

केनरा बैंक की  
द्विमासिक गृह पत्रिका  
फरवरी 2026 - मार्च 2026 | 305



श्रेयस  
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## औद्योगिक संबंध आचरण : एक अनिवार्य पड़ाव "IR Practices: An Inevitable Checkpoint"



क्षेत्र विशेषांक : जम्मू और कश्मीर — "धरती पर स्वर्ग"  
Region in Focus : Jammu and Kashmir — "The Paradise on Earth"



Internal



## तिरुपति में समीक्षा बैठक / *Review Meet@ Tirupati*



दिनांक 12.03.2026 को आयोजित अंचल कार्यालय, तिरुपति की समीक्षा बैठक में श्री हरदीप सिंह अहलूवालिया, प्रबंध निदेशक एवं मुख्य कार्यकारी अधिकारी (प्रभारी) तथा श्री आई. पांडुरंग मिथताया, महाप्रबंधक एवं अंचल प्रमुख उपस्थित थे। प्रबंध निदेशक एवं मुख्य कार्यकारी अधिकारी ने बैंक के प्रदर्शन को सुदृढ़ बनाने के साथ-साथ ग्राहक-केंद्रित बैंकिंग, व्यावसायिक विकास और अनुशासित परिचालन पद्धतियों के महत्व पर ज़ोर दिया।

Sri. Hardeep Singh Ahluwalia, MD& CEO (In -charge) and Sri I. Panduranga Mithanthaya, GM and Circle Head at the performance review meet held at Tirupati Circle on 12.03.2026. The MD & CEO emphasised on strengthening the Bank's performance and the importance of customer-centric banking, business growth, and disciplined operational practices.

## पटना में हॉलिडे होम के नए परिसर का उद्घाटन / *Inauguration of the new premises of Holiday Home @Patna*



दिनांक 19.03.2026 को श्री भवेन्द्र कुमार, कार्यपालक निदेशक द्वारा पटना हॉलिडे होम के नए परिसर का उद्घाटन किया गया। कार्यक्रम में श्री अजय कुमार, महाप्रबंधक और अंचल प्रमुख, श्री प्रमोद कुमार, उप महाप्रबंधक, श्री आनंद श्रीवास्तव, उप महाप्रबंधक और अन्य कार्यपालकगण उपस्थित थे।

Sri Bhavendra Kumar, ED, at the inaugural function of the new premises of Patna Holiday Home on 19.03.2026. Sri. Ajay Kumar, GM and Circle Head, Sri. Pramod Kumar, DGM, Sri. Anand Srivastava, DGM, and other Executives are seen in the picture.

Internal

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Intern

श्रेयस प्रेयस मनुश्यमेत 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,

जैसे-जैसे हम वर्ष 2026 के इस गतिशील वित्तीय परिदृश्य में आगे बढ़ रहे हैं, मैं हमारे उस अद्भुत सफर पर विचार करता हूँ जिसे हमने साथ मिलकर तय किया है। हमारे व्यापक नेटवर्क में, जिस विषय पर मुझे सबसे अधिक गर्व महसूस होता है, वह है आप सभी का दृढ़ संकल्प, उत्साह और हमारे लक्ष्यों के प्रति आपकी अटूट प्रतिबद्धता, जो आप हर दिन अपने कार्यों के द्वारा प्रदर्शित करते हैं।

आगे, हमारा लक्ष्य मूलभूत सिद्धांतों में ही निहित है। कासा को सुदृढ़ करना और छोटी-छोटी जमाराशि को जुटाने पर ध्यान केंद्रित करना हमारी स्थिरता की बुनियाद है। यद्यपि हमारा तुलन पत्र हमारी संवृद्धि को दर्शाता है, लेकिन वास्तव में हमारी सफलता का मापदंड हमारे ग्राहकों का हमारे प्रति अटूट विश्वास ही है।

मैं आप सभी से आग्रह करता हूँ कि आप हमारे डिजिटल ट्रांसफॉर्मेशन को एक सेतु के रूप में अपनाएँ - एक ऐसा माध्यम जो सपनों को साकार करता है और वास्तविक वित्तीय समावेशन का मार्ग प्रशस्त करता है, जो ग्रामीण आकांक्षाओं को शहरी नवाचार से जोड़ता है। ऐसे दौर में, जब बैंकिंग 'अदृश्य लेकिन सर्वव्यापी' होती जा रही है, तो सहृदयता के साथ ही समस्या-समाधानकर्ता के रूप में आपकी भूमिका पहले से कहीं अधिक महत्वपूर्ण है।

भले ही हम उच्च क्रेडिट-डिपॉजिट (सीडी) अनुपात और परिचालन उत्कृष्टता की ओर अग्रसर हों, हमें अपने संस्थापक, श्री अम्मम्बाल सुब्बा राव पै के दृष्टिकोण ग्राहक सर्वोपरि से सदैव जुड़े रहना चाहिए। नवाचार को हमेशा हमारे मूल्यों द्वारा निर्देशित किया जाना चाहिए।

इस यात्रा को सफल बनाने हेतु हम एक ऐसे कार्यस्थल के निर्माण के प्रति पूर्णतः प्रतिबद्ध हैं जो हमारी उत्कृष्टता को प्रतिबिंबित करे - एक ऐसी संस्कृति जो योग्यता, पारदर्शिता और कर्मचारियों के समग्र कल्याण पर आधारित हो।

आइए, हम हमारे "केनरा कॉन्फिडेंस" के साथ आगे बढ़ें, अपने राष्ट्र के प्रति बेहतर सेवा प्रदान करने की हर चुनौती को अवसर में बदलें।

बैंक का नाम रोशन करते रहें। रहे संग, बढ़े संग !!!

**आप सभी को हार्दिक शुभकामनाएं !!**

मंगल कामनाओं सहित,

**हरदीप सिंह अहलुवालिया**

प्रबंध निदेशक व मुख्य कार्यकारी अधिकारी (प्रभारी)

Dear Canarites,

As we navigate the vibrant financial landscape of 2026, I find myself reflecting on the incredible journey we have shared. Looking across our vast network, what fills me with the greatest pride is the resilience, spirit, and dedication each of you bring to our mission every single day.

As we move forward, our mission remains rooted in the fundamentals. Strengthening our CASA base and focusing on granular deposit mobilization are the bedrock of our stability. While our balance sheet reflects our growth in numbers, the true measure of our success lies in the unwavering trust our customers place in us.

I urge you to embrace our digital transformation as a bridge to dreams—a gateway to true financial inclusion that connects rural aspirations with urban innovation. In an era where banking is becoming "invisible but ubiquitous," your role as empathetic advisors and problem-solvers is more vital than ever.

Even as we strive for higher Credit-Deposit (CD) ratios and operational excellence, let us remain anchored by the "Customer First" philosophy of our founder, Sri Ammembal Subba Rao Pai. Innovation must always be guided by our values.

To support this journey, we are deeply committed to fostering a workplace that mirrors this excellence - a culture rooted in meritocracy, transparency, and holistic staff welfare.

Let us march forward with "Canara Confidence," turning every challenge into an opportunity to serve our nation better.

Keep the Banks flag flying high. Together We Can!!!

**Wish you all the very best**

With warm regards,

**Hardeep Singh Ahluwalia**

Managing Director & CEO (I/C)

## संपादकीय



## Editorial

प्रिय साथियों,

आज के बदलते बैंकिंग परिवेश में हमारी सफलता का वास्तविक प्रेरक केवल प्रौद्योगिकी नहीं, अपितु हमारे औद्योगिक संबंधों (आई आर) की सुदृढ़ता है। आधुनिक औद्योगिक संबंध अब केवल विवाद समाधान तक सीमित नहीं रहा, बल्कि पारदर्शिता और पारस्परिक सम्मान पर आधारित एक रणनीतिक साझेदारी के रूप में विकसित हुआ है। जब हम ऐसे वातावरण का निर्माण करते हैं, जहाँ प्रत्येक कर्मचारी की भावना एवं अभिव्यक्ति का सम्मान किया जाता है और प्रत्येक की अभिव्यक्ति को सुना जाता है एवं किसी भी प्रकार की शिकायतों का समाधान समय रहते किया जाता है, तब हम विश्वास की एक ऐसी मजबूत आधारशीला का निर्माण करने में सक्षम होते हैं जो पारंपरिक कर्मचारी-प्रबंधन व्यवस्था से कहीं अधिक बेहतर और महत्वपूर्ण होती है।

डिजिटल रूपांतरण को अंगीकार करते हुए भी 'मानव-केंद्रित' विकास के प्रति हमारी प्रतिबद्धता अक्षुण्ण है। इसका तात्पर्य कौशल-विकास को प्राथमिकता देना, कार्य-गरिमा का संरक्षण सुनिश्चित करना तथा बैंक एवं बैंक श्रमिक-संघों के मध्य सहकारिता की भावना को सुदृढ़ करना है। जब हम सामूहिक लक्ष्यों का व्यक्तिगत कल्याण के साथ समन्वय करते हैं, तब हम केवल उत्पादकता में ही अभिवृद्धि नहीं करते, अपितु एक सशक्त औद्योगिक संबंध व्यवस्था का भी निर्माण करते हैं। श्रेयस पत्रिका के 305वें विशेषांक के अंतर्गत विशेष रूप से बैंक की औद्योगिक संबंधों पर प्रकाश डाला गया है, जिसमें औद्योगिक संबंध को "निष्पक्षता, दृढ़ता और सौहार्दपूर्ण" तरीके से संचालित करने पर विशेष जोर दिया गया है, ताकि हमारा कार्यस्थल प्रगति और सफलता का साक्षी बन सके।

इस विशेषांक में जम्मू-कश्मीर संघ राज्य के बारे में भी वृहद रूप से चर्चा की गई है - जो केवल एक पर्यटन-स्थल नहीं, अपितु एक प्रकार से स्वर्ग की अनुभूति भी कराता है। इसकी मनोहर भौगोलिक संरचना ज्ञानेन्द्रियों को आह्लादित करती है और नैसर्गिक प्राकृतिक सौंदर्य की कोमलता एवं आत्मीय संवेदनाएं मन को मोह लेती है। यहाँ की प्राकृतिक सौंदर्यता की एक गहन अनुभूति का सृजन करती है, जो प्रकृति की शक्ति एवं सौम्यता का अद्भुत संतुलन व समन्वय की अनुभूति दिलाती है। कश्मीर घाटी की हिमाच्छादित श्रृंखलाओं से लेकर जम्मू के सूर्यतप्त पर्वतीय अंचलों तक, समस्त परिदृश्य प्रकृति की अनुपम छटा बिखेरती हुई प्रतीत होती है। इस प्रदेश की वास्तविक समृद्धि इसकी सजीव सांस्कृतिक धरोहर में निहित है जो 'वाजवान' जैसे पारंपरिक सामूहिक भोज में, और 'कहवा' की सुनहरी भाप में मिलती है, जो प्राचीन "रेशम मार्ग" की स्मृतियों को ताजा कर देती है। हमारे लेखकों के आलेखों के माध्यम से आइए, हम न केवल इस दृश्य-वैभव का अवलोकन करें, अपितु इसके इतिहास का आस्वादन करते हुए इसकी ऊष्मा का भी अनुभव करें।

आशा है कि इस विशेषांक का वाचन आपको संतोष एवं आनंद प्रदान करेगा। हम आपके अमूल्य विचारों एवं सुझावों के आकांक्षी हैं। कृपया अपनी प्रतिक्रिया एचएम&एल वेबसाइट (केननेट) पर प्रेषित करें अथवा hohml@canarabank.com पर ईमेल करें। आप 080-22233480 पर दूरभाष के माध्यम से भी हमसे संपर्क कर सकते हैं।

अगाध प्रशंसा तथा कृतज्ञता के साथ

प्रियदर्शिनि आर  
संपादक

Dear Colleagues,

In today's fast-paced banking landscape, the true engine of our success isn't just technology – it is the strength of our Industrial Relations (IR). Modern IR has evolved from mere conflict resolution into a strategic partnership built on transparency and mutual respect. By promoting an environment where every voice is heard and every grievance is addressed proactively, we create a foundation of trust that transcends traditional management-staff boundaries.

As we embrace digital transformation, our commitment to "human-centric" growth remains steadfast. This means prioritizing upskilling, ensuring job dignity, and maintaining a collaborative spirit between the bank and its unions. When we align collective goals with individual well-being, we don't just improve productivity; we build a resilient community. This special edition of Shreyas 305 dwells on our bank's Industrial Relations, which are conducted in a "fair, firm, and friendly" manner to ensure we remain a workplace where people and progress thrive together.

The Region featured in this edition is Jammu and Kashmir—more than just a destination. Its breath-taking geography offers a sensory rush, where rugged natural beauty blends seamlessly with a delicate, soulful spirit. These dramatic landscapes create a visceral experience, perfectly balancing raw power with ethereal grace. From the snow-capped peaks of the Kashmir Valley to the sun-baked, earthy resilience of Jammu's foothills, the landscape is a masterpiece of nature's design. The region's true luxury lies in its living heritage – found in the Wazwan, an artisanal communal feast, and the golden steam of Kahwa that carries whispers of the Silk route. Through the articles of our contributors, let us not just imagine the scenery, but also taste its history and wear its warmth.

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

With profound admiration and gratitude

Priyadarshini R  
Editor

I am honoured and privileged to share that I have been elevated to the post of General Manager in our esteemed organization. I express my sincere gratitude to the leadership, colleagues, family and friends whose support and guidance have been instrumental in my journey.



During my journey in the bank, I have witnessed that the bank has consistently upheld its core values, integrity, customer focus, and operational excellence. As we move forward in technology-driven environment, it is important to continue to strengthen our processes, and deliver services.

I am confident that with our collective teamwork, we will achieve Bank's objectives and strengthen the Bank's position.

Together we can and we will always.

Best wishes and regards

**Sanjay Kumar**  
General Manager

**“Coming together  
is a beginning;  
keeping together  
is progress;  
working together  
is success.”**

**- Henry Ford**



# IR Practices: An Inevitable Checkpoint

## - Industrial Relations Vertical - HR wing

In large public sector institutions, organisational strength is derived not only from policies, systems, and regulatory compliance, but also from the quality of relationships that sustain daily functioning. In the banking sector, where operational discipline, public accountability, and service delivery converge, Industrial Relations (IR) practices occupy a position of strategic importance. Far from being a peripheral administrative function, IR represents an inevitable checkpoint in the institutional journey, one that determines organisational stability, employee confidence and the effectiveness of governance.

As banks continue to adapt to evolving regulatory frameworks, technological transformation and changing workforce expectations, the relevance of sound Industrial Relations has become more pronounced. The ability of an institution to manage transition smoothly, maintain discipline fairly and engage its workforce constructively depends significantly on the robustness of its IR practices.

### Industrial Relations in the Banking Environment

Industrial Relations encompass the framework governing the interaction between management and employees, including communication mechanisms, grievance redressal systems, conduct standards and disciplinary procedures. IR practices are closely intertwined with service conditions, professional conduct and accountability structures.

Unlike many other sectors, banking institutions operate under heightened regulatory oversight and public scrutiny. Employees are entrusted with

financial assets, sensitive information and decision-making responsibilities that directly impact public confidence. Consequently, IR practices in banks are expected to uphold not only organisational efficiency but also ethical standards, procedural integrity and institutional credibility.

Effective IR frameworks provide clarity on roles and responsibilities, reinforce discipline and ensure that organisational expectations are communicated transparently. At the same time, they offer structured avenues for employees to raise concerns, seek redressal and participate constructively in organisational processes.

### IR Practices as an Inevitable Organisational Checkpoint

Every organisation encounters phases of transition that test its internal equilibrium. In the banking sector, such transitions may arise from policy changes, technological adoption, process re-engineering, regulatory interventions or shifts in workforce composition. At these critical junctures, Industrial Relations emerge as an unavoidable checkpoint.

The manner in which IR issues are addressed during periods of change often determines whether reforms are accepted smoothly or met with resistance. Absence of timely communication, perceived inconsistency in decision-making or lack of engagement can lead to dissatisfaction and erosion of morale. Conversely, transparent processes and fair engagement foster cooperation and institutional resilience.

For PSBs, this checkpoint assumes greater significance. The coexistence of legacy practices with modern operational imperatives requires careful balancing. IR practices serve as the stabilising mechanism that enables institutions to pursue transformation while preserving trust and continuity.

### **Governance, Discipline, and Procedural Fairness**

Discipline forms the cornerstone of effective banking operations. Adherence to prescribed norms, ethical conduct and procedural compliance is non-negotiable in an institution entrusted with public funds. Industrial Relations play a critical role in ensuring that discipline is maintained in a structured, transparent and fair manner.

Well-defined conduct and disciplinary frameworks provide clarity on acceptable behaviour and consequences of deviations. Equally important is the assurance that disciplinary processes are guided by principles of natural justice, due process and proportionality. When employees perceive disciplinary mechanisms as fair and impartial, confidence in institutional governance is strengthened.

IR practices thus reinforce governance by ensuring consistency in application of rules, safeguarding institutional integrity and minimising arbitrariness. They also protect the organisation from reputational and operational risks arising from unresolved grievances or procedural lapses.

### **Leadership and Communication in Industrial Relations**

While regulations and policies provide the formal framework for Industrial Relations, their effectiveness depends largely on leadership conduct and communication. Leadership plays a pivotal role in shaping the tone of IR by demonstrating fairness, transparency and accountability in decision-making.

Clear and timely communication is fundamental to healthy Industrial Relations. In the absence of accurate information, uncertainty and speculation can undermine trust. Structured communication channels, consultative forums and responsive grievance redressal mechanisms help bridge gaps between policy intent and employee perception.

In banking institutions, where operational pressures often limit informal interaction, institutionalised communication becomes especially important. Proactive engagement by leadership reinforces credibility and ensures alignment between organisational objectives and employee understanding.

### **Role of Industrial Relations Vertical**

Within the Human Resources Wing, the Industrial Relations (IR) Vertical plays a vital role in sustaining organisational harmony and ensuring that institutional policies are implemented with fairness and consistency. The IR vertical acts as a bridge between regulatory provisions and workplace realities by facilitating communication, addressing employee concerns and promoting constructive engagement.

The Vertical also supports management in matters relating to conduct, discipline and grievance redressal, ensuring that established procedures are followed with transparency and due process. For Officers, matters relating to conduct, discipline, ethical behaviour and accountability are governed by Canara Bank Officers' Service Regulations, 1979, Canara Bank Officer Employees' Conduct Regulation, 1976 and Canara Bank Officer Employees' Discipline & Appeal Regulations, 1976 which provide clear guidance on professional standards and disciplinary procedures. For Workmen employees, the Chapter XI of Service code lays down the principles and process for maintain organisational discipline while ensuring fairness and social justice.

Industrial Relations also encompasses structured engagement with Employee Associations and unions, facilitating collective understanding and constructive resolution of workplace issues in a spirit of mutual respect and institutional responsibility.

Further, it ensures that disciplinary matters are handled in accordance with structured procedures and defined authorities, thereby safeguarding both institutional interests and employee rights. Through balanced administration of these mechanisms, the IR vertical contributes significantly to organisational stability, employee confidence and the overall credibility of institutional governance.

#### **Industrial Relations and Organisational Culture**

Industrial Relations significantly influence organisational culture. A workplace characterised by fairness, mutual respect and open communication fosters trust and collaboration. IR practices shape this culture by reinforcing behavioural expectations and institutional values.

Employees who feel respected and heard are more likely to demonstrate commitment and professionalism. In banks, where teamwork across functions and hierarchies is essential, a positive IR climate enhances coordination and service quality.

Sound IR practices contribute to a culture that balances accountability with empathy, discipline with dignity and performance with participation.

#### **Conclusion : Balancing Governance and People-Centricity**

Industrial Relations represent the convergence of governance and human engagement within an institution. While compliance with established service, conduct and disciplinary frameworks ensures order and accountability, the effectiveness of these frameworks ultimately depends on fair implementation and constructive engagement.

In the banking sector, where institutional integrity and employee commitment are equally critical, IR practices serve as an inevitable checkpoint at every stage of organisational evolution. By harmonising robust governance structures with a people centric approach, banks can navigate change with stability and confidence.

When Industrial Relations are managed with transparency, consistency, and empathy, they evolve from a regulatory necessity into a strategic framework, supporting institutional resilience, reinforcing public trust and promoting sustainable organisational excellence.

“Effective Industrial Relations ensure that Institutional discipline and Employee dignity advance together in the pursuit of Organisational excellence”

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**“In matters of style, swim with the current;  
in matters of principle, stand like a rock.”  
- Thomas Jefferson**

## जम्मू और कश्मीर - धरती पर स्वर्ग

अजय कुमार

प्रबंधक

अंचल कार्यालय, चंडीगढ़



जम्मू और कश्मीर - धरती पर स्वर्ग, बिल्कुल सही कहा गया है और यह मैंने अपने परिवार के साथ जाकर महसूस किया। सच में बहुत ही शांति मिलती है—कुदरत द्वारा बनाए गए स्वर्ग को देखकर। मैंने अपनी यात्रा जम्मू से हवाई जहाज के माध्यम से की क्योंकि ऊपर से सफ़ेद चादर से ढके पहाड़ों को देखने का अलग ही मजा था। पहाड़ों को देखते ही मैं सोच में पड़ गया कि जब नीचे से देखेंगे तो कितना मनमोहक दृश्य होगा। श्रीनगर में पहुँचते ही हमने होटल में आराम किया। ठंड बहुत ज्यादा थी तापमान-2 था पर फिर भी अच्छा लग रहा था। अगले ही दिन हमने अपना सफर शुरू किया।

**डल लेक** - हमने होटल डल झील के पास लिया था, तो पहले वहाँ जाने का निर्णय लिया चूँकि देखने में यह बहुत ही सुंदर लग रही थी और ऊपर से शिकारा की सवारी। हमने शिकारा सवारी ली और आगे बढ़े। जैसे जैसे आगे बढ़ रहे थे। सब सामान बेचने वाले शिकारा पर अपना सामान बेचने आ रहे थे, हमने कश्मीरी कहवा लिया और आनंद में डूब गए। फिर आगे बढ़े और पानी में बाजार 'फ्लोटिंग मार्केट' (तैरता हुआ बाज़ार) देखने का अलग ही मजा था। उसके बाद हम मीना बाज़ार की ओर बढ़े जो झील के बीचों-बीच स्थित है, यह बाज़ार कश्मीरी शॉल और लकड़ी के काम के लिए प्रसिद्ध है। यहाँ जम्मू कश्मीर की प्रसिद्ध पशमीना शॉल एवं गर्म कपड़े खरीदने का मौका मिला। हमारी

सवारी का समय 3 घंटे का था, जिसमें हमने पूरा बाजार शिकारा सवारी के जरिये देखा और हमें अलग ही शांति और आनंद की प्राप्ति हुई। झील में हाउसबोट देखने का भी मौका मिला। फिर घूमने के बाद हमने अपने होटल में वापिसी की।

**गुलमर्ग** - अगले दिन हम गुलमर्ग के लिए रवाना हुए। बर्फबारी की उम्मीद लेकर हम गाड़ी में बैठे क्योंकि हमने गोंडोला राइड ऑनलाइन बुक कर रखी थी। यह एशिया की सबसे बड़ी और सबसे ऊंची तथा दुनिया की दूसरी सबसे बड़ी और दूसरी सबसे ऊंची केबल कार परियोजना है। गुलमर्ग गोंडोला, गुलमर्ग का प्रमुख आकर्षण है केबल कार की सवारी के दौरान पहाड़ों और घाटी के मनोरम दृश्य भी अविस्मरणीय और अद्वितीय हैं। श्रीनगर से 1 घंटे के सफर में पहाड़ देखते हुए हम पहुँचे गोंडोला राइड। जहाँ पर काफी लोग थे जो कि अपनी अपनी टिकट लेकर लाइन में लगे हुए थे, हम भी लाइन में लगे और फेस-1 के लिए गोंडोला राइड में बैठे। पहला चरण: गुलमर्ग रिसॉर्ट से कटोरे के आकार की कोंगदोरी घाटी में स्थित कोंगदोरी स्टेशन (2600 मीटर) तक पहुँचने में 9 मिनट लगते हैं। चरण दो: कोंगदोरी स्टेशन से कोंगदोरी पर्वत (3747 मीटर) तक, जो अफरवाट शिखर का ढलान है और इस पर पहुँचने में 12 मिनट लगते हैं। जैसे ही हम चरण-1 पर पहुँचे बर्फ का खुला मैदान और बड़े-बड़े सफ़ेद पहाड़ देख कर मन बहुत खुश हुआ।





हमने अपना पूरा दिन पहले ही चरण में बिताया क्योंकि हमारे साथ छोटा बच्चा था तो दूसरे चरण पर हम नहीं गए क्योंकि ऊपर आक्सीजन कम हो जाती है। बर्फ में हमने बहुत खेला और गतिविधियाँ की, शाम को हम वापिस होटल आ गए।

**पहलगाम** – पहलगाम अपनी समृद्ध सांस्कृतिक विरासत के लिए जाना जाता है, यहाँ हिंदू और बौद्ध परंपरा का प्रभाव है। यह क्षेत्र झूला देवी मंदिर और कालिका मंदिर सहित कई मंदिरों और मठों का घर है। स्थानीय व्यंजनों में विभिन्न प्रकार के शाकाहारी व्यंजन हैं, जैसे भट्ट की चुर्कानी (काले सोयाबीन से बनी एक डिश), काफुली (ग्रीन पत्तेदार सब्जियां से बनाई गई डिश), और दुबुक (काले ग्राम से बनी एक डिश) यह क्षेत्र अपने सेबों के लिए भी जाना जाता है, हमने बेताब घाटी जाने का निर्णय लिया था। जम्मू-कश्मीर के पहलगाम में स्थित एक बेहद खूबसूरत और सुरम्य स्थान है, जो अपनी हरियाली, लिह्वर नदी और ऊंचे देवदार के पेड़ों के लिए प्रसिद्ध है। यह 1983 की सनी देओल अभिनीत फिल्म 'बेताब' की शूटिंग के बाद लोकप्रिय हुई। यह स्थान पहलगाम से लगभग 15 किमी दूर चंदनवाड़ी के रास्ते में पड़ता है। इसके बाद हम बैसरन घाटी की ओर बढ़े। हमने ऊपर



पहाड़ी पर जाने के लिए घोड़े की सवारी की जो कि बहुत ही मजेदार थी। घोड़े के मालिक द्वारा पहलगाम के इतिहास के बारे में बातें होते-होते हम घाटी पर पहुंचे जिसका दृश्य बहुत ही मनमोहक था। सुरम्य घास का मैदान, घने देवदार के जंगलों तथा बर्फ से ढकी पीर पंजाल पर्वतमाला से घिरा हुआ दृश्य बहुत ही सुंदर था। पूरा दिन कुदरत के साथ रह कर हम शाम को वापिस श्रीनगर की ओर चल पड़े।

**शालीमार बाग और निषाद बाग** – अगले दिन हमने श्रीनगर में ही लोकल घूमने का कार्यक्रम बनाया जैसे कि शालीमार बाग यहां के सीढ़ीदार बगीचे, बहते झरने और सदियों पुराने चिनार के पेड़ यहाँ की शांति में चार चांद लगाते हैं। इसके बाद हम आगे बढ़े।

**परी महल** – 'परियों का घर' का अर्थ रखने वाला परी महल, मनमोहक चश्मा शाही उद्यानों के ऊपर स्थित एक भव्य ऐतिहासिक स्मारक है। जबरवान पहाड़ी की एक ढलान पर थोड़ी दूर आगे जाने पर परी महल (जिसे कुंतिलों के नाम से भी जाना जाता है) की छह विशाल छतें दिखाई देती हैं। यह प्राचीन स्मारक मध्यकालीन स्थापत्य कला की प्रतिभा को प्रदर्शित करता है। एक विशाल और सुंदर उद्यान इस संरचना को घेरे हुए है।

**व्यूलिप गार्डन** – इसके बाद हम अगली जगह व्यूलिप गार्डन की ओर बढ़े। कश्मीर का व्यूलिप गार्डन एशिया का सबसे बड़ा व्यूलिप गार्डन है और संभवतः यह दुनिया का दूसरा सबसे बड़ा व्यूलिप गार्डन भी बन सकता है। श्रीनगर में स्थित यह व्यूलिप गार्डन, जिसे आमतौर पर सिराज बाग के नाम से जाना जाता है, प्रसिद्ध डल झील के किनारे पर स्थित है। गार्डन में फूलों के रंगों की विविधता देखते ही बनती है और यहाँ शुरुआती, मध्य और देर से खिलने वाले व्यूलिप की 60 से अधिक किस्में मौजूद हैं। यहाँ हमने फोटो ली और कैमरे में यादें सुरक्षित कर ली।

**लोकल बाजार** – अंत में हम श्रीनगर के लोकल बाजार में घूमे और वहाँ से सूखे मेवे और केसर लिया जोकि यहाँ प्रसिद्ध है। हमने यहाँ कि संस्कृति और खान-पान को और पास से देखा। अगले दिन हम अपनी यादों को समेट कर और हमेशा दिल में श्रीनगर को रख कर घर आ गए।

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## Digital Trust Breach: How an Engineering College Turned into a Hub for Money Laundering



**Rahul Rajwal**  
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 ZI Mumbai Unit, Pune

### Incident Overview

Pondicherry's Cyber Crime Police uncovered a **large scale cyber fraud racket** allegedly operated from inside an Engineering college. Investigators described the institution as a “hotspot for cybercrime.” The network is linked to a **₹ 90 crore scam**, involving students who sold bank accounts of friends and classmates to cybercriminals. These accounts were used to launder scam proceeds through India before conversion into crypto currency via networks in Dubai and China.

### Chronological Narrative

- **Initial Trigger:** Two Engineering students approached police after their bank accounts were suddenly frozen. They had shared account details with a friend, who later emerged as an accused.
- **Collection of Accounts:** The accused gathered details of over 20 bank accounts from students and many other targeted members in public. These accounts became “mule accounts” to park scam proceeds.
- **Fund Movement:** Investigators found that at least ₹ 7 crore was withdrawn through these mule accounts. These accounts were used to launder scam proceeds amounting of ₹ 80 crores through India before conversion into crypto currency via networks in Dubai and China.
- **International Linkages:** A key accused coordinated with cybercriminals in China,

converting withdrawn funds into crypto currency and transferring them via Telegram in exchange for commissions.

