

THE MASTER STITCH

Sewing Dreams

A Tale of Mother's Love

P. Rama Prasad

Foreword by Shri Ashok Chandra, MD & CEO Punjab National Bank



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The Master Stitch



*From the rhythmic pedal of a Mother's dream
to the helm of a Public Sector Bank.*

The Extraordinary Journey of K. Satyanarayana Raju

FOREWORD

BY SHRI. ASHOK CHANDRA, MD & CEO PUNJAB NATIONAL BANK:

It is a privilege and deep honour to pen this foreword for the life story of Shri K. Satyanarayana Raju, a leader whose journey through the banking sector continues to inspire generations of public sector bankers. Having had the opportunity to serve as Executive Director under his able stewardship at Canara Bank, I witnessed firsthand how his leadership was both visionary and deeply human – a rare combination that defined not only his career but the very culture of the institution he led.

In an era where corporate leadership often finds itself measured by quarterly numbers and market valuations, the life and journey of Shri K. Satyanarayana Raju stand as a proof reminder that the truest measure of excellence is grounded in values, vision and virtue. His story, chronicled in this remarkable biography, is not simply that of a banker – but of a man who transformed every constraint into a catalyst and every challenge into a charter for change.

Shri Raju's life stands as a moving proof to the philosophy that greatness is not inherited – it is earned, often through quiet determination, grounded values and a steadfast commitment to purpose. From the rhythmic hum of his mother's Usha sewing machine in West Godavari to the executive corridors of one of India's largest public sector

banks, his journey captures the essence of transformation through perseverance, intellect and integrity.

As a leader, he brought to banking a unique synthesis of precision and empathy. His decisions reflected sharp analytical clarity, yet they were rooted in compassion for people — the customer, the colleague, the community. He valued data-driven performance but always reminded us that behind every statistic lies a human story. During his tenure at Canara Bank, he demonstrated what modern leadership in public sector banking could truly mean: institution building anchored in ethics, digital vision harnessed with inclusivity and growth pursued without departing from grounded humility.

For those of us who had the privilege to work closely with him, the defining memory is his calm in crisis and courage in conviction. He viewed challenges not as deterrents but as catalysts for creativity. More than a superior, he was a mentor who quietly raised standards by his very presence — who transformed the collective through example rather than instruction. His clarity of thought, deep respect for teamwork and steadfast focus on execution continue to serve as benchmarks for us in leadership today.

This biography captures not merely the milestones of a distinguished career but the spirit behind them — a mother's faith, a leader's grace and a human being's quiet strength. It chronicles how a humble beginning can become a national legacy when shaped by diligence and directed by purpose. In chronicling his life, this book reminds us that ethical leadership is not a philosophical ideal — it is a lived discipline, practiced day after day.

As one who has walked a part of this journey alongside him, I can say with conviction that Shri Raju sir's greatest contribution to Indian banking lies not only in the numbers achieved, but in the culture, he nurtured — of integrity, innovation and trust. His story will continue to guide the many who believe that leadership is service and that every act of courage, honesty and compassion leaves behind a blueprint for others to follow.

May every reader who turns these pages find inspiration not just in the rise of Shri Satyanarayana Raju, but in the lasting resolve of the values that raised him.

Ashok Chandra

PREFACE:

THE PULSING ECHO OF A MOTHER'S DREAM

Close your eyes and listen. What do you imagine is the sound of success? Is it the roar of a stock market? The gavel in a boardroom? Or perhaps the soft, relentless thump-thump-thump of a sewing machine?

In the hands of Smt. Ramaseetha, a simple Usha Sewing Machine was not just an instrument of livelihood; it was the sacred forge where a destiny was hammered into being. This machine, standing guard in a tiny, dimly lit home in West Godavari, was the backdrop to a struggle that few could endure. With family survival needs far exceeding her earnings, she performed what can only be described as a 'Master Stitch' — a daily act of courage, weaving together a thread of hope from less than two rupees per garment. That rhythmic pedal became the heartbeat of her son's ambition.

This book is the extraordinary tale of that son, Shri. K Satyanarayana Raju and his journey from those modest origins to the formidable position of Managing Director and CEO of one of India's largest Public Sector Banks.

