

केनरा बैंक
Canara Bank
For wealth and financial taking

श्रेयस
268

SHREYAS
268

केनरा बैंक की द्विमासिक गृह पत्रिका
दिसम्बर -19 - जनवरी - 20 | 268

Canara Bank's Bimonthly House Magazine
December 19 - January - 20 | 268

केरल
- अंतर्दृष्टि
रहे संग, बड़े संग

KERALA
- INSIGHT

Together We Can





प्रबंध निदेशक व मुख्य कार्यपालक अधिकारी, श्री एल वी प्रभाकर ने कार्यपालक निदेशक, श्री एम वी राव और सुश्री ए मणिमेखलै की उपस्थिति में दिसंबर 2019 को समाप्त तिमाही के लिए अंचल कार्यालयों, क्षेत्रीय कार्यालयों और प्रधान कॉर्पोरेट शाखाओं (पीसीबी) की व्यावसायिक समीक्षा बैठक को संबोधित किया।

Sri L V Prabhakar, MD & CEO addressing the Business review meet of Circle Office, Regional Offices and Prime Corporate Branches (PCBs) for the quarter ended December 2019 in the presence of Sri M V Rao and Ms A Manimekhalai, EDs.



प्रबंध निदेशक व मुख्य कार्यपालक अधिकारी, श्री एल वी प्रभाकर 15.02.2020 को अंचल कार्यालय, जयपुर की यात्रा के दौरान कर्मचारी सदस्यों को संबोधित करते हुए।

Sri L V Prabhakar, MD & CEO addressing the staff members during his visit to Circle Office, Jaipur on 15.02.2020.

श्रेयस

SHREYAS

SINCE 1974

केनरा बैंक की द्विमासिक गृह-पत्रिका

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Advisory Committee

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M V Rao

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V Sreelakshmi

Editor

S Devanarayanan

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वी श्रीलक्ष्मी

Asst. Editors

Sajeev K

Awanikant Singh

Edited, Designed & Published by

S Devanarayanan

Senior Manager

House Magazine & Library Cell

HR Wing, HO, Bengaluru - 560002

Ph: 080-2223 3480

Email: hohml@canarabank.com

for and on behalf of Canara Bank

Artwork Design



Blackfuels

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Mob: 88927 67712

E-mail: blackfuels@gmail.com

Printers

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Ph: 080 29723526

surarchit@gmail.com

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प्रबंध निदेशक व मुख्य कार्यपालक अधिकारी का संदेश



MD & CEO's Message

प्रिय केनराइट्स,

मैं एक ऐसे महान संस्थान जिसकी एक सदी से अधिक की विरासत है और जो भारत के सबसे बड़े बैंकों में से एक है, का प्रबंध निदेशक व मुख्य कार्यपालक अधिकारी बनकर अत्यंत प्रसन्न हूँ। मेरे पद ग्रहण करने पर सभी द्वारा किए गए हार्दिक स्वागत के लिए धन्यवाद देता हूँ।

जैसा कि वर्तमान वित्तीय वर्ष करीब है, मैं कई अवसरों और चुनौतियों से भरे अगले वित्तीय वर्ष का स्वागत करने के लिए उत्सुक हूँ। मौजूदा वित्त वर्ष की पिछली तिमाहियों में हमने कई प्रमुख स्थायी मापदंडों में महत्वपूर्ण सुधार किए हैं और तीसरी तिमाही में हमने एक सम्मानजनक वृद्धि की है। मैं सभी द्वारा निर्धारित लक्ष्यों को प्राप्त करने में पिछली तिमाहियों में दिखाए गए उत्साह और ऊर्जा की सराहना करता हूँ। हमें रिकवरी पर अधिक ध्यान देने, शुल्क आधारित आय में सुधार, कासा और बेहतर ग्राहक सेवा के साथ बेहतर परिणामों के लिए आने वाले दिनों में और अधिक प्रयास करने की आवश्यकता है।

चूंकि हमारा बैंक सिंडिकेट बैंक के साथ समामेलन के कारण एक बड़े बदलाव के दौर से गुजर रहा है, इसलिए इस परिवर्तन के दौर में परिवर्तन के लिए अनुकूलनशीलता बहुत महत्वपूर्ण है। समकक्ष बैंकों से कड़ी प्रतिस्पर्धा होने वाली है और हमें सभी मानकों में और सुधार के लिए सभी हितधारकों की उम्मीद पर खरा उतरना चाहिए।

नई समामेलित इकाई के सामने और अधिक चुनौतियां होंगी, लेकिन व्यापक नेटवर्क, कुशल और अनुभवी हाथों के माध्यम से समामेलित इकाई से प्राप्त लाभ, प्रौद्योगिकी के उपयोग में प्रवीण युवा कार्यबल, बढ़ी हुई पूंजी आदि हमारे बैंक के विकास के लिए प्रभावी रूप से उपयोग किए जाने चाहिए। आइए हम एकजुट हों और अपने संगठन को अधिक से अधिक ऊंचाइयों पर ले जाने के लिए नए जोश और प्रतिबद्धता के साथ काम करें।

हार्दिक शुभकामनाओं सहित

एल वी प्रभाकर

प्रबंध निदेशक व मुख्य कार्यपालक अधिकारी

Dear Canarites,

I am very happy to be the MD & CEO of this great institution which has a legacy of more than a century and is going to be one of the largest banks in India. I convey my sincere thanks to everyone for extending me a hearty welcome on assuming the office.

As the current Financial Year draws to a close, I look forward to welcome the next fiscal packed with many opportunities and challenges. In the previous quarters of the current fiscal we have made significant improvements across many key sustainable parameters and in Q3 we have made a respectable growth. I appreciate the enthusiasm and energy shown in the previous quarters in achieving the assigned targets by one and all. We need to put in more efforts in the coming days for better results with more focus on recovery, improving fee based income, CASA and better customer service.

Since our bank is undergoing a major change due to the amalgamation of Syndicate Bank with our bank, the adaptability to change is very vital in this transformation phase. There is going to be tough competition from peers and we should rise up to the expectation of all the stake holders for further improvement in all parameters.

The new amalgamated entity will have more challenges ahead but the advantages derived from the amalgamated entity through wider network, skilful & experienced hands, young workforce proficient in the use of technology, enhanced capital etc. should be effectively utilised for the growth of our Bank. Let us stand united and work together with renewed vigour and commitment to take our organisation to greater heights.

With warm regards

L V Prabhakar

MD & CEO

हमारी भारतीय सभ्यता, पाँच हजार साल से विस्तृत है, जिसमें विविधता में एकता के सह-अस्तित्व की अनूठी विशेषता है। यह सामाजिक लोकाचार में भी परिलक्षित होता है। भारत में भौगोलिक विविधता के साथ एक बहु-सांस्कृतिक समाज होने के नाते, विभिन्न सामाजिक रीति-रिवाज, त्योहार, कला रूप आदि हैं।

प्रत्येक अंचल के हमारे कर्मचारियों से अधिक भागीदारी लाने के लिए, जब पत्रिका के एक अंचल विशिष्ट अंक के विचार पर चर्चा की गई, तो तिरुवनंतपुरम पहला अंचल था जो आगे आया और इस अंक को सामने लाने में अपने योगदान के साथ सक्रिय भागीदारी दिखाई।

श्रेयस के वर्तमान अंक को शुरुआत में केरल पर विशेष जोर देने के साथ लाया जा रहा है, हमारा प्रयास रहेगा कि आने वाले अंकों में सभी अंचलों को शामिल किया जाए। यह अंक सांस्कृतिक, भौगोलिक, क्षेत्रीय, धार्मिक त्योहारों, विभिन्न कला रूपों और केरल के महत्वपूर्ण स्थलों की झलक के साथ है।

हम पूरे अंचल विशेष रूप से एमआईपीडी और राजभाषा अनुभाग टीम के बहुमूल्य योगदान को स्वीकार करते हैं। इसी क्रम में पहल करने वाले किसी भी अंचल को आगामी अंकों में प्राथमिकता दी जाएगी।

कृपया इस मुद्दे पर अपनी प्रतिक्रियाएं और सुझाव गृह पत्रिका और पुस्तकालय अनुभाग को प्रेषित करें।

(hohml@canarabank.com)

एस देवनारायणन
संपादक

Our Indian civilization, extending five thousand years, has the unique feature of coexistence of unity in diversity. It is also reflected in the social ethos. India, being a multi-cultural society with geographical diversity, has different social customs, festivals, art forms etc.

In order to bring more participation from our staff of each Circle, when the idea of Circle specific issue of the magazine was discussed, Thiruvananthapuram was the first Circle to come forward and has shown active participation with their contribution in bringing out this issue.

The present issue of Shreyas is being brought with special emphasis on Kerala as a beginning, towards our endeavour to cover all the Circles in the forthcoming issues. This issue comes with glimpses of cultural, geographical, regional, religious festivals, different art forms and important destinations of Kerala.

We acknowledge the wholehearted support of the entire Circle especially MIPD and OL section team for their valuable contribution. Any Circle coming forward in the same line will be given preference in the ensuing issues.

Kindly send your feedbacks and suggestions on this issue to House magazine & Library Section.
(hohml@canarabank.com)

S Devanarayanan
Editor





It is with profound happiness and gratitude; I wish to thank our mother bank for reposing confidence and recognition on me. As quoted by Buddha "A journey of thousand miles begins with a single step". I joined our esteemed organization as an Agriculture Extension Officer on 26.12.1989 and got the opportunity to work at different places all over the Country. At this ecstatic moment, I take this opportunity to thank all my seniors for their valuable guidance, support and faith in me for all the optimism resulting to my elevation to the post of General Manager in our Mother Bank. During my journey of 30 years, I have been learning every single day to perform better with set milestones to achieve with dedicated team work. I have witnessed the tremendous change in the banking to digital banking and the only mantra to stay stagnant is adaptability. The thought provoking founding principles of our Mother Bank have always guided me to achieve the glory of success and honour. I believe that guiding and nourishing the young talent in our bank will definitely take our institution to further heights in terms of social and economic achievement.

I feel blessed to be part of our Mother Bank and re-dedicate myself towards achieving the set standards. I am also thankful to the Almighty, my seniors, my family, my team mates for their all-time encouragement and support to me.

With Warm Regards

B P Jatav
General Manager

It gives me immense pleasure and sense of pride on being promoted as General Manager in our esteemed organization. At this joyous occasion, I attribute this success to the support & confidence offered by my superiors to bring out the best in me. My colleagues who have been giving me relentless support have also played a vital role in shaping me up for taking challenging roles. An equal share of credit to this achievement goes to my family members as well, for supporting me to the core.



Turning back, it gives me immense satisfaction to be part of Bank's glorious journey for more than 28 years. Banking is passing through a transitional phase and fraught with lot of changes & challenges and we have adapted well to be a Bank in reckoning. Amalgamation is the latest task before us and I am sure with our dedicated & committed team work, this phase also can be sailed through with ease.

With the advent of Fintechs and slew of digitalization initiatives introduced by Government of India in their pursuit to less cash economy, Banks competitiveness & efficacy are purely gauged on the basis of speed of delivery of services & ease of doing business. Here lays the significance of technology and knowhow of employees regarding tech products. All our employees shall own & experience our digital products for effective marketing. Consistent sharpening of the skills by all employees to meet the market requirements is the biggest challenge to take our bank to position itself as leader amongst peers. It is my earnest appeal to Canara bank family members to work with total commitment and dedicate ourselves to take our beloved Organization from strength to strength.

With Warm Regards

Pushkar Sinha
General Manager



It gives me immense satisfaction, contentment and a moment of pride on my elevation as General Manager of our beloved and prestigious institution.

I take this opportunity to thank all my superiors and peers for being the guiding force in nurturing me and exploring myself to transform from a follower to a leader. I also owe to my supportive team members for their valuable support extended throughout my career spanning over 3 decades.

Promotion is a sign of 3 critical S's – Sincerity, Sacrifice & Success & it always comes by hard work.

At this juncture, I appeal to all my dear Canarites & especially to our young workforce to build healthy relationship with customers and follow 3 critical S's with real time updated work knowledge.

At this occasion, I rededicate myself to continue to serve our great institution with more zeal, commitment and sincerity on the founding principles laid down by our visionary founder – Late Sri Ammembal Subbarao Pai.

With Warm Regards

Franklin Selvakumar A
General Manager

My elevation to the position of General Manager in our esteemed organisation, bestows in me, immense happiness and sense of pride. On this occasion, I bow humbly before our great founder Sri Ammembal Subbarao Pai for his blessings.

In my tenure of more than 35 years, Bank has provided me with abundant opportunity to serve in various capacities and at various locations which I honestly cherish. This promotion has once again re-instilled confidence in me that our Bank recognizes sincerity and hard work.

I wish to recall with gratitude, all my seniors and colleagues in the Bank who guided me, wished me well and stood by me, for their whole hearted wishes and support throughout my career.

At this crucial juncture of Bank mergers, which we are going to witness and be part of, I appeal to all Canarites, especially young colleagues, to work hard with utmost honesty & sincerity, to update your knowledge and always be diligent. Your commitment and dedication will definitely be recognized and rewarded. I wish each one of you a bright career ahead.

I rededicate myself to continue to serve our great organisation with utmost sincerity and dedication, and deliver the best of my abilities to take our Bank to greater heights.

With Warm Regards

S D Biradar
General Manager



Banking in Kerala

- A Historical View

Kerala lies in the south-west corner of India situated between high Western Ghats in the east and Arabian Sea in the West covered with rivers and backwaters. Kerala has a long history of development of banking and finance. Even before India's Independence, Kerala evolved as a major trading centre. The state's external connections, export/import and migration at a later period, necessitated the development of financial institutions.

Kerala has an enviable history of banking. Kerala has to its credit a very conducive climate for banking development right from historical times. Private banking used to occupy a very significant place in the financial system of Kerala. The two prominent categories of indigenous bankers in Kerala were Private moneylenders and Hundi merchants. When there were only five banking establishments in the whole country during the nineteenth century, one was in Kerala. The Nedungadi Bank started in 1899 was the first organized form of banking establishment in Kerala even though it was registered only in 1910. The first bank started in Kerala was said to be the Travancore National Bank established in 1900 at Thiruvalla. Afterwards many enterprising people came forward to establish banking firms and by the time the new companies regulations of 1917 was passed, six banks were in existence.

Two decades after the establishment of Canara Bank, the Board of Directors thought of expanding the business activities to other states. The Directors considered it advisable to open two Branches, in Kerala, to serve as outlets, one at Kasargod and the other at Cochin. A memorandum dated 14.06.1926 was submitted by the inhabitants of Kasargod town praying that a branch of the bank might be opened at an early day. A subcommittee consisting of the members of the loan committee, together with Mr M Sridhar Kini was appointed in July to make enquiries on the spot at an early date and report. In the Board Meeting of 26.09.1926 it was decided to open a branch

of the Bank at Kasargod. The branch was opened on 16.10.1926.

Cochin was an ancient trade centre of the South and one of the peers in international trade in spices, coir timber, fish etc. It also earned the name of Queen of Arabian Sea. The Nedungadi Bank had their branch in Cochin and had a monopoly in Gold loans. They were charging interest at 15% up to ₹250 and 12% above ₹250. Cochin Branch of Canara Bank was opened on 22.11.1926. The interest rate of Canara Bank was 9% irrespective of the amount of loan. As interest below 12% was unheard of loans in Cochin in those days, people actually began to doubt the credibility of Canara bank. However within a year or two public confidence was won and total advances went up to ₹3-5 lakhs.

More expansions

Some more Branches of the bank in select centres in Kerala like Alleppey (Alappuzha) and Calicut (Kozhikode) (1930) and Ernakulam (1932) were opened. In 1936 three more branches were opened in Cannanore, Badagara and Payyannur. Additional expansion of Canara bank could be seen with opening of Quilon and Kayamkulam branches in 1937. Further expansion of the branches progressed along with the growth of Canara Bank and it established branches all over Kerala to become a major business house in the State.

Canara Bank also took over many banks in its journey. From 1961 to 1964, many Kerala origin banks were taken over by Canara Bank. The Bank of Kerala, Trivandrum was first to be amalgamated with Canara Bank. The second bank to be amalgamated with our bank was also from Kerala, ie. Seasia Midland Bank of Alleppey. The other banks acquired were Trivandrum Permanent Bank Ltd., Trivandrum and Sree Poornathrayeesa Bank, Tripunithura. This resulted in the Bank creating a very strong base in Kerala, achieving phenomenal growth in all areas of Banking and becoming a "Financial Supermarket" in the state.

Circle Heads



VAP Mallan
TVM Circle 2001 - 2002



P MOHANAN
TVM CIRCLE - 2005 - 08



K GOPALAKRISHNAN
CALICUT CIRCLE - 2006 - 07



U G PAI
CALICUT CIRCLE - 2007 - 09



K N ACHARYA
TVM CIRCLE - 2008-09



N R VENKATARAMANI
TVM CIRCLE - 2009 - 10



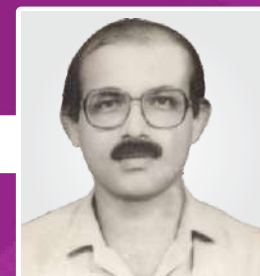
T SREEKANTHAN
TVM CIRCLE - 2010 - 12



G SREERAM
TVM CIRCLE - 2012 - 13



K R BALACHANDRAN
CALICUT CO 2011-13 &
TVM CO-2013-14



D SURESH PAI
CALICUT CIRCLE-2013-14



K HARIHARAN
CALICUT CIRCLE-2014-16



C G NAIR
ERNAKULAM CIRCLE-2014-15



U RAMESH KUMAR
TVM CIRCLE-2014-15



N SIVASANKARAN
TVM CIRCLE 2015-17



G K MAYA
ERNAKULAM CO-2015-16 &
TVM CO-2017-19



NAIR AJIT KRISHNAN
TVM CIRCLE - 2019
- TILL DATE



Profile of Thiruvananthapuram Circle

Thiruvananthapuram Circle was formed along with other metro circles in 1976 when the four layer organisational setup was introduced in our Bank. South Malabar Gramin Bank (present Kerala Gramin Bank) was also set up during the same year.

Thiruvananthapuram Circle Office, spanning the entire state of Kerala has 9 Regional Offices, 462 Branches, 605 ATMs and more than 70 lakh Customers. The Circle also has 42 Service Units, which include 4 Accounts Sections, 10 Currency Chests, 2 CBIIT, 5 LBOs, 5 RSETIs, 3 CPCs, 1 P&S Unit, 9 RAHs, 2 RSTCs, 3 SME Hubs, 6 ATM Cells and 2 Holiday Homes.

The 5 RSETIs, ROs, Branches & COs are doing various CSR activities for the benefit and upliftment of the society.

When the concept of State Level Bankers' Committees (SLBC) for various states was mooted in the 70s, the Government did not have to think twice in appointing Canara Bank as the Convener of SLBC for Kerala. In this capacity, Canara Bank is playing a very important role in formulating the financial policies for the state through elaborate discussions with fellow bankers and various other authorities in the State. It is a matter of great pride for Canara Bank to spearhead the efforts to take the State to total Financial Inclusion.

Trivandrum Circle also has Lead Bank responsibility in five districts in the State, viz., Thrissur, Palakkad, Malappuram, Kozhikode and Wayanad.

The main area of lending is Agriculture, Retail and SME. The Circle has crossed a total business of ₹71,980/- crore as on 31.12.2019 and among peer Banks our Bank holds a market share of 8% in the State. The percentage share of our Circle is 6.8% to total Bank's Business. The Circle bagged numero-uno position consecutively for 6 Quarters since June 2018.

After the amalgamation of Syndicate bank with our Bank, there is going to be a phenomenal change in our market share in the State, hopefully the total business of the combined entity will cross ₹1Lakh crore which would be a great milestone in the history the Circle.



