



शाश्वत सतर्कता – शाश्वत विकास Eternal Vigilance - Eternal Development



महाराष्ट्र राज्य विशेषांक
किले, लोककथाएं एवं चहल-पहल से भरे शहर
State in focus : Maharashtra
Forts, Folklore & Bustling cities



और ज़ादरे के लिए, क्लिक करें और
Scan to know more





प्रबंध निदेशक एवं मुख्य कार्यकारी अधिकारी श्री के. सत्यनारायण राजु ने दिनांक 01.09.2025 को अंचल कार्यालय, रांची में आयोजित कारोबार रणनीति सह समीक्षा बैठक में भाग लिया। इस अवसर पर अंचल प्रमुख एवं महाप्रबंधक श्री सुजीत कुमार साहू, उप महाप्रबंधक श्री संजय कुमार मिश्रा एवं श्री मागरे मनोज सुदाम राव तथा अन्य कार्यपालकगण उपस्थित रहे।

Sri. K Satyanarayana Raju, MD & CEO, at the Business Strategy cum Review Meet held at Ranchi Circle on 01.09.2025. Sri Sujit Kumar Sahoo, GM & Circle Head, DGMS Sri Sanjay Kumar Mishra and Sri Magare Manoj Sudam Rao and other Executives are seen in the picture.



कार्यपालक निदेशक श्री हरदीप सिंह अहलूवालिया ने दिनांक 09.09.2025 को भुवनेश्वर अंचल कार्यालय में क्षेत्रीय कार्यालयों, एमसीबी, खुदरा आस्ति केंद्र, एमएसएमई सुलभ, एआरएम, ईएलबी/वीएलबी के साथ आयोजित समीक्षा सह कारोबार रणनीति बैठक में भाग लिया। इस अवसर पर पर्यवेक्षी महाप्रबंधक श्री बरुण सिंह ठाकुर, महाप्रबंधक एवं अंचल प्रमुख श्री जगदीश चंदर तथा अन्य कार्यपालकगण उपस्थित रहे।

Sri Hardeep Singh Ahluwalia, ED at the Review cum Business Strategy meet at Bhubaneshwar Circle office on 09.09.2025. Sri Barun Singh Thakur, Overseeing GM, Shri Jagdish Chander, GM and Circle Head and other Executives are seen in the picture.

Internal

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Internal

श्रेयस प्रेयस मनुष्यमेत स्तौ संपरीत्य विविनक्ति धीरः//

(कठोपनिषद् II - 2)

Both good and pleasant approach us:

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

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प्रबंध निदेशक व मुख्य कार्यकारी अधिकारी का संदेश



MD & CEO's Message

प्रिय केनराइट्स,

Dear Canarites,

हम सभी विकास और परिवर्तन के पथ पर अग्रसर हैं। इस अवसर पर मैं एक ऐसे विषय पर विचार करना अपेक्षित समझता हूँ जो हमारी संस्था के आधारशिला के रूप में कार्य करता है: वह है **"सतर्कता"**। हमारे गतिशील और विकसित होते बैंकिंग परिदृश्य में, यह शब्द पहले से कहीं अधिक सार्थक और यथार्थपूर्ण हो गया है। यह केवल एक तकनीकी शब्द या नियमों का समूह नहीं है बल्कि एक मूलभूत मानसिकता है जो हमारे द्वारा किए जाने वाले प्रत्येक कार्य में ईमानदारी, पारदर्शिता और उच्च आचरण के प्रति प्रतिबद्धता को प्रदर्शित करता है।

हमारा बैंक वर्षों से लाखों ग्राहकों और हितधारकों का विश्वास अर्जित करता रहा है। ग्राहकों का यह विश्वास हमारी सबसे मूल्यवान संपत्ति है जिसे हम सब ने नैतिकता और बेहतर कार्य संस्कृति के माध्यम से सावधानीपूर्वक प्राप्त किया है। इस विश्वास का संरक्षक हमारे दैनिक कार्य व्यवहारों में हमारे द्वारा अपनाई जाने वाली आवश्यक सतर्कता ही है। यह छोटी से छोटी किसी भी समस्या को रोकने की दूरदर्शिता, किसी अनियमितता की रिपोर्ट करने का साहस और हर नियम और प्रक्रिया का अनुपालन करने का अप्रतिम अनुशासन है।

तेज़ी से बढ़ रहे तकनीकी प्रगति के इस दौर में हमारी कार्य प्रणालियाँ और अधिक परिष्कृत होती जा रही हैं और साथ ही साथ हमारे सामने आने वाले जोखिम संबंधी चुनौतियाँ भी बढ़ी हैं। ऐसे में कार्य संस्कृति में आपकी भूमिका सर्वोपरि हो जाती है। कार्य क्षेत्र में आपकी गहन निगरानी, आपकी ईमानदारी और हमारी आंतरिक प्रक्रियाओं के प्रति आपकी अटूट प्रतिबद्धता ही हमारी प्रणालीगत सुरक्षा की पहली और सबसे महत्वपूर्ण व्यवस्था है। केवाईसी संबंधी मानदंडों और ऋण स्वीकृति प्रोटोकॉल का सावधानीपूर्वक पालन करने से लेकर साइबर खतरों और आंतरिक कदाचारों के प्रति सतर्क रहने तक, आपके द्वारा उठाया गया प्रत्येक कदम बैंक की मजबूती में प्रत्यक्ष रूप से योगदान देता है।

मैं दोहराना चाहूँगा कि सतर्कता एक प्रकार से हमारी साझी जिम्मेदारी है और यह केवल सतर्कता विभाग तक ही सीमित नहीं है। यह हमारे संस्था के प्रत्येक कर्मचारी का मौलिक दायित्व होना चाहिए। मैं आपसे इस प्रकार की जिम्मेदारियों को स्वीकार करने और कार्य संस्कृति में एक ऐसा माहौल बनाने का आग्रह करता हूँ जहाँ नैतिक आचरण का सम्मान किया

As we continue on our path of growth and transformation, I want to take this opportunity to reflect on a subject that forms the very bedrock of our institution: **"Vigilance"**. In our dynamic and evolving banking landscape, this word holds more meaning than ever before. It is not merely a technical term or a set of regulations; it is a fundamental mindset—a commitment to integrity, transparency, and a high standard of conduct in everything we do.

Our Bank has earned the trust of millions of customers and stakeholders over the years. This trust is our most valuable asset, and it is built meticulously, brick by brick, through the ethical actions of each one of you. Vigilance is the constant guardian of this trust. It is the foresight to prevent a problem, the courage to report an irregularity, and the discipline to adhere to every rule and procedure, no matter how small.

In an era of rapid technological advancement, our systems are becoming more sophisticated, and so too are the risks we face. Your role is paramount. It is your keen observation, your professional integrity, and your unwavering commitment to our internal processes that act as the first and foremost critical line of defence. From meticulously following KYC norms and credit sanction protocols to being vigilant against cyber threats and internal malpractices, every action you take contributes directly to the Bank's resilience.

I would like to reiterate that Vigilance is a shared responsibility and not confined to the Vigilance Wing

जाता हो और जहाँ बिना किसी प्रतिशोध एवं भय के संस्था से संबंधित अपनी समस्याएं व चिंताएँ व्यक्त की जा सकती हो। हमारा बैंक किसी भी प्रकार के संदिग्ध गड़बड़ी की सूचना देने के लिए एक मजबूत और गोपनीय व्यवस्था प्रदान करने हेतु प्रतिबद्ध है और मैं आपको विश्वास दिलाता हूँ कि किसी भी प्रकार के गड़बड़ी से संबंधित प्रत्येक रिपोर्ट को अत्यंत गंभीरता से लिया जाएगा।

आइए, हम सब मिलकर एक टीम की भांति कार्य करें और अपने साझा मूल्यों और नैतिकता के उच्चतम मानकों को बनाए रखने के सामूहिक रूप से संकल्प लेकर एकजुट हों। हम सब यह संकल्प लें कि अपने लगन और ईमानदारीपूर्वक कार्य के माध्यम से सफलता के सर्वोच्च शिखर को हासिल करेंगे और प्रेरक शक्ति और सामूहिक सतर्कता के द्वारा आने वाली पीढ़ियों के लिए एक मजबूत, सशक्त एवं एक विश्वसनीय और समृद्ध केनरा बैंक का निर्माण जारी रखने में अपना ईमानदारीपूर्वक अपना योगदान देंगे। "रहे संग, बढ़े संग"।

आप सभी को हार्दिक शुभकामनाएँ

मंगलकामनाओं सहित,

आपका,

के. सत्यनारायण राजु

प्रबंध निदेशक व मुख्य कार्यकारी अधिकारी

alone. It rests on the shoulders of every single employee. I urge you to embrace this responsibility, to foster an environment where ethical behaviour is celebrated, and where concerns can be raised without any fear of reprisal. Our Bank is committed to providing a robust and confidential mechanism for reporting any suspected wrongdoing, and I assure you that every report will be treated with utmost seriousness.

Let us stand together as a team, united by our shared values and our collective resolve to uphold the highest standards of ethics. Your dedication and integrity are the driving forces behind our success, and it is through our collective vigilance that we will continue to build a stronger, more trustworthy, and more prosperous Canara Bank for generations to come. "Together We Can"

Wish you all the very best

With warm regards,

K. Satyanarayana Raju

Managing Director & CEO

संपादकीय



Editorial

प्रिय साथियों,

किसी भी वित्तीय संस्थान की नींव विश्वास और ईमानदारी पर टिकी होती है और इस प्रतिबद्धता का आधार सतर्कता है। यह हमारी प्रतिष्ठा के लिए एक सक्रिय ढाल का काम करती है, इसकी सुरक्षा सुनिश्चित करती है और इस प्रकार एक ऐसा मानदंड स्थापित करती है जहाँ नैतिकता और पारदर्शिता महत्वपूर्ण भूमिका निभाते हैं। ऐसा करके, हम न केवल बैंक के हितों की रक्षा करते हैं, बल्कि सबसे ईमानदार कर्मचारियों को भी परिस्थितियों का शिकार होने से बचाते हैं। श्रेयस 302 का वर्तमान संस्करण शाश्वत सतर्कता पर आधारित है। सतर्कता विभाग के कर्मचारियों द्वारा साझा किए गए लेख न केवल धोखाधड़ी की पहचान करने के तरीकों पर प्रकाश डालते हैं, बल्कि उनसे निपटने के विभिन्न तरीकों पर भी प्रकाश डालते हैं। हमारे पास रोचक लघु कथाओं और लेखों के रूप में व्यक्तिगत अनुभवों का एक संग्रह भी है, जो इस बात पर जोर देता है कि कैसे सतर्कता न केवल धोखाधड़ी को रोकती है, बल्कि आत्म-अनुशासन भी विकसित करती है और हमारे व्यक्तित्व को आकार देती है। इस संस्करण के माध्यम से, आइए हम सदैव सतर्क रहने के अपने संकल्प को दोहराएँ। आइए हम पारदर्शिता अपनाएँ, अपने मूलभूत मूल्यों को बनाए रखें और उदाहरण प्रस्तुत करें। हमारी सतर्कता हमारी ताकत है, हमारी ईमानदारी हमारा वादा है, और साथ मिलकर, हम एक ऐसी विरासत का निर्माण करते रहेंगे जिस पर हमारे ग्राहक और राष्ट्र निर्विवाद रूप से भरोसा कर सकें।

इस संस्करण में महाराष्ट्र राज्य पर चर्चा की गई है, जो भारत के पश्चिमी भाग में बसा है। शानदार किलों से लेकर आमची मुंबई की व्यस्त और जीवंत सड़कों तक, यह राज्य अपनी विविधता, संस्कृति और नवीनता के संगम से मंत्रमुग्ध कर देता है। महाराष्ट्र न केवल अपनी प्राकृतिक सुंदरता और उत्सवों से हमें मंत्रमुग्ध करता है, बल्कि वड़ा पाव, पाव भाजी, कांदा पोहा और प्रामाणिक कोथिम्बीर वड़ी जैसे स्वादिष्ट स्ट्रीट फूड के साथ हमें लजीज आनंद भी देता है। यह महाराष्ट्रीयन, कोंकणी, मालवणी और मुगलई व्यंजनों का एक अनूठा संगम है जो खाने के शौकीनों की स्वाद कलिका को तृप्त करता है। आइए, राज्य की मनोरम सुंदरता में सर्फिंग करते हुए "महाराष्ट्र अनलिमिटेड" का आनंद लें और श्रेयस के पन्नों के माध्यम से महाराष्ट्रीयन व्यंजनों का आनंद लें।

आशा है आपको यह विशेष संस्करण पढ़कर आनंद आएगा। हमें आपकी प्रतिक्रियाएँ जानना अच्छा लगता है, इसलिए कृपया केननेट में हमारे एचएम एंड एल वेबपेज पर जाकर अपनी प्रतिक्रिया / टिप्पणियाँ दें / या hohml@canarabank.com पर ईमेल करें / या आप हमें 080 - 22233480 पर संपर्क भी कर सकते हैं।

अत्यंत प्रशंसा और कृतज्ञता सहित,

प्रियदर्शिनी आर
संपादक

Dear Colleagues,

The foundation of any financial institution is built on trust and integrity and the backbone of this commitment is Vigilance. It acts as a proactive shield for our reputation, ensuring its protection thereby creating a norm where ethics and transparency play a vital role. By doing so, we not only protect the Bank's interests but also protect the most honest employees from falling a victim to circumstances. The current edition of Shreyas 302 is themed Eternal Vigilance. The articles shared by staff of Vigilance Wing not just throw light to how to spot fraud but also various means of combating them. We also have a collection of personal experiences in the form of interesting short stories and articles, which emphasizes about, how vigilance not only prevents frauds but also creates a self-discipline and shapes our individual personalities. Through this edition, Let us renew our pledge to be ever vigilant. Let us embrace transparency, uphold our core values, and lead by example. Our vigilance is our strength, our integrity is our promise, and together, we will continue to build a legacy that our customers and the nation can trust unquestionably.

The State covered in this edition is Maharashtra, which is nestled, in the Western expanse of India. From the magnificent Forts to the busy and vibrant streets of Amchi Mumbai, the State enchants with its symphony of diversity, culture, and innovation. Maharashtra not just awes us with its scenic beauty and festivities, but also gives us a gastronomical delight with its mouth-watering iconic street foods like Batata Vada, Pav Bhaji, Khandha Poha and the authentic Kothimbir Vadi. It is melting pot of Maharashtrian, Konkani, Malvani and Mughlai cuisines satisfying the craving taste buds of food lovers. Come, let us explore "Maharashtra Unlimited" surfing through the picturesque beauty of the State and savour our taste buds with the Maharashtrian cuisine through the pages of Shreyas.

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

With profound admiration and gratitude

Priyadarshini R
Editor

THE VIGILANT EYE: HOW TO SPOT AND STOP FRAUD

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UNDERSTANDING FRAUD :

Fraud, in its broadest sense, is any deliberate act of deception undertaken to gain an unfair advantage over another. It arises from human greed coupled with exploitation of loopholes. Simply put, fraud is a dishonest act designed to make unlawful gains, often at the cost of individuals, institutions, or society at large.

DEFINITION OF BANK FRAUD:

A bank fraud is any deliberate act of omission or commission committed during the course of banking transactions or in the books of accounts - whether maintained manually or under computer systems - intended to secure unlawful gain for any person. Such acts result in wrongful advantage, either temporarily or permanently, and may or may not cause monetary loss to the bank.

THE SCALE OF THE PROBLEM

Fraud Cases Reported by Banks/Financial Institutions (as Per RBI Annual Report – 2024/25)

Type of Fraud	Number of Frauds	Amt involved (in Cr)
Advances / Credit related	7950 (33.2%)	33,148.00 (92.10%)
Deposits	1208 (5.0%)	527 (1.5%)
Card/Internet (Digital transactions)	13516 (56.5%)	520 (1.4%)
Other – Not categorized above	1279 (5.30%)	1819 (5.00%)
TOTAL	23953 (100%)	36,014.00 (100%)

According to the RBI Annual Report 2024–25, Banks / Financial Institutions have reported 23,953 fraud cases in various Area of Operations, involving total fraud amount of ₹ 36,014 crore.

While the number of cases declined from the previous year, the value of frauds almost tripled – highlighting the growing sophistication of fraudsters (36060 fraud cases involving an amount of ₹12,230.00 crores was reported in FY 2023-24).

Further, it is observed that while the digital frauds are the highest in number (56.50% cases of frauds), loan-related frauds account for the bulk of losses i.e., highest in the quantum of fraud amount (92.10% of the total fraud amount). This implies banks need to be more vigilant in lending and digital transactions, to mitigate the Fraud risk.

COMBATING FRAUD: THE NEED OF THE HOUR

While new technologies have made banking easier, they have also created fertile ground for fraudsters to exploit innocent citizens and institutional vulnerabilities. Fraudulent activities pose a significant threat to the integrity of banking operations, potentially resulting in substantial financial losses for both the institution and its customers. Hence, combating fraud is essential for banks to ensure the security of financial transactions, protect customer assets, and maintain trust in the financial system. By proactively analysing fraud patterns, banks can detect and prevent unauthorised transactions, identity theft, and other deceptive activities.

HOW TO SPOT AND STOP FRAUD

A. Credit Frauds: Early Warning Signals (EWS)

Frauds in the credit portfolio often follow predictable patterns. Recognising early warning signals can help banks detect and prevent them.

1. Reviewing of Account statement: -

- ♦ Immediate withdrawals after inward remittances
- ♦ Loan repayment using funds from other banks
- ♦ Credit summations not co-related to sales realizations.
- ♦ Debits and credits in round sums.
- ♦ Frequent cheque returns.
- ♦ Huge cash withdrawals.
- ♦ Delayed payment of staff salaries.
- ♦ Operational receipts/payments not routed through the a/c
- ♦ Substantial related party transactions including promoters / close relative of promoters.
- ♦ Large number of transactions with inter-connected companies and large outstanding from such companies.

2. Analysis of Balance Sheet: -

- ♦ Large variances in Projections vs. Achievements
- ♦ Rapid changes in Bank Borrowings/Liabilities/Intangibles.
- ♦ Rapid changes in Inventories & Receivables.
- ♦ Declining Current Ratio / Erosion of TNW (Tangible Net Worth).
- ♦ Diversion of funds.

3. Borrower's Feedback Statements :-

- ♦ Delayed or Incomplete Stock/Book Debt statement, QOS/HOS, ABS/PBS etc.,
- ♦ Rising non-moving stock levels.
- ♦ Excessive Book Debts beyond permitted period.

4. Behavioural Red Flags of Promoters:

- ♦ Frequent change of Banks/ Financial

Institutions.

- ♦ Sudden changes in the scope of the project.
- ♦ Reduced Promoter Stake.
- ♦ Extravagant lifestyle despite financial stress
- ♦ Credit facilities appearing in SMA, but purchasing of high value durables, e.g Car, Phone, etc.
- ♦ Unplanned and sudden requests for overdrafts without any business logic.
- ♦ Regular requests for Adhocs & TODs with an inadequate Drawing Power.
- ♦ Frequent invocation of BGs and Devolvement of LC's.
- ♦ Non-cooperation in audits, inspections, or consortium meetings
- ♦ Absence of key personnel from crucial decisions/planning.

B. Fraud Related to Digital Transactions

With India's rapid shift to digital banking, fraudsters are exploiting cyberspace. Here, technology itself becomes both a challenge and a solution.

1. Artificial Intelligence (AI) and Machine Learning (ML)

AI and ML are at the forefront of the technological revolution in banking, offering sophisticated solutions to complex problems. These technologies are particularly effective in detecting fraudulent activities, managing risk, and enhancing customer service.

2. Digital Fraud detection: Large volumes of transaction data may be instantly analysed by AI algorithms to find trends and abnormalities indicating fraud. Some banks utilise AI-powered systems to monitor transactions and flag suspicious activities, significantly reducing the incidence of fraud.

3. AI & ML has revolutionised banking and financial services with ChatBot, online assistants, and data analysis and prediction tools. ML enhances these capabilities by working with data to detect fraud, storing and comparing customer data in real-time to identify abnormalities and suggest

preventive measures.

4. Fraud prevention:- AI algorithms can detect anomalies in the data to help identify potentially fraudulent activities. The risk of identity theft and other fraudulent activities has increased with the rise of digital lending platforms, making robust fraud prevention mechanisms essential for maintaining the integrity of the credit appraisal process.

5. Rural Areas - Fraud detection: Rural areas are not immune to the risks of fraud and cybersecurity threats. Artificial Intelligence plays a crucial role in enhancing security measures by continuously monitoring transactions for unusual patterns and identifying potentially fraudulent activities. This proactive approach safeguards the financial assets of rural customers and ensures the integrity of the banking system.

A Preventive Measure under Vigilant Eye.

Preventing financial fraud is a joint responsibility requiring vigilance from citizens, strategic action from banks, and proactive regulations by the Government.

1. ON THE PART OF CITIZENS :-

- ♦ Must act as the first line of defence by taking simple precautions, e.g never sharing OTPs / passwords, verifying payment links before clicking, enabling transaction alerts, and reporting fraud immediately through 1930 helpline or cyber cell, **can prevent most digital scams.**
- ♦ Phishing & KYC Frauds: Fraudsters send deceptive emails, messages, or calls pretending to be bank officials and trick users into sharing OTPs, passwords, or KYC info. Citizens should be alert and never divert.
- ♦ ATM Skimming & SIM Swap: Scammers use card skimming devices on ATMs or swap SIM cards to gain access to your banking OTPs. Citizens should be vigilant and check for any

unusual devices or functions, when operating ATMs.

- ♦ Account Takeover via Social Engineering: Fraudsters manipulate victims to reveal net banking credentials. Citizen should bear in mind that there is no need to reveal your credentials, a big 'NO' here, shall save the fraud.
- ♦ Ponzi & Chit Fund Scams: High-return schemes like chit funds, typically targeting rural and semi-urban customers. Citizens should avoid "too good to be true" investment offers.

We can Educate the Customers/ Citizens To:-

- ♦ Think twice before approval of any unknown payment or sharing confidential information. Over half of reported frauds exploit digital channels such as UPI and card payments. These often involve fake refund requests, QR code scams, or phishing of sensitive credentials
- ♦ Use Strong Passwords & Regular Updates: Change passwords periodically and avoid easily guessable combinations.
- ♦ Verify Caller Identity: If received suspicious call claiming to be from your bank, hang up and call your bank on their official helpline.
- ♦ Set Transaction Limits: Use bank's app to set limits on transactions, especially for online spend.
- ♦ Report Quickly: If fraud is suspected, notify the bank and file a complaint with the local cyber cell and the RBI's grievance portal.
- ♦ Never get trapped in any attractive offer which is offering return more than market trends.

2. ON THE PART OF THE BANKS:-

- ♦ Need to strengthen their digital armour.
- ♦ Deploy AI to detect unusual transaction patterns, such as frequent password changes,

erratic login locations or high-value transactions.

- ◆ Due Diligence & Risk Profiling through AI tools: Regularly verify customers' identities and monitor transaction histories for signs of fraud.
- ◆ Enhanced KYC & Due Diligence: Strict KYC procedures, biometric verification, and periodic update of customer profiles.
- ◆ Regular Staff Training: Banks must conduct frequent fraud awareness and vigilance training for employees.
- ◆ Customer Education: Regular safety campaigns via SMS, social media, and branches to educate customers about common scams.

3. Regulators and Government Initiatives:

- ◆ Initiatives like DigiKavach – a partnership between RBI, CERT-In, and Google – aim to detect fraud patterns in real time.
- ◆ The Citizen Financial Cyber Fraud Reporting System has already saved over ₹4,386 crore by blocking fraudulent transfers before completion.
- ◆ Financial Fraud Risk Indicator (FRI): The Reserve Bank of India (RBI) uses the Financial Fraud Risk Indicator (FRI), developed by the Department of Telecommunications (DoT), as a real-time tool to combat financial scams and cyber-enabled frauds.