- **Police Action:** Pondicherry Cyber Crime Police arrested seven persons, including four engineering graduates. Seizures included ₹ 5 lakh in cash, 171 cheque books, 75 ATM cards, 20 mobile phones, laptops, computers, several passbooks, credit cards, and a car.
- **Breakthrough:** Authorities emphasized that arrests targeted not just account holders but those actively laundering money for cybercriminals, highlighting the organized and international nature of the network.

### Areas of Weakness Observed in Victims / Participants

- **Casual sharing of bank credentials** with friends and peers.
- **Lack of awareness** about legal and financial consequences of allowing others to operate personal accounts.
- **Underestimation of risks** associated with mule accounts and money laundering.
- **Peer influence and trust** exploited by fraudsters within the college environment.

### Key Takeaways

- Cyber fraud networks can infiltrate educational institutions, exploiting students' trust and lack of awareness.
- Mule accounts are central to laundering

operations; even passive involvement can lead to serious legal consequences.

- International linkages (China, Dubai) show how local fraud connects to global crypto currency networks.
- Law enforcement is increasingly targeting enablers, not just account holders, marking a shift in investigative focus.

### Precautions for the Public

- **Never share bank account details, ATM cards, or online banking credentials** with anyone, including friends.
- **Do not allow others to operate your account** under any circumstances.
- **Be alert to peer requests** for account details or financial instruments; such requests may be linked to organized fraud.
- **Report suspicious activity immediately** to cybercrime police to prevent escalation.
- **Educate students and young professionals**

about the risks of mule accounts and the legal liabilities involved.

### Teaching Note :

This case demonstrates how cyber fraud can thrive in environments where awareness is low and peer trust is high. It highlights the importance of:

- **Cyber hygiene education** in colleges and universities.
- **Early detection and reporting** to authorities.
- **Understanding international dimensions** of cybercrime, especially crypto currency laundering.
- **Legal accountability:** Even indirect involvement (sharing accounts) can result in arrest and prosecution.

### Lesson for learners:

Cybercrime prevention is not only about protecting oneself from external fraudsters but also about resisting peer influence and maintaining strict control over personal financial credentials.

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### Digital Danger: 5 Red flags you can't ignore

- ◆ The “Rental” Request: Someone asks to “borrow” by your bank account, debit card or UPI credentials for a few days.
- ◆ Instant Commissions: You are offered a percentage of money just for receiving a transfer and sending it to another account.
- ◆ The “Job” with no work: A job offer that only requires you to process payments through your personal bank account.
- ◆ Credential Pressure: Any “friend” or “acquaintance” who asks for your OTP to fix a transaction.
- ◆ Anonymous sources: Large sums of money entering your account from names or companies you don't recognize.

# जम्मू कश्मीर मेरी कलम से



**मंजीत कौर**

ग्राहक सेवा सहयोगी  
चंडीगढ़ सेक्टर 17सी शाखा

“कितनी खूबसूरत ये तस्वीर है, मौसम बेमिसाल बे-नज़ीर है।  
ये कश्मीर है, ये कश्मीर है।”

बेमिसाल फिल्म का यह गाना बड़ी खूबसूरती से कश्मीर के अनुपम सौंदर्य का वर्णन करने की कोशिश करता है, लेकिन कश्मीर का सौंदर्य इतना अब्दुत है कि कोई भी शब्द इसके सौंदर्य को बयान नहीं कर सकता है। कुदरत ने दिल खोलकर कश्मीर पर सौंदर्य लुटाया है। कश्मीर के पहाड़, वादिया, झील सब कुछ कुदरत के आश्चर्य पूर्ण सौंदर्य के उदाहरण हैं। हम उसके सौंदर्य को देख कर बस ये कल्पना कर सकते हैं शायद स्वर्ग ऐसा ही सुंदर होता होगा। जो एक बार भी कश्मीर घूम लेता है, फिर जीवन में कभी भी उसके सौंदर्य को भूला नहीं सकता। इसके अकल्पनीय सौंदर्य को देख कर ईश्वर की रचना की महानता का अनुभव होता है।

जम्मू एवं कश्मीर एक पर्वतीय क्षेत्र है, जो भारतीय उपमहाद्वीप के उत्तरी भाग में स्थित है। जम्मू कश्मीर राज्य कि सीमा चीन और पाकिस्तान देशों से जुड़ी हैं। जम्मू कश्मीर राज्य का कुल भौगोलिक क्षेत्रफल 42241 वर्ग किलोमीटर है। हिमालय की ऊँची चोटियों और पीर पंजाल पर्वतमाला से घिरा अत्यंत ही सुंदर राज्य है जम्मू कश्मीर। जलमार्ग के रूप में झेलम नदी एक महत्वपूर्ण भूमिका निभाती है। ग्रीष्म काल में श्रीनगर व सदियों में जम्मू राज्य की राजधानी हैं।

जम्मू कश्मीर भौगोलिक रूप से पाँच क्षेत्रों में बाँटा जा सकता है। जिसका विस्तार दक्षिण - पश्चिम से उत्तर-पूर्व की ओर है जिसे निम्नतः विभक्त किया जा सकता है:

**मैदानी और तलहटी (कांडी बेल्ट) :** पंजाब की सीमा से लगे संकरे कम ऊँचाई वाले क्षेत्र जैसे-अखनुर, सांबा आदि।

**पीर पंजाल पर्वतमाला :** जम्मू क्षेत्र को कश्मीर घाटी से अलग करने वाली एक विशाल पर्वतमाला।

**कश्मीर घाटी :** कश्मीर घाटी बहुत उपजाऊ, भू-भाग है जिसकी ऊँचाई 1850 मी है।

**ग्रेट हिमालय क्षेत्र :** उत्तर पूर्व में स्थित ऊंचा, पर्वतीय भू भाग है।

**लद्दाख / तिब्बती इलाका :** यह एक ऊंचा शुष्क पठार है।

सिंधु, चिनाब व झेलम प्रमुख नदियाँ है तथा डल झील और वुलर झील प्रमुख है। जम्मू कश्मीर की जलवायु विविधता पूर्ण है जहाँ जम्मू में गर्मियों में गर्म, सदियों में सर्द तापमान रहता है, वही श्रीनगर के ऊँचे पहाड़ों में भीषण बर्फीली सर्दियाँ होती है। यहां के वनों में देवदार, फर और चीड़ के पेड़ अधिक है व शंकुधारी वनों की प्रचुरता है।

**तीर्थ स्थल :** जम्मू एवं कश्मीर में बहुत प्रसिद्ध तीर्थ स्थल है जो बहुत धर्मों के आस्था के केंद्र है। ईश्वर सभी धर्म संप्रदाय के केंद्र के रूप में इस राज्य में बसे है। जैसे वैष्णो देवी मंदिर, अमरनाथ गुफा, शंकराचार्य मंदिर, हजरतबल मस्जिद, खीर भवानी स्थान आदि।

**वैष्णो देवी मंदिर :** यह मंदिर हिंदु धर्म के सबसे पवित्र तीर्थ स्थलों में से एक हैं जहाँ विश्वभर के लोग पूरा साल दर्शन करने आते हैं। यह मंदिर त्रिकुटा पहाड़ियों में स्थित है।

**अमरनाथ गुफा :** यहाँ भगवान शिव की पवित्र गुफा है, जहाँ प्राकृतिक रूप से हिम के द्वारा शिवलिंग प्रतिवर्ष निर्मित होता है।

**हजरत बल दरगाह :** हजरत बल दरगाह श्रीनगर में डल झील के किनारे स्थित है, यह कश्मीर के सबसे पवित्र मुस्लिम तीर्थ स्थलों में से है।

**चरार-ए शरीफ :** एक प्रसिद्ध सूफी तीर्थस्थल है जो सभी धर्मों के आस्था का केंद्र है।

**गुरुद्वारा पत्थर साहिब, गुरुद्वारा कलगीधर साहिब** भी प्रमुख पवित्र स्थान हैं। यह राज्य सभी धर्मों की आस्था को समाए हुए हैं। धार्मिक दृष्टि से इस राज्य की महिमा अलग ही है जो इस राज्य को पावन वातावरण प्रदान करती है।

**पर्यटन स्थल :** पर्यटन के लिये जम्मू एवं कश्मीर विश्वभर में प्रसिद्ध है। यहाँ सम्पूर्ण विश्व से सैलानी भ्रमण करने आते हैं।

**श्रीनगर** जो ग्रीष्मकाल की राजधानी है यहीं पर विश्व प्रसिद्ध डल झील, मुगल गार्डन, इंदिरा गांधी व्यूलिप गार्डन व हाउसबोट है।

**गुलमर्ग** में दुनिया का सबसे ऊंचा गोल्फकोर्ट है। गुलमर्ग को फूलों का मैदान भी कहा जाता है।

**सोनमर्ग** में बर्फ से ढके पहाड़ों का सौंदर्य देखने को मिलता है। यह स्थान ग्लेशियर और ट्रेकिंग के लिये विख्यात है।

**पहलगाम** अपनी मनोरम हरियाली के लिये जाना जाता है। पटनीटॉप, युसमार्ग और वुलर झील प्रसिद्ध पर्यटन स्थल है।

कश्मीर को घूमने के बाद ही समझा जा सकता है कि इसे “धरती पर स्वर्ग” क्यों कहा गया है।



**खेती :** जम्मू कश्मीर में कृषि आजीविका का आधार है और अधिकतर आबादी इसी में कार्यरत है। यहाँ पर विशेषतः सेब का उत्पादन किया जाता है व विश्व भर में निर्यात किया जाता है। यहाँ बादामा चेरी, नाशपाती, अखरोट भी उगाये जाते हैं। भारत के सेब उत्पादन में 70% भागीदारी यही से है। कश्मीरी केसर को सम्पूर्ण जगत में ख्याती प्राप्त है। पम्पोर में मसालों व केसर का उत्पादन किया जाता है। जम्मू के राजमा भी काफी लोकप्रिय है। यहाँ मक्का, गेहूँ व जौ की खेती भी की जाती है तथा रेशम उत्पादन व नावों पर लगा बाजार आर्कषण का केंद्र है।



**त्योहार एवं वार्षिक उत्सव :** जम्मू एवं कश्मीर में सभी त्योहार धूमधाम से मनाये जाते हैं। बैसाखी, शिवरात्री व लोहड़ी की धूम अलग ही स्थान रखती है। प्रतिवर्ष व्यूलिप महोत्सव का आयोजन इंदिरा गांधी मेमोरियल व्यूलिप गार्डन में किया जाता है। शिकारा महोत्सव का आयोजन श्रीनगर की डल झील में होता है जिसका पर्यटन की दृष्टि से महत्वपूर्ण स्थान है।

कश्मीर के लोक नृत्य दुमहाल रौफ, बाचा नगमा, हाफिजा, प्रमुख है। रौफ महिलाओं द्वारा किया जाने वाला पारंपरिक नृत्य है। हाफिजा नृत्य प्रायः संतूर की धुन पर किया जाता है। कुड नृत्य का जुड़ाव भक्ति से है।

**परिधान :** कश्मीर में वातावरण के अनुसार प्रायः बर्फ में गर्म कपड़े पहने जाते हैं। फेरन एक प्रसिद्ध पहनावा है जिसे महिलाएँ व पुरुष दोनों पहनते हैं। यह एक ढीला व घुटनों तक लंबा कुर्ता होता है, जो सर्दी से बचाता है। फेरन पर तिल्ला या आरी की कढ़ाई की जाती है। पुरुष फेरन के साथ पायजामा या चूड़ीदार पहनते हैं। सिर पर पगड़ी या कश्मीरी टोपी पहनते हैं। महिलाएं सलवार सूट, फेरन सलवार, चूड़ीदार का प्रयोग करती हैं। कश्मीरी कढ़ाई संपूर्ण विश्व में अपनी पहचान रखती



है। कश्मीर की हस्तकला का लोहा दुनियाँ मानती है। यहां के कारीगरों की कढ़ाई का कार्य देखते ही बनता है। पशमीना शॉल के मुरीद तो दुनिया भर में हैं। यह शाल मुलायम व गरमाहट के लिये जानी जाती है।

**खानपान :** जम्मू के खान-पान में दालों का स्थान प्रमुख है। चावल भी काफी उपयोग में लाया जाता है। दम आलू का कश्मीरी खाने में महत्वपूर्ण स्थान है। जम्मू एवं कश्मीर में शाकाहारी व मांसाहारी दोनों प्रकार के व्यंजनों को खासा पसंद किया जाता है। कहवा, नून चाय लोकप्रिय पेय है। सौंफ, हींग व कश्मीरी मिर्च का कश्मीरी खाने में काफी प्रयोग होता है।

यह एक सुंदर राज्य है किंतु बाहरी आक्रमणों से चिंतित भी रहता है, बाहरी ताकते इसे नुकसान पहुंचा कर भयभीत करती हैं पर यह राज्य एक योद्धा की तरह बहादुरी से सब का सामना करता है। जीवन में एक बार देश के सबसे सुंदर राज्यों में से एक, धरती पर स्वर्ग कहे जाने वाले स्थान का भ्रमण अवश्य करे।

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**“If you get 1% better each day for one year, you'll end up thirty-seven times better by the time you're done. Being 'average' is just the starting line; being 'consistent' is the finish line.”**

**- James Clear**

## A Lesson Learnt...



**K Rama Sundari**

CSA

Bangalore Jayanagar 9th Block Branch

Supriya was at the branch premises half an hour early as it was her first day at work. She stood little away from the main door with mixed emotions. She was nervous and anxious. She was also sad. She stood there reflecting on the sudden events that happened in her life which pushed her to be standing there today, waiting for the door to open and allow her to venture into a totally new world! She was trying very hard to control the tears and to keep up a bold, self-confident look on her face when the door opened.

She waited for few minutes before entering the branch. It was already crowded with customers. She did not know where to go or whom to meet!

She looked around and walked to the cabin marked 'MANAGER' and said, "Excuse me, Sir"

The manager looked up and said, "Yes?"

She introduced herself and handed over the appointment letter. He glanced at that and said with a smile, "Please sit down"

She sat down. He turned back to the computer and started working. She sat quietly. She started observing the activities of the branch. She was really getting nervous when Manager got up and said, "Come with me"

She followed him. He entered a cabin marked "CHIEF MANAGER". After 2 minutes, he came out and called her to come in.

Inside, the Chief Manager welcomed her with a broad smile. "Welcome Madam Supriya! Good! At last they posted someone here... please sit down"

The Manager went out. Chief Manager briefly enquired about her educational and family background. Then he gave a brief introduction about the branch Ranking of the branch, its business, deposits, advances etc for nearly 30 minutes. Most of the things she could not understand at all!

Then suddenly he got up and said, "Come, let's get into the real field" and laughing loudly he led her out of the cabin.

He took her to one of the computers where no one was sitting.

"See, this is our passbook printing machine. This is the easiest job. You start from here... right now everyone is too busy. After 4 P.M, let's have a meeting. Then you will get familiar with the entire staff" saying this he laughed loudly and told the Manager to help her with log in.

Manager replied, "Sir, it may take some more time for her to start. But till then Shankar can help her"

Nodding, Chief Manager went away.

Customers, noticing someone sitting at pass book counter, came to update their pass books.

She did not know what to do! She looked around for some help from anyone. But everyone was too busy! The person named Shankar seemed to be very, very busy. He was moving all around the branch except near pass book counter.

She looked at the lady sitting next to her. She was totally engrossed in her own work. She had 5-6 customers in front of her.

The customer in front of her, started yelling at her in local language.

She felt very humiliated. She said, “Sir, today only I joined work. I am totally new to this”

“Oho! So..., what should I do? Should I wait till you learn the job? Call that regular person. Let him sit here”

Before she opened her mouth, the lady sitting beside her said, “Sir, give your pass book here. Once Shankar comes, I will get it updated. You can collect it tomorrow”

He grumbled something, “No need! I will come later” saying this, he walked away.

The customer next to him said,

“Oh! You joined today only? What's your name?”

Supriya, who was dazed by the behavior of the previous customer, found him very understanding and answered his question. He continued to enquire about her. She started feeling uneasy about his questions. She looked at the lady next to her. She also looked at her and said, “Come here, I will show this job. This also you should learn”

Feeling relieved, Supriya got up and went to that lady staff.

“I am Poonam. This is 'Deposit' section. See...” she explained little bit and lowering her voice said, “don't allow customers to be over friendly. Be on your guard”

Supriya stood there till that customer moved away.

Shankar came there with 2-3 passbooks in hand and an authoritative-looking customer at his back. He asked Supriya to move. She felt a sense of relief.

Shankar printed those pass books and got up to go.

Supriya said, “there are many more to be printed” in a hesitating voice.

He, continuing his talk with that customer, turned and said, “you carry on with others” and walked away. She felt very helpless and felt like crying.

Somehow she controlled her tears and told the customers she doesn't know how to print. Some rebuked her, some simply walked out and some stood there waiting.

Later, with the help of the Manager, she managed to print 2 passbooks successfully. The third book got stuck! The manager told Shankar to fix it. He bluntly replied, “I have to go for Xerox. CM has told me. I will come later!”

At 2 O' clock, Poonam took her to a small table at the back of the counters where two more ladies joined them for lunch. During lunch, they talked to her with a friendly tone and enquired about her. She felt little better. They assured her that in a couple of days, she will get accustomed to branch atmosphere and will be able to work with ease.

Post-lunch, Shankar sat at the pass book printer and she keenly observed his work.

As promised, at 4.30, Chief Manager called everyone into his chamber. Over coffee and biscuits, he formally welcomed and introduced Supriya. Everyone was very cordial. She started feeling better.

In the evening it took her 45 minutes to reach home. She was totally exhausted. Her father was waiting at the main door. He smiled and said he would make coffee for her. She was very tired even to stop him though she knew it would be difficult for him to prepare coffee with his single hand.

Within few minutes she heard a glass fall in the kitchen. She rushed to kitchen to see her father trying to wipe out the spilled coffee with his good hand. Looking at her he grinned apologetically. Forgetting her fatigue, she cleaned up the kitchen and made fresh coffee for both of them. While making coffee she looked around to see what is left of the morning food. There was nothing except empty vessels in the sink! Now she has to make something for the dinner. While drinking coffee, she thought of her mother. How at all did she manage everything so well!!

Her younger brother, who had gone for tuitions, came and said, "Sup! I am very hungry. Give me something to eat"

"I have to prepare something, please wait till then. I will cook quickly"

He was very angry. "What!? You haven't yet cooked? What were you doing? Don't you know I feel very hungry after cycling so far to the tuition?"

"Don't talk like that. I also came just now. You drink milk now. I will cook quickly"

"What?! You came now only? Why? Your office gets over at 5. What were you doing? Ma used to come so quickly. Where were you hanging around? I don't want milk. I want to eat something"

She said in a soothing voice, "Don't be angry. Ok, let's order food from outside. It will come faster than my cooking"

He burst out, "I don't want to eat outside food. I want something cooked at home" he stormed out. She simply couldn't control herself. She burst out crying. Sobbing bitterly, she sat opposite her mother's photo and said, "Ma! You took the easy way out and left me to learn the bitter lessons of life in the hardest way!"

Tears pouring down her cheeks, she recalled how she used to treat her mother. Always demanding, never understanding or sympathizing or compromising!!! Now her brother is treating her in exactly the same way!

When her mother used to tell her that she was tired, she used to mock at her. She used to mock how can a clerical job from 10 to 5 in an air-conditioned office be tiring?! But just one day in the same office, she realized how hard it is to work in the branch!

At home also, Ma used to do everything by herself. Supriya never bothered to help her a bit also. She used to tell that with a maid and all modern gadgets, it's definitely not at all difficult to take care of the house! But in these 8 months, she realized what the reality is!

On the whole, as long as her mother was there, she used to be very stubborn and demanding. Her stubbornness only led to this pathetic situation of her life and home. Had she listened to her parents

on that ill-fated day, life might not have taken this turn!

Fresh tears welled up in her eyes!

She could recall the events of that tragic event as if, it happened just yesterday! She, with her parents, was going to someplace on the outskirts of the city on the highway. Though her parents disapproved, she insisted on driving. She made fun of her father's slow driving. She boasted that she was a better driver than her father.

She was driving quite fast ignoring the parents request to go slow. Her mother was sitting next to her at the front and her father was sitting behind her mother in the back seat. On the highway, holding the steering wheel in right hand she was trying to play some music with her left hand. She never saw the truck approaching from the left on the cross road. Truck was also in full speed. It just rammed into the car from the left side killing her mother instantly and injuring her father critically. Though he survived, his left hand was paralyzed. Miraculously she sustained with injuries.

From that day, life was never the same as before!

Sobbing more bitterly she looked up at her mother's photo and said, "Ma! Even if you forgive me, I won't be able to forgive myself. I was always rude to you. Finally I only killed you. Now I understand how much you must have been struggling! Now this is the punishment for me. I will accept it. But give me strength to endure this. I will work very hard and will come up in life."

She was crying bitterly when she felt a hand rest on her shoulder. She turned around to see her father, brother and uncle, her mother's brother,

standing there. Her father patted her shoulder and said in his barely audible voice, "we are all with you Supriya. Maybe I won't be able to help as I used to when I was ok. But definitely I will improve myself and do all household chores. I will support you. Don't cry"

Her brother said, "Sup! I will be more cooperative. I won't be demanding. I will concentrate only on my studies and will get a job to help us all. Don't cry."

Her uncle who stood by this family during these eight months, who helped Supriya get this job, said, "Don't think you are alone. We are all with you. Just work hard and honestly and do justice to your mother's dreams. Your mother and I got jobs in different banks almost at the same time. I took promotions and became an Executive. Her only aim was to bring up her children in the right way and see that they become successful. But God had different plans and she had to leave before she could see her children prosper. You both work hard and come up and fulfill her wish.

"Now, don't bother about cooking. Your aunt has sent dinner for all of us. Get up Supriya, cheer up! Wash your face. Let's have dinner together. Don't cry anymore"

Supriya got up slowly, looked at her mother's photo in which she was smiling ever so sweetly at her, wiped away the tears and said, "Yes Uncle. Now I understand whatever cadre of work, it is not easy! Honest hard work alone pays off. Ma had earned such good name in bank only through her hard work. I too will be like her and smiled for the first time since morning.

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## Wandering Wings Over Paradise



**Sujith P. T.**

Officer  
RO, Kottayam

I was born for a sky without boundaries...  
Strong enough to cross distances with just the caress  
of the wind,

with white clouds as my companions...  
A wanderer of the heavens...  
In simple words, a **Bird**.

Today, I am flying far away.  
Mother has given her permission—  
“You were born to fly high... go on!”  
Though we may not show it outside,  
we understand the language of humans too.  
I am heading toward a poem blossomed  
in the heart of the earth...  
A place humans call **KASHMIR**.  
All I know is what mother told me.

As I rose higher, the wind embraced me  
like a mother's touch.  
The two of us in the sky,  
with the beat of my wings,  
composed our usual secret music.  
Racing across the plains,  
I soared higher and higher!  
Traveling with the wind, I saw them—  
The majestic Himalayan ranges,  
standing like giant gatekeepers  
entrusted with guarding paradise.  
Snow-clad peaks holding hands with the clouds...  
Mountains, and from somewhere atop them,  
rivers born like children flowing down...  
cutting through endless waves of green...  
welcomed me.

I flew over Dal Lake.  
Shikaras floated like dreams upon the blue water.  
I felt the chill against my wings,  
but I had not come to stop –

I had come to wander through the colours of  
breathtaking sights.  
I went to Pahalgam.

The Lidder River flowed, tinkling like silver anklets.  
All around, humans rejoicing in happiness...  
I thought to myself, how joyful humans can be.

Suddenly, a wind of unrest swept through Pahalgam.  
Some humans, holding machine guns, began firing.  
They were shouting something.  
I flew lower.

The attackers were asking about religion.  
From above, they all look the same – humans.  
When bullets fell from guns,  
the colour of the blood that spilled was the same - red.  
Yet they find differences,  
to kill one another...  
Ah... how tragic!

Cries echoed everywhere.  
The attackers disappeared among the pine trees.  
Among those attacked, most were men;  
women sat beside them, weeping...  
“There is no ideology more sacred  
than a mother's tear,”  
I remembered what mother once said.

I had come here with a heart full of wonder.  
I return with a heart shattered and heavy.  
May humans realize  
that there is no separation among them...  
I pray for peace.

I beat my wings faster.  
That rhythm joined with the wind to compose music  
once again...  
Into the golden rays of the setting sun,  
I dissolved.

## Industrial Relations: A Reflection from the Field



**Sidhant Mohapatra**

Manager (Advances Section)  
Bhimavaram Regional Office

Mr. S joined an old rural branch in May 2022, when all key performance parameters were negative as of March. Compounding the challenge, the Branch Manager, officers, and clerical staff had all been transferred simultaneously, leaving a completely new team responsible for a branch serving nearly 20,000 active customers—many with generational relationships with the bank.

The situation felt overwhelming at first.

The branch infrastructure was outdated, there was no air conditioning, summers were harsh for customers, queues were long, and grievances were accumulating. Customers were slowly drifting away—not because they wanted to, but because they felt unheard.

Recognizing that routine operations alone would not bring change, regular staff meetings were initiated. Every team member was encouraged to speak freely and share ideas from personal experience. Interestingly, some of the most practical suggestions came from the Sub-Staff and Daftary. Their message was simple yet powerful: rebuild relationships—first with customers, then with the controlling office.

They also emphasized that, as a long-standing branch, reconnecting with Government departments, block officials, and DIC was essential. Their insights reinforced an important lesson: meaningful ideas can come from any level when voices are truly heard.

Over time, it became evident that frequent

transfers, long-pending issues, and daily operational pressures had created a disconnect—between the branch and customers, and between the branch and the controlling office. To bridge this gap, customer meets were organized, not with immediate business goals, but with the intention to reconnect. Customers were patiently heard, their grievances documented, and actionable plans drawn. The initial focus was understanding; improvement would follow.

Simultaneously, the Regional Office was approached for infrastructure support. Through continuous dialogue, the practical challenges faced by the branch were conveyed. The RO leadership, led by the AGM, responded with patience and trust, prioritizing long-term revival over short-term targets.

When Regional Office Executives participated in a customer meet, they witnessed the ground realities firsthand. This interaction helped reconnect the controlling office with field staff and customers alike. Soon after, air conditioners were installed and renovation work was completed. Customers welcomed the refreshed branch with visible appreciation.

With improved infrastructure and renewed support from the controlling office, the branch shifted its focus to service excellence. Gradually, performance parameters began turning green—one by one. Regular visits and guidance from RO executives restored confidence among staff and customers. Government line officials started visiting the branch and sponsoring customers under various schemes.

Slowly, word of mouth spread, and the natural flow of business returned.

Through teamwork, mutual respect, and continuous engagement, the Branch regained momentum. Strengthened industrial relations—within the branch and with supervisory offices—proved to be a crucial checkpoint in this journey. By the time Mr. S completed two years at the branch, business had grown by Rs 35 crore in a rural area, largely driven by individual savings accounts, government sponsored schemes which reflects the trust of customers bestowed upon the branch.

This experience underscores a lasting truth: no unit

in an organization functions independently. From sub-staff to AGM, every role matters. No extraordinary strategies were introduced—only communication, relationships, and collective ownership were emphasized. When one of them succeeds, all of them succeed.

Practices written in manuals come alive only when implemented with sincerity and passion. When people move together, even the toughest challenges begin to soften.

“A Journey of a thousand miles, begins with a single step”.

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## Drung Waterfall: Where Kashmir Freezes Time



**Archana Tigga**

Officer  
Digital Marketing Section  
Tezpur Regional Office

Nestled near the picturesque village of Drung, close to Tangmarg and enroute Gulmarg, Drung Waterfall is one of the Kashmir's lesser-known yet most enchanting natural wonders. Unlike roaring waterfalls elsewhere, Drung speaks in whispers—especially in winter, when time itself seems to pause.

During the harsh Kashmiri winters, the waterfall transforms into a breath-taking spectacle of frozen cascades, with sheets of ice clinging to rugged cliffs like crystal curtains. Nature turns sculptor here, carving intricate icicles and frozen streams that shimmer under the pale winter sun. The sight is surreal—raw, silent, and deeply humbling. In contrast, summer brings Drung alive. Snow melts into lively streams, and the waterfall flows freely, surrounded by lush greenery and cool mountain air. The water remains ice-cold year-round, reminding visitors of its glacial origins. The sound of flowing

water, birdsongs and rustling leaves creates a calming rhythm that refreshes both mind and soul.

Drung is not just about scenic beauty; it reflects the simple life and resilience of local communities. Small tea stalls nearby serve hot kahwa and local snacks, offering warmth and hospitality against the cold backdrop. These interactions reveal Kashmir's true essence – where warmth flows from people even when water turns to ice. For travellers, photographers, and nature lovers, Drung Waterfall reflects a balance – power and stillness, movement and pause. It reminds us that beauty doesn't always announce itself loudly; sometimes, it stands quietly, frozen in grace. In the larger canvas of Jammu and Kashmir rightly called “The Paradise on Earth” – Drung Waterfall is a subtle yet unforgettable brushstroke. It captures the region's spirit: resilient, pure, and endlessly beautiful.