**Circle Office
Thiruvananthapuram**

UNITY IN DIVERSITY



Nair Ajit Krishnan
GM, Circle Office
Thiruvananthapuram

Kerala, an exotic mixture of nature is no doubt “God's Own Country”, Gifted with beautiful beaches, serene backwaters, exalting hill stations, delighting mesmerizing waterfalls, ravishing rivulets, crystal clear rivers, meandering lakes, jungle streams, poetic springs, picturesque forest ranges, natural harbours and historical monuments. It is also the spice garden of India. Kerala is the jewel of India in terms of its rich bio-diversity.



There are 18 bio-diversity hot-spots of the world considered to be the repository of endangered flora and fauna, National Parks and zoos. The tiny State of Kerala is blessed with spectacular wild life and bird sanctuaries. The multi-cultural land with people from diverse religions and communities is an abode of prosperous legacy. It is a land of everlasting festivals and vibrant art forms. The year round festivals proffer golden opportunities to explore the tradition and cultural heritage of this great historical soil.

The Palaces, Museums, Forts are manifestation of the rich tradition and culture of the past glory of the royal era in Kerala. The ayurvedic nursing homes are a haven for those in quest of mental and physical relaxation. The Dams, Reservoirs surrounded by forests, grasslands, parks, lawns make the sites an enchanting stop over for tourists. It also offers trekking and rock climbing opportunities.

Kerala is in the South west corner of Indian peninsula and is gifted with moderate climate, abundant greenery and fun-loving hard working people. It has 14 districts and Malayalam is the mother tongue. It stands first among Indian states in literacy.

The tag line –“God's Own Country” was adopted by the State in its tourism promotions and it became a global super brand. Alappuzha district of Kerala is known as



“Rice Bowl of Kerala” and also “Venice of the East”. A boat cruise through its backwaters is a heavenly experience. Kochi, the Queen of the Arabian Sea with its towering Chinese fishing net stands out from the rest of Kerala. This is the commercial capital of Kerala. Thrissur is the Cultural capital of Kerala. Kasargod is world renowned for its coir and handloom industries. Being natural and eco-friendly, coir comes in an exquisite range of colours and combines elements of good designs.

Kerala has pilgrim centres of importance to almost all religion including Hindus, Muslims, Christians, Jains and Jews. The places of worship are not generally confined to religion and the participation of the people makes it a universal festival and an occasion to rejoice in most places. It represents the true secularity and the unity in diversity of cultures and religions.

Kerala, with its rich cultural heritage and unique scenic beauty is undoubtedly the ideal dream destination for any tourist.



Tourism Industry

— An arena of opportunities



Sajeew K
Officer
HM & L Section, HO

Kerala the nature's paradise with its stunning serene natural beauty of backwaters, hills, lakes, beaches, paddy fields, rivers and a progressive class of people is unique in its own way. Ayurvedic health holidays, Fascinating art forms, festivals, historic and cultural monuments, exotic cuisine etc., provide a unique experience for any visitor.



History of Kerala is closely linked to commerce. Ancient Kerala had played host to travellers and traders from across the world including the Greeks, Romans, Arabs, Chinese, Portuguese, Dutch, French and the British. In ancient days people visited for trading in spices. Things changed gradually and today Kerala is one of the most sought after tourist destinations in the world.

Tourism in Kerala has an important role in the economic development of the state. Likewise, Tourism Industry contributes significantly to the National GDP, it is a major contributor to state's GDP, which is almost 9% in Kerala and it contributes major foreign exchange earnings. It provides considerable employment opportunities in hospitality and transport sector. The hospitality sector has seen a decent growth in recent times. There is an untapped potential in heritage, backwater, eco-friendly & health tourism and prospective Non-Resident Indians are interested in investing in Kerala. The banking sector has profuse potential in this field, which can be effectively utilised to our advantage with the wide

coverage of network of branches, and improvement of products suited to the needs of the industry.

Houseboats are one of the major attractions in Kerala and its popularity is cruising. Alappuzha and Kumarakam are the two famous destinations. A cruise through the backwaters provides a scenic view of natural life. There are many activities interlinked to houseboat tourism like Ayurvedic rejuvenation centres, cultural programmes, water sports facilities, etc. The industry has good scope as Kerala's Tourism Department has several projects under implementation for the development of tourism infrastructure in the backwater region. Backwater tourism is also one of the thrust areas identified in the Tourism Vision 2025 of Kerala.

The health tourism is another flourishing industry in Kerala. There is a wide scope for this industry with western people coming in more numbers for ayurvedic treatment, rejuvenation and relaxation. Kerala has a



strong ayurvedic tradition, which has evolved into a modern network of ayurvedic pharmaceutical companies, medical colleges, etc. Forests and medicinal gardens with a wealth of herbs and medicinal plants make a strong ground for Ayurveda to flourish in Kerala and it has emerged as a strong ground for the promotion of tourism. We should be more proactive in visualising the scope of the industry and its advantage to financial sector. Keeping a Birdseye on the development in the

sector, with a vision of utilizing the untapped potential in many areas and developing and improving our products in tune with the need and wants of the sector is very vital for the growth of our business in this area.

Eco-tourism is a concept that can be applied to any nature-related tourism product. It is a responsible travel to natural areas, conserving the environment, and improving the well-being of the local people. Eco-tourism focuses on hill stations, forests & wildlife, beaches and backwaters to provide funds for ecological conservation, to directly benefit the economic development and political empowerment of local communities. There are many eco-tourism projects



coming in Kerala with ample of opportunities in this sector. Kerala's lush green western Ghat region and forest areas provide ample scope for development of eco-tourism.

About 26% of the land in Kerala are under forests. With abundant flora and fauna combined with scenic landscapes and water bodies there is a good opportunity to attract general tourists, animal/bird watchers, botanists, trekkers, etc., The State has 12 wildlife

sanctuaries and two national parks. Wild life tourism has been a major attraction for the tourists visiting the state. There are many festivals in Kerala, which attract domestic and foreign tourists. Various Cultural art forms are staged during these festivals. Heritage and Cultural tourism is a developing area in the field of tourism. There are various places in Kerala where it can be focussed to develop these areas enough to attract and satisfy varied interest.



There is a plethora of opportunities for the development of tourism in Kerala and there are proposals for investments in numerous projects. Tourism projects and tourism related infrastructure projects will see good investments in the near future. Private sector investments are also expected in many projects particularly in hotels, resorts, ayurvedic centres, theme parks etc. As there are more tourists expected to visit the place in the near future with many projects coming this industry is going to flourish in Kerala. Various avenues in the field should be explored by constantly keeping a view on the development in this sector and tailoring the products, which suits local conditions would be a gain for us.



A window to GOD'S own COUNTRY

Preface

Kerala is more than just a land of swaying coconut palms, mountains, rivers and valleys draped in greenery, earning it the name 'God's own country'; it also is a land of rich heritage and a culture that is deep rooted in history. Stretching from the district of Kasargod in the North to Thiruvananthapuram in the south, the little state of Kerala is washed by the Arabian sea on the West side, while sharing its borders with Karnataka on the north and Tamil Nadu on the east and south where it stands separated by the Western Ghats, running along the entire length.

Mythically believed to have been created out of Sea when Sage Parashurama threw his axe into it in a fit of



rage, Kerala derives its names from 'Kera' (Coconut) which donned its landscape.

Language and Religion

Malayalam is the official language of Kerala, a language born from the Dravidian language-Tamil, but structured by Sanskrit Grammar and is counted among the Classical languages of the country.

Though Hinduism had existed here from time immemorial, it was through Kerala Christianity, Islam and Judaism entered the country, integrating itself harmoniously into the cultural weave of Kerala. The



Mini Augustine

Senior Manager
Regional Office, Kottayam

Cheraman Jumah Masjid, Kodungallur and Palayur Church in Thrissur district are the oldest of their kind in the country, while the Paradesi Synagogue, Kochi is the oldest among commonwealth countries. Buddhism and Jainism too have found a place in Kerala's history.

Festivals

The harvest festival Onam is celebrated every year some time during August-September. It is believed that the mythical king Mahabali, was a just ruler and everyone was happy under his rule. But as he was an Asura King, the Devas wanted to eliminate Mahabali. So Maha Vishnu came in the form of Vamana, a short Brahmin seeking 3 measures of land from Mahabali. Vamana transformed into huge form and measured the Earth and



Heavens and sought for the third measure. The humble king Mahabali knelt down and offered his head to be stepped on. But before sending Mahabali to hell, Vishnu offered him a boon. Mahabali expressed his desire to visit his subjects every year during Onam. Kerala gets spruced up during Onam to welcome their favorite King Mahabali presenting him with the festivities and abundance all over. Every Keralite, irrespective of religion, celebrates the festival in their homes with a feeling of pride. Just like the kings who ruled here, an average Keralite dresses very simple and eats a simple meal. The traditional wear for men is 'Mundu' while women dress in sarees or 'settu mundu' all of which are

woven in simple off-white fabric lined with gold zari. During Onam, everyone in Kerala is dressed in the traditional wear.

The 'Ona-sadhya' is a traditional vegetarian lunch comprising of Rice served with Sambar, aviyal, Olan and other vegetarian side dishes spread on a banana leaf, complete with the dessert called 'Payasam'. Even though Kerala produces some of the finest spices,



prominent among them being black pepper, Cardamom, nutmeg, clove and cinnamon, the cuisines of Kerala hardly use these, leaving the preparations, very humble and simple! Almost everything is cooked in Coconut oil and garnished with desiccated coconut or its extracts. The payasam is usually made of rice, dal etc. cooked in jaggery and coconut extracts. 'Ada Pradaman' is another dessert made from dried rice paste, a must during any traditional 'Sadhya'.

Temple festivals are normally held between January and May every year. Thrissur Pooram held every year around the month of May is an extravaganza that attracts foreign tourists in hoards, when caparisoned elephants are walked in processions and lined up for a visual display. The 'Panchavadyam', deriving its name from the 5 musical instruments used, 4 of them percussion and one wind instrument provided music for the occasion. The Attukal Temple hosts 'Pongala' every year, a festival exclusively meant for women, recorded by Guinness book of World Records as the largest gathering of women. The other famous temples of Kerala are Guruvayur and Sabarimala.

Two prominent philosophies were born in Kerala. The Advaita philosophy of Adi Shankaracharya and Sri Narayana Guru's philosophy of social equality and

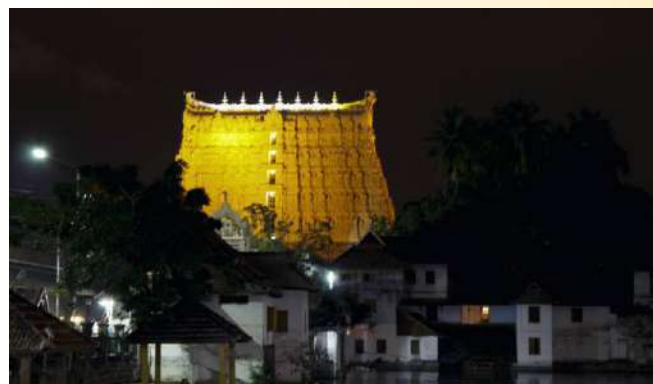
universal brotherhood made great changes in the thinking of the average Keralite. One of the temples consecrated by Sri Narayana Guru has a Mirror as one of the deities.

Heritage

Trade is known to have existed in Kerala at least 2000 years ago. Known for its spices all over the world, spices produced in different parts of Kerala were brought to the sea ports where some of the best ships of the world anchored. The Muziris port in present day Kodungallur has a recorded history of over 2000 years. Traders came from as far as Rome in the West and China in the East to purchase spices. The waterways that crisscrossed the state aided in their transport to the ports. Alappuzha, owing to its waterways is known as the 'Venice of the East'. St. Thomas, the disciple of Jesus Christ too had come to Kerala along with the traders and spread Christianity here.

The Great explorer and discoverer, Vasco da Gama had hit the Indian shore on the Malabar Coast near present day Calicut in 1498 and with it, the socio cultural and political landscape of Kerala changed forever.

In the 18th century, even as the princely kingdoms of Malabar, Cochin and Travancore flourished here, Portuguese, Dutch, French and English traders, established their colonies and built forts along the sea coast. Both Hyder Ali and son Tippu sultan, who ruled Mysore had invaded Malabar, only to be annexed later to the British Empire. The state of Travancore on the contrary remained a princely state until it was annexed to Independent India. Both Malabar, ruled by the Zamorins and Travancore by the Travancore Royal Family, prospered under benevolent kings who led very humble lives and cared for their subjects, unlike those



elsewhere in the country. The Padmanabha swamy Temple, patronized by the Travancore royalty has treasures of gold and precious stones the value of which is priceless, hidden away in secret vaults around the temple. A reclined Vishnu is the presiding deity here.

Dance Drama Art and literature

Traditional folk art forms like Kathakali, Mohiniyattam, Theyyam, koodiyaattam etc are hugely popular among the tourists, Indians and foreigners alike. The Kings who



ruled over Kerala had patronized and promoted art, literature and culture. Renowned music composer Swati Tirunal and the world acclaimed painter Raja Ravi Verma themselves were part of the Travancore Royal family.

'Kalaripayattu' is a martial art form of Kerala, regarded as the most ancient of its kind in the world. It is taught through Gurukul system even today, in the northern parts of the state and the youth engage in Kalaripayattu to keep their body and mind in fine form. Temples and festivals even today, provide fertile ground for promoting various art forms.

The theatre of Kerala is only second to Marathi theatre. Like Marathi Cinema, most of the actors of Malayalam Cinema have tested their success on stage before they made their mark in the Cinema.

Tourism, Trade and Commerce

Considered the fastest growing tourism destinations in the world, Kerala is high on the list of must see places in the world. The harvest festival Onam, also the State festival is celebrated when tourism in the state is at its peak. The 'Vallamkali' (Boat race) involving the

Prestigious Snake boats called the 'Chundan Vallam' are held every year after Onam. Tourists world over descend on Kerala during the time to watch the snake boats slice through the waters, as hundreds of men row their boats to the rhythm of folk songs amidst high pitched battle cries!

The humid tropical climate conditions of Kerala have gifted the region with tropical rain forests as well as semi ever green forests with diverse flora and fauna. Numerous Wild life sanctuaries lay scattered over the entire state engaged in conservation. The state bird, Great Indian Horn bill and the state animal Elephant are a common find in the wild.

Kerala is popularly known as the spice capital of the world! But very few are aware that the best Teak in the world is also grown here. The Nilambur Teak has earned a name for itself with a GI tag, the first ever for a forest produce! Coir manufactured in Alappuzha from coconut husk and cashew nuts from Kollam are equally unique. The hand-made Aranmula 'kannadi' (mirror) made by polishing copper-tin alloy for several days is not only auspicious but also a treasure to own. Being a front surface reflection, it eliminates second reflections usually found in the normal mirrors. The Aranmula kannadi is a result of Kerala's rich cultural and metallurgical traditions, in a closely guarded secret, kept by the family attached to the Parthasarathy Temple, Aranmula.

India has a unique and diverse weaving tradition, found nowhere else in the world. Kerala joins the list with several different traditional styles of weaving, Balaramapuram and Chendamangalam, prominent among them all. Kerala's elegant weave is in off white and gold spun from the finest cotton and silk mostly unbleached.



The Ambalapuzha 'paal payasam' (kheer or rice pudding in milk) is another name to reckon with Kerala. Considered the most delicious kheer, it is offered to Lord Krishna, the presiding deity of Ambalapuzha.

Traditional Ayurveda has added mileage to the tourism prospects of the state. The tropical forests of Kerala are home to over 900 different herbs used in Ayurveda.



Owing to ample rainfall fed by 2 monsoons, humid weather conditions and abundant natural wealth, Kerala is the top destination for Ayurveda in the world. July-August are considered special months to practice rejuvenative ayurvedic massage called the 'Panchakarma' that is practised over several days.

Human Resources

A write up on Kerala is incomplete without the mention of the human resources of the state. Nursing and teaching professionals from Kerala have set such high standards for themselves that they are most sought after not only in the country but also abroad. Semi skilled laborers hailing from the state have migrated to the Arabian countries too in search of employment. The foreign exchange earned by the state is one of the largest in the country owing to the huge populace of NRIs from the state.

Kerala enjoyed the best sex ratio in the country, with 1084 females for every 1000 males resulting in the healthy upbringing of girl child and her education. Owing to skewed sex ratios in some northern states, there are several instances of young men from such states seeking brides from Kerala. Kerala also enjoys a high HDI (Human Development Index, a statistical tool that measures the overall achievement in its social and economic dimensions mainly education and health, a measure of

the quality of life) of 0.832 which is much above the national average of 0.680 and comparable with the best in the world. It is also ranked high among the least corrupt states of the country, its high literacy rate believed to be the reason.

Malayalam translations of acclaimed books from other languages are freely available and also read widely. Ordinary men and women engaged in group activities like the beedi rollers, get an update of the happenings around them through news papers read aloud by one of them. It is therefore no surprise that some of the oldest and most widely circulated newspapers in the country are in Malayalam.

Conclusion

In August 2017, continuous rains had lashed the state, resulting in the flooding of the entire state. The disaster rendered many homeless and the loss to life and property was of a magnitude hitherto unheard of! Yet, the state had managed the disaster well owing to the response of the people at grass root level. The relief operations was by far a success, owing to the uninterrupted flow of communication and material through various levels. The active involvement of the common man like the fishermen, in the rescue operations was unprecedented, drawing praise from all over the world. Though tourism has revived now after a set-back that year, Kerala learnt its lessons the hard way. Indiscriminate development and encroachments took a toll on the fragile ecosystem, despite several warnings from experts. Though the damage is beyond repair, there is a strong ray of hope that the corrective measures suggested by experts will be accepted and adopted better in the aftermath of the floods.