Here's how the system works in practice: -

a) Real-Time Risk Classification:

FRI classifies mobile numbers involved in financial transactions according to their fraud risk as Medium, High, or Very High. This classification is based on data from multiple sources, including the National Cybercrime Reporting Portal (NCRP), DoT's CHAKSHU platform, intelligence shared by banks and financial institutions, and reports related to telecom misuse and financial crimes.

b) API-Based Integration with Banks:

Banks, NBFCs, UPI platforms, and payment service providers integrate this indicator into their transaction monitoring systems via API. This integration ensures automated exchange of data between banks and DoT's Digital Intelligence Platform (DIP), enabling quick, seamless, and continuous fraud detection.

c) Preventive and Proactive Actions:

When a transaction involves a flagged mobile number with a high-risk FRI score, the bank's system receives an instant alert. Based on this, the bank can take immediate steps such as:

- ◆ Declining or blocking suspicious transactions to prevent financial loss.
- ◆ Issuing alerts or warnings to customers about potential fraud risks.
- ◆ Delaying transactions flagged as very high risk for further verification.

d) Continuous Feedback and Refinement:

The FRI system is dynamic, with continuous input and feedback loops that help refine fraud risk models. It shares lists of revoked mobile numbers (due to involvement in cybercrime or failed KYC re-verification), enhancing the accuracy of risk classification over time.

e) Collaborative Defense Against Fraud:

By bringing together telecom data and banking transaction data in real time, FRI fosters a unified digital safety grid that strengthens the entire financial ecosystem. This collaboration enables quicker detection, prevention, and tracing of fraud networks across sectors.

f) Impact on Digital Payments:

Given the dominance of UPI and digital wallets in India, FRI is particularly effective in safeguarding millions of small-ticket transactions that are vulnerable to fraud. Leading financial institutions like PhonePe, HDFC Bank, ICICI Bank, Punjab National Bank, and Paytm have already adopted FRI to bolster their fraud defences. In essence,

the RBI's mandate to use the Financial Fraud Risk Indicator enables banks to act instantly on signs of fraud, preventing scams before they cause harm. This real-time blocking and alerting capability make FRI a game-changer in India's fight against digital financial fraud.

vigilance mechanism in all the Government / PSB / PSU organization / bodies, reminds us of this shared duty by observing Vigilance Awareness Week-2025 with the theme: -

"VIGILANCE: OUR SHARED RESPONSIBILITY"
" सतर्कता : हमारी साझा जिम्मेदारी".

Shared Responsibility: A Call to Action

Fraud prevention cannot rest on a single entity. It requires collective vigilance from citizens, banks, regulators, and government agencies.

By being informed, alert, and proactive, we can build a safer financial ecosystem where trust in banking remains strong.

Central Vigilance Commission (CVC) who is working as an umbrella organization to adopt preventive

"Be vigilant; Guard your mind against negative thoughts - Gautama Buddha"

कविता

“मैं कौन हूँ”

स्वीटी राज

अधिकारी

पटना जीएम रोड शाखा



भीड़ में चल रही थी मैं,
सबके साथ, पर खुद से बहुत दूर
हंसी थी चेहरे पर बिखरी
पर मन था खाली मौन अधूरा।

हर दिन नए रूप ओढ़े,
अलग अलग किरदार निभाती गयी,
पर आईना जब खामोश हुआ
तब जागी भीतर की चेतना।

तू कौन है? स्वर गुंजा मन के भीतर
ना काम, ना नाम, ना कोई भूमिका,

इन सबसे परे जो शेष बचे,
वही है मेरे अस्तित्व का असली चेहरा।

सन्नाटा भी जब सवाल करे,
और उत्तर भी जन्मे तुमसे
तब समझो यात्रा आरंभ हुई
खुद से खुद तक पहुँचने की।

मैंने खोजा ना बाहर कुछ
ना मंदिर, ना ग्रंथ, ना साधु,
जो खोजा, वो अंदर ही था—
एक शाश्वत, शांत, सरल इंद्रधनुष।

DECODING DEPOSITS GROWTH OF INDIAN BANKS



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Money is any item accepted by general consent as a medium of economic exchange. It is the medium in which prices and values are expressed. It circulates from person to person and country to country, facilitating trade, and it is the principal measure of wealth.

It is commonly understood that if the money flows out of a bank for buying insurance, equity or units of mutual fund – it decreases deposits growth. Deposits may decrease for a particular bank due to such action of the economic agent, but on the other hand money is actually re-deposited with other banks by receiver of such funds nullifying any impact on overall deposits in the banking system.

Banking business depends upon deposits, which is used to fund income-generating assets and as economy expands, more deposits is required to fund credit growth. In this article we shall try to decode the source of deposits growth in the Indian banking system. There are effectively two key source of deposits growth namely:

- Structural Source of Deposits Growth, and
- Functional Source of Deposits Growth – the Lending Rate.

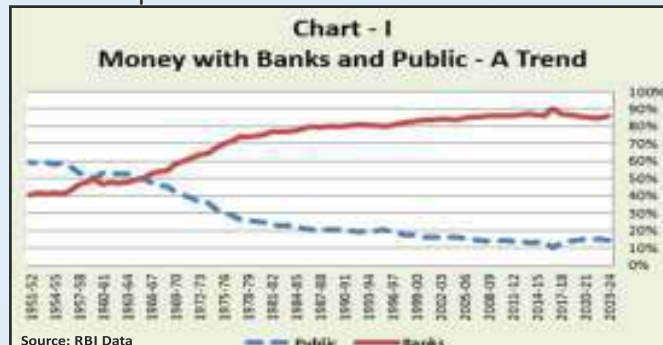
A. Structural Source of Deposits Growth

Maximum deposits which all banks put together can have at any given point in time is total money available in the system i.e., money supply which in broad sense is the sum of a) money with public and b) money placed with banks as deposits.

It thus implies that as the money with the public

decreases, it increases the deposits of banks and vice-a-versa. The level of money held by public depends upon i) Trust in the financial system, ii) Financial literacy, iii) Ease and simplicity of financial products and iv) Technological innovations including level of digitalization.

As these factors improve, the financial efficiency in the system improves – money held with public decrease and that with banks increases. This is self-evident as one glance at the below chart which summarizes the flow of money from public to banks since independence.



Gradual structural changes in the Indian financial eco-system have helped to reduce the money held with the public and increase the share held with the banks. The money held with public appears to be saturating close to its floor, leaving little room for deposit growth for banks from this form of money transmission. It may be said that financial eco-system in India is getting matured (reducing influence of parallel economy) and working close to its efficient level.

Demonetization

The Impact of demonetization announced on 8th

November 2016 can be visualized from the above chart as dip in money held with public and rise in deposits with banks as one-time phenomenon and more of knee-jerk reaction which eventually paralleled out in subsequent years.

Brief on Regulated and Un-Regulated Regime for Interest Rate on Advances:

Prior to 17th Oct'1994, interest rates on advances were majorly regulated by fixing ceiling and floor limits by Reserve Bank of India (RBI). Also, various sector-specific, program-specific and purpose-specific interest rates were in force along with interest rates linked to quantum of the loan.

After 1994, to bring better transparency in pricing of advances and transmission of monetary policy prescriptions, RBI introduced various interest rate pricing practices under de-regulated interest rate regime, which included the following:

- Prime Lending Rate (PLR)* - The minimum rate charged for the credit limits of over Rs 2 lakhs.
- Benchmark Prime Lending Rate (BPLR)* – Introduced in 2003 as reference rate for credit limits of over ₹ 2 lakh.
- Base Rate* – Introduced in 2010 as minimum rate for all loans (including loans below ₹ 2 lakhs)
- Marginal Cost of Lending Rate (MCLR)* was made effective from 1st April 2016 for all rupee loans.
- External Benchmark Rate* – Introduced with effect from 1st October 2019 for all new floating rate personal or retail loans and floating rate loans to Micro and Small Enterprises to be linked to external benchmark rates.

These measures have helped increase in transparency, better transmission of monetary policy and enhanced efficiency in the financial system.

B. Functional Source of Deposits Growth – The Lending Rate

The second fundamental factor which adds to money growth and in-turn leads to deposits growth

of banks is the return which an asset generates from the money lent. This is the functional and natural source of deposits growth.

Money itself cannot create money but the value of money can be used to create earning assets which generates more value. As money is a key source in creating assets apart from labor and technology – it derives its share in the value created from an asset to the extent of lending rate. If more than its share in value is passed onto money, it will lose its value.

This incremental money value generated from advances defines the overall growth in money and hence the deposits for banks. Also it is understood that incremental money income generated from an earning asset of banks in terms of lending rate are passed onto depositors and other stakeholders, which eventually is passed back to banks in terms of incremental deposits given the condition that the financial system is working efficiently – where minimum money is held by public. The fact that lending rate is ultimate source of deposit growth is well understood as one looks at data on deposits growth of banks and average lending rates which prevailed under regulated and unregulated interest rate regime of RBI.



Note: Lending rate shown in above chart prior to 2013 is advances rate of SBI. Post 2013 lending rate is Weighted Average Lending Rates (WALR) of all SCBs as published by RBI.

The average lending rate and deposits growth rate was 14.2% and 15.7% respectively, for 42 years, time period from 1971 to 2013 (Average Lending Rate for this period is based on SBI rate on advances).

Post 2013, average lending rate and deposits growth rate was 10.2% and 10.6% respectively, for 12 years time period from 2013 to 2025 (Average Lending Rate for this period is based on RBI's WALR on outstanding rupee loans which is a better representation of lending rate).

Also, better harmonization is reflected in post 2013 with flattening of money held with public (Chart I) – as the financial economy moves towards better efficiency. Drawing inference from the above discussion, we may frame following economic proposition:

Proposition: Lending rate should reflect the mean/average rate at which deposits should grow when the financial eco-system is running close to efficient level. Short-term fluctuation in deposits

growth may be evident with lead-lag behavior reflecting structural interference of economic agent guided by short-term expectation of movement in inflation and interest rates.

Strategy Prescription: As the current financial eco-system is running close to efficiency in terms of money held by public and with banks – it limits scope of incremental deposits augmentation due structural shift in economic agent's behavior. Thus, banks may rely on deposits growth mainly on the overall Lending Rates of banks. Any deviation of deposits growth from lending rate will provide an opportunity for the Bank to suitable plan business strategy.

Bottom-line: Banks should look at overall lending rate to envisage future deposits growth.

ETHICS CHECKPOINT: RED FLAGS TO AVOID

Because doing the right thing isn't always about big decisions — it's also about the small ones we ignore.



⚠ Conflicts of Interest

"It's my cousin's company, but no one needs to know."

- **Red Flag:** Using personal relationships for official benefits.
- **Why it's wrong:** Breeds favoritism and damages fairness.
- **Instead:** Disclose any relationship that may influence decisions.

🚫 Bypassing Protocols for Favors

"Let me fast-track this for you."

- **Red Flag:** Granting shortcuts or exceptions unofficially.
- **Why it's wrong:** Undermines systems and encourages entitlement.
- **Instead:** Stick to process — every time, for everyone.

🚗 Blaming Juniors for Team Failures

"They were the ones handling it, not me."

- **Red Flag:** Passing the buck to save face.
- **Why it's wrong:** Kills morale and Trust.
- **Instead:** Own outcomes as a team, guide others when they slip.

🚗 Turning a Blind Eye to Wrongdoing

"This doesn't concern me."

- **Red Flag:** Staying silent on unethical behavior.
- **Why it's wrong:** **Silence** supports the wrong side.
- **Instead:** Report concerns through proper channels — be the change.

Your Ethics Matter. Every action, every word — builds or breaks our ethical culture.

नैतिकता और व्यवसाय आचरण कक्ष
ETHICS AND BUSINESS CONDUCT CELL

महाराष्ट्र - पहाड़ों, समुद्र और स्वाद की सरगम

लीना ज्ञानवानी

अधिकारी

क्षेत्रीय कार्यालय, बेंगलूरु दक्षिण



सूरज की पहली किरण जैसे ही अरब सागर के जल में सुनहरी चादर बिछाती है, महाराष्ट्र अपनी बाहें फैलाकर आगंतुकों का स्वागत करता है। यह वह भूमि है जहाँ सह्याद्रियों की ऊँचाइयाँ, कोंकण के नीले किनारे, किलों की वीरगाथाएँ और बाजीराव की तलवार की चमक सब एक साथ साँस लेते हैं। भारत के पश्चिमी तट पर बसा महाराष्ट्र केवल एक राज्य नहीं, बल्कि लोककथाओं, संगीत, इतिहास और संस्कृति का विशाल संसार है। यहाँ की मिट्टी में जितनी उपजाऊ शक्ति है, उतनी ही इसमें कला और परंपरा की खुशबू भी घुली हुई है।

यात्रा कैसे और कहाँ करें

महाराष्ट्र की यात्रा का सबसे अच्छा समय अक्टूबर से फरवरी तक का है, जब मौसम सुहावना रहता है।

इतिहास प्रेमियों के लिए - रायगढ़, प्रतापगढ़, सिंधुदुर्ग किले और अजंता-एलोरा गुफाएँ।

प्रकृति प्रेमियों के लिए - महाबलेश्वर, माथेरान, भीमाशंकर और ताडोबा राष्ट्रीय उद्यान।

समुद्र के चाहने वालों के लिए - गणपतिपुले, अलीबाग, हरिहरेश्वर और तारकली के सुनहरे समुद्र तट।

मुंबई - सपनों का शहर, स्वाद का दरबार

मेरी यात्रा की पहली भोर मुंबई के मरीन ड्राइव पर टूटी। समुद्री लहरों की थपकी के बीच हवा में बसा नमक, ठेले पर सजी मूँगफली की खुशबू और दूर दिखता गेटवे ऑफ इंडिया - मानोशहर कह रहा हो, “आओ, मैं तुम्हें अपनी लय दिखाऊँ।”

वड़ा पाव यहाँ का राजा है - ताज़ा तली हुई आलू की टिकी, लाल मिर्ची का सूखा मसाला और मुलायम पाव का आलिंगन। साथ ही ‘पाव भाजी’ की महक गलियों में मोहपाश बाँध देती है।

महाबलेश्वर - धुंध, स्ट्रॉबेरी और पहाड़ों की कविताएँ

सह्याद्रियों की बाहों में सिमटा महाबलेश्वर मेरे सामने धुंध के घूँघट में उभर आया। विल्सन प्वाइंट पर सूरज के उगते ही घाटियों पर सुनहरी ओस चमकने लगी। आर्थर सीट से नीचे झाँकते ही ऐसा लगा जैसे धरती ने हरी रेशमी चादर ओढ़ रखी हो। यहाँ की स्ट्रॉबेरी जैसे मीठी यादों का रस - मॅप्रो गार्डन में ताज़ा जूस, जैम और स्ट्रॉबेरी विद क्रीम, एक ऐसी मिठास जो आपके सफर की थकान हर ले।

औरंगाबाद - गुफाओं की निस्तब्धता में गूँजता इतिहास

अजंता और एलोरा की गुफाओं में सदियों पुराना समय थमा हुआ है। भित्ति चित्रों की रेखाओं में बौद्ध भिक्षुओं का जीवन, पाषाण में तराशी मूर्तियों की गंभीरता - यह केवल स्थापत्य नहीं, बल्कि पत्थरों में ढली हुई आत्माएँ हैं। औरंगाबाद की नानकली मिठाई, ‘पातुरे’ और ‘कांदा भजी’ यात्रा में एक मीठा-नमकीन विराम देते हैं।

कोंकण - लहरों का संगीत और समुद्री स्वाद

कोंकण के तट पर पहुँचते ही नम समुद्री हवा में काजू, आम और मछली की खुशबू घुली हुई मिलती है। गणपतिपुले का सुनहरा किनारा, मालवण का सिंधुदुर्ग किला और तारकली के स्वच्छ जल में नाचते डॉल्फ़िन - सब मिलकर एक चित्र रचते हैं। यहाँ का ‘कोकम सरबत’ गर्मी की प्यास बुझाता है, तो ‘बॉम्बिल फ्राई’ और ‘सोल कढ़ी’ स्वाद की लहरें जगा देते हैं।

नाशिक - आस्था, अंगूर और शांति

त्र्यंबकेश्वर ज्योतिर्लिंग के प्रांगण में घंटियों की गूँज और गोदावरी नदी की लहरें आत्मा को शांति से भर देती हैं। नाशिक की अंगूर की बगीचे जैसे हरियाली की माला हों। यहाँ का पोहा, साबुदाना खिचड़ी और द्राक्षों का मीठा स्वाद सुबह की यात्रा का आदर्श साथी है।

अंतिम पड़ाव - सहादियों के किले

राजगढ़, प्रतापगढ़ और लोहगढ़ - ये केवल पत्थरों के ढेर नहीं, बल्कि समय के प्रहरी हैं। बारिश में किलों की सीढ़ियाँ काई से ढक जाती हैं और बादलों की चादर आपके कंधों तक उतर आती है। किले के रास्ते में छोटे-छोटे ढाबों पर गरमा-गरम भजिया और अदरक वाली चाय का आनंद - मानो प्रकृति और स्वाद का संगम हो।

लोकगीत और लोककथाएँ

महाराष्ट्र की आत्मा उसके लोकसंगीत और लोककथाओं में बसती है। 'पोवाडा' वीरता का गीत है, जो छत्रपति शिवाजी महाराज और मराठा वीरों के शौर्य का बखान करता है। वहीं

'भावगीत' में प्रेम, विरह और जीवन की भावनाओं की मधुर अभिव्यक्ति होती है। गांव के चौपालों में आज भी 'लावणी' की ताल और ढोलकी की थाप पर नृत्य होता है, जो रंगों, चंचलता और भावनाओं का संगम है।

इस यात्रा का सार

महाराष्ट्र केवल एक राज्य नहीं, यह रंगों, स्वादों और कहानियों की विशाल किताब है। यहाँ की हर गली, हर घाटी और हर किला - अपनी कहानी कहता है। कभी यह वीरता की दास्तान सुनाता है, कभी मीठी स्ट्रॉबेरी का स्वाद देता है, तो कभी समुद्र की लहरों के संग आपको अपने भीतर की शांति से मिलवाता है।

Maharashtrian Cuisine Kothimbir Vadi

Recipe

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One of the most loved snacks in Maharashtrian food is Kothimbir Vadi. Kothimbir means coriander, vadi is similar to a cutlet, and it is very easy to prepare. Best to pair as a snack with tea or coffee.

Ingredients:

- ♦ Coriander leaves (100 grams cleaned and finely chopped)
- ♦ Rice Flour (2 cups)
- ♦ Besan (1 Cup)
- ♦ Green Chilli (4 pieces finely chopped)
- ♦ Jeera (half tsp),
- ♦ Turmeric powder (half tsp)

- ♦ Sesame seeds (Half Tsp)
- ♦ Oil for deep frying
- ♦ Water as required
- ♦ Salt as per taste

Method:

Mix the Flours, coriander leaves, salt, jeera, green chili, sesame seeds and turmeric powder to make solid dough. Add water if necessary. Roll it into a thick flatbread and steam for near about 15 minutes or till cooked.

Once cooled, cut them into small bite size diamonds pieces and deep fry till golden brown. Serve hot with Ketchup and Chai.

The Phantom Lab

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The morning sun was already scorching when I stepped into the branch which was located in the small village, hundred kilometres away from Hyderabad. After three years of serving in an Overseas posting, I had just returned to India – eager to reconnect with the pulse of grassroots banking, where real lives intertwine with ledgers and loan files, in stark contrast to the polished corridors abroad.

The staff welcomed me warmly, and as I settled into my cabin, I noticed the familiar sights that defined an Indian branch: desks sagging under piles of files, half-broken staplers struggling to hold papers together, the ever-essential ink pads for thumb impressions, and pens firmly tied to counters to keep them from wandering. Amidst this controlled chaos, I felt an old comfort return.

Within the first week, a proposal landed on my table. The file was thick, bound neatly with red ribbon, smelling of fresh ink and ambition. It was an MSME loan proposal for ₹5 crores under CGTMSE. The borrower claimed that he was a businessman who hailed from Nellore and he was planning to set up a **state-of-the-art diagnostic lab** in the rural area where my branch was located.

The pitch was dazzling: imported equipments, reputed doctors to be “on call,” and the promise of affordable healthcare for all the nearby villagers who otherwise had to travel hours for tests. The accompanying chartered accountant spoke confidently, rattling off projections, break-even

analysis, and financial jargon with the ease of a seasoned salesperson.

At first glance, everything seemed legitimate. The documents were in order, collateral was not required under CGTMSE, and the Chartered Accountant insisted that this was an “excellent opportunity for the village to leap into modernity.” He also said all my branch targets would be achieved with this one proposal. The proposal was tempting and yet, something tugged my instincts. Why would a borrower from Nellore, approach a rural village of Telangana?

That evening, I revisited the proposal at home. The numbers glittered, but the story behind them felt hollow. A five-crore diagnostic lab in a village where the average household struggled with basic medical expenses? The idea seemed out of sync with reality. My years of experience had taught me one thing—glossy files can blind, but vigilance clears the fog.

The next morning, I decided to verify things for myself.

The address mentioned in the file led me to a two-storeyed building at the edge of the village. From the outside, it looked recently whitewashed, with a newly painted board proclaiming: “*Coming Soon – Advanced Medical Diagnostics.*” I entered and alas! The space in the rooms were hollow, echoing with emptiness. No equipment, no reception counter,

not even a chair. Just bare walls and freshly cemented flooring.

I found the landlord, an elderly man sipping tea under a neem tree nearby. “Yes, madam,” he said, scratching his head when I asked about the tenant. “They rented it only last week and paid me an advance. They said that they would need it for just a short period... maybe two or three months. Some temporary godown, I presume.” His words sent a chill down my spine. Why would someone set up a high-end medical lab for only a few months and why hurry into renting the premises right before filing a loan proposal?

Back at the Branch, I began digging deeper. The doctors whose names appeared in the proposal had vague addresses, and when I tried calling one of the listed numbers, it was switched off. The other number provided by the borrower turned out to belong to a clinic in Nellore, which denied any association. The projected revenue model – villagers spending thousands of rupees per diagnostic test – was pure fantasy.

Piece by piece, the glittering picture fell apart. It wasn't a proposal—it was a **trap**, carefully crafted for the eyes of a new manager who might be eager to prove himself/herself by sanctioning a “big ticket” loan.

I remembered the stories I'd heard from colleagues: fraudsters who circled rural branches like vultures, waiting for a newcomer at the helm. They knew a new manager often wanted to show results quickly, and that eagerness could cloud their judgement. This time, I realized that I was that “identified target”.

When the borrower and CA visited again, I kept my calm. They spoke of urgency, of doctors ready to fly in, of villagers in desperate need as they don't have

to travel 100 kms for a decent diagnostic lab. I looked at them straight in the eye and said quietly, “A genuine business doesn't collapse under scrutiny. We'll take our time to verify” and I could see that their smiles faltered.

The next day, they didn't return. May be the owner informed about my enquiry. Weeks later, I learned through informal channels that the same team had approached another branch with a slightly altered version of the proposal. But this time, armed with the warning I had circulated to my Regional office, the attempt was foiled before it even began.

It struck me then how thin the line was – between a bank safeguarding trust and a bank losing crores overnight. Had I recommended the loan in haste, the branch/bank would have borne the brunt of a massive fraud, and worse, the community's trust in us would have eroded.

Sitting alone in my cabin that evening, I thought about the words etched into our profession: **Eternal Vigilance**. To some, it sounded like a cliché. But, in that quiet room, I felt the truth of it. Development – whether of a Village, a Bank, or a Nation – was never about giant leaps of faith alone. It rested on the careful, watchful eyes of those entrusted with responsibility.

That day, vigilance had not just averted a fraud. It protected the dreams & faith of thousands of honest customers. The deposits were not numbers in ledgers. They were lives, and lives demanded vigilance ... “An Eternal Vigilance”.

