed, tired, worn-out
What to do His kith and kin needs mouthful!!
His better-half kindles his spirit
So he smiles as he goes out
He works on unto the dusk-fall!!
Mouthful of gruel is his "Mid-day meal"
He comes back with his meagre wages
Heavy supper they never eat
Alas!! They merry-make with gruel!!
At last he retires to bed unto the next dawn!!



Balasubramanian V
Ex-Staff

The Yester Years and The Present Day



Meera G

SWO-A
RL & FP Wing
HO Bengaluru

I always feel that we are passing through a transition. It is true. Any organization or industry has to go through a transition continuously, because 'change is the rule of this universe'. Change is growth, change is progress, and is essential in any field. Coming to operational banking, we are serving the customers, which is our main motto and the means of our revenue. But the method of serving is changing from time to time. In my long service, I have experienced the change as a positive force, which led the organization towards its success. I would like to share some anecdotes here.

Scenario I:

It was a Semi-Urban Branch. I, a newly joined clerk was trying hard to understand the procedures of Branch banking. Salary has to be credited to hundreds of teachers' accounts. Yellow coloured challans, salary slips are lying on the counter in a big bundle. Already teachers have arrived and a long queue is waiting with a cheque in hand, and some are asking for withdrawal order forms to draw their salary. Some are enquiring about the balance in their accounts. But wait! First, the amounts have to be credited to the respective accounts, and then a fixed amount has to be transferred to their loan accounts. The cheques can be passed only after that. People are in a hurry, but DON'T carry out the transactions without cross checking the account number and name of the customer, I told myself.

"What is this, madam? We are getting late for school. We have come from nearby villages to withdraw our salary on an hour's permission. How long have we to wait?"

I smiled apologetically at the angry customer.

"Madam, give me way. I will credit the salary and debit for loans. You receive cheques and issue tokens." A senior clerk pulled a heavy ledger towards him.

"Thank you, Sir." I swept the sweat on my face.

"Don't worry, you will learn to handle such rush within a few days."

Yes, I learnt. I learnt to smile at the customers, identify them by name and talk to them casually while my hands did their work automatically. I started enjoying my work when people thanked me for the quick service and my supervisors appreciated for my hard work and sincerity. Soon, there developed bondage between me and the customers, and need not say, with my colleagues!

Not that we always had good times; some of the customers blamed us for no fault of ours, only for strictly following the procedure.

"Why, madam? Why should I produce my passbook for withdrawing my own money through a loose leaf?"

"Sir, it is not that we are suspecting you. See, these procedures are meant for your own safety. If somebody comes and withdraws your money through a loose leaf by forging your signature, you will be at a loss, right? These rules and regulations are meant to safeguard your property with us, Sir. Please don't get offended."

Some would agree, some would grumble. But we were told clearly in our job training that customer is

the king. Those are the golden words which taught us enormous patience while serving our customers.

The Bank's slogan was "Serving to grow, Growing to serve."

Scenario II:

The heavy ledgers are nowhere to be seen. Desk top computers have replaced them. When I returned from my sabbatical leave of 3 long years, IBBS package was running in Branches. I was new to that Branch, new to computers and the customers were also new to me. Within a week of my joining the Branch, the counter clerk went on leave for 10 days. Alas! How can I handle? I had to. Though the Branch was rural, we had very big accounts, as the place was a trade centre. The transactions were big with heavy amounts. SBI served as the clearing centre for the 3-4 Banks in the town, and daily the clearing cheques were passed and challans were collected from other Banks at 4pm. The cash closing time also happened to be 4pm. As the amounts were very heavy and the customers were eager to collect them on the same day, they used to present cheques at 3.45pm. Not 5-6 cheques! Some industries would present minimum 50-60 cheques every day at 4pm. The clearing amounts have to be credited, the cheques have to be passed and the cashier has to dispense cash, all within a very short time! I was so tense on my first day at the counter. I humbly requested the customers to give me some time. Humility pays. One of the customers, who posed himself as a leader, told others to wait patiently.

"Madam is a new comer and she needs more time to understand the transactions. Let us not hurry her. Everybody take your seat and be calm."