राजा रवि वर्मा

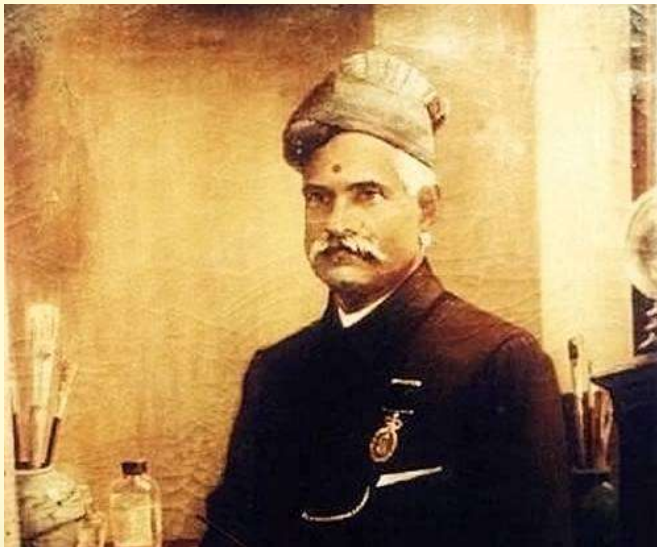
शानदार चित्रकार



बी सरस्वती

वरिष्ठ प्रबंधक, राजभाषा कक्ष
अंचल कार्यालय, तिरुवनंतपुरम

केरल के किलिमानूर में पैदा हुए राजा रवि वर्मा जब करीब 14 साल के थे तब उनके चाचा ने उनकी प्रतिभा को पहचाना और उन्हें त्रावणकोर के राजमहल पेंटिंग सिखाने ले गए। उस समय त्रावणकोर महाराज के दरबार में वाटर पेंटिंग के महारथी रामास्वामी नायडू से उन्होंने चित्रकारी के गुर सीखे। जल्द ही रवि वर्मा वाटर पेंटिंग के उस्ताद बन गए। उनके नाम में जुड़ा राजा शब्द एक उपाधि थी जो तत्कालीन वायसराय ने उनकी प्रतिभा का सम्मान करते हुए उन्हें दी थी।



अति-प्रतिभाशाली रवि वर्मा की लोकप्रियता का कारण यह था कि टीवी और इंटरनेट न होने के बावजूद वे घर-घर में मशहूर थे। तमाम दूसरी हस्तियों की तरह उन्हें अपार लोकप्रियता नसीब हुई। रवि वर्मा का काम और उनकी कल्पनाशीलता से चित्रकला नई ऊंचाइयों को छुआ। चित्रकारी में उन्होंने कई ऐसे प्रयोग किए जो भारत में तब तक किसी ने नहीं किए थे।

आज घर-घर में देवी-देवताओं की तस्वीरें अनेक हैं। लेकिन अब से करीब सवा सौ साल पहले ये देवी-देवता ऐसे सुलभ न थे। उनकी जगह केवल मंदिरों में थी। घर में भी यदि वे होते तो मूर्तियों के रूप में। तस्वीरों, कैलेंडरों और पुस्तकों में जो देवी-देवता आज दिखते हैं वे असल में राजा रवि वर्मा की कल्पनाशीलता की देन हैं।

उनकी तमाम मशहूर रचनाएं ऑयल पेंटिंग से ही बनीं। चित्रकला की इस शैली में रंग निखर कर आता है और इसे सालों तक सुरक्षित रखना संभव होता है। आलोचक भी मानते हैं कि उनके जैसी ऑयल पेंटिंग बनाने वाला दूसरा चित्रकार इस देश में आज तक नहीं हुआ।

रवि वर्मा करीब 20 साल के रहे होंगे तब नीदरलैंड के मशहूर चित्रकार थियोडोर जेनसन भारत आए थे। विदेशी पेंटर ऑयल पेंटिंग किया करते थे। भारत इस तकनीक से लगभग अनजान ही था। हालांकि माना जाता है कि ऑयल पेंटिंग की शुरुआत भारत और चीन के पेंटरों ने ही की थी। लेकिन यह शैली यहां उतनी प्रचलित नहीं हो सकी। किसी तरह यह ग्रीस पहुंची और पुनर्जागरण के बाद 15वीं सदी में इसका यूरोप में विस्तार हुआ। यूरोपीय पेंटरों में ऑयल पेंटिंग की तकनीक बहुत मशहूर हो गई थी। इसे फिर भारत पहुंचते-पहुंचते 19वीं सदी आ गई। तब तक यहां ज्यादातर पेंटिंग्स वाटर कलर से ही बनती थी। राजा रवि वर्मा ने थियोडोर जेनसन से ऑयल पेंटिंग की तकनीक न सिर्फ सीखी बल्कि उसमें महारत हासिल की। भारत में ऑयल पेंटिंग को मशहूर करने में उनका योगदान अतुलनीय माना जाता है।



रवि वर्मा ने पोर्ट्रेट बनाने की कला भी थियोडोर जेनसन से ही सीखी। पोर्ट्रेट यानी प्रतिकृति किसी को सामने बिठा कर या उसकी फोटो देखकर बनाई जाती थी। जेनसन उस समय पोर्ट्रेट बनाने के लिए पूरी दुनिया में मशहूर थे। बाद में राजा रवि वर्मा को इसमें खूब मकबूलियत हासिल हुई। उनके इस हुनर की लोकप्रियता ऐसी थी कि उस समय के तमाम राजा-महाराजा रवि वर्मा से अपना पोर्ट्रेट बनवाने के लिए लाइन लगाए रहते थे। कहते हैं महाराणा प्रताप का बनाया पोर्ट्रेट रवि वर्मा के हुनर का



बेमिसाल नमूना माना जाता है। उनके बनाए बड़ौदा के महाराज और महारानी के पोर्ट्रेट को भी लाजवाब मानते हैं।

राजा रवि वर्मा ने कई पौराणिक कथाओं और उनके पात्रों के जीवन को अपने कैनवास पर उतारा। वे हिंदू देवियों के चित्रों को अक्सर सुन्दर दक्षिण भारतीय महिलाओं के ऊपर दर्शाते थे।

राजा रवि वर्मा ऐसे पहले चित्रकार थे जिन्होंने हिंदू देवी-देवताओं को आम इंसान जैसा दिखाया।

आज हम फोटो, पोस्टर, कैलेंडर आदि में सरस्वती, लक्ष्मी, दुर्गा, राधा या कृष्ण की जो तस्वीरें देखते हैं वे ज्यादातर राजा रवि वर्मा की कल्पनाशक्ति की ही उपज हैं।

उनके सबसे मशहूर चित्रों में 'सरस्वती' और 'लक्ष्मी' के चित्र भी शामिल हैं, जो घर-घर में पूजा की जा रही हैं, भले ही पूजने वालों को इसका पता हो या न हो। किसी कलाकार के लिए इससे बड़ी उपलब्धि और क्या होगी। उनके कई चित्र बड़ौदा के लक्ष्मी विलास पैलेस में आज तक सुरक्षित हैं। कई लोगों का मानना है कि उनके सभी चित्रों की बाजारी मूल्य देश के उस सबसे बड़े महल से भी ज्यादा हो सकती है। विचारमग्न युवती, दमयंती-हंसा संभाषण, संगीत सभा, अर्जुन और सुभद्रा, विरह व्याकुल युवती, शकुंतला, रावण द्वारा जटायु वध, इंद्रजीत-विजय, द्रौपदी कीचक, राजा शांतनु और मत्स्यगंधा, शकुंतला और राजा दुष्यंता आदि उनके प्रसिद्ध चित्र हैं।

राजा रवि वर्मा के तैल चित्रों की बहुत मांग थी। उन्होंने सोचा कि यदि इन चित्रों को आम जन तक पहुंचाना है तो प्रेस खोलना होगा। इसलिए उन्होंने 1894 में विदेश से कलर लिथोग्राफिक प्रेस खरीदकर मुम्बई में लगाई और अपने चित्रों की नकल बनाकर बेचना शुरू किया। इनसे पहले किसी भी चित्रकार ने ऐसा नहीं किया था।

दादा साहब फाल्के ने गुजरात के गोधरा से फोटोग्राफर के तौर पर शुरुआत की थी। बाद में वे बड़ौदा आ गए। वहां उन्होंने पेंटिंग और फोटोग्राफी की शिक्षा हासिल की। बाद में जब राजा रवि वर्मा ने अपनी प्रेस खोली तो फाल्के को वहां नौकरी मिल गई। उनका रवि वर्मा से परिचय इसी दौरान हुआ। धीरे-धीरे वे इस महान हस्ती के करीब आ गए। रवि वर्मा ने भी उनकी प्रतिभा को पहचाना और प्रोत्साहित किया। कई यह भी मानते हैं कि रवि वर्मा ने वह पैसा दादा साहब फाल्के को दे दिया था जो उनके पास अपनी प्रेस बेचने के बाद आया था और फाल्के ने इसी पैसे से अपने काम को आगे बढ़ाया।

कई आलोचकों का मानना है कि राजा रवि वर्मा ने धर्म का सहारा लेकर अपनी कला चमकायी। उनके मुताबिक बेशक उनकी पेंटिंग्स सुंदर होती थीं लेकिन वे लोकप्रिय इसलिए हुई कि वे धार्मिक पात्र थे जो पहले से मशहूर थे।

राजा रवि वर्मा को 56 साल की उम्र में 1904 में तब देश का शीर्ष सम्मान 'केसर-ए-हिंद' दिया गया था। यह सम्मान आज के भारत-रत्न की तरह माना जाता था। यह सम्मान पाने वाले राजा रवि वर्मा पहले कलाकार थे। उस महान शख्सियत के कद का अंदाजा इससे भी लगाया जा सकता है।

राजा रवि वर्मा दो अक्टूबर, 1906 को दुनिया से चल बसे। उनके जाने के करीब सात साल बाद दादा साहब फाल्के ने भारत की पहली फीचर फिल्म 'राजा हरिश्चंद्र' बनाई। तब से भारतीय फिल्म उद्योग की शुरुआत हो गई। करीब एक सदी बाद बॉलीवुड हर साल करीब दो हजार फिल्में बना रहा है। सोचा जा सकता है कि यदि रवि वर्मा ने फाल्के की मदद नहीं की होती तो क्या होता। हो सकता है भारतीय सिनेमा के पितामह के तौर पर फाल्के के बजाय किसी और का नाम इतिहास में दर्ज होता।



Traditional Art forms of Kerala

Celebrations are part of every society and in Kerala diverse festivals are celebrated on different occasions viz, harvest festival, historical events, temple festivities and so on. There are many traditional art forms which are performed during these celebrations. Vibrant colours, music and festivities make the state come alive throughout the year. Various communities in the state contribute for the lovely art forms



Theyyam : Theyyam or Kaliyattam is performed in the Temples of Malabar. A section of this art is known as Thira which represents lives of great heroes. It is supposed to be 9 centuries old. The performer after wearing a silk cloth round the waist and a crown on his head stands with devotion in front of the Devi temple and recites " thottam" describing the origin of the Theyyam he is about to perform. The Theyyam gets possessed and performs a rhythmic dance called urayal when the deity enters the body of the Theyyam.

Kolkali: Kolkali is a wielding small sticks by the dancers. This art form is most popular among Muslim men. In this highly rhythmic dance the artists make marvelous movements without missing a single beat. The sound of striking stick and excellent movements of artists make kolkalli delightful.

Thiruvathira Kali: It is a celebration of the Birthday of Lord Siva in the Malayalam month of Dhanu the astral



Denu Soman
Senior Manager
Circle Office Trivandrum

day of Thiruvathira. This dance is performed by women. Goddess Parvathi is supposed to have danced with her companions on this auspicious day.

Margom Kali : A ritual folk art of Syrian Christians, this is an allegorical enactment with a lighted lamp in the middle, representing Jesus Christ and dancers are his disciples. The themes of songs, which date back to period much before the Portuguese invasion, are the life and death of St. Thomas, the apostle.

Koodiyattom: The earliest classical dramatic art form of Kerala, koodiyattom is based on Bharatha's Natya Sasthra evolved in the 9th century A.D. The UNESCO has recognized this artform as part of world heritage.

Mohiniyattom: This dance form is very popular in Kerala. It is a very graceful and elegant dance form, which consists of mudras, expressions and rhythmic steps. The lyrics and slokas were compiled by Maharaja Swathi



Thirunal, Irayaumman Tampi and such other great poets, representing various types of emotions. The Music in the Sopanam style and the dancers are dressed in traditional white. Bharata Muni's mudras (hand gestures) and abhinaya are strictly followed.

Koothu: It is usually performed inside a hall specially designed for the purpose, the Koothambalam as it is known. There are different types of Koothu like Chakiar

Koothu, Nambiar Koothu, Tholpavakoothu etc., Chakiarkoothu usually represented Sanskrit dramas and Tholpavakoothu Tamil dramas and is performed by a single character.

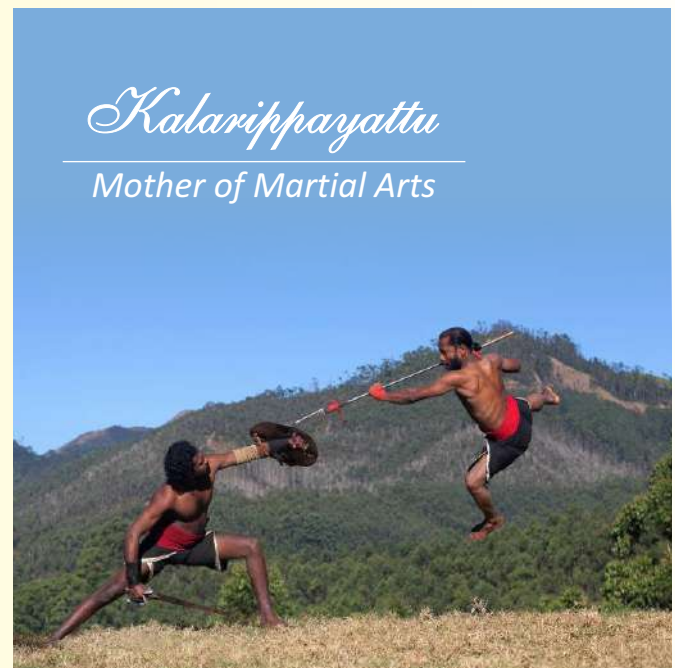
Pulluvan Pattu: A ritual offering to appease Serpant deities prevalent in Central Kerala. A Kalam, a picture of serpent deity is drawn using variously coloured powders. The drawings of Nagakalam is accompanied by the playing of a unique string instrument called the Pulluvakudam which produces the music similar to that of a percussion instrument.

Thullal: Ottam Thullal was first introduced by one of the leading poets of Malayalam named Kunjan Nambiar. The dancer is dressed in colourful costumes, painted face and headgear. This art form is performed during Temple festivals. Thullal is a modified form of Chakiar koothu, which is also a temple art performed during festivals.

Oppana : It is a particular type of group song and dance performed during a Muslim marriage. This social entertainment is prevalent particularly in the districts of Malappuram, Kozhikkode and Kannur. It is performed by ladies. This song is said to be 600 years old. On the wedding eve the bride is made to sit in the centre, dressed in her finery and her friends and relatives stand all round her clapping their hands, singing and dancing.

Kathakali: Kathakali is the classical dance form of Kerala which is believed to have originated in the 17th century A.D. It is a dramatic art where the expression is the heart of its perfection. This dance form based on the guidelines laid by Sage Bharatha's Natya Sasthra, the ancient treatise on dance and drama, is over 500 years old. In kathakali make up is elaborate. Nethrabhinaya is a vital part in Kathakali. There are some classifications for Vesham. Thecha Vesham (painted make up), Thaadi Vesham (bearded make up) and minukku Vesham (polished make up) are important among them. Veshams are essential for the nature and personality of the character being represented on the stage. There are 24 mudras in Kathakali, which enables to express love, valor, fear, contempt, loathing, serenity, wonder, kindness and anger. Usually stories from the Epics like the Ramayana and the Mahabharata are taken up for Kathakali performance.

Kalaripayattu: Classical literary works mention that, the warrior Sage Parasuram was the first Guru of Kalaripayattu. It is said that the sage Parasuram after reclaiming the land of Kerala from the ocean by throwing his MAZHU (battle-axe), taught this martial art to his 21 disciples in order to protect the land and maintain peace. Kalaripayattu provided the institutional base for the body building and training in combat for the youth of times.



Kalaripayattu

Mother of Martial Arts

Velakali: This dance form represents wars that were fought on land and sea. This spectacular martial dance is performed by men in some of the temples of Southern Kerala. The dancers clad in the traditional clothes and colorful headgear engage in vigorous movements with shield in one hand and sword in the other, to the accompaniment of an orchestra comprising the maddalam, ilathalam, kombu and kuzhal. Velakali originated in Ambalapuzha.

Chavittu Natokam: Chavittu Natokam evolved in 16th century A D during Portuguese colonization. The costumes used in this art form are very heavy and beautiful. The artists tap their feet on the stage loudly. The language is a colloquial mixture of Tamil and Malayalam.



तृशशूर पूरम



श्री जे. लोबो

प्रबंधक, राजभाषा कक्ष
क्षेत्रीय कार्यालय, एरणाकुलम

तृशशूर पूरम : आमुख :

तृशशूर दक्षिण भारतीय राज्य केरल स्थित एक स्थान है। यह स्थान पहले 'तृशिवपेरूर' नाम से जाना जाता था। इसका शाब्दिक अर्थ है 'भगवान शिव का वासस्थान'। यह बाद में 'तृशशूर' नाम से जानने लगा। तृशशूर केरल की सांस्कृतिक राजधानी भी कहा जाता है। तृशशूर श्री शिव के मंदिर, वडक्कुमनाथन मंदिर के नाम से भी प्रसिद्ध है।

तृशशूर पूरम केरल का एक महत्वपूर्ण उत्सव है जिसे मलयालम कैलेंडर के अनुसार 'मेडम' माह की 'पूरम' तिथि को आयोजित किया जाता है। यह भव्य रंगीन मंदिर उत्सव केरल के सभी भाग से लोगों को आकर्षित करता है। इस उत्सव में स्थानीय ही नहीं बल्कि सैकड़ों पर्यटक भी शामिल होते हैं।

तृशशूर में पूरम पर्व की शुरुआत प्राचीन वडक्कुमनाथन मंदिर के दक्षिणी द्वार को खोलने से होती है। हालांकि मंदिर का द्वार कोई पुजारी या फिर कोई अन्य व्यक्ति नहीं खोल सकता, बल्कि यह अधिकार गजराज (हाथी) को दिया गया है।

कहा जाता है कि पूरम पर्व की शुरुआत 18वीं शताब्दी में तत्कालीन महाराजा शक्तन तंपुरान कोच्चि शासक द्वारा की गई थी। तभी से गजराज ही मंदिर के प्रवेश द्वार खोलते हैं। साथ ही गजराज पर ईश्वर की प्रतिमा रखी जाती है। यह सभी पूरम में सबसे बड़ा और सबसे प्रसिद्ध है।

तृशशूर पूरम : इतिहास :

तृशशूर पूरम राजा राम वर्मा, जो कि कोच्चिन (1790-1805) के महाराजा, शक्तन तंपुरान नाम से प्रसिद्ध थे, द्वारा शुरू की गई थी। तृशशूर पूरम की शुरुआत से पहले केरल के सबसे बड़ा मंदिर उत्सव था, आराट्टुपुषा पूरम, जो आराट्टुपुषा मंदिर में आयोजित किया जाता था। तृशशूर शहर और उसके आसपास स्थित मंदिर इस पूरम में नियमित भागीदार थे। वर्ष 1798 में लगातार बारिश के कारण तृशशूर के मंदिर आराट्टुपुषा पूरम के लिए देर से आए थे और पूरम के जुलूस में प्रवेश करने से मना कर दिया गया था। इनकार से शर्मिदा और नाराज महसूस करते हुए मंदिर अधिकारियों ने इस मुद्दे को शक्तन तंपुरान के साथ उठाया।

शक्तन तंपुरान ने वडक्कुमनाथन मंदिर के आसपास स्थित 10 मंदिरों को एकजुट करने का निर्णय लिया और तृशशूर पूरम के उत्सव को एक सामूहिक उत्सव के रूप में आयोजित किया। उन्होंने वडक्कुमनाथन

मंदिर के पीठासीन देवता भगवान वडक्कुमनाथन (भगवान शिव) को श्रद्धांजलि देने के लिए अपने देवताओं के साथ तृशशूर शहर स्थित मंदिरों को आमंत्रित किया।

इस त्योहार के बारे में कुछ अनोखी बात यह है कि त्योहार में इस्तेमाल होने वाली हर चीज को हर साल नए सिरे से बनाया जाता है। लोगों को छतरियों और नेट्टपट्टम को बनाने का काम दिया जाता है।

प्रतिभागियाँ :

शक्तन तंपुरान ने मंदिरों को दो समूहों में विभाजित किया, जिनके नाम "पारमेक्कावु पक्ष" और "तिरुवम्पाड़ि पक्ष" हैं। इनके नेतृत्व तृशशूर स्वराज राउंड स्थित पारमेक्कावु भगवती मंदिर और शोरानूर रोड पर स्थित तिरुवम्पाड़ि श्री कृष्ण मंदिर द्वारा किया जाता है। दोनों मंदिर मुश्किल से 500 मीटर की दूरी पर हैं।

पश्चिमी समूह (तिरुवम्पाड़ि पक्ष) :

तिरुवम्पाड़ि श्री कृष्ण मंदिर, कणिमंगलम शास्ता मंदिर, लालूर भगवती मंदिर, अय्यंतोल श्री कार्त्यायनी मंदिर और नेत्तिलक्कावु भगवती मंदिर।