The phantom diagnostic lab had vanished, but its memory stayed with me, a constant reminder: **Development without vigilance is illusion. But vigilance, practiced sincerely, creates development that lasts forever.**

THE VIGILANT EYE: HOW TO SPOT AND STOP FRAUD



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Introduction

Picture this: A young man walks into a bank branch with a neat folder of documents – salary slips, identity proof, property papers. Everything looks fine at first glance. The loan application sails smoothly, the staff feel satisfied and the funds are released. Months later, the bank learns that the salary slips were forged, the property papers fake, and the man, nowhere to be found. What seemed like a regular day turned into a costly fraud.

Fraud in the banking sector is not new. From forged signatures in the 1950s to sophisticated cyber scams today, the tools may have changed, but the essence remains the same: deception for personal gain. What also remains true is this – fraud thrives when vigilance is weak.

As Chanakya once said more than 2000 years ago:

“Once you start working on something, don't be afraid of failure and don't abandon it. People who work sincerely are the happiest.”

This ancient wisdom reminds us that sincerity and vigilance are not just moral choices but practical shields against fraud. Banks, being custodians of public trust, cannot afford to let their guard down. In this essay, let us explore how frauds in the banking sector can be spotted and stopped and why the vigilant eye of every banker matters more than ever before.

The High Stakes of Banking Fraud

Banking is built on trust. Every depositor who hands

over his savings, every farmer who ploughs the field to feed our Nation, every entrepreneur who borrows for growth and every retiree, who withdraw their pension, believe that the bank will protect their money. Fraud strikes at the very root of this trust.

Unlike fraud in other sectors, fraud in banks have a cascading impact:

- ♦ It erodes customer confidence.
- ♦ It weakens the financial system.
- ♦ It tarnishes the reputation of institutions built over decades.

A single fraudulent transaction can undo years of goodwill. That is why vigilance is not optional – it is a duty.

Abraham Lincoln put it simply:
“You cannot escape the responsibility of tomorrow by evading it today.”

In the context of banking, ignoring small red flags today may result in massive fraud tomorrow.

The Changing Face of Fraud in Banking

Fraudsters are like water – they find the smallest crack to seep- through. Over the decades, frauds in banking has taken different forms:

1. **Traditional Frauds** – Fake signatures, forged cheques, impersonation.
2. **Credit Frauds** – Inflated project costs, fabricated quotations & invoices, fake property documents, inflated stock statements, fake book debts,

diversion of funds, fake property documents, loan against spurious gold etc.

3. **Insider Frauds** – Collusion between borrowers, staff and at times even third party service providers, overlooking the due diligence.
4. **Cyber Frauds** – Phishing, QR code scams, ATM skimming, online identity theft.

Each time technology improves, fraudsters adapt. The “Nigerian email scam” of the early 2000s has now evolved into sophisticated phishing attempts that even educated professionals fall prey to. As Benjamin Franklin wisely warned centuries ago: **“An ounce of prevention is worth a pound of cure.”** Prevention, especially in banking fraud, is always cheaper than recovery. Preventive Vigilance functions of the Bank like various audits / inspections and committee concept in sanction of various Credit and Non-credit proposals, goes a long way in preventing frauds.

How to Spot Fraud: The Red Flags

Frauds rarely occur in a vacuum. They often leave footprints that alert eyes can catch. Some common red flags in banking include:

1. In Loan Accounts:

- * Inflated invoices and project costs.
- * Quotations from a common vendor, sometimes even unrelated to the business of the borrower.
- * Repeated requests for restructuring despite no genuine business stress.
- * Disproportionate growth in turnover compared to industry peers.

2. In Retail Banking:

- * Multiple accounts opened with similar credentials.
- * Salary slips from little-known firms with no online presence.
- * Same introducer for a series of suspicious accounts.

3. In Cyber Transactions:

- * Customers reporting OTP requests without initiating transactions.
- * Unusual login attempts from different geographies within minutes.
- * Sudden multiple small transfers to unknown wallets.

Spotting these red flags requires training, but more importantly, it requires **alertness**. Systems can only raise alarms; human beings must interpret them wisely.

Warren Buffett once remarked: **“It takes 20 years to build a reputation and five minutes to ruin it. If you think about that, you'll do things differently.”** For bankers, this means paying attention to every detail, no matter how small.

How to Stop Fraud: Building Defence

Spotting fraud is only the first step. The real challenge is to stop it. Banks need **multi-layered defences** that combine technology, processes, and people.

1. **Robust Due Diligence** – A culture where documents are verified not just mechanically but keenly. For example : verifying an employer through multiple sources before accepting a salary certificate; independently verifying the properties, their ownership & their market value by local enquiry; verifying the background of new borrowers by friendly visits to their residence / place of work etc.

2. **Segregation of Duties** – The maker-checker system is vital and must be followed diligently by all the employees. No single employee should be able to sanction and disburse a loan. No single employee should do any transaction by himself playing the dual role of Maker/ Checker, by taking the other employee into confidence. Further, whatever be the circumstance not to compromise on dual key holding operational guidelines.

3. **Technology Leverage** – AI-driven transaction monitoring, fraud analytics and anomaly detection can identify suspicious patterns in real time.
4. **Customer Awareness** – Many cyber frauds can be prevented if customers are alert. Regular awareness campaigns on phishing, QR code scams and OTP misuse help.
5. **Whistleblower Protection** – Employees should feel safe to report suspicions. Silence is the fraudster's ally.

Swami Vivekananda once said “We are what our thoughts have made us; so take care about what you think. Words are secondary. Thoughts live; they travel far.” If vigilance becomes a way of thinking for every banker, fraud will find no easy entry.

The Human Angle in Vigilance

Too often, fraud prevention is spoken of only in terms of rules and systems, but fraud is fought most effectively by people with integrity. Systems are only as strong as the people operating them. Consider these examples: A branch manager notices that a borrower insists on urgent loan disbursement without submitting complete documents. The system might flag “pending KYC,” but it is the manager's conviction and courage that stops the fraud. Similarly, in case of a Jewel Appraiser, who goes beyond his boundaries of operations to help the branch staff in filling the Gold Loan application forms, preparing the gold loan packets etc. This should only raise an alarm amongst the branch staff to be more vigilant and certainly not make them feel comfortable that their work is shared by the so-called good Samaritan, the Jewel Appraiser. That is why vigilance must be seen as a mindset rather than a department. Every cashier, loan officer, CASA officer, sanctioning authority, reviewing authority, monitoring authority, committees for various purposes, IT manager and even a security guard must carry a “vigilant eye.”

The Culture of Collective Vigilance & Preventive Vigilance

No bank can fight fraud in isolation. Fraudsters often operate in networks; banks too must operate in unity. This means:

- ♦ Sharing fraud data across institutions.
- ♦ Training staff regularly.
- ♦ Building partnerships with regulators, law enforcement and cyber experts.

Fraud prevention also requires a cultural shift—where ethical behaviour is rewarded, shortcuts discouraged and every employee feels responsible. Further, Bank has in place various Preventive Vigilance measures like various forms of Audits / inspections/ reviews etc., which should be approached with the right objective of spotting and stopping the irregularities / frauds, rather than casual replies just for the sake of completing the paper work.

As Mahatma Gandhi said: “The future depends on what you do today.” A fraud-free future depends on the vigilance we practice daily.

Conclusion

Fraud in banking may never be eliminated completely, but it can certainly be minimized when every banker develops a vigilant eye. Fraudsters thrive on negligence, but they stumble before alertness. The vigilant banker is not a detective with a magnifying glass, but a professional who does ordinary things with extraordinary attention. Whether it is checking a signature carefully, questioning an incomplete document or pausing before approving a suspicious transaction – small acts of vigilance make a big difference. Let us together build a banking system where vigilance is not just a department but a way of life – where every banker, from the teller to the top executive, carries a vigilant eye to spot and stop fraud. Because in the end, it is not just about protecting money, but about protecting trust, the very foundation of the Banking system.

चौबे जी की चाबी

गौरव जोशी

वरिष्ठ प्रबंधक
अध्ययन एवं विकास केन्द्र नागपुर



“मोरेया रे ...बप्पा मोरेया रे...मोरेया रे बप्पा मोरेया रे” करते हुए, गणपती विसर्जन में रंग खेलकर, खड़जे की सी ढालू सड़क पर लाल टमाटर से लुढ़कते चले आ रहे थे चौबे जी; घर पहुँच कर जैसे ही चाबी निकालने के लिए कुर्ते में हाथ डाला तो भान हुआ कि जेब में केवल लाल रंग का गुलाल और एक कागज में बड़े ही सहेज कर रखे हुए मोदक ही थे, चाबी तो शायद बप्पा मोरेया कि धुन पर भांगड़ा करने के असफल प्रयास में बप्पा के साथ ही झील में विसर्जित हो गयी थी।

लेकिन चाबी खोने कि आदत चौबे जी कि पुरानी थी सो एक चाबी वाला उनका पक्का था जो गणपती विसर्जन के उत्सव पर सब कुछ बंद होने के बावजूद उनके एक बार बुलाने पर आ गया। हर एक दो महीने पर चौबे जी उसको बुला ही लेते थे, लेकिन इस बार जब वह आया तो बड़ा बेचारा सा मालूम हुआ, चौबे जी को लगा कि अवकाश के दिन बुलाने के कारण शायद मुँह फुला लिया है उसने, सो हाल-चाल पूछते हुए अपनी जेब से निकालकर एक मोदक उसकी तरफ बढ़ा दिया, तब उसने दरवाजा खोलते हुए, गुलाल में रंगा मोदक खाते-खाते बताया कि कोई चाबी वाला बाबा आया है बाज़ार में जिसके चलते सभी चाबी बनाने वालों का काम ठप्प हुआ पड़ा है।

“चाबी वाला बाबा भी होता है क्या?” चौबे जी ने मोदक गटकते हुए कहा। “और नहीं तो क्या! जब आई. आई. टी. वाले बाबा, नारियल बाबा और भी न जाने कितने तरह के बाबा हैं तो चाबी वाले बाबा भी आ गए, आजकल तो हर काम में बड़ी प्रतिस्पर्धा है” चाबी वाले ने कुछ अहंकार से गहरी सांस लेते हुए कहा। “और ये बाबा कि खासियत है कि अगर किसी ने उनसे चाबी बनवा ली तो वह कभी नहीं खोती।”

लंबी छुट्टी थी अगले दो तीन दिन, चौबे जी को कही जाना भी

नहीं था सो चाबी वाले बाबा की जांच पड़ताल कुछ दिलचस्प मालूम हुई और चाबी वाला तो ख़ैर खाली ही चल रहा था इन दिनों। चल दिये दो ब्योमकेश बक्शी पहेली सुलझाने चाबी वाले बाबा की।

पहला पड़ाव था स्वतः बाबा की दुकान, दुकान नहीं आश्रम, जिसके आगे एक पटल पर बड़े अक्षरों में लिखा था ‘चाबी वाले बाबा की जय हो- एक हजारी चाबी सिर्फ गंभीर लोगों के लिए; खलिहर लोग कृपया दूरी बनाए रखें’ अब चौबे जी और चाबी वाला तो खलिहर ही थे, सो बाबा की आज्ञा का पालन करते हुए दूरी बनाई और चल पड़े अपने दूसरे पड़ाव, पास के नुक्कड़ के पनवाड़ी वाले के पास, चूंकि पनवाड़ी वह व्यक्ति होता है जिसके पास उसके इलाके के एक-एक पत्ते, झाड़ से लेकर झाड़-फूँक वाले सबकी खबर रहती है, मजाल है जो इनकी नज़रों से कोई चूक जाए, हर ग्राहक की पसंदनुसार कितना कत्था, सुपारी, चूना पान पर लगाना है और किस ग्राहक से कितनी बात निकलवाई जा सकती है यह पनवाड़ी से अच्छा कोई नहीं जानता। किसके घर में कलेश है, किसकी मंज़िल विदेश है, किसके मन में द्वेष है सब कुछ जानते हैं नुक्कड़ के पनवाड़ी। पुराने समय के पिताजी लोग अक्सर अपने पनवाड़ी को बच्चों का ताऊ जी बना दिया करते थे ताकि जैसे ही बच्चों के ज़रा से कदम डगमग हुए तुरंत उनको खबर लगे और वे निकालें अपनी सुदर्शन चक्र रूपी चप्पल, अपने बच्चों का ‘स्वतः’ हृदयपरिवर्तन करने को।

इन दोनों को मुड़-मुड़ कर बाबा के आश्रम की तरफ देखते और सर खुजलाते अपनी ओर चलते आते देख कर वह अपने पान की कीमत समझ गया था, चौबे जी के लालिमा भरे दाँत देखकर ये भी समझ गया कि पान भी अच्छा बनाना होगा, सो पहले एक अव्वल दर्जे का पान बना कर उसने चौबे जी और

उनके शागिर्द का स्वागत किया और फिर उनकी मंशा कि टोह लेता हुआ बोला— “बताइये चौबे जी क्या सेवा करें? चौबे जी चौंके और “बोले तुमको कैसे मालूम हम चौबे जी हैं?” “अरे प्रभु ये आपकी फटफटिया पर लिखा है” ‘चौ बे जी’ हमने पढ़ लिया। हम कोई चाबी वाले बाबा थोड़ी हैं अंतर्दामी, पनवाड़ी हैं हम, पान बनाते हैं और अपने काम से काम रखते हैं।” चौबे जी भी समझ गए कि पनवाड़ी महोदय पुराने चावल हैं सो पान की दोगुनी कीमत देते हुए पूछने लगे,

“अच्छा तो अंतर्दामी हैं चाबी वाले बाबा?”

“हाँ, लगते तो हैं, देखिये न आज तक 423 चाबीयां बनाई हैं, एक भी गुम नहीं हुई है।”

“423 चाबीयां! एक भी नहीं खोयी!” चौबे जी और चाबी वाला चौंके हुए बोले।

“हाँ तो, कुछ बात तो बाबा में। ये पड़ोस के सेठ जी हैं आए दिन चाबियां खोती थी, कभी नौकरों से, कभी बहुओं से, कभी सेठानी जी से, कभी—कभार आप भी खो बैठते थे, लेकिन जब से चाबी वाले बाबा कि शरण में आए हैं, कोई चाबी वाला इस गली नहीं मुड़ा है” पनवाड़ी ने चाबी वाले कि तरफ ऊपर से नीचे देखते हुए कहा।

“तुम्हें कैसे पता, हम चाबी वाले हैं?” चाबी वाले ने अकड़ते हुए पूछा।

“अरे ब्योमकेश बख्शी तुम्हारे जेब में से जो पचासों चाबी का गुच्छा झांक रहा है, हाथ काले हो रखे हैं, तो पता तो चल जाएगा न जी। और छुपाने वाली कोई बात भी नहीं है, कई चाबी वाले आते हैं बाबा का आशीर्वाद लेने।”

“हमें नहीं लेना कोई आशीर्वाद, जिसने रोजी—रोटी ही छीन ली, हम उसका आशीर्वाद क्यूँ लेंगे, कुछ तो पाखंड ज़रूर है ये बाबा जी का, ऐसे कैसे चाबी नहीं खोती” चाबी वाला बकबकता हुआ बोलने लगा तो चौबे जी ने एक पान उसके मुँह में भी ठूसा और फिर सोचने लगे की ये बाबा की गुथी की कोई तो चाबी होगी।

कुछ समझ नहीं आया तो दोनों जासूस पुनः बाबा के आश्रम की ओर ही चल पड़े, हालांकि अभी भी खलिहर ही दे किन्तु इसके सिवाय कोई चारा भी न था। अंदर गए, बाबा के चेले—चपाटे आए, सम्पूर्ण विवरण लिया दोनों आगन्तुको का, उनके चाबी खोने की आदत का, उनकी आदत से होने वाली परेशानियों का, और अब तक कितना लूटा चुके हैं चाबीयां पर — ये भी पूछा। चौबे जी तो बताते बताते हाँफने लगे थे कि अंदर से एक और चेला आया और अंततः बाबा के दर्शन को ले गया। एक विशालकाय कक्ष में सफ़ेद वस्त्र पहने हाथ में चाबीनुमा कंगन पहने एक अदना सा आदमी बैठा था, दो लोग झुके दंडवत प्रणाम कर रहे थे और बाबा जी के दो चेले उनके दिये नोट गिन रहे थे।

चौबे जी तो नहीं लेकिन उनका दोस्त चाबी वाला ऐसा अभिभूत हुआ उनकी ये शान—शौकत देख कर। चौबे जी और चाबी वाला उनके आगे झुके ही थे कि अचानक से आश्रम में उथल—पुथल सी हुई, बाहर से कुछ चीखने चिल्लाने की आवाज़ आई और कुछ ही पलों में पूरा आश्रम मानो स्टेडियम में तब्दील हो गया, सब इधर से उधर भाग रहे थे तभी एक चेला साइकल से निकले पहिये की तरह बाबा की ओर दौड़ता हुआ आया “रेड! रेड! इनकम टैक्स की रेड” और जो बाबा अभी तक बरगद के वृक्ष की तरह अपने आसन पर फैले हुए थे लपक कर चौबे जी के ऊपर अमरबेल की भांति चिपक गए।

चौबे जी तो जैसे खुद ही डर के मारे पेड़ बने खड़े हुए थे न हिल पा रहे थे न डुल पा रहे थे, अब तो अमरबेल भी चिपक गयी थी। जब इनकम टैक्स ऑफिसर आया और उन्हे ही टैक्स का नोटिस थमाने लगा तो चौबे जी के शरीर में कंपन हुआ, अमरबेल झटक कर ज़मीन पर गिरी, और चौबे जी चिंघाड़े “हमें क्यूँ दे रहे हो, हम तो ‘चौबे जी’ हैं, हमारे स्कूटर पर भी लिखा है, बाबा जी ये पड़े हैं ज़मीन पर, इनको पकड़िए।”

इंस्पेक्टर भी मुस्कराता हुआ बोला, “हाँ भाई, देखा था स्कूटर आपका, ऐसा बैंगनी रंग कौन करवाता है स्कूटर का, देख कर ही दिमाग खराब हो जाए, खैर अभी तो आप बैठिए कोने में, बाबा जी से पूछताछ करनी है” बाबा पहले ही इनकम टैक्स ऑफिसर के पैर पकड़े बैठा था, “हमने कुछ नहीं किया

मालिक, हम तो बस चाबी बनाते हैं, छोटा मोटा कमाते हैं बस, ये आश्रम तो बस ऐसे ही है’

“ऐसे ही कैसे ही, एक हजार की चाबी बनाते हो, और ऐसे ही है” अफसर ने अकड़ कर पूछा, “जी मालिक वो हम गारंटी देते हैं न, खोएगी नहीं इसलिए”

“अरे वही तो पूछना है खोती कैसे नहीं है चाबी, ऐसा क्या डालते हो चाबी में?”

“जी चाबी में तो... हम कुछ नहीं डालते, हम तो बस.....” वो चौबे जी और चाबी वाले की ओर देखता हुआ ठिठका, की अफसर ने हड़का कर पूछा, “क्या हम तो बस? क्या डालते हो चाबी में बताओ”

“नहीं न सरकार चाबी में कुछ नहीं डालते, हम तो बस ग्राहक के मन में डालते हैं”

“क्या” अफसर ने पूछा

“डर”

“हम हर एक चाबी के कम से कम हजार रुपये और तिजोरी की हुई तो लाख रुपये लेते हैं, अब सोचिए किसी ने इतनी महंगी चाबी बनवाई है, क्या वो उसे यूं ही जेब में डालेगा? न! उसे रोज़ निहारेगा, पूजा की थाली में रखेगा, तकिये के नीचे रखेगा, किसी ने अगर बिना बात के छू भी लिया तो चिल्ला पड़ेगा – ‘हाथ मत लगाना एक लाख दिये हैं इसके’, कैसे खोएगी इतनी महंगी चाबी बताइये भला “बाबा ने मुस्कुरा कर कहा,” लोग चाबी नहीं अपना निवेश संभाल रहे हैं।

चौबे जी और चाबी वाला तो आँखें फाड़े सब सुन ही रहे थे, अफसर भी बाबा की बात सुन कर चकित रह गया और बोला “सही बात है गुरु, महंगी चाबी हो या सस्ती सलाह, आदमी तब तक नहीं समझता जब तक आपकी जेब न कटे’

इस प्रकरण के बाद से बाबा जी की शान में और बरकत हो गयी, अब जिसके यहाँ इनकम टैक्स की रेड पड़ी हो वो तो बड़ा आदमी हुआ न, और चौबे जी अब अपनी चाबी को अपने गले में बिल्ली की घंटी की तरह बांध कर रखते हैं, सुना है उनके चाबी वाले ने भी चाबी के दाम बढ़ा दिये हैं।



“Super Stars”

Dr. Paul Mudda, AGM, CCOE, Bengaluru has received the Indian CSR Award 2025 for “The Best NGO of the Year - Disability” at the ceremony held in New Delhi.

The Vigilant Mind: How Awareness Shapes Personality

Abrar Ul Mustafa

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A man once kept missing his train every morning. His house was close to the station, yet he was always late. He finally realised the truth – the problem was not the distance, but distraction. He lost minutes searching for socks, wasted time reading the newspaper, and drifted into idle thoughts. One day, he became attentive. He noticed his own patterns. He eliminated the unnecessary and prioritised what is more important. That morning, he boarded the train, and from then on, he never missed it again. This simple story holds a timeless lesson: vigilance of the mind shapes the course of our life. When we hear the word “vigilance,” we often think of watchmen, fraud prevention or security. However, there is a deeper meaning. Eternal vigilance also means keeping our mind awake, alert and aware.

We live in a world of endless noise. Phones buzz... Notifications scream.... and thoughts race. “Most of us are moving, but few of us are awake”. A vigilant mind is one that pauses. It observes. It notices. It asks questions. Intelligence may give answers, but vigilance gives clarity. Intelligence sees what is present; vigilance also sees what is missing. Our personality is carved not in a single day, but in small choices made daily, and every choice begins with awareness. If we are not aware, we cannot grow. If we are not alert, we cannot change.

During a training programme, I once met a young banker. Smart, efficient and ambitious, but he had one weakness. If a client spoke harshly, he would lose his cool. His words would become sharp, his tone turned harsh, and the customer would leave

dissatisfied. The trainer once asked him, “Do you know how you look when you are angry?” He said no. Another participant mimicked him. The hall erupted in laughter. That laughter was a mirror. For the first time, he saw himself from the outside. From that day, he paused before reacting. He trained himself to breathe before speaking. A year later, the same customers who once called him rude, now praised him as patient and calm. This is the power of self-awareness. A vigilant mind shines light on our blind spots. It shows us our patterns and gives us the power to change them.

Most of our life runs on autopilot. We brush, dress, drive, eat and even speak without much thought. Habits save energy, but they also make us blind. Have you ever driven down a familiar road and suddenly realised you don't remember the last ten minutes? That is autopilot. Safe at times, but dangerous if a child suddenly runs onto the road. A vigilant driver notices before disaster. The same is true in life. A vigilant student double-checks an answer and avoids a mistake. A vigilant banker spots an error before it becomes a fraud. A vigilant parent sees the unspoken worry on a child's face before it turns into silence. Habits are comfortable, but vigilance turns comfort into growth.

Colonel Sanders, the founder of KFC, was sixty-five when his restaurant shut down. He was nearly broke. Most would have given up. But, Sanders noticed something which others overlooked — people loved his fried chicken recipe. That small awareness changed his life. He travelled across the country, offered his recipe to restaurants, faced

rejection a thousand times and finally built a Global Brand. Opportunities rarely arrive with a drumbeat. Most come quietly, like a whisper. Only the vigilant mind hears that whisper. In our own lives, how many chances slip away because we are glued to our screens or lost in thought? Awareness is the difference between regret and reward.