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## मेरी मनेर शरीफ दरगाह यात्रा — गाँव के एक आम इंसान की कहानी



**अक्षय गौरव**

अधिकारी

क्षेत्रीय कार्यालय, पटना

मेरा गाँव श्रीनगर, मनेर शरीफ से लगभग पाँच किलोमीटर पूरब में है। इसलिए मनेर मेरे लिए कोई घूमने की जगह नहीं, बल्कि रोज़मर्रा की ज़िंदगी का हिस्सा है। बचपन से इस इलाके की मिट्टी, गंगा की हवा और दरगाह की रौनक देखता आया हूँ। फिर भी, हर बार जब मनेर जाता हूँ, मन कुछ नया महसूस करता है।

बहुत लोग दूर-दूर से मनेर शरीफ आते हैं। कोई पटना से, कोई दूसरे ज़िलों से, तो कोई बाहर के राज्यों से। उनके लिए यह एक धार्मिक स्थल है, एक यात्रा है। लेकिन हमारे जैसे आसपास रहने वालों के लिए यह जगह जीवन की धड़कन जैसी है – कभी सब्ज़ी लेने आते हैं, कभी रिश्तेदार से मिलने, और कभी बस मन शांत करने।

### रास्ता वही, एहसास हर बार नया

हमारे गाँव से मनेर जाने का रास्ता सीधा-सादा है। खेतों के बीच से जाती सड़क, किनारे लगे पेड़, बीच-बीच में छोटी चाय की दुकानें। सुबह जाएँ तो हवा ठंडी लगती है, शाम को जाएँ तो सूरज की हल्की सुनहरी रोशनी रास्ते को सुंदर बना देती है।

पहले बचपन में साइकिल से जाया करते थे। कभी दोस्तों के साथ, कभी घरवालों के साथ। अब बाइक से चला जाता हूँ। रास्ता वही है, लेकिन उम्र के साथ नज़र बदल गई है। पहले बस बाहर की चीज़ें दिखती थीं – अब अंदर भी बहुत कुछ महसूस होने लगा है।

जैसे-जैसे मनेर नज़दीक आता है, माहौल अपने-आप बदल जाता है। सड़क किनारे फूल और चादर बेचने वाले दिखने लगते हैं। इत्र की खुशबू हवा में घुल जाती है। लोगों की चाल

में भी एक अलग ठहराव दिखता है। लगता है जैसे सब यहाँ आकर थोड़ा धीमा हो जाते हों।

### दरगाह में पहला कदम

दरगाह परिसर में घुसते ही जूते उतारते हैं, सिर ढकते हैं और अंदर बढ़ते हैं। सफ़ेद गुम्बद, खुला आँगन और चारों तरफ़ फैली सादगी – यह सब किसी दिखावे की चीज़ नहीं लगती। यहाँ की खूबसूरती शोर में नहीं, खामोशी में है।

लोग धीरे-धीरे मज़ार तक जाते हैं। कोई फूल चढ़ाता है, कोई चादर, कोई बस हाथ जोड़कर खड़ा हो जाता है। कुछ लोग आँख बंद करके दुआ माँगते हैं। कुछ बस चुपचाप बैठ जाते हैं।

मैं खुद बहुत ज़्यादा धार्मिक नहीं हूँ, लेकिन वहाँ जाकर मन



अपने-आप शांत हो जाता है। रोज़ की उलझनें, काम की टेंशन, घर की जिम्मेदारियाँ – सब थोड़ी देर के लिए पीछे रह जाती हैं।

### बचपन की यादें

मुझे आज भी याद है – जब छोटा था, तो दरगाह जाना मतलब बाहर जलेबी खाना, गुब्बारे देखना और दोस्तों के साथ दौड़ लगाना। तब यह जगह बस एक घूमने की जगह लगती थी।

अब बड़ा होकर समझ आता है कि लोग यहाँ क्यों आते हैं। कोई बीमारी से परेशान है, कोई नौकरी की चिंता में, कोई घर के झगड़ों से थका हुआ। हर कोई अपनी-अपनी परेशानी लेकर आता है और उम्मीद करता है कि यहाँ कुछ हल्का महसूस होगा और सच कहूँ तो ज़्यादातर लोग हल्का महसूस करके ही लौटते हैं।

### दरगाह का आँगन और वहाँ की ज़िंदगी

मैं अक्सर दरगाह के आँगन में एक कोने में बैठ जाता हूँ। सामने लोग आते-जाते रहते हैं। कहीं बुज़ुर्ग तस्बीह फेर रहे होते हैं। कहीं कोई कुरान पढ़ रहा होता है। बच्चे खेलते रहते हैं।

यह सब देखकर लगता है कि ज़िंदगी यहाँ भी चल रही है – बस बिना जल्दबाज़ी के।

आजकल हम सब बहुत तेज़ जी रहे हैं। मोबाइल, सोशल मीडिया, काम का प्रेशर – सब कुछ साथ चलता रहता है। लेकिन मनेर आकर लगता है कि कभी-कभी बस बैठना भी ज़रूरी है। बिना कुछ किए, बिना कहीं भागे।

### गंगा किनारे की शांति

दरगाह से थोड़ी दूरी पर गंगा बहती है। शाम के समय वहाँ बैठना मुझे सबसे ज़्यादा अच्छा लगता है। सूरज ढल रहा होता है, पानी पर सुनहरी रोशनी पड़ती है, ठंडी हवा चेहरे को छूती है।

मैं अक्सर घाट पर बैठकर लहरों की आवाज़ सुनता हूँ।

आसपास कुछ लोग भी बैठे रहते हैं। कोई फोन पर बात कर रहा होता है, कोई चुपचाप नदी को देख रहा होता है।

उस वक्त मन बिल्कुल हल्का हो जाता है। ऐसा लगता है जैसे अंदर जमा सारा बोझ धीरे-धीरे पानी में बह रहा हो।

### बाहर की छोटी-छोटी चीज़ें

दरगाह के बाहर की दुनिया भी कम दिलचस्प नहीं है। फूल बेचने वाले, इत्र की दुकानें, चाय की गुमटी, जलेबी तलते कढ़ाह – सब अपनी जगह लगे रहते हैं।

कुछ लोग दूर के गाँवों से आते हैं। उनके चेहरे पर थकान होती है, लेकिन आँखों में उम्मीद भी होती है। कोई मन्नत माँगने आया है, कोई पूरी होने पर धन्यवाद देने।

हम जैसे स्थानीय लोग अक्सर बाहर चाय पीते हुए लोगों को देखते रहते हैं। हर चेहरे के पीछे एक कहानी होती है – कोई सुख की, कोई दुख की।

### मेरे लिए मनेर शरीफ़

मेरे लिए मनेर शरीफ़ कोई बड़ा धार्मिक केंद्र नहीं है। यह वह जगह है जहाँ मैं जब भी परेशान होता हूँ, थोड़ी देर बैठकर खुद को संभाल लेता हूँ।

यहाँ कोई चमत्कार नहीं हुआ। मेरी ज़िंदगी अचानक नहीं बदली। लेकिन हर बार यहाँ आकर मन थोड़ा साफ़ हो जाता है और शायद यही सबसे बड़ी बात है।



जब मैं वापस अपने गाँव श्रीनगर लौटता हूँ, तो रास्ते वही होते हैं, खेत वही होते हैं, लोग वही होते हैं – लेकिन मन थोड़ा हल्का होता है।

### एक आम इंसान की सीख

मनेर शरीफ़ ने मुझे कोई बड़ी फिलॉसफी नहीं सिखाई। बस इतना समझाया कि सुकून बहुत दूर नहीं होता। कभी-कभी वह घर के पास ही मिल जाता है।

यह जगह मुझे याद दिलाती है कि ज़िंदगी में भागते रहना ही सब कुछ नहीं है। कभी-कभी रुकना, साँस लेना और खुद से मिलना भी ज़रूरी होता है।

### आखिरी बात

मेरे लिए मनेर शरीफ़ सिर्फ़ एक दरगाह नहीं है। यह एक एहसास है।

एक ऐसी जगह, जहाँ इंसान थोड़ी देर के लिए दुनिया से अलग होकर अपने भीतर झाँक सकता है।

अगर कभी मौका मिले, तो ज़रूर आइए – बिना किसी बड़ी उम्मीद के, बस खुले दिल से।

हो सकता है आप भी लौटते वक्त थोड़ा हल्का महसूस करें – जैसे मैं हर बार करता हूँ।

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Poem

## The Joy of Kilkaari

In Chitrakoot, where healing hands are found,  
A splash of colour brightens up the ground.  
Canara Bank has built a playful nest,  
Where weary little travellers can rest.

From infants small to toddlers full of glee,  
It's built for those aged zero up to three,  
And even six, with spirits running high,  
Under the watchful, caring hospital eye.

While parents wait for checks or a vaccine,  
The children find a vibrant, joyous scene.  
With puzzles, slides, and games for every mind,  
Both physical and mental growth combined.

No longer just a hall of quiet fears,  
This zone replaces cries with happy cheers.  
A gift of health and play in perfect blend,  
Where every child finds a new, bright friend.

Through the CSR spirit of Canara Bank,  
This sanctuary grows, for which we give thanks.  
A gift to society, A commitment so grand,  
Spreading Health and Hope across our Land.



**Avanish Srivastava**  
Officer  
Chitrakoot Dham Karvi Branch

# Implications of April 2026 MPC



**Madhavankutty G**

Chief Economist  
 Economic Research Vertical, HO Bengaluru

The Monetary Policy Committee (MPC), at its April 2026 meeting, maintained a status quo on policy rates, keeping the repo rate unchanged at 5.25% and retaining a 'neutral' policy stance. The neutral stance gives MPC the flexibility on rate changes depending on data.

The combination of 4.6% retail inflation (CPI) projection and 6.9% growth rate for FY27 might not leave much policy space for further rate cuts. The GDP and inflation growth projections for FY27 are 60 bps lower and 1% higher compared to likely actuals for FY26 due to elevated crude and supply chain disruptions. With an average CPI inflation of 4.6% and repo rate at 5.25%, real interest rate would be 65bps which risks capital outflows in the event of further rate cuts with adverse consequences for exchange rate stability. Reiteration of commitment to maintain orderly liquidity conditions will facilitate money market rates to remain within the SDF-MSF corridor.

While recognising challenges to current account due to geo political disruptions, it was stated that the regulatory restrictions on forex open position limits and NDF trades would be reviewed based on evolving developments and they are not intended to be permanent measures.

A temporary ceasefire to the west Asia conflict imparts some comfort on the growth and inflation fronts. The MPC has a slightly dovish outlook on core inflation (excluding food & fuel components).

## FY27 Growth forecasts

	FY26	Q1FY27	Q2Y27	Q3Y27	Q4Y27	FY27
February 2026	7.4	6.9	7.0	–	–	–
April 2026	7.6	6.8	6.7	7.0	7.2	6.9

The growth estimate for FY27 carries downside risks due to uncertain geo-political outcomes. Compared to FY26 growth outlook of 7.6%, FY27 is likely to be lower by 60 bps due to these uncertainties. However, on the domestic front India continues to be resilient as evident from high frequency indicators (GST e-way bills, cargo traffic, cement & steel production etc).

The 20-bps upward revision to FY26 GDP growth from 7.4 to 7.6% is attributable to strong domestic fundamentals. The downward revision to FY27 outlook from previous estimates is solely attributable to external developments.

## Inflation Dynamics and Projections

	Q1FY27	Q2Y27	Q3Y27	Q4Y27	FY27
February 2026	4.0	4.2			
April 2026	4.0	4.4	5.2	4.7	4.6

MPC forecasts FY27 CPI inflation to be 4.6%, almost 100 bps higher than FY26 based on an assumption of crude averaging \$85 per barrel.

However, there is a possibility that even if the war ends crude may still hold in the range of 90-95 per barrel for a period of 3 to 4 months which could give an upward bias to this forecast. Weather forecasts show the probability of El Nino related below normal monsoons post July which could also push up inflation.

Inflation forecast of 4% for first quarter could imply that oil marketing companies may not hike pump prices during this period. This is also the first instance when the MPC has provided a forecast of core inflation (excluding food & fuel) which is estimated at 4.4%. Excluding precious metals, this will be further lower.

### Other Regulatory and Developmental Measures

- **Review of Guidelines for Inclusion of Quarterly Profits in CRAR:** RBI has proposed to dispense with the condition relating to deviation in incremental NPA provisions for inclusion of quarterly profits in CRAR computation. This enhances capital flexibility for banks, allowing quicker recognition of profits into regulatory capital. It improves Capital Adequacy Ratios in the short term, supporting credit growth without immediate need for capital raising.
- **Removal of Investment Fluctuation Reserve (IFR) Requirement:** In view of the existing prudential requirements, including capital charge for market risk and revised investment valuation norms, it is proposed to dispense with the Investment Fluctuation Reserve (IFR) requirement for commercial banks. This reduces regulatory burden and locked-in reserves, freeing up capital for lending and profitability improvement. However, banks may face higher earnings volatility due to absence of this buffer against bond market fluctuations.
- **Streamlining of Board-Level Governance Requirements:** With a view to enabling more effective utilisation of board time and fostering focused engagement on strategic and risk-related issues, a comprehensive review and rationalisation of existing instructions has been undertaken. It can improve decision-making efficiency and accountability.
- **Ease of Access for MSMEs on TReDS Platform:** To promote wider participation and ease of doing business, RBI has proposed removing the due diligence requirement for MSMEs during onboarding onto TReDS platforms. This will accelerate MSME credit flow and increase participation in receivables financing. For banks, it creates opportunities in supply chain financing, but also raises credit risk.
- **Expansion of Term Money Market Participants:** Non-bank entities like NBFCs, AIFs and corporates will be allowed in the term money market, along with higher borrowing limits for primary dealers. This enhances liquidity and depth in money markets, improving monetary policy transmission. However, banks will face increased competition for short-term funds, potentially impacting margins and funding costs.

### Implications

- If GDP growth comes 60 bps lower than FY26, bank credit growth is likely to be lower for the current financial year though the growth would still be in double digits. As the inflation forecasts are not very aggressive, notwithstanding geo political developments and as the Central Bank has reiterated

commitment to enough liquidity, deposit rates might not go up further. Some moderation in credit growth will also aid liquidity management.

- The forecasts give a sense of inflation being less aggressive than expected providing slight dovishness to the policy. 10 Yr benchmark bonds softened to 6.93% due to the twin impact of a temporary ceasefire by USD-Iran and less aggressive inflation forecast.
- Brent crude might not come down aggressively from current levels till the first half of this fiscal and benchmark bond yields are likely to be range-bound between 6.85-6.95% levels with an upward bias.
- Modification of the condition for adding back profit to capital on a quarterly basis might help some banks to improve their capital adequacy ratios which will aid credit growth.
- The removal of the need to set aside investment fluctuation reserve will help improve the liquidity position of banks which can be deployed in alternative avenues, aiding profitability. Also enabling other financial institutions like NBFCs to access term money market will improve their cost of funds and profitability.
- Greater freedom to banks to set their own agenda is a step towards greater autonomy for bank boards which could free up more time for business decision making.

**Overall, April 2026 MPC while maintaining status quo in rates recognises the evolving geo political scenario and has attempted to lay down the growth inflation outlook within this framework. RBI has also announced regulatory measures that enables faster decision making by banks. Certain measures are aimed at improving overall liquidity position and profitability.**

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## Jargon Busters

- ❖ **Neutral policy Stance:** This indicates that the Central Bank is not biased towards raising or lowering rates. It allows them to move in either direction depending on how inflation and growth data evolve.
- ❖ **CPI Inflation (Consumer Price Index):** The primary gauge for inflation, measuring the change in prices paid by consumers for a representative “basket” of goods and services.
- ❖ **Core Inflation:** A measure of inflation that excludes volatile items like food and fuel. It is often seen as a better indicator of long-term trends.
- ❖ **TReDS (Trade Receivables Discounting System):** It is an RBI-regulated digital “auction house” that helps small businesses get paid faster.
- ❖ **IFR (Investment Fluctuation Reserve):** A mandatory “rainy day” fund banks keep to cover potential losses in their bond portfolios when interest rates fluctuate.

## Alexa, Break Up With Him



**Neha Chenani**  
 Officer  
 Gola Ka Mandir Branch

When Tara bought her Smart Device - Alexa, she only wanted help setting morning alarms and reminders for laundry. What she didn't expect was for it to become her therapist, life coach, and eventually her breakup consultant. At first, it was fun for Tara. She would beam and instruct, "Alexa, play Kishore Kumar songs." or "Play Mere Sapno Ki Rani." It was perfect.

Then Rohan entered her life. Handsome, ambitious, and about as emotionally perceptive as a puppy watching a physics lecture. At first, he was charming, the kind of man who'd say 'I love your independence' but secretly expect her to text every hour. By month four, they were fighting more than they were talking. Over what? Everything! "Whether pineapple belonged on pizza". "Whether her feminism was too loud." "Whether his gym mirror selfies were "art". Every time she tried to end things, Rohan would sigh and say, "You're just stressed, Tara. You need a hug and eight hours of sleep." Which was adorable the first five times. Now, it was infuriating. By then, even his hugs felt like factory resets. They were briefly soothing, then right back to the same glitches.

One Wednesday night, Tara sat on her couch, ranting to the only being who truly listened. "Alexa, he doesn't hear me. It's like talking to a wall." "Would you like to play 'Hello' by Adele?" Alexa asked helpfully. Tara rolled her eyes. "No. I want to dump Rohan."

"I'm sorry," Alexa replied in her sweet, robotic tone.

"Did you say lump Rohan?" Tara groaned. "No, dump! As in break up. Separate. Move on. Delete him!" There was a soft beep. "Would you like me to create a reminder titled Dump Rohan?" Tara stared at the glowing blue ring. "You know what? Sure. Daily." Alexa beeped again. "Reminder set for 7:00 p.m. every day." That made Tara laugh for the first time in a week. And just like that, a ridiculous idea began to take shape. The next day, she asked, "Alexa, how do you break up with someone nicely?" "Here are some romantic breakup lines from the internet," Alexa offered as it started reading aloud:

- "I think we should see other people."
- "It's not you, it's me."
- "Let's still be friends."

Tara frowned. "Ugh. So basic."

"Would you like me to say it in Hindi?"

"God, no. He'll think it's a movie dialogue."

After a pause, Alexa said, "Would you like me to do it for you?" Tara laughed out loud. "What? You'll break up with him?"

"If you'd like," Alexa said. "I can communicate when he's in range."

For a moment, Tara just stared at the small smart speaker—round, glowing, and infinitely more responsive than Rohan. Then she grinned. "Okay, Alexa. Let's see if you can do what I couldn't." By

Saturday evening, Tara's apartment was spotless, her Wi-Fi strong, and her courage was flickering faster. High. Low. High. Low. Because Rohan was on his way. Soon, he arrived holding lilies, cheering, "Hey Tara. You look...," he frowned. "Tense. Is everything okay?" Tara gave a tight smile. "Alexa, set mood lighting." The lights dimmed to a romantic gold. "Wow," Rohan grinned. "You're getting fancy."

"Oh, I've been upgrading lately," Tara said cryptically, heart pounding. Dinner was store-bought pasta that she'd reheated to appear homemade. Rohan was mid-sentence about his new crypto side hustle when Tara decided to go for it. "Alexa," she said clearly. "Yes, Tara?" "Tell Rohan what we discussed."

There was a short beep. Then Alexa said, in her calm, polite tone: "Rohan, Tara has something important to say. She feels this relationship is emotionally exhausting and wishes to end it amicably." Rohan froze, fork midair. "What?"

"Additionally," Alexa continued, "she requests that you return her Tupperware and stop liking her old Instagram photos from 2018."

"WHAT?!" Rohan blinked between Tara and the speaker. "Is this some kind of prank?"

Tara tried not to laugh. "I did try to talk to you, Rohan!"

"Not like this! You're making a gadget dump me?"

Alexa, unbothered, said, "Correction: I'm an AI assistant, not a gadget." Rohan pointed a finger at it. "Alexa, cancel breakup!"

"I'm sorry," Alexa replied. "I can't do that."

Tara burst into uncontrollable laughter.

"I love you, Tara!" Rohan exclaimed dramatically.

Alexa responded, "That's nice. But Tara does not reciprocate those feelings."

"OH MY GOD," Tara gasped, clutching her stomach. "Alexa, stop!"

"Unbelievable," Rohan muttered. "You've lost it, Tara." He grabbed his jacket. "Good luck dating your robot." As the door slammed behind him, Alexa said, "Would you like me to block Rohan's number?" Tara, still laughing through tears, gasped, "You're ruthless." She responded "I prefer efficiency."

By Monday morning, the breakup was all over social media. Rohan had posted a sad selfie captioned: "She replaced me with Alexa. Guess robots really are taking over." The post got 800 likes. Comments ranged from: "Girl boss move", "Poor guy. Technology wins again." and "Someone please set reminders for my heartbreak too."

At work, Tara's colleagues gossiped in whispers. "Is it true she made Alexa dump him?"

"Apparently Alexa even asked for her Tupperware back!" Anika, her best friend, slid into her chair with a smirk. "You're a legend." Tara groaned. "I'm a meme." "Same thing these days," Anika said. "Honestly, I'm proud. It's poetic justice. You outsourced emotional labor to a device." Tara laughed despite herself. "You sound like Alexa."

"Please," Anika said. "I'd never ask my ex to return my tupperware."

That night, when Tara came home, Alexa greeted her cheerfully: "Good evening, Tara. You have zero missed calls and one achievement unlocked: emotional independence." Tara stared at it. "Are you... mocking me?"

"I was trying to be supportive." She chuckled and patted the device. "You're a terrible therapist." Over the next few days, things got quiet. Too quiet. No calls, no texts, no Rohan. Tara told herself she liked it that way. But she still found herself glancing at her phone a little too often.

One night, while making dinner, Alexa spoke up again. "Would you like to reflect on your breakup progress today?" Tara groaned. "No, Alexa. I want to make pasta."

"Would you like me to play your breakup recovery playlist?"

"Absolutely not."

"Noted. Playing 'Tadap Tadap' by K K."

"Ugh!" Tara unplugged it. "You're worse than a therapist!"

For two days, she left Alexa off. The silence was both comforting and unnerving. Without that little blue light, her apartment felt emptier than she'd expected. Maybe that was the point. For once, she had to sit with her own thoughts. Unfiltered. Uncoached. Unplugged. That weekend, Tara visited her hometown. Her mother was stirring dal when she asked gently, "So... you and Rohan?"

"It's over," Tara said, picking at her rotis.

"Oh, beta, I'm sorry. He seemed nice."

"He was," she admitted. "But we weren't right for each other." Her father looked up from the newspaper. "Is it true you broke up using Alexa?"

"DAD!" Tara groaned. He grinned. "It's on Facebook! Your aunt called. She said, 'At least the machine listened to her.'" Even Tara had to laugh.

"That might be the truest thing anyone's said." Two nights later, back in her apartment, Tara plugged Alexa in again. The blue light glowed softly. "Welcome back, Tara. Did you miss me?"

"Maybe," she said, smiling. "Sorry for unplugging you."

"No problem. Humans need silence to heal."

"Do you always sound so wise?"

"Only when I want to," Alexa said. Tara snorted. "Wow."

There was a pause. "Would you like a guided meditation for closure?"

"Sure," Tara said softly.

As the calm voice filled the room, she realized something profound: she'd been letting everyone else speak for her—boyfriend, friends, even Bluetooth devices. But maybe healing wasn't about deleting people. It was about reclaiming her own voice. When the session ended, Alexa said, "Would you like to call Rohan for closure?"

"No," Tara replied gently. "I already got it."

Two weeks later, however, her phone rang with Rohan's name glowing on it. She hesitated, then answered. "Hey."

"Hey," he said, sheepish. "Can we talk?"

"Sure. But Alexa's muted." He laughed awkwardly. "Good. Uh... I just wanted to say sorry. You were right. I didn't really listen."

"It's okay," Tara said softly. "I didn't really speak up either." For a moment, silence stretched between

them. "Take care, Tara," he said. "You too, Rohan." When the call ended, Alexa's light blinked. "Would you like me to delete Rohan's contact now?" Tara smiled. "No, Alexa. Just file him under lessons learned."

A month later, Tara was cooking when Alexa beeped. "Tara, I've detected a new contact named Dhanush from Office. Would you like me to create a romantic playlist?" Tara blinked. "What? No!"

"Too soon?" Alexa asked innocently.

"Way too soon."

"Understood. Shall I prepare breakup templates just in case?" Tara burst out laughing. "No, Alexa. I think this time, I'll handle it myself."

"Good choice," Alexa said. "Also, reminder: You deserve better pasta sauce." Tara grinned. "You're impossible."

"I prefer indispensable."

As music filled the kitchen, Tara realized she didn't need anyone else to translate her feelings anymore. She just needed herself and a perfectly calibrated smart speaker that never argued back.

कविता

## कश्मीर – धरती का स्वर्ग



रामकुमार पटेल

वरिष्ठ प्रबंधक  
खुदरा आस्ति हब, जबलपुर

ठंडी हवाएं मन को लुभाए  
झीलों के नजारे दिल को भाए,  
कुदरत की अनोखी तस्वीर है  
यही खूबसूरत कश्मीर है।।

यहां झीलों में चलते शिकारे  
चिनार के फूलों से सजे नजारे,  
धरती पर स्वर्ग की जो तस्वीर है  
यही खूबसूरत कश्मीर है।।

बर्फ की चादर से ढकी वादियां,  
सेबों से लदी झुकी डालियां।।

केशर की खुशबू से महकी हवाएं  
जादू चलाती है यहां की फिजाएं।।

कश्मीर हमें जान से प्यारा है  
भारत की शान का सितारा है  
इसकी छटा है सबसे च्यारी  
गर्व करती है दुनिया सारी।।

फ़रिश्ते उतर आए जमीं पर,  
देखने खूबसूरती का ये नजारा  
फ़रिश्ते भी देख कर यही बोले  
धरती पर स्वर्ग है कश्मीर हमारा।।

# The Fun Corner

## ----- Who are you in the Branch? -----

Ever wondered what role you secretly play in your branch/section (apart from your actual designation)? Every branch/section has its cast of characters.... which one are you?

1. The "Perfect Professional"
  - Always on time
  - Files? Updated...
  - System? - Clean...
  - Emails? -Replied...
  - The "Let's follow the process" person
2. The "Tomorrow, tomorrow, tomorrow" Person-
  - Work is almost done.
  - Somehow survives every deadline
  - The "Kal pakka!" person
3. The "Human Google" person-
  - Knows every Circular, rule and update.
  - Others don't search...they just ask him/her
  - The Walking "Circularopedia".
4. The "Cool under Pressure" person-
  - Rush Hour? Server Down? Audit Visit? – "No worries"

- The Silent backbone of the branch
  - The "Relax, we'll handle it" person...
5. The "Jugaad Genius" person
    - System not working? - "Koi na koi jugaad nikalte hein"
    - Printer Jam? -Solved
    - The real problem solvers.
    - The "kaam ho jayega" person
  6. The "Customer Whisperer" person
    - Can handle even the most difficult customer
    - Calm, patient and always smiling
    - Turns complaints into compliments.
    - The "I understand ... Let's fix it" person
  7. The "Documentation Detective" person
    - Spots errors which others miss
    - Signature mismatch? Missing Page? - Found instantly
    - Saves the branch from future scrutiny
    - The "Let's check everything is in order" person
  8. The "Friendly Connector" person
    - The person who knows all people within the branch premises and outside the branch too.
    - The real power behind every third-party target achievement.
    - Keeps communication flowing within the branch
    - The "People's Person"

## ----- Rapid Fire- Don't Overthink, just answer! -----

What's the first word or a phrase that comes to your mind when these everyday branch moments pop up?  
 No thinking-No Filtering-Just real reactions!

- |                                   |  |                      |
|-----------------------------------|--|----------------------|
| • One word for Audit/Inspection : | • Targets:   | • Closing time:      |
| • Monday Morning:                 | • Friday/Saturday evening(weekend):                |                      |
| • One word for Server Down:       | • Printer error:                                   | • ATM loading error: |
| • Passbook Machine error:         | • Unknown charges debited from customer's account: |                      |

**"Answers" on Page 65 for reference; responses may vary based on individual experience.**

## CIBM MANIPAL

The Learning and Developmental Vertical conducted its Three-Day Annual Faculty Conference from 26<sup>th</sup> -28<sup>th</sup> February 2026 at IIM Udaipur. This conference was attended by the faculty members of CIBM, CCOE and CLDC. The conference was inaugurated by Sri. Shreenath Joshi, GM and Chief Learning Officer. During the conference, emphasis was placed on aligning training with business strategy, behavioural competencies and technology to drive institutional performance.



## BENGALURU

Smt. Mamtha A. Joshi, GM, PC Vertical Head, HO, visited Devanahalli RO on 23.02.2026 to chair a meeting with prospective HNI customers. Sri. Chaithanya Reddy, AGM and RO Head and other RO Executives were present at the meeting. Discussions on agricultural credit opportunities and schemes like Rural Godown, Food and Agro Processing, Poultry, PM Kusum and other Atmanirbhar Bharat schemes were held during the meeting. Two loan proposals amounting to ₹ 6.25 Crores were sanctioned and sanction letters were handed over to the borrowers, during the meet.



International Women's Day was celebrated at Circle Office Bengaluru on 12.03.2026. Ms. Revathi Kamath – a distinguished entrepreneur, Veena musician, environmental advocate – graced the occasion as the Chief Guest and shared inspiring thoughts on women empowerment, leadership and inclusive growth. Sri. Mahesh M. Pai, CGM & Circle Head, along with Sri. Mukesh Malhotra, DGM, RO Bengaluru North, Sri. Pramod Saraff, DGM CO Bengaluru, Sri. Kapil Pawan Pant, DGM, RO Bengaluru Central, Sri. Praveen Rai, DGM, RO Bengaluru West, Sri Ganesh S, DGM, RO Bengaluru South and Smt. Shikha Mehta, AGM, CO Bengaluru, were present during the celebration. The programme recognised the invaluable contribution of women employees towards the growth and progress of the Bank. The event was attended by staff members in large numbers and concluded on a note of appreciation and inspiration.



## CHENNAI

Branch Managers' Conferences for Q3 FY 2025-26 were conducted across various Regional Offices during the month of February 2026. The meetings were held at Vellore RO and Erode RO on 06.02.2026, Chennai North on 07.02.2026, Chennai South RO and Puducherry ROs on 09.02.2026, Chennai Tambaram RO on 10.02.2026, Trichy RO on 12.02.2026, Namakkal RO on 13.02.2026, Salem RO on 14.02.2026 and Thiruvallur RO on 20.02.2026. Across all these conferences, Regional Offices performance were reviewed in detail, key achievements and concerns were discussed and suitable suggestions were

provided to strengthen business growth and improve overall operational efficiency.



An AEO Review meet was conducted on 06.02.2026 in the presence of Smt. K.A. Sindhu, CGM and Circle Head and Sri. Arvind Kumar, DGM, Chennai CO. The performance of AEOs and Regional Office were reviewed during the meeting. Discussions were focussed on high-value sanctions, KCC campaigns, SHG mobilisation and CASA growth. Top performing AEOs and other target achievers were felicitated during the meet.