But this is not merely a banking biography. It is an intense search for the original currency of greatness. It asks: Can a person who was once denied the luxury of an auto-rickshaw rise to lead an institution that moves thousands of crores?

Can a person who once walked three kilometres, back and forth, simply for a cup of buttermilk for a humble dinner; ascend to a position of directing multi-crore CSR campaigns and sponsoring free education across institutions?

Is it truly possible for a person who earned a living sewing garment hems to become a leader entrusted with framing the core policies that steer a major Nationalized Bank?

The answer, laid bare on these pages, is an emphatic 'Yes,' provided your journey is guided by the tenacity of honesty, integrity and diligence.

Through chapters detailing formative choices — from the mathematical Logic 'With A Human Touch' that became his professional superpower, to the enduring lessons of Loyalty's Lasting Legacy — you will discover the blueprint of a life lived on principle. Every setback was a plot-twist. Every challenge, an opportunity to demonstrate that character is the one over-appreciating asset.

The Master Stitch is an intimate look at the invisible forces that shape a leader: the unyielding will, the dedication that kept his spirit awake even when his body slept and the comprehensive grasp that true success is measured not by the applause at the entry, but by the silence of respect at the exit.

Turn the page to witness a transformation: a mother's ₹60 investment in her children's education becoming a towering legacy of national impact.

But pause and consider: Why does a transformation like this need to start from a place so humble?

Is the true power of this story simply the massive success at the end or is it in that original, fragile investment?

This isn't just a story to inspire you — it's a mirror held up to your own life.

Can you truly believe that the very hardships you face today — the ones that feel like heavy weights — are not obstacles, but the unique, unshakeable roots from which your greatest, most impactful success will spring?

The story has been stitched. Now, as you prepare to read it, ask yourself:

What if the simplest, most challenging beginning is the only way to script a success that is indeed impossible to deny?

అమ్మ ప్రేమ

మనం ఎంత ఎదిగాం అని కాదు
మనం ఎలా ఎదిగాం అన్నది ముఖ్యం.
ఎదుగుదలని కొలిచే పరికరాలు లేవు
ప్రమాణాలు పరిమాణాలు అసలు లేవు.
విలువైన ఆభరణాలు ధరిస్తేనే,
విలాసవంతమైన వస్తువులు వాడుతుంటేనే,
లెక్కలేనంత డబ్బులు ఖాతాలో ఉంటేనే గొప్పవాళ్ళు కాలేరు.
వ్యక్తిత్వం ఆభరణంగా ధరించాలి
విలువలు ఆస్తిగా ఉండాలి.
ఆలోచనలు వ్యవస్థను నడిపించాలి.
నిర్ణయాలు శాసించాలి.
విజయాలు సూఫర్లని ఇవ్వాలి.

నా జీవిత ప్రయాణంలో
అలాంటి సూఫర్లనిచ్చే విజయాలు,
ఆలోచింపజేసే నిర్ణయాలు
విలువైన వ్యక్తిత్వం కలిగిన వ్యక్తితో కొన్ని మైళ్ళు ప్రయాణించే అవకాశం కలిగింది.
ఆ ప్రయాణమే ఈ పుస్తకపు పేజీలు.
ప్రతి పేజీ ప్రత్యేకం.
ప్రతి అక్షరం ఓ అనుభవం!!
ప్రతి అనుభవం మనసుకు ఒక అద్దం !!!

ప్రతి అధ్యాయం ఓ స్ఫూర్తి
పూర్తి ప్రయాణం మనకు ఓ దిక్సూచి !!!!