A young officer once told me about his boss. The man spoke little but noticed everything. He sensed when a team member was troubled. He noticed small mistakes before they grew. He once called a junior and said, "I feel something is wrong with you. Do you want to talk?" The officer said, "That one question changed my life. I felt valued. I felt seen." That is the power of vigilance towards others. Not suspicion, but empathy. Observing the unsaid. Hearing the silence. Personality is not only about how we look or speak. It is also, about how we make others feel. A vigilant mind makes others feel understood.

Imagine two people entering a room. One barges in, careless, unaware of faces. The other enters alert, listening, smiling with attention. Who makes the stronger impression? Presence comes not from appearance, but from awareness. A vigilant mind naturally develops traits that shape personality:

- ◆ Confidence – because it is prepared.
- ◆ Discipline – because it notices slips and corrects them.
- ◆ Adaptability – because it senses change early.
- ◆ Respect – because it is aware of others.

The theme of this issue is Eternal Vigilance – Eternal Development. The link is simple. Development without vigilance is fragile. In personal life, if we grow in wealth but lose awareness of values, we collapse. In professional life, if we chase targets but ignore vigilance, fraud enters. In national life, if we build industries but ignore the environment, progress becomes destruction. Eternal vigilance is

the foundation. Eternal development is the building that rises upon it.

When I was young, I often trekked in the mountains of Kashmir. Once, while crossing a narrow trail at Margan Top, I asked the guide if he was afraid. On one side was a steep mountain wall and on the other, a valley so deep which seemed endless. He smiled and said, "The mountain forgives everything except carelessness. Here you walk with open eyes, or you don't walk at all." Those words never left me. Life is exactly like that trail. If we walk with awareness, we reach breathtaking views. If we walk carelessly, one slip is enough.

Vigilance is not a gift given by birth. It is a skill we can train. Simple practices can make us more aware:

1. Pause and Observe – Before reacting, stop. Notice your breath. Notice your thought.
2. Keep a Journal – Write down small patterns you observed about yourself today.
3. Listen Truly – Hear not only words, but also silences.
4. Question Habits – Why do I do this? Can I do it better?
5. Stay Curious – Curiosity keeps the mind awake.

Postscript: The American statesman Wendell Phillips once said, "Eternal vigilance is the price of liberty." I would add: Eternal vigilance is also the price of growth. A vigilant mind does not live in fear. It lives in awareness. It notices the small things, the hidden chances, the silent cries, the tiny flaws. It guards us against mistakes. It guides us towards opportunities. Such a mind shapes our personality into something others remember – calm, sharp, kind, confident. A vigilant mind is like a lighthouse. It cannot stop the storm, but it can always show the way to the shore.

Insights from Vigilance Wing

INTRODUCTION:

Vigilance refers to the state of being watchful and alert to any signs of irregularity, misconduct, or corruption within an organization. In the context of a public sector bank, vigilance is the systematic and proactive process of monitoring, detecting, preventing, and investigating any actions or behaviors that could undermine the bank's integrity, financial health, or reputation.

Vigilance is not just about catching wrongdoing after it happens; it is about creating an environment where such acts are less likely to occur in the first place. This involves a combination of preventive measures, continuous monitoring, and, where necessary, corrective actions to address any issues that arise. The vigilance function within a bank is essential for ensuring that all operations and transactions are conducted in accordance with established laws, regulations, and ethical standards.

Vigilance in any organization including the bank is an integral part of management, like any other functions of management, such as finance, personnel, operations, marketing, material, contracts etc., If the Vigilance set-up is effective in an organization, it will certainly ensure the functions of the other segments in an efficient way. The objective of vigilance is not to cripple the functioning of the organization, but to enhance its efficiency and effectiveness of the decisions. The challenge before us is to create an environment in which the honest can work fearlessly and the corrupt are punished promptly.

The presence of vigilance in banks should be felt constantly through its guidelines, suggestions and uniform observance of procedures framed based on years of experience it has gone through to guard

misconducts, malpractices and misuse of authority. The rules should instill not only a sense of fairness among bank employees but also the confidence that they are applied uniformly, providing a "hot-stove" treatment – where everyone, regardless of their status within the Vigilance network, is treated equally.

Vigilance management in banks goes beyond just rules, regulations, financial procedures and managerial processes; it deeply involves the individual, their environment and how they function within the organizational climate. The concept of ownership applies to vigilance as well. When the majority of employees recognize that vigilance is essential for the health of the organization, the objective is truly accomplished.

Banks deal with money entrusted to them by public with great confidence and trust. Once this trust and confidence of public is lost owing to loss of their money caused by negligence / mal-functioning of bank employees or failure of the system of the Bank, it will be a threat to its survival. The impeccable integrity with which we have to perform our duties as bank employees needs no reiteration. The Officers in supervisory cadre should have unimpeachable integrity and their moral character should be beyond reproach.

Further, in banking institutions risk taking forms an integral part of business and may cause loss to the bank even if a bonafide decision was taken in the normal course of business taking commercial interest of the bank into consideration. Such decision should be distinguished from malafide and motivated decisions from vigilance point of view. Vigilance in banks is therefore not a single proportion; rather it has got a special significance.

Defaulting in discipline in the bank's context as explained above attracts invoking of the punitive vigilance function. Generally, application of punitive vigilance function becomes necessary in the cases of gross negligence, reckless decision making, flagrant violation of systems and procedures and lack of honesty and integrity.

In Banking Institution, every loss caused to the organization, either in pecuniary or non-pecuniary terms, need not necessarily become the subject matter of a vigilance inquiry. It would be quite unfair to use the benefit of "hind-sight" to question the technical merits of managerial decisions from the vigilance point of view. At the same time, it would also be unfair to ignore motivated or reckless decisions, which have caused damage to the interest of the Organization. Therefore, a distinction has to be drawn between a business loss which has arisen as a consequence of a bonafide commercial decision and an extraordinary loss which has occurred due to any malafide, motivated or reckless performance of duties. While the former has to be accepted as a normal part of business and may be ignored from the vigilance point of view, the latter has to be viewed adversely and dealt with under the extant disciplinary procedures.

Unless the entire organization at all levels of management imbibe the feeling of vigilance, organizational effectiveness and clean administration are not possible. Vigilance is a total management function and this has to be appreciated at all levels of management. All issues pertaining to vigilance requires a pragmatic approach.

In order to spread the awareness of Vigilance and the significance it holds in an organisation, Vigilance Awareness Week (VAW) is observed annually by all the Organisations. Vigilance Awareness Week (VAW) holds immense significance in fostering integrity, transparency, and ethical conduct across all spheres of public life. Instituted by the Central Vigilance Commission (CVC), this annual observance serves as a powerful reminder of our collective responsibility to uphold probity and accountability in governance and everyday conduct.

Each year, the CVC announces a theme that guides the observance of the Week across organizations. The theme for Vigilance Awareness Week 2025 – "Vigilance: Our Shared Responsibility" – aptly underscores that the fight against corruption is not the duty of vigilance departments alone but a collective mission requiring active participation from every citizen, employee, and stakeholder.

This year's theme beautifully captures the essence of collective ownership, reminding us that vigilance is not a passive act but a shared obligation. When individuals remain alert, question irregularities, and commit to honesty in thought and action, they strengthen the larger framework of transparent and accountable governance.

A major highlight of the week is the Integrity Pledge, administered across the country to reaffirm individuals' commitment to uphold ethical values and reject corrupt practices in all forms. Employees, students, and citizens take this pledge as a personal and professional vow to maintain integrity, transparency, and fairness in their actions. This symbolic yet profound act embodies the spirit of shared responsibility that lies at the heart of this year's theme.

As a prelude to Vigilance Awareness Week 2025, various activities have been conducted across the Bank, including capacity-building programs, integrity pledge campaigns, seminars, workshops, quizzes, essay competitions, and social media outreach initiatives. These efforts have helped spread awareness about ethical values, preventive vigilance, and transparency in both official and personal spheres, reinforcing that vigilance is not an annual event but a continuous endeavor.

In essence, Vigilance Awareness Week serves as a reaffirmation of our collective resolve to build a corruption-free society. By upholding integrity and accountability in our actions, we pay true tribute to Sardar Vallabhbhai Patel's vision of an ethical and united India, and contribute to the nation's progress under the spirit of shared responsibility.

CIBM

A three-day inter-bank cross participation training program, NARI (Nurturing Aspiring Role Models in Inclusive Banking), was organised exclusively for Women Executives (Scale IV and V) of PSBs on 18th August, 2025. It was inaugurated by Smt R. Anuradha, CGM, Retail Credit and General Administration Wing and Sri Shreenath Joshi, GM and Chief Learning Officer. The programme focused on empowerment of future leaders, enhancement of managerial skills and promoting inclusivity in banking leadership. Sri. Shrinath Joshi, GM and CLO emphasized the importance of creating platforms that nurture women leaders and future role models in banking sector.



women SHG members under the Canara Stree Shakti Scheme with the objective of empowering women as entrepreneurs and enabling sustainable household income. ED, Sri Bhavendra Kumar emphasized the idea of “Lakhpatti Didi Initiative” of the Ministry of Rural Development which encouraged women SHG members to enhance their financial independence.

Sri Bhavendra Kumar, Executive Director, attended a Financial Inclusion Saturation Campaign at Mamakhurd village, a mega disbursement camp for Canara Stree Shakti & SHG Linkage programme at Khurja village and MSME Cluster Meet at Bulandsahar District, Hapur Region on 11th August 2025. Sri Rajni Kant, GM, Agra Circle Office, Sri Subodh Kumar Mallick, DGM, Sri Lakshminarayana Uppala, Regional Head, Hapur, Sri Rajeev Kumar Gupta, LDM Hapur and Sri Roshan Lal, Counsellor, Financial Literacy Centre, Hapur attended the campaign.



AGRA

Sri Bhavendra Kumar, Executive Director, visited Baraut under Baghpat RO, on 12th August 2025, to participate in DFS Financial Inclusion Camp. Sri Rajni Kant, GM, Sri Subodh Kumar Mallick, DGM, Sri P V Hari, DGM and other executives were present in the event. A Mega Agriculture Camp also was organised at Baghpat to provide financial assistance to



AHMEDABAD

A Canara Legends Privilege Campaign, part of meet-and-greet event was conducted at Gandhinagar Regional Office on 19th August 2025, under the leadership of Sri Ranjeet Kumar Jha, GM and Circle Head. The programme honoured ex-employees (“Legends”) for their contributions to the Bank. Regional Heads, Executives, CREs and CRMs participated in the programme and the Bank's new flagship products were discussed during the event.



Dr Ambedkar Vidya Jyothi Scholarship distribution event was conducted as part of Independence Day celebrations on 14th August 2025, at Ahmedabad CO. The event was chaired by Smt Devika Madalli, Director INFLIBNET and Sri Ranjeet Kumar Jha, GM and Circle Head and Sri Vinod Vishnu Joshi, DGM and Regional Head, RO Gandhinagar.



As part of Financial Inclusion Saturation Campaign, a camp was organised on 11th August 2025, at Sika Village under the Gandhinagar Regional Office.



Sri Dhananjay Pandey, GM, CAM Wing, HO, chaired the campaign along with Sri Amarjit Singh, DGM, CO Ahmedabad, Sri Vinod Vishnu Joshi, RO Head & DGM RO Gandhinagar and Sri Manoj Harchandani, AGM, NABARD. Sri Arvind, AGM and all executives from the RO participated. An awareness regarding financial inclusion schemes including PMJDY, PMJJBY, PMSBY and APY to the 280 odd villagers was created during the event.

An Accounts Operations and Remittances Awareness Campaign was organised on 21st August, 2025. A mobile van was flagged off by, Sri Ranjeet Kumar Jha, GM and Circle Head, to spread awareness in Motera, Chandkheda, Gandhinagar and Sabarmati areas followed by a walkathon which was attended by Senior Officials and circle staff.



BENGALURU

As part of PM Jan Suraksha Saturation Campaign (01.07.2025 – 30.09.2025), a Financial Inclusion Saturation Camp at Kodigehalli was organised. Sri K. Satyanarayana Raju, Managing Director & CEO, Sri Mahesh M. Pai, CGM and Circle Head, Sri Bhaskar Chakravarthy, GM, Lead Bank Vertical, Smt. Sonali Sen Gupta, Regional Director, RBI Bengaluru, Sri Arun Kumar, AGM, RBI, branch staff of Canara Bank, representatives from other Public Sector Banks, and Karnataka Gramin Bank participated in the programme. The programme witnessed the support of over 700 customers, representing nine neighbouring villages of the Gram Panchayat.

Schemes like PMJDY, PMJJBY, PMSBY, and APY, were discussed, stressing the importance of active public participation to achieve the saturation targets. During the event, cheques were handed over to eight beneficiaries of PMSBY and PMJJBY from Avathi, Doddaballapura, Kodigehalli branches of Canara Bank.



A Business Strategy and Review Meeting was held on 3rd September 2025, in the presence of Sri S K Majumdar, ED and Sri Uday Sankar Majumder, CGM, Risk Management Wing, HO. Sri Mahesh M Pai, CGM and Circle Head, presented a comprehensive review of the Circle's performance. Sri Majumdar, ED, emphasized the importance of Karnataka's business potential focussing on payroll accounts, CASA growth, digital products, retail deposits and MSME business with focus on customer service. A detailed review of ROs and TBOs was undertaken and top performers were recognized for their results in September, 2025 quarter.



BHOPAL

A Canara Legends Privilege meeting was conducted on 22nd August 2025, to acknowledge the valuable contributions of retired employees and sought their support in mobilizing potential customers through personal networks. Sri Balvinder Kumar, D.G.M, CO, Bhopal, presided over the meeting. Participants were encouraged to generate at least five new business leads for the bank. The discussions focussed on enhancing outreach and simplifying product information.



CHANDIGARH

As a part of CSR initiative, a cheque of ₹50 Lakhs was presented to the Punjab Disaster Relief fund on behalf of Canara Bank. Sri Manoj Kumar Das, GM, and Sri B Ravi, DGM & Regional Head of RO Chandigarh, handed over the cheque to Chief Minister, Sri Bhagwant Mann in the presence of senior government officials, Sri Harbhajan Singh, Cabinet Minister and Sri K A P Sinha, IAS, Chief Secretary Govt of Punjab.



CHENNAI

A Canara Legends Privilege meeting was conducted on 13th August, 2025 at Circle Office to honour the dedicated service and legacy of retired staff. The event was chaired by Smt Sindhu K A, CGM and Circle Head along with Sri Rajesh Kumar Verma, DGM, Circle Office and other executives. The event honoured retired staff and highlighted their contributions in campaigns like “Each One Source Ten” Campaign, the RD Campaign, and the “Each One Source Five” Campaign.



As part of CSR initiative, Sri. Rajesh Kumar Verma, DGM, Circle Office and Smt. Gayathri G, DGM, Chennai South Region, presented a Mini Ambulance to YMCA College of Physical Education on 24th August, 2025. Mr Vincent George, President NYCI Hon'ble Justice Kurian Joseph (Retd.) and Hon'ble Justice J.B. Koshy (Retd.) were present in the event.



Sri Hardeep Singh Ahluwalia, Executive Director, visited Chennai Circle on 19th August, 2025 to conduct a cluster-wise review meeting of ARM branches from Chennai, Madurai and Trivandrum Circles. Sri Barun

Singh Thakur, GM, Recovery Vertical, CA & R Wing, HO, Smt K A Sindhu, CGM, Circle Head, Sri Raghavendra Rao Kanala, DGM, Circle Office and Smt Mridula G, AGM, Circle Office were present during the review meeting. Branch Heads of ARM- Chennai-I, Chennai-II, Trichy, Coimbatore, Madurai, Ernakulam, Kozhikode and Trivandrum also attended the meeting. Strengthening Recovery efforts, strict adherence to Sarfaesi timelines, addressing wilful defaulters and monitoring high value NPA accounts were the general topics discussed during the meeting. Outstanding performers were felicitated and the visit reinforced the importance of accountability, timely legal actions and achieving recovery targets within stipulated timelines.



DELHI

As part of CSR initiative, Sri Hardeep Singh Ahluwalia, Executive Director, along with Sri Vikram Duggal, CGM and Delhi Circle Head, Smt Vinnie Malti David Baptist, DGM, Circle Office, Sri Sanjeet Kumar, DGM and RO Head South Delhi, visited Holy Family Hospital on 8th August, 2025. A financial assistance of Rs 5,07,360/- was extended for the purchase of five Neonatal Warmer Care Systems.



Sri Hardeep Singh Ahluwalia, Executive Director, visited Delhi Circle on 8th August, 2025 and chaired a Mega Financial Saturation Camp at Vivek Vihar under the DFS 3-month campaign. Sri Vikram Duggal, CGM, CO Delhi, Sri Biplav Kumar Mishra, DGM and RO Head Central Delhi, Smt. Vinnie Malti David Baptist, DGM, CO Delhi and Sri Hari Shankar, LDM-Shahdara District, Bank of Baroda were the other dignitaries who participated in the event. The camp successfully processed 148 applications under various schemes and completed RE-KYC formalities, significantly advancing the campaign's objectives.



A Mega Financial Inclusion Saturation Camp was organised on 16th September, 2025, at Narela Village, Delhi, under the ongoing DFS-led 3-month campaign (01.07.2025-30.09.2025). Sri S K Majumdar, Executive Director, Sri Vikram Duggal CGM, CO Delhi, Sri Sanjay Kumar Mishra DGM, Regional Office North Delhi and Smt Vinnie Malti David Baptist DGM, CO Delhi were present during the meeting. Schemes like PMJDY, PMSBY, PMJJBY and APY along with cybersecurity and Re-KYC awareness were discussed. As part of CSR initiatives, the Bank sanctioned support to Sarvodaya Kanya Vidyalaya, Tikri Khurd, Delhi, for the construction of sanitation facilities for girl students.



GUWAHATI

A financial Inclusion Saturation camp under the DFS Three-Month GP level Campaign was held on 2nd September, 2025 at Guimara (Bijoynagar Branch) and Goroimari (Chaygaon branch). Sri Bishmay Samal, GM, HO, Sri Lok Nath, GM and Circle Head and Shri Naresh Kumar, AGM, Regional Head were present during the camp. The camp focussed on topics like inclusive growth, financial empowerment and extension of government schemes to every household.



HYDERABAD

A Business Strategy and Review Meet with Regional Offices, MCBs, MSME Sulabhs and select ELBs/VLBs was conducted on 1st September, 2025, The meeting was chaired by Sri S. K Majumdar, Executive Director and Sri Kalyan Mukherjee, GM and Circle Head. The Circle Head presented the Circle's performance for FY 2024-25 and the action plan for FY 25-26. During the meeting, emphasis was given on improving NIM, driving CASA growth, boosting MSME and retail lending and focussing on low-cost deposits. Officials were guided to adopt suitable strategies for sustainable growth and prevent account takeover.



JAIPUR

A mega Financial Inclusion camp was conducted on 8th September, 2025, at Bilonchi Gram Panchayat, as part of DFS three-month GP level Financial Inclusion Saturation Campaign in the presence of Sri B.P. Jatav, CGM, HR and PR Wing, Head Office, Smt Geetika Sharma, GM and Circle Head and other executives. The camp witnessed an active participation of over 200 residents and awareness sessions on Social Security Schemes and financial inclusion benefits were conducted.



KARNAL

A Business Strategy and Review Meet was conducted on 2nd September, 2025 at Gurugram. The meeting was chaired by Sri Bhavendra Kumar, Executive Director. Sri Deepak Shukla, DGM Circle Office, Sri G A Anupam, GM and Circle Head, RO Heads, RAH Heads, MSME Sulabh Heads, Branch Heads and Executives from Circle Office, Karnal attended the meeting. The Circle's performance was reviewed and emphasis was given on customer service, customer connect, market share improvement, CASA growth and staff involvement. ED, Sri Bhavendra Kumar also launched "Celebrate Life: Fee Income Drive" for Life Insurance Business, during the meet.



KOZHIKODE

Sri Satyanarayana Raju, MD & CEO, visited Kozhikode Circle Office on 1st August, 2025 and reviewed the performance of the Circle, key branches and units with a focus on inclusive growth, grassroots involvement, strong performance ownership, corrective measures for underperforming branches along with an emphasis on customer-centric values, service efficiency and digital adoption. During the visit, Sri Satyanarayana Raju, MD & CEO and Dr. Rashmi Tripathi, GM and Circle Head met Lead Bank and RSETI officials to discuss outreach, financial inclusion and rural-capacity building initiatives.



MANGALURU

A 'Meet and Greet' programme was conducted on 13th August, 2025 at Mangaluru Circle Office. Sri. Manjunath B. Singai, GM and Circle Head chaired the meeting. Sri. Shailendra Nath Sheeth, DGM, prominent Union Leaders of Retiree Association along with over hundred retiree employees participated in the meeting. The Bank's new initiatives and CASA products were discussed during the session. The main thrust was given to a new campaign, "Canara Legends' Privilege."



A gram panchayat level Financial Inclusion Saturation programme was conducted on 3rd September, 2025, at Harnahalli Village, Hassan, with the objective of extending banking facilities and promoting financial literacy to every household in the area. Smt. Mamatha A Joshi, GM, Priority Credit Wing, HO was the Guest of Honour along with Sri. Antonyraj Y, AGM & Regional Head, Hassan. The camp emphasized the importance of financial inclusion and sensitized the rural population on various banking products and services, including social security schemes, insurance, savings accounts, Re-KYC, digital banking channels, and credit facilities, while also creating awareness on digital fraud prevention. Special focus was placed on empowering rural households, self-help groups, and unbanked citizens, ensuring last-mile connectivity of banking services.



MANIPAL

A Financial Inclusion Saturation Camp was conducted on 9th September, 2025 at Padubidri Gram Panchayat, Udupi. The event was organised by Padubidri II branch and it was attended by Sri Prabhat Kiran, CGM, Head Office, Sri H K Gangadhar, GM and Circle Head, Manipal Shri Mahamaya Prasad Roy, DGM and RO



Head Udupi-I and Sri Harish G, LDM Udupi. The relevance of enrolment in social security schemes and timely updation of Re-KYC was emphasized in the meeting. The meeting underscored the significance of digital fraud prevention and nomination updation in PMJDY accounts.

MUMBAI

The Business Strategy and review meeting was chaired by Sri S. K. Majumdar, Executive Director along with Sri Prabhat Kiran CGM, Corporate Credit Wing, IO & Associates Wing, HO and Sri Ranjeev Kumar, CGM and Circle Head of Mumbai on 25th August, 2025. Regional Heads and other senior executives from the Circles and ROs participated. The Circle Head presented the Circle's performance across key business parameters, highlighting achievements, concerns, and the way forward for sustainable growth in the coming quarters. The deliberations focussed on CASA mobilization, Payroll improvement, retail deposits, housing loans and recovery in stressed accounts.



RANCHI

Sri K Satyanarayana Raju, MD and CEO along with



Sri Sujit Kumar Sahoo, GM and Circle Head, Sri Tarun Kumar, DGM, attended a Town hall meeting on 01st September, 2025 conducted by the Circle. The meeting emphasized on business growth, customer service, digital products and the Digital Lending Platform implementation benefits.

"Each one Source Five" initiative and acknowledged the Circle's 100% achievement under the scheme. He also highlighted the Circle's strategic edge as SLBC convenor in Kerala and stressed the importance of customer connect and employee ownership in sourcing business.