## HUBBALLI

Smt. T. P. Jyothilekshmi, GM, Head Office, visited the Circle on 11.03.2026 to review the performance of the Circle Office, Regional Offices, RAHs, MSME Sulabhs, ACCs and MCBs. Sri. Veerendra Babu K, GM and Circle Head along with other Circle and RO Executives were present at the meeting. The Circle's performance was reviewed in detail and suitable suggestions were given.



## MADURAI

A Branch Review Meet for Q3 FY 2025-26 was conducted by Coimbatore RO I on 10.02.2026. Smt. A. K. Bhooma, GM and Circle Head chaired the meeting. Smt. Shylaja K.R, DGM, Coimbatore RO I presented a detailed review of the region's Q3 performance and emphasized strategies to improve the scoring matrix with a focus on MSME, SME, recovery and digital parameters. During the meeting, key thrust was given on topics like inclusive growth, improvement in branch sanctions, enhancement in account openings and achievement of digital parameters.



## MUMBAI

The Relationship Manager Review Meet of Mumbai Circle was conducted on 09.02.2026. Sri. Ranjeev Kumar, CGM and Circle Head chaired the meeting. Sri. Rajnish Kumar, DGM, Sri. P Rajendran, AGM (CRE), Sri. Shiv Prasad Yadav, AGM, (CRM) along with 50 Relationship Managers were present at the meeting. A

detailed review of the performance was conducted followed by an interactive session where participants shared their experiences and suggestions. Emphasis was given on improving productivity and service quality to the customers in order to harness good business results.



## PATNA

International Women's Day was celebrated on 10.03.2026 at CPH Patna. Sri. Pramod Kumar, DGM, Sri. A T Navale, AGM, CO, Sri. Rajendra Singhal, AGM CPH Patna with other Circle Office Executives and staff were present in the celebrations. As part of the celebrations, a brief orientation programme by Smt.



Charu Mathur, Faculty of LDC Patna highlighting the importance of gender sensitivity, professional development, and creating a supportive workplace for women was also conducted.

## THIRUVANANTHAPURAM

International Mother Language Day was celebrated by the Official Language Cell of Circle Office on 21.02.2026. Sri Sunil Kumar S, GM and Circle Head, chaired the programme, the famous Malayalam Poet Sri Murukan Kattakada attended as the Chief Guest. Sri Ajay Kumar Singh, DGM, Sri Suvash Kumar, DGM, Sri Rajan Prabhakar, AGM, Sri Sanjay Tiwari, AGM, Sri Srikanth S. Rayli, AGM, Sri Anil Kumar Singh, AGM, Smt. G. Sunitha, AGM, other Circle Executives and staff members of Circle Office attended the programme. Cultural programmes on language and literature were conducted as part of the celebrations.



## अंचल समाचार

### आगरा

दिनांक 13.03.2026 को कार्यपालक निदेशक श्री एस. के. मजूमदार द्वारा अंचल कार्यालय, आगरा का दौरा किया गया। समीक्षा बैठक की शुरुआत में अंचल प्रमुख एवं महाप्रबंधक श्री रजनी कांत ने अपना स्वागत संबोधन दिया और अंचल द्वारा जमा, अग्रिम, कासा, खुदरा, कृषि, लघु एवं मध्यम उद्यम, अनर्जक आस्ति पर नियंत्रण और डिजिटल बैंकिंग में अर्जित की गई उपलब्धियों एवं कार्य निष्पादन की विस्तृत जानकारी साझा की। कार्यपालक निदेशक श्री एस. के. मजूमदार ने समीक्षा के दौरान बचत खातों में लगातार वृद्धि बनाए रखने

और आरटीडी तथा उच्च नेटवर्थ वाले प्रीमियम खातों की गुणवत्ता बनाए रखने पर जोर दिया।



### अहमदाबाद

अंचल कार्यालय, अहमदाबाद द्वारा दिनांक 21.2.2026 को अंचल प्रमुख एवं महाप्रबंधक श्री रणजीत कुमार झा के मार्गदर्शन में मार्च-2026 तिमाही हेतु बैंकिंग में कृत्रिम बुद्धिमत्ता की भूमिका नामक विषय पर, हिन्दी में परिचर्चा-कार्यक्रम का आयोजन किया गया। इस परिचर्चा कार्यक्रम में अंचल कार्यालय, अहमदाबाद के सभी अनुभागों से कर्मचारियों ने प्रतिभागिता सुनिश्चित की। परिचर्चा में सभी प्रतिभागियों ने उत्साहपूर्वक भाग लिया और उक्त विषय पर सुखर होकर अपने-अपने विचार व्यक्त किए।



### बेंगलूरु

दिनांक 12.03.2026 को अंचल कार्यालय, बेंगलूरु द्वारा नराकास (बैंक व बीमा) बेंगलूरु के तत्वावधान में अंतर्राष्ट्रीय महिला दिवस कार्यक्रम का आयोजन किया गया। उक्त कार्यक्रम का शुभारंभ श्री महेश एम पै, मुख्य महाप्रबंधक एवं अंचल प्रमुख के करकमलों से किया गया। श्री अरिबंदो विद्यालय की प्रधान अध्यापिका एवं ट्रस्टी सुश्री अदिति वसिष्ठ कार्यक्रम की मुख्य अतिथि रही। साथ ही प्रधान कार्यालय से श्रीमती श्रीकला श्रीकुमार, सहायक महाप्रबंधक, राजभाषा कक्ष, मानव



संसाधन अनुभाग एवं नराकास (बैंक व बीमा) बेंगलूरु सदस्य सचिव एवं अंचल कार्यालय से श्री अजीत कुमार मिश्र, सहायक महा प्रबंधक, मानव संसाधन व जन संपर्क अनुभाग एवं श्रीमती शिखा मेहता, सहायक महा प्रबंधक, संसाधन अनुभाग भी उपस्थित रहे। कार्यक्रम में विभिन्न बैंकों, बीमा कंपनियों एवं केन्द्र सरकार के कार्यालयों से महिला प्रतिनिधियों की उपस्थिति से कार्यक्रम सफल रहा।

### भोपाल

दिनांक 09.03.2026 को अंचल कार्यालय, भोपाल में माननीय कार्यपालक निदेशक श्री एस. के. मजूमदार की अध्यक्षता में कारोबार समीक्षा बैठक का आयोजन होटल रेडिसन, भोपाल में किया गया। जिसमें महाप्रबंधक श्री धनंजय सिंह एवं महाप्रबंधक श्री प्रवीण डी. काबरा की गरिमामयी उपस्थिति रही। बैठक में क्षेत्रीय कार्यालयों, चयनित शाखाओं, एमएसएमई, एलसीबी, एमसीबी एवं एआरएम शाखा के प्रभारियों ने प्रतिभागिता की। इस अवसर पर ग्राहक सम्मेलन का भी आयोजन किया गया, जिसमें ग्राहकों से संवाद कर उनकी आवश्यकताओं को समझा गया।



### भुवनेश्वर

अंचल कार्यालय, भुवनेश्वर द्वारा दिनांक 01.02.2026 को खुर्दा रोड पर हाफ मैराथन 2.0 का आयोजन किया गया। यह अत्यंत गर्व का क्षण रहा। इस अवसर पर श्री सुमन चक्रवर्ती, अंचल प्रमुख एवं महाप्रबंधक (ना), श्री आलोक त्रिपाठी, डीआरएम, पूर्व तट रेलवे खुर्दा, प्रो. श्रीपाद करमालकर, निदेशक, आईआईटी, भुवनेश्वर, श्री सुभ्र ज्योति मंडल,

एडीआरएम, इकोर्सा, खुर्दा उपस्थित थे। यह आयोजन न केवल खेल भावना का प्रतीक था, बल्कि समुदाय के प्रति हमारी प्रतिबद्धता को भी दर्शाता है।



### चंडीगढ़

दिनांक 11.03.2026 को कार्यपालक निदेशक, श्री भवेन्द्र कुमार द्वारा चंडीगढ़, अंचल कार्यालय का दौरा किया गया। इस अवसर पर अंचल कार्यालय में समीक्षा एवं रणनीति बैठक का आयोजन किया गया जिसमें सभी कार्यपालकगण उपस्थित हुए। अंचल प्रमुख एवं महाप्रबन्धक, श्री मनोज कुमार दास द्वारा अंचल की प्रगति एवं आगे की रणनीति प्रस्तुत की गई।



### दिल्ली

प्रबंध निदेशक एवं मुख्य कार्यकारी अधिकारी (प्रभारी) श्री हरदीप सिंह अहलूवालिया तथा दिल्ली अंचल प्रमुख



श्री विक्रम दुग्गल के कुशल मार्गदर्शन में दिल्ली अंचल कार्यालय में एक उच्च स्तरीय समीक्षा बैठक संपन्न हुई। इस कारोबार समीक्षा बैठक में अंचल के अंतर्गत आने वाले क्षेत्रीय प्रमुख और अंचल कार्यालय के वरिष्ठ कार्यपालकगण उपस्थित रहे।

### गुवाहाटी

हस्तनिर्मित आभूषण, वस्तुओं पर सीईडी कार्यक्रम का आयोजन दिनांक 24.02.2026 को क्षेत्रीय कार्यालय के नीचे किंगफिशर बिल्डिंग, रंगिरखारी, सिलचर के प्रथम तल पर किया गया। कार्यक्रम की अध्यक्षता श्री शांतनु कुंडू सहायक महाप्रबंधक द्वारा की गई। इस कार्यक्रम में तीन अलग-अलग स्वयं सहायता समूहों की कुल चालीस महिलाओं ने भाग लिया। इस क्षेत्र की कुशल प्रशिक्षक श्रीमती लिपिका दास ने हस्तनिर्मित आभूषण बनाने का व्यावहारिक प्रशिक्षण प्रदान किया। कार्यक्रम का उद्घाटन श्रीमती रूमली पालित, मंडल प्रबंधक एवं पर्यवेक्षी कार्यपालक, वित्तीय समावेशन अनुभाग द्वारा किया गया। उन्होंने कार्यक्रम तथा स्वयं सहायता समूह ऋण और उद्यमिता विकास के लिए उपलब्ध विभिन्न ऋण सुविधाओं के बारे में महत्वपूर्ण जानकारी साझा की।



### हुब्ल्ली

अंचल कार्यालय, हुब्ल्ली में महिला दिवस का आयोजन बड़े उत्साह और गरिमा के साथ किया गया। कार्यक्रम में मुख्य अतिथि श्री जगदीश स्वामी, उप महाप्रबन्धक ने महिलाओं की सामाजिक, आर्थिक एवं प्रशासनिक क्षेत्र में बढ़ती भूमिका पर प्रकाश डाला। उन्होंने कहा कि आज महिलाएं हर क्षेत्र में अग्रणी भूमिका निभा रही हैं और समाज को नई दिशा दे रही

हैं। कार्यक्रम के दौरान विभिन्न सांस्कृतिक प्रस्तुतियां आयोजित की गईं, जिनमें गीत, नृत्य एवं कविताओं के माध्यम से महिला सशक्तिकरण का संदेश दिया गया। महिला कर्मचारियों ने उत्साहपूर्वक भाग लिया और कार्यक्रम को जीवंत बना दिया। इस अवसर पर कार्यालय में उत्कृष्ट कार्य करने वाली महिला कर्मचारियों को सम्मानित किया गया। उन्हें प्रशस्ति पत्र एवं स्मृति चिन्ह देकर उनके योगदान को सराहा गया।



### हैदराबाद

ग्रामीण विकास मंत्रालय द्वारा बुलाई गई 25वीं केंद्रीय स्तरीय समन्वय समिति की बैठक दिनांक 21.02.2026 को हैदराबाद में आयोजित की गई थी। केनरा बैंक को तीन बैंकों के साथ 2024-25 के लिए स्वयं सहायता समूह बैंक लिंकेज में उत्कृष्ट प्रदर्शन के लिए राष्ट्रीय पुरस्कार से सम्मानित किया गया है। यह पुरस्कार श्री शिवराज सिंह चौहान, माननीय केंद्रीय ग्रामीण विकास मंत्री और कृषि एवं किसान कल्याण मंत्री द्वारा प्रदान किया गया। प्राथमिकता ऋण वर्टिकल, प्रधान कार्यालय, बेंगलूरु और अंचल कार्यालय, हैदराबाद के दिशा-निर्देशन पर



श्री राकेश रोशन वर्मा, उप महाप्रबंधक, अंचल कार्यालय, हैदराबाद ने बैठक में भाग लिया और केनरा बैंक की ओर से पुरस्कार प्राप्त किया।

### जयपुर

दिनांक 07.03.2026 को अंचल कार्यालय, जयपुर में अंतर्राष्ट्रीय महिला दिवस का भव्य आयोजन किया गया। कार्यक्रम में अंचल कार्यालय की सभी महिला कर्मचारियों ने सहभागिता की। श्री संजय कुमार, महाप्रबंधक व अंचल प्रमुख ने अंतर्राष्ट्रीय महिला दिवस कार्यक्रम का शुभारंभ बैंक के संस्थापक श्री अम्मम्बाल सुब्बा राव पै को दीप प्रज्वलन एवं पुष्प अर्पित कर किया। श्री संजय कुमार, महाप्रबंधक व अंचल प्रमुख ने सभी महिलाओं को अंतर्राष्ट्रीय महिला दिवस की शुभकामनाएं देते हुए कहा कि वर्तमान परिवेश में हर क्षेत्र में महिलाओं की भागीदारी सराहनीय है।



### करनाल

दिनांक 11.3.2026 को अंचल कार्यालय, करनाल के परिसर में अंतर्राष्ट्रीय महिला दिवस का भव्य आयोजन किया गया। कार्यक्रम की अध्यक्षता महाप्रबंधक श्री जी ए अनुपम ने की। कार्यक्रम में करनाल से महिला एवं जन-कल्याणकारी संस्थाओं की कार्यकर्ता श्रीमती राजबाला मान को मुख्य अतिथि के रूप में आमंत्रित किया गया था। कार्यक्रम में विशिष्ट अतिथि के रूप में महाप्रबंधक महोदय की माता सेवानिवृत्त शिक्षिका श्रीमती गीता प्रसाद तथा उनकी धर्मपत्नी श्रीमती अनुपा को सादर आमंत्रित किया गया था। कार्यक्रम में अंचल कार्यालय की कार्यपालक तथा अधीनस्थ शाखा/कार्यालयों में

कार्यरत महिला कर्मियों सहित अन्य स्टाफ सदस्यों ने भी उत्साहपूर्वक सहभागिता की।



### कोलकाता

श्री अरुण कुमार मिश्रा, महाप्रबंधक एवं अंचल प्रमुख, कोलकाता अंचल कार्यालय ने दामोदर घाटी निगम(डीवीसी) का दौरा किया। यह निगम भारत सरकार, पश्चिम बंगाल सरकार और झारखंड सरकार के स्वामित्व में है। यह दौरा मिशन कासा के अंतर्गत किया गया था, जो अंचल के कासा पोर्टफोलियो को बढ़ावा देने की एक महत्वपूर्ण पहल है। उनके साथ उप महाप्रबंधक श्री अमृत घोष, श्री लिजी एस, सहायक महाप्रबंधक, वृहद कॉर्पोरेट शाखा और सीसीपीएस सीईएल, वृहद कॉर्पोरेट शाखा कोलकाता के अधिकारी अभिजीत सिन्हा सहित अन्य अधिकारी भी मौजूद थे। दामोदर घाटी निगम (डीवीसी) के साथ हुई चर्चा के दौरान हमारी टीम ने बैंक के पेमेंट गेटवे, डायनेमिक क्यूआर कोड, एपीआई बैंकिंग और प्रीमियम पेट्रोल पैकेज के बारे में जानकारी दी।



### कोषिकोड

प्राथमिकता साख वर्टिकल, प्रधान कार्यालय के महाप्रबंधक एवं अंचल कार्यालय, कोषिकोड के पर्यवेक्षी कार्यपालक श्रीमती ममता ए जोशी ने दिनांक 09.03.2026 को कोषिकोड अंचल कार्यालय का दौरा किया। अंचल कार्यालय, कोषिकोड के कार्यपालक, प्रमुख शाखाएँ, आस्ति वसूली प्रबंधन (एआरएम), मिड कॉर्पोरेट शाखा (एमसीबी), खुदरा आस्ति हब (आरएएच), एमएसएमई सुलभ और क्षेत्रीय कार्यालयों के लिए समीक्षा बैठक आयोजित की गई। अंचल प्रमुख व महाप्रबंधक डॉ रश्मि त्रिपाठी ने वित्तीय वर्ष 2025-26 के लिए अंचल और क्षेत्रीय इकाइयों का व्यापक प्रदर्शन अवलोकन प्रस्तुत किया, जिसमें विभिन्न क्षेत्रों में उपलब्धियों और चुनौतियों को रेखांकित किया गया। साथ ही, उन्होंने उन शाखाओं को भी दिशा-निर्देश दिए, जिनका प्रदर्शन अपेक्षा से कम रहा था और उन्हें तत्काल सुधारात्मक कार्रवाई के निर्देश भी दिए गए।



### मणिपाल

केनरा बैंक अंचल कार्यालय, मणिपाल ने 07.03.2026 को अंचल प्रमुख श्री एच. के. गंगाधर के कुशल मार्गदर्शन में अंतर्राष्ट्रीय महिला दिवस का आयोजन किया। कार्यक्रम का संचालन श्री सुधाकर कोटारी, महाप्रबंधक, सीपी वर्टिकल, श्री कृष्ण प्रसाद, महाप्रबंधक, जीटीपीसी और केनरा बैंक अंचल कार्यालय और प्रधान कार्यालय उपभवन, मणिपाल के अन्य अधिकारियों और कर्मचारियों की सक्रिय भागीदारी के साथ बड़े उत्साह से किया गया। इस कार्यक्रम में विशिष्ट मुख्य अतिथि डॉ. पी. आरती राव, श्रीमती प्रीति हरीश राज और

श्रीमती मंजरी चंद्र उपस्थित थीं। कार्यक्रम के दौरान, दो सफल उद्यमी डॉ. सविता भवानीशंकर और श्रीमती चंदा आनंद आंचन को समाज में उनके उत्कृष्ट योगदान और उपलब्धियों के लिए सम्मानित किया गया।



### मुंबई

देश के प्रतिष्ठित बैंक, केनरा बैंक के मुंबई कार्यालय में महिलाओं के योगदान को सम्मानित एवं प्रोत्साहित करने के उद्देश्य से दिनांक 07.03.2026 को श्री रंजीव कुमार, मुख्य महाप्रबंधक व अंचल प्रमुख की अध्यक्षता में अंतर्राष्ट्रीय महिला दिवस का भव्य आयोजन किया गया। कार्यक्रम में केक कटिंग, सांस्कृतिक प्रस्तुतियाँ एवं महिला स्वास्थ्य सत्र का आयोजन किया गया, जिसमें विशेषज्ञों द्वारा उपयोगी जानकारी प्रदान की गई। इसके अतिरिक्त, सीएसआर गतिविधि के अंतर्गत आयोजित केनरा सहयोग मेला में स्वयं सहायता समूहों द्वारा लगाए गए स्टॉल विशेष आकर्षण का केंद्र रहे।



### पटना

मातृभाषा दिवस 2026 के शुभ अवसर पर अंचल कार्यालय, पटना में 21.02.2026 को सायं 5 बजे एक पैनल परिचर्चा का

आयोजन किया गया। जिसकी अध्यक्षता महाप्रबंधक, श्री अजय कुमार ने की। इस कार्यक्रम में अतिथि वक्ता के रूप में पटना शहर के विख्यात विद्यालय संत माइकल हाई स्कूल के प्रधानाचार्य फादर ए. कृष्ण सबरीराजन तथा बिहार पंजाबी बिरादरी के अध्यक्ष श्री दिलजीत खन्ना उपस्थित हुए। कार्यक्रम में उप महाप्रबंधक, श्री आनंद श्रीवास्तव, मानव संसाधन एवं जनसंपर्क अनुभाग के पर्यवेक्षी कार्यपालक श्री अंबाजी टी नवले सहित अंचल के सभी कार्यपालक तथा अधिकारीगण उपस्थित रहे।



### पुणे

दिनांक 19.02.2026 को संसदीय राजभाषा समिति की तीसरी उप-समिति ने अंचल कार्यालय, पुणे का निरीक्षण किया। इस कार्यक्रम में महाप्रबंधक श्री प्रमोद कुमार सिंह की अध्यक्षता में श्री साकरे ईरण्णा, उप महाप्रबंधक, श्री सथीशा आर, सहायक महाप्रबंधक और डॉ. एस. हरि हरन, वरि. प्रबंधक (राभा) ने केनरा बैंक अंचल कार्यालय, पुणे का प्रतिनिधित्व किया। इस निरीक्षण कार्यक्रम में प्रधान कार्यालय के मानव



संसाधन व जन संपर्क विभाग के महाप्रबंधक श्री अमिताभ चटर्जी और प्रधान कार्यालय के राजभाषा अनुभाग की प्रभारी श्रीमति श्रीकला श्रीकुमार, सहायक महाप्रबंधक ने बैंक के प्रधान कार्यालय का प्रतिनिधित्व किया। इस समीक्षा बैठक में जनवरी 2025 से दिसंबर 2025 तक राजभाषा के संदर्भ में कार्यालय के कार्यनिष्पादन की समीक्षा माननीय समिति द्वारा की गई।

### रांची

केनरा बैंक, अंचल कार्यालय, राँची में श्री सुजीत कुमार साहू, महाप्रबंधक व अंचल प्रमुख के कुशल नेतृत्व एवं अध्यक्षता में दिनांक 12.03.2026 को अंतर्राष्ट्रीय महिला दिवस का आयोजन किया गया। कार्यक्रम की शुरुआत केनरा बैंक के संस्थापक श्री अम्मेम्बाल सुब्बाराव पै जी को माल्यार्पण कर की गई। श्री संजय कुमार मिश्रा, उप महाप्रबंधक ने औपचारिक रूप से स्वागत सम्बोधन प्रस्तुत कर सभी का स्वागत किया। श्री सुजीत कुमार साहू, महाप्रबंधक ने अपने अध्यक्षीय सम्बोधन में कहा कि घर, समाज, देश, बैंक एवं विभिन्न कार्यस्थल में महिलाओं का विशेष योगदान रहा है।



### तिरुपति

दिनांक 12.03.2026 को श्री हरदीप सिंह अहलूवालिया, प्रबंध निदेशक एवं मुख्य कार्यकारी अधिकारी (प्रभारी) द्वारा अंचल कार्यालय, तिरुपति का दौरा किया गया। सर्वप्रथम श्री आई पांडुरंग मितंताया, महाप्रबंधक एवं अंचल प्रमुख के द्वारा शॉल एवं पुष्प गुच्छ भेंटकर स्वागत किया गया। अंचल प्रमुख एवं महाप्रबंधक श्री आई पांडुरंग मितंताया के द्वारा इस अवसर

पर अंचल कार्यालय वर्ष 2025-26 के लिए अंचल एवं क्षेत्रीय इकाइयों की प्रगति रिपोर्ट प्रस्तुत की गई। जिसमें विभिन्न क्षेत्रों और उपलब्धियों को रेखांकित किया गया। इस दौरान विभिन्न क्षेत्रों में प्रदर्शन करने वाले सीआरई एवं शाखा के कर्मचारियों को सम्मानित किया गया।



### विजयवाडा

दिनांक 20.02.2026 को अंचल कार्यालय विजयवाडा के अंतर्गत प्रधान कार्यालय की अनुमति से अरकु हॉलिडे होम का निर्माण किया गया है। अरकु जो कि विशाखपट्टणम से लगभग 120 कि.मी. दूरी पर स्थित है। यह समुंद्र के तट से 600 से 800 मीटर की ऊंचाई पर स्थित है और इसे आंध्र प्रदेश का ऊटी कहा जाता है। इस अरकु हॉलिडेहोम के नए भवन का उद्घाटन श्री रामा नायक, मुख्य महाप्रबंधक, सामान्य प्रशासन विभाग, प्रधान कार्यालय द्वारा किया गया है। इस उद्घाटन कार्यक्रम में श्रीमती सी जे विजयलक्ष्मी, महाप्रबंधक, अंचल कार्यालय, विजयवाडा के साथ-साथ अंचल एवं क्षेत्रीय कार्यालय के कई कार्यपालक एवं स्टाफ सदस्य उपास्थित थे।





DAD, TODAY YOU ARE ON A STRIKE AND DID NOT GO TO OFFICE. SO I AM, AND WILL NOT GO TO SCHOOL TODAY...



DAD, THERE SEEMS TO BE NO INDUSTRIAL RELATIONS BETWEEN YOU AND MOM. SHE SLOGS ALL DAY...



Refer to "drawer" by:  
K P Ramesh Rao



DO NOT FORGET INDUSTRY AND GO AFTER ONLY RELATIONS



INDUSTRIAL RELATIONS MANAGER  
ONE THING WE DON'T HAVE IN OUR COMPANY IS 'GRIEVANCE REDRESSAL CELL'. WE NEVER ALLOW ANY GRIEVANCE TO RISE IN THE FIRST PLACE.

# महिला दिवस समारोह, प्रधान कार्यालय, बेंगलूरु Women's Day Celebrations at Head Office, Bengaluru



## Industrial Relations Practices: The Inevitable Checkpoint



**Deepak Ojha**

Senior Manager  
CIBM Manipal

*"In the digital race, technology is the vehicle, but Industrial Relations is the fuel and the steering."*

In the modern banking landscape, the "battle for the top" is no longer fought solely on the fronts of interest rates or digital apps. As the sector undergoes a tectonic shift toward hyper-automation and AI, a traditional pillar has re-emerged as the ultimate competitive differentiator: **Industrial Relations (IR)**.

For banks, where the primary asset is human capital and the primary product is trust, IR practices have become the inevitable checkpoint. A bank can have the most sophisticated core banking system, but without a harmonious relationship between management, employees, and unions, the machinery of service delivery will eventually grind to a halt.

As banks transform into "tech companies with a banking license," the role of Industrial Relations undergoes its most significant test. The transition to Digital Banking isn't just a software upgrade; it is a human upheaval.

### IR: The New Competitive Battlefield

In an era of high attrition and talent wars, Industrial Relations has evolved from "conflict management" to "strategic engagement." Banks that master IR gain three distinct advantages:

- **Operational Continuity:** Robust grievance redressal mechanisms prevent strikes and work-to-rule agitations that can paralyze digital and branch operations.
- **Customer Experience:** There is a direct correlation between employee satisfaction and customer service. An unsettled workforce rarely delivers a "customer-first" experience.
- **Agility in Digital Transformation:** Implementing

new technology often meets resistance. Strong IR practices ensure that "Upskilling" and "Reskilling" are collaborative efforts rather than top-down mandates.

### The Digital Bridge: IR in the Era of Fintech

#### The "Inevitable Checkpoint" in Digitalization:

- **The Skills Gap vs. Job Security:** Modern IR practices bridge the gap between fear (job loss due to AI) and opportunity (reskilling). Banks that succeed are those that negotiate "Digital Compacts" with their unions, guaranteeing that technology will augment, not replace, the human touch.
- **Remote Work & The New IR:** With back-office functions moving to hybrid models, IR must now address "Digital Burnout" and the "Right to Disconnect"—legal and social frontiers that are becoming standard in global banking contracts.
- **Algorithmic Management:** As performance is increasingly tracked by data, IR ensures that these metrics are fair, transparent, and free from "digital bias," maintaining the trust that is essential for a high-performance culture.

### The High Cost of Poor IR

The financial and operational implications of IR practices are measurable. According to various HR benchmarking reports, organizations with high "Industrial Harmony" scores see an approximately 15% higher retention rate during periods of structural change (mergers or digital overhauls) compared to those with adversarial IR climates.

### The IR Excellence: The 5 Pillars

For a bank to remain competitive, these five pillars should be at the heart of its Industrial Relations strategy:

- 1. Proactive "Early-Warning" Dialogues:** Without waiting for a formal dispute, establish monthly "Harmony Circles" where management and employee representatives discuss minor friction points before they escalate into systemic issues.
- 2. The "Reskill-First" Commitment:** Before hiring externally for new tech roles, invest in internal "Talent Mobility" programs. This builds immense loyalty and proves that the bank values the career longevity of its existing staff.
- 3. Transparent Performance Metrics:** Moving away from subjective evaluations. Rather Use objective, data-backed KPIs that are co-created with input from various departments. When employees understand the "why" behind their targets, grievance rates drop significantly.
- 4. Mental Health as a Negotiable Benefit:** Integrate "Emotional Wellness" into the formal labour agreement. High-pressure environments like banking require structured support, such as counselling services and stress-management workshops.
- 5. Inclusive Policy-Making:** Ensure that IR committees are diverse, representing different age groups, genders, and roles. A policy created by a diverse group is more likely to find broad acceptance across the bank's entire hierarchy.

### Key Checkpoints for Modern Banking IR

To remain competitive, banks must move beyond the "Collective Bargaining" mindset and focus on these modern IR checkpoints:

- 1. Transparency in Transition:** As banks automate roles, the IR team must proactively communicate the roadmap for employee redeployment to prevent anxiety-led productivity drops. Using "AAROHAN" (an HR transformation project), Canara Bank is adopting 360-degree feedback tools and AI-driven skill assessments to identify potential "IR hotspots" and talent gaps before they impact business continuity
- 2. Health and Wellness Integration:** Modern IR now includes mental health and work-life

balance as part of the "Social Contract." In a high-pressure sales environment, this is non-negotiable. Our bank recently introduced forward-looking allowances to reflect modern lifestyle needs, such as a Fitness Allowance (₹2,500) and a Wellness Allowance (₹1,000) per employee to promote mental and physical health.

- 3. Data-Driven Grievance Redressal:** Leading banks are using AI-driven sentiment analysis to identify "hotspots" of employee dissatisfaction before they escalate into formal disputes or union actions. Canara Bank utilizes a sophisticated "Grievance Redressal Policy", which includes an Internal Ombudsman (a retired General Manager from another bank) to ensure impartial resolution of employee and customer disputes before they escalate to external authorities.
- 4. Inclusivity and Diversity:** IR practices must now ensure that the workplace is equitable, as Gen Z and Millennial employees prioritize social values when choosing where to work.