కొలమానం లేని కష్టాలు,
నిస్వార్థ జీవితం
నిరంతర ప్రయత్నం
అనంత లక్ష్యాల చేదన,
వీటన్నింటికంటే ఓ తల్లి కన్న కల ,
ఆ కల ప్రతిఫలమే... మన కెనరా బ్యాంక్ మేనేజింగ్ డైరెక్టర్ శ్రీ కలిదిండి
సత్యనారాయణ రాజు గారు.
ఒక తల్లి,బిడ్డను బలంగా నమ్మితే,
ఆ నమ్మకం ఇచ్చే విజయం కొన్ని వేల మందికి ఆదర్శం అవుతుంది.
ఒక అతి సామాన్య కుటుంబంలో పుట్టి ,
సాధారణ క్లర్క్ గా బ్యాంకింగ్ రంగంలో ప్రస్థానం మొదలు పెట్టి,
దిగ్గజ బ్యాంకుల్లో ఒకటైన కెనరా బ్యాంక్ కి మేనేజింగ్ డైరెక్టర్ స్థాయికి వెళ్ళారు
అంటే అది ఆశ్చర్యమే కాదు. ఆ తల్లి కన్న కలలకు న్యాయం కూడా...
బీకర గాలులని తట్టుకున్న చెట్టు మాత్రమే రేపటి రోజు నీడనిస్తుంది.
తట్టుకోని చెట్టు కొత్త మొక్కకి అవకాశం ఇస్తుంది.
పోటీ ప్రపంచంలో నిన్నటి నీ కంటే నిరూపించుకుంటేనే రేపటి రోజుకి రాజు
అవ్వగలవు అని ఆయన ప్రస్థానం చెబుతుంది.

ఒక చిన్న మధ్యతరగతి ఇంటి నిశ్శబ్దాన్ని చీల్చిన ఓ కుట్టుమిషన్ చేసిన శబ్దం ,
ఆ కుటుంబ ఆకలి నింపే జీవనోపాధి యంత్రం మాత్రమే కాదు, ఒక అద్భుతమైన
భవిష్యత్తుకి సరిపడ వేలుగుని ఇవ్వగల ప్రేరణ దీపం.

ఆ శబ్దం కేవలం జీవనోపాధి యంత్రం కాదు, అది ఆ తల్లి తపన, త్యాగం, స్వప్నాల ప్రతిధ్వని.

ఈ ప్రస్థానం అంతా వారి తల్లి శ్రమలతి రామ సీత గారి ఆశీర్వాదం అని తెలిసాక చాలా గర్వంగా అనిపించింది

ఎక్కడో ఆంధ్రప్రదేశ్ రాష్ట్రములో పశ్చిమ గోదావరి జిల్లాలో ఆకివీడు అనే ఊర్లో జమీందారు గారి గుమాస్తా ఇంట్లో పుట్టిన ఆమె, దేశ ఆర్థిక సేద్యానికి ఓ రైతుని తీర్చిదిద్దారు.

ఆ తల్లి కలలే కొడుకులో సంకల్పమై

విజయాలకు శిలాఫలకాలుగా నిలిచాయి.

అందుకే ఆయన ప్రస్థానం మనకి చెబుతుంది

"పదవులు ఓరోజు విశ్రాంతి అడుగుతాయి.

సంపదలు కళ్ళముందే కరిగిపోతాయి

కానీ మనం నాటిన విలువలు మాత్రం శాశ్వత వృక్షాలులా పెరుగుతాయి.

ఆ తల్లి చూపించిన మార్గంలా తరతరాలకు నీడనిస్తాయి" అని

ఆ మార్గమే ఈ విజయగాధకి మూలం.

ఆ తల్లి హృదయమే ఈ ప్రస్థానానికి ప్రాణం....

A Mothers Love

A mother's blessing is not a whisper;
Rather, it splits the heavens apart with a thunderclap
Her will is a chain that ties to fate itself
No crown, no throne, no treasure
has ever dared to match her love
When values rise taller than coins stacked in coffers,
When decisions change the course of history,
The song from one sewing machine becomes survival –
Now the flame of a stitch in the hem of tomorrow!
This is no simple tale of chance or accident –
this is destiny, hammered in fire,
tempered by a sweat, drawn from a sacrifice!
And when your gaze has swept across these pages,
You will not only have read them –
you will have inhaled the blaze of inspiration –
and may you carry that flame,
until the very end, the world itself burns bright and
unending
with the light of one mother's dream!