I thanked him immensely and focused on my work. A senior clerk came to my rescue and sorted the clearing challans and cheques and arranged them. He stood beside me and taught me how to process the cheques in the computer. Within a few days I was accustomed to the situation. Here also I developed a close bonding with the customers. They became so close that they used to bring delicacies from home for us! On the day

of bundh or any such uncalled for event, food was arranged for those staff, who relied on the local hotels for lunch. Even after my transfer from there, some of our esteemed customers use to come and see me in my new branch when they visited the place.

Apart from this, or much more than this, we have to exercise caution in another field; lending. It is not enough to conduct pre-sanction visit and verifying the financial documents at the time of sanctioning a loan. We have to keep an eye on the transactions, the ups and downs in the business, the securities and the work pattern of the borrower constantly. If we let go a big loan unpaid, it will be a heavy loss to the Bank and we are answerable not only to the organization, but also to the shareholders and the other customers of the Bank, who have lent us the funds through deposits, for further lending. Many big loans which have gone bad, are making the headlines in newspapers, which is an irreparable blemish on the reputation of the Bank. The credibility of the Bank will be at stake.

Scenario III:

The Bank's slogan has changed to "Together We Can". Doesn't it sound participatory in nature?

Oh! Everything has changed drastically! A bridge is constructed between the Branch and the customers. Sitting in an admin unit, I was wondering what is happening. But soon I realized that this change is inevitable, as many private Banks have already done it in a much bigger way and the youth who are tech savvy, are greatly attracted towards the private Banks. We cannot afford to lag behind and after all what is wrong in treading a new path? The change is not local or national. It is GLOBAL.

The change from manual to computerization was internal. It made no difference to the customer, except that the relation became somewhat impersonal to some extent. But soon, both the Bankers and the customers got accustomed to the new atmosphere. But now what happened is, the customer is also made an employee to some extent!

Yes, he can open his CASA, term deposit account, close them too, apply for some loans, carry on transactions like funds transfer, etc. He need not come rushing to the Branch in his busy schedule.

It all started with the invention of internet. It connected the whole world in its web. Debit card, Credit card, Internet Banking, Mobile Banking are the first few features which made it easy for the customer to do Banking on his own. The customer need not go to a Branch but will be constantly connected to the Bank with his account. All the transactions he carries out will be recorded in his account. Now a days, anything which is one-sided is not considered to be good. So this type of Banking which we may call participatory banking, is a welcome step in the future of Banking industry. It saves time, money and energy for customers. But, the relation between the Bank and the customers has become impersonal to some extent, I must say.

So what's the big issue? Yes, there are certain issues about this new mode of Banking. Whatever said and done, the onus of protecting the customers' property lies with us. Many of our customers, well educated, government officials, intellectuals and the society elites, are being defrauded by the conmen, who learnt more about Banking applications than the users. We read about such frauds in newspapers daily. It's high time that some action must be taken about it. Not that we have kept quiet. Our people are sending SMS daily, to our customers about the dos and don'ts of digital banking. But a man having a mobile phone will be receiving a number of messages for promotions and sales, daily. Most of the times, he simply deletes the messages without even opening them. Moreover, the fraudster is always one step ahead and he finds new ways and means to swindle people.

But we should not forego our efforts in stopping these frauds. We have to inform our customers when they receive the Debit/Credit card or other facilities. We should not lose a single opportunity to educate them about the careful usage of these applications. In the first place, we should not wait for the Bank to do

everything. We have a large work force with thousands of employees all over the country. If each employee can educate atleast 100 people through whatsapp groups, chats and messages about these frauds like the varied modus operandi of the swindlers and how to avoid such mishaps, we can definitely reduce such frauds to a great extent. This is not a onetime measure; whenever we receive new guidelines from our digital banking divisions, we should spread the message without delay. The anonymous phone calls, the links on whatsapp, the SMS messages asking for confidential information, changing the Banks helpline number in search engines, etc. The innumerable ways and means of fraudsters who come across new ways to cheat our customers should be promptly brought to the notice of our customers then and there.

Also, we are launching many new products for the benefit of our customers, like the latest one, Canara Premium Payroll Package for salaried people. It has many features which persuade the customer to utilize the beneficial package instantly, like zero balance, free term life insurance, free personal accidental insurance and air accidental insurance, free issuance of Rupay debit card and many operational charges are made free.