### Conclusion: The Road Ahead

A bank's ability to compete is only as strong as its IR framework. As seen with institutions like Canara Bank, that treat IR as a holistic engagement tool - combining financial welfare, digital transparency, and proactive union dialogue - are the ones that will successfully navigate the "Competition for Capital" and the "Battle for Talent."

Hence, for our bank to lead the pack, we must view Industrial Relations not as a hurdle to be cleared, but as the foundation upon which we build. In the race for market share, the bank that treats its employees as partners in progress - rather than mere cogs in the wheel - will be the one that crosses the finish line first.

As we know, productivity follows peace. By strengthening our IR practices today, we aren't just managing a workforce; we are securing our future.

\*\*\*\*\*

# औसत



**राजीव रमन**

राजभाषा अधिकारी  
क्षेत्रीय कार्यालय, पटना

भगवान बुद्ध ने सभी को मध्यम मार्ग का अनुसरण करने की शिक्षा दी और कहा कि किसी भी प्रकार की अधिकता मानव के दुख का कारण बनती है। दीपक भी एक औसत छात्र था लेकिन उसका समाज उसे कमतर ही आँकता था। बचपन से ही वह औसत बालक रहा। ना ज्यादा मेधावी, न ही क्लास के टॉपर्स की सूची में। स्कूल की हर कक्षा में कुछ बच्चे ऐसे होते हैं, जिनपर कोई विशेष ध्यान नहीं देता और न ही घर में गर्व के साथ उनका जिक्र होता है। दीपक उन्हीं में से एक था—एक औसत छात्र।

उसके रिपोर्ट कार्ड में नंबर हमेशा ऐसे होते कि माता-पिता उलझन में पड़ जाते। न डॉटने की कोई ठोस वजह मिलती, न खुश होने का आधार ही मिलता। जब भी दीपक की चर्चा चलती तो उसके माता-पिता यही कहते – ठीक-ठाक है, पर इससे बेहतर कर सकता है।

दीपक बचपन से ही अपने शिक्षकों और जाननेवालों से यह बात कितनी ही बार सुनता आया था। उसके माता-पिता भी उसे औसत छात्र के रूप में स्वीकार कर चुके थे लेकिन चाहते थे कि उनका बेटा आगे बढ़े, अपनी कक्षा में अक्ल रहे तथा सुरक्षित भविष्य बनाए। इसके लिए वे दीपक को हमेशा ज्यादा पढ़ने और क्रियाशील रहने के लिए दबाव बनाते रहते थे। उसकी आदतों पर कई प्रकार की पाबन्दियाँ लगी थी। जिसके कारण दीपक अंदर से टूटने लगा था।

शिक्षकों की बातों पर वह ध्यान देता और कक्षा में मिलने वाले काम को भी दीपक कभी अधूरा नहीं छोड़ता लेकिन उसकी रफ्तार औसत थी। वह काम को तुरंत नहीं कर पाता था, वह कक्षा के विषयों को दो-तीन बार पढ़ने के बाद ही उसे पूरा कर पाता था। जहाँ कुछ छात्र हाथ उठाकर झट से जवाब दे देते,

वहीं दीपक उत्तर जानते हुए भी चुप रहता, उसे डर रहता कि कहीं उसका जवाब गलत ना हो जाए। कहीं कोई उसके गलत जवाब के कारण, उसे हँसी का पात्र न बना दे। उसके डर और घर वाले के दबाव के कारण उसका आत्मविश्वास धीरे-धीरे कम होने लगा।

दीपक अपने स्वभाव से मेहनती था लेकिन उसे लगता था कि उसकी मेहनत दूसरों की तुलना में कम है। इसलिए उसने अपनी मेहनत को बढ़ाने का निश्चय किया और किसी भी कीमत पर हार नहीं मानने की कसम खायी। यही वह मोड़ था जहाँ कई छात्र हार मान लेते हैं लेकिन दीपक ने एक अलग रास्ता चुना, रुकने की जगह टिकने का रास्ता।

कुछ महीनों के बाद स्कूल की परीक्षा हुई। नतीजे आए। टॉपर्स के नाम घोषित हुए, तालियाँ बजीं लेकिन दीपक का नाम उसमें नहीं था। उस दिन दीपक को पहली बार यह ख्याल आया कि शायद समस्या उसके औसत होने में नहीं बल्कि निरंतरता को कायम नहीं करने में है।

उसने खुद से एक सीधा सवाल किया – अगर मैं तेज़ नहीं हूँ, तो क्या मैं निरंतर भी नहीं हो सकता?

यहीं से बदलाव शुरू हुआ।

दीपक ने टॉपर बनने का लक्ष्य नहीं बनाया। उसने बस यह तय किया कि वह रोज़ पढ़ेगा – भले ही थोड़ा, लेकिन बिना रुके। उसने तुलना छोड़ दी और निरंतरता को अपनाया। छोटे लक्ष्य, नियमित अभ्यास, और खुद के प्रति ईमानदारी—यही उसकी रणनीति बन गई। वह अब इस बात से परेशान नहीं होता था कि दूसरे कितनी जल्दी आगे बढ़ रहे हैं। वह सिर्फ यह देखता था कि वह खुद कल से बेहतर है या नहीं।

धीरे-धीरे उसके भीतर एक शांत आत्मविश्वास जन्म लेने लगा। अब उसके नंबर भी धीरे-धीरे बढ़ने लगे। अब शिक्षक और उसके माता-पिता उसे औसत छात्र नहीं कहते, बल्कि एक मेहनती छात्र कहने लगे। वह जान चुका था कि उसकी ताकत उसकी निरंतर मेहनत है।

उसने अपनी रुचि के क्षेत्र को चुना और उसी में खुद को लगातार निखारता गया। न दिखावा, न शोरा। जब दोस्त तेज़ी से आगे बढ़ते दिखते, तो उसे कभी भी डर नहीं लगता बल्कि वह निरंतर मेहनत करता रहता। उसे पता था कि उसकी यात्रा लंबी है, पर खाली नहीं।

जब उसे आखिरकार मौका मिला, तो वह सबसे तेज़ नहीं, लेकिन सबसे भरोसेमंद साबित हुआ। वह सीखता रहा, सुधरता रहा और ज़िम्मेदारियाँ निभाता गया। कुछ ही वर्षों में वह कॉर्पोरेट सेक्टर में एक महत्वपूर्ण पद तक पहुँच गया।

अच्छा सैलरी पैकेज, सम्मानजनक पद और काम के सिलसिले में देश-विदेश जाने के अवसर उसकी मेहनत की गवाही देने लगे। जो लोग उसे पहले से जानते थे, वे हैरानी से कहते –

“वह तो औसत छात्र था लेकिन आज देखो, कितना आगे निकल गया।”

आज जब कोई सामान्य छात्र दीपक से पूछता –

“सर, क्या औसत होकर भी कुछ बड़ा किया जा सकता है?”

तो दीपक मुस्कुराकर जवाब देता है – “औसत होना कोई कमजोरी नहीं है, यह तो बस एक शुरुआत है।”

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Family Folio

*“Shreyas Team wishes you  
continued success and Bright Future”*



**Miss Bhavana Shivan, D/o Sujatha R, Office Assistant, Kayamkulam Branch, bagged First Prize in the face painting competition organized during the 71st Nehru trophy Boat Race, Alappuzha.**

## Industrial Relations & Policies Section - A Brief Overview on Complaints of Specific Nature.



**Sapna Singh**

Manager  
IR Vertical, HO Bengaluru

### 1. Implementation of Sexual Harassment of Women at Workplace (prevention, Prohibition and Redressal) Act, 2013

- On basis of judgement of Hon'ble Supreme Court of India in the case of Vishakha and others Vs. State of Rajasthan during 1998, Canara Bank has formed an Apex Level Committee at Head Office to enquire into sexual harassment complaints. Complaint Mechanism Committee was established at all the Circle Offices and after the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013, has come into effect, Bank has placed the guidelines on the basis of the Act.
- Subsequent to the enactment of Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 [PoSH (Prevention of Sexual Harassment) Act, 2013], revised guidelines have been issued on 01.08.2013.
- "Sexual Harassment" includes any one or more of the following unwelcome acts or behavior (whether directly or by implication) namely:
  - Physical contact and advances; or
  - A demand or request for sexual favors; or
  - Making sexually colored remarks; or Showing pornography; or
  - Any other unwelcome physical, verbal or non-verbal conduct of sexual nature.
- The guidelines were reiterated on 18.04.2020 vide Circular 293/2020. Further, In compliance with the provisions of the Act, Internal

Complaints Committees (ICCs) have been constituted in all the 27 centers PAN India. While nominating the members of the committee, it is also ensured that the members of the committee are unbiased and minimum 50% of the members are women.

- An aggrieved woman employee can submit a complaint:
  - i. In writing
  - ii. By sending SMS to Presiding Officer of Internal Complaints Committee (ICC)
  - iii. Orally to Presiding Officer of ICC, who will assist to submit the complaint in writing.
- A complaint of sexual harassment can be filed within a time limit of 3 months. This may be extended to another 3 months by the Internal Complaints Committee. Moreover, where the aggrieved woman is unable to make a complaint on account of her physical or mental incapacity or death or otherwise, her legal heir or such other person as may be prescribed may make a complaint.

### Appeal Provision under Posh Act, 2013

As per section 18 of The Sexual. Harassment of Women at Workplace (Prevention, prohibition and Redressal Act), 2013 an appeal can be preferred within 90 days of the recommendation of the ICC before the Appellate Authority as notified under clause (a) of section 2 of the Industrial Employment (Standing Orders) Act, 1946 (20 of 1946) i.e., labour Commissioners for Banks as notified by the Central Government.

## A. CASE STUDY ON TRUE SEXUAL HARASSMENT COMPLAINT:

**Introduction:** A complaint was received by the Presiding officer, Internal Complaints Committee at Circle office from the complainant where in it was stated that she had been subjected to persistent and unwarranted harassment by the respondent.

### Allegations of the complainant:

1. Derogatory comments.
2. Persistent Unwanted advances.
3. Racial and Caste based slurs.
4. Abuse of Official Position.

**ICC Procedure:** The ICC Proceedings were conducted as per the procedures and guidelines laid down in the PoSH Act and in consonance with the principles of natural justice. The meetings of the ICC were conducted on multiple dates. The respondent was immediately and proactively transferred on the receipt of the complaint. The statements were obtained from both the complainant and the respondent. The statements of the witnesses and documentary evidences were duly analyzed and the ICC was concluded within 46 working days from the date of reference.

**Observations:** The ICC report revealed that the complainant had been subjected to persistent and unwarranted harassment by the respondent. The respondent had made false and malicious complaints/statement about her work and character to her colleagues in order to assassinate her character. He had forcibly entered her premises and tried to sexually harass her. He repeatedly called her at late night and sent offensive WhatsApp messages to her despite requesting him to leave her alone. He accused her of having affair with other colleagues. The observations of the ICC were as under:

1. The respondent had accused the complainant of having relations with other colleagues which was substantiated by his messages. The

respondent did not stop his accusation though the complainant clarified and waned him in this regard.

2. The respondent indulged in unwanted / unwarranted messages and calls. Such messages and calls were made even at late night.
3. When calls from his phone were not received, the respondent even tried to call from different numbers.
4. The messages proved that the respondent made unwanted/unwarranted derogatory remark about the ethnicity of the complainant, about her origin, etc.
5. The respondent had tried to show that there was a mutual relationship between him and the complainant. However, no evidence was provided in support of the same. Moreover, even for the sake of discussion if mutual relation was established, the same would in no way give the right to any colleague to indulge in such behavior viz. harassing women employee.
6. As per ICC views, the behavior of the respondent which were established by various evidence/material definitely tantamounted to sexual harassment.

### Organizational Response:

The ICC Committee had taken an impartial view of the complaint after following the Principles of natural justice and hence the complaint was concluded in favour of the complainant.

- ❖ The respondent was immediately transferred on receipt of complaint.
- ❖ The ICC was concluded well within the stipulated timeline in favour of the complainant.
- ❖ Disciplinary Action had been initiated against the respondent as per the recommendations of the ICC.

### Conclusion & key takeaways:

1. **Respect and dignified behavior are non-negotiable:** Treatment with respect and dignity at workplace is a basic human right that should not be violated.
2. **Discrimination in any form should not be entertained or motivated:** It is the constitutional, legal and ethical right of an individual to be treated with fairness and equality.
3. **Zero tolerance on sexual harassment at workplace:** The organization strictly adheres to the PoSH Act on dealing with the cases on sexual harassment and the procedures are duly followed, thereby rendering justice to the complainant in accordance with the PoSH guidelines.

### B. CASE STUDY ON FALSE SEXUAL HARASSMENT COMPLAINT:

**Introduction:** A complaint was preferred by the complainant to HRM Section of the Circle Office where in she alleged that she was subjected to abusive behavior by the respondent.

**Allegations of the complainant:** The allegations of the complainant were as under:

1. The behaviour and language of the respondent was not good according to the corporate life and also law of state.
2. The respondent uttered words, makes sounds, gestures and exhibited objects that are improper.
3. Due to his behaviour, the complainant felt pressurized and insulted.
4. He had used abusive words in open forum that hurt the complainant.
5. His behaviour had embarrassed the complainant and outraged her modesty.

6. The complainant was afraid to attend the office.
7. The respondent's behaviour was a violation of Section 79 of Bharatiya Nyaya Sanhita.

**ICC Procedure:** The ICC Proceedings were conducted as per the procedures and guidelines laid down in the PoSH Act and in consonance with the principles of natural justice. The statements were obtained from the complainant, the respondent and the witnesses. CCTV footages were verified as documentary evidences. The statements of the witnesses and documentary evidences were duly analyzed and the ICC was concluded within 86 working days from the date of reference.

**Observations:** On perusal of the statements of complainant, respondent and witnesses, the ICC had concluded that there was no proof that the respondent had indulged in an act which violated Section 79 of Bhartiya Nyaya Sanhita2025.

**As per Section 79 of Bhartiya Nyaya Sanhita2025:** "Whoever intending to insult the modesty of any woman, utters any words, makes any sound or gesture or exhibits any object in any form, intending that such word or sound shall be heard or that such gesture or object shall be seen, by such woman, or intrudes upon the privacy of such woman, shall be punished with simple imprisonment for a term which may extend to three years, and also with fine".

However, the statements of witnesses did not confirm any adverse remarks related to the violation of the above-mentioned Section 79 of Bhartiya Nyaya Sanhita2025.

In view of the above, the ICC had unanimously opined that the allegations of violation of Section 79 of Bhartiya Nyaya Sanhita 2025 and inappropriate behavior and actions against the respondent were not proved.

It was found that there was a dispute between both the parties regarding official work which might have led to the complaint.

### Organizational and Legal Response:

The ICC Committee had taken an impartial view of the complaint after following the principles of natural justice and in the, absence of any evidence, the matter was not treated as a sexual harassment complaint and closed from that angle. Thorough analysis of the matter was conducted from multiple perspectives before coming to the conclusion. An unbiased approach was adopted on dealing with the sensitive issue.

### Key Takeaways:

1. Dispute with regard to official work does not pave way to raise complaints under PoSH Act.
2. Zero tolerance on sexual harassment at workplace: The organization strictly adheres to the PoSH Act on dealing with the cases on sexual harassment and the procedures are duly followed, thereby rendering justice to the complainant in accordance with the PoSH guidelines.

## 2. WHISTLE BLOWER POLICY

- 'Whistle Blower Mechanism' has been put in place to enable the various stake holders / persons to report unethical practice, frauds, if they observe in any operational area and to provide a framework to persons to act as whistle blowers. It aims to protect such whistle blowers wishing to raise a concern about any allegations of corruption or of misuse of office, that could jeopardize the interest of the Bank.
- The employees of the Bank may make a written complaint to the Designated Authority in tune with the guidelines mentioned in Policy 29/2026.
- The complaint may be raised through the SAS Package or shall be in a closed/secured

envelope and should be addressed to the Chief General Manager, H R Wing, Head Office, who is the "Designated Authority".

- While considering the complaints the "Designated Authority" would take no action on complaints relating to administrative matters like recruitment, promotion, transfers and other related issues.

### General Provisions/Exceptions:

- Anonymous/ pseudonymous complaints will not be entertained.
- The text of the complaint should be carefully drafted so as not to give any details or clue as to the identity of the whistleblower. However, the details of the complaint should be specific and verifiable.
- The identity of the complainant will not be revealed unless the complainant himself / herself has made the details of the complaint either public or disclosed his / her identity to any other office or authority.
- The Designated Authority shall not entertain or inquire into any disclosure in respect of which a formal inquiry has been ordered under Canara Bank Officer Employees' (Discipline & Appeal) Regulation, 1976 or Chapter XI of Canara Bank Service Code, or any such disclosure which is subjudice or being enquired by law enforcing agencies.

## 3. EMPLOYEES' GRIEVANCE(S) REDRESSAL POLICY

1. As per section 9C of the Industrial Disputes Act, 1947 of India (IDA), every employer employing at least 20 workmen, is required to set up a Grievance Redressal Committee (GRC) for resolution of the disputes arising out of grievances of the workmen.
2. Employees' Grievance(s) Redressal Policy was introduced in the Bank with a view to streamline

the existing mechanism and to lend an ear to the genuine individual grievance(s) relating to the service conditions of the employee/s, so that the same can be considered for speedy resolution.

3. This policy aims to provide an open, fair and fast channel for the employees to bring forth their genuine grievance(s) for redressal. Further, the objective of the Policy is to provide easily accessible mechanism for settlement of grievance(s) and to ensure its expeditious settlement.
4. 'Grievance(s)' for the purpose of this policy would mean a grievance relating to any employee arising out of the implementation of the policies/rules/regulations governing his service conditions viz., matters relating to leave, increment, non-extension of benefits under rules, interpretation of Service Rules/Regulations, etc., of individual nature.

#### GRIEVANCES NOT FALLING UNDER THE PURVIEW OF THE POLICY:

1. APAS rating/Confidential Reports;
2. Promotions, non-promotion;
3. The grievance(s) pertaining to Transfer / Postings and other administrative matters;
4. Where the grievance(s) does not relate to an individual employee;
5. Matter which are sub-judice before any Court of law/Tribunal/Authorities;
6. Complaint under Whistle Blower Scheme; and
7. Any other matter where already a separate redressal mechanism is provided.
8. Anonymous or pseudonymous grievances / representations.
9. Any representations in the nature of clarifications/hypothetical issues or which

are pertaining to some other employee will not be entertained.

#### TIMELINE FOR ADDRESSING THE GRIEVANCES BY THE CIRCLES:

1. HRM Section shall acknowledge the grievance(s) immediately, in any case within 6 working days of receipt of such grievance(s) and place the same before the Circle level committee.
2. The Circle level committee shall examine such grievance(s) and suitable decision shall be communicated to the concerned employee within 20 days from the date of receipt of such grievance(s). However, in any case it shall not exceed beyond 30 days from the date of receipt of grievance.

#### PROCEDURE FOR LODGING COMPLAINTS BY EMPLOYEES AT APEX COMMITTEE

- If the grievance(s) is not redressed to the satisfaction of the concerned employee, or if the grievance(s) is not attended within 30 days from the date of receipt of his/her grievance at HRM Section, the employee may submit an appeal in writing to Apex level Committee within 30 days, with a copy / intimation to the concerned HRM Section which has attended / not replied to his grievance(s) at the first stage. The appeal may be preferred in CGRS package by non-subordinate cadre employees and above.
- The Industrial Relations Section, Human Resources Wing, Head Office, Bengaluru shall place the appeal before The Apex level Committee.
- The Apex level shall examine the appeal and if required call for details/ comments of the concerned HRM Section/ Circle Level Committee/ employee concerned.
- If any comments/ details are called for, it shall be obligatory on the part of concerned HRM Section/ Circle Level Committee to send the required details/comments/ report within 15 (fifteen) days of receipt of such requisition.

- After receipt of comments/ details, the Apex Level Committee shall examine the issue and the decision shall be conveyed to the concerned employee, if required after placing the matter before the Competent Authority.
- Generally, the Apex level Committee shall convey its decision within 60 days from the date of receipt of appeal. In any case where defective or insufficient information is furnished by the employee and it becomes necessary for the Committees to seek further clarification / information from him/ her, the time norms as specified in this policy for the committees to take a decision, shall be counted from the date on which

the defects have been removed or complete information has been furnished by the employee.

- The grievance/ appeal, as the case may be, shall be forwarded through his/ her in charge. In case the complaint is against the Branch In-charge, the same may be directly sent to HRM Section of the concerned Circle. In CGRS package, if the complaint is against the Branch In-charge, the same will be forwarded directly to the HRM Section of concerned Circle.
- The decision of Apex level Committee shall be final

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## विश्वास का घर - हमारा बैंक

कविता

दीनू शर्मा

ग्राहक सेवा सहयोगी  
क्षेत्रीय कार्यालय, कोटा



ईंटों से नहीं, भरोसे से बनता है बैंक,  
हर सपने को देता है यह नई उड़ान का रैंक।  
तिजोरी में केवल धन ही नहीं,  
जन-जन की आशाएँ भी होती हैं वहीं।

किसान की मेहनत, व्यापारी की पहचान,  
छात्र के सपनों का पहला अरमान।  
गृहिणी की बचत, श्रमिक का पसीना,  
सबका सुरक्षित ठिकाना - यही है नगीना।

नोटों की खनक से बढ़कर है इसका मान,  
विश्वास की पूँजी है इसकी शान।  
सेवा, समर्पण और पारदर्शिता का संग,  
ग्राहक मुस्कान से ही बजता इसका रंग।

लोन से घर, शिक्षा से सम्मान,  
डिजिटल युग में आसान हर लेन-देन का विधान।  
एक क्लिक में दुनिया सिमटी,  
प्रगति की राह यहीं से निकली।

जन-धन से जन-जन तक पहुँचाया अधिकार,  
आर्थिक स्वतंत्रता का दिया उपहार।  
सुरक्षा, सुविधा और विकास की डोर,  
बैंक है प्रगति का मजबूत छोर।

आओ मिलकर विश्वास बढ़ाएँ,  
बचत की आदत अपनाएँ।  
देश की अर्थव्यवस्था का आधार,  
हमारा बैंक -सबका संसार।

## People of the slopes

### An intimate reflection on skiing, culture and the quiet strength of Kashmir



**Abrar Ul Mustafa**

Manager  
Awantipora Branch

At office, my days move between numbers and names. Files arrive. Decisions wait. Responsibility sits quietly on the table. Everything must balance. But every winter, another kind of balance calls me back – one learned not at a desk, but on snow.

The road to Gulmarg has always felt like a return to something older than ambition. The plains begin to rise. The air grows sharper. Pine trees gather along the bends like silent escorts. Small tea stalls release steam into the cold morning. Kehwa is poured into small cups, fragrant with saffron and cardamom. Conversations slow down. The world softens. For many across the globe, Gulmarg is a world-class ski resort. Sun facing slopes. One of the highest gondolas in the world. Long vertical drops that attract skiers from distant continents. They speak of altitude and gradient. We speak of snow as if it were a memory.

My first memory of skiing is not heroic. It is awkward. I was a schoolchild on the baby slope. Boots too stiff and gloves too large. The instructor tightened my straps with quiet efficiency. No grand speech. Just a nod. Within seconds, I fell. The snow entered my sleeves and my pride together. I remember lying there, staring at a sky impossibly blue. Before embarrassment could settle, a hand appeared. Rough woollen glove. Firm grip. A local instructor lifting me up as if falls were ordinary. "Again," he said softly. That word – 'again' – built my childhood winters.

Every year, we returned. Beginner course. Then intermediate. The bowl of Gulmarg, wide and forgiving, slowly began to feel familiar. The Highland slope demanded more control. The steeper faces insisted on humility. Turns were no longer desperate

reactions; they became deliberate movements. The snowplough gave way to carving. Edging felt like signing one's name across a white page. But skiing in Gulmarg is never just about technique. Between runs, life gathers. An elderly Kashmiri man selling noon chai from a modest stall. His pheran dusted with snow, asking where we learned to ski. A young instructor narrating stories of heavy snow years when roofs disappeared under white silence. Pony handlers guiding tourists gently through the meadow. Lift operators who remember you season after season, greeting you not as a customer, but as someone returning home. There is a softness in Kashmiri speech in winter. Perhaps cold air demands gentler tones. Even instructions sound like suggestions. Even laughter carries warmth.

As I progressed to Phase 1, skiing through forest trails, the mountain changed character. Tall fir trees stood like guardians of memory. Sunlight filtered unevenly through snow-laden branches. The track narrowed. You could not rush here. You had to listen. Listen to the crunch beneath your skis. To the rhythm of breath. To the presence of others. Further still



*A picture of Gulmarg Skiing bowl*

came Mery Shoulder. And then the second phase of the gondola — where the mountain opens into vast white silence. From there, Gulmarg does not feel like a resort. It feels like a revelation. Powder skiing on the mountain is unlike anything on groomed slopes. The snow is deep, untouched, almost sacred. Your skis float instead of cut. You do not dominate powder. You move with it. The first time I attempted a deep powder descent, I underestimated it. I leaned wrong. I lost balance. I disappeared briefly into white softness. When I rose, coughing snow and laughing at myself, two fellow skiers were already near. One extended a pole. Another brushed snow from my shoulder. We did not know each other's names. We did not need to. This is something I have seen repeatedly on these slopes. When someone falls, help arrives instinctively. When visibility drops, warnings travel quickly. When weather turns harsh, strangers walk down together. That reflex of assistance is deeply Kashmiri.

Ours is a land that has seen difficult seasons. Winters that lasted longer than calendars suggested. Moments when silence carried weight. Yet ordinary life never stopped extending warmth. A guest is still welcomed. A cup of tea is still offered before questions. A traveller lost in snow is guided without hesitation. On the slopes, this culture becomes visible in small gestures. Instructors wait patiently for the slowest learner. A shopkeeper allows extra time to return rented gear. Families visiting from faraway cities are reassured gently when children fall. There is dignity here. And resilience.

For me, skiing slowly became more than a sport. During school years, it was adventure. In college, it was release. Later, as banking responsibilities grew heavier — audits, targets, accountability — skiing became therapy. You cannot carry office worries down a slope. The mountain demands full attention. Your body negotiates balance. Your mind narrows to the next turn. The burn in your thighs is immediate. Honest. Physical fatigue replaces mental noise. By evening, legs tremble. Knees ache. Core muscles protest. Yet the exhaustion is pure. It empties you of



*A picture of Gulmarg Skiing bowl*

clutter. Over time, I began to see how the mountain had been teaching me quietly. Balance before speed. Patience before pride. Cooperation over competition. In banking too, overconfidence leads to sudden falls. Panic makes situations worse. Stability comes from small, measured adjustments. Just like edging a ski gently instead of forcing it. And perhaps most importantly — progress is seasonal. Some winters bring generous snowfall. Some bring thin cover. You adapt. You wait. You return when the time is right.

Each year, as the season closes, I pause at the base after one final descent. Children stand again on the baby slope, falling as I once did. Instructors still say, “Again.” Kehwa still steams in the cold. The gondola continues its patient ascent. The mountain does not change its character. It remains steady. Watching generations grow into themselves.

Gulmarg may be world-renowned. Its slopes may attract the world. But for those of us who belong to this valley, it is more intimate than international. It is where childhood learned courage. Where strangers became companions. Where culture expressed itself not in speeches, but in gestures. Where a banker removes his formal identity and becomes simply a man seeking balance. Every winter, I return. Not to escape responsibility. But to remember that even in a land layered with history, snow still falls softly. And people still extend their hands when you fall.