पूर्वी समूह (पारमेक्कावु पक्ष) :

पारमेक्कावु भगवती मंदिर, चेंबूक्कावु भगवती मंदिर, पनमुक्कुमपल्लि शास्ता मंदिर, चूरक्कोट्टुकावु भगवती मंदिर और पूक्काट्टिक्करा-कारमुक्कु भगवती मंदिर।

पूरम वडक्कुमनाथन मंदिर पर केंद्रित है जहाँ उक्त सभी मंदिरों ने पीठासीन देवता शिव को श्रद्धांजलि देने के लिए अपने जुलूस भेजते हैं। ऐसा माना जाता है कि तंपुरान ने तृशशूर पूरम के मुख्य कार्यक्रमों को निर्धारित कर दिया था।

कोडियेट्टम (ध्वजारोहण) :

पूरम आधिकारिक रूप से कोडियेट्टम से शुरू होता है।

तृशशूर पूरम से सात दिन पहले कोडियेट्टम किया जाता है। तृशशूर पूरम में भाग लेने वाले सभी मंदिर उक्त समारोह के लिए मौजूद रहते हैं, और त्योहार की शुरुआत की घोषणा करने के लिए हल्की वेडिक्केट्टु (हल्की आतिशबाजी) होती है।

आतिशबाजी का प्रदर्शन (पहला दौर) :

आतिशबाजी का पहला दौर जिसे साम्मिल (नमूना) वेडिकेडट्टु के रूप में जाना जाता है, ध्वजारोहण के बाद चौथे दिन होता है। यह एक घंटे का प्रदर्शन तिरुवम्पाडि और पारमेक्कावु देवस्वम द्वारा प्रस्तुत किया जाता है। स्वराज ग्राउंड इस आतिशबाजी का स्थान है। शाम 7.15 बजे शुरू होने वाले इस प्रदर्शन में आमतौर पर अभिनव पैटर्न और आतिशबाजी की किस्में होती हैं।

पोशाकों का प्रदर्शन :

नेट्टिप्पट्टम (गोल्डन हेडड्रेस), चमयम (हाथी को सजाने वाली अन्य चीजें), आलवट्टम (मोर पंख से बनाए गए पंखे), वेनचामरम (शाही पंखा), पवित्र घंटियां और सजावटी छतरियां तिरुवम्पाडि और पारमेक्कावु देवस्वम द्वारा अलग से तैयार की जाती हैं। मुख्य पूरम से पहले चौथे और पाँचवें दिन में पारमेक्कावु देवस्वम इसे तृशूर शहर के अग्रशाला में प्रदर्शित करता है और तिरुवम्पाडि देवस्वम तृशूर शहर स्थित चर्च मिशन सोसाइटी हाई स्कूल में प्रदर्शित करता है।

मुख्य पूरम :

पूरम की शुरुआत बड़े सवरे कणिमंगलम शास्ता एषुनेल्लिप्पु के समय और उसके बाद अन्य छह मंदिरों के एषुनेल्लिप्पु के साथ होती है। तृशूर पूरम की प्रमुख घटनाओं में से एक “मडत्तिल वरवु” है, जो एक पंचवाद्यम मेलम है, जिसमें 200 से अधिक कलाकार भाग लेते हैं। इसमें तिमिला, मदलम, तुरही, करताल और एडक्का जैसे वाद्य यंत्र शामिल हैं। ठीक 2 बजे वडक्कुमनाथन मंदिर के अंदर ड्रम, तुरही, पाइप और करताल युक्त इलज्जित्तरा मेलम शुरू होता है।

पूरम में बढ़िया ढंग से तैयार की गई कोलम, सजावटी घंटियाँ और गहने आदि से सजाए गए नेट्टिप्पट्टम (सजावटी गोल्डन हेडड्रेस) पहने हुए 50 से अधिक हाथी मौजूद होते हैं।

पूरम के अंत में इलज्जित्तरा मेलम के बाद, पारमेक्कावु और तिरुवम्पाडि दोनों समूह पश्चिमी द्वार के माध्यम से मंदिर में प्रवेश करते हैं और दक्षिणी द्वार के माध्यम से बाहर निकलते हैं। इसके बाद एक निश्चित दूरी पर आमने-सामने खड़े रहते हैं। मेलम की उपस्थिति में दोनों समूहों ने हाथियों के ऊपर रंगीन और गढ़ी गई छतरियों को बदलता है, जिन्हें कुडमाट्टम कहा जाता है, जो कि पूरम का सबसे बड़ा आकर्षण है।

बाद में सभी पूरम वडक्कुमनाथन मंदिर के पश्चिमी गोपुरम के पास निलपाडुतरा में एकत्रित होते हैं और समाप्त होते हैं।

आतिशबाजी का प्रदर्शन (मुख्य दौर) :

तृशूर पूरम के वेडिकेडट्टु (मुख्य आतिशबाजी) पूरे देश में प्रसिद्ध हैं। पटाखों का यह अद्भुत प्रदर्शन तृशूर शहर के केंद्र में स्थित तेक्किनकाडु मैदान में किया जाता है।

इस आयोजन में तिरुवम्पाडि और पारमेक्कावु मुख्य भागीदार हैं। मुख्य आतिशबाजी सातवें दिन की सुबह शुरू होती है। अधिकांश उत्साही लोग आतिशबाजी का बेहतर दृश्य देखने के लिए पूरी रात तेक्किनकाडु मैदान में रहते हैं। लोग आतिशबाजी के इस अद्भुत प्रदर्शन को देखने के लिए दूर-दूर से आते हैं। तृशूर पूरम में चार प्रमुख आतिशबाजी प्रदर्शन हैं; जैसे पूरम से पूर्व ‘नमूना आतिशबाजी’, पूरम तिथि को शाम को दक्षिण की ओर अवरोहण के बाद की रंग बिरंगी फुलझड़ियाँ (अमिट्टु) जो आकाश को रोशन करती हैं, सुबह के समय में पूरम समारोह के शिखर को चिह्नित करनेवाले सबसे प्रभावशाली घटना और दोपहर के बाद एक दूसरे को विदाई देते समय होनेवाली अंतिम आतिशबाजी।

उपचारम चोल्लि पिरियल (विदाई समारोह) :

पूरम का सातवाँ दिन, पूरम का आखिरी दिन होता है। इसे “पकल पूरम” (पूरम जो दिन के समय होता है) के नाम से भी जाना जाता है। तृशूर के लोगों के लिए पूरम केवल एक त्योहार नहीं है, बल्कि आतिथ्य का भी समय है। उपचारम चोल्लि पिरियल (विदाई समारोह) स्वराज राउंड में आयोजित अंतिम कार्यक्रम है। पूरम की समाप्ति को घोषित करते हुए तिरुवम्पाडि श्री कृष्ण मंदिर और पारमेक्कावु भगवती मंदिर की मूर्तियों को स्वराज राउंड से अपने-अपने मंदिरों में ले जाया जाता है। त्योहार पकल वेडिकेडट्टु के नाम से आतिशबाजी के प्रदर्शन के साथ समाप्त होता है।

सांस्कृतिक प्रभाव व उपसंहार :

तृशूर पूरम को एशिया में सबसे बड़े समारोह में से एक माना जाता है। भारत के पर्यटन मानचित्र में इसका महत्वपूर्ण स्थान है, क्योंकि पर्यटक इस पूरम की सुंदरता और परंपराओं का आनंद लेते हैं। तृशूर में रेल, बस और हवाई संपर्क उत्कृष्ट है, जो कई विदेशी पर्यटकों को पूरम की ओर आकर्षित करता है। पूरम को देवों की बैठक माना जाता है।

पूरम की एक और उल्लेखनीय विशेषता इसकी धर्मनिरपेक्ष प्रकृति है। हिंदू त्योहार होने के बावजूद, तृशूर पूरम में केरल राज्य सहित विभिन्न क्षेत्रों के विभिन्न वर्गों द्वारा भाग लिया जाता है। पूरम जैसी त्योहार (प्रतिकृतियाँ) केरल के साथ-साथ राज्य के बाहर भी आयोजित की जाती हैं।

सभी धार्मिक समुदाय सक्रिय रूप से पूरम में भाग लेते हैं और त्योहार में प्रमुख भूमिका निभाते हैं। पूरम के लिए अधिकांश पंतल (शामियाना आदि) कार्यों को मुस्लिम समुदाय द्वारा तैयार किया जाता है, कुडमाट्टम के लिए रंगीन छतरियों हेतु सामग्रियाँ चर्चों और उनके सदस्यों द्वारा पेश की जाती हैं। इस क्षेत्र में ऐतिहासिक रूप से प्रचलित विभिन्न धार्मिक समूहों के बीच यह सामंजस्यपूर्ण संबंध कुछ ऐसे हैं, जिन पर केरल के लोग बहुत गर्व करते हैं।



अहमदाबाद

दिनांक 13.01.2020 को अहमदाबाद अंचल के शाखा प्रबंधकों की समीक्षा बैठक का आयोजन किया गया। कार्यपालक निदेशक, सुश्री ए मणिमेखलै ने बैठक की अध्यक्षता की और पीसीबी, एमसीबी, एआरएमबी, वीएलबी और बड़े शाखाओं की समीक्षा की। उन्होंने क्षेत्रीय कार्यालय, एसएमई सुलभ, आरएच और एसएमई केंद्रित शाखाओं के प्रदर्शन की भी समीक्षा की। इस



अवसर पर श्री एम कृष्ण प्रसाद, महाप्रबंधक, सामरिक आयोजना व विकास विभाग, प्रधान कार्यालय के साथ उप महा प्रबंधक श्री सी एन राव उपस्थित थे।

दिनांक 16.01.2020 को सूरत क्षेत्रीय कार्यालय ने उप महा प्रबंधक, श्री सी एन राव के मार्गदर्शन में दिसंबर 2019 तिमाही के लिए कारोबारी समीक्षा बैठक का आयोजन किया गया। इस अवसर पर क्षेत्रीय प्रमुख श्री रविशंकर बी एस, क्षेत्रीय कार्यालय के कार्यपालक और शाखा प्रमुख उपस्थित थे। उप



महाप्रबंधक श्री सी एन राव ने अपने संबोधन में शाखा प्रबंधन को शीर्ष प्रबंधन की अपेक्षाओं से अवगत कराया। उन्होंने सभी मुख्य व्यापारिक मापदंडों में सतत और निरंतर विकास के महत्व पर जोर दिया। उन्होंने शाखा ग्राहकों को कुशल ग्राहक सेवा प्रदान करने और शाखा परिवेश के रखरखाव पर भी सलाह दी।

दिनांक 20.01.2020 को अहमदाबाद क्षेत्रीय कार्यालय में उप महाप्रबंधक, श्री सीएन राव के मार्गदर्शन में 'कारोबार समीक्षा बैठक' का आयोजन किया गया। इस अवसर पर सहायक महा प्रबंधक, श्री दीपक सक्सेना और शाखाओं के प्रमुख उपस्थित थे। अहमदाबाद के क्षेत्रीय प्रमुख श्री दीपक सक्सेना ने तिमाही दिसंबर 2019 के लिए क्षेत्रीय कार्यालय अहमदाबाद का कार्य



निष्पादन प्रस्तुत किया। उप महाप्रबंधक, श्री सीएन राव ने अंचल कार्यालय के कार्य निष्पादन को साझा किया और आगे के कारोबार की मांग की और कासा, आरटीडी, एमएसएमई, एग्रीगेट एडवांस, एनएफबी, एसोसिएट पार्टी उत्पाद और एनपीए में कमी पर विशेष ध्यान देने के साथ प्रमुख व्यावसायिक मापदंडों के तहत शाखाओं की समीक्षा की।

भोपाल

दिनांक 18.01. 2020 को वर्तमान वित्तीय वर्ष की तीसरी तिमाही के लिए भोपाल अंचल के क्षेत्रीय कार्यालयों और चयनित शाखाओं / व्यापार इकाइयों की समीक्षा बैठक सुश्री ए मणिमेखलै, कार्यपालक निदेशक की अध्यक्षता में



आयोजित की गई। इस अवसर पर महा प्रबंधक, श्री वी रामचंद्र, एफएमएस विभाग, प्रधान कार्यालय, अंचल प्रमुख व महा प्रबंधक, श्री राहुल भावे और अंचल के कार्यपालक अधिकारी, क्षेत्रीय कार्यालय प्रमुख और ईएलबी / वीएलबी / शाखाओं / आरएच / एसएमई सुलभ के प्रमुख उपस्थित थे।

कार्यपालक निदेशक, सुश्री ए मणिमेखलै, महा प्रबंधक, श्री वी रामचंद्र ने अंचल प्रमुख के साथ शाखाओं के प्रदर्शन की समीक्षा की और विभिन्न मापदंडों के तहत उनके निष्पादन को बेहतर बनाने के तरीके सुझाए। समीक्षा के बाद, शीर्ष प्रदर्शन करने वाली शाखाओं और क्षेत्रीय कार्यालयों को विभिन्न महत्वपूर्ण व्यावसायिक मापदंडों के तहत ट्राफियां प्रदान की गईं।

चंडीगढ़

दिनांक 13.12.2019 को चंडीगढ़ अंचल कार्यालय में एमएसएमई संपर्क कार्यक्रम और ग्राहक बैठक श्री राजेश कुमार सिंह, महाप्रबंधक, एमएसएमई विभाग, प्रधान कार्यालय की अध्यक्षता में आयोजित की गई। इस अवसर पर श्री बी पी जाटव, अंचल प्रमुख, श्री सुच्चा राम, उप महाप्रबंधक, श्री प्रभात किरण, उप महाप्रबंधक और बड़ी संख्या में अधिकारी व कर्मचारी उपस्थित



थे। कार्यक्रम में चंडीगढ़ के हमारे स्थानीय शाखाओं के 55 प्रतिष्ठित ग्राहकों ने भाग लिया, जिसमें विभिन्न समूहों से लेकर विभिन्न प्रकार की गतिविधियों के साथ-साथ उद्योगपति, आतिथ्य सेवाएँ, खुदरा व्यापारी, आदि क्षेत्रीय शाखा, चंडीगढ़ के 20 शाखाओं, मंडल अधिकारियों और सभी स्टाफ सदस्यों से शाखा प्रमुखों ने भी इसमें सहभागिता की।

महाप्रबंधक प्रधान कार्यालय और अंचल प्रमुख ने इस क्षेत्र के लगभग 20 ग्राहकों को 8.50 करोड़ रुपये की राशि वितरित की। अंचल ने 13.12.2019 को एमएसएमई दिवस के रूप में मनाने का निर्णय लिया और सभी क्षेत्रीय कार्यालयों ने उस दिन एमएसएमई में 43.00 करोड़ रु का व्यवसाय किया।

दिनांक 20.12.2019 को कार्यपालक निदेशक, श्री देवाशीष मुखर्जी ने चंडीगढ़ अंचल कार्यालय का दौरा किया। दिन के एजेंडे में अंचल कार्यालय के



कार्यपालकों के साथ बैठक, क्षेत्रीय कार्यालय/ पीसीबी / एआरएम / ईएलबी /चयनित वीएलबी की समीक्षा, उच्च एनपीए उधारकर्ताओं के साथ व्यक्तिगत बैठक और सीएसआर गतिविधियां शामिल थे। एकीकृत कोष विभाग के महाप्रबंधक श्री जी वी प्रभु भी लुधियाना में निर्यातकों / आयातकों की बैठक में शामिल हुए।

समीक्षा बैठक को सम्बोधित करते हुए कार्यपालक निदेशक, श्री देवाशीष मुखर्जी ने चालू वित्त वर्ष 2019-20 के लिए अंतिम दो तिमाही के लक्ष्यों की उपलब्धि के महत्व पर जोर दिया। उन्होंने मुकदमा दायर करने और डीआरटी



मामलों पर नज़र रखने के लिए क्लैप्स और रिकवरी ऐप के उपयोग को प्रोत्साहित किया। उन्होंने बताया कि बैंक क्रेडिट निगरानी के लिए एक और टूल ईडब्ल्यूएस (अर्ली वार्निंग सिग्नल) लॉन्च करने की प्रक्रिया में है।

दिनांक 18.01.2020 को चंडीगढ़ अंचल में सभी क्षेत्रीय कार्यालयों, ईएलबी, आरएएच, एसएमई सुलभ के लिए वित्तीय वर्ष 2019-20 की तृतीय तिमाही के लिए समीक्षा बैठक मुख्य महाप्रबंधक, श्री एल वी आर प्रसाद, मानव संसाधन विभाग, प्रधान कार्यालय की अध्यक्षता में आयोजित की गई। अंचल



कार्यालय चंडीगढ़ के उप महाप्रबंधक, श्री सुच्चा राम ने सभी प्रतिभागियों का स्वागत किया और विभिन्न व्यावसायिक मानकों में अंचल के कार्यनिष्पादन पर रिपोर्ट प्रस्तुत की। महाप्रबंधक, श्री बी पी जाटव ने वित्त वर्ष 2019-20 के आगामी महीनों में निर्धारित लक्ष्यों को प्राप्त करने के लिए अंचल की तृतीय तिमाही से संबंधित क्षेत्रों और रणनीतियों के लिए व्यवसाय की स्थिति प्रस्तुत की।

मुख्य महाप्रबंधक, श्री एल वी आर प्रसाद ने समामेलन प्रक्रिया के दौरान चुनौतियों और अवसरों पर चर्चा की। उन्होंने स्पष्ट रूप से बताया कि इस प्रक्रिया के दौरान, व्यवसाय को निर्धारित लक्ष्यों की प्राप्ति के समान रहना चाहिए।

दिल्ली

दिनांक 06.12.2019 को अंचल कार्यालय दिल्ली द्वारा निर्यातक-आयातक बैठक आयोजित की गई। बैठक का उद्देश्य हमारे निर्यातक / आयातक ग्राहकों को केनरा बैंक उत्पादों से अवगत कराना और तेजी से बदलते वैश्विक व्यापार परिदृश्य में बैंक के साथ उनकी अपेक्षाओं को जानना था। बैठक की अध्यक्षता बैंक के कार्यपालक निदेशक, श्री देवाशीष मुखर्जी ने की। बैठक में महाप्रबंधक श्री जी वी प्रभु, एकीकृत कोष विभाग, महाप्रबंधक श्री शांतनु कुमार मजूमदार और ईसीजीसी दिल्ली के उप महाप्रबंधक श्री गौरव अंशुमान भी उपस्थित थे।



कार्यपालक निदेशक, श्री देवाशीष मुखर्जी ने अपने मुख्य संबोधन में निमंत्रण स्वीकार करने और बड़ी संख्या में उपस्थित होने के लिए ग्राहकों को धन्यवाद दिया। बैंक द्वारा प्राप्त सफलता का श्रेय ग्राहकों को देते हुए उन्होंने बैंक के निर्यातक / आयातक ग्राहकों को निर्बाध समर्थन के लिए बैंक द्वारा की गई विभिन्न पहलों के बारे में भी जानकारी प्रदान की। उन्होंने यूएसडी 5 ट्रिलियन अर्थव्यवस्था के लिए भारत सरकार की विशेष पहल और विशेष उद्देश्य को भी रेखांकित किया। उन्होंने निर्यातकों / आयातकों के ग्राहकों से शाखा में दी जाने वाली सेवाओं में सुधार के लिए अपने बहुमूल्य सुझाव देने की अपील की।