We see many other Banks and Financial Institutions are in the race for retaining the existing customers and enroll more and more new customers. Unless we impress on our customers that it is beneficial for them to be with us, it is very hard to maintain our growth rate.

So here we are, striding in a fast pace towards achieving our goals through hard work. At the same time, we have to keep in mind that in spite of our innovations and attractive products, the paving stone for success is the interpersonal, cordial and a responsible relation between the Bank and its customers. We may further improve our apps by making them more customer-friendly and interactive to the extent that an illiterate person also can do business with us without any constraints.

Banking 101: A comprehensive guide to operational banking in India

Nishith Shrivastava
 Manager
 Bhopal RO



Banking is an integral part of any modern economy and India is no exception. With a population of over 1.3 billion people, India is among the most populous countries with a large customer base for banking. The banking industry in India is experiencing significant growth and development. The basics of banking in India, include customer support activities, retail banking, corporate banking, savings, investment, and credit cards. The banking sector in India is one of the largest in the world. It has evolved significantly over the years and has witnessed many changes that have changed the way banks operate. In this article, I will provide a comprehensive guide to banking in India that includes the various aspects of operational banking in India.

Customer service and support in banks

Customer service is an essential component of the banking industry, and it plays a vital role in building customer trust and loyalty. Banks in India have recognized the importance of customer service, and they have made significant investments in this area to improve customer experience.

Customer service is the cornerstone of any successful bank. In India, banks are expected to provide superior customer service to their clients, whether they are retail or corporate customers. This includes providing accurate and timely information to customers and handling customer complaints effectively, offering a wide range of financial products, services, and technical support for issues in tech products.

Many banks in India have taglines focused on customers such as “Together We Can” by our bank which emphasizes the importance of customers in operational banking. Customer service is a driver to achieve success for Indian banks. Indian banks have been investing in customer service to improve the overall banking experience for customers. They have implemented

various measures to improve customer service such as the adoption of digital channels like online and mobile banking, chatbots, and social media platforms. A feedback system has also been implemented to take real-time feedback from the customers.

One of the ways banks in India provide excellent customer service is through the use of technology. With the widespread adoption of mobile banking, customers can now make transactions, check their account balances, make utility service payments, hotel, flight bookings, etc. With the increase in smartphone penetration, mobile banking has become a popular mode of banking for many customers. Indian banks have recognized this trend and have invested heavily in mobile banking applications to provide customers with a seamless banking experience. Our bank has already launched mobile banking super apps Canara ai1 with more than 250 banking features making it convenient for the customers.

These measures have made it easier for customers to access banking services and get their queries resolved quickly. UPI from NPCI has been a game changer for the banking industry and has changed the way of operational banking. The transactions have become digital and the footfalls in the banking outlets have reduced drastically, especially in the Tier 1 and Tier 2 cities. Since the interaction with the customers is now limited, it is of prime importance for the banks to provide top customer support services through the available means.

Apart from mobile banking and UPI, Indian banks have also adopted chatbots and WhatsApp banking to improve customer service. Chatbots are computer programs that use Artificial Intelligence (AI) to interact with customers conversationally. These chatbots can handle routine customer queries and provide instant responses, reducing the time and effort required by

customers to get their queries resolved. Indian banks have also implemented social media platforms such as WhatsApp, Twitter, and Facebook to provide customer service. Banks often use platforms like YouTube and Instagram to share product information to the public. Customers can also use these platforms to ask queries, provide feedback, and get their grievances resolved.

In addition to digital channels, Indian banks have also focused on improving their physical branch network to enhance customer service. Recently banks have opened Digital banking Units where special services have been offered in both self-service and assisted modes. Banks in India have modernized their branches and made them more customer-friendly. They have installed self-service kiosks, digital display boards, automated teller machines, and customer service desks to improve the overall banking experience for customers. Banks have also started doorstep banking services making it convenient for customers to avail services.

Another aspect of customer service in banks is the provision of well-trained and knowledgeable staff. Banks in India invest heavily in training their employees to ensure they have the necessary skills and knowledge to provide excellent customer service. This includes training in areas such as communication, problem-solving, and product knowledge. Banks in India have implemented various training programs to enhance the skills of their employees. Reserve Bank of India also mandates banks to place trained staff with specialized certifications based on the nature of work. Banks have also introduced employee recognition programs to motivate employees to provide excellent customer service.