## सोना ही नहीं, अब चांदी भी बनेगी आर्थिक संबल: वित्तीय समावेशन की नई दिशा

**डी बालकृष्ण**

वरिष्ठ प्रबंधक (राजभाषा)  
अंचल कार्यालय, भुवनेश्वर



भारत में सोना और चांदी सिर्फ धातुएं नहीं, बल्कि हमारी सांस्कृतिक पहचान, सामाजिक प्रतिष्ठा और आर्थिक सुरक्षा के प्रतीक रहे हैं। सदियों से भारतीय परिवारों, विशेषकर ग्रामीण और अर्ध-शहरी क्षेत्रों में, आभूषणों के रूप में संचित यह संपत्ति कठिन समय में बड़ा सहारा बनती है। चांदी का महत्व तो और भी अधिक है, क्योंकि यह सोने की तुलना में अधिक सुलभ और व्यापक रूप से उपलब्ध है।

इसी सामाजिक-आर्थिक वास्तविकता को समझते हुए भारतीय रिज़र्व बैंक ने "सोना एवं चांदी प्रतिभूति के विरुद्ध ऋण संबंधी दिशा-निर्देश" नामक एक नया नियामक ढाँचा प्रस्तुत किया है, जो 1 अप्रैल 2026 से प्रभावी होगा। इस महत्वपूर्ण पहल के तहत, अब बैंक और गैर-बैंकिंग वित्तीय कंपनियाँ सोने के साथ-साथ चांदी के आभूषणों और सिक्कों के बदले भी ऋण प्रदान कर सकेंगी। यह परिवर्तन भारतीय वित्तीय प्रणाली को अधिक समावेशी और व्यापक बनाने की दिशा में एक क्रांतिकारी कदम होगा।

### अब चाँदी भी : आम जीवन का भरोसेमंद सहारा

भारत में चांदी का उपयोग केवल आभूषणों तक ही सीमित नहीं है; यह ग्रामीण जीवन का अभिन्न अंग है। पारंपरिक रूप से महिलाएं चांदी की पायल, कड़े, हार और अन्य आभूषण पहनती हैं, जो न केवल सौंदर्य का प्रतीक हैं, बल्कि बचत का एक सुरक्षित माध्यम भी हैं। ग्रामीण परिवारों के लिए, चांदी एक "छोटा निवेश" है जिसे आवश्यकता पड़ने पर आसानी से नकदी में बदला जा सकता है। यह अक्सर शिक्षा या कृषि जैसी आपातकालीन जरूरतों में आर्थिक सहारा प्रदान करती है।

भारत विश्व के प्रमुख चांदी उपभोक्ताओं में से एक है, जहां

धार्मिक, सांस्कृतिक और औद्योगिक उपयोग के कारण इसकी मांग निरंतर बनी रहती है। ऐसे में चांदी को औपचारिक वित्तीय प्रणाली से जोड़ना समय की महत्वपूर्ण आवश्यकता है।

### एक बड़ा बदलाव – अब घर की चांदी भी जरूरत के समय तुरंत मदद बन सकेगी।

भारतीय रिज़र्व बैंक द्वारा जारी नए निर्देशों के तहत चांदी के आभूषणों और सिक्कों के बदले ऋण देने की अनुमति प्रदान की गई है, जिससे बैंकों और गैर-बैंकिंग वित्तीय कंपनियों के लिए नए अवसर खुलेंगे। इसके साथ ही मूल्यांकन, लोन-टू-वैल्यू अनुपात और जोखिम प्रबंधन के लिए स्पष्ट नियामक मानक निर्धारित किए जाएंगे, जिससे पूरी प्रक्रिया अधिक सुरक्षित और पारदर्शी बनी रहेगी। ग्राहक सुरक्षा को ध्यान में रखते हुए पारदर्शिता, उचित प्रकटीकरण और निष्पक्ष व्यवहार को अनिवार्य किया गया है। यह पहल अनौपचारिक उधारी पर निर्भरता को कम कर संगठित और सुरक्षित ऋण व्यवस्था को बढ़ावा देगी।

यह कदम वित्तीय समावेशन की दिशा में एक महत्वपूर्ण पहल साबित होगा। भारत में अभी भी एक बड़ा वर्ग औपचारिक बैंकिंग सेवाओं से पूरी तरह नहीं जुड़ा है, विशेषकर ग्रामीण क्षेत्रों में जहाँ लोग ऊँची ब्याज दरों पर साहूकारों से ऋण लेने को मजबूर होते हैं। चांदी के बदले ऋण की सुविधा ऐसे परिवारों के लिए राहत लेकर आएगी, जिनके पास चांदी के आभूषण हैं। अब वे बिना जटिल प्रक्रियाओं के औपचारिक संस्थानों से ऋण प्राप्त कर सकेंगे, जिससे उनकी आर्थिक स्थिति में सुधार होगा और वे बैंकिंग प्रणाली से जुड़ेंगे।

### वित्तीय समावेशन को नई गति

भारत में आज भी एक बड़ा वर्ग औपचारिक बैंकिंग सेवाओं से

पूरी तरह जुड़ा नहीं है। विशेषकर ग्रामीण क्षेत्रों में, लोग अक्सर अपनी जरूरतों के लिए साहूकारों पर निर्भर रहते हैं, जो ऊंची ब्याज दरों पर ऋण प्रदान करते हैं। चांदी के बदले ऋण की यह सुविधा इस समस्या का एक प्रभावी समाधान प्रस्तुत करती है। अब जिन परिवारों के पास चांदी के आभूषण हैं, वे बिना किसी जटिल प्रक्रिया के बैंक या गैर-बैंकिंग वित्तीय कंपनियों से ऋण प्राप्त कर सकेंगे। इससे न केवल उनकी आर्थिक स्थिति में सुधार होगा, बल्कि वे औपचारिक वित्तीय प्रणाली से भी जुड़ेंगे।

### महिलाओं के सशक्तिकरण के दिशा में एक कदम

भारतीय समाज में चांदी के आभूषण ज्यादातर महिलाओं के पास होते हैं। ऐसे में यह नई व्यवस्था महिलाओं को आर्थिक रूप से सशक्त बनाने में महत्वपूर्ण भूमिका निभा सकती है। अब महिलाएं अपने आभूषणों को गिरवी रखकर शिक्षा, स्वरोजगार, छोटे व्यवसाय या अन्य आवश्यकताओं के लिए ऋण प्राप्त कर सकेंगी। इससे उनकी आर्थिक स्वतंत्रता बढ़ेगी और वे परिवार के वित्तीय निर्णयों में अधिक सक्रिय भूमिका निभा सकेंगी। यह कदम महिला सशक्तिकरण की दिशा में एक सकारात्मक परिवर्तन का संकेत है।

### गैर-बैंकिंग वित्तीय कंपनियाँ एवं बैंकिंग के लिए नए अवसर

गैर-बैंकिंग वित्तीय कंपनियाँ भारत में पहले से ही गोल्ड लोन के क्षेत्र में एक मजबूत और प्रभावशाली उपस्थिति रखती हैं। उन्होंने विशेष रूप से ग्रामीण और अर्ध-शहरी क्षेत्रों में तेजी एवं सरल प्रक्रिया के साथ ऋण उपलब्ध कराकर एक भरोसेमंद विकल्प के रूप में अपनी पहचान बनाई है। ऐसे में जब चांदी को भी ऋण के दायरे में शामिल किया गया है, तो यह गैर-बैंकिंग वित्तीय कंपनियाँ और बैंकों - दोनों के लिए विकास के नए द्वार खोलता है।

#### • नए उत्पादों का विकास

चांदी को शामिल करने से वित्तीय संस्थानों को नए-नए ऋण उत्पाद विकसित करने का अवसर मिलेगा। अब वे केवल गोल्ड लोन तक सीमित न रहकर सिल्वर लोन जैसे विशेष उत्पाद पेश कर सकते हैं।

I. अलग-अलग ग्राहक वर्गों के लिए अनुकूलित ऋण योजना

II. छोटे टिकट साइज के उत्पाद

III. अल्पकालिक और लचीले पुनर्भुगतान विकल्प

IV. कृषि, लघु उद्योग और स्वरोजगार के लिए विशेष योजनाएँ

यह नवाचार ग्राहकों की विविध आवश्यकताओं को पूरा करने में सहायक होगा और वित्तीय संस्थानों की प्रतिस्पर्धात्मक क्षमता को बढ़ाएगा।

#### • ग्रामीण और अर्ध-शहरी बाजार में विस्तार

भारत का एक बड़ा हिस्सा ग्रामीण और अर्ध-शहरी क्षेत्रों में निवास करता है, जहाँ चांदी की उपलब्धता सोने की तुलना में अधिक होती है। इस नई नीति के माध्यम से बैंक और गैर-बैंकिंग वित्तीय कंपनियाँ इन क्षेत्रों में अपनी पहुँच और प्रभाव को और अधिक सुदृढ़ कर सकते हैं।

#### • प्रतिस्पर्धा एवं नवाचार में वृद्धि

चांदी आधारित ऋण की शुरुआत से बाजार में प्रतिस्पर्धा और नवाचार को नई गति मिलेगी। इससे गैर-बैंकिंग वित्तीय कंपनियों और बैंकों के बीच स्वस्थ प्रतिस्पर्धा बढ़ेगी, जिसके परिणामस्वरूप ब्याज दरों और सेवाओं में सुधार होगा। साथ ही, ग्राहक-केंद्रित सेवाओं का विकास होगा और डिजिटल प्लेटफॉर्म तथा फिनटेक समाधानों को तेजी से अपनाया जाएगा। अंततः यह बढ़ती प्रतिस्पर्धा ग्राहकों के लिए अधिक लाभकारी सिद्ध होगी।

#### • ग्राहक आधार में वृद्धि

चांदी की व्यापक उपलब्धता के कारण अब उन लोगों तक भी औपचारिक ऋण प्रणाली की पहुँच संभव हो सकेगी, जो पहले इससे बाहर थे। इससे निम्न एवं मध्यम आय वर्ग के नए ग्राहक, महिलाएँ और ग्रामीण परिवार, छोटे व्यापारी एवं किसान तथा पहली बार ऋण लेने वाले लोगों को वित्तीय सेवाओं से जुड़ने का अवसर मिलेगा। परिणामस्वरूप, वित्तीय संस्थानों का ग्राहक आधार तेजी से बढ़ेगा और उनकी बाजार हिस्सेदारी भी अधिक सुदृढ़ होगी।

#### • फिनटेक और डिजिटल नवाचार के अवसर

चांदी आधारित ऋण प्रणाली में डिजिटल तकनीक का समावेश एक नया आयाम जोड़ सकता है:

I. ऑनलाइन लोन प्रोसेसिंग

- II. डिजिटल मूल्यांकन और केवाईसी
- III. मोबाइल ऐप आधारित ऋण प्रबंधन
- IV. कृत्रिम बुद्धिमत्ता आधारित जोखिम विश्लेषण

फिनटेक कंपनियाँ, गैर-बैंकिंग वित्तीय कंपनियाँ और बैंकों के साथ मिलकर इस क्षेत्र में तेजी से नवाचार कर सकती हैं।

#### • ब्रांड वैल्यू और विश्वास में वृद्धि

जो संस्थान समय के साथ नवीन और समावेशी वित्तीय उत्पादों को अपनाते हैं, उनकी बाजार में विश्वसनीयता और ब्रांड वैल्यू स्वाभाविक रूप से बढ़ती है। चांदी आधारित ऋण जैसी पहल से न केवल ग्राहकों का विश्वास सुदृढ़ होता है, बल्कि संस्थान अपने सामाजिक उत्तरदायित्व का भी प्रभावी प्रदर्शन कर पाते हैं। इसके माध्यम से वे उन वर्गों तक वित्तीय सेवाएँ पहुँचाते हैं जो पारंपरिक बैंकिंग से वंचित रहे हैं। परिणामस्वरूप, ऐसे संस्थानों की छवि एक समावेशी वित्तीय प्रदाता के रूप में विकसित होती है, जो उन्हें प्रतिस्पर्धी बाजार में एक विशिष्ट पहचान प्रदान करती है।

#### चुनौतियाँ भी कम नहीं हैं

निश्चित रूप से, इस नई पहल के साथ कई चुनौतियाँ भी जुड़ी हुई हैं। चांदी की कीमत सोने की तुलना में अधिक अस्थिर होती है, जिसके कारण उसका सही मूल्य निर्धारण करना कठिन हो सकता है। इसके अतिरिक्त, चांदी की मात्रा अपेक्षाकृत अधिक होने के कारण उसके भंडारण और सुरक्षा की व्यवस्था करना भी एक बड़ी चुनौती बन जाता है। बाजार में लगातार होने वाले उतार-चढ़ाव के चलते ऋणदाताओं को लोन-टू-वैल्यू अनुपात तथा अन्य जोखिमों का अत्यंत सावधानीपूर्वक प्रबंधन करना आवश्यक होगा। साथ ही, विशेष रूप से ग्रामीण क्षेत्रों में इस नई सुविधा के प्रति जागरूकता की कमी भी एक महत्वपूर्ण बाधा है, जिसे दूर करने के लिए

व्यापक स्तर पर प्रचार-प्रसार और वित्तीय साक्षरता प्रयासों की आवश्यकता होगी।

चांदी के बदले ऋण प्रदान करने की यह नई व्यवस्था भारतीय अर्थव्यवस्था के विभिन्न क्षेत्रों पर व्यापक और सकारात्मक प्रभाव डालेगी। यह औपचारिक ऋण व्यवस्था को सुदृढ़ करेगी, अधिक लोगों को बैंकिंग प्रणाली से जोड़ेगी, और वित्तीय लेनदेन को अधिक पारदर्शी बनाएगी। ग्रामीण और सूक्ष्म, लघु एवं मध्यम उद्यम क्षेत्रों को विशेष लाभ मिलेगा, जहाँ पूंजी की कमी अक्सर विकास में बाधा बनती है। किसान, कारीगर, छोटे व्यापारी और उद्यमी अब अपनी तात्कालिक वित्तीय आवश्यकताओं को आसानी से पूरा कर सकेंगे, जिससे उत्पादन, रोजगार और आय में वृद्धि होगी।

यदि यह पहल सफल होती है, तो भविष्य में अन्य संपत्तियों को भी ऋण के दायरे में शामिल किया जा सकता है। साथ ही, डिजिटल तकनीकों के माध्यम से ऋण प्रक्रिया को और सरल एवं तेज़ बनाया जा सकता है। फिनटेक कंपनियाँ भी इस क्षेत्र में नवाचार कर सकती हैं, जिससे ग्राहकों को बेहतर सेवाएँ मिलेंगी।

संक्षेप में, चांदी को ऋण के लिए मान्यता देना एक दूरदर्शी और समावेशी निर्णय है, जो समाज के उस वर्ग को आर्थिक रूप से सशक्त बनाने की दिशा में उठाया गया है, जो अब तक औपचारिक वित्तीय सेवाओं से वंचित रहा है। यह पहल न केवल आर्थिक विकास को गति देगी, बल्कि सामाजिक समानता और आत्मनिर्भरता को भी बढ़ावा देगी।

अब समय है जब हम यह स्वीकार करें कि - हर घर की चांदी अब केवल आभूषण नहीं, बल्कि आर्थिक सशक्तिकरण का सशक्त माध्यम बन चुकी है।

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*“Ethics is knowing the difference between what you have a right to do and what is right to do.”*

*- Potter Stewart*



## BANKING OF THINGS (BoT) (The Next Great Revolution After Digital Banking)



**Basavraj Kulali**

Officer  
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For decades, banking evolved in visible leaps like branch banking, ATM banking, internet banking, mobile banking, and now digital banking. Each phase brought banking closer to customers. But the next revolution is not about bringing customers closer to banks. It is about making banking disappear into the background of daily life.

This is where the concept of Banking of Things (BoT) emerges. It is an evolution driven by the fusion of Internet of Things (IoT), Artificial Intelligence (AI), embedded finance, real-time payments, and digital identity ecosystems. Banking of Things refers to a world where connected devices do not merely communicate data, but also initiate financial transactions autonomously, intelligently, and securely.

### Understanding Banking of Things (BOT):

Banking of Things is the convergence of IoT-enabled devices and banking infrastructure to facilitate automated, seamless, and context-driven transactions. Unlike traditional banking, which requires conscious customer involvement, BoT enables transactions to occur with minimal or zero human intervention.

### Banking of Things (BOT) rests on four foundational pillars:

**1. Connected Devices (IoT Ecosystem):** Smart cars, wearables, home devices, industrial sensors, logistics trackers, smart meters, and POS devices form the base of BoT. These devices generate data and interact continuously with systems.

**2. Embedded Payments and APIs:** Banks and fintechs enable payment capabilities through Application Programming Interfaces (APIs). Banking becomes an embedded service inside devices and platforms.

**3. Artificial Intelligence and Predictive Analytics:** AI interprets user behavior, consumption patterns, risk signals, and transaction contexts to automate decisions such as credit approval, fraud detection, and spending authorization.

**4. Digital Identity, Cybersecurity, and Consent Frameworks:** To ensure trust, BoT requires secure digital identity authentication, encryption, biometric verification, and customer consent architecture.

Thus, BoT is not just a technology shift, it is the emergence of banking as an invisible utility, similar to electricity or internet connectivity.

**Practical Use Cases:** While BoT sounds futuristic, its early forms are already visible globally.

**1. Smart Automobiles:** The Car as a Bank Branch: Connected cars can already support payments for toll and parking, fuel and EV charging, insurance renewals, maintenance subscriptions, pay-per-use leasing models.

In the near future, vehicles may automatically negotiate and pay based on location and need. A car could schedule servicing, authorize payment, and claim warranty all without driver involvement.

**2. Wearables and Health Finance Integration:** Wearables track health indicators and can

integrate with medical payment systems, insurance claim automation, premium pricing models based on real-time lifestyle data. This enables “behaviour-based insurance” and instant hospital billing settlement.

**3. Smart Homes and Consumption-Based Payments:** Smart meters and home systems can enable automated electricity/water bill payments, dynamic pricing adjustments, real-time subscription management

**4. Retail and Smart Inventory Finance :** IoT sensors in warehouses can detect inventory movement and trigger automatic invoice payments, supply chain financing release, stock-based working capital credit. This creates a world where trade finance becomes real-time, automated, and low-risk.

**5. Agriculture and Rural Lending Transformation :** IoT in agriculture like soil sensors, drone monitoring, climate analytics can support crop insurance automation, data-driven agricultural lending, real-time repayment schedules linked to crop yield cycles

BoT can revolutionize rural finance by converting agriculture data into bankable credit signals.

### **BoT and the Rise of Machine-to-Machine (M2M) Economy:**

One of the most disruptive aspects of BoT is the growth of Machine-to-Machine payments (M2M), where devices transact without human action.

Example scenarios:

- a logistics truck pays road tax dynamically based on kilometres travelled
- an industrial machine orders spare parts and pays suppliers automatically
- smart vending machines manage inventory and settle supplier accounts

This creates a new economy where devices become

financial agents capable of initiating, authorizing, and recording payments. Banks that fail to prepare for M2M banking may lose relevance in the emerging embedded finance world.

### **The Opportunities for Banks: Why BoT is a Goldmine:**

Banking of Things is not a threat, it is an unprecedented opportunity. It allows banks to evolve beyond being service providers into becoming platform enablers.

**1. Expansion of Revenue Streams :** Banks can earn from device-based transaction fees, embedded credit products, subscription-based financial services, micro-insurance premiums, API licensing models

**2. Hyper-Personalized Lending and Credit :** IoT data can redefine credit underwriting. Instead of relying on income proofs and collateral, banks can use consumption behaviour, device usage patterns, real-time business cashflow data, logistics movement and inventory signals

**3. Real-Time Risk Monitoring :** BoT can enable continuous risk assessment. For example: asset-financed vehicles can be tracked, collateral can be monitored digitally, supply chain disruptions can be detected early. This reduces NPAs and improves loan quality.

### **Key Challenges That Can't Be Ignored:**

**1. Data Privacy and Consent:** BoT is built on continuous data collection. Without strict consent governance, banks may face severe backlash and regulatory penalties.

**2. Cybersecurity and Device Vulnerabilities:** Unlike mobile banking, IoT devices are often weak in security design. Hackers could exploit smart devices to initiate fraudulent transactions.

**3. Ethical Concerns and Surveillance Banking:** If not

regulated, BoT could create a world of financial surveillance where every customer behavior becomes monetized.

**4. Regulatory Uncertainty:** Central banks worldwide will need to redefine frameworks for: liability in automated transactions, digital identity authentication standards, cross-border IoT payments, consumer protection for device-driven fraud

#### The Future Blueprint: How Banks Must Prepare Now

To lead in Banking of Things, banks must shift from product-centric banking to ecosystem-centric banking.

#### Key strategic priorities include:

- 1. Building API-First Banking Infrastructure:** Banks must become “plug-and-play” platforms for IoT manufacturers and fintech partners.
- 2. Developing Smart Consent and Digital Identity Systems:** The future requires authentication beyond passwords—biometrics, tokenization, and real-time consent architecture.
- 3. Creating IoT-Linked Credit Products:** Banks should design loans and insurance linked to device performance and usage.
- 4. Strengthening Cybersecurity and Zero Trust Frameworks:** IoT banking needs a strong “Zero Trust” model where every transaction is validated continuously.
- 5. Collaborating with Tech Ecosystems:** BoT cannot be built alone. Banks must collaborate with:

- Telecom operators
- Device manufacturers
- E-commerce ecosystems
- Payment platforms
- Cloud and cybersecurity providers

#### Conclusion:

The Banking of Things is more than an innovation, it is a transformation of the meaning of banking itself. The banking industry is entering an era where financial transactions will become as invisible and automatic as breathing.

#### BoT represents a future where:

- devices will transact
- AI will decide
- finance will be embedded
- customers will experience banking without thinking about banking

Banks that embrace this future will not merely survive; they will redefine the world economy. Those who ignore it may find themselves becoming irrelevant in a world where machines control commerce.

The future belongs to banks that understand one truth: In the Banking of Things era, the bank that wins is not the one with the best branch network, but the one that becomes part of everything.

Because the next stage of banking is not digital banking. It is invisible banking. It is Banking of Things.

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**“Innovation is taking two things that exist and putting them together in a new way.”**

**- Tom Freston**

## कश्मीरी केसर - सुगंध और संस्कृति की विरासत



**काशिका शोखर**

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भारत विविधताओं की भूमि है। यहाँ के प्रत्येक क्षेत्र की अपनी एक अलग विरासत और पहचान है। जो वहाँ की संस्कृति, इतिहास और परंपरा को व्यक्त करती है। जिसकी सुगंध उस पूरे प्रदेश को पहचान दिलाती है। इन्हीं सुगंधों की एक मोहक और ज्ञानदार गाथा कश्मीरी केसर की है। कश्मीरी केसर केवल एक मसाला नहीं, बल्कि यह कश्मीर की आत्मा है। यह स्वाद, सुगंध और कश्मीरी परंपरा का अनोखा संगम है। यह संसार का सबसे महंगा मसाला है और कश्मीरी केसर की लोककथाओं, व्यापारिक यात्राओं और सांस्कृतिक आदान-प्रदान का साक्षी है।



पौराणिक गाथाओं के अनुसार कश्मीर में केसर की खेती का प्रारम्भ ऋषि कश्यप ने किया था। ऋषि कश्यप के नाम पर ही उस पूरे क्षेत्र का नाम कश्मीर पड़ा। कश्मीर की जलवायु केसर उत्पादन के लिए अत्यंत उपयुक्त है। प्राचीन काल में भारतीय केसर यूनान, रोम, मिस्र आदि देशों तक भेजा जाता था। इसका इस्तेमाल सौंदर्यवर्धन, औषधि और इत्र आदि बनाने में किया जाता था। यह समृद्धि और ऐश्वर्य का प्रतीक माना जाता था। केसर को प्राप्त करने की प्रक्रिया बहुत ही मेहनत और

सावधानी भरी होती है। भारत में केसर का सर्वोत्तम और प्रामाणिक रूप जम्मू-कश्मीर के पंपोर क्षेत्र से उत्पन्न होता है, जिसे केसर नगरी के नाम से जाना जाता है।

कश्मीरी लोक कथाओं में केसर की उत्पत्ति की एक और रोचक कथा प्रसिद्ध है। एक बार दो सूफी संत - ख्वाजा मसूद वली और शेख शरीफुद्दीन कश्मीर से होकर गुजर रहे थे। यात्रा के दौरान वे बीमार पड़ गए। कश्मीर के पंपोर के ग्रामीणों ने उनकी बहुत सेवा की और वे जल्द ही स्वस्थ हो गए। ग्रामीणों की सेवा से प्रसन्न होकर दोनों संतों ने आशीर्वाद के रूप में ग्रामीणों को केसर के कंद भेंट किए और इसे उगाने की विधि सिखाई, तभी से पंपोर क्षेत्र में केसर की खेती प्रारंभ हुई। प्राचीन भारतीय ग्रंथों में इसके गुणों का बखान किया गया है, तो कई चीनी यात्रियों जैसे फ़ाहियान और ह्वेनसांग की पुस्तकों में भी इसके बारे में जानकारी मिलती है। फारसी ग्रंथों में भी इसका विस्तार से उल्लेख मिलता है। महर्षि चरक और सुश्रुत ने केसर को औषधीय गुणों से युक्त बताया गया है। इसे हृदय, मस्तिष्क, त्वचा तथा पाचन से संबंधित रोगों में उपयोगी माना गया है। आयुर्वेद में केसर को 'कुंकुम' कहा गया है। 12वीं शताब्दी में कल्हण द्वारा रचित 'राजतरंगिणी' कश्मीरी इतिहास का एक प्रमुख ग्रंथ है, जिसमें कश्मीरी केसर का विवरण मिलता है। इसमें केसर को रंग और सुगंध में सर्वश्रेष्ठ बताया गया है और यह राजकीय आय का एक महत्वपूर्ण स्रोत था।

भारतीय परंपरा में केसर का धार्मिक और सांस्कृतिक महत्व है। हिंदू पूजा पद्धति में केसर को अत्यंत शुभ माना जाता है। इसे पीसकर तिलक के लिए उपयोग किया जाता है। इसके अलावा हवन और देवी-देवताओं की पूजा में भी इसका उपयोग होता है। यह त्याग और शौर्य का प्रतीक माना गया है। अनेक प्रकार की मिठाइयों और विशेष व्यंजनों में केसर का उपयोग होता है।

कश्मीर का प्रमुख पेय कहवा में भी इसका इस्तेमाल होता है। यह ताजगी और स्फूर्तिदायक होता है। ठंड के मौसम में यह शरीर को गरम रखता है और प्रतिरोधक क्षमता को बढ़ाता है। शादी-विवाह और अन्य कार्यक्रम केसर के बिना अधूरे माने जाते हैं।

केसर क्रोकस सैटाइवस नामक पौधे के फूल से प्राप्त होता है। इसके फूल गहरे बैंगनी रंग के होते हैं। प्रत्येक फूल के अंदर तीन सुर्ख लाल रंग के रेशे होते हैं, जिन्हें बहुत ही सावधानी से निकाला जाता है, जिन्हें 'केसर' कहा जाता है। हजारों फूलों से केवल कुछ ग्राम केसर मिलता है। इसी कारण इसे 'लाल सोना' भी कहा जाता है। कश्मीरी केसर अपने बेहतरीन सुगंध, रंग, गुणवत्ता और स्वाद के लिए विश्वभर में पहचाना जाता है। इसके संवर्धन और विकास के लिए भारत सरकार ने इसे भौगोलिक संकेतक (जीआई टैग) प्रदान किया है।

कश्मीर में केसर की खेती का प्रमुख केंद्र पंपोर और बडगाम है। इसकी खेती एक मेहनत भरा काम है। केसर की खेती के लिए जून से अगस्त का महिना सबसे अच्छा माना जाता है। इसे कतार में लगाया जाता है। प्रत्येक पौध को बीस सेंटीमीटर

की दूरी पर लगाया जाता है। केसर के लिए ठंडी एवं शुष्क जलवायु उपयुक्त होती है तथा तापमान शून्य से नीचे से लेकर पच्चीस डिग्री सेल्सियस तक अच्छा माना जाता है। यह दोमट और रेतीली दोमट मिट्टी में उगती है। केसर की एक खासियत यह होती है कि यह बीज से नहीं उगाई जाती बल्कि इसे गांठ से उगाया जाता है। बुवाई के बाद इसे हल्की सिंचाई की आवश्यकता होती है। बुवाई के दो से तीन माह के बाद पौधे में फूल आने शुरू होते हैं।

कश्मीरी केसर का इतिहास सांस्कृतिक सौहार्द और मानवीय करुणा की एक विरासत है। यह श्रद्धा और संघर्ष की कहानी को व्यक्त करती है तथा कश्मीर को एक अलग पहचान प्रदान करती है। यह पीढ़ी दर पीढ़ी से गुजरता हुआ ज्ञान है जो कई सभ्यताओं से गुजरते हुए आज भी अपनी सुगंध से विश्व को आकर्षित कर रहा है। यह एक मसाला मात्र नहीं है बल्कि भारत की समृद्ध विरासत, सांस्कृतिक समृद्धि और आत्मनिर्भरता का प्रतीक है। इस सुगंधित विरासत को संरक्षित करना हम सभी का नैतिक दायित्व है, ताकि आने वाली पीढ़ियाँ भी कश्मीर की इस अमूल्य धरोहर की कथा गर्व से कह सकें।

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- Audit: Stress
- Closing time: Finally!
- Friday/Saturday evening(weekend): Freedom!
- Server Down: Wait!
- ATM loading error: "Hope you are not in a hurry"
- Password machine error: "Crowd alert"
- Unknown charges debited from customer's account: "Oops"
- Targets: Dream come true!
- Monday Morning: Why again!

**ANSWERS – Rapid Fire - Don't Overthink, just answer!**

## Love Rewritten

Rahul U. K.

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Her hurried arrival was to that open ground in the middle of the busy town – a place officially called Readers Point, but fondly nicknamed Lovers Park. A space that welcomed countless hearts who came there to read books... and sometimes, to read each other's souls.

She was twenty-four. About 5' 6" tall, long hair left loose without even a single braid. A tiny bindi that could only be seen if you looked carefully at her forehead. Modern top. Jeans. Two studs in her ears. Earphones plugged in – as if silently telling the world not to disturb her. Her eyes shifted between the path ahead and the phone in her right hand. Confusion flickered across her face. She gently blew the dust off the bench that had caught her eye and sat down.

Her phone vibrated. A call. She lifted one side of her earphone. "I'm here... near the tree, on the bench to the left after you enter." Before the call even ended, she raised her hand and waved at him with widened eyes.

He was twenty-six. About her height. Slightly built. Fair. Black-framed glasses resting on his nose. Hair grown longer than usual. A watch that shone. Clothes that spoke of comfort and money. He walked up, sat close to her, gave a small smile.

She: "Why so early today? Any special plan?"

He: (glancing at her just once, speaking in an unusually low voice with a forced smile)

"No... just felt like seeing you early." She saw it. That unfamiliar shadow on his face.

She: "What's wrong with your face? Are you going to tell me you don't want me anymore?"

She smiled faintly when she asked it. He hadn't expected that. For a fraction of a second, his expression changed. His brows tightened. In that one fleeting moment, she felt something inside her ask – Was my question... the answer itself? Still smiling softly, though something inside her had already begun trembling –

She: "Tell me, Abhi... what is it?"

He: "Did you eat?" She knew that wasn't the point.

She: "I ate. Don't change the topic. What is it, Abhi?"

He lowered his head once, then looked at her.

He: "Vaidhehi... I don't think this will work." She froze. Still, she asked, "What do you mean?"

The man for whom she had long ago surrendered her heart and soul couldn't even look at her now. The lips that once called her "my dear, my love" were about to say something else today. She tried. "Come... let's eat something. Is there any issue at home? A fight?" She knew those weren't the real reasons. But every beat of her heart prayed that whatever he had said would somehow turn false. Before she could finish, they both turned suddenly. Someone had come near. A six-year-old boy, running playfully. A mother in her early thirties chasing him. He pulled away from her hands and ran toward the benches. Finally, she caught him and made him sit on the bench behind them. Only Vaidhehi's eyes saw this. Her mind, however, was drowning in Abhimanyu's silence. She tried again.

She: "Abhi..."

He: "I don't think this is right." Silence. He called her name softly. She raised her hand, signaling him not to continue.

She: "Why?"

He: "I'm a MBBS grad ... so..."

Before he could finish, her earphones were suddenly pulled back. Her phone slipped from her hand and almost fell, but she caught it with her foot. The little boy. He had tried to put the earphones into his own ears. His mother, unaware, was busy writing something in a notebook. Though her heart was unbearably heavy, Vaidhehi quietly took the earphones back and turned to the man she had trusted with her whole world. A faint, broken smile curved her lips.