दिनांक 09.01.2020 को दिसंबर तिमाही के लिए पीसीबी, क्षेत्रीय कार्यालय, एसएमई सुलभ, आरएच, ईएलबी / वीएलबी और 11 प्रदर्शन शाखाओं की समीक्षा बैठक मुख्य महाप्रबंधक, श्री सुब्रमण्यन, बृहद कॉरपोरेट क्रेडिट विभाग, प्रधान कार्यालय के मार्गदर्शन में दिल्ली अंचल कार्यालय में आयोजित की गई। श्री शांतनु कुमार मजूमदार ने वित्त वर्ष 2019-20 की तीसरी तिमाही के लिए दिल्ली अंचल का मुख्य कार्य निष्पादन प्रस्तुत किया। श्री एस सुब्रमण्यन, मुख्य महाप्रबंधक ने अपने संबोधन में व्यापक रूप से देयता पक्ष और आस्ति पक्ष दोनों को सम्मिलित किया। उन्होंने सभी उपस्थित लोगों को संसाधन जुटाने में सुधार अर्थात्; बैंक जमाओं को बचाने, कुल कारोबार में सुधार, आरटीडी बेस बढ़ाने, कासा के तहत निगेटिव ब्रांच में कमी और नए



बिजनेस लाने से एडवांस के तहत कम कॉस्ट डिपॉजिट पर ध्यान केंद्रित करने के लिए निर्देशित किया। उन्होंने खुदरा अग्रिम और मिड कैप वित्तपोषण पर विशेष ध्यान देने के साथ नए ऋणों के संवेदीकरण पर ध्यान केंद्रित करने पर जोर दिया और शाखाओं को प्रति माह 10-15 नई स्वीकृति देने की सलाह दी।

जयपुर

दिनांक 10.01.2020 को जयपुर अंचल के अंतर्गत क्षेत्रीय कार्यालयों, एसएमई सुलभ, आरएच, वीएलबी और चुनिंदा शाखाओं की व्यावसायिक समीक्षा बैठक कार्यपालक निदेशक, सुश्री ए मणिमेखलै की अध्यक्षता में आयोजित की गई। कार्यक्रम में श्री के एच पटनायक, महाप्रबंधक, क्रेडिट प्रशासन और निगरानी विभाग, प्रधान कार्यालय भी उपस्थित थे। उप महाप्रबंधक, श्री सुधाकर आहूजा ने अंचल के कार्य निष्पादन पर रिपोर्ट प्रस्तुत की।



सुश्री ए मणिमेखलै, कार्यपालक निदेशक ने जयपुर अंचल के सभी क्षेत्रीय कार्यालयों की अलग-अलग समीक्षा की जिसके बाद एसएमई सुलभ, आरएच, वीएलबी की समीक्षा की गई और चयनित शाखाओं को एक्शन प्लान पर विशेष जोर दिया और मार्च 2020 को समाप्त होने वाली तिमाही के लिए निर्धारित लक्ष्यों को प्राप्त करने के लिए रणनीति बनाई। उन्होंने चर्चा के दौरान समय-समय पर विभिन्न व्यावसायिक मापदंडों के तहत लक्ष्यों को प्राप्त करने और आवंटित लक्ष्यों की प्राप्ति के लिए एक रोड मैप बनाने पर जोर दिया और उधार पर ध्यान देने का आग्रह किया।

करनाल

दिनांक 18.01.2020 को श्री देवाशीष मुखर्जी, कार्यपालक निदेशक की अध्यक्षता में करनाल अंचल के क्षेत्रीय कार्यालयों, एसएमई सुलभ, आरएएच, ईएलबी, वीएलबी और एआरएम शाखा के प्रदर्शन की समीक्षा बैठक आयोजित की गई। उप महा प्रबंधक, श्री पुरुषोत्तम चंद ने तीसरी तिमाही में संबंधित क्षेत्रों और रणनीतियों के लिए अंचल की व्यावसायिक स्थिति को



वित्तीय वर्ष 2019-20 के आगामी महीनों में लक्ष्यों को प्राप्त करने के लिए एनपीए में कमी, कासा, जमा, अग्रिम और ग्राहक आधार में वृद्धि के लिए निरंतर वृद्धि पर जोर दिया। कार्यपालक निदेशक ने समय-समय पर विभिन्न व्यावसायिक मानकों के तहत लक्ष्यों को प्राप्त करने की आवश्यकता पर बल दिया और अग्रिम पर ध्यान केंद्रित कर आर्वाटित लक्ष्य की प्राप्ति के लिए उपयुक्त रणनीतियों को विधिवत अपनाने की सलाह दी।

दिनांक 18.01.2020 को अंचल कार्यालय, करनाल ने निर्यातकों / आयातकों की बैठक आयोजित की। बैठक की अध्यक्षता कार्यपालक निदेशक, श्री देवाशीष मुखर्जी ने की। बैठक में एकीकृत कोष विभाग के मुख्य महाप्रबंधक श्री जी वी प्रभु भी उपस्थित थे। हरियाणा राज्य के सभी 75 निर्यातकों /



आयातकों और अन्य उद्यमियों ने बैठक में सक्रिय रूप से भाग लिया। श्री पुरुषोत्तम चंद, उप महाप्रबंधक ने कार्यपालक निदेशक, मुख्य महाप्रबंधक और वर्तमान निर्यातकों / आयातकों और उद्यमियों का स्वागत किया।

इसी क्रम में सीएसआर गतिविधि के अंतर्गत दिनांक 18.01.2020 को कार्यपालक निदेशक, श्री देवाशीष मुखर्जी द्वारा करनाल के एमडीडी बाल भवन (अनाथालय) में एक सीएसआर गतिविधि आयोजित की गई और अनाथालय में रहने वाले बच्चों के उपयोग के लिए 10 स्टील अलमीरा दान की गई।



दिनांक 28.01.2020 को करनाल क्षेत्रीय कार्यालय द्वारा करनाल, संबंधित आरएएच और बिल्डरों / ऑटोमोबाइल / कार डीलरों के तहत सभी शाखाओं को शामिल करते हुए एक मेगा रिटेल एक्सपो आयोजित किया गया। एक्सपो में श्री पुरुषोत्तम चंद, उप महा प्रबंधक, श्री अनिल कुमार, सहायक महाप्रबंधक, श्री धनंजय एम मोहन, सहायक महाप्रबंधक भी शामिल हुए।



उप महा प्रबंधक, श्री पुरुषोत्तम चंद ने अपने संबोधन में ग्राहकों से समर्थन के लिए धन्यवाद दिया और उन्हें हमारी सर्वश्रेष्ठ सेवाओं का आश्वासन दिया और हमारे बैंक के विभिन्न उत्पादों पर प्रकाश डाला। उन्होंने कार्यक्रम के दौरान उपस्थित बिल्डरों और डीलरों से भी बातचीत की।

लखनऊ

दिनांक 27.01.2020 को लखनऊ अंचल ने क्षेत्रीय कार्यालयों / ईएलबी / वीएलबी और एसएमई सुलभ की समीक्षा बैठक आयोजित की। बैठक की अध्यक्षता श्री देवाशीष मुखर्जी, कार्यपालक निदेशक द्वारा की गई। कार्यक्रम

में डॉ एस रमेश, मुख्य महाप्रबंधक, निरीक्षण विभाग, प्रधान कार्यालय के साथ-साथ लखनऊ अंचल के मुख्य महाप्रबंधक, श्री यू के शर्मा और महाप्रबंधक, श्री देवानंद साहू भी उपस्थित थे।



कार्यपालक निदेशक, श्री देवाशीष मुखर्जी ने अपने मुख्य संबोधन में बताया कि अंचल ने तृतीय तिमाही में काफी अच्छा प्रदर्शन किया है, हालांकि तिमाही समाप्ति के बाद कारोबार में गिरावट पर चिंता व्यक्त की। कार्यपालक निदेशक ने जोर दिया कि आवंटित लक्ष्य प्राप्त करना महत्वपूर्ण है लेकिन बैंक के समग्र विकास के लिए यह आंकड़ा अधिक महत्वपूर्ण है। उन्होंने प्रतिभागियों से शाखा के साथ उपलब्ध शक्तियों के प्रत्यायोजन का उपयोग करने और ताजा ऋण मंजूरीयों को बढ़ाने का भी आह्वान किया।

मुम्बई

दिनांक 02.12.2019 को विधि अनुभाग, अंचल कार्यालय, मुंबई ने आरटीआई मामलों पर 'एकदिवसीय कार्याशाला' का आयोजन पांच अंचलों अहमदाबाद, हैदराबाद, मैंगलोर, पुणे और विजयवाड़ा के जन सूचना अधिकारियों के लिए किया। महाप्रबंधक, श्री प्रमोद कुमार ने कार्यशाला का उद्घाटन किया और प्रतिभागियों को संबोधित किया।



पूर्व मुख्य सूचना आयुक्त श्री शैलेश गांधी और श्री भास्कर प्रभु (आरटीआई कार्यकर्ता) ने भी प्रतिभागियों को संबोधित किया। श्री हरि पी वी, सहायक महाप्रबंधक, कानूनी और धोखाधड़ी निवारण विभाग, प्रधान कार्यालय ने पीआईओ के कार्यों के महत्व और प्रभावी ढंग से पीआईओ के वैधानिक कर्तव्यों का निर्वहन करने के तरीके को समझाया।

पटना

दिनांक 14.01.2020 को क्षेत्रीय कार्यालय, पटना के अंतर्गत आने वाली चयनित 34 शाखाओं की समीक्षा बैठक अंचल कार्यालय, पटना में महाप्रबंधक, श्री अशोक कुमार साहू, डीबीएस विभाग, प्रधान कार्यालय की अध्यक्षता में आयोजित की गई।



श्री अशोक कुमार साहू, महाप्रबंधक, ने जनवरी 2020 के लिए निर्धारित लक्ष्यों को प्राप्त करने और मार्च 2020 को समाप्त तिमाही के लिए कार्य योजना और रणनीतियों पर विशेष जोर देने के साथ सभी शाखाओं की विस्तृत समीक्षा बैठक की। कासा व सकल अग्रिम के तहत नकारात्मक शाखाओं द्वारा जल्द से जल्द नकारात्मकता से बाहर आने के लिए शाखाओं का मार्गदर्शन किया। उन्होंने खुदरा, कृषि और एमएसएमई के तहत शून्य उधार शाखाओं पर भी जोर दिया और महीने-दर-महीने आधार पर सक्रिय रहने के लिए शाखाओं का मार्गदर्शन किया।

दिनांक 28.01.2020 को अंचल कार्यालय पटना में कृषि विस्तारण अधिकारियों के सम्मेलन का आयोजन महा प्रबंधक, श्री फ्रैंकलिन सेल्वाकुमार



ए की अध्यक्षता में किया गया। कार्यक्रम में सहायक महा प्रबंधक, श्री आर वी आर एस सुब्बा राव, श्री एस के मिश्रा और अन्य पदाधिकारी उपस्थित थे। बैठक में कृषि साख समीक्षा, ऋण वसूली, वित्तीय समावेशन, सामाजिक सुरक्षा योजना और रुपे कार्ड पर विस्तारपूर्वक चर्चा की गई।

पुणे

दिनांक 17.01.2020 को मध्य कॉर्पोरेट विभाग, प्रधान कार्यालय के महाप्रबंधक श्री एस जयकुमार की उपस्थिति में पुणे अंचल द्वारा एक समीक्षा सह व्यापार रणनीति बैठक आयोजित की गई। समीक्षा बैठक में महा प्रबंधक, श्री संदीप जे गावरे, उप महा प्रबंधक डॉ आर के साहू और श्री संदीप राव पी, अन्य अधिकारियों के साथ उपस्थित थे। क्षेत्रीय कार्यालयों के प्रमुख, एसएमई सुलभ, खुदरा आस्ति हब, एआरएम शाखा, प्रधान कॉर्पोरेट शाखा और 21 वीएलबी के प्रमुखों ने समीक्षा बैठक में भाग लिया।



श्री एस जयकुमार, महाप्रबंधक ने अंचल और क्षेत्रीय कार्यालयों से प्रधान कार्यालय की अपेक्षाओं पर जोर दिया। उन्होंने गुणवत्ता क्रेडिट प्रस्तावों की सोर्सिंग की आवश्यकता पर जोर दिया। खुदरा, एमएसएमई और कृषि के तहत अग्रिम, कासा और शून्य ऋण देने वाली शाखाओं के तहत नकारात्मक शाखाओं को कम करने की आवश्यकता पर भी प्रकाश डाला गया।

दिनांक 20.01.2020 को औरंगाबाद क्षेत्रीय कार्यालय में वित्त वर्ष 2019-20 की तीसरी तिमाही के लिए शाखा प्रबंधकों की समीक्षा सह रणनीति बैठक



आयोजित की गई। बैठक की अध्यक्षता श्री संदीप राव, उप महा प्रबंधक, अंचल कार्यालय पुणे द्वारा की गई। इस अवसर पर सहायक महा प्रबंधक, श्री पी आर मिश्रा और क्षेत्रीय कार्यालय से सम्बद्ध शाखाओं के प्रमुखों ने प्रतिभागिता की।

सहायक महा प्रबंधक, श्री पी आर मिश्रा, ने क्षेत्रीय कार्यालय के प्रदर्शन पर विस्तृत प्रस्तुति दी और सभी शाखा प्रमुखों को उनकी उपलब्धियों के लिए बधाई दी, और आगे भी बेहतर प्रदर्शन के लिए प्रोत्साहित किया। उप महा प्रबंधक, श्री संदीप राव ने प्रतिभागियों को प्रेरित करने के लिए अपने अनुभव को साझा किया और आग्रह किया कि कासा, उधार गतिविधियों में तेजी और एनपीए में कमी और पात्र उधारकर्ताओं को ओटीआर सुविधाओं का विस्तार किया जाए।

राँची

दिनांक 13.01.2020 को राँची अंचल कार्यालय में कारोबार की दृष्टि से महत्वपूर्ण शाखाओं, ईएलबी, वीएलबी, एसएमई सुलभ, खुदरा आस्ति केंद्र सहित सभी क्षेत्रीय कार्यालयों की समीक्षा सह रणनीति बैठक का आयोजन कार्यपालक निदेशक, श्री देवाशीष मुखर्जी की अध्यक्षता में किया गया। इस अवसर पर महा प्रबंधक, श्री अशोक कुमार साहू, डिजिटल बैंकिंग सेवा विभाग, प्रधान कार्यालय, उप महा प्रबंधक, श्री सुबोध कुमार और अन्य कार्यपालक व अधिकारी उपस्थित थे।

कार्यपालक निदेशक, श्री देवाशीष मुखर्जी ने अपने संबोधन में कॉर्पोरेट लक्ष्यों एवं प्रधान कार्यालय की अपेक्षाओं से अवगत कराया। उन्होंने



गुणवत्तापूर्ण कासा आधार को समृद्ध करने, खुदरा उधारी, डिजिटल उत्पाद, एनपीए में कमी व साख निगरानी, आंतरिक नियंत्रण व अनुपालन मामले, पूंजी अनुपात, समय पर आस्तियों की व्यवहारगत समीक्षा के साथ-साथ ग्राहक सेवा के महत्व को दोहराया।





Head Office

A Chocolates and Cake Mela was organized by Women Empowerment Section, FI Wing, Head Office on the New



Year Eve. A good number of women entrepreneurs displayed their products and the Mela witnessed enthusiastic participation from staff.

Canara Utsav was organised by Women Empowerment Section, FI Wing in association with Mathruchhaya, M/s Canara Bank Relief & Welfare Society from 09.01.2020 to 13.01.2020. Ms A Manimekhalai, ED



inaugurated the Utsav. Women entrepreneurs displayed variety of products in the stalls.

STC Bengaluru

"In-Swinger" – A motivation session for Newly Inducted POs & AEOs was conducted by STC Bengaluru on

04.12.2020. Sri M K Ravikrishnan, DGM, STC welcomed the participants. Sri B K Venkatesh Prasad (Former



Indian Cricketer), DGM, attended the session and interacted with the participants.

A three day Risk Management Conclave was organized by Risk Management Wing at STC, Bengaluru from 08.01.2020 to 10.01.2020 for Executives of all Circles Offices & select, Regional Offices. Sri Ravikrishnan, DGM, STC initiated the proceedings, Sri A V Rama Rao,



GM welcomed the participants and Sri Debashish Mukherjee, ED inaugurated the programme. A session on Expectation of RBI on Risk Management was conducted by Sri S S Sahota, GM, RBI.

Bengaluru

Bengaluru Circle organised an NRI Customers' Meet on 02.01.2020 at Bengaluru. Around 75 NRI customers from various Metro Branches of the Circle participated actively in the meet. Sri N Lakshminarayana, CGM addressed the customers. Sessions on the Retail, Digital and Associated Products of our Bank were conducted.



Smt C S Vijayalakshmi, DGM, Metro ROs Head, Executives from Circle Office and Heads of select Metro Branches participated in the meet.

The Farmer's festival also known as Sankaranthi or Pongal was celebrated on 14th Jan 2020 at Melur Branch, On this happy occasion the oldest customer of



Melur Branch Sri Munishamappa aged 104 years, Sri Shivananda aged 78 years, an NNND agent who has been working with the branch since the date of opening of the branch and Sri Shivarudrachar - Ex staff who has an association of more than 37 years with the branch were honoured.

Bhubaneswar

CO, Bhubaneswar organised a "MEGA RETAIL EXPO" on 20.12.2019 at Circle Office. The Expo was inaugurated by Sri B K Venkatesh Prasad, DGM, SP&D Wing HO. Sri Shreekanta Mohapatra, other executives, Reputed Builders, Vehicle Dealers and a good number of customers from Bhubaneswar and Cuttack participated



in the event. Loans sanctioned were to the tune of ₹20 crore and leads generated during the campaign period amounted ₹30 crore.

Sri T N Manoharan, Chairman visited CO, Bhubaneswar on 27.12.2019 and addressed the staff members. Sri Shreekanta Mohapatra, GM, gave the welcome



speech. The Chairman stressed on various changes occurring in Banking sector, amalgamation, recovery etc. and urged all participants that during the entire process the business should not suffer and customer service should not be disturbed.

Chennai

Chennai Circle conducted a Review Meet for Q3 FY 2019-20 at Salem on 07.01.2020. Ms A Manimekhalai, ED presided over the meeting and made a detailed review on the performance of all the participating branches/offices. Sri S Subramanian, CGM, Sri M Abdul Ajees, CGM, Heads of ten ROs, Head of Prime Corporate Branch Chennai, Heads of five SME Sulabh, nine RAH,



four ELBs and 56 VLBs participated in the meet. Awards were presented to top performing Regions, RAH, SME Sulabhs.

Hyderabad

70th Branch of Warangal R.O was opened at Parkal on 18.12.2019. Sri G Rajender Reddy, GM addressed the gathering and informed various schemes of the Bank suitable for the development of the Agriculturists,



Women, Students, Business Personnel and also for those who are below poverty line. Sri G Venkata Ramana Reddy, MLA, Sri G Alexander, AGM, Sri U Rama Mohan & Sri P R Padgetwar, DMs, Sri K Vamshi, Branch In-charge and a good number of people from Parkal and nearby villages attended the meeting.

AMULYA - Financial Literacy Centre at Bhongir was opened on 30.12.2019 by Sri K Virupaksha, Managing Trustee, CFAT, in the Presence of Sri S V J Venugopal, DGM, and Sri G Alexander, AGM. The event was



attended by Sri K Ramamohana Rao, DM, Sri K Nagarjuna Babu, Lead District Divisional Manager, our Staff members & customers from in and around Yadadri Bhongir District.

Kolkata

The Exporter Importer Meet organised by Circle Office Kolkata on 12.12.2019 was inaugurated by Sri Debashish Mukherjee, ED. Sri C G Saha, GM, Sri G V Prabhu, GM,



Smt Geetika Sharma, DGM and around 100 export/import customers participated in the event. Sri Debashish Mukherjee, ED, stressed upon bank's Commitment towards growth of its customers, customer friendly policies of the bank and invited the customers to share their feedbacks on the services of the bank.