TRIVANDRUM

A Business Strategy and Review Meet for VLBs headed by CMs, RAHs, Sulabhs, ARMs, MCB & LCB was organised on 2nd August, 2025. Sri K Satyanarayana Raju, MD & CEO, chaired the meeting along with Sri V S Santhosh, GM and Secretary to the Board and Sri Sunil Kumar, GM and Circle Head. During the meeting, Sri K Satyanarayana Raju, MD and CEO, underlined the importance of sustainable growth, the



अंचल समाचार

अहमदाबाद

संसदीय राजभाषा समिति की तीसरी उप-समिति द्वारा दिनांक 13 सितम्बर, 2025 को गांधीनगर स्थित केंद्र सरकार के कार्यालयों के राजभाषाई निरीक्षण के दौरान, हमारे क्षेत्रीय कार्यालय गांधीनगर व वडोदरा का राजभाषाई निरीक्षण किया गया। निरीक्षण कार्यक्रम में बैंक का प्रतिनिधित्व करने हेतु केनरा बैंक, प्रधान कार्यालय की ओर से श्री के वी आर मूर्ति, महा प्रबंधक व श्रीमती श्रीकला श्रीकुमार, सहायक महा प्रबंधक तथा अंचल कार्यालय अहमदाबाद की ओर से अंचल प्रमुख, श्री रणजीत कुमार झा, महा प्रबंधक, श्री पी एस नेगी, वरिष्ठ प्रबंधक (राजभाषा) उपस्थित रहे। क्षेत्रीय कार्यालय गांधीनगर की ओर से क्षेत्रीय प्रमुख, श्री विनोद विष्णु जोशी,

उप महा प्रबंधक, श्री विकास कुमार, प्रबंधक (राजभाषा) व क्षेत्रीय कार्यालय वडोदरा की ओर से क्षेत्रीय प्रमुख, श्रीमती के एस माधवी, उप महा प्रबंधक, श्रीमती मीनाक्षी, प्रबंधक (राजभाषा) मौजूद रहे।

चंडीगढ़

दिनांक 22.08.2025 को कार्यपालक निदेशक श्री भवेन्द्र कुमार जी द्वारा चंडीगढ़ अंचल कार्यालय का दौरा किया गया जिसमें अंचल कार्यालय में समीक्षा एवं रणनीति बैठक का आयोजन किया गया जिसमें सभी कार्यपालकगण उपस्थित हुए। अंचल प्रमुख एवं महा प्रबंधक श्री मनोज कुमार दास द्वारा अंचल की प्रगति एवं आगे की रणनीति प्रस्तुत की गई।



दिल्ली

दिनांक 23 सितंबर 2025 केनरा बैंक और दिल्ली परिवहन निगम डिपो के बीच स्वचालित किराया संग्रह प्रणाली के लिए एमओयू (समझौता ज्ञापन) का आदान-प्रदान किया गया। इस अवसर पर दिल्ली की मुख्यमंत्री श्रीमती रेखा गुप्ता जी, केनरा बैंक दिल्ली अंचल कार्यालय प्रमुख श्री विक्रम दुग्गल जी व दिल्ली परिवहन निगम के कार्यपालक उपस्थित रहे।



जयपुर

दिनांक 15 अगस्त 2025 को, केनरा बैंक, अंचल कार्यालय, जयपुर ने भारत के 79वें स्वतंत्रता दिवस का गरिमामय उत्सव मनाया। इस अवसर पर श्रीमती गीतिका शर्मा, महाप्रबंधक व अंचल प्रमुख, जयपुर द्वारा ध्वजारोहण किया गया। स्वतंत्रता



दिवस कार्यक्रम में श्री संजय कुमार, उप महाप्रबंधक, श्री अतुल मिश्रा, उप महाप्रबंधक, श्री एम गांधी, उप महाप्रबंधक, श्री बी श्रीनिवास, उप महाप्रबंधक व क्षेत्रीय कार्यालय प्रमुख, जयपुर, अन्य कार्यपालकगण, कर्मचारीगण, बैंक के सेवानिवृत्त कर्मचारीगण, कर्मचारियों के परिवारजन एवं राजकीय विद्यालय के छात्र-छात्राएं भी उपस्थित थे।

कोलकाता

सतर्कता जागरूकता सप्ताह के दौरान श्री नबीन कुमार दास, मुख्य सतर्कता अधिकारी ने 11 सितम्बर, 2025 को कोलकाता का दौरा किया और शाखा प्रमुखों एवं अंचल के कर्मचारियों के साथ बैठक की। उन्होंने सतर्कता जागरूकता और धोखाधड़ी के कारणों, उससे बचाव के विभिन्न पहलुओं पर विस्तार से प्रकाश डाला और अपना मार्गदर्शन दिया। बैठक की शुरुआत उपस्थित गणमान्यों द्वारा दीप प्रज्ज्वलन और संस्थापक को श्रद्धासुमन अर्पित करने के साथ हुई। अंचल प्रमुख श्री अरुण कुमार मिश्रा द्वारा स्वागत संबोधन दिया गया। श्रीमती किरण एन एस, उप महाप्रबंधक द्वारा धन्यवाद ज्ञापन दिया गया। बैठक में श्री अमृत घोष, उप महा प्रबंधक एवं अंचल कार्यालय के समस्त कार्यपालकगण उपस्थित थे।



Heritage of Maharashtra

- Maharashtra has over 350 forts, each echoing the valor of the Marathas and the legacy of Chhatrapati Shivaji Maharaj.



प्रधान कार्यालय में 79वां स्वतंत्रता दिवस समारोह 79th Independence day Celebration at Head Office



केनरा बैंक का अपना बड़ा है नाम

केनरा बैंक का अपना बड़ा है नाम
जिससे सभी स्टाफ सदस्यों को मिलता नया मुकाम
सत्यनारायण के. राजु है हमारे प्रमुख प्रबंध निदेशक
जिनके नेतृत्व से बनता हमारा मार्ग प्रशस्त



मोनालिसा पंवार

ग्राहक सेवा सहयोगी
जोधपुर पावटा शाखा

बैंक को मिल रहा सतर्कता का ज्ञान, साथ ही लाकर नए नए उत्पाद
बैंक का बढ़ता राष्ट्र और अंतरराष्ट्रीय स्तर पर अभिमान
कई उत्पाद जो युवाओं के लिए है खास
कुछ करते महिलाओं के आर्थिक सुरक्षा का प्रयास
एक सेवा सा है उनका लक्ष्य
समाज को बढ़ा कर आगे बढ़ाना है कदम

विचारों की उनका क्या करूं बखान
वरिष्ठ नागरिकों का सदैव रखते ध्यान
सभी प्रकार की सुविधा मिले उन्हें
उनको देते मान और सम्मान॥

Each one source ten से मिली बैंक को नई दिशा
अगर हम एक जूट रहे तो हर लक्ष्य को पाया जा सकता
इसकी सफलता से बैंक ने पाई जमा पूंजी
जो हमारी जरूरतों को करती है पूरी॥

Each one source five से मिला सभी सदस्यों को लक्ष्य
हम अपने उत्पादों और व्यवहार से जोड़ सकते हैं ग्राहक
नई नई नीतियां उन्हें सबसे अलग है करती
इससे हमारे बैंक की छवि है निखरती॥

इस प्रकार यह पाठ हमें सिखाता है
सत्य, निष्ठा से हर युद्ध है जीता जा सकता
आज हम जिस पथ पर हैं और आगे बढ़ेंगे
इन प्रयासों से हम बुलंदियां अवश्य प्राप्त करेंगे॥

GDP Opinion Piece



Dr. Madhavankutty G
Chief Economist

Q1 growth metrics: domestic fundamentals remain strong but headwinds from global turbulence a concern

Domestic fundamentals, public capex and robust growth in service sector ensured real GDP growth of 7.8% in Q1. These numbers indicate not just an annual growth spurt but also evidences strong sequential momentum. Though favourable base has played its part sectoral performance too contributed. A growth rate of close to 8% in Q1 should help the fiscal end with a decent growth print. However challenges posed by global headwinds will commence from the second quarter. Growth has been fairly broad-based across all sectors, barring a few like mining and electricity but trajectory for the rest of FY26 depends on the extent to which policy initiatives mitigate external shocks.

Sectoral growth trends convey an overall growth momentum. At 3.7% agri & allied sectors more than doubled its pace over the previous year. This is attributable to good monsoons and technology initiatives. If monsoon does not play truant, we must expect 4.5-5% to be the 'new normal' in our agri growth story. Industrial sector posted fairly modest growth and was not surprising as corporate earnings and index of industrial production numbers gave subtle hints. The lack of momentum in private capex can be attributed to slow industrial growth. However manufacturing grew 7.7%, exhibiting significant sequential strength over q4'25, while mining and electricity sectors degrew, the latter apparently pulled down by bountiful monsoons. Services sector, so far immune to tariff headwinds,

grew 9.3%, an annual and sequential growth of 200 and 250 bps respectively, scripting the Q1 growth story with its 57% weight in GDP.

On the expenditure side, private consumption continues to contribute more than 60% to GDP. It is pertinent to note that rural demand shows green shoots after long spells in the slow growth lane. The upswing in FMCG sales volumes explain this better. Urban demand, however, is yet to revive to its potential as slow wage growth and leveraged households remain a drag. GST rationalisation is expected to provide further impetus as consumer durables and 'white goods' turn more affordable. A full pass through is estimated to improve GDP growth by 55 bps for 6 months assuming Marginal Propensity to Consume (MPC) of 0.7 and an annual revenue loss of ₹ 1.2 lakh cr. Meanwhile public capex continues to do the heavy lifting. Exports grew 21% at current prices, aided by frontloaded outbound shipments.

This brings us to the question on further repo rate cuts. Global shocks would impact from Q2. Textiles, gems & diamonds, leather & footwear, handicrafts, marine products, furniture to name a few will bear the brunt of tariffs. But rate cuts are unlikely to be seen as a panacea. More plausible measures include special liquidity windows, moratorium on loan repayments or special dispensation on NPA classification as limitations of monetary policy to growth has been fairly acknowledged.

Nominal GDP will likely grow 8% accounting for

-muted inflation, exerting upward pressure on fiscal and debt metrics. Likely fiscal support to help tariff hit sectors could act as a drag. However, cushioned by RBI dividend and negligible revenue loss from GST tweaks, Central fiscal deficit is not expected to breach 4.4%. Fiscal situation of states is likely to come under some strain which is mirrored in rising SDL yields.

How does the growth outlook pan out for the rest of FY26 and beyond?. Tariffs are expected to shave around 50 bps off GDP growth for the rest of the fiscal. A full pass through of GST cuts could just about mitigate this which possibly explains MPC retaining FY26 growth forecast at 6.5%. However firms might hesitate to pass on full benefits, not

withstanding anti-profiteering clauses. Assuming 50% pass through growth boost from consumption could fall short by 25bps to mitigate the tariff shock impact. However, even if growth averages just 6% for the rest of the fiscal, the full year growth will be 6.5% riding on 7.8% in Q1, which would be the most likely scenario.

The softness in growth momentum which we might observe in subsequent quarters, is attributable to global headwinds. Domestic fundamentals remain resilient which will propel us towards potential growth rates once external headwinds subside.

(This article was published in Business Standard newspaper dated August 30, 2025)

Homage

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

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

Name	Staff No	Designation	Branch	Expired on
M PRANEETH	804312	C S A	POOLAPALLE	20-04-2025
P GANGARAM	575168	OFFICE ASSISTANT	KALLUR	11-05-2025
S T SHINDE	62255	OFFICE ASSISTANT	PUNE VIMANNAGAR	17-05-2025
SOLANKI MAHENDRA SINGH BALD	72835	OFFICE ASSISTANT	AHMEDABAD KANKARIA	30-05-2025
LAKHWINDER SINGH	529934	OFFICE ASSISTANT	PANCHKULA REGIONAL OFFICE	03-06-2025
MAHAVIR B KAGDA	529417	OFFICE ASSISTANT	MUMBAI VIKHROLI EAST	12-06-2025
VIDYA VINOD NAYAK	694328	OFFICER	PART OF HEAD OFFICE, MANIPAL	21-06-2025
NEELAM	834885	OFFICE ASSISTANT	GURGAON SECTOR 10A	24-06-2025
JAGADISH K	603593	OFFICE ASSISTANT	BLORE R P C LAYOUT	29-06-2025
DHANANJAYA B	80587	ARM GRD /SEC GRD	MANGALURU CUR CHEST	02-07-2025
KRISHNA RAMA NAIK	67765	H K CUM OFF ASST	BENGALURU BASAVANAGUDI	06-07-2025
A B SONAWANE	69600	C S A	KHARGHAR	08-07-2025
MANISH BHORIA	613268	MANAGER	EARAMSAHI	11-07-2025
NEELAM KUMARI	62282	SR OFF ASST	RAIPUR G E ROAD	31-07-2025

महाराष्ट्र की प्रभावशाली महिलाएं

धीरज जुनेजा

अधिकारी
सूरत क्षेत्रीय कार्यालय



भारत वर्ष एक सम्पन्न परंपरा और सांस्कृतिक मूल्यों से समृद्ध देश है, जहां महिलाओं का समाज में प्रमुख स्थान रहा है। भारत को 'सशक्त और समर्थ भारत' बनाने में महिलाएं निरंतर महत्वपूर्ण भूमिका निभा रही हैं। भारत परंपराओं और सांस्कृतिक मूल्यों से समृद्ध देश है। महाराष्ट्र भारत का तीसरा सबसे बड़ा राज्य होने के साथ-साथ भारत के सर्वाधिक प्रगतिशील राज्यों में से एक है। यहां कई महान लोगों का जन्म हुआ, जिन्होंने राज्य के साथ-साथ राष्ट्र को भी गौरावित किया है। महाराष्ट्र भारत की सबसे प्रभावशाली महिलाओं की जन्मभूमि एवं कर्मभूमि रहा है। इन उल्लेखनीय प्रतिभाओं ने अनेक कुरीतियों को तोड़ा, अन्याय के खिलाफ लड़ाई लड़ी और भावी पीढ़ियों के लिए लैंगिक समानता, शिक्षा और सामाजिक न्याय का मार्ग प्रशस्त किया। महाराष्ट्र की कुछ प्रभावशाली महिलाओं की सूची इस प्रकार है:

लता मंगेशकर : लता मंगेशकर एक प्रसिद्ध भारतीय पार्श्व गायिका थी, जिन्हें प्यार से "स्वर कोकिला" कहा जाता था। उनका आठ दशकों का कार्यकाल उपलब्धियों से भरा पड़ा है। उन्होंने 13 वर्ष की उम्र में अपनी गायिकी की शुरुआत की और लगभग 80 वर्षों तक सक्रिय रूप से संगीत के क्षेत्र में काम किया। लता मंगेशकर ने लगभग तीस से भी ज्यादा भाषाओं में फ़िल्मी और गैर-फ़िल्मी गाने गाये हैं। उनकी पहचान भारतीय सिनेमा में एक प्रमुख पार्श्वगायिका के रूप में रही है। वर्ष 2001 में इन्हें भारत के सर्वोच्च सम्मान भारत रत्न से सम्मानित किया गया। वो कहती थी कि "संगीत मेरी रगों में बसता है।"

ताराबाई शिंदे : ऐसे समय में जब महिलाओं को खुद को शिक्षित करने का अवसर भी नहीं दिया जाता था, ताराबाई एक उत्साही पाठक के रूप में सामने आईं, जो शास्त्रीय और आधुनिक साहित्य दोनों में पारंगत थीं। ताराबाई शिंदे ने स्त्री पुरुष तुलना (महिलाओं और पुरुषों के बीच तुलना) नामक पुस्तक लिखी, जो भारत की पहली नारीवादी पुस्तकों में से एक थी। उन्होंने पितृसत्तात्मक मानदंडों और महिलाओं के साथ समाज के व्यवहार के पाखंड की निर्भीकता से आलोचना की। वे मानती थी कि "जब महिलाएं इतना कुछ सहती हैं, तो उन्हें हीन क्यों समझा जाना चाहिए?"

सावित्रीबाई फुले : सावित्रीबाई फुले भारत की पहली महिला शिक्षिका थीं। वह एक समाज सुधारक, कवयित्री और नारी मुक्ति आंदोलन की प्रणेता भी थीं। सावित्री ने अपने पति ज्योतिराव फुले के साथ महाराष्ट्र में महिलाओं के अधिकारों को बेहतर बनाने में एक महत्वपूर्ण भूमिका निभाई थी। उन्हें भारत के नारीवादी आंदोलन की अह्मणो माना जाता है। सावित्रीबाई और उनके पति ने 1848 में भिडे वाडा पुणे में लड़कियों के लिए पहले आधुनिक शिक्षा वाले स्कूल की स्थापना की। उन्होंने जाति और लिंग के आधार पर लोगों के साथ भेदभाव और अनुचित व्यवहार को खत्म करने के लिए काम किया। उनका मानना था कि- "यदि आप एक महिला को शिक्षित करते हैं, तो आप एक पूरे परिवार को शिक्षित करते हैं।"

डॉ. आनंदीबाई जोशी : आनंदीबाई जोशी का व्यक्तित्व महिलाओं के लिए प्रेरणास्त्रोत है। 1886 में उन्होंने

डॉक्टर बनने के अपने सपने को साकार रूप दिया। उन्होंने 1886 में एमडी की डिग्री हासिल की और "हिंदू आर्य लोकमधील प्रसूतिशास्त्र पर शोध प्रबंध" लिखा। वह ब्रिटिश भारत के तत्कालीन बॉम्बे प्रेसीडेंसी की पहली महिला बनीं जिन्होंने संयुक्त राज्य अमेरिका में पश्चिमी चिकित्सा में दो साल की डिग्री के साथ स्नातक किया। आनंदी ने मात्र 19 वर्ष की आयु में एमडी की डिग्री हासिल की थी। भारत वापस आने के पश्चात उन्हें कोल्हापुर रियासत के अल्बर्ट एडवर्ड अस्पताल में महिला वार्ड में प्रभारी चिकित्सक के पद पर नियुक्त किया गया।

पंडिता रमाबाई सरस्वती: रामबाई एक समाज सुधारक, सामाजिक कार्यकर्ता, महान नारीवादी, कवि, शिक्षिका एवं ईसाई मिशनरी थी, जिन्हें भारत में महिलाओं की शिक्षा और सशक्तिकरण के लिए उनके अग्रणी कार्य के लिए जाना जाता है। वह संस्कृत की प्रकांड विद्वान थी और 22 वर्ष की आयु तक उन्होंने संस्कृत में महारत हासिल कर ली थी। वह कलकत्ता विश्वविद्यालय के संकाय द्वारा परीक्षा के बाद संस्कृत विद्वान के रूप में पंडिता और सरस्वती की उपाधियों से सम्मानित होने वाली पहली महिला थी। वह 1889 के कांग्रेस सत्र की दस महिला प्रतिनिधियों में से एक थीं। उन्होंने "आर्य महिला समाज और शारदा सदन" जैसे संस्थानों की स्थापना की, जो महिलाओं को शिक्षा और आश्रय प्रदान करती थी।

दुर्गा खोटे : दुर्गा खोटे एक प्रसिद्ध भारतीय अभिनेत्री थी, जिन्होंने मूक फिल्मों से बोलती फिल्मों तक का सफर तय किया था। वे हिंदी फिल्मों की "माँ" के रूप में जानी जाती हैं, क्योंकि उन्होंने कई फिल्मों में माँ की भूमिका निभाई थी। वह 50 से अधिक वर्षों तक हिंदी और मराठी सिनेमा के साथ-साथ थिएटर में भी सक्रिय रही। उन्होंने लगभग 200 फिल्मों और कई थिएटर प्रस्तुतियों में अभिनय किया। दुर्गा खोटे एक ऐसी महिला थी जो हमेशा अपने करियर के बारे में जागरूक रहती थीं और उन्होंने फिल्मों

में महिलाओं के लिए एक मजबूत भूमिका स्थापित करने में मदद की। उन्हें 1983 में भारतीय सिनेमा में उनके योगदान के लिए दादा साहब फाल्के पुरस्कार से सम्मानित किया गया था।

शांता गोखले : शांता गोखले एक लेखिका, अनुवादक, सांस्कृतिक आलोचक और रंगमंच इतिहासकार हैं। वे अंग्रेजी और मराठी में लिखती हैं। उन्होंने मराठी में दो उपन्यास "रीता बेलिकर" और "त्या वर्षा" प्रकाशित किए हैं। दोनों ने वर्ष के सर्वश्रेष्ठ उपन्यास के लिए महाराष्ट्र राज्य पुरस्कार जीता है। उन्होंने कई फिल्मों और वृत्तचित्रों के लिए पटकथाएँ लिखी हैं। गोखले मुंबई के टाइम्स ऑफ इंडिया में कला संपादक और फेमिना में उप-संपादक रह चुकी हैं।

सिंधुताई सपकाल : सिंधुताई सपकाल एक भारतीय सामाजिक कार्यकर्ता थीं जिन्हें अनाथ बच्चों की 'माई' के रूप में भी जाना जाता था। सिंधुताई ने चौरासी गांवों के पुनर्वास के लिए लड़ाई लड़ी। उन्हें महाराष्ट्र की 'मदर टेरिसा' भी कहा जाता है उन्हें महाराष्ट्र राज्य के अहिल्य, होल्कर पुरस्कार सहित कुल 273 राष्ट्रीय व अंतर्राष्ट्रीय पुरस्कार मिले। 21/44 V 2021 में उन्हें सामाजिक कार्य के लिए पद्मश्री पुरस्कार से सम्मानित किया गया। उनका विचार था कि "प्यार और करुणा सबसे गहरे घावों को भर सकती है।

शाहीन मिस्त्री, मुंबई, टीच फॉर इंडिया और आकांक्षा फाउंडेशन: शाहीन ने 2008 में टीच फॉर इंडिया की स्थापना की थी। उनका उद्देश्य भारत में शैक्षिक असमानता को समाप्त करने के लिए प्रतिबद्ध नेताओं का एक आंदोलन खड़ा करके पूरे भारत के सभी बच्चों को उत्कृष्ट शिक्षा प्रदान करना था। आज, टीच फॉर इंडिया आठ शहरों में 900 से ज्यादा फ़ेलो और 250 कर्मचारियों के प्रत्यक्ष कार्य के माध्यम से 32,000 बच्चों को प्रभावित

कर रहा है और 9,100 से ज़्यादा पूर्व छात्र तैयार कर चुका है। इसके अतिरिक्त, उनके पूर्व छात्र समुदाय में 3,800 से ज़्यादा सदस्य हैं, जो 10 लाख बच्चों को प्रत्यक्ष रूप से प्रभावित करते हैं और 3.3 करोड़ बच्चों तक अप्रत्यक्ष रूप से पहुँचते हैं। टीच फॉर इंडिया द्वारा तीन दशकों से अधिक समय से बच्चों के लिए किए जा रहे कार्य ने हजारों लोगों को प्रेरित किया है।

कीर्ति पूनिया, मुंबई, ओखाई: कीर्ति ने ओखाई की स्थापना की, जो पूरे भारत के ग्रामीण कारीगरों द्वारा निर्मित दस्तकारी वाले परिधान और जीवनशैली उत्पाद उपलब्ध कराता है। ओखाई कारीगरों द्वारा सीधे ग्राहकों को खुदरा बिक्री के लिए भारत का सबसे बड़ा डायरेक्ट-टू-कंज्यूमर परिधान और जीवनशैली बाज़ार बन गया है। उनके नेतृत्व और मार्गदर्शन में, उन्होंने संगठन को 350 कारीगरों से 27,000 कारीगरों तक पहुँचाया है, और मात्र 6 वर्षों में 10 गुना राजस्व प्राप्त किया है। ओखाई का उद्देश्य ग्रामीण महिला कारीगरों के लिए आजीविका के

अवसर पैदा करना और प्राचीन शिल्प को लुप्त होने से बचाना है।

दीपा चौरे, नागपुर, क्रांतिज्योति महिला बचत गत (ग्रामीण मार्ट): क्रांतिज्योति महिला बचत समूह ने भारत में अपनी एक अलग पहचान बनाई है। दीपा चौरे के प्रयासों ने अपार सफलता प्राप्त की है और सशक्त एवं समर्थ भारत में योगदान दिया है। वे स्थानीय ग्रामीण क्षेत्रों में स्वयं सहायता समूहों (एसएचजी) की महिलाओं को आजीविका प्रदान करते हैं और उन्हें उत्पादन के लिए प्रेरित करते हैं। उच्च गुणवत्ता वाले और मूल्यवान उत्पाद। वे वर्तमान में नागपुर जिले की 350-500 महिलाओं को रोजगार, उत्पाद निर्माण, विपणन, बिक्री, वित्तपोषण और प्रशिक्षण सेवाओं के माध्यम से सुविधा प्रदान कर रहे हैं। उनका लक्ष्य महाराष्ट्र की सभी ज़रूरतमंद महिलाओं तक पहुँचना है। ग्रामीण मार्ट महिलाओं को उनके हित में सामूहिक निर्णय लेने के लिए सशक्त बना रहा है और उन्हें रोजगार उपलब्ध करा रहा है।



Awards

The Public Relation Council of India's (PRCI) 15th PRCI Excellence Awards 2025 for Corporate Collaterals was held at Goa on 27.09.2025. Canara Bank's Inhouse Magazines, "Shreyas"-bilingual publication and "Canara Jyoti"-Hindi publication won awards under the category of Best House Journal Print in English and Regional Category.