Furthermore, Indian banks have implemented various measures to ensure customer data privacy and security. Banks in India have implemented robust data security protocols to protect customer data. They have also implemented two-factor authentication to ensure the security of online transactions as mandated by the regulator Reserve Bank of India (RBI).

With these measures, Indian banks have been able to provide customers with a seamless banking experience and enhanced customer satisfaction. However, there is still room for improvement, and Indian banks must continue to invest in customer service to build customer loyalty and trust since customers in India have options for multiple banks.

Corporate and retail banking

There are two main types of banking in India: corporate banking and retail banking. Corporate banking is primarily focused on providing financial services to large companies and corporations, while retail banking is focused on providing services to individual customers, small enterprises, groups, etc. Let us have a look at corporate and retail banking aspects of the operational banking:—

Corporate banking

Corporate banking in India is an essential part of the banking industry as it helps companies finance their operations, expand their business and invest in new projects. India being a fast growing economy in the world needs robust corporate banking services such as cash management, trade finance, foreign exchange, and investment banking. One of the major challenges faced by corporate banking in India is the high level of competition. With so many banks offering similar services, it can be challenging for companies to choose the right bank to associate with. To overcome this, banks in India have started differentiating themselves by offering specialized services and products that target specific industries or sectors.

Corporate banking in India has evolved significantly over the years. Corporate banking services in India include working capital finance, trade finance, foreign exchange services, project finance, and cash management services. Indian banks have been proactive in providing corporate banking services to businesses and have invested in technology to streamline their operations. With the adoption of digital channels such as online banking and mobile banking.

Corporate banking in India has certain challenges like the high level of risk associated with lending to large corporations. To mitigate this risk, banks in India have implemented strict credit risk assessment and management systems. These systems use various techniques such as financial analysis, credit risk assessment, and collateral assessment to determine the creditworthiness of potential borrowers. I have discussed risk management further in this article.

Retail banking

Retail banking is the provision of financial services to individual customers rather than corporations or

institutions. The Indian banking industry has a significant focus on retail banking, and it has grown enormously in recent years.

Retail banking is an important component of the Indian banking industry, as it caters to the financial needs of individual customers. The per capita income in India is not as high as other developed countries. Retail banking provides a backbone to the major chunk of the Indian population which comprises of the lower-class, middle class and upper-middle-class segments, of the population. Retail banking includes services such as savings accounts, current accounts, deposits, credit cards, personal loans, housing loans, mortgage loans, vehicle loans, jewel loans, and other retail products.

Indian banks have implemented Internet banking to deliver retail banking services. Internet banking provides customers with 24/7 access to banking services from the comfort of their homes. Customers can transfer funds, pay bills, and manage their accounts and even pay taxes, utility bills using Internet banking. Indian banks have also introduced e-wallets and other digital payment options to cater to the changing needs of customers.

Personal loans are a popular retail product in India, and many banks offer personal loans to customers for various purposes such as education, marriage, and medical emergencies. Housing loans are also a popular retail product in India, and many banks offer loans to customers for the purchase of a new home or property which is a dream for many Indians. Government schemes like Pradhan Mantri Awas Yojana have also boosted housing loans in the country and helped individuals avail of loans in easy terms with subsidies.

Credit cards are another popular retail product in India, and many banks offer credit cards to customers with various features and benefits. Credit cards provide customers with the convenience of making purchases without carrying cash. Indian banks have introduced various types of credit cards, including cash back cards, travel cards, and reward cards, to cater to the diverse needs of customers. Credit cards now can also be linked with UPI. Canara Bank has also started issuing RuPay Select and Platinum variant credit cards which could be linked with UPI to make payments to UPI merchants.

Banks have invested heavily in digital channels to deliver retail banking services and introduced various retail

products to cater to the financial needs of individual customers. Indian banks have also introduced value-added services to enhance the retail banking experience for customers. With these measures, Indian banks have been able to provide customers with a seamless retail banking experience and build customer loyalty. However, with changing times, Indian banks must keep on improving customer experiences.