Review of Regional Offices and Select Branches of Circle Office Kolkata was conducted on 10.01.2020 at Circle Office Kolkata. The meeting was presided by



Sri Debashish Mukherjee, ED. Sri G Saha, and Sri E N Ranganatha, GMs addressed the meet. The Meeting was attended by Regional Office Heads of ROs, Prime Corporate Branch, ELBs, VLBs, RAHs, Mid Corporate Branch and other select Branches.

Madurai

Renovated Tuticorin Thermal Power Station (TTPS) Branch was inaugurated on 23.12.2020 by Sri Bakthavatchalam Chief Engineer, TTPS. Sri D Madhavaraj, DGM, CO, Madurai, inaugurated the



branch SAFE room. Sri M Gandhi, AGM, RO, Thoothukudi, Smt Sakthi Priya, Manager, TTPS Branch and a good number of customers also attended the function. Some of the HNI customers of the branch were felicitated during the function.

A Business Review Meet of ROs, SMEs, RAHs, AHLs and select VLBs coming under Madurai Circle was held on 08.01.2020 at Trichy in the presence of Ms A Manimekhalai, ED. Sri M Krishna Prasad, GM and



Sri M Paramasivam, GM participated in the proceedings. Ms A Manimekhalai, ED conducted the detailed review with special emphasis on the action plan and strategies for achieving the set goals for the quarter ending Mar 2020.

Mangaluru

CO, Mangaluru in coordination with RO organised an NRI Meet at Mangaluru on the 30.12.2019. Sri Yogish B Acharya, presided over the Meet and in his address he highlighted the Circle's Business Performance especially under NRI Segment to our customers. Sri V V Jayakumar,



DGM, Sri Bal Mukund Sharma, DGM and Sri Ramadas P K, AGM participated in the meet. The programme was well received by our NRI customers.

SME Sulabh, CO, and RO, Mangaluru organised an MSME camp in Kodialbail Branch, Mangaluru on 23.01.2020. The Camp was attended by good number of prospective customers from cluster branches. Sri Gopal Naik, AGM, and Sri Ramadas P K, AGM presided over the Camp and discussed proposals with the customers. MSME loans



sanctioned were to the tune of ₹38.19 Lakhs and 9 leads amounting ₹70.00 Lakhs were generated during the camp.

Thiruvananthapuram

The Mega Retail and MSME Loan Mela organised by RO Kannur in coordination with RAH Kannur was inaugurated by Sri B K Venkatesh Prasad, DGM, SP&D Wing, HO Bangalore. Sri Nair Ajit Krishnan, GM, Trivandrum was present at the function. Prospective



customers and vehicle dealers of the area participated in the Mela. Sanction letters were handed over to the beneficiaries of Housing, Vehicle and MSME Loans.

A workshop on Preventive Vigilance was conducted by CO, Thiruvananthapuram on 17.01.2020. Sri B Uma



Sankar, Chief Vigilance Officer, was the Chief Guest. He addressed all the executives & staff of Circle Office, Regional Office and branches in charge of Thiruvananthapuram City branches. Sri Shaji S, DGM, and Sri S Santhosh Kumar, DGM, also attended the workshop.

Vijayawada

Performance review of RO Heads, SME Sulabhs and RAHs of Vijayawada Circle was conducted on 09.01.2020 at Circle Office, Vijayawada. Sri V Ramachandra, GM,



FM&S Wing, HO Bangalore, reviewed the performance of RO Heads, SME Sulabhs and RAHs individually. Sri I Shabbir Hussain, GM, Sri D Surendran, DGM and Sri G S Ravi Sudhakar, DGM also attended the meet.

An NRI meet was organized at Visakhapatnam Dabagardens Branch on 18.01.2020. The meet was headed by our RO Head Sri A Ramesh Babu, AGM along with other executives. NRI customers from



Dabagardens, Dwarakanagar, Seethammadhara, Muralinagar, Gajuwaka, Kurmannapalem, & other local branches attended the meet.

RELEVANCE OF COASTAL REGULATORY ZONES

Maradu, a fishing hamlet, in the State of Kerala, has been in news for a few months with the media zooming in on four water front Apartment Complexes. Earlier this year the Apex Court had directed the Kerala State Government to demolish these flats for violation of the provisions of Coastal Regulatory Zone Regulations observing that the area in which the construction activities have been carried out is part of tidal influenced water body and the construction activities in those areas are strictly restricted under the provisions of the CRZ Notifications. Accordingly all the four flats which had been constructed in violation to the Coastal Regulation Zone (CRZ) norms, were demolished on 11th and 12th Jan 2020. After the demolition Banks and financial institutions do not have any security for enforcing recovery of their loans in the event of the flat owners defaulting.

What are Coastal Regulatory Zones?

With the objective of conservation and protection of the coastal environment, Ministry of Environment and Forest and Climate Change had, in the year 1991, issued the Coastal Regulation Zone (CRZ) Notification. The CRZ Notification intends to ensure that the development activities are consistent with the environmental guidelines for coastal areas and impose restrictions on setting up of industries which have detrimental effect on the coastal environment and thereby protect the delicate marine ecosystem against unregulated development in coastal zones. 'Coastal Zone' is the transition area between marine and territorial zones which includes shore ecosystems, wetland ecosystems, mangrove ecosystems, mudflat ecosystems, sea grass ecosystems, salt marsh ecosystems, and seaweed ecosystems. It includes rivers, creeks and backwaters also.

As per the 1991 Notification the coastal areas were classified into four categories:

1. **CRZ-I** – Ecologically sensitive areas such as national parks/marine parks, sanctuaries, reserve forests, wildlife habitats, mangroves, corals/coral reefs, areas



Sri KVC Janaki Rama Rao
Deputy General Manager
RL & FP Wing, Head Office
Bengaluru

close to breeding and spawning grounds of fish etc and such area that lie between high and low tide line which are very much essential for maintaining the ecosystems have been included under this Zone.

2. **CRZ-II** - Areas up to the shoreline of the coast that have already been developed have been included under this Zone.
3. **CRZ-III** - Rural and urban areas which fall outside CRZ-I and CRZ-II were covered under CRZ-III. These will include coastal zone in the rural areas (developed and undeveloped) and also areas within Municipal limits or in other legally designated urban areas which are not substantially built up.
4. **CRZ-IV** - Aquatic areas up to territorial limits are notified under CRZ-IV.

Evolution of CRZs

The original Notification had imposed numerous restrictions and regulations for construction, mining and other development activities under the CRZ areas with an intention to protect the delicate marine ecosystem critical for the sustaining coastal biodiversity. The respective State Governments who were required to prepare the Coastal Area Management Plans within a period of one year from the date of Notification, failed to frame the Management Plans until the Hon'ble Supreme Court interfered and put in place deadlines for finalising the Management Plans. The Notification witnessed more than a dozen amendments, from 1991 to 2011, considerably watering down its severity. However the provisions of these Rules were still considered as restrictive by many stake holders, especially from the manufacturing and industrial sectors, who continued to appeal for modification of the provisions.

In the light of various representations received from stakeholders, the Ministry of Environment, Forest and

Climate Change constituted a Committee under the Chairmanship of Dr. Shailesh Nayak to examine various issues and concerns of coastal States and Union territories and various stakeholders, relating to the Coastal Regulation Zone Notification, 2011 and to recommend appropriate changes in the said Notification. The Shailesh Nayank Committee held wide ranging consultations with State Governments and other stakeholders and submitted its recommendations along with a draft Notification, in 2015. The findings of the Committee were deliberated by the Parliamentary Sub Committees with representatives from Coastal States and based on overall imperative of sustainable development of Coastal areas and need for conserving the Coastal environment the Government has notified modified Coastal Regulation Zone (CRZ) Notification on 18th January, 2019.

Under the 2019 Notification, the classification of CR Zones has undergone significant modifications. The CRZ I has been bifurcated as CRZ – I (A) and I (B), with Category I (A) covering the ecologically sensitive areas (ESAs) and the geomorphological features which play a role in maintaining the integrity of the coast, including Mangroves, coral reefs, marine parks turtle nesting grounds, areas or structures of archaeological importance and heritage sites etc and Category I(B) covering the intertidal zone i.e. the area between Low Tide Line and High Tide Line (HTL). These tide lines are demarcated by the National Centre for Sustainable Coastal Management based on latest satellite imagery and ground truthing.

CRZ-II shall constitute the developed land areas up to or close to the shoreline, within the existing municipal limits or in other existing legally designated urban areas, which are substantially built-up with a ratio of built-up

plots to that of total plots being more than 50 per cent and have been provided with drainage and approach roads and other infrastructural facilities, such as water supply, sewerage mains, etc. Such land areas which does not fall within the ambit of CRZ II have been classified as CRZ III. It is further categorised into CRZ III (A) and CRZ III (B) based on the density of population in these areas. The water area has been classified as CRZ – IV.

Restrictions under CRZ Notifications

The CRZ guidelines are implemented at the National level by Ministry of Environment, Forest and Climate Change and in the States by the respective State Governments through Coastal Zone Management Authorities based on the coastal zone management plans (CZMP) which guides future development on and regulations regarding the coast.

The 2019 Notification prescribes various restrictions and regulations for construction and development activities in each Zone. Paragraphs 4 and 5 of the 2019 Notifications stipulate various permissible and non-permissible activities under each Zone. The projects/activities, which are located in the CRZ-I (Ecologically Sensitive Areas) and CRZ IV (area covered between Low Tide Line and 12 Nautical Miles seaward) shall be dealt with for CRZ clearance by the Ministry of Environment, Forest and Climate Change. The powers for clearances with respect to CRZ-II and III have been delegated at the State level with necessary guidance. Prior clearance from State Coastal Management Authority is to be mandatorily obtained before any development activity. Further an NOC from the respective State Coastal Zone Management Authority is a necessary prerequisite for a coastal local body for approving a building plan in a CRZ area. No dwelling units are permissible to be constructed within the No



Development Zone (NDZ) except for construction or reconstruction of dwelling units of traditional coastal communities including fisher folk. Temporary tourism facilities are also now permissible in the "No Development Zone" (NDZ) of the CRZ-III areas subject to the conditions stipulated under the Notification.

(It may be noted that for sake of brevity, only selected restrictions have been mentioned here and does not cover the entire scope of the Notification which is much elaborative.)

Effect of CRZ Violations

The Hon'ble Supreme Court has categorically made it transpicuous on several occasions that the Coastal Regulation Zone notifications have been issued in the interest of protecting environment and ecology in the coastal area and construction raised in violation of such

regulations cannot be lightly condoned. Any constructions effected in violation of the CRZ Notifications will be considered as illegal even if NOC was obtained from the respective Local authority (like Village Panchayat or Municipalities) for such construction. It has been made explicit by Supreme Court that it is not open to the local authority, i.e., Panchayat, to grant any kind of permission without concurrence of State Coastal Zone Management Authority.

Hence reasonable diligence should be exercised in identifying and avoiding properties offered as securities which are in violation of the CRZ guidelines. It is a settled position of law that any constructions made in violation of CRZ Notification cannot be regularised. To borrow the words of the Apex Court, "he who breaches its terms does so at his own peril".



Some interesting facts:

- In Kasargod Branch K Narayan Prabhu stayed as an Office boy and rose to become Special Assistant.
- Keshav Rao whose staff no was 1 retired after an astounding 42 years of service.
- P Vasudeva Kini was the first graduate to join the Kasargod branch. He was appointed as Head Clerk, the day branch was opened and after an year's service promoted as chief cashier.
- Mr HS Bhat was remembered for giving loans to poor people and good at recovering them too. When a borrower was dodging repayment, Bhat got the borrower's goats driven to the bank, which he refused to part with until the loan was settled.

Excerpted from *Banking Odyssey*

केरल की कलाएं

कथकली के विशेष संदर्भ में

आमुख :

केरल, (यहां की मुख्य भाषा मलयालम में केरलम्) जो भारत की दक्षिण-पश्चिमी सीमा पर अरब सागर और सह्याद्रि पर्वत श्रृंखलाओं के मध्य स्थित प्रान्त है। भारत में, अपनी संस्कृति और भाषा-वैशिष्ट्य के कारण केरल प्रमुख स्थान रखता है। स्वतंत्रता प्राप्ति से पूर्व केरल में राजाओं की रियासतें थीं। जुलाई 1949 में तिरुवितांकूर और कोच्चिन रियासतों को जोड़कर 'तिरुकोच्चि' राज्य का गठन किया गया। उस



समय मलबार प्रदेश मद्रास राज्य (वर्तमान तमिलनाडु) का एक जिला मात्र था। 01 नवंबर 1956 में तिरुकोच्चि के साथ मलबार को भी जोड़ा गया और इस तरह वर्तमान केरल की स्थापना हुई।

केरल की कला-सांस्कृतिक परंपराएँ सदियों पुरानी हैं। केरल के सांस्कृतिक जीवन में महत्वपूर्ण योगदान देने वाले कलारूपों में लोककलाओं, अनुष्ठान कलाओं और मंदिर कलाओं से लेकर आधुनिक कलारूपों तक की भूमिका उल्लेखनीय है। केरलीय कलाओं को सामान्यतः दो वर्गों में बाँट सकते हैं - एक दृश्य कला और दूसरी श्रव्य कला। दृश्य कला के अंतर्गत रंगकलाएँ, अनुष्ठान कलाएँ, चित्रकला और सिनेमा आते हैं। दृश्य कलाओं में सबसे प्रमुख है- कथकली।

कथकली :

कथकली, केरल की सुप्रसिद्ध शास्त्रीय रंगकला और सबसे प्रचलित नृत्य शैली है। 17वीं शताब्दी में कोट्टारक्करा तंपुरान ने 'रामनाट्टम'



घोजो लोबो

प्रबंधक, राजभाषा कक्ष
क्षेत्रीय कार्यालय, एरणाकुलम



का आविष्कार किया था और उसी रामनाट्टम का विकसित रूप है कथकली। यह रंगकला, नृत्यनाट्य कला का सुंदरतम रूप है। भारतीय अभिनय कला की नृत्य नामक रंगकला के अंतर्गत कथकली की गणना होती है। रंगीन वेशभूषा पहने कलाकार गायकों द्वारा गाये जानेवाले कथा संदर्भों का हस्तमुद्राओं एवं नृत्य-नाट्यों द्वारा अभिनय प्रस्तुत करते हैं। इसमें कलाकार स्वयं न तो संवाद बोलता है और न ही गीत गाता है।

कथकली के साहित्यिक रूप को 'आट्टक्कथा' कहते हैं। गायकगण वाद्यों के वादन के साथ आट्टक्कथाएँ गाते हैं। कलाकार उन पर अभिनय करके दिखाते हैं। कथा का विषय भारतीय पुराणों और इतिहासों से लिया जाता है। आधुनिक काल में पश्चिमी कथाओं को भी विषय रूप में स्वीकृत किया गया है। कथकली में तेय्यम, तिरा, मुडियेट्टु, पडयणि इत्यादि केरलीय अनुष्ठान कलाओं तथा कूचु, कूडियाट्टम, कृष्णनाट्टम आदि शास्त्रीय (क्लासिक) कलाओं का प्रभाव भी देखा जा सकता है।

रंगमंच :

कथकली का रंगमंच ज़मीन से ऊपर उठा हुआ एक चौकोर तख्त होता है। इसे 'रंगवेदी' या 'कलियरंगु' कहते हैं। कथकली की प्रस्तुति रात में होने के कारण प्रकाश के लिए भद्रदीप (आट्टविळक्कु) जलाया जाता है। कथकली के प्रारंभ में कतिपय आचार - अनुष्ठान किये जाते हैं। वे हैं - केलिकोट्टु, अरंगुकेलि, तोडयम्, वंदनश्लोक, पुरप्पाड, मंजुतल (मेलप्पदम) आदि। मंजुतल के पश्चात् नाट्य प्रस्तुति होती है और पद्य

पढ़कर कथा का अभिनय किया जाता है। धनाशि नाम के अनुष्ठान के साथ कथकली का समापन होता है।

वेशभूषा :

कथकली में हर पात्र की अपनी अलग वेशभूषा नहीं होती है। चरित्र (कैरेक्टर) को आधार बनाकर कथापात्रों को भिन्न-भिन्न प्रतिरूपों में बाँटा गया है। प्रत्येक प्रतिरूप की अपनी वेश-भूषा और साज श्रृंगार होता है। इस वेश-भूषा के आधार पर पात्रों को पहचानना पड़ता है। वेश - भूषा और साज - श्रृंगार रंगीन तथा आकर्षक होते हैं। इसके मुख्यतः पाँच प्रकार हैं, - पच्चा (हरा), कत्ति (छुरि), करि (काला), दाढी और मिनुक्कु (मुलायम, मृदुल या शोभायुक्त)। कथकली में प्रयुक्त वेश-भूषा और साज - सज्जा भी अद्भुत ढंग की होती है।



कथकली का इतिहास केरल के राजाओं के इतिहास के साथ जुड़ा है। आज जो कथकली का रूप मिलता है वह प्राचीनतम रूप का परिष्कृत रूप है। वेश, अभिनय आदि में हुए परिवर्तनों को 'संप्रदाय' कहते हैं। कथकली की शैली में जो छोटे-छोटे भेद हुए हैं उन्हें 'चिट्कल' कहते हैं।

साहित्य, अभिनय और वेश के अतिरिक्त प्रमुख तत्व हैं 'संगीत' और 'मेलम'। भारतीय क्लासिकल परिकल्पना के अनुसार नवरसों की नाट्य प्रस्तुति कथकली में प्रमुखता पाती है। कथकली के इतिहास में अनेक प्रतिभावान कलाकार हैं। ये कलाकार नाट्य, गायन, वादन आदि सभी क्षेत्रों में प्रसिद्ध हुए हैं। केरल के विभिन्न मंदिरों में कार्यरत कथकली संघ (कलियोगम), कथकली क्लब और सभी ने मिलकर कथकली को जीवंत रखा हुआ है। कथकली के विकास के लिए महाकवि वल्लत्तोल नारायण मेनोन द्वारा स्थापित 'केरल कलामण्डलम' और अनेक प्रशिक्षण केन्द्र कथकली का प्रशिक्षण देते हैं।

इतिहास :

कथकली का प्रादुर्भाव 17वीं शताब्दी के उत्तरार्द्ध में हुआ था। विद्वानों का मत है कि कोट्टारक्करा तंपुरान द्वारा रचे गये 'रामनाट्टम' का विकसित रूप ही कथकली है। कालान्तर में अनेक नाट्य कलाओं के संयोग और प्रभाव से कथकली का स्वरूप संवरता गया।

समय के अनुसार कथकली की वेशभूषा, संगीत, वादन, अभिनय-रीति, अनुष्ठान आदि सभी क्षेत्र परिवर्तित हुए हैं। राजमहलों तथा ब्राह्मणों के संरक्षण में कथा की नृत्य नाट्य कला विकास के सोपानों पर चढ़ता रहा। इसीलिए इसमें अनेक अनुष्ठानपरक क्रियाओं का प्रवेश हो गया।

सामान्यतः यह माना जाता है कि कोट्टारक्करा तंपुरान के द्वारा कथकली का जो बीजारोपण हुआ था, यही नहीं इसे सर्वांगपूर्ण तथा