The awards were presented by Dr. Ganesh Gaonkar, Honourable speaker, Goa Legislative Assembly, Ms. Esther Valerie Noronha, actress and singer, Mr. Milin Tendulkar, actor, model and social worker and Dr. Gavin Dias, GM (Marketing), Goa Tourism Development corporation in a glittering ceremony.

The awards were received by Sri HK Gangadhar, GM Manipal Circle, Sri Sanjay Khatri, AGM, Manipal Circle and Smt Priyadarshini. R, Senior Manager and Editor of Shreyas.

Mumbai's Dabbawalas - An Epitome of Perfection

Mousumi Mohanty

Officer
Cuttack Regional Office



Every day during lunchtime I observe most people ordering food online in office, people scrolling up and down in the food delivery apps, some giving directions to the delivery persons over the phone to locate where they are, some complaining about the late delivery and a very few bringing their own lunch boxes. Ordering food online is quite common and frequent these days with the concept that most people are working, eventually having less time to cook and with the growing advent of technology there are enormous food delivery apps that promise fast deliveries. But I wonder **how this idea of food delivery even struck before a century to the Indians.** It took me by surprise to know that **the Dabbawalas of Mumbai have been functional since 1890's.**

The birth of Mumbai's Dabbawala dates back to more than 135 years back, when a **Parsi Banker wanted to have home cooked meal at his office.** This idea was a huge hit among masses and the demand for delivery by the Dabbawalas peaked. Recognizing the need for a reliable lunch delivery service, **in 1890, Mahadeo Havaji Bachche,** started a lunch delivery service with about 100 men. Over the years, this system has evolved into the epitome of perfection, catering to the needs of office goers in Mumbai.

Dabbawallas are quoted as the **"Life line of Mumbai".** More than 5000 people dressed alike in a White Dhoti- Kurta and Gandhi Topi moving

around the city to deliver lunch boxes to the office goers is a perfect example of **devotion to work.** These semi-literate, decentralised workforces perform exemplary work in the changing and challenging environment of Mumbai.

The total delivery time of these lunch boxes is around 6 hours, 3 hours from home to office and the rest 3 hours from office to home. They usually select the least busy hours of the traffic. Speed and precision in their work helps them maintain their service quality. Being disciplined helps them to become planned and focussed in work, which enhances their productivity. Discipline is not only meant for the Dabbawalas but also expected from the customers. If a customer delays in giving the dabbas for three times, they stop serving them and do not compromise with their time management. These Dabbawallas teach a valuable lesson on time management- **"We should not only respect and value our own time but equally value and respect others time because time is precious for all."**

The fame of the Dabbawalas can be comprehended by the fact that, these Dabbawalas were invited to the wedding of Prince Charles to Camilla Parker Bowles in 2005. Such is the commitment and precision of their time management, that during Prince Charles' visit to India he had to fit in to their schedule to meet them. The Mumbai's Dabbawalas are the

favourite subject of case studies in many of the management institutes around the world, without they themselves not being management graduates. It is only possible because of their unique combination of time management and co-ordination. The Dabbawalas are the source of inspiration for several Business Conglomerates.

The mission of the Dabbawalas is to serve the customers – mainly the office goers, by delivering lunch boxes at their doorstep on time and then collecting the empty boxes back to the homes. The service is uninterrupted, even on the days of extreme weather. The local Dabbawalas are known to the customers personally and there is no question of 'lack of trust'. They are well accustomed to the local areas they cater to, which allows them to the access any destination easily. This highlights the fact that, knowing your customer is important in your business, specifically service industry, because the customer is the core of the business. More than any Marketing Guru's like Philip Kotler, its our own Mumbai's Dabbawalas have taught us how knowing your customer, their needs are essential for success in the business.

The Dabbawalas have been awarded a **Six Sigma efficiency rating by the Forbes Global Magazine**. The Six Sigma quality certification was established by the International Quality Federation in 1986, to judge the quality standards of an organisation. The Six Sigma rating means they have a 99.99% efficiency in delivering the lunch boxes to the right person. This puts the Dabbawalas in the Six Sigma list along with other Multinationals like Amazon or Bank of America.

The Dabbawalas use an intelligent coding system to help them pick and drop the tiffin systems at the correct location. They use a unique alphanumeric coding system with different

colours. There are different codes for the address for pick up, address of offices, floor of the office, the destination rail route and even code for the Dabbawala who would carry it. This coding system keeps on changing depending on the geographic coverage and the increasing number of the clients.

The Dabbawalas use old strategy of marketing. They do not flash any contact number nor do they adopt any modern means of advertising to acquire new customers. They only follow one strategy - **"Word of Mouth Promotion"** which they believe comes through best service to the customers. They believe **one happy customer can add many more to the existing lot**. This quintessential basics of marketing is again taught to us by our very ingenious Dabbawalas.

They can challenge-the notion that **"technology is indispensable for any business"** through their immense dedication to work and self-discipline. **They have proved that, even with lesser dependence on technology and more focus on customer service and work discipline, success can be achieved**. The modern business entities spend a lot of their time in grasping various concepts of people and time management. Newer mechanisms like Customer Relationship Management have been developed to assist the same. However, in the midst of implementing technology, basic principles in people management and customer satisfaction have lost their meaning. **Mumbai's Dabbawalas have perfectly nailed it – "Best Customer Service is the real mantra for Success in any Business Entity"**. They have served people for more than a century because they not just deliver home cooked healthy meal but also the emotions wrapped inside the lunchboxes.



Aadvik Dechalwal
S/o Rajesh Kumar Meena
Manager, RO Mumbai North
& Priyanka Meena,



Vihan Jayakrishnan
S/o Sreelekshmi S S, Officer,
MSME section, Circle office,
Trivandrum and Jayakrishnan T



Kalyani Krishna R
D/o Rahul U. K. Manager, Resources Section, CO,
Trivandrum and Vrinda V.R



Maharashtra – “Forts, Folklore & Bustling cities”



Gajanan S Pande

Officer
Payment Systems Section,
Digital Banking Services Vertical, HO

Maharashtra is known as the land of great warrior “Shri Chhatrapati Shivaji Maharaj”. Due to the presence of more than 360 forts in Maharashtra, it is also referred as “State of Forts”. These forts many of which, are located in the Sahyadri Mountains represents the golden era of Maratha Empire.

These forts show some creative features such as the **strategic selection of locations** in hilly areas, coastal areas and island area. The exceptional design of these forts shows the engineering marvel of Maratha Empires between 17th and 19th centuries to the extent that even modern archaeologists struggle to locate the main entrance gate of the fort and hidden exits inside the forts.

The Architectural design included the blue prints and models with strong features such as walls, bastion, moats and fortified doors fitted with long sharp metals spikes to defend against elephant attacks from enemy.

In 17th century itself, the Marathas focussed on **Structural Engineering** working on load-bearing capacities and strengthening defense against enemy attacks. This reflects the exceptional stronghold and military system developed by them between 17th and 19th centuries.

Recently, UNESCO inscribed the “Maratha Military Landscapes of India” on the World Heritage list during its 47th session in Paris. This recognition includes 12 forts Shivneri (Birthplace of Shivaji Maharaj), Raigad (Capital of the Maratha Empire), Rajgad, Pratapgad, Salher, Lohgad, Khanderi, Suvarndurg, Panhala, Vijaydurg, Sindhudurg (Ideally built for Naval strength of Maratha Empire and



Shivneri Fort
(Birth Place of Shivaji Maharaj)

ability to defend the coastal areas) fort in Maharashtra and Gingee fort (English name: “Troy of the East”) in Tamil Nadu. This global recognition will help to attract more tourists and also open new avenues for revenue generation.

The folk culture of Maharashtra includes its tradition, art skills, culture, religion discourse and entertainment. Folklore is the combination of folk literature, folk arts, folk songs, folk tales and notable handicrafts also. There are so many folklore forms of Maharashtra and some of them are highlighted below:

- **Warli Painting** is one of the most famous folk art forms of Maharashtra originating from the tribal communities of North Sahyadri region of the State. Warli painting is nothing but the story of culture & daily activities, drawn in the form of geometric shapes like circle, triangles and squares. These are painted on the mud walls using rice paste.



- **Kirtan** is another art-form which combines storytelling with music, focussing on religious and spiritual themes.
- **Bharud** is a very old poetic form carrying spiritual meaning that includes music, poetry and drama aimed at creating social awareness.
- **Lalit** is another type of entertainment performance, which is famous in Konkan side of Maharashtra.
- **Tamasha** is a traditional form of theatre, originated from Maharashtra and is performed by travelling troupes in public places.
- **Lavani** typically involves women dancers wearing nine-yard sarees (Nauvari) in different colours with traditional jewellery and Ghungroos and dancing on the beats of the dholki.
- **Powada** is a story telling art-form which combines music and poetry and is usually performed at a fast tempo with the help of musical instruments like daf, tuntune and zanj. The performers who perform the Powada are called the Shahir and it specially narrates heroic tales of Shivaji Maharaj and Maharana Pratap. The golden age of Powada was during the times of Shivaji Maharaj.

कविता

दोस्ती का सफ़र

प्रमोद रंजन

प्रबंधक
संसाधन वर्टिकल
प्रधान कार्यालय



हम तीन जिगरी यारों की
एकमात्र पसंदीदा सवारी थी ।
बिना पेट्रोल और ढेर सारे खर्च के
हमारी दोपहिया हमें
पूरे शहर में ले जाती थी ॥

स्कूल, दुकान, क्रीड़ा स्थल
और सपनों तक भी।
एक धीरे-धीरे चलाता,
दूसरा संतुलन बनाना सीखता,
और तीसरा बस हवा से बातें कराता॥

छुट्टी के दिन हम
साइकिल पर सवार होकर ।
बहुत दूर चल पड़ते,
क्योंकि सफ़र दोस्ती का था,
न हमारी कोई मंजिल, न कोई किनारा ॥

यह एक खूबसूरत दौर था
जिसने हमें साथ रहना सिखाया।
गिर कर खुद उठना सिखाया,
जीवन की साइकिल को चलाना सिखाया,
जीवन का संतुलन बनाना सिखाया॥



Sri. Anirban Tarafder (73767) Officer, CPPC Section, Govt. Services Vertical, Strategy Resources & Govt. Services Wing, Head Office, member Canara Bank Table Tennis Team Won the Team events in the Karnataka State Ranking Table Tennis Championship held at Hosapate, Vijayanagara between 21.08.2025 to 24.08.2025.

Ms. Maria Rony (114940) Officer, EPC Section, GA Vertical, Retail Credit & General Administration Wing, Head Office participated in the All Kerala Open State Ranking Table Tennis Tournament at Njarakkal, Ernakulam, Kerala from 22.08.2025 to 24.08.2025. She Won the Women Single's Event.



Sketch



Sketch by:
Mast. Shreyas S Patgar
S/o Shruthi M Patgar
Nelamangala Branch

“THE WARLI ARTIST”



Rochak Dixit

Manager
Retail Asset Vertical
RA & GA Wing, HO

“Wow! What a beautiful drawing Didi”, Little Reshma said to Preeti in an ecstatic voice.

Preeti- 'Thank you Reshma but isn't it time for you to show me your homework I gave you yesterday'.

Reshma showed her homework to her tuition teacher Preeti.

Preeti, 34, is a single mother from Pune who lives with her eight-year-old daughter Lavi and takes tuition classes for Mathematics to support her small family. Her husband died in a car accident, a couple of years ago. Not a single day went by without her remembering him, yet she consciously chose to live her life happily and wished her daughter to succeed in life.

This was just one aspect of Preeti's life. Her childhood dream was to become an artist and thus whenever she would visit her village near Mumbai, her grandmother would teach her the traditional Warli art. Warli art is a traditional tribal art form originating from the Warli tribe in the North Sahyadri Range of Maharashtra, India. It is characterized by its simple, geometric patterns and depiction of scenes from everyday life, nature, and rituals. Common themes include hunting, fishing, farming, festivals, folk dances, and scenes from daily life. Traditionally, the art was painted on the walls of bamboo huts coated with a mixture of mud and cow dung. Preeti not only had an emotional bond with the art but also possessed great talent, which she exhibited, while frequently decorating her house with the Warli designs.

Finally, it was the results day and most of her

students got good marks and passed with flying colors. She was happier than the students themselves, as if she had received those grades. Her daughter Lavi was very proud of her mother and wanted to become like her someday. Parents of Rumi, one of the students of Preeti visited her house to express their gratitude for helping their child overcome the fear of Mathematics.

Looking at the mesmerizing paintings on the wall, Rumi's father couldn't help but say “Why don't you start art classes as well, or even better, why don't you draw and sell Warli art paintings?”

Preeti asked “Are you sure? Isn't it too old fashioned for the modern world” to which Rumi's father said with confidence “Of course not, on the contrary there are not much artists available for this beautiful art form.”

The day ended, but Preeti couldn't sleep properly as the thought of starting up the business stayed with her. Next day, the same routine continued but she would continuously think of doing something new. It was not easy because not only she had to find time out of her busy schedule but also a huge amount of money was required to launch something on a decent scale. She thought that the dream has come to an end.

It is said that, when we think something has ended, it is actually the beginning of something new. Same thing happened with Preeti. She was watching TV with her daughter and suddenly she saw the advertisement for Mudra loans. She couldn't help but enquire more from her friend who was a banker.

She explained her that Mudra yojana is a Government of India scheme aimed at providing loans up to ₹20 lakh to non-corporate, non-farm, small/micro businesses. It focuses on providing access to finance for businesses that are typically excluded from traditional banking. This was like music to her ears and Preeti decided to visit the nearest bank branch to apply for a loan the next day. Excited and nervous, she approached a well-known local bank, basic KYC documents neatly arranged in a folder. At first, everything seemed smooth. A bank employee named Mr. Sharma greeted her kindly, reviewed her application, and promised quick approval—for a "small service fee." Preeti, unfamiliar with the process, trusted him and paid the fee, believing it was part of the formal charges. She returned home with excitement and started planning about the startup. The layout of the academy, the designs of the paintings she would draw, and all random thoughts were filling her mind with ecstasy. She also informed all her close friends and family about her future plans. It was as if the little girl inside her had come alive once again. She was eagerly waiting for the loan sanction and a call from the bank.

Days turned into weeks, but there was no update. When Preeti visited the bank again, Mr. Sharma avoided her. Confused and anxious, Preeti asked another employee, and to his shock, they told him no such fee was required and there was no record of her loan being processed. Feeling cheated, Preeti was heartbroken. She had already informed her friends and family about the art academy. She visited bank continuously and complained to everyone, she could. Since, she had no written confirmation or receipt of the money she paid to Mr. Sharma, the staff of the branch including the Branch Manager couldn't help her much.

Not knowing what to do, she decided to write a detailed complaint to the Bank's Regional Manager and post about her experience on social media,

tagging the bank's official who had handled her application so carelessly.

To her surprise, the post caught attention. A few days later, the Regional Manager himself called Preeti and apologized on behalf of the bank. An internal investigation was launched, and Mr. Sharma clearly denied the charges. Dinesh, a new intern in branch had seen everything but was scared to speak up. As a part of whistle blower policy, he informed everything to his seniors and investigation ended successfully. Finally, Mr. Sharma accepted his fault and he was suspended for misconduct.

But the story didn't end there. The bank, realizing Preeti was a genuine customer and had been wronged, decided to process her loan on priority. They even waived the processing fee as a goodwill gesture. Within a week, the loan was approved.

Preeti finally opened the academy and started selling her paintings. Preeti had never thought that the modern world and Gen Z would accept her work and her simple Warli art would become a local sensation. She was happy that she stood for herself and the vigilance committee of the bank took proper actions.

It is important for the banks or any other organization to have an alert and a strong vigilance department. Vigilance, in a general sense, refers to being watchful and attentive, especially to avoid danger or detect wrongdoing. In a governmental or organizational context, it specifically relates to detect and prevent corruption, misconduct, and other irregularities. Promoting transparency, whistle blower schemes, creating awareness etc. are some such steps towards achieving a robust vigilance setup.

After a few days when someone asked Preeti about her profession, she proudly replied –

“I am a Warli Artist”

----- Crack the clues! -----

Do you think you have a sharp mind and quick wit? Put your brainpower to the test with our fun and tricky riddles! Some may seem simple, but don't be fooled- each one hides a twist. Ready to challenge yourself and see how many you can solve?

FUN
CORNER

1. I speak without a mouth and hear without ears. I have no body, but I come alive with wind. What am I?
2. The more of this there is, the less you see. What is it?
3. I have cities but no houses. I have mountains, but no trees. I have water, but no fish. What Am I?
4. I am light as a feather, yet the strongest person can't hold me for five minutes. What am I?
5. What can you break, even if you never pick it up or touch it?
6. I am not alive, but I grow: I don't have lungs, but I need air; I don't have a mouth but water kills me . What am I?
7. Two in a corner, one in a room, zero in a house but one in a shelter. What is it?
8. The more you take, the more you leave behind. What are they?

----- Are you fluent in Gen Z? 🔥 -----

Every generation has its own slang, and Gen Z has taken it to the next level with words that are witty, quirky and often hilarious! From “spill the tea” to “rizz”, their lingo has gone viral across social media and beyond.

Think you are up to date with the trendiest terms? Or do you find yourself scratching your head, when someone says “that's sus”? Here's your chance to test your knowledge of GEN Z slang with this fun quiz!

❖ One question, four options-only one is correct. Let us see if you are truly “lit” or if you need a “vibe check”!

Q1. What does “extra” mean?

- | | |
|----------------------------|--|
| a. Someone who is shy | b. Someone who is over the top or dramatic |
| c. Someone who is generous | d. Someone who is rich |

Q2. If someone says “I am dead” online, what do they usually mean?

- | | |
|--|-------------------------|
| a. They found something extremely funny. | b. They are very tired. |
| c. They are angry | d. They are bored. |

Q3. What does “savage” mean?

- | | |
|------------------------|--|
| a. Someone who is weak | b. Someone who is cruel |
| c. Someone who is lazy | d. Someone who is brutally honest or bold. |

Q4. If a person is “shook”, what are they?

- | | |
|-----------------------------------|----------------|
| a. Extremely surprised or shocked | b. Very sleepy |
| c. Very stylish | d. Very strong |

Contd...

Q5. What does “stan” mean?

- a. To stop talking
- b. To block someone online
- c. To strongly support or admire someone
- d. To prank someone.

Q6. If someone says “on fleek”, what does it mean?

- a. Something is perfect or well-styled
- b. Something is boring
- c. Something is confusing
- d. Something is broken

Q7. What does “yeet” mean?

- a. To ignore something.
- b. To sleep peacefully
- c. To say goodbye
- d. To throw something with force

Q8. What does “vibe check”, mean?

- a. Testing the mood or energy of a person/ situation
- b. Testing someone's confidence level
- c. Judging if someone fits in with the group
- d. Asking if someone is feeling okay.

----- Tongue Twisters -----

“It looks easy...until you try it! Give these fun tongue twisters a shot-but don't be surprised if your tongue gets tied

1. How much wood would a woodchuck chuck, if a woodchuck could chuck wood?
2. Six slippery snails slid slowly seaward.
3. A proper copper coffee pot.
4. Green glass globes glow
5. Lesser leather never weathered wetter weather better.

Answers to the Crack the clues! and Are you fluent in Gen Z? on Page 62

“Kudos to Our Champs!”

Family Folio



Ms. Mehal Sachdeva D/o of Sri. Tarun Kumar, DGM, Digital Transformation Strategy Team, MD & CEO Office, HO secured 91.8% marks in the 12th grade (PCMC) exams.

Ms. Gulmini Sachdeva, D/o Sri. Tarun Kumar, DGM, Digital Transformation Strategy Team, MD & CEO Office, HO, secured Gold Medal in KVS Regional Sports Meet 2025 in Under-14 (Girls) Football. She also participated in the KVS National Sports Meet 2025 held at Lucknow.



*Shreyas Team wishes the daughters of
Sri. Tarun Kumar a bright and prosperous future*

“Forts- Glory of Maharashtra”

Priya Suresh Mane
Manager
Customer Service Vertical
Head Office



Maharashtra, a State rich in history and culture, is home to over 350-390 forts which stand as enduring symbols of its glorious past, making it India's most Fort-rich State. These forts were strategically built across the Sahyadri mountain range and coastal regions, serving as military strongholds, administrative centres, and symbols of Maratha pride.

Bravery beyond walls – Pride and Power

The Forts of Maharashtra are not just stone walls or towers. They are the soul of a kingdom built on bravery, wisdom, and unshakable love and are forever linked with the Great Chhatrapati Shivaji Maharaj, the brave King who dreamt and built “Swarajya” (Self Rule). His courage and wisdom changed history. The silent strength of his mother, Jijamatas guidance, shaped a warrior and a visionary King. Her words became his sword, her prayers his shield, and the fearless lionhearted martyr, the Great Chhatrapati Sambhaji Maharaj offered himself to protect Swarajya.

In every fort – from Shivneri, where Shivaji Maharaj was born, to Raigad, where he ruled – you can feel his presence. When you walk through these forts, you can feel the pulse of the past – a mix of hope, sacrifice, and pride.

The Forts offer a perfect blend of history, adventure, and nature. Each fort – be it the cloud-kissed Rajgad, the serene Lohagad, or the sea-battered Sindhudurg – tells a silent tale of Maratha bravery. Visiting these forts is an experience that

goes beyond sightseeing. They let you explore the bravery of Maratha warriors, enjoy breath-taking hilltop views and experience thrilling treks. Beyond their beauty, these forts inspire pride and connect you to India's rich heritage. A visit here is a journey into courage, culture, adventure and stunning landscapes – all in one!

Where Stones Remember and Silence speaks....

Go to any Fort in Maharashtra early in the morning. Sit in solitude and suddenly you will feel a strange kind of peace, like the place knows you. The wind here, does not just blow, It remembers and carries voices of soldiers, mothers, and forgotten names who never asked for glory. Only one thing mattered to them, their land. That same land which we now walk on, without any fear.

These Forts hold stories of clever strategy of bold decisions made on dark nights, of enemies defeated not just by strength but, by foresight and wisdom. Behind their strong walls, brave soldiers waited through cold nights, missing their homes but never losing hope. Inside, women took care of the wounded, carried water, and sometimes even helped fight – though their courage is rarely celebrated. Secret messages were passed under the cover of darkness through trusted friends who helped protect the forts. Families lived within these walls, holding onto dreams of freedom and peace.

Role of Forts in shaping the history

Each Fort tells a tale of courage. At Sinhagad, the

brave Maratha warrior Tanaji Malusare fought to death to reclaim the Fort, sacrificing his life for his king and land. Shivaji's words, "Gad aala, pan Sinha gela" (The fort is won, but the lion is lost), still resonate through its walls.