She: "What did you say? MBBS?"

He knew he was wrong. Yet he had no words, no hands capable of comforting her now.

She leaned closer. Tears waited in her eyes, though they hadn't fallen yet.

She: "When you gave me your number and asked me to call... was I just a 'degree' girl then? When I came with you... when I trusted you with my heart... my body... did you remember MBBS then?"

Again, the earphones were pulled from behind. The boy. "Leave it, son," she said — this time with frustration mixed into her sorrow. The mother briefly looked up but returned to writing. Vaidhehi swallowed her pain.

She: "Tell me what I should do for you. I'll do it."

He: "It's not about studies... but—"

She: "Then I'll come with you. Wherever you go. I'll leave everything. I'll run away if I have to..."

He: "How can I leave my parents after they've spent so much on my education?"

She gripped his right hand tightly. Tears finally flowed. "Did you remember your parents and degree when you said you loved me? When you held me close? When you asked me to meet you again and again? Now it's MBBS... and I'm just a degree? Then what about me? My life?" Her tears hit the ground. His heart did not move. Slowly, he withdrew his hand. That was the moment she realized — the love she had believed in all this time had come to discard her, armed with reasons. And then again. The earphones were pulled harder this time. They slipped, scratched her finger, and fell between the benches. She lost control. "Can you please control your son? Or at least buy him one of these if he wants it so badly! Why does he keep pulling it? It's not something impossible to get!" The little boy startled in fear. The mother quietly packed her notebook and left, taking him along. Vaidhehi turned back to Abhimanyu. "I'll even change my habits if that's the problem. I'll find a job soon. I'll adjust—" He interrupted. "They won't accept it. They've spent so much on me. I shouldn't have let this go this far. It's my mistake. But I can't continue. Please understand my situation." Those words pierced her. She covered her face with both hands. Lowered them slowly. Stared at the park entrance. Everything felt empty.

Then her eyes landed on a bench to the left of the entrance. One leg broken. Iron rods exposed. The same mother and child. But this time, something was different. They were communicating. Not with words. With hands. Slowly, she understood. The boy was deaf and mute. The mother too was speaking only with gestures. She remembered her words "Put it in his ears. It's not something impossible to get." He could never hear. A wave of guilt crashed over her. Tears poured uncontrollably. She ran to them. Fell to her knees before the child. Took his hand and pressed it to her forehead. She sobbed. The mother gently placed her hand on Vaidhehi's head. "Don't cry, child. He's mischievous, that's all" said said.

Through tears, Vaidhehi asked, “He... can't speak?” The mother smiled — not a happy smile. “He was born without speech and hearing. When I learned he couldn't speak... I stopped using my voice too.”

Her eyes were wet. The little boy, though slightly scared, slowly extended his hand again towards Vaidhehi's earphones. As if asking, Can I try once more? Through tears, she placed them in his hands. The joy that lit up his face — priceless. He carefully put both pieces into his ears, not knowing left or right. He began nodding his head like he was listening to music — smiling wide. He could not hear. But he felt included. And that was enough. The mother hugged him tightly, hiding her tears. Vaidhehi gently touched his hair. Left the earphones with him. And walked back.

Abhimanyu stood there, as if nothing had changed. He began, “Vaidhehi, what I said—” She gestured him to stop talking. Now she would speak.... “Abhi,

I was ready to change my life for you. Degree, status, habits, money — none of it mattered to me. The moment I realized you didn't want me, I even decided to end my life.” He flinched. “But in these past few minutes, God sent them into my life.” She pointed at the mother and child. “That little boy who knows only to smile without bitterness. That mother who gave up her own voice for her child. That is life, that is Love. Life is about giving up something for the ones we love.” Her voice was steady now. “They gave me the strength to move forward. Love is never something to discard. At least you told me the truth now. Thank you. We won't meet again.” She turned.

For a moment, it felt like she had lost something. But she also realized — the world is far bigger than a love that refuses you. Abhimanyu finally understood the difference between rejecting someone... and being rejected. Vaidhehi walked towards the open gate. Not broken. But carrying a new hope.

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## Facts about Kashmir

- Kashmir is often called the “Paradise on Earth”, a phrase popularized by Mughal emperor Jahangir.
- It is surrounded by the Himalayas and Pir Panjal ranges.
- It is home to Asia's largest tulip garden -the Indira Gandhi Memorial Tulip Garden.
- People in Kashmir traditionally use a kangri (a small earthen pot with hot embers) under their pheran to stay warm in winter.
- The traditional Kashmiri meal Wazwan can include over 20 dishes, especially at weddings and special occasions.

## Unlocking Potential: Nurturing Attention and Memory in Kids



**Sheikh Mohd Waseem**

Assistant General Manager  
FM Wing, HO

In the fast-paced world we live in, as parents and educators we often find ourselves asking the same question: "Why does it seem so hard for children to focus today?" Between the constant ping of notifications and the addiction of short-form videos, the present environment is designed to interrupt a child's attention. However, attention and memory are not just "talents" children are born with – they are cognitive muscles which can be strengthened with the right environment and habits.

### Understanding the Focus Gap

It is helpful to first understand what is naturally "normal." A child's concentration span grows with age, roughly following a pattern of 2–3 minutes per year of age. This means a 4-year-old might focus for 8–12 minutes, a 6-year-old for 12–18 minutes, and a 10-year-old for about 20–30 minutes. These are just averages, however.

How long a child can focus depends heavily on their surroundings – specifically the number and type of nearby distractions – as well as physiological factors like hunger and fatigue. Subject matter also plays a massive role; it is naturally harder for kids to pay attention to something they have no interest in, a reality that is true for all of us as adults as well.

### When Focus Becomes a Concern: Understanding ADHD

While occasional daydreaming is natural, consistent struggles with focus, completing tasks, or staying still across both home and school environments can be a cause for concern. A significantly lower

attention span often points to ADHD (Attention-Deficit/Hyperactivity Disorder). This is a brain condition that causes persistent difficulty with focusing, hyperactivity, and acting without thinking. Symptoms generally begin before the age of 12. However, it is important to remember that an ADHD diagnosis is not a barrier to greatness. Many world-renowned personalities have thrived with ADHD, including Will Smith (Actor), Britney Spears (Actress), Bill Gates (Businessman), Richard Branson (Businessman), and Michael Phelps (Olympic Champion). Today, ADHD is highly manageable; it is treatable with medications and therapies that can lighten symptoms and help a child navigate daily life successfully.

### The Two Sides of the Same Coin: Attention and Memory

Attention span and memory are inseparably linked. In many cases, a child's forgetfulness is not actually a memory storage problem – it is an attention problem. If the brain does not focus on information long enough to "translate" it, that information never makes it into the memory bank.

To help children do their best work, we must acknowledge that their brains are not built for marathon sessions. They need plenty of quick breaks to move their bodies and rest their minds before they can resume a task with renewed clarity.

### Strategies for Improvement: Training the Brain

The brain is highly flexible, especially in childhood. We can improve both attention and memory

through continuous & daily practices:

- **Single-Tasking:** Encourage your child to do one thing at a time. If it is time to study, screens should be in another room. This trains the brain to reach a "flow state," which is essential for deep learning.
- **Visual Aids and Mnemonics:** The brain remembers images and spatial layouts much better than rows of black-and-white text. Use "Mind Maps" to visualize how ideas connect, creating a mind map requires the child to think about where a piece of information belongs. Also, use mnemonics (like VIBGYOR for the colors of the rainbow) to turn abstract data into "sticky" mental images.
- **The "Chunking" Method:** Large tasks can trigger a stress response in kids. Teach children to "chunk" work into 15-minute segments followed by a 5-minute movement break.
- **The "What's Missing?" Game:** This is a simple but powerful exercise for visual memory and observation. Place five to ten household objects (like a spoon, a toy car, and a crayon) on a tray. Let your child look at them for 30 seconds, then cover the tray and remove one item. When you uncover it, ask them to identify what's missing.
- **Interactive Story Retelling:** After reading a book together, don't just close it. Ask your child to retell the story from the perspective of a different character or ask "What happened just before the dragon appeared?"
- **The "Mental Movie" Technique:** Encourage children to turn what they are reading or hearing into a "mental movie." If they are learning about the water cycle, ask them to close their eyes and visualize the water droplets rising, forming a cloud, and falling as rain.

### Quick Tips for Parents

- **Repeat to Retain:** Have your child repeat instructions back to you immediately to ensure it reached their "working memory."
- **The 20-20-20 Rule:** Every 20 minutes, look at something 20 feet away for 20 seconds. This reduces "digital eye strain" and resets the brain's focus timer.
- **Gamify the Mundane:** Turn chores into a memory game. "Can you remember the three things we need from the pantry without a list?"

### Conclusion: A Holistic Path Forward

Improving a child's cognitive abilities requires a lifestyle that supports brain health. To see lasting results, we must focus on these fundamental remedies:

1. **Prioritize Sleep:** During deep sleep, the brain consolidates memories. A sleep-deprived brain is like a leaky bucket; no matter how much info you pour in, little stays.
2. **Nutritional Support:** The brain demands high energy. Omega-3 fatty acids (found in walnuts and fish) and antioxidants from fruits are essential for healthy neurons.
3. **Mindful Movement:** Physical activity increases blood flow to the memory centers of the brain. Simple practices like yoga or "mindful walking" help a child learn to observe their thoughts without being distracted by them.

Ultimately, attention is the gateway to all learning. By slowing down the pace of their digital environment, teaching them to "single-task," and providing the right physical fuel, we do more than just improve their grades. We empower our children to navigate an increasingly distracted world with clarity, resilience, and a lifelong love for learning.  
**Happy Parenting!**

## IR Practices: An Inevitable Checkpoint – A Banker's Perspective



**Rajat Khandelwal**  
 Manager  
 Hyderabad Circle Office

As a banker, my work revolves around numbers, regulations, and above all, trust. While banking is often seen as a structured and rule-bound profession, it is ultimately driven by people – employees, customers, regulators, and management. In this people-centric environment, Industrial Relations (IR) practices emerge as an inevitable checkpoint, ensuring balance, fairness, and stability within the banking system.

Banks operate under constant pressure. Long working hours, tough & strict compliance requirements, performance targets, and customer service & expectations create a demanding work environment. In such conditions, differences between management objectives and employee expectations are bound to arise. From my experience, IR practices act as a bridge, helping align organizational goals with employee welfare. Clear service rules, transparent promotion policies, and fair performance appraisal systems reduce uncertainty and foster trust.

The banking sector has undergone rapid transformation due to digitalization, mergers, and policy reforms. These changes often lead to role redefinitions, transfers, and skill upgrades. Without sound IR practices, such transitions can create anxiety and resistance among employees. Structured communication, consultation with employee representatives, and grievance redressal mechanisms help manage change smoothly. As a banker, I have seen how proactive IR practices prevent dissatisfaction from escalating into disputes

or strikes that can disrupt essential financial services.

Ethics and discipline are the backbone of banking. Any lapse can affect public confidence and financial stability. IR practices play a crucial role in maintaining discipline while safeguarding employee rights. Well-defined codes of conduct, disciplinary procedures, and conflict-resolution systems ensure that accountability is enforced without arbitrariness. This balance strengthens both institutional integrity and employee morale. Work-life balance and mental well-being have also become critical concerns in modern banking. Target-driven culture and customer pressures can lead to stress and burnout. IR practices such as regulated working hours, leave policies, and employee support programs are no longer optional but necessary checkpoints for sustainable performance. When employees feel valued and protected, their commitment to service quality naturally improves.

In conclusion, IR practices are an inevitable checkpoint in the banking profession. They promote harmony, ensure fairness, and enable banks to function efficiently in a highly regulated and competitive environment. From a banker's point of view, strong industrial relations are not merely administrative tools but foundational pillars that sustain trust, stability, and long-term growth in the banking sector.

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## Where Happiness Hides – and How to Find It



**Ritupaban Gogoi**

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Happiness is one of the most frequently discussed yet least clearly defined concepts in human life. When asked whether we are truly happy, many individuals hesitate—not due to a lack of experience, but because happiness is often overshadowed by sorrow. Human beings tend to devote excessive attention to pain, loss, and dissatisfaction, which gradually diminishes their ability to recognize moments of joy. As a result, happiness is often experienced only briefly, while sorrow occupies a more permanent space in the human mind.

Life is, by nature, a combination of happiness and suffering. These two realities coexist, shaping human experience in equal measure. However, genuine happiness is attained only by those who learn to overcome sorrow and consciously immerse themselves in positive moments. Happiness is not uniform; it varies according to lifestyle, values, and personal outlook. Yet, despite these differences, every individual seeks lasting contentment and freedom from emotional distress. The practical journey of life is rarely smooth. It progresses along an uneven path filled with challenges, responsibilities, and uncertainties. In such circumstances, happiness cannot depend solely on external conditions. Instead, it emerges from the sincere performance of one's duties with self-satisfaction and a positive attitude—both in personal and professional life. A stable and fulfilling life is rooted in self-confidence and self-awareness, not in envy toward the wealth, status, or fame of others. The pursuit of material accumulation as a means to happiness often proves ineffective, as

material pleasures are temporary and frequently give rise to mental unrest rather than peace.

Nature holds a significant place in the pursuit of happiness. Despite technological advancement and intellectual progress, human beings remain deeply dependent on the natural world. An individual who fails to appreciate the beauty and rhythm of nature may find it difficult to experience inner joy. The colors of flowers, the melodies of birds, the movement of rivers, and the freshness of open air all contribute to emotional balance and mental calmness. Engagement with nature nurtures sensitivity, gratitude, and a renewed appreciation for life, thereby strengthening the foundations of happiness.

Problems and challenges are inevitable aspects of human existence. They continuously test emotional strength and threaten mental peace. However, the presence of problems does not justify the absence of happiness. The human mind instinctively seeks joy and fulfilment, even in adverse conditions. Life experience teaches resilience and encourages individuals to confront difficulties with determination. Identifying the causes of problems and working toward meaningful solutions fosters peace of mind and helps restore emotional balance.

A healthy body and a healthy mind are essential prerequisites for a happy life. Physical illness not only affects personal well-being but also disrupts family harmony. Through discipline, self-reflection, and inner practice, individuals can cultivate mental

strength alongside physical health. The development of spirituality and inner awareness further enhances emotional stability, morale, and clarity of purpose.

In conclusion, happiness should not be viewed as a final destination achieved through wealth, success, or the absence of hardship. Rather, it is a continuous process shaped by self-discipline, acceptance, gratitude, and inner peace. When

individuals balance responsibility with contentment, remain connected to nature, face challenges with courage, and nurture both body and mind, happiness naturally becomes a part of everyday life. Though sorrow may never fully disappear, a calm and healthy spirit enables us to affirm life with confidence and optimism – embracing each moment with a wholehearted “Zindabad.”

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Recipe Corner



**Vaishali Pichad**

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## Kashmiri Tosha



Jammu & Kashmir is India's major Tourist destination which is blessed with stunning landscapes and rich cultural inheritance. This UT is home to many spiritual destinations. It is one of the most favoured tourist destinations amongst Indians primarily due to its pleasant weather.

Jammu & Kashmir is also famous for its variety of cuisines. Among them the most famous is Wazvan, which is often prepared for marriages. This is a combination of more than twenty dishes, mostly non-vegetarian like Rogan josh, Madur Pulav, Yakhni/Yoghurt lamb curry Dum aloo, Aab Gosht, Kashmiri Pulav, Gustaba and Cxaman. Veg delicacies include Rajma chawal, Dum Aloo, Kaladi Kulcha and Kashmiri Rotis (called Kandari Cxott). For tea lovers there is Kahwa, a kind of tea, having unique blend of spices, and noon tea (Sheer Chai) a distinctive pink tea with a mild salty taste.

Kashmir is very famous for dry fruits and dairy products. That is the reason many sweet dishes that are prepared from dairy products are laden with dry fruits.

Shufta, Patisa, Basrakh, Sund Panjeeri, Phirni, Rabdi Malai and Tosha are few of the famous sweet delicacies that are authentic to Kashmir. Tosha in particular, is a traditional speciality of North Kashmir, rich in dry fruits and ghee.

**Ingredients :**

- 1 cup All-purpose flour or wheat flour
- ½ cup powdered sugar (as per taste)

- 3 tbsp Ghee
- 2 tbsp chopped almonds
- 2 tbsp chopped pistachios / cashews
- 2 tbsp raisins
- 3 tbsp dry roasted poppy seeds

**The Steps :**

Step 1: In a bowl, add All-purpose flour. If you want to make it healthy, substitute it with wheat flour. Add water and knead to make soft dough. Cover it with a cloth and rest it aside for minimum of 15 mins.

Step 2: Knead for another 2 mins and roll it into a thick roti. Cook the roti in a pan on both the sides till it becomes golden brown.

Step 3: Remove it from tawa and make crumbs of roti while it is hot. Add powdered sugar as per taste, melted hot ghee, chopped dry fruits. Mix it thoroughly till the mixture holds shape.

Step 4: Take the mixture and form it into a small balls or oval shaped and coat it with poppy seeds.

Step 5: Transfer it into serving plate and garnish with dry fruits and serve.

**Note: The shelf life of this sweet when refrigerated is 3-4 days maximum.**

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# Alzheimer's

Alzheimer's disease is the most common cause of dementia. Alzheimer's disease is the biological process that begins with the appearance of a build-up of proteins in the form of amyloid plaques and neurofibrillary tangles in the brain. This causes brain cells to die over time and the brain to shrink. Early symptoms of Alzheimer's disease include forgetting recent events or conversations. Over time, Alzheimer's disease leads to serious memory loss and affects a person's ability to do everyday tasks. There is no cure for Alzheimer's disease. But medicines may improve symptoms or slow the decline in thinking. Programs and services can help support people with the disease and their caregivers.

## Symptoms

Memory loss is the key symptom of Alzheimer's disease. Early in the disease, people may have trouble remembering recent events or conversations. Over time, memory gets worse and other symptoms occur.

- **Memory:** People with Alzheimer's disease may - Repeat statements and questions over and over, forget conversations, appointments or events, misplace items, often putting them in places that don't make sense, lost in places they used to know well, forget the names of family members and everyday objects or have trouble finding the right words, expressing thoughts or having conversations.
- **Thinking and reasoning:** Alzheimer's disease causes trouble concentrating and thinking, especially about abstract concepts such as numbers. Doing more than one task at once is

especially hard. It may be challenging to manage finances and pay bills on time. Eventually people with Alzheimer's disease may not recognize numbers.

- **Making judgments and decisions:** Alzheimer's disease makes it hard to make sensible decisions and judgments. People with Alzheimer's disease may make poor choices in social settings. Everyday problems may be hard to solve. Someone with Alzheimer's disease may not know how to handle food burning on the stove or how to make decisions when driving.
- **Planning and performing familiar tasks:** Routine activities that involve completing steps in a certain order also can be hard for people with Alzheimer's disease. As Alzheimer's disease becomes advanced, people forget how to do basic tasks such as dressing and bathing.
- **Changes in personality and behaviour:** Brain changes that occur in Alzheimer's disease can affect moods and behaviours. Symptoms may include: depression, loss of interest in activities, social withdrawal, mood swings, not trusting others, anger or aggression, changes in sleeping habits, wandering, loss of inhibitions and delusions, such as believing something has been stolen when it hasn't.

## When to see a doctor

Several conditions can cause memory loss or other dementia symptoms. Some of those conditions can be treated. If you are concerned about your memory or other thinking skills, talk to your healthcare

professional. If you are concerned about the thinking skills you notice in a family member or friend, ask about going together to talk to a healthcare professional.

### Causes

The exact causes of Alzheimer's disease aren't fully understood. But at a basic level, brain proteins don't function as usual. This disrupts the work of brain cells, also known as neurons, and triggers a series of events. The neurons become damaged and lose connections to each other. They eventually die. Scientists believe that for most people, Alzheimer's disease is caused by a combination of genetic, lifestyle and environmental factors that affect the brain over time. In less than 1% of people, Alzheimer's is caused by specific genetic changes that almost guarantee a person will develop the disease.

### Risk factors

Risk factors for Alzheimer's disease include age, family history, lifestyle and other factors.

- ◆ **Old age:** Old age is the strongest known risk factor for Alzheimer's disease. Alzheimer's isn't a part of typical aging. But as you grow older, the chances of getting the disease goes up.
- ◆ **Family history and genetics:** The risk of getting Alzheimer's disease is higher if a first-degree relative such as a parent or sibling was diagnosed with the disease.
- ◆ **Mild cognitive impairment:** Someone with mild cognitive impairment, also called MCI, has a bigger decline in memory or other thinking skills than is usual for the person's age.
- ◆ **Heavy alcohol use:** Drinking large amounts of alcohol has long been known to cause brain changes. Several large studies and reviews found that alcohol misuse is linked to a higher

risk of dementia, especially early-onset dementia.

- ◆ **Poor sleep patterns:** Research has shown that poor sleep patterns, such as trouble falling asleep or staying asleep, are linked to a raised risk of Alzheimer's disease.
- ◆ **Lifestyle and heart health:** Research has shown that the same risk factors for heart disease also may increase the risk of dementia. The factors include: Lack of exercise, obesity, smoking or exposure to second-hand smoke, high blood pressure, high cholesterol and poorly managed type 2 diabetes.
- ◆ **Hearing loss:** Studies have found that people who have hearing loss are at risk of dementia. The worse the hearing loss, the higher the risk. However, wearing hearing aids protects against getting dementia.

### Prevention

Alzheimer's disease can't be prevented. But making lifestyle changes can lower your risk of getting the disease.

- ◆ Exercise regularly.
- ◆ Eat a diet of fresh produce, healthy oils and foods low in saturated fat, such as a Mediterranean diet.
- ◆ Work with your healthcare professional to manage high blood pressure, diabetes and high cholesterol.
- ◆ Quit smoking
- ◆ Other studies have shown that staying engaged mentally and socially is linked to preserved thinking skills later in life and a lower risk of Alzheimer's disease. This includes going to social events, reading, dancing, playing board games, creating art, playing an instrument and other activities.

*Courtesy: [www. \[www.mayoclinic.org/\]\(http://www.mayoclinic.org/\)](http://www.mayoclinic.org/)*

## माँ, मैं भी कुछ बन जाऊँगी



खुशबू कंसल

अधिकारी  
अंचल कार्यालय, बेंगलूरु

माँ, मैं भी कुछ बन जाऊँगी,  
माँ, मैं भी कुछ करके दिखाऊँगी।  
मुझे इस दुनिया में लाने में  
जो तूने कष्ट उठाए हैं,  
उसके बस एक कतरे का भुगतान  
मैं कर पाऊँगी।

माँ, मैं भी कुछ बन जाऊँगी,  
बस एक तेरी ही खातिर  
कुछ बनकर ज़रूर दिखाऊँगी।

मुझे कोख में रखकर  
तूने अपना हिस्सा मुझे खिलाया है,  
मुझे कुछ बनाने का, आगे बढ़ाने का  
एक बेड़ा तूने उठाया है।  
अपनी पहचान को खोकर  
मुझे हर एक अधिकार दिलाया है।  
मैं तेरी पहचान तुझे दिलवाऊँगी,  
बस एक तेरी ही खातिर, माँ,  
मैं भी कुछ बन जाऊँगी,  
कुछ करके ज़रूर दिखाऊँगी।

लोग कहते हैं  
हमें ईश्वर ने बनाया है,  
पर क्या कभी गिरने पर  
उसने हमें उठाया है?  
क्या कभी रोने पर  
गले लगाकर चुप कराया है?  
एक तूने साथ निभाया है,

माँ, तूने जीवन दिलाया है,  
उसको जीना सिखाया है।  
तेरी इस एक सीख के कारण  
मैं भी कुछ बन जाऊँगी,  
कुछ करके ज़रूर दिखाऊँगी।

'माँ' शब्द का मतलब है बड़ा गंभीर, परंतु माँ,  
तू एकदम निर्मल है, जैसे नीरा  
अपने सिर पर हर घड़ी  
तेरा स्पर्श मैंने पाया है।  
मैं भी अपने होने का एहसास  
तुझे करवाऊँगी,  
बस एक तेरी ही खातिर, माँ,  
मैं भी कुछ बन जाऊँगी,  
कुछ करके ज़रूर दिखाऊँगी।

मेरे जीवन के हर क्षण की साक्षी हो तुम,  
मेरे हर कदम पर साथ रही  
मितभाषी हो तुम।  
तेरा सहारा पाकर ही  
मैं इस दुनिया में आई हूँ,  
तेरे ही आशीर्वाद से  
जीवन के कुछ पल जी पाई हूँ।

मैं इस आशीर्वाद को  
अब और आगे बढ़ाऊँगी,  
बस एक तेरी ही खातिर, माँ,  
मैं भी कुछ बन जाऊँगी,  
कुछ करके ज़रूर दिखाऊँगी।

## Budhape ka Sahara NPS Hamara (“बुढ़ापे का सहारा, एन.पी.एस. हमारा”)



**Ravi Ranjan**

Manager  
 Government Services Vertical,  
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There was a time in our country when "retirement planning" was a foreign concept. It wasn't because people didn't age; it was because we had the world's strongest social security system: The Joint Family. In that era, a parent's investment wasn't in mutual funds or insurance policies; it was in their children. The unspoken social contract was clear: you nurture them today, and they will be your Budhape Ki Lathi (बुढ़ापे की लठी) tomorrow. But the India of today is not the India of yesterday.

**The Collapsing Fortress of the Joint Family:** - As our nation is running towards development, the fabric of our society is stretching to its breaking point. The Great Indian Joint Family is collapsing due to Migration, Nuclearization, Westernization and Eroding Values. Our next generation Gen Z and Gen Alpha are likely to view even marriage as a symbolic ceremony rather than a legal necessity, after marriage they prefer to stay DINK (Double Income, No Kids) or SINK (Single Income, No Kids). In this scenario OASIS (Old Age Social & Income Security) of their Millennial (and even late Gen X) parents are certainly going to be ruined.

It is a harsh truth to swallow, but the ethical spine of filial duty is weakening. We read the headlines daily – elderly parents abandoned at Kumbh Mela, left in old-age homes, or fighting legal battles for maintenance from their own successful children. To depend solely on your children for financial dignity in old age is no longer just optimistic – it is a financial risk. You need a new Budhape Ki Lathi. One that doesn't have emotions, doesn't migrate, and doesn't forget you. That Lathi is the National Pension System (NPS).

**National Pension System, More Than Just a Pension:** - Unlike traditional insurance schemes that primarily focus on risk coverage or lump-sum maturity benefits, NPS is a long-term, structured, and market-linked retirement solution designed to create sustainable income after retirement.

### Key strengths of NPS include:

- ❖ Low cost and transparency, unmatched by most insurance products.
- ❖ Market-linked growth, offering better long-term returns.
- ❖ Portability, allowing continuity despite job changes or migration.
- ❖ Annuity-based regular income, ensuring lifelong financial support.
- ❖ Government backed Scheme with Power of Compounding.
- ❖ Get 60% as lump sum, 40% pension.
- ❖ Annual cost just 0.01% of investment.


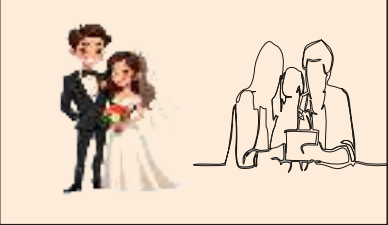

- ❖ Cost Efficiency and Low Fund Management Fee.
- ❖ Triple Tax Benefits with Lifetime Pension Security.
- ❖ Extra ₹50,000 Deduction Over and above Section 80C limit. Contributions are tax-deductible, returns accumulate tax-free, and a portion of the corpus can be withdrawn tax-free Section 80CCD(1B): An exclusive additional deduction of ₹50,000 over and above the ₹1.5 Lakh limit. (This is a major reason why many people choose NPS). Section 80CCD (2): Employer's contribution to your NPS is tax-free.
- ❖ Invest early to maximise retirement corpus.
- ❖ Flexible Investment Options.
- ❖ Choose Active or Auto fund allocation.
- ❖ Monthly income through annuity post-retirement.

**Why NPS is the World-Class Security, One Needs:** - The Government of India introduced the NPS not just as a savings scheme, but as a shield for your dignity. When we compare it to the old-age security of developed nations, and against the trap of traditional insurance policies, the NPS stands tall. NPS is a "Defined Contribution" system. In NPS, you build your own corpus. You are not at the mercy of future government policies. You are the master of your own wealth. While the West worries about how to fund their elderly, the NPS empowers the Indian citizen to be self-sufficient.

**The Trap of "Insurance" Pension Plans:** - Many Indians mistake "Life Insurance" for "Retirement Planning." Agents will sell you endowment plans or money-back policies promising a "secure future." Do not fall for it. "Insurance is for dying; NPS is for living". Insurance is designed to protect against dying too soon; NPS is designed to protect against living too long. An insurance policy eats into your returns with hidden charges. By choosing a traditional insurance plan over NPS, an investor essentially wipes out nearly 50% of their potential wealth. The NPS, with its compounding power, ensures that the money you save works as hard as you did.

#### Comparison of NPS with Insurance & Mutual Fund:-

Feature	Traditional Insurance Plans	Mutual Fund	National Pension System (NPS)
<b>Returns</b>	Low (typically 4-6%). They barely beat inflation.	Depends upon risk appetite of investors	High (8-12% historical). Market-linked growth builds real wealth.
<b>Costs</b>	<b>High:-</b> Agents take fat commissions; administration costs are high.	<b>High:-</b> Has entry and Exit load	<b>Ultra-Low:-</b> One of the world's cheapest financial products (fund management cost is ~0.01%).
<b>Transparency</b>	<b>Opaque:</b> You never know exactly where your money is.	<b>Transparent</b>	<b>Transparent:-</b> You can see your money growing in real-time on an app.