सर्वसुलभ कला बनाने का कार्य कोट्टयम तंपुरान ने ही किया था। रामनाट्टम की अभिनय रीति, वेश-भूषा तथा वादन संप्रदाय को पहले-पहल परिष्कृत करने वाले वेट्टत्तु राजा थे। यह 'वेट्टत्तु संप्रदाय' नाम से प्रख्यात हुआ। कोट्टयम तंपुरान (18 वीं शती) ने चार प्रसिद्ध आट्टक्कथाओं की रचना की और कथकली के अभिनय में नाट्यशास्त्र के आधार पर परिवर्तन किया। इसके लिए तंपुरान (राजा) वेल्लाट्टु ने चात्तु पणिककर को आमंत्रित किया जो मट्टांचेरी कोविलकम (राजमहल) में रामनाट्टम की शिक्षा दे रहे थे। चात्तु पणिककर की 'कळरि' (कला पाठशाला) पालक्काड जिले के कल्लडिक्कोड नामक स्थान में स्थित थी। उन्होंने वेट्टत्तु संप्रदाय का परिष्कार किया। पहले यह रीति 'कल्लडिक्कोडन संप्रदाय' नाम से जानी जाती थी। 1890 के बाद यह संप्रदाय सर्वप्रचलित हो गया।

तिरुवितांकूर के महाराजा कार्तिक तिरुन्नाल रामवर्मा, जो आट्टक्कथा के रचयिता थे, ने कथकली का पोषण - संवर्द्धन किया। उनके

निर्देशानुसार नाट्य कला विशारद कप्लिंगाट्ट नारायणन नंपूतिरि ने कथकलि में अनेक परिष्कार किये। उनका यह संप्रदाय 'कप्लिंगाडन' अथवा 'तेक्कन चिट्टा' नाम से जाना जाता है। कालान्तर में इन भिन्न-भिन्न संप्रदायों के बीच का भेद लुप्त होता गया। कप्लिंगाड और कल्लडिकोड संप्रदायों का समन्वय कर जो शैली विकसित की गयी वह 'कल्लुवषि चिट्टा' नाम से प्रसिद्ध हुई है।

आट्टक्कथाएँ:

कथकलि में अनेक आट्टक्कथाएँ प्रणीत हुई हैं। उनमें से कुछ आट्टक्कथाएँ विशेष महत्व रखती हैं और आस्वादक और अभिनेता दोनों को समान रूप से आनन्द प्रदान करती हैं। सर्वाधिक प्रसिद्ध आट्टक्कथाएँ हैं - उण्णायि वारियर का नलचरितम् (चार दिन), कोट्टयम् तंपुरान का कल्याण सौगन्धिकम्, बक वधम्, किमीर वधम्,



और नृत्य रूपों की भव्यता और रचनात्मकता का संबंध है, केरल अजेय बना हुआ है। कथकली जैसे कला रूपों का प्रदर्शन केरल की संस्कृति के अभिन्न अंग हैं।



निवात कवच कालकेय वधम्, इरयिम्पन तंपि का कीचकवधम्, उत्तरा स्वयंवरम्, दक्ष यागम्, वयस्करा आर्यन नारायणन मूस का दुर्योधनवधम्, मण्डवप्पल्लि इट्टिरारिश्शा मेनन के रुक्मांगद चरितम्, संतान गोपालम्, वी. कृष्णन तंपि का ताडका वधम्, पन्निश्शेरि ताणुपिळ्ळै का निषल कूचु, किलिमानूर करीन्द्रन राजराजवर्मा कोयित्तम्पुरान का रावण विजय, अश्वति तिरुनाल रामवर्मा के रुक्मिणी स्वयंवरम्, पूतना मोक्षम्, अम्बरीक्ष चरितम्, पौण्ड्रक वधम्, कार्तिक तिरुनाल रामवर्मा का राजसूयम् आदि।

उपसंहार:

केरल, 'भगवान का अपना देश' नाम से जाना जाता है। एक पर्यटन स्थल के रूप में केरल प्रांत विश्व पटल पर अपनी अहम स्थान रखती है। देश-विदेश के कई पर्यटक केरल घूमने के लिए आते हैं जिनमें से कई केरल की लोक कलाओं के आस्वादन के लिए आते हैं। जहां तक संगीत



OLDEST SAFE
OF CANARA BANK IN KERALA



*"Floating ATMs
Backwaters Journey is
never so convenient!!"*

*"I have not completed uttering
'Thiruvananthapuram' and you
say we have already covered the
entire state...?"*



*"One should learn the fine
balancing act from him.
Not a drop is spilled..!"*

*"I had a windfall crop this
year, so hope to repay my
entire loan "*



Refer to "drawer" by:
K P Ramesh Rao



Union Budget: A blueprint for the macro-economy



Rupali Sarkar
Divisional Manager
Economist, SP & D Wing
HO, Bengaluru

The Union Budget, presented every year in the month of February is looked at with much hope and expectation by every segment in the economy for its wide scope and mandate to bring about transformative changes. The document comprising of 11 subparts, detailing the various nuances of government's income and expenditure plans along with Finance Minister's budget speech, is a blueprint that sets forth the tone and pace for the economy for the upcoming year and beyond. While this is true for the broader economy, at a micro level, each individual looks up to the budget with a different set of expectation, ranging from tax reductions for the salaried class to business incentives for start-ups and budgetary support for different sectors like banking, health, education and agriculture to name a few. In this piece, we focus mostly on the macro or the economy wide implications of the budget while steering clear of the impact on an individual or a specific segment given that it's already much talked about in various fora.

The Budget this year was presented against a challenging backdrop of slowing economic growth alongside significant global headwinds and hence the expectations from the budget in terms of revising the economy was very high. However, the government had its own set of challenges. While on the one hand, most of the expectations were centred on a massive fiscal push in the form of higher spending, on the other hand the current resource constraints of the government due to slower tax collection made this very difficult.

Balancing these two aspects, the Government attempted to support the economy by loosening its fiscal purse and accelerating expenditure even as its revenue remain constrained. Hence, this cumulated in a higher fiscal deficit (the most watched economic indicator) for FY2020 as well as FY 2021.

Let us pause for a moment to revisit the basics of government finances. The Union Budget is a manifestation of what is called the "Fiscal Policy". By definition, fiscal policy is a framework wherein the government uses its revenue and expenditure to achieve desired economic outcomes like growth and employment. The government gets its revenue (or receipts as called in the budget) from various sources like tax (income tax, corporate tax, GST, etc), non-tax (charges in lieu of various services provided like spectrum, education, etc) and others (disinvestment in PSUs). The receipts thus received are used for various types of expenditure that include sectoral outlays like infrastructure funding, agriculture support as well as meeting financial obligations like interest payments on government bonds issued in the previous years. The difference between government's receipts and expenditure is called the fiscal gap and since in India government's expenditure (including interest payment on past borrowing) has always been higher than its receipts, what we have is a fiscal deficit.

Now coming to the current context, in the Union Budget, government has projected fiscal deficit at 3.5% of GDP (₹7.96 trillion) for FY21, due to sharply higher expenditure outgo, which was the need of the hour to support economic growth. It is worth mentioning that a major part of our fiscal deficit is due to the burden of interest payments on legacy borrowing, estimated at ₹7.1 trillion (88% of the fiscal deficit) for FY21. Excluding this, the gap between receipts and expenditure commonly known as the "Primary Deficit" is just 0.4% of GDP (₹881 billion).

In the current year, government expenditure is expected to grow at 12.7% y-o-y to ₹ 30 tn in FY21. Major focus is on capital outlay like infrastructure projects, which is

projected to grow at 18% y-o-y to ₹ 4.1 tn. Meanwhile, net tax revenue is expected to increase 8.7% y-o-y to ₹ 16 tn with disinvestment target is pegged at an all-time high of ₹2.1 tn.

Looking at some specific budgetary allocations, ₹1.70 trillion is provided for transport Infrastructure,

₹2.83 trillion for agriculture and allied activities, irrigation and rural development, ₹69,000 crore and ₹99,300 crore for the health and education sectors respectively and agricultural credit target is increased to ₹15 tn for FY21 as against ₹12 tn for FY20.

	Fiscal Parameters							
	INR bn			% of GDP			% V.O.V	
	FY 19-20 BE	FY 19-20 RE	FY 20-21 BE	FY 19-20 BE	FY 19-20 RE	FY 19-21 BE	FY 19-20 BE	FY 19-21 BE
Total Receipts	20856	19317	22459	9.9	9.4	10.0	15.9	16.3
Revenue Receipts	19628	18501	20209	9.3	9.1	9.0	18.4	9.2
Tax Revenue	16496	15046	16359	7.8	7.4	7.3	14.2	8.7
Direct Tax	13350	11700	13190	6.3	5.7	5.9	4.0	12.7
Income Tax	5690	5595	6380	2.7	2.7	2.8	21.2	14.0
Corporate Tax	7660	6105	6810	3.6	3.0	3.0	-8.0	11.5
Indirect Tax	11262	9934	11040	5.3	4.9	4.9	4.0	11.1
GST	6633	6123	6905	3.1	3.0	3.1	4.9	12.8
Non Tax Revenue	3132	3455	3850	1.5	1.7	1.7	40.3	11.4
Non-debt Capital Receipts	1198	816	2250	0.6	0.4	1.0	-20.7	175.7
Total Expenditure	27863	26986	30422	13.2	13.2	13.5	16.7	12.7
Revenue Expenditure	24478	23496	26301	11.6	11.5	11.7	17.0	11.9
Capital Expenditure	3386	3489	4121	1.6	1.7	1.8	15.2	18.1
Revenue Deficit	4850	4995	6092	2.3	2.4	2.7	12.2	22.0
Primary Deficit	387	1417	881	0.2	0.7	0.4	126.1	-37.8
Fiscal Deficit	7038	7668	7963	3.3	3.8	3.5	18.8	3.8
Cross Borrowing	7100	7100	7800	3.4	3.5	3.5	24.3	9.9
Net Borrowing	4731	4740	5449	2.2	2.3	2.4	12.1	15.0

*RE: Revised Estimates; BE: Budget Estimates

Just before we conclude, we take a dig at the top three things in the budget for the common man, though we think none of this is a game changer. First, simplified new income tax regime with lower tax rates is offered if any exemptions/ deductions available in the old regime are not availed. However, for people availing exemptions already through long-term savings, this is hardly of any help. Second, dividend income from shares and MFs will be now be taxable in the hands of the recipient instead of the company, which will effectively increase the tax burden of people having long term investment in shares. Thirdly, deposit insurance coverage for bank deposit increased from Rs 1 lakh to RS 5 lakh per depositor to make bank deposits safer even as these rank very high in terms of risk rating compared to other avenues of investment. Thus in a nutshell, for an individual the budget was mostly a non-event.



December 2019

PSBs disburse ₹4.91 trillion loans in October-November:

Public Sector Banks (PSBs) disbursed loans of ₹2.39 trillion in November to Non-Bank Lenders, large and small businesses, as well as farmers, and ₹2.52 trillion in October. In September, Finance Minister Ms Nirmala Sitharaman prodded state-owned lenders to reach out to customers and signal their willingness to lend during the festive season. "The strong outreach effort of PSBs has continued in November as well, with disbursement of ₹2.39 lakh crore to MSMEs NBFCs, corporates, retail and agriculture sector borrowers. This has raised the total disbursement by PSBs to these sectors since the launch of the customer outreach in October to ₹4.91 lakh crore," the Finance Ministry said in a statement.

Payments banks with 5-year experience can now convert to Small Finance Banks:

The RBI allowed Payments Banks, which have been in operation for at least five years, to convert to Small Finance Banks (SFBs). In guidelines for on-tap licensing of SFBs released today, the Central Bank raised the net worth requirement for aspiring SFBs to ₹200 crore from ₹100 crore. Further, primary Urban Cooperative Banks (UCBs) who wish to convert to SFBs will be allowed to do so as long as they have a net worth of ₹100 crore, which will have to be increased to ₹200 crore within five years from the date of commencement of business.

Currency in circulation rises to ₹21 lakh crore as on March 2019:

Currency in circulation peaked to over ₹21 lakh crore at the end of March 2019, having dipped to a mere ₹13 lakh crore at the end of fiscal 2016-17, Parliament was informed. The value of total notes in circulation as at end of March 2019 stood at ₹21,109 billion, Minister of State for Finance Mr Anurag Singh Thakur said in a written reply in the Lok Sabha. In the preceding fiscal 2017-18, the notes in circulation were ₹18,037 billion; while it stood at ₹13,102 billion at the end of 2016-17. The value of total notes in circulation in the Indian economy stood at ₹16,415 billion as on March 31, 2016.

5.91 Crore people enrolled under PMJJBY:

As many as 5.91 crore people have been enrolled under the Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and 15.47 crore people enlisted under the Pradhan Mantri Suraksha Bima Yojana (PMSBY) since the launch of the two social security schemes in 2015, Union Finance Minister Ms Nirmala Sitharaman said in the Lok Sabha.

IIP shrinks 3.8%, 3rd straight month of fall:

Industrial output declined 3.8% in October-the third straight month of contraction that may further dampen the economic growth numbers in the third quarter of 2019-20. The decrease in the industrial production was albeit less than 4.3% in the previous month.

WPI inflation rises to 0.58% in November:

The Wholesale Price Index rose 0.58% in November as against 0.16% in October due to increase in prices of food articles. It increased 4.47% during November last year. The rate of price rise for food articles was 11% during the month as against 9.80% in October while for non-food articles it eased to 1.93% from 2.35% in October.

Banking complaints rose 20% in Fy19:

The data from the Reserve Bank of India suggests that the complaints raised before the banking regulator increased 20% in 2018-2019. The complaints received at 21 Offices of Banking Ombudsman rose by 32,311, taking the total to 1,95,901 complaints in 2018-19 against 1,63,590 previous year, recording a year on year increase of 19.75%. Of these, 72.19% were received electronically, through the online portal and by emails as against 63.61 % previous year.

BoB raises ₹1,747 cr via Basel III bonds:

Bank of Baroda has raised ₹1,747 crore by issuing Basel III compliant bonds on a private placement basis. The bank allotted Basel III compliant additional tier I bonds, Bank of Baroda said in a regulatory filing. A total of 17,470, unsecured rated listed subordinated fully paid up additional tier I Basel III compliant non-convertible perpetual taxable bonds, Series XI' were allotted to 18 allottees.



January 2020

Growth in bank lending to services slides to 4.8%:

The growth in bank credit to the services sector slid to 4.8% year-on-year in November against 28.1% a year ago, led by the decelerated growth in bank lending to Non-Banking Financial Companies (NBFCs) at 29.1%, compared with 57.2% a year ago. Data on sectoral deployment of bank credit released by the RBI on Tuesday showed that the outstanding loans to the services sector stood at ₹23.6 lakh crore as on November 22, up from ₹2.25 lakh crore in the year-ago period. The decelerated growth in bank lending to the services sector became evident in September, when the bank credit growth slowed to 7.3% y-o-y from 24% a year ago. The non-food credit growth came in at 7.2% as on November 22, compared to 13.8% a year ago.

Current account deficit narrows to 0.9% of GDP:

The Current Account Deficit (CAD) narrowed to 0.9% of GDP or \$6.3 billion in the September 2019 quarter, on account of lower trade deficit. It had stood at 2.9% of the Gross Domestic Product (GDP), or \$19 billion in the corresponding quarter of 2018-19. On a sequential basis, CAD had printed 2% of GDP, or \$14.2 billion, in the June 2019 quarter.

RBI launches app for visually challenged to identify currency notes:

With an eye to aid the differently abled, the Reserve Bank of India launched a mobile app to identify currency notes. The visually challenged can identify the denomination of a note by using the application, which can also work offline once it is installed, the Central Bank said. Users can download the app, called 'MANI', which is an acronym for Mobile Aided Note Identifier, and will have to scan the notes using the camera.

RuPay to offer cash back up to ₹16,000 for transactions abroad:

The National Payments Corporation of India (NPCI) on Thursday said the home-grown payments technology RuPay would offer 40 per cent cashback for its international card users for transactions in select countries. Indians travelling to the UAE, Singapore, Sri Lanka, the UK, the US, Spain, Switzerland and Thailand

will be able to earn up to ₹16,000 cashback per month by getting their RuPay International Card activated, the NPCI said in a release.

Bank credit grows 7.1% and deposits rise by 10.1%:

Banks' credit and deposits grew by 7.10% and 10.09% to ₹99.5 lakh crore and ₹130 lakh crore in the fortnight ended December 20, according to the latest Reserve Bank data. In the year-ago fortnight, banks' advances stood at ₹92.9 lakh crore, while deposits were at ₹118.2 lakh crore. In the previous fortnight ended December 6, credit had grown by 7.91% to ₹99.3 lakh crore and deposits had increased by 10.27% to ₹131 lakh crore. On a year-on-year basis, banks' credit growth slowed to 7.2% to ₹86.7 lakh crore in November 2019 from 13.8% increase to ₹80.9 lakh crore in the year-ago period.

Services PMI at five-month peak on high demand:

Strong growth returned to the services sector in December as international business helped it scale a five-month high, according to a global survey released on Monday. The widely tracked Nikkei India Services Purchasing Managers Index (PMI) stood at 53.3 in December, up from 52.7 in November. In PMI parlance, the 50-mark threshold separates expansion from contraction. Services growth had peaked to a 43-month high of 54.7 in August, followed by two-straight months of contraction. This was in line with manufacturing activity, which also rose to 52.7 from 51.2 in November after October's two-year low, according to a similar survey released last week. Total sales expanded for the third consecutive month, and at the quickest pace since October, 2016, or more than three years.

Retail inflation hits 5-Yr high of 7.35% in Dec:

Retail inflation rose to its highest in December following a spike in food prices, breaching the targeted outer limit and effectively ruling out the possibility of further interest rate cuts by the RBI. The rate of inflation as measured by the Consumer Price Index was 7.35% last month, the most since 7.39% in July 2014, according to data released by the statistics office. India's GDP growth is forecast to slip to an 11-year low of 5% in the current fiscal.

Protection of Coastal Areas in Kerala



Lakshmi V
SWO, MIPD, PP &
Customer Service Section

Kerala has been blessed with an abundance of nature in many respects, most notably its coastline which extends for about 595 kilometres. The coastline, noted for its fortuitous natural harbours and scenic locales, offers many opportunities, such as shipping, fishery and tourism. The Kerala coastline is unique, with beaches, backwaters, coconut groves and mangroves. Sand dunes bearing mineral sand are also a salient feature of the Kerala coast. However, these bounties of nature need careful preservation, if future generations are to enjoy the natural blessing of an unspoiled and verdant coastline.

The main challenges faced in coastal areas are soil erosion, pollution and construction. Soil erosion is caused by natural marine upheavals as well as by human



activities which displace the soil. A lot of industries are guilty of discharging their untreated effluents into the sea. The State is densely populated, and this has led to pressures over land use, with constructions bordering on coastlines.

It should be borne in mind that the coast is an organic fusing point of distinct biomes. As such, it is a sensitive junction of nature, which should not be regarded as merely a resource to be exploited by humans, but, a unique synergy of the earth's manifestations. Soil erosion along the coast destroys homes and man-made structures. Macro-engineering is employed to protect

the coast against erosion, such as sea walls. The majority of the Kerala coastline is shored up by sea walls, either crude or immaculately engineered. Sea walls are typically made of interlocking tetrahedral shaped concrete objects called tetrapods, which dissipate the force of the waves by allowing the waves to flow around them rather than against them. However, ironically, cyclical nature of erosion means that the soil eroded at one point is sedimented elsewhere, and sea walls interfere with this organic cycle. Therefore, some of the best strategies to protect the coast are indigenous. Planting of coconut trees, which are symbolic of Kerala, can help to prevent soil erosion on the coastline and also supplement the income of coast dwellers. Coastal construction should be regulated, while protecting the rights of indigenous fishing communities. Coast dwellers



are some of the most economically backward people in the State, so coastal protection should not be to the detriment of their economic progress.