Pratapgad witnessed the legendary encounter between Shivaji and Afzal Khan – an act of strategic brilliance and unmatched bravery that changed the course of history. On the Western coast, Sindhudurg and Vijaydurg guarded the Maratha navy, a rare symbol of Indian naval strength in a time of land-bound empires. They are proud, weather-beaten guardians of a legacy that did not surrender and stood tall against waves and time.

Each fort has its unique charm – Raigad has splendid glory, Lohagad and Visapur offer scenic treks, Sindhudurg and Vijaydurg stand as coastal marvels, while Daulatabad and Murud-Janjira reflect the architectural brilliance of medieval India.

The majestic forts of Maharashtra are not just defensive structures – they were the very backbone of Maratha military strategy, shaped by sharp geographic awareness, guerrilla warfare tactics, and a deep understanding of terrain and politics. They are also places of beauty – misty mornings, green forests, and breath-taking views that touch the soul. They hold quiet corners where unspoken stories of soldiers waiting in silence, women standing strong, and families dreaming of peace.

The strategy behind Maharashtra's Forts was not just military – it was a complete ecosystem of defense, communication, governance, and culture. Shivaji Maharaj transformed the very mountains into a living fortress system, allowing a relatively small kingdom to challenge mighty empires like the Mughals and the Adilshahi Sultanate. They are not just historical places – they

are symbols of pride, confidence, and self-belief.

Every Fort is a teacher...Every stone is a lesson....

These forts serve as living classrooms for history, architecture, geography, and environmental studies. These forts are living museums, teaching us-

1. Resilience and courage:

These forts teach us that true bravery isn't just fighting battles – it's standing strong even when the odds are against you, just like Chhatrapati Shivaji Maharaj did with limited resources but with unlimited courage and a fearless heart.

2. Strength of Values and Upbringing

Behind the warrior was Jijamata, who raised Shivaji with strong values, discipline, and love for the nation. The forts remind us of the importance of good guidance and moral strength.

3. Power of Strategy, and Foresight-

Shivaji Maharaj used strategic planning and intelligence more than force. The Forts show how smart planning, deep thinking, and understanding your surroundings can help you overcome anything in life.

4. Teamwork -Delegation, Discipline and unity

These forts were protected not by one man, but by thousands – soldiers, women, villagers – working together. They show the power of unity, proper delegation, loyalty, and teamwork.

5. Harmony with Nature

Built in harmony with hills, forests, and oceans, the forts teach us to respect and live with nature and not destroy it.

6. Sacrifice for a Bigger Cause

Many gave their lives for freedom and justice. These forts teach us to stand for truth, even

when it is hard, and to put others before ourselves when needed.

Swaraj in every soul...

As we climb their ancient steps, walk through their broken gates, and stand on their towering walls, we often find ourselves searching for something deeper – a connection, a meaning, a reminder of who we are. These forts hold the tears of widows, the cheers of victories, the hopes of rebels, and the silence of fallen heroes. They stir something deep – a connection to history that is not just learned, but felt.

Forts are not just Regional treasures but of National importance and Global recognition

In July 2025, UNESCO officially inscribed “Maratha Military Landscapes of India” as a World Heritage Site during its 47th session in Paris. This prestigious designation includes a network of 12 significant forts, 11 in Maharashtra and 1 in Tamil Nadu (Gingee Fort), built or expanded between the 17th and early 19th centuries. The Maharashtra forts on the list are: Salher, Shivneri, Lohagad, Khanderi, Raigad (Capital of Maratha Empire) Rajgad, Pratapgad, Suvaradurg Panhala, Vijaydurg, Sindhudurg

A heritage travel initiative called “Shivteerth Yatra” has been proposed to link the 12 UNESCO-designated forts via a pilgrimage-style bus network, starting from Shivneri Fort, the birthplace of Shivaji Maharaj in Junnar. Recognized globally with UNESCO World Heritage status, Maharashtra’s forts are a lighthouse of guidance, teaching timeless values and displaying India’s indigenous architectural and strategic brilliance. They boost tourism, empower local communities, and serve as living classrooms of history and culture. They create jobs and business opportunities in hospitality, transportation, guiding services, and local crafts. They are not just

Regional treasures – they are of National importance, offering India a wealth of advantages in terms of history, culture, tourism, Women empowerment and strategic legacy.

Even now, Maharashtra’s Forts inspire Indians to stay rooted in their culture, stand firm in their beliefs, and move forward with courage. They remind us of where we came from, and what we must protect. They inspire the youth with stories of bravery, leadership, and patriotism, fostering national pride and civic values.

Forts of Maharashtra once held armies, now they hold memories. These Forts don’t speak, they don’t need to. Their silence tells everything. The Forts of Maharashtra is an enriching blend of history, nature, culture, and adventure. Whether you seek knowledge, thrill, or peace, these Forts offer a timeless experience that touches your heart and mind.

Visiting them fills you with a sense of purpose; it makes you walk taller, think clearer, and feel proud of your roots. Maharashtra’s forts are more than stone; they are pillars of self-confidence for generations to come. In the stillness of these Forts, we often find the answers we didn’t know we were looking for. As we search for the past, we often discover ourselves.

So, lace up your shoes, pack your curiosity, and step into the raw, honest and unfiltered living legacy carved in stone across Maharashtra and discover stories of bravery, strategy, and sacrifice that shaped Indian history! Every step you climb is a step toward believing in your own power. You won’t just climb a fort – You will rise within Yourself”

Reference-Google and UNESCO for status updates / statistics on “Maratha Military Landscapes of India” inscribed on the UNESCO (<https://www.unesco.org>)

The Timeless Spirit of Ganesh Chaturthi

Rohit Kumar
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There are festivals you celebrate and then there are festivals you live. For me, Ganesh Chaturthi has always belonged to the second category — it's not just a ritual marked on the calendar, but a season of colours, smells, sounds, and emotions that wrap themselves around you like a warm, joyous hug. The moment the month of Bhadrapada arrived in my childhood home, something in the air would change. The mornings felt fresher, the evenings busier, and every conversation seemed to circle back to the same thing: "Bappa aa rahe hain" Lord Ganesha is coming, and somehow, those words always felt like magic.

The Simplicity of Our Old Celebrations

When I think back, our Ganesh Chaturthi was not grand, not flashy — but it was beautiful in its simplicity. A day before Chaturthi, our squeaky-clean floors home would have a faint smell of floral citrusy smell, because cleaning wasn't just about removing dust and cobwebs, it was about preparing our home for a guest we loved.

I can still picture my mother kneeling on the floor, carefully arranging the asan (cloth seat) for the idol, her fingers moving swiftly yet gently, as if she was dressing up a child. The clay idol we brought home was small enough to fit in both my hands, its colours fresh and bright, its eyes holding that calm, benevolent look that makes you forget every worry for a moment.

The morning of the festival was always special, I'd wake up early because the whole house buzzed with a kind of excitement that made sleep impossible. My father's voice would call out instructions, my mother would hum a bhajan as she steamed modaks, and somewhere in between, I'd be dressing the idol with

flowers, feeling very important to have such a task.

And oh, the mouth-watering modaks! I can close my eyes right now and smell them — the soft rice flour shell, the jaggery-coconut filling and the faint hint of cardamom. My mother's hands had a way of shaping them perfectly, each one like a small white moon, steaming gently in the kitchen. The first one would always be offered to Bappa, but the second... well, let's just say, I often "volunteered" to taste it.

Ganesh Chaturthi in Maharashtra – The Pulse of the State

If you want to see devotion and celebration woven together seamlessly, come to Maharashtra during Ganesh Chaturthi. This is not a festival here — it's a movement.

The streets start preparing weeks in advance. Markets explode with pleasant smelling colourful flowers and garlands, idols of all sizes, colourful lights, and decorations that range from traditional to wildly creative. The air is filled with the fragrance of fresh marigolds, incense sticks, and sometimes, that unmistakable scent of fresh paint from newly made pandals.

In cities like Pune and Mumbai, Ganesh Chaturthi is both intimate and grand. In homes, small idols sit on decorated platforms, and the family gathers for morning and evening aartis. However, in the outdoors, massive public pandals rise like temporary palaces. Each has its own theme — sometimes mythological, sometimes social, and sometimes artistic. Artisans spend months building these structures, working day and night and through the

heat and rain, because when Bappa arrives, everything must be impeccable.

Pune's Pride – The Manache Ganpati

For years, I've heard about Pune's famous "**Manache Ganpati**" — the five most respected Ganesh idols of the city. These aren't just about decoration; they are about history, pride, and tradition.

The **Kasba Ganpati**, considered the city's presiding deity, is the first among them. It is said that during the time of Jijabai, the mother of Chhatrapati Shivaji Maharaj, this Ganpati was given the special status of honour. Even today, the first invitation for any public celebration goes to Kasba Ganpati.

Then there's **Tambdi Jogeshwari Ganpati**, with its rich red idol, **Guruji Talim Ganpati**, known for its inclusiveness, **Tulshibaug Ganpati**, with its grand idol, and **Kesariwada Ganpati**, connected to the great Lokmanya Tilak himself.

I've only read and heard about them till now, but this year, I will walk those streets myself, joining the throngs of devotees, looking up at the idols I've admired in photographs for so long.

What Makes Pune's Celebration Different

Ganesh Chaturthi here isn't just about devotion; it's about artistry, about bringing together entire neighbourhoods. The dhol-tasha pathaks (troupes) are the heartbeat of the city during these 10 days. When they play, the sound is not just heard — it's felt in your chest, in your skin, in your very bones.

The first time I heard a dhol-tasha troupe live, I remember getting goose bumps. The rhythm was hypnotic — hundreds of hands striking drums in perfect unison, the beats rolling like waves through the crowd, making even those standing still want to sway. In Pune, these troupes practice for months, and their performances are nothing short of electric.

And then, there's the food — oh, the food! From steaming hot modaks to puran poli, from sabudana khichdi to batata vadas, every corner of the city seems to turn into a food festival. Street stalls offer snacks for

visitors heading to and from pandals, and prasad is shared with strangers as if they were old friends.

My Excitement This Year

This year feels like a dream waiting to unfold. I've always celebrated Ganesh Chaturthi at home, in our own warm and quiet way, but this time, I'll step into the heart of Pune's celebrations.

I can already imagine the first morning — stepping into the streets to see colourful rangolis outside almost every door, hearing the faint chantings of an aarti from somewhere nearby, and spotting the first glimpse of a pandal decorated with such detail which takes your breath away.

I want to start with the Kasba Ganpati, offer my prayers there, and then slowly make my way through the other Manache Ganpati. I want to taste the prasads offered at different pandals, hear the variations in the aartis, see the way each neighbourhood puts its own soul into the celebrations.

The final visarjan day... I know it will be overwhelming. The streets will be alive with energy, and yet somewhere deep down, there will be that pinch of sadness — because saying goodbye to Bappa is always hard, no matter how grand the celebration.

Why This Festival Stays in the Heart

I think what makes Ganesh Chaturthi so unforgettable is that it is as much about people as it is about God. It's about families cooking together, children learning traditions, neighbours helping each other, and strangers smiling over shared prasad. It is about that rare magic where a city forgets its divides — rich or poor, young or old, everyone becomes one big family under Bappa's watchful eyes.

For me personally, it is a bridge between my past and present — the modest celebrations of my childhood and the grand spectacle I am about to witness in Pune. Both are beautiful in their own ways, and both are rooted in the same thing: love for Bappa and the joy of togetherness.

Maharashtrian Cuisine

Sadhika Sethi

Officer
Assurance Section
Panipat Regional Office



Maharashtra, located in the western part of India, is a land of striking contrasts – from the golden beaches of Konkan to the rugged Sahyadri hills, and from the bustling cosmopolitan streets of Mumbai to the serene villages of Vidarbha. This diversity is not only just seen in its landscapes but is also deeply reflected in its cuisine. The food of Maharashtra is a flavourful blend of its geography, history, and traditions, offering something for every palate – from the fiery spice of Kolhapuri dishes to the delicate sweetness of festive treats like puran poli.

Maharashtrian cuisine is more than just food; it is a cultural expression passed down through generations. Each meal tells a story – of farmers in the Deccan plateau harvesting jowar and bajra, of fishermen along the Konkan coast bringing in the day's catch, and of age-old festivals where food is prepared as an offering to the gods. Influenced by local ingredients, regional climates, and centuries of historical events, this cuisine captures the very essence of the state's spirit: simple yet rich, traditional yet evolving.

The cuisine of Maharashtra is deeply shaped by its varied geography, with each region developing its own distinctive flavours and ingredients.

Along the Konkan coast, the proximity to the Arabian Sea has given rise to a cuisine rich in seafood, rice, and coconut. Here, fish curries are flavoured with fresh coconut milk and the unique Kokum fruit, which adds a tangy, refreshing twist. Dishes like Malvani fish curry and Bombil fry are staples, and coconuts are used not only for its milk but also in chutneys and desserts.

Moving inland to the Western Ghats, the fertile slopes and abundant rainfall support the growth of fresh vegetables, wild herbs, and seasonal fruits. The food here tends to be lighter, often steamed or tempered with mild spices, and makes use of leafy greens and gourds.

In contrast, the Deccan Plateau and Marathwada regions have a dry climate, leading to the cultivation of hardy grains such as jowar and bajra. These are made into thick, wholesome bhakris, often paired with spicy lentil or gram flour-based dishes like pithla. Peanuts and sesame are common in cooking, adding flavour and nutrition.

The Vidarbha region in eastern Maharashtra is known for its bold, spicy flavours. The fiery Saoji curries, rich in aromatic spices, are a signature here, reflecting the local love for strong, warming food that matches the climate and lifestyle.

Thus, the State's geography — from its coastal belt to its dry interiors — acts as a natural menu planner, deciding which ingredients are grown, how they are cooked, and which flavours dominate each region's table.

Popular Dishes from Maharashtra

- **TOMATO SAAR:** Saar is not exactly soup. They are soupy and eaten with Indian breads or with rice.



- **FARAVSI BHAJI:** It is a green bean dish cooked with either urad, moong or yellow split peas. The

dish is cooked in a reverse double boiler method- the food is in the bottom pot and water on top. The food is cooked with the minimal water that drips down in the process of condensation. It is a nutritious dish rich in protein.

- **BATATA AMBAT:** It is a dish cooked with potatoes, tomatoes and fresh coconut.
- **AROOQ:** It is a minced chicken fritter contributed by Iraqi Jews who settled in Bombay.
- **KOLHAPURI MUTTON:** It is a fiery hot mutton dish, very much liked by Maratha's who were one of the bravest of Indian warriors.
- **TOMATO PALAK BHAT:** A rice dish cooked with tomato and spinach.
- **BHOPLA CHA BHURTA:** Tempered mashed ash gourd.
- **MASALYACHI VANGI:** Slices of brinjals cooked with flavoured coconut paste garnished with green coriander leaves.
- **ARBI CHI BHAJI :** Sweet and sour arbi preparation.
- **BUND GOBI CHI KOSHUMBIRI:** Cabbage and mung dal preparation, having strong flavor of hing.
- **KATACHI AMTI:** It is ground peanut and chana dal preparation, enriched with gram flour, hing, jaggery and garam masala.
- **VARAN :** Grated coconut and toor dal preparation
- **POMFRET MASALEDAR :** Pomfret in rich masala.
- **BOMBAY DUCK KABAB:** Shallow fried stuffed Bombay duck.
- **MUTTON PULAO:** Rich mutton pilaf.
- **VALCHI KHICHDI:** Spicy rice and val / sprouted field beans (whole) preparation.



- **BATATA VADA :** Mashed potato balls, coated with besan batter and deep fried.
- **BHELPURI :** Spicy chat preparation made of puffed rice, boiled diced potato, coconut and tomato, served mixed with meetha chutney and theeka chutney.
- **BESAN LADU:** A mixture of cooked besan and rava, sweetened with sugar and shaped into balls.
- **KAJU CHI VADI :** Sweet pudding made out of ground cashewnuts.
- **DUDH PAK :** A kheer preparation with rice and milk.
- **PURAN POLI:** Thick sweet breads stuffed with sweet and ground cooked chana dal and coconut.



Maharashtra's cuisine is a living tapestry woven from the threads of its land, history and traditions. From the coastal aromas of coconut and kokum to the hearty taste of jowar bhakri from the plateau, every dish tells the story of the people who created it. The spices of Kolhapur, the sweetness of puran poli, the street-side comfort of vada pav, and the festive joy of modaks during Ganesh Chaturthi are not just recipes – they are cultural memories, shared across generations.

What makes this cuisine truly special is its balance – it embraces both simplicity and richness, preserving age-old traditions while adapting to modern tastes. In every corner of Maharashtra, food is not only a necessity, but also a celebration – of the seasons, the harvest, the Gods, and the bonds between people. In essence, Maharashtrian cuisine is the flavour of the state's soul, and every bite is an invitation to experience its warmth, diversity, and timeless charm.

Musculoskeletal Disorders



Musculoskeletal Disorders (MSDs) are a significant occupational health concern for bank employees, a group that is at high risk due to the sedentary and repetitive nature of their work. These disorders affect the joints, muscles, tendons, ligaments, and nerves, leading to pain, stiffness, and reduced function. The prevalence of MSDs in this sector is alarmingly high, with studies showing that a large percentage of bank workers experience symptoms, most commonly in the low back, neck, shoulders, and wrists.

Causes of Musculoskeletal Disorders in Bank Employees

The primary causes of MSDs in the banking sector are a combination of ergonomic, physical, and psychosocial factors. These include:

- ❖ **Poor Ergonomics and Posture:** Prolonged Static Postures: Bank employees spend long hours sitting or standing in static positions, which can lead to muscle fatigue and strain.
- ❖ **Improper Workstation Setup:** This includes non-adjustable chairs, desks, keyboards, and monitors that do not fit the employee's body, leading to awkward postures, such as a forward-leaning neck or hunched shoulders.
- ❖ **Lack of Lumbar Support:** Chairs without proper back support can cause significant strain on the lower back.
- ❖ **Computer Use:** Continuous typing, mouse use, and data entry lead to repetitive strain on the hands, wrists, and arms, which can result in conditions like carpal tunnel syndrome.
- ❖ **Handling Cash and Documents:** Tasks like stamping, counting cash, and filing involve repeated hand and arm movements.
- ❖ **Heavy Lifting:** While not a frequent occurrence, handling heavy bags of coins or other items can strain the back and shoulders if done incorrectly.
- ❖ **Lack of Physical Activity:** The sedentary nature of the job contributes to a lack of overall physical fitness and muscle strength, making employees more susceptible to injury.
- ❖ **High Workload and Stress:** High job demands and pressure to meet targets can lead to muscle tension and stress-related disorders.
- ❖ **Lack of Control:** Low job decision latitude and a lack of social support can also contribute to MSDs.

Treatment for Musculoskeletal Disorders

Treatment for MSDs typically involves a multi-faceted approach aimed at reducing pain, restoring function, and preventing recurrence.

Physical Therapy and Medication: A physical therapist can provide tailored exercises to strengthen muscles, improve flexibility, and correct posture. They may also use techniques like massage, heat/cold therapy, and electrical stimulation to manage pain. Over-the-counter pain relievers or anti-inflammatory drugs can help manage acute pain and inflammation. In some cases, a doctor may prescribe stronger medications or muscle relaxants.

Prevention of Musculoskeletal Disorders

Prevention is the most effective strategy for combating MSDs in bank employees. A proactive approach involves both organizational and individual efforts.

- ❖ **Ergonomic Assessments and workstations:** Regular ergonomic assessments of workstations should be conducted to identify and correct risk factors. Employers should invest in ergonomically designed, adjustable furniture and equipment, such as chairs with armrests and lumbar support, and adjustable desks and monitor stands.
- ❖ **Mandatory Breaks:** Implementing a policy of mandatory short breaks for stretching and movement throughout the day can significantly reduce strain.
- ❖ **Ergonomic Training:** Providing comprehensive training on proper posture, workstation setup, and ergonomic best practices is essential for all employees.
- ❖ **Maintain Proper Posture:** Employees should be mindful of their posture, keeping their back straight, shoulders relaxed, and feet flat on the floor.
- ❖ **Regular Stretching and Exercise:** Performing simple stretches at the workstation and engaging in regular physical activity outside of work can strengthen muscles and improve flexibility.
- ❖ **Stay Hydrated and Take Breaks:** Drinking water and taking frequent, short breaks can help reduce muscle fatigue and keep the body functioning optimally.

By implementing these preventive measures, banks can create a healthier and safer work environment, reduce the incidence of MSDs, and ultimately improve employee well-being and productivity.

Are you fluent in Gen Z?

1. b	4. a	6. a	8. a
2. a	3. d	5. c	7. d
5. A PROMISE	6. FIRE	7. THE LETTER "R"	8. FOOTSTEPS
1. ECHO	2. DARKNESS	3. A MAP	4. YOUR BREATH

Crack the clues!

Answers to the Crack the clues! and Are you fluent in Gen Z? on Page 52

Parenting in the Age of AI: How to Raise Tech-Savvy yet Emotionally Strong Kids

S M Waseem

Divisional Manager,
FM Wing, Head Office



Parenthood has always been a mix of joy, responsibility, and challenge. But in today's fast-changing world, there is a new player in the parenting journey – Artificial Intelligence (AI). From Alexa, Google Voice Search, Apple Siri to personalized learning apps, AI is transforming how we nurture, educate, and guide our children. As parents, we must set the example. If children see us glued to screens, they will copy the same behavior. If they see us balancing tech with real-world living, they will learn the right approach.

So, is AI making parenting easier? AI as a Helping Hand for Parents:

Gone are the days when parents had to rely only on instinct and family advice. Today, AI tools provide real-time instant support:

- ♦ **Voice assistants like Alexa, Apple Siri etc** tell bedtime stories, set reminders, or even suggest healthy meals.
- ♦ **Parental control apps, Child profile on Youtube, Netflix etc** monitor screen time and online safety. For busy parents, these tools act like a second pair of eyes and ears – making day-to-day parenting a little easier
- ♦ **Smarter Learning for Children:** Education is one of the areas most impacted by AI. Learning apps and platforms like Khan Academy, Smart Tales etc can now adapt lessons based on a child's strengths and weaknesses. For example:
 - ♦ A child struggling with math may get extra practice problems.
 - ♦ A fast reader may receive stories that are more advanced.

This personalized learning approach reduces pressure on kids and helps them learn at their own pace – something traditional classrooms often cannot achieve.

The Challenges of Digital Childhood:

Excessive Screen Time:

- ♦ Prolonged exposure to screens is linked with decreased attention span, developmental delays, impaired language skills, and lower academic performance.
- ♦ Screen overuse is associated with physical health problems such as obesity, reduced physical activity, vision issues, and poor sleep patterns.

Social and Emotional Impact:

- ♦ Digital childhood often reduces face-to-face interactions, limiting children's ability to develop emotional intelligence, empathy, and social skills.
- ♦ Exposure to curated online content can lead to anxiety, low self-esteem, and distorted self-image, especially through social media platforms.

Online Safety and Cyberbullying:

- ♦ Children face risks from cyberbullying, online predators, privacy violations, and exposure to inappropriate or harmful content.
- ♦ Younger children may unintentionally share sensitive information or fall victim to online harassment due to naivety and lack of digital literacy.

Addiction and Digital Dependency:

- ♦ Many apps and platforms are engineered to create addictive usage patterns, leading to technology dependence, withdrawal from offline activities, and difficulty in regulating screen time.
- ♦ Digital addiction can disrupt family relationships and emotional stability.

Developmental and Cognitive Concerns:

- ♦ Early and excessive exposure to digital environments can hinder the development of language, cognition, and problem-solving skills, critical to achieving age-related milestones.
- ♦ Screen time replaces time for creative, physical, and social play essential for brain development.

What are the Skills required for the Future?