One of the challenges facing retail banking in India is the low level of financial literacy among the general population. To overcome this, Indian banks have started investing in financial education programs to help customers understand the basics of personal finance and make informed financial decisions. NABARD and RBI have started multiple initiatives for financial literacy to make the population aware of banking and avail the benefits it has to offer. Social security schemes such as Atal Pension Yojana, Pradhan Mantra Jeevan Jyoti Bima Yojana, and Pradhan Mantra Suraksha Bima Yojana have also been linked with financial inclusion to extend the benefits to common people.

Risk management

Risk analysis and mitigation are critical functions within banks to ensure the safety and soundness of their operations.

Banks must manage a wide range of risks, including credit risk, market risk, operational risk, and legal and reputational risks. Failure to adequately identify, assess, and mitigate these risks can result in significant financial losses, regulatory fines, and reputational damage. Banks have been using latest technologies such as Artificial Intelligence, big data, and machine learning for risk mitigation. Technology has played a key role in risk management in banks.

The first step in risk analysis and mitigation in banks is to identify the risks associated with the bank's operations. Once the risks have been identified, the bank must assess the likelihood and potential impact of each risk.

Credit risk is one of the most significant risks faced by banks. It arises from the possibility that a borrower may not repay a loan or other credit obligation. To mitigate credit risk, banks must establish and maintain robust credit risk management systems. This includes policies and procedures for credit underwriting, credit

monitoring, and credit risk reporting. Banks must also establish appropriate limits on credit exposures and diversify their loan portfolios to reduce concentration risk.

Market risk arises from changes in market prices, including interest rates, exchange rates, and commodity prices. To mitigate market risk, banks must establish and maintain comprehensive market risk management systems. This includes establishing risk limits, monitoring market positions, and stress testing the bank's portfolio under different market scenarios.

Operational risk arises from the possibility of loss due to failures in the bank's systems, processes, or people. Operational risk can include anything from technology failures and cyber attacks to human errors and fraud. To mitigate operational risk, banks must establish incident management procedures and conduct regular assessments of operational risk and implement strong internal control. Banks are looking into the operational risk factors while conducting risk-based internal audits of the banking units. Based on the findings of RBIA, further strategies are formulated for risk mitigation.

In India, banks are mandated to comply with the various regulatory guidelines which could be issued by RBI, SEBI,

IRDA, PFRDA, etc. Failure to do so may lead to legal and reputational risks. Legal and reputational risks are also significant risks faced by banks. Legal risk arises from the possibility of loss due to a failure to comply with laws, regulations, or contractual obligations. Reputational risk arises from the possibility of damage to the bank's reputation due to negative publicity or a loss of customer confidence. To mitigate legal and reputational risks, banks must establish policies and procedures for compliance with laws and regulations, conduct regular compliance training, and establish a code of conduct that emphasizes ethical behavior.

In conclusion, risk analysis and mitigation are critical functions within banks to ensure the safety and soundness of their operations.

Conclusion

In summary, operational banking is a fundamental aspect of the financial industry, and banks must adapt to changing customer demands and emerging technologies to achieve operational excellence. Banks that prioritize operational efficiency can create a competitive advantage, reduce costs, and increase customer satisfaction, ultimately resulting in sustainable growth and profitability.

स्त्री हूँ मैं

सुबह से शाम की हर पहर हूँ मैं
ठण्ड मै धूप की दोपहर हूँ मैं
साँझ के दीपक का प्रकाश हूँ मैं
उगते सूरज का सारा आकाश हूँ मैं
स्त्री हूँ मैं

स्वयं से सृजन करती हूँ मैं
नव मास नव रूप गढ़ती हूँ मैं
शक्ति का साक्षात रूप हूँ मैं
प्रकृति का साकार स्वरूप हूँ मैं
स्त्री हूँ मैं

बड़ो का सम्मान हूँ मैं
बच्चों का आसमान हूँ मैं
सौंदर्य की कृति हूँ मैं
निर्माण की प्रति हूँ मैं
स्त्री हूँ मैं

जीवन की आशा हूँ मैं
प्यार की भाषा हूँ मैं
समाज की परिभाषा हूँ मैं
संयुक्त भारत की अभिलाषा हूँ मैं
स्त्री हूँ मैं

कविता



रुचि जैन

अधिकारी
इंदौर विजयनगर
54 स्कीम एसबी

RAS'AAM



G Vijaya Durga
 SM, RAH
 CO Bengaluru



Ingredients:

Raw Mango- 1 (Medium size)
 Garlic cloves-2
 Mustard – 1 spoon
 Jeera – 1 spoon
 Urad dal- 1 spoon
 Dry mirchi- 1
 Curry leaves- few
 Turmeric- 1 small spoon
 Salt- as per requirement
 Jaggery- 1 small cube
 Coriander leaves- few

Procedure:

1. Wash the raw mango (do not peel the skin).
2. Take a pressure cooker and fill water so that the mango will be immersed fully in the water.
3. Let the mango gets cooked in the pressure cooker wait for 7 to 8 whistles to ensure the mango gets cooked fully.
4. Let it get cooled. After cooling down, peel off the skin gently without losing the pulp.

5. Take all the mango pulp in a mixer jar and blend to a fine course of paste by adding little water.
6. Now, take a kadai and add 2 to 3 TBSP of oil. Once oil gets heated, add garlic cloves, mustard seeds, jeera, urad dal, dry mirchi, curry leaves for tempering.
7. Next, add the blended mango paste to it. Add water to it for making rasam. Be careful not to add more water as it may lose the mango taste and remain watery.
8. Let it boil for few minutes and during this process add salt, turmeric powder, jaggery. Give it a mix. (Salt and jaggery may be added if required, according to your taste. Avoid adding more jaggery as you will miss the taste of mango).
9. Once the rasam comes to a boil, add coriander leaves.
10. This simple yet tasty rasam is ready to serve with hot steaming rice.

“You will love the tingy tangy taste of mango with a blend of jaggery in this MANGO MAHARAJA season”- 😊

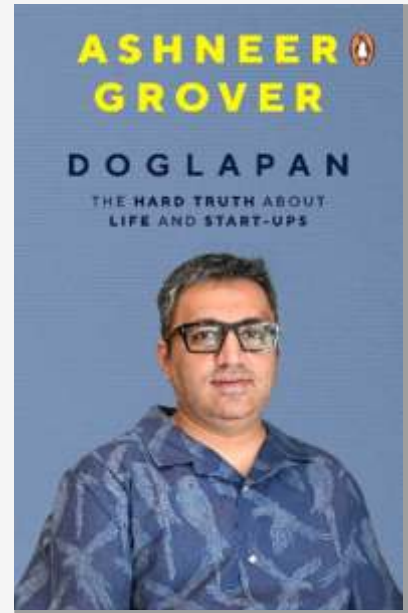
**Shreyas, in homage to Canbank's departed souls,
pray that they rest in bliss, in eternal peace.**

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

Name	Staff No	Designation	Branch	Expired on
BIRU ROUT	68814	HKP	MUKTAPUR	29-12-2022
LALMALSOM CHONGLOI	100468	HKP	CHURACHANDPUR	17-02-2023
REVOORI SRINIVASULU	623368	PEON	RAPUR	20-02-2023
FRANCIS D SOUZA	512161	HKP	KANAJAR	28-02-2023
B GOVINDARAJULU	72485	HKP	CHENNAI SELAIYUR	01-03-2023
DARSHAN KONREDDY	88690	HKP	HYDERABAD RAJENDRANAGAR	01-03-2023
YASHODA K	740355	HKP	MANGALURU SHAKTHINAGAR	04-03-2023
AMRUTA LAXMAN TARAL	834471	OFFICER	FARUKH NAGAR	07-03-2023
M KISHORE GOUD	774910	PEON	LEMUR	16-03-2023
J S JALENDRA DEVI	69747	OFFICER	CHENNAI ACCOUNTS SECTION	24-03-2023
VIPIN AHLAWAT	105364	OFFICER	THUNGAVI	25-03-2023
KAMAL JIT	53571	SP. ASSISTANT	PHAGWARA	29-03-2023
AJAY KUMAR	120590	SWO A	DELHI KASHMERE GATE	31-03-2023
SAMBUNOTH SAMANTA	540885	PEON	AMTOLA	03-04-2023
AMBAJI	560535	PEON	BIDAR A F S	03-04-2023
S CHIDAMBARAM	64883	DAFTARY	ADUTHURAI	04-04-2023
R SRINIVASAN	84284	SWO A	TIRUVALLUR	10-04-2023
SANJEEV KUMAR	70192	SWO A	PATNA RAJENDRA NAGAR	13-04-2023
BRISKILLA B	647454	SWO A	THIRUVATTAR	19-04-2023
LOKESH M K	73303	DRV-CUM-PEON	BENGALURU LANGFORD TOWN	21-04-2023
RAJESH KUMAR	57606	SR MANAGER	DERLAKATTE	30-04-2023