Plastic littering on beaches and seafront is a big problem. 'Out of sight' is not 'out of mind' as far as garbage is concerned. Plastics disposed in any water body ends up in the sea. Recently, around five tonnes of garbage were washed up by the sea at Kovalam beach (a famous scenic tourist locale in Kerala), setting alarm bells ringing not only in the minds of scientific community, but also among local folk. Payyambalam beach in Kannur is another earthly paradise which needs safeguarding from

littering. Kerala would do well to emulate Goa in this respect, where beaches are regarded as sacrosanct and any littering is dealt with severely by the law.

Marine pollution due to chemicals and fertilizers can adversely affect marine flora and fauna. Strict regulation must be put in place on the effusion of sewage and effluents into the sea. Laws in this regard must be



stringent and also meticulously implemented. The protection and fostering of native mangroves can protect the coastline and this also constitutes a unique ecosystem with a rich biodiversity. It has been seen that mangroves are also an effective shield against natural furies intruding into populated areas.

The protection of coastal zones in Kerala should thus be

tailored to meet the very specific ecosystem that it seeks to protect, in harmony with the needs and livelihoods of coastal dwellers, safeguarding the sanctity of nature while not losing sight of economic imperatives like fishery and tourism.

Natural graces like beaches have formed over millennia but can be wiped out by cataclysmic events like flood or



by human carelessness. We have to consider ourselves as guardians and gatekeepers of the environment, relying on public spirited initiatives to ensure that future generations can also enjoy the heart-warming sight of Kerala coastlines, with verdant palm trees swaying in the gentle sea breeze, glittering catches of live fish and glistening backwaters basking in the mild sunshine which habitually gilds Kerala.



Fascinating Destinations of Kerala – God's Own Country



Sheeja K R
Senior Manager
MIPD Section

Kerala is an evergreen tourist delight. Often portrayed as "God's own country", Kerala has everything that attracts tourists like Virgin beaches, romantic backwaters, rejuvenating hill stations, mesmerizing waterfalls and great historical monuments. The state is immensely blessed by Mother Nature. It is the land of everlasting festivals and vibrant art forms. This multicultural land will definitely put a mark in your memory.

1. **Munnar:** This hill station was once the summer resort of the British in South India. Eravikulam National park, Mattupetty Dam, Anamudi, Pothamedu view point and Kolukumalai Tea Plantation are the main attractions. Apart from hotels, plantation homestays are also available at Munnar.



2. **Agasthyakoodam:** Those who love trekking, Agasthyakoodam is a good choice.. Second highest peak in Kerala, blessed with lively wildlife, it is an abode of rare medicinal herbs and plants. It is believed that Sage Agasthya lived here.



3. **Sri Padmanabhaswamy Temple:** Known for its murals and stone carvings, Padmanabhaswamy Temple is one of the richest temples in India. Lord Vishnu sleeping on Anantha is the deity of the temple. Only Hindus are allowed to enter the temple and Men should wear Dhoti without any upper clothing and women must wear saree and blouse.



Temple is situated in the heart of Thiruvananthapuram city.

4. **Periyar Wildlife Sanctuary:** This is one of the most precious and captivating natural wildlife reserves. Most of this reserve consist thick evergreen forest surrounded by plantations. This Sanctuary is declared as Tiger Reserve. This is the only place in India where we can experience the grandeur of watching wildlife at close quarters safely in a boat on the lake. An



artificial exotic lake formed by the Mullapperiyar Dam across the Periyar River adds fascination to the Park. There are two watch towers inside periyar forest.

5. **Edakkal caves:** The Edakkal caves are believed to be the camping centres of Neolithic community. Neolithic rock engravings and images which are more than 5000 years old attract serious attention of archaeologists and historians. A telescope installed by DTPC near the caves offers a panoramic view of the surroundings.



6. **Kumarakom:** Situated in the lap of Vembanad Lake, Kumarakom is one of the most eye catching tourist spots in Kerala. Ecotourism is promoted by Government of Kerala here. Plenty of resorts are available here with options like Ayurvedic massaging, yoga and meditation. Backwaters and lagoons are the main attraction here. Motor boats, speed boats,



rowing boats, water sports, lake side driving, canoeing, fishing using hooks, nets and other improvised aids etc are also available.

7. **Kumily:** Kumily is a popular tourist destination near Thekkady and Periyar Tiger Reserve. Basically it is a plantation town in cardamom hills. The cooling and refreshing climate of kumily is the main attraction of



tourists. Chellarkovil waterfalls and pandikuzhi trekking are nearby places of interest.

8. **Athirappally & Vazhachal waterfalls:** Athirappally is an exceptionally beautiful waterfall 19 km from Chalakudy, Trichur. It is the largest waterfall in Kerala, with 80ft height often referred as the "Niagra falls of India" is the seat of extreme scenic beauty and tranquility. Vazhachal waterfall is 5km away from Athirappally waterfalls.



9. **Bekal fort:** Bekal is the largest fort in Kerala, which is 300 years old. Situated near Kanhangad, spreading over 40 acres. The grand circular structure of the fort is 130 feet above sea level. Bekal Hole Aqua Park nearby is also an attraction for the tourists which provides water sport facilities like pedal boats, water cycles etc.



10. **Silent Valley National Park:** This national park that attracts thousands of nature loving tourists is considered as a gift of nature without much distortion. Some rare species of flora and fauna can be seen in this National park. Rainforest - a miniature universe of all life forms - you can see and you can feel nature's silence here.





L Sunil
Senior Manager
RO Ernakulam

Vallam Kali (literally - Boat Game) is a traditional boat race in Kerala. It is a form of canoe racing, and uses paddled war canoes. It is mainly conducted during the season of the harvest festival Onam in autumn. Vallam kali includes races of many kinds of paddled longboats. Different types of boats which do participate in various events in the race are Churulan vallam, Iruttukuthy vallam, Odi vallam, Veppu vallam, Vadakkanody vallam and Kochu vallam.

In Kerala, during an early 13th-century war between the feudal kingdoms of Kayamkulam and Chembakassery, King Devanarayana of Chembakassery commissioned the construction of a war boat named Chundan Vallam and he tasked a famous carpenter with the responsibility of creating it. Hence, the technical methods for creating these snake boats are around 650 years old. Of the snake boats still in use today, the Parthasarathi Chundan is the oldest model.

Chundan vallam

Chundan vallam ('beaked boat'), known outside Kerala as Kerala snake boats, are one of the icons of Kerala culture used in the Vallamkali or boat race. Chundan vallam is constructed according to specifications taken from the Sthapathya Veda, an ancient treatise for the building of wooden boats; these boats vary from 100 to 138 feet in length. With the rear portion rising to a height of about 20 feet, and a long tapering front portion, it resembles a snake with its hood raised. Hulls are built of planks precisely 83 feet in length and six inches wide. The boats are a good example of ancient vishwakarma' prowess in naval architecture.

Traditionally each boat belongs to a village, and the villagers worship that boat like a deity. To make the boat slippery while in the water and to reduce absorption of water and thereby reduce the resistance of the hull, it is oiled with a mixture of fish oil, the ash of coconut shells, and eggs. Repair work is done annually by the village carpenter.

Traditionally a boat will be commanded by a leader (Amarakkaran) with Nampu and under him there will be three main paddlers who control the movement of the boat with a 12-foot-long (3.7 m) main rudder-oar (Nampu). Sitting two to a row along the length of the boat, there will be 64 paddlers, representing 64 art forms (or on occasion 128 paddlers). They row in rhythm of the vanchipattu. There will be around 25 singers in a row at the middle between the paddlers. In the middle of the second half of the boat is a platform for eight people to stand from where the cantor will lead the song. They represent the Ashtadikpalakas (Devas or Gods who guard the eight directions).

Vanchipattu

Vanchipattu (literally - Boat Song') is the form of poetry in Malayalam language commonly used during vallam kali and related festivals. During Aranmula Uththattadi Vallamkali, the vanchipattu is performed by the participants for its significance in the rituals.

Vallam Kali & Tourism

The race of Chundan Vallam, also known as 'snake boat' which is about 30-35 meter (100-120 feet) long with 64 or 128 paddlers aboard is the major event. Hence Vallam Kali is also known as the snake boat race and is a major tourist attraction.

The Nehru Trophy Boat Race is a popular vallam kali event held in the Punnamada Lake near Alappuzha in Kerala. The winners are awarded with 'Nehru Trophy' which bears the signature of Sri Jawaharlal Nehru, the first PM of India.





Kerala Nadanam

A unique art form of Kerala



Lekshmi S
Officer, AF Section
Circle Office, Trivandrum

Kerala Nadanam is a classical dance form that has evolved from Kathakali, an epic form of Indian-dance drama. It was conceptually created and developed by Guru Gopinath who was an accomplished Kathakali artist in Kerala.

During the old times, Kathakali was more confined to the four walls of temples and palaces in Kerala. Since this epic dance-drama was using Sanskrit as the medium and the excerpts from Hindu mythology, it was the monopoly of Brahmins and Maharajas who were sufficiently educated to enjoy its beauty. This made the legendary dancer to think of evolving a dance form that could be enjoyed by people from different strata of society. In order to make such a dance form, Guru Gopinath brought some innovative changes in the Kathakali framework and chose day-to-day events as its themes. To be more precise, this dance form combines various



mudras and facial expressions of Kathakali with selected elements from Mohiniyattom and Koodiyattom dance forms. This new dance form was initially christened as 'Kathakali Natanam' or 'Oriental dance', which was subsequently renamed as 'Kerala Nadanam'.

Though it originated from Kathakali, it is neither Kathakali nor an attempt to redefine or reform it. In simple words, Kerala Nadanam is a classical dance form following the rudiments of 'Natya Shasthra' and basic techniques of Kathakali. Unlike Kathakali, this dance



form is suited for both men and women. It is ideal for solo, duet and group performances. This style of dance is also suitable for long performances such as ballet. Since Kerala Nadanam is stylized and choreographed with large audience in mind, it has a universal appeal.

To make this dance form more people-friendly, the costumes and characters were selected in such a manner that the characters in the theme could be easily identified by them. Moreover, the language of rendition was made simple to help the people understand the story. Moreover, the dance form is capable of using classical and popular Carnatic music compositions, and melodious folk music to win the hearts of the people. Hence, Kerala Nadanam has become a new-generation classical dance form and a preferred dance item in various dance competitions conducted in Kerala.





Canarites

Mr. Deepu K G *With* **Smt. Thangamari**
(RM Section, CO, TVM) (Tirunelveli Branch)



Canarite
Mr. Aromal Shaji *With* **Smt. Neethi Manohar**
(RM Section, CO, TVM)



Shripad | Shreyas | Sarang
(S/o Smt. Arathy R Krishnan, Officer RM Section, CO, TVM)



Vedika P
(D/o Smt. Parvathy Devi R
Officer, RM Section)



Nakul Krishna

(S/o Mr. Rahul R Nair, Officer
RM Section, CO, TVM)



Daksha S Nair

(D/o Mr. Sreejith S R,
Manager, RM Section)



Niranjan Joshy

(S/o Joshy B, Officer RM
Section, CO, TVM)



Rehan Prince & Yuhan Prince

(S/o Susan James, Officer,
CO, TVM)



Aryan K

(S/o Smt. Archana V, Officer,
RM Section, CO, TVM)



Veer Shankar V L

(S/O Lakshmi V, SWOA, CSS Section,
CO, TVM)

To flash your marriage portrait under this column, please send the details referring to Memo No. 84/2014 dated 13.10.2014

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

Interest rates on Fixed Deposits and Savings Deposits varied from bank to bank in South Kanara. Smaller banks offered slightly higher rates of interest on Savings Bank Deposits than the bigger banks excepting Canara Bank Ltd. In 1993, but then that was merely to attract deposits. Again, the same bank would offer different interest rates on Fixed Deposits at different branches. Canara Bank Ltd. offered higher rates on their deposits in its Bombay branches, for example.

'Hasten Slowly'

For nearly the first two decades, the Canara Bank followed the policy of consolidating its position rather than that of expansion. From its very inception, the founder of the Bank, adopted the motto of 'Festina Lente' (hasten slowly) for the Bank. This pursuit of the orthodox 'safety first' policy made the progress of the Bank less spectacular, perhaps, than that of many others, but at the same time this policy gave the Bank the strength to ride successive storms in the financial field.

Numerous banks failed the world over. But the Canara Bank, fortunate in having had a set of administrators who had wisely accumulated a large reserve fund, could double its share capital with the co-operation of its shareholders.

The storm breaks out

The first major crisis faced by the Canara Bank was in 1930 when there was a sudden crash in the price of pepper. The Canara Bank was caught in this storm and was able to extricate itself only by the heroic measures taken by the Directors at the time. The story has been recounted by the Bank itself in a post-crisis pamphlet issued under the title Then the Storm Broke. It said:

"In 1930 it was fair weather for banks. Pepper prices were at an all-time high of Rs.108/- per Cwt. The Canara Bank had record profits. It paid at 16% dividend on its shares and a two months bonus to its staff and it paid 61/2 percent p.a. on Fixed Deposits."

"In May 1931 the storm broke and the bottom dropped out of the pepper market. The branches of the Canara Bank then were all on the West Coast, the centres of trade in pepper and other hill produce. The season started with prices at Rs.71 Cwt, which Rose to Rs.78 per Cwt. but a syndicate pushing up prices of pepper had crashed somewhere in Europe. Prices fell back to Rs.70,

went down to Rs.60 and reached Rs.50 per Cwt. They stabilised there for a short time and then crashed further, stabilised again for some time at Rs.25 to Rs.30 and at last reached a low of Rs.12 per Cwt."

"This crisis affected the banks on the West Coast and the Canara Bank was one of the worst hit. Its overdues amounted to threatening proportions of its total advances. Its credit was at low ebb. And there was an undertone of nervousness among its depositors."

"It was then that the Directors pulled themselves together to put their house in order. A dangerous situation required drastic remedies. And the Directors did not hesitate to apply these remedies. It was an hour of self-retrospection."

"To instill greater confidence in depositors, the Directors first took the step of raising the Bank's capital. It was doubled from Rs.3 lakhs to Rs.6 lakhs. Naturally, there was a very poor response to this issue. The Directors then went round asking the shareholders for a transfer of rights to them and this made for the success of the issue because people thought that shares which the Directors were willing to purchase themselves should, after all, be worth buying."

"The Directors thereafter decided on cutting down the rates of interest on Fixed Deposits. Those were the days when no single bank would dare to come forward to lower its rates for fear of losing its deposits to other banks."

"The Directors of the Canara Bank called a meeting of all bankers in the South Kanara district, explained to them how the high rates of interest on deposits were uneconomical. All banks then agreed to bring down the maximum to 6% p.a. Some months later only a few of these banks joined the Canara Bank in lowering the maximum of 5%p.a. while a short time later the Canara Bank was alone when it took the maximum down to 4% p.a."

The storm was successfully weathered and the Canara Bank stood like a rock amidst a huge deluge!

To Be Continued▶▶▶

Homage

Name	Designation	Branch	Expired On
Satyanand Mallappa	Officer	Davangere Regional Office	14-Sep-19
G Selvaraj	Daftary	Erode Park Road	18-Sep-19
N Satya Varma	AGM	Vijayawada C.o.	19-Sep-19
A R Ravindran	Senior Manager	Salem Regional Office	30-Sep-19
Dhiman Biswas	SWO-A	Barasat (Chapadli More)	1-Oct-19
Srinivasan M	Officer	Puliangudi	2-Oct-19
K Chinnasamy	Armed Guard	Periyakulam	3-Oct-19
Hari Shankar Kosre	HKP	Bhilai Smritinagar	6-Oct-19
G K Venkat Rao	SWO-A	Vijayawada Nagarjuna Nagar	8-Oct-19
Jagmer Singh	SWO-A	Shamli	9-Oct-19
Ritesh Kewaldas Kamble	HKP	Pimpalgaon	12-Oct-19
Darshan Lal	Daftary	Dankaur	15-Oct-19
P R Prasad	C.M.	Davangere Mandipet Main	1-Nov-19
Kishor Singh	SWO-A	Gharao	8-Nov-19
Diwakar N Salian	SWO-A	Integrated Treasury Wing Mumbai	12-Nov-19
Rajeev Shankar	SWO-A	Patna Saristabad	15-Nov-19

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

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

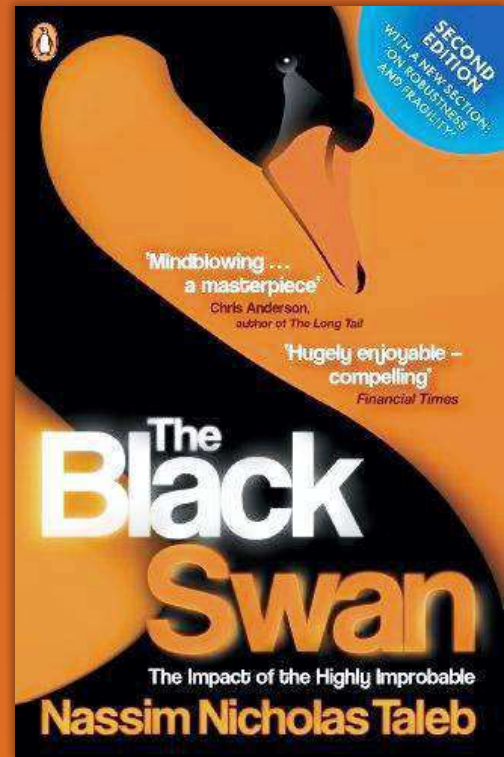


THE BLACK SWAN

Book Review

Nassim Nicholas Taleb is a Lebanese-American essayist, scholar and statistician and his areas of interest include randomness, probability and uncertainty. His book "The Black Swan" published in the year 2007 has been described as one of the 12 most influential books in recent times.

The term Black Swan connotes as a highly implausible event with three distinct characteristics, namely 1) it is unpredictable 2) it involves a huge impact and 3) after it has occurred we fabricate an explanation that makes it appear less accidental and more predictable than it was. The author quotes different incidents from recent history which according to him are black swans viz the success of Google, the 9/11 tragedy, the phenomenal rise of religions to events in our personal lives. Going by this theory the author says that we do not acknowledge the black swans in our lives as we humans are often extraneous when it comes to specifics rather than focusing on generalities. We concentrate only on things that we know and fail to factor in the unknown thus creating a debilitating impact on our thinking prowess. The end result is, the human mind gets conditioned to value things that can be easily classified, rationalized and explained thus pushing other relevant factors to oblivion.



Kishore K Thampi
Senior Manager

The author explains how we often restrict our thinking to the unrelated and insignificant whereas it often eludes the larger picture. The book cuts through this nebulous haze and offers simple steps to deal with the Black Swans and also benefit from them. This revelatory piece of literature, with its disquieting, stylish and relatable applications will change the way we look at the world.

The book is a must read for anyone who wants to know more about 3 dimensional thinking , understand our blind spots and inconspicuous facets and connect the dots to usher in a different perspective to enrich your experience and wisdom.



दिनांक 14.01.2020 को प्रधान कार्यालय में कार्यपालक निदेशक, श्री एम वी राव, श्री देवाशीष मुखर्जी और सुश्री ए मणिमेखलै ने साइबर सुरक्षा जागरूकता गाइड का विमोचन किया।

Sri. M V Rao, Sri Debashish Mukherjee and Ms. A Manimekhalai, EDs releasing the Cyber Security Awareness Guide, at Head Office on 14.01.2020.



15.03.2020 को अंचल कार्यालय, विजयवाड़ा की यात्रा के दौरान श्री आई शब्बीर हुसैन, महा प्रबंधक, प्रबंध निदेशक व मुख्य कार्यपालक अधिकारी, श्री एल वी प्रभाकर का स्वागत करते हुए।

Sri L V Prabhakar, MD & CEO is being welcomed by Sri I Shabbir Hussain, GM during his visit to Circle Office, Vijayawada on 15.03.2020



Jayakumar V

SWO, Ananthavalleswaram