- ♦ **Creativity and Original Thought:** Encourage exploration of arts, design, storytelling, and entrepreneurship so children learn to solve problems and innovate beyond what algorithms provide.
- ♦ **Critical Thinking and Ethics:** Teach kids to question information, especially AI-generated content, and engage in discussions about philosophy, ethics, and responsible use of technology.
- ♦ **Emotional Intelligence:** Prioritize empathy, communication, teamwork, and conflict resolution, as these human-centric abilities are in demand and less likely to be automated by machines.
- ♦ **Adaptability and Lifelong Learning:** Foster a mind-set/ of continuous learning and openness to change, since the workspace and technology will keep evolving quickly.
- ♦ **Digital Literacy and Coding:** Introduce age-appropriate technology concepts, coding

basics, and digital safety so children feel confident and competent navigating an AI-driven world.

So how to raise Tech-Savvy yet Emotionally Strong kids?

- ♦ **Balanced Tech-Life Integration:** Set clear digital boundaries, keeping tech-free zones (like meal times and before bed), and encourage outdoor play and hands-on activities in addition to screen time.
- ♦ **Family Conversations:** Keep open discussions about how AI and technology are used at home, what content kids are exposed to, and the values that guide decision-making.
- ♦ **Modelling Behaviour:** Children mimic adults, so demonstrate healthy technology use, critical questioning, and a balanced approach to digital and real-world experiences.
- ♦ **Child-Safe AI:** Choose educational platforms and apps that emphasize ethics, privacy, and responsible AI practices. Advocate for policies and products that safeguard children online.
- ♦ **Nurture Curiosity:** Encourage asking questions, exploration, trial and error, and learning from setbacks, just like in doing hands-on projects or unstructured play.
- ♦ **Human Connection:** Despite technological advancement, face-to-face interactions, teamwork, and community building remain central to well-being and development.
- ♦ **Resilience:** Equip kids with skills to handle uncertainty, setbacks, and rapid changes inherent in the tech-driven world

AI is here to stay. Let it work for you, not instead of you. Because while technology can teach skills, only parents can teach love, empathy, and values that last a lifetime.

Kolhapuri Fish fry



B Sowbhagya Rani

Officer
Centralized Data Dump Analytics Group
Quality Assurance & Control Section
Strategy & Data Analytics Vertical
Strategy, Resources & Government Services Wing



Ingredients :

- Seer fish 3 pieces
- Oil ½ cup
- Ginger 1 inch
- Garlic 5-6 cloves
- Lemon /kokum Half slice
- Turmeric Powder 1 tsp
- Salt As per taste

For Kolhapuri Masala:

- Dry coconut grated or finely chopped 1 cup
- Red chillies 10
- Coriander seeds 2 tbsp
- Cumin seeds 1 tsp
- Pepper corns 5-6
- Green Cardamom 3
- Black Cardamom 1
- Cloves 4-5
- Cinnamon Half inch
- Fenugreek seeds few
- Sesame seeds 1 tsp
- Dry ginger powder 1 tsp
- Star Anise 1
- Saunf 1 tsp
- Mace ¼th
- Nutmeg Pinch
- Poppy seeds 1 tbsp

- Bay leaves 1
- Stone flower Few strands

Kolhapuri Masala preparation:

Heat a pan and add the grated dry coconut and dry roast until it turns to golden brown. Transfer it into a plate and let it cool. Now dry roast ingredients mentioned for the preparation of Kolhapuri Masala until it turns aromatic. Rest it for cooling. Grind masalas and the roasted coconut into a fine powder. The Kolhapuri masala is now ready.

Fish fry process:

In a mixer jar, add ginger, garlic cloves, coriander leaves, salt, turmeric and lemon juice (Kokum water will be used in authentic process) and make a paste. Now add the prepared masala paste and grind to a fine paste (add water accordingly). Check for salt.

Now marinate the pieces of fish with the ground masala and a spoon of oil and keep it aside for minimum ½ hour. (The more the marination time, the better the taste)

Heat the oil in a pan and once hot, drop the fish gently and fry in a low flame until it turns crispy.

The yummy mouth-watering Kolhapuri fish fry is ready to serve. Serve it hot with jowari roti or steamed rice. Any variety of fish can be used for this recipe.

The Lost Wallet



Neha Chenani
Officer
IASRI Branch

The rain has been lashing since late afternoon and there were puddles of every size on the streets. The damp air carried the smell of wet earth and fresh tea brewing from a nearby stall, the kind of scent that always reminded Arjun of home.

He walked carefully, holding the paper bag close, as motorbikes splashed by. Tonight, he was heading towards somewhere special, on an errand, which he had been waiting for months.

He had been putting away a few hundred rupees at a time for a few months. He skipped takeout dinners, took to crowded buses instead of cabs, said no to weekend movies with friends. All for one thing: his mother's 50th birthday.

The gift he had in mind was not grand by the world's standards, but it was most precious to him. It was an elegant silk shawl, she had once stopped to admire, the kind she would never buy for herself.

Amidst the chaos of honking cars and shuffling umbrellas, the thought of her face when she would see it, made him smile. He could almost hear her laugh, that soft, musical sound from his childhood when the power would go out and they would sit on the balcony, telling stories in the light of a worn-out lantern.

Rainwater trickled from his hair into his collar, his shoes squeaking with each step. He didn't mind. After all, tonight felt like the end of a long, patient wait – a journey built on small sacrifices and bigger dreams.

However, somewhere between the tea stall and the signal crossing, a shoulder brushed past him, a light bump that barely slowed him. He tightened his grip on the paper bag, mumbled an apology, and kept moving through the crowd. It was not until he climbed onto the bus, and his hands went instinctively to his pocket, -Empty.

A prickle of unease crept up his spine. He panicked and checked the other pocket, then the inside of his bag. Then again, slower this time, as if a calmer search might make it appear.... Still nothing.

The bus lurched forward, but his thoughts were already running in the opposite direction. He asked the conductor to stop the bus; he hurriedly alighted drenching himself in the rain.

Each step felt heavier than the last as he retraced his path scanning the puddles for his familiar brown leather wallet, he feared he would never see it again. The street vendors shook their heads. No, they had not seen any wallet. A rickshaw driver shrugged without looking up from his phone.

Arjun even searched at the crossing where a shoulder had brushed past him, stepping into the middle of the road to look in and around the puddles. Horns blared as motorbikes swerved around him, a few drivers shouting him to move. With trembling hands, he clutched the paper bag tighter. The soggy paper threatened to give away and its corners started wilting in the rain. Still...., he kept looking.

He thought of his mother – the umpteen number of

times she'd set aside her own needs to buy him books and pay his tuition on time and the numerous days she did overtime to make the ends meet.

That shawl had been his small way of saying, 'I remember all the sacrifices you made and I'm grateful.'

Now the cash was gone. All those months of skipping small pleasures, of saying next time to himself, had vanished somewhere between a tea stall and a crowded crossing.

The rain left him cold as he walked home. In his mind, he still saw his mother standing at that shop window years ago, fingertips brushing the silk, with that soft smile she wore when she loved something but would never ask for it and for the first time that evening, it wasn't the rain that blurred his vision.

The next morning, the rain had thinned to a mist, but the heaviness in Arjun's chest hadn't lifted. He moved through the motions of tea and toast without tasting either, his mind replaying yesterday in stubborn loops.

A sharp knock broke the stillness.

When he opened the door, a boy, aged around sixteen, stood shivering there. He was thin with his hair plastered to his forehead. He must have been out in the rain for hours. In his hands was a worn leather wallet.

"Are you... Arjun?" the boy asked softly.

Arjun froze, staring at the familiar silhouette in the boy's hands. For a moment he could not believe what he was seeing, "He couldn't trust his own eyes".

"I saw your name and address on the ID," the boy said quietly, as if sensing his doubt.

Arjun reached out, fingers clasp around the cold,

rain-darkened leather as if it might vanish again. His throat tightened. "Where did you..." he began, but the boy only smiled faintly, turned, and walked away into the mist without another word.

Arjun stood there on the threshold, the weight of the wallet in his palm both strange and achingly familiar.

Then, he blinked, still trying to process what had just happened. With a shaky breath, he stepped back inside and closed the door gently behind him.

Inside, his fingers fumbled as he opened the wallet. His breath hitched when he saw that everything was exactly as before. His ID, the bankcards, the carefully folded envelope of notes he'd saved over months. For a moment, disbelief swept over him. Then, a slow, deep wave of relief and gratitude settled heavy in his chest.

Then, something caught his eye – a crisp ₹500 note hidden among everything else in the wallet, and he was sure it hadn't been there before. His heart quickened again, curiosity mixing with a new kind of wonder. Beside it, a small piece of paper slipped out. He unfolded it carefully. The handwriting was steady and clear, though smudged by raindrops:

'For the gift you wanted to buy.
Someone once did this for me.
Pass it on when you can.'

For a moment, he stood still, the note trembling in his hand as tears blurred the corners of his eyes.

He thought of his mother, of the shawl displayed in the shop, of the long months he had spent putting aside this money. Now, because of a stranger whom he had never met and probably might never see again, he could walk into that shop today.

The weight of yesterday's loss loosened its grip. He didn't know whether to let the tears fall or to smile through them.

In the quiet of that moment, he felt something shift. It was an invisible thread tying him not only to the stranger who had helped him, but also to some long chain of kindness stretching far beyond what he could see. That afternoon, with his heart full, Arjun walked into the shop and bought the shawl.

A week later, the living room of Arjun's home was filled with the gentle warmth of afternoon sunlight filtering through the windows. The air seemed like the calm before a new beginning. His mother sat on the sofa, her hair streaked with silver, eyes shining with that familiar, gentle curiosity she always sported whenever he told her he had something for her.

Arjun gently set the gift-wrapped box in her lap, the silk ribbon still damp from his nervous palms. She untied it slowly, as if rushing might steal away some hidden joy. When she opened the box, she paused, her breath catching in her throat. Her fingers hovered for a moment, trembling slightly before brushing the shawl. Then, gently and slowly, she drew it out. The deep maroon shawl's edges were weaved with delicate gold embroidery. It slipped from her hands like liquid silk, shimmering softly in the afternoon light. Her eyes widened with wonder. It was a beauty she had only ever dreamed of.

She couldn't find any words, she looked up at him, and he saw the recognition in her eyes—the memory of the shop window, the moment years ago when she had admired the shawl but walked away. “Arjun...” she whispered, her voice trembling, chin quivering. He wanted to tell her everything—about the rain, the lost wallet, the boy at the door, the note folded beside the money. But at that moment, it felt enough just to see her smile.

As he watched her, he felt a mix of relief, pride, and a quiet joy he hadn't known he was holding onto. In that smile of his mother, he found a profound sense of fulfilment, as if all the months of waiting and sacrifice had finally come home. Smiling through

her tears, she wrapped the shawl around her shoulders, and for the first time in months, Arjun felt truly warm.

A few months later, winter arrived. Arjun loved this season, mostly because the crisp air carried nostalgic and cozy aromas of roasted peanuts, sweet potatoes, and carrot pudding drifting from nearby stalls. That afternoon, he sat quietly in a corner of a small café, waiting for his order, when the low murmur of voices from the next table drew his attention. A boy sat hunched over a notebook, the pages filled with equations and scribbles. Across from him, a friend was speaking in a hushed, urgent tone. “I don't know how I'm going to manage,” he muttered. “The last set of textbooks wiped me out. I can't even cover the next semester's reading list. There was no complaint in his voice, only a tired resolve that felt painfully familiar.

Arjun stirred his tea slowly, the steam blurring his reflection in the window. He remembered that rainy morning, that knock on the door, and that folded note that had changed more than just his day. When those boys left for the counter to get their order, Arjun's hand moved almost on its own. He pulled a crisp ₹500 note from his wallet, folded it once, then took out a piece of paper from his own notebook on which he wrote:

'For the dream you want to chase.
Someone once did this for me.
Pass it on when you can.'

He slipped them into the front pocket of the boy's worn canvas bag, tucking it between a pen and a frayed notebook spine. By the time the boy returned, Arjun was already stepping out into the cold air. He didn't turn back. Some kindnesses were not meant to be witnessed—only carried forward.

'Because the smallest kindness, given away... can light another's darkest day.'

PATIENCE IS THE KEY



D Bharathi
Customer Service Associate
Zonal Inspectorate
HO, Bengaluru

There once lived a loving couple, blessed with a daughter – their only child, the apple of their eye and heartbeat of their existence. Both parents were well educated, placed in respectable professions, and deeply rooted in values. With warmth in their hearts and wisdom in their ways, they raised their daughter with immense care and affection.

Though their demanding jobs left them with little time, they made it a point to spend quality time with her whenever they could. Their daughter, gentle in nature and polite in behaviour mingled with a group of neighbourhood children, who like her came from good families. Her parents were delighted. They believed that such a wholesome circle of friends, combined with a good school, would naturally inspire their daughter to excel academically.

During their own student days, both parents had excelled academically, bringing trophies, honours and accolades for themselves and their institution. Naturally, they wished for their daughter to follow their footsteps. At first she did, her academic record reflected their dreams, but as time passed, her grades began to slip. While other children in the neighbourhood soared, their daughter lagged behind. Concern quietly gave way to anxiety. An inner voice urged them to push her harder, to impose strict restrictions and set rigid expectations, but the ethics they had grown up with, prevented them. They reminded themselves that life is not a scoreboard and that true success comes not from grades, but from character. Instead of pressure, they offered her patience. Instead of criticism, they gave her concern. They did not measure her worth by marks alone but by her spirit. They encouraged her

to believe in herself.

In time, she passed her 10th and 12th board exams – not with flying colours, but with dignity. What mattered most was that she had discovered a genuine interest in pure science. Supported wholeheartedly by her parents, she pursued her studies further. When she decided to undertake Ph.D. in the same field, they stood by her, knowing fully well that it would be a long and demanding road.

She was fully prepared and the holistic approach she had seen in her parents helped her adopt it easily as her way of life. The values she had imbibed at home – the dignity of perseverance, the calm of patience and the joy of steady effort, guided her throughout this demanding journey. Years later, when she stood on stage in her graduation robe, crowned with the title of “Doctor”, her parents were there – not just to witness a milestone, but to celebrate the triumph of gentle parenting and enduring love.

Every parent wishes to give their child the best. But, “best” is not always in the form of ranks, medals or achievements, but in unconditional love, strong value system and patience to let their child unfold in their own time. The greatest gift parents can offer is the space to dream, patience to grow, courage to fail and unconditional support to rise again. It is the parents role to nurture talents in their children, to be a facilitator and not authoritative. When children are allowed to flourish in their own way, they often surpass expectations by becoming their truest selves and ultimately there lies the finest success of life.

Template of the murder



Pradeep Tandon

Ex Staff, Canara Bank

The evening was already darkening, as the rain handholding the breeze, drummed a relentless beat against the window panes of my study room. The tall Ashoka pendula trees swayed to the rhythmic melody of rain and the breeze. I sat at my desk alone in my house, fingers poised over the keyboard, my mind weaving through the intricate threads of a new crime thriller. Suddenly, the insistent chime of the doorbell shattered the serenity of my thoughts. I rose from my chair, curiosity mingling with caution as I approached the door. Through the frosted glass, the silhouette of a man raised my curiosity. With a flicker of apprehension, I opened the door to find a grim-faced police officer around 28 years old, tough, and intimidating, standing before me. He was immaculately dressed in a police uniform, with well-polished brown shoes. He had three stars on his shoulders, and a nameplate pinned on the chest that read Zalim Singh. "Mr. Tandon, I need you to come with me." "Sir, what is the matter? Can't I come in the morning?" I uttered in a meek tone. "No, the matter is urgent." The inspector's voice was stern, carrying an undertone of urgency. Confusion clouded my mind as I reluctantly trailed the inspector to the waiting Gypsy van. Questions swirled in my mind, but the answers remained as elusive as the darkness of the starless night.

As we arrived at the police station, the inspector wasted no time in getting to the heart of the matter. He began, ' Mr, Tandon, I'm your die-hard fan and have read all your literary work, but please listen carefully, "Almost two years ago, a murder took place—a murder which was disguised as a suicide. Sarvesh Verma, a young Newsprint supplier to the

press, faked his death, leaving behind the charred remains of another man named Dwaraka, an impoverished 60-year-old man, infamous for his alcoholism. Sarvesh engaged him as his part-time driver. One night Sarvesh along with his aides, called Dwaraka for an overnight duty. He overdosed him with alcohol, strangled him, burnt his body completely to prevent identification and staged the rumour of his death by self-immolation. The Police were misled by a red herring, which led them to close the case, concluding it was a normal suicide. Based on the missing person report lodged by Dwaraka's kin, the police searched in the right earnest but gave up after not making any headway.

I chanced upon your latest novel and took a cue from the plot of your story, as it had striking similarities to Sarvesh's Case. We reopened the case, shifted our focus to Sarvesh as the murderer, and started our reinvestigation. To our great surprise, we were able to solve the case. Indeed, Sarvesh was the culprit who was neck deep in debt and the creditors were after him for recovery. He had diverted the funds from his business and indulged in purchasing expensive gifts and ornaments for his beloved. He orchestrated the murder of Dwaraka and burnt his body to fake his death by suicide. We came to know about his being alive and hiding after we put his girlfriend's mobile on surveillance. Our team reached Mirzapur where he was masquerading himself as a businessperson along with his accomplices and his beloved. We arrested him and presently he is cooling his heels in the Central jail.

It all looks so surreal, but there is a question albeit

many others bothering me. First of all, how there is a striking similarity between your novel and the modus operandi of murder?, asked the Inspector turning heat on me. 'Inspector Sahab, even I'm flabbergasted to hear about the murder story, particularly its similarity with my novel. Believe me, I have never heard about Sarvesh, leave aside meeting him. My story pre-dates the murder; the manuscript was already there with my publisher, before the crime was committed.' I said emphatically. "Then, what on Earth made Sarvesh adapt your story's plot for committing murder?" asked puzzled Inspector. 'I do not have the faintest idea, Inspector! If you can show me a photograph of Sarvesh, perhaps it may ring a bell.' The inspector rummaged through Sarvesh's file desperately. On finding Sarvesh's photo conspicuously absent, he slammed the file on his table in disgust. 'Inspector, it's been over two years since I presented my story to Mr. Bharti, my Publisher, and later sent him my manuscript. I can't recall sharing it with anyone else. I'm confident that Mr. Bharti wouldn't have shared my manuscript without my knowledge; it's not ethical. While there could be many possibilities if we think hard enough but without evidence, we'll always be guessing blindly. 'Gosh!' exclaimed the Inspector in frustration. 'Mr. Tandon. Do something. I want to send this Sarvesh to the gallows. 'Alright,

but how?" I asked in an inquisitive grim tone. The inspector exclaimed, 'Tomorrow, there is an identification parade at the Central jail at 11 AM, in the presence of a magistrate, Try to spot Sarvesh there. If you can recognize him as a witness, it could significantly help in proving his guilt.' 'It's like searching a needle in a haystack.....' I murmured under my breath.

The next day I was present in the jail where criminals were paraded for identification. When the procession concluded. I exchanged looks of disappointment with Inspector Zalim, who looked equally crestfallen. Intuitively, my focus shifted to one criminal who exhibited a subtle eye twitch, evoking the image of a pigeon's eye. 'I instinctively raised my finger to the man. Yeah, this man was present in the publisher's room, when I was pitching my story! I remember him because; he repeatedly butted in for more clarity on my story. I can recall that his left eye changed in a strange way, which I can never forget. He was a supplier of the newsprint and was waiting desperately for his payment cheque. I turned to look at Inspector Zalim Singh, who was beaming from ear to ear. He pumped his arm in the air, 'Yeah, you have nailed him.' and hurried in his strides to shake hands with me.

"Nature's Palette - Shades of Maharashtra"

Weekend Wonder:

Lonavala and Khandala are the perfect monsoon gateways.

Nature Note:

Tadoba National Park is Maharashtra's oldest and largest national park.

Quick Spot:

Ganpatipule Beach is famous for its serene shores and Swayambhu Ganesh temple.

DON'T BELIEVE EVERYTHING YOU THINK

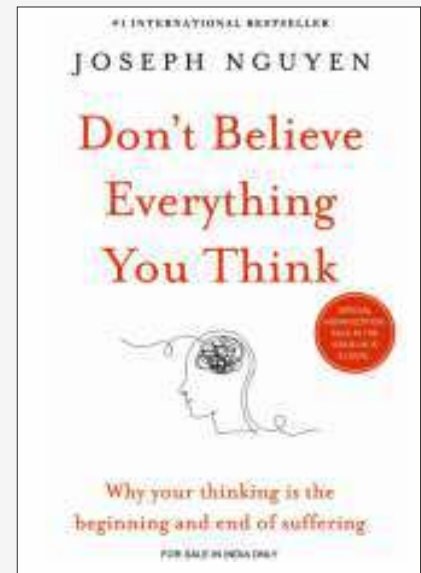
— Joseph Nguyen

Joseph Nguyen's “Don't Believe **everything** you think” is an answer for those who are in search of wisdom and who wish to end suffering.

The book is a psychoanalysis of our mind, which keeps on pondering over things happening around us. The Book has been drafted by the author in such a way that initially it starts with the root cause of all our suffering i.e **Thinking**.

One of the points, which Nguyen lays emphasis on, is **Thoughts Vs Thinking**. The source of thoughts comes from something that is beyond our mind whereas thinking is the act of ruminating over our thoughts. Former is always positive and the later produces negative feelings. Thoughts helps us in connecting with the infinite intelligence and all creative process blossoms here. All spiritualists, scientists, writers, artists and those who are in the process of invention do not forget to tap this higher energy. Living in the present i.e Mindfulness has become a common word, which we come across every day. It has such a deep meaning of evading thinking, which is the cause of all our suffering.

The author also accentuates about the idea of **Goals created out of Inspiration Vs Goals created out of Desperation**. Inspiration is the outcome of thought and it gives joy whereas on the other hand those goals on desperation leads to frustration and negative emotions. To summarize, Joseph Nguyen helps us to stop thinking and connect with the inner self. He stresses us to use our infinite intelligence to create goals out of inspiration.



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By **S. Pavithra**

Officer, Kolar Regional Office



कार्यपालक निदेशक श्री भवेन्द्र कुमार ने दिनांक 09.09.2025 को अंचल कार्यालय पटना के हाजीपुर जिले में आयोजित वित्तीय समावेशन अभियान में भाग लिया। इस अवसर पर महाप्रबंधक एवं अंचल प्रमुख श्री अजय कुमार, सहायक महाप्रबंधक एवं क्षेत्रीय प्रमुख श्री राजीव कुमार पांडेय तथा अन्य कार्यपालकों द्वारा लाभार्थियों को पीएमएसबीवाई (प्रधान मंत्री सुरक्षा बीमा योजना) के अंतर्गत दावा निपटान चेक प्रदान किया गया।

Sri Bhavendra Kumar, ED, at the Financial Inclusion Campaign at Hajipur District, Patna Circle, on 09.09.2025. Sri Ajay Kumar, GM and Circle Head, Sri Rajeev Kumar Pandey, AGM and Regional Head and other Executives handed over the PMSBY claim settlement cheque to beneficiary.



कार्यपालक निदेशक श्री एस. के. मजुमदार ने दिनांक 06.09.2025 को अंचल कार्यालय कोलकाता के भांगोर में आयोजित ब्लॉक स्तर वित्तीय समावेशन संतृप्ति शिविर में भाग लिया। इस अवसर पर महाप्रबंधक एवं अंचल प्रमुख श्री अरुण कुमार मिश्रा, उप महाप्रबंधक श्री अमृत घोष तथा अन्य कार्यपालकगण उपस्थित थे।

Sri S. K. Majumdar, ED, at a Block Level Financial Inclusion Saturation Camp at Bhangore, Kolkata Circle on 06-Sep-2025. Sri. Arun Kumar Mishra, GM and Circle Head, Sri. Amrit Ghosh, DGM and other Executives are seen in the picture.



Shreyas contest 2024
Sketch
Encouragement Prize



Sketch by :
Nithin M K
Senior Manager
Kannur

Internal