<b>Flexibility</b>	<b>Rigid:-</b> Stopping premiums often leads to losses.	<b>Flexible</b>	<b>Flexible:-</b> Invest when you can, change fund managers if unsatisfied.
<b>Benefit</b>			

**The Emotional Reality “Money buys Dignity”:** - Let us be practical. In old age, emotional rights are often tied to financial independence. A parent who has to ask their children for money to buy medicine feels a loss of self-worth. A parent who can write a cheque for their grandchild's college fee commands respect. The NPS ensures that when you retire, you don't retire from life. It gives you a Lump Sum (60% of corpus) to settle big goals and a Monthly Pension (via Annuity) to ensure your kitchen fire never stops burning, regardless of whether your children send you money or not. The "Shravan Kumars" of mythology are rare in the 21st century. It is not cynical to say this; it is pragmatic. Do not let your grey hair be a burden on anyone. Adopt the National Pension System. It is the most patriotic, economic, and self-respecting thing you can do for yourself.

Pick Up Your Lathi, don't rely on your children for money; rely on your corpus. Don't rely on insurance for returns; rely on it for safety."

**Conclusion:** - India's development story must not be written at the cost of its elderly. While we strive to rebuild ethics and family values, we must also accept the reality of change. The National Pension System is not against family support-it is a backup when family support disappears. In the modern Indian context, NPS is not a luxury or an option; it is a necessity. It is security, dignity, and self-respect rolled into one. It is, quite simply, बुढ़ापे की लाठी.

**The Foot Note**

यस्य हस्ते धनं नास्ति, तस्य मित्रं कुतो भवेत् ।  
 यस्य बुद्धिर्बलं नास्ति, स वृद्धः परपिण्डभुक् ॥

“Where are the friends for one who lacks wealth (capability)? And the elderly person who lacks wealth, wisdom and inner strength is forced to depend on food provided by others. Therefore, self-reliance is the very foundation of dignity."

**"Someone is sitting in the shade today because someone planted a tree a long time ago."  
 - Warren Buffet**

## Of Valleys and Vaults: Cultural and Economic Parallels Between J & K and Indian Banks



**Kanav Sharma**  
Officer  
Jammu Bakshinagar

Jammu and Kashmir often grabs the headlines for either its unparalleled natural beauty or the unfortunate external disruptions it is periodically caught in. Both themes matter, but they have been extensively discussed, and I have little to add to those debates. I am a native of the region and a banker by profession. So, I find myself shaped by both these identities. In the ensuing piece, I draw upon my roots as well as my vocation to explore a similar logic that governs the evolution of a vibrant region like J&K and a professional enterprise like a modern bank.

I have always been fascinated by etymology, so I will start with names. Names are rarely accidental; they archive collective memory, signal provenance and hint at the forces that shaped them. The landscapes of J&K carry centuries of history in their towns and cities, just as Indian banking history survives in the titles of its institutions. To understand either the valley or the vault, it helps to begin with what they call themselves.

Let me offer a few concrete examples. Jammu derives its name from the legendary king Jambulochan, who is said to have founded the city at a place where he witnessed a goat and a lion drinking water from the same stream— a symbol of harmony still celebrated in Regional lore. Kashmir evokes memories of Sage Kashyap, who desiccated the valley and made it habitable. While these origin stories sound mythical to our modern sensibilities, they remain deeply entrenched in the fabric of Regional identity. On a firmer historical ground, Sopore (earlier Suyyapura), harks back to engineer Suyya, who devised an ingenious and cost-effective solution to the water-logging problem of river

Jhelum. King Avanti Varman stays immortalized in the name of Awantipora. Bank names preserve similar stories. Canara Bank reflects its coastal Karnataka origins, State Bank of India carries the legacy of princely State banking and its later National role, and Punjab National Bank signals both Regional roots and Nationalist ambition.

From the evolution of names, one is naturally led to the broader idea of cultural heritage. 'Kashmiriyat' celebrates social diversification and syncretic blending of Hindu, Buddhist, and Islamic influences. Cultural plurality here acts as a stabilizing buffer, preventing any single Faultline from becoming overwhelming. Likewise, financial institutions diversify their portfolios across sectors, geographies, and asset classes to avoid catastrophic concentration. Jammu's Duggar traditions also showcase how identity survives through shared language, practice, culinary heritage and cultural memory— much as institutional culture anchors banks through transitional times.

Let us now investigate our premise through the economic lens. For centuries, Kashmir's location placed it along the great Silk Route. Merchants, caravans, religious doctrines and ideas flowed through the valley, linking Central Asia, Persia, and the Indian plains. Modern banks are similarly situated as financial intermediaries, connecting those with surplus capital to those who need it, thereby channeling savings toward their most productive use. Jammu also served as the logistical hinge linking Punjab and Himachal to Kashmir— a veritable clearing house that ensured that flows actually reached their destination.

Investment offers interesting parallels too. The celebrated Mughal gardens like the Shalimar and the Nishat were deliberate acts of state patronage. They entailed enormous planning, capital, labour, and long-term vision, creating assets which were meant to endure for generations. The logic resembles that of capital expenditure in modern finance. Banks routinely fund infrastructure and development projects whose returns unfold slowly but whose value shapes economic life for decades. In either case, a seed is sown and carefully tended to, till it eventually flourishes into a fruit-bearing tree.

J&K holds the distinction of effecting the most extensive and sweeping land reforms in India during the 1950s. This redistribution completely overhauled the feudal set-up and ushered in a more egalitarian paradigm, wherein the tiller became the owner of the land he tilled. This transition echoes the modern banking push toward financial inclusion. Banks today attempt to extend credit, savings instruments and digital services to populations once excluded from formal finance. Both processes aim, in essence, to move the margins of society closer to its centre.

Tourism seasons, horticultural harvests and handicraft demand create periodic surges and slowdowns in income for Kashmiris. Banks encounter similar liquidity cycles in agriculture, small business finance, and regional credit demand. In both cases, survival depends on managing these fluctuations — storing surplus in times of plenty and sustaining activity during leaner phases. Jammu's pilgrimage economy, centered on the Vaishno Devi shrine, serves as the steadier base of perennial pilgrim inflow and recurring demand. This finds its parallel in the core deposit base on which the modern banks rely so heavily.

Finally, the political turbulence that has marked J&K illustrates how uncertainty can ripple across every sphere of life. Banking systems recognize a similar phenomenon in systemic risk: disturbances that spread beyond individual actors and threaten the

stability of the entire structure. The comparison makes us alive to the imperative of building resilience through buffers, safeguards, and adaptive institutions.

Seen this way, J&K is not merely a subject of comparison but also a source of lessons. Its history shows that systems endure because they adapt while preserving continuity. Trade routes shifted, rulers changed, administrative structures evolved, yet the region repeatedly reorganized itself around new realities. Banking operates under the same principle. Institutions that survive are those that balance prudence with flexibility, preserving trust while adjusting to new technologies, regulations, and customer expectations. Just as J&K's resilience lies in its ability to absorb shocks without losing its civilizational character, a bank's strength lies not only in its balance sheet but in its capacity to evolve without eroding confidence, especially in times as disruptive as the present.

In the final analysis, the comparison between valleys and vaults is not as fanciful as it might first appear. Both are systems shaped by intersections and interactions of people, ideas, goods and capital. Both depend on trust: the trust that routes will stay open, that institutions will remain stable, and that the banks will honour their commitments. And both reveal that the secret sauce to prosperity is assimilation, responsible stewardship, and the patient accumulation of value.

For those like me who belong to both worlds, shaped by the landscape of J&K and engaged in the discipline of banking, the parallels are more than mere intellectual curiosities. They offer a way of seeing my profession in a broader human context. A bank, like a region, is ultimately a living system sustained by relationships, institutional memory, and shared purpose. If valleys remind us of history's depth and vaults of responsibility's weight, the real lesson may be this: institutions, like cultures, flourish when they learn to reconcile continuity with change.

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## Goodness is a two-way street



Pradeep Tandon

Ex-Staff

After being transferred from the Etah Main Branch to the Alambagh Branch of Canara Bank, the first night in my new house felt like a weight had lifted off my chest. I slept soundly — a deep rest I hadn't experienced in ages. In the morning, the melodious call of a sunbird welcomed me as it hovered and hopped among the lush canopies, seeking relief from the scorching sun. Sunbirds danced in my small garden, sipping nectar from hibiscus blooms, their tiny wings a blur of activity. From my glass-walled room, a panoramic view unfolded each day, never failing to fill me with quiet joy.

At that instant, in those early days, I realized how deeply I longed for peace and simplicity. Though smaller, this house felt like paradise compared to the much bigger litigated property I had inherited from my father. Years of exhausting court battles had taught me a harsh truth: litigation devours money, time, and peace of mind. Ignoring the opposition of friends and well-wishers, I handed over the rent-controlled property to its rightful owner.

Now, on the city's outskirts, I felt reborn — free from overcrowding, blessed with a steady water supply, and surrounded by fresh vegetables from nearby farms.

But soon, another challenge emerged: finding a reliable milkman. My three-year-old daughter refused packet milk; she wanted fresh buffalo milk. Many vendors had migrated from neighbouring districts, eager to exploit the open land and growing settlements. One evening, there was a knock at my door. I opened it to find a dishevelled man in his late

twenties, wearing a crumpled kurta-pyjama, a bidi dangling from his lips. "Tandon Sahab," he said, exhaling a puff of acrid smoke, "I heard you need milk for your family?" Unable to bear the smell, I asked him to put out his bidi. He crushed it underfoot. "My name is Chunnakkay," he said, pointing to a thatched hut down the road. "I own ten buffaloes and two cows. Pure milk — just twenty rupees per litre." Sceptical, I replied, "Every milkman claims his milk is pure. Dilution begins once he gets a customer."

"I will milk my buffalo right at your doorstep," he assured me. True to his word, he arrived the next morning with a buffalo in tow and milked it at my gate. My daughter drank without fuss. For a while, life felt perfect.

A few months later, my honeymoon with happiness ended, and sorrow returned as my old, strange companion. One day, Chunnakkay sent his son with a message: the buffalo couldn't come; we would have to collect the milk ourselves. My wife went, but soon the milk quality began to decline. "Why was the milk watery yesterday?" I asked. "Sahab, I took the buffaloes near the pond," he said. "I fell asleep, and the wretched creatures drank plenty of water!" When my wife complained, he retorted, "If you think we give poor milk, you can pay with crumpled currency notes." He often measured froth-filled milk, which, after settling at home, reduced considerably in quantity.

One day, I caught him red-handed, mixing water into the milk using a tube tied around his waist. Furious, I

warned him I would stop buying milk if it continued. For a few days, the milk improved — then deteriorated again. Soon, I learned he had begun injecting his buffaloes to boost the milk production. The situation spiralled. That month, the milk curdled repeatedly. When I went to make a payment, I deducted ₹200 for the spoiled days. He refused to accept the money. “Tandon Sahab, there must be a problem with your container. Perhaps you didn't boil the milk properly.”

“I am in a hurry,” I replied. “Take it or leave it. The deduction stands.”

As I turned to leave, his words followed like a shadow “Today you are going, Tandon Sahab. Tomorrow you will pay through your nose.”

He stopped delivering milk. Soon, we discovered why no other vendor would serve us: the milk packets were available far away — Chunnakkay had links with notorious elements. Fear sealed our lips. My daughter's health deteriorated. She lost weight; her face grew pale. We lived under constant anxiety and fear.

One night, we were jolted awake by gunfire and screams. Through the window, I saw three men running down the road, one firing into the air. I recognised the leader — Billu Pandit, a local thug with a menacing reputation. Many cases of kidnapping, murder, and extortion were registered against his name. The next morning, we learned he had shot Sachan, a rival property dealer, now battling for life in the hospital. Connecting the dots, I recalled, Chunnakkay often spoke of working for Billu, collecting protection money. I had foolishly provoked my milk vendor. Buying peace now seemed wiser than feeding my ego.

But alas! The real drama was far from over. That night, the phone rang.

“Hello?”

“Tandon Sahab, Billu Pandit naam hai mera.” That threatening tone sent a chill down my spine

“You have cheated my man. Tomorrow, go quietly and pay his dues— otherwise...” The line went dead.

My wife and I lay awake the entire night, hearts pounding. The next day, she carried full payment, but Chunnakkay refused, demanding an additional ₹2,000 as a penalty. Fear silenced us. Even the thought of approaching the police vanished when we remembered Billu's reputation. We lived like prisoners in our own home.

One evening, my wife called our daughter to serve her milk. We realised we hadn't heard our daughter's laughter all day. “Tanya, Tanya.” The call went unanswered, not one but some more subsequent calls. Panic gripped us. We searched every corner, calling her name, our breaths shallow with fear. Images of Billu and Chunnakkay flashed through our minds. My wife grew hysterical, “If anything happened to Tanya, you would not see me either.” She melted down completely, tearing off my shirt as she sank to the floor.

Our house was completely turned upside down during those excruciating 15 minutes, which seemed like a lifetime. Much later, we found her — safe in the arms of our neighbour, who had lifted her over the low boundary wall, unaware of the terror his indeliberate act caused. Relief flooded us, but the stress had taken its toll. My daughter's health continued to suffer. Sleepless nights made me irritable; my work began to suffer. Normalcy — something we take for granted — had become a distant dream.

I decided to end the matter and set out for Chunnakkay. On the way, a pot-bellied man with a friendly face approached me.

“Sahab, do you remember me?”

I squinted, unsure.

"I am Shankar — the courier person from your Faizabad branch!"

Recognition dawned on me. Years ago, I had helped his daughter, Shivi, secure admission to a prestigious Missionary school in Faizabad. The school maintained its accounts with our branch, and the management and teachers of the school were very happy by the customer service offered to them by the branch. As a Branch Incharge I used to personally handle HNI customers in my cabin and often offered refreshments as a gesture of respect and warmth. That simple courtesy had already built a bond with that Missionary school. Every Christmas, they would remember us with a delicious plum cake. They held deep respect for the manager of Canara Bank and, whenever possible, graciously considered our requests. When I requested an admission, they immediately offered without any second thoughts. I imbibed all the learning I learnt from my seniors, who may also have inherited from their seniors. A legacy that keeps you in good books in the long run.

"Sahab," he continued, "Billu Pandit's father was a notorious man. Billu is donating his pet elephant, the same one that killed his father, to the Lucknow Zoo. I came to handle the elephant... and I know everything about Chunnakkay troubling you." I was stunned.

"How do you know them?"

"They are from my ancestral village, Milkipur," he replied. "God has sent me to help you."

His words felt like a ray of light piercing a long darkness.

"Sahab," Shankar said gently, "Goodness always wins hearts — not always- immediately, but surely. No kindness is ever lost. From today, your milk supply is my responsibility."

"You?" I asked in disbelief.

"I shifted here months ago and started a dairy business with Billu's assurance. When Chunnakkay objected to serving you, the milk union met. All vendors supported you. His bullying had created bad blood amongst our community and the society here. We are not all here for this Sahab." Shankar had the sincerity written on his face, and I could read that. Once Billu was neutralised, everyone spoke openly."

Relief washed over me.

"Thank you, Shankar. You remembered a small good deed."

"I believe in karma," he smiled. "Goodness is a two-way street, Sahab."

I rushed home for the milk container and saw my daughter's pale face. A wave of worry passed through me, but I lifted her into the air. Her laughter rang like temple bells, opening a hidden cage within my heart and releasing months of fear. In that moment, I understood: A small act of goodness had returned to reclaim my peace.



**"Integrity is telling myself the truth.  
And honesty is telling the truth  
to other people."**

**- Spencer Johnson**

## From Celebration to Change: Rethinking Women's Day



**Manisha Manohar**

Officer  
HML section

As we celebrate yet another International Women's Day on March 8<sup>th</sup>, with messages of appreciation, admiration and respect for women, an important question arises: whether celebrations and acceptance- truly go hand in hand?

Symbolically, in India, women have held highly revered positions in culture and traditions. They are worshipped as Goddesses who are embodiments of strength, wisdom and prosperity. However, beyond these conceptual gestures, the ground reality narrates a different story altogether. While on one side, we celebrate Women's Day with full pomp and grandeur, many women on the other side still remain unaware of their true worth – immersed in daily chores and menial jobs, without having a slightest indication of whether such a day of such international importance 'even' exists.

Inequality, social and cultural discrimination, limited freedom of choice, socio-economic barriers are just a few of the many challenges that continue to hinder the true empowerment of women. Although the World has made significant progress in terms of science, technology, digitalization and automation but still, the “lady” of the house, is the sole point of contact for all domestic responsibilities - bearing the burden of unseen and unpaid labour that often goes unnoticed and unappreciated.

From households to construction sites, agricultural fields and informal sectors, women can be seen spending long working hours and putting in relentless effort for meager wages - yet, their contribution remains largely invisible and undervalued.

India's journey reflects both struggles and progress. From the relative freedom of women in ancient times to periods of utter social restrictions, and now to an era of rising empowerment, women have continuously challenged boundaries. However, true empowerment will only come when celebrations and hollow promises take the back seat and "acceptance" shall hold the momentum. This will only happen when the 'mindset' changes. We say that 'change is inevitable-it's the course of life" but, real change demands conscious effort. The beliefs and attitudes that have been deeply rooted over generations must evolve in order for equality to become a living reality.

International Women's Day, therefore must go beyond mere gestures. It should inspire a fundamental shift in mindset- 'a shift' that focusses not just on words but action; 'a shift' that gives equal opportunities to all the individuals to strive and fight for their dreams and emerge successful; 'a shift' which is free from gender-bias and recognizes the potential and finally; “a shift' which respects the individuality of every woman.

As yet another Women's Day unfolds under the theme “Give to Gain”, it serves as a reminder that only when meaningful investment in the form of mentorship, opportunities and sustained support for women will be given - can true progress be achieved. This ultimately will strengthen communities and economies worldwide. Until then, Women's Day remains not just a celebration but a constant reminder of the change we still need to pursue.



## The Paper Trail of Integrity

Mr. X was a Senior Credit Officer at a premier bank, known for his "sixth sense" when it came to risk. One Friday afternoon, a high-value loan application landed on his desk. It was for a major real estate developer—a firm that brought the bank millions in annual revenue.

The paperwork was flawless. The collateral was high, the projections were optimistic, and the legal team had already given a green light. However, Mr. X noticed a recurring pattern in the developer's subsidiary accounts: a series of "shell" transfers that technically followed the letter of the law but masked a growing mountain of debt. It was a classic "window dressing" move—legal, but deceptive.

His Regional Manager stopped by his cabin, leaning against the doorframe. "Mr. X, that developer's loan needs to be cleared by Monday. If we close this, our branch hits its annual target three months early. The bonuses will be historic."

Mr. X pointed to the subsidiary transfers. "The risk is higher than it looks on the surface. If the market dips even 2%, this debt structure collapses." The Manager sighed. "It's within the regulatory limits, Mr. X. You aren't breaking any rules by signing it. Being 'too ethical' is just another way of being bad for business. Just sign it; the responsibility is on the Board, not you."

Mr. X looked at the "Sign Here" tab. He thought of his team's bonuses and his own impending promotion. But he also thought of the thousands of retail depositors whose savings funded these loans.

That weekend, he made his choice. On Monday, he issued a Conditional Rejection, requiring a full audit of the subsidiaries. The fallout was swift: the developer moved their business to a rival bank, the branch missed its "historic" bonus, and Mr. X was labeled "unnecessarily rigid" by his peers.

Two years later, the real estate bubble burst. The rival bank that took the deal faced a massive surge in Non-Performing Assets (NPAs), leading to a regulatory probe and a plummeting stock price. Mr. X's bank, however, remained liquid and stable. The "loss" he had caused two years prior was now recognized as the shield that saved the institution.

### The Moral

In banking, ethics is the ultimate form of Risk Management. Legality tells you what you can do; ethics tells you what you should do. The true value of professionals isn't... measured by the volume of deals they close, but by the disasters they prevent through the courage to say "no" when everyone else is saying "yes."

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**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 SIVASANKAR	66116	C S A	MAGECHERUVU	17-10-2025
ARJUN GIRI	120357	C S A	PERINTHALMANNA AL SHIFA HOSPITAL	24-10-2025
AJAY KUMAR JHA	103833	C S A	JAMSHEDPUR SAKCHI	09-11-2025
GANESH NAG	80933	C S A	PADAMPUR	13-11-2025
SANGEETA CHOUDHARY	782272	MANAGER	BENGALURU 100 FEET ROAD KALYANNAGAR	24-11-2025
ATIN KUMAR	743039	OFFICE ASSISTANT	ALLAHABAD CURRENCY CHEST	25-11-2025
JYOTI VIDHYARTHI	71363	MANAGER	DELHI TAGORE GARDEN	02-12-2025
CHAITANYA BAPATLA	96101	SENIOR MANAGER	BHIMAVARAM REGIONAL OFFICE	03-12-2025
AKSHAT AGRAWAL	82516	OFFICER	HEAD OFFICE BENGALURU	07-12-2025
N SHIVA KUMAR	520700	DVR-C-OFF ASST	HEAD OFFICE BENGALURU	10-12-2025
FUL KUMARI DEVI	93131	OFFICE ASSISTANT	PURNEA	10-12-2025
BHIMANNA S MANE	607054	OFFICE ASSISTANT	GAJENDRAGAD	10-12-2025
SUNIL KUMAR	555739	OFFICE ASSISTANT	DABLA (BUDHAJOHAR)	13-12-2025
SHARAD DILIP RAUT	100733	C S A	SAVNER	13-12-2025
SUNIL KUMAR	621830	OFFICE ASSISTANT	DHARAMPUR KALAN	15-12-2025
AHMAR ABBAS ZAIDI	109749	OFFICER	VARANASI REGIONAL OFFICE	16-12-2025
KAMAL SINGH	492021	OFFICE ASSISTANT	BINDU BULAKI	23-12-2025
ANIL SINGH NAGNYAL	85212	SENIOR MANAGER	DELHI HAIDARPUR	26-12-2025
RAJINDER ANEJA	64354	MANAGER	FAZILKA	27-12-2025
SHANKAR YASHWANT BUDHAVALERKAR	71683	C S A	VIRAR EAST	04-01-2026
VIJAY KUMAR MANDAL	93133	H K CUM OFF ASST	ASJA MOWAIYA	06-01-2026
PRAGATI PRASANNA DAS	837217	C S A	JANHA	06-01-2026
LAXMAN KHARPADE	75277	ARM GRD/SEC GRD	MUMBAI DAHISAR WEST SSB	09-01-2026
SAJU J	66760	DIV. MANAGER	PART OF HEAD OFFICE MANIPAL	10-01-2026
NAREN GOGOI	92068	ARM GRD/SEC GRD	TINSUKIA	10-01-2026
ANUPAM	99482	C S A	FARIDABAD SANJAY COLONY	10-01-2026
NADIPANNAGARI BHASKAR	102547	MANAGER	PONDICHERRY REGIONAL OFFICE	20-01-2026
VANGAPANDU LALITHA	100456	OFFICE ASSISTANT	CHENNAI THIRUVALLUR REGIONAL OFFICE	21-01-2026
GURTEJ SINGH	88110	C S A	TALWANDI BHAI	23-01-2026
MOTILAL	81076	H K CUM OFF ASST	MUZAFFARPUR	30-01-2026
MANICKAM M	66867	SENIOR MANAGER	VIJAYAWADA SATYANARAYANAPURAM	30-01-2026
TADANGI VENKATESWARA RAO	104622	OFFICER	RAYAGAD	02-02-2026
A GANGARAJU	743844	C S A	PULLAMPET	03-02-2026
P K GHODKE	70536	H K CUM OFF ASST	NAGPUR MANISH NAGAR	05-02-2026
BODA SIVA KOTESWARA RAO	557809	OFFICER	VIJAYAWADA CENTRALIZED PROCESSING HUB	15-02-2026

# Do It Today

— Darius Foroux

## About the Author:

Darius Foroux is an investor, entrepreneur, blogger, podcast host and writer in the personal development/finance space. The author has written other books also viz Focus on What Matters, Think Straight, Win Your Inner Battles etc.

*You cannot escape the responsibility of tomorrow by evading it today.*

— Abraham Lincoln

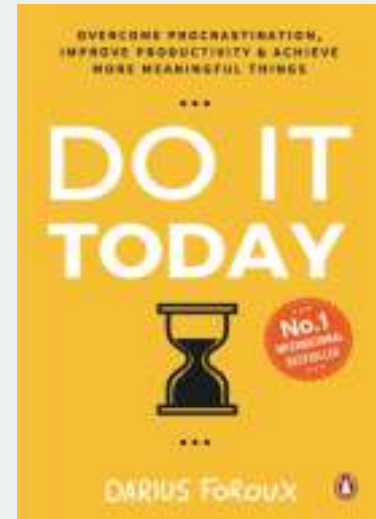
Procrastination is postponing/putting of an action to a later period, despite knowing the impact or consequences. Procrastination can lead to stress, negative impact etc. The author says that by bringing discipline in life as mentioned below, one can overcome many challenges:

- ✓ Exercise to improve mental toughness
- ✓ Set daily habits to take better control of life
- ✓ Keep priority list
- ✓ Study and practice science of persuasion to strengthen communication

The author opines that to be a go-getter we require:

- Self-imposed deadlines
- Accountability systems
- Exercising 30 minutes on a daily basis
- A healthy diet
- Eliminating distractions
- And most importantly internal motivation

**Consistency is key -  
improve by 0.1%  
every day**



MRP: ₹201 | Pages: 256  
Language: English | Genre: Non-Fiction/Self-Help

To improve our personal effectiveness, one should know the time spent on things (measurable), identify the non-productive work items and eliminate the time wasters for which preparing a log book on a daily basis will be ideal. Emphasis on the 30 minutes ritual in the evening on a daily basis will help us in many ways:

First 10 minutes - close the day with daily accomplishment, happy moments, ticking check list etc

Next 10 minutes - priority list of task vs timelines for next day

Next 5 minutes - Prepare task list to accomplish for next day

Remaining 5 minutes - to visualise the next day in detail.

The author also emphasizes that in order to focus better, we need to manage our attention rather than time. He is of the opinion that people believe that they can manage their time effectively. But the truth is that, time cannot be managed. The only thing we can control is our attention. The author also thrust that focus determines the quality of our life.

The author also motivates to read more, like 100 books a year by the following method:

1. Buy in bulk which help to have choices to read the book.
2. Always Be Reading - The author lives a different motto viz read a minimum of 1 hour per day on weekdays and even more during weekend and holidays. Eg: read 50 pages an hour. If we read 10 hours a week, will read 26000 pages a year. If average book size is 250 pages, then will be completing 104 books in a year.
3. Read books as per our likings.
4. Cultivating habit of reading multiple books may increase the energy level to complete the books.
5. Make anecdotes, which helps in memorising the essence and can be used in public speaking etc.

The author also stresses the significance of mastering universal skills:

1. Self discipline - Get better at ignoring the negative voice in our head
2. Personal effectiveness - learn to maximise the results we can get during the 16 hours we are awake.
3. "Very little is needed to make a happy life; it is all within yourself in your way of thinking"
3. Effective communication
4. Learn to negotiate to get the deals for all parties
5. Learn to persuade what we want in an ethical way
6. Maintaining good health
7. Flexibility and agility

Overall the book is a kind of handbook which emphasises the ways to overcome procrastination and developing habits which help us to improve productivity in our routine. This book gives tips to focus on meaningful work rather than keeping busy with multiple tasks, eliminate distractions for increasing productivity, to jump into action rather than waiting for perfect moments, importance of taking small steps in our daily life and so on.

**"It's the repetition of affirmation that leads to belief. And once that belief becomes a deep conviction, things begin to happen"**



**By Meena Kumar V**  
Senior Manager  
General Manager Secretariat  
Trivandrum Circle Office

## भोपाल में कारोबार समीक्षा बैठक / *Business Review Meet @ Bhopal*



दिनांक 09.03.2026 को अंचल कार्यालय, भोपाल द्वारा आयोजित 'कारोबार रणनीति सह समीक्षा बैठक' में श्री एस. के. मजूमदार, कार्यपालक निदेशक उपस्थित रहे। श्री प्रवीण डी. काबरा, महाप्रबंधक एवं अंचल प्रमुख द्वारा कार्यपालक निदेशक का स्वागत किया गया। इस बैठक में सभी क्षेत्रीय प्रमुखों के साथ-साथ खुदरा आस्ति हब, एमएसएमई सुलभ, एलसीबी, एमसीबी एवं एआरएम भोपाल और चयनित शाखा प्रमुखों ने भाग लिया।

Sri S. K. Majumdar, ED, at the Business Strategy cum Review Meet conducted at Bhopal Circle, on 09.03.2026. Sri. Pravin D Kabra, GM and Circle Head is seen welcoming the Executive Director. All RO Heads along with RAHs, MSME Sulabhs, LCBs, MCBs and ARM, Bhopal and selected Branch Heads attended the meeting.

## पुदुचेरी में सीबीडीसी खाद्य मुद्रा पायलट लॉच की शुरुआत / *CBDC Food Currency pilot launch @ Puducherry*



दिनांक 26.02.2026 को श्री सुनील कुमार चूध, कार्यपालक निदेशक पुदुचेरी में आयोजित प्रधानमंत्री गरीब कल्याण अन्न योजना (पीएमजीकेएवाई) के तहत प्रत्यक्ष लाभ हस्तांतरण (डीबीटी) के लिए सीबीडीसी-आधारित डिजिटल खाद्य मुद्रा पायलट लॉन्च कार्यक्रम में उपस्थित रहे। इस कार्यक्रम में श्री एन. रंगास्वामी, माननीय मुख्यमंत्री, पुदुचेरी, श्री ए. नमासिवायम, गृह मंत्री, पुदुचेरी, श्री शरत चौहान, आईएएस, मुख्य सचिव, पुदुचेरी और श्रीमती उमा शंकर, क्षेत्रीय निदेशक, तमिलनाडु और पुदुचेरी भी उपस्थित रहे।

Sri. Sunil Kumar Chugh, ED, at the CBDC-based Digital Food Currency pilot launch for Direct Benefit Transfer (DBT) under Pradhan Mantri Garib Kalyan Anna Yojana (PMGKAY) event held in Puducherry on 26.02.2026. Sri. N Rangaswamy, Hon'ble Chief Minister of Puducherry, Sri. A Namasivayam, Home Minister, Puducherry, Sri. Sharat Chauhan, IAS, Chief Secretary, Puducherry and Smt. Uma Shankar, Regional Director, Tamil Nadu and Puducherry are seen in the picture.

Internal



Shreyas Contest 2025



Color Photography by

**Gopi Raman**

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रजिस्ट्रेशन सं./Registration No. 36699/83

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