PROLOGUE

"Benz Circle... Benz Circle... Madam... Sir... Benz Circle!", the conductor's shout was a familiar shriek, a sound I'd heard three or four times already. This time, he stormed down my aisle, his voice laced with an edge of frustration. He came to a halt beside me and the young man next to me, who was still lost in a deep sleep. Once the boy finally stirred awake, the conductor's tone softened and he made his request: "5 stars Anna, 5 stars," he said, not as a polite ask, but as an authoritative barter for waking us at our stop. I love travelling by bus, no matter how far. No matter how discomforting, no matter how crowded or cramped, the truth is, for me the bus is a 'third place'. It is a space outside of home and work where I can exist without expectation. With no social obligation whatsoever, I get a sense of anonymity. I observe people and the world without being a participant — it gives me a sense of perspective. For some, it can feel like wasted time, leading to frustration. For me, it's a valuable period of "unstructured time" where the mind wanders freely. I find that I am most productive at drafting defence proposals while travelling. As I got off the bus, I watched a woman effortlessly carry her half-asleep six-year-old boy on one shoulder, while balancing two heavy bags on the other arm. It was a difficult task, but she performed it with a magician's grace. We often glorify mothers' sacrifices, but what we see is a true human, fighting for her child's well-being with every fibre of her being. The words suddenly flashed in my head, "I am what I am because of

my mother!” from the mouth of Shri. K. Satyanarayana Raju...

I didn't know why at that moment, but it felt like life was connecting two distant dots- the sight of the mother I had just seen and the man whose words about his mother had once touched me deeply. Fate does not have a roadmap; it sets a stream of water and it is up to us to decide the journey. Such was this encounter, a spark that set in motion the story now you hold in your hands.

I saw the bus gently rolling off the sideway resuming the journey towards its destination. With that pulsating thought still lingering I was pulled back down memory lane to a different time and place.

What began as a formal invitation soon became a deeper discovery. Back then, our Association launched their audacious "Trumping the Target" initiative in Chennai. Our boy Rishi, within just days of his election as the youngest Trade Union Leader in the entire Banking Industry, launched a dauntless movement called “Trumping the Targets”, targeting ₹25.00 Lakh Crore Business and ₹20,000 crores of net profit for the bank. That surprised everyone — including me. But such is the culture of the Association, where an trade union leader is equally invested in the bank's growth alongside the employees' welfare and wellbeing.

On November 27th, 2021, as our economic terrain shifted dramatically, the first meeting of this kind was held in Chennai and this ambitious mission was spearheaded by our protagonist, Raju sir, the then Executive Director of

Canara Bank, destined to become its Managing Director and CEO.

No one would have guessed that at that moment, far beyond the applause and accolades, fate was already sketching a new chapter in my life. A journey that would connect me with a man whose life reflected the very essence of struggle, sacrifice and success.

Satyanarayana Raju, to honour the gathering as Chief Guest? The idea of inviting Raju sir as the Chief Guest was valiant and bold. Because, for an ED, the calendar is as inflexible as steel; his commitments hinged on the heartbeat of one of the finest public sector banks in India. Yet our Rishi, armed with conviction and a disarming enthusiasm, dared to try.

It was late. The Chennai air was heavy and damp and the only sound was the drumming of the pre-monsoon rain on the roof of the hotel. Rishi, restless with conviction, suddenly remembered a piece of incidental intelligence: Raju sir was staying in the very same hotel for an official meeting. An invitation by phone or email would be too easily deflected by the ED's famously packed schedule. This had to be personal.

With a deep breath and a quick check of his appearance, never minding the late hour, Rishi walked down the quiet corridor and knocked lightly on Raju sir's door. The door opened and there stood the Executive Director, momentarily surprised.

"Sir, excuse me for the hour," Rishi began, his voice earnest, "but I learned you were here and I couldn't let the

opportunity pass. We are holding the launch of our 'Trumping the Target' initiative this morning. It would be a monumental honour if you could grace us as the Chief Guest."

Raju sir looked at the young man, a moment passing in silence. Rishi could see no hint of the steel-clad schedule, only a flicker of recognition for the passion in his eyes.

"You have a target of ₹20,000 crores, young man," Raju sir said, a faint smile touching his lips. "That is a target I must witness being trumped. Of course, I will be there."

There was no hesitation, no need for consultation with his PA, just an immediate, unreserved agreement. The next morning, despite his pressing duties and the torrential rain that served as a perfect excuse to decline, he was there. Because destiny, when it whispers, often makes itself heard above the loudest storm. Perhaps it was Rishi's persistence or perhaps Raju sir's own instinct that this meeting was meant to be, for he agreed and so, in the midst of rain pounding against roofs and the smell of damp soil filling the air, two men were fated to encounter each other for the first time.