Doglapan

— Ashneer Grover



Ashneer Grover is an Indian businessman, one of the most controversial entrepreneurs, and the former Co-founder and Managing Director of the Indian fintech company BharatPe, which he co-founded along with Shashvat Nakrani and Bhavik Koladiya in the year 2018. Grover also appeared, as an investor, on the reality TV show called 'Shark Tank India' and is considered to be the poster-boy of the emerging start-up culture. **“Doglapan: The hard truth about life and start-ups”** is his first book and was released in the year 2022. The term **“Doglapan”**, which has its roots in Hindi and when translated into English means *“hypocrisy”*, was used by Grover during one of the episodes of the first season of Shark Tank India. This taunting and amusing remark became part of the entrepreneurial world, taking the internet by storm via hilarious memes and trolls. The book **“Doglapan”** is the author's life journey in his own words.

It is not hard to comprehend why Ashneer Grover's tell-all book is a total bestseller. In the *consecrated and ethically correct* corridors of India Inc., Grover's memoir is like a chapter that is out of syllabus. Most Indian entrepreneurs, the budding ones, the new age ones and even the established ones are guarded about what they say in public for fear of offending their ubiquitous stakeholders – be it existing investors, potential investors, regulators, clients, or employees. But Ashneer Grover, the proverbial miscreant of the Indian startup ecosystem, doesn't play by these rules. His Shark Tank persona of being a blunt and intransigent straight talker is writ large over the course of the 185 pages of the book. This is Grover at his contentious, rabble-rousing and polarising best, as he boldly unveils the reasons for his cataclysmic fall from being an extremely successful startup operator.

Doglapan spotlights the fact that nothing is made in one day, it is all a matter of consistent effort. It is interesting to read how this Bharat Pe co-founder made his way up in his career. Clarity of thought makes the book a breezy read and we need to appreciate how the author builds up his case, brick by brick. The book espouses the startling fact that entrepreneurship is not as glitzy as many think it to be and arguably the reason why the book ends with lessons for aspiring entrepreneurs from the author's viewpoint. Overall **“Doglapan”** portrays the success and the setbacks in the life of an entrepreneur and how to manoeuvre the occupational potholes that the journey posits. It is lucidly written, in an unfiltered way as the author never holds back while proclaiming his bold opinions to the world. A must read for all wannabe entrepreneurs or for anyone who wants to learn more about the interconnectedness / reticular nature of *hard work, determination and success*.



By Kishore Thampi



दिनांक 19.05.2023 को अंचल कार्यालय, करनाल के दौरे पर श्री बृज मोहन शर्मा, कार्यपालक निदेशक का श्री अभय कुमार, महाप्रबंधक द्वारा स्वागत किया गया। श्री प्रवीण कुमार कक्कड़, उप महाप्रबंधक, और श्री नेत्रा मोहन पात्रा, उप महाप्रबंधक, और अन्य अधिकारी भी तस्वीर में दिखाई दे रहे हैं।

ED Sri. Brij Mohan Sharma being welcomed by Sri. Abhay Kumar, GM on his visit to Karnal CO on 19.05.2023. Sri. Praveen Kumar Kakkar, DGM, and Sri. Netra Mohan Patra, DGM, and other executives also seen in the picture.



अंचल कार्यालय, जयपुर में श्री अशोक चंद्र, कार्यपालक निदेशक का श्री सजल समीर, सहायक महाप्रबंधक द्वारा स्वागत किया गया। इस अवसर पर श्री पुरुषोत्तम चंद्र, महाप्रबंधक एवं अंचल प्रमुख, जयपुर भी तस्वीर में नज़र आ रहे हैं।

ED Sri. Ashok Chandra being welcomed by Sri Sajal Sameer, AGM, Jaipur CO. Sri Purushottam Chand, GM and Circle Head, Jaipur CO is also seen in the picture.



Shreyas Contest 2022
Photography -
Encouragement Prize Winner



Photograph by :
Abhijith N Rao
Manager,
Bengaluru West RO