Their handshake was not just a greeting. To Rishi, it was the privilege of receiving a man whom he had only heard of. To Raju sir, it was the acknowledgement of something common in the young man's passion, the same fire that had once raged in his own heart decades ago.

On the stage, his presence was magnetic. Confidence radiated from him; there is a thin line between aura of a

man who demands attention and the steady composure of the one who naturally earns it.

As the event concluded, I too had the brief honour of greeting him. Although it was a short exchange, something about his calm, grounded presence left a lasting impression on me. I remember leaving the hall that day with a quiet sense of admiration, unaware that this brief encounter would one day find a deeper echo in my own life.

The universe, it seems, enjoys a good sequel. The chance encounter in Chennai was just a prelude to a deeper connection.

Second Encounter: The air in Bangalore crackled with the energy of a thousand young officers — the future of the bank — gathered for the Youth Conclave. When the invitation was extended to Raju sir, there was no deliberation. He is a man who carries a deep, almost visceral enthusiasm for the "young blood" of the institution, a belief that innovation and drive reside in the next generation. He accepted instantly, eager not merely to address the youth, but to connect with them, to share the fire of his journey.

It was at this vibrant conclave that I met Raju sir for the first time.

When I introduced myself, he looked directly into my eyes and said with genuine warmth, "Glad to meet you, Prasad Ji."

Soon enough, we had the good fortune to sit with him across a tea table. In that moment, his words rose like steam from a cup, unfolding on the screen of life like a film.

In the discussions that followed, tales unwrapped like cherished secrets. We heard of Raju sir's origins: of a humble house where money was not forthcoming but values were aplenty. Of a mother whose implicit resolution kept three children dressed, fed and, most importantly, educated. The whirl of her 'Usha Sewing Machine' was her children's lullaby, its needle moving tirelessly back and forth across cloth, not just sewing clothes but knitting a tenuous safety net.

She prayed for nothing for herself. Her sole prayer, her sole aspiration, was that her children may receive the education she had never had, the opportunities forever out of her reach. Her toil, her abstinence, her dedication — this was the base on which her son constructed his path.

We heard in wonder. Here was a man who had started from such a modest beginning to achieve the position of a MD & CEO of one of India's largest Banks. A man whose will was so unquenchable that even when he slept, he dreamt not of freedom but of blueprints, plans and potentialities. It was said that his resolve was so unyielding that even his shadow worked beside him, sweating in wordless devotion.

In each step he made, in each idea he had, he carried with him the spirit that knew no slumber. Outside, the rain might flood streets, but inside that room, another flood surged forth, a flood of inspiration, of awe and of tales to be told.

Every moment of our lives holds a story. A simple thought is a parable and every effort, a larger one. This is the very

fabric of life. Behind every achievement lies a backstory that deserves to be known and this one is no exception.

In today's restless world, where life scrolls past us like fleeting reels on a screen, a story like this stands still — solid, timeless and nourishing, like an ancient temple that still shelters long after.

One evening, with a steaming cup of coffee in hand, I let the stillness of the night envelop me. The aroma of roasted beans and the sight of milk froth brought me back to myself and a spark ignited within me: this story had to be told. Not as a skeletal chronicle of promotions and transfers, but as the story of a boy who began his life amidst the rhythmic wails of a sewing machine and grew up to lead one of India's biggest public sector banks.

It's an ode to a mother's sacrifice. A son's determination. A sister's orison. A brother's brace. And an indomitable spirit that thwarts fate — a story worth passing on.

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THE SEEDS OF GREATNESS

Childhood, Family and Foundation

THE ROOTS

From Humble Soil, Grew A Visionary's Shadow

Raju sir took his name from his grandfather — a clerk for the Akivedu Zamindar in the sun-baked lands of West Godavari. This grandfather, a man whose quill likely flew faster than a modern-day email, had four children: two sons and two daughters.

The 20th century was a time of magnificent possibility, yet a 'curse' for a woman's boundless spirit. And then there is Smt. Ramaseetha. Her name itself is a prayer, isn't it? Rama — the lodestar of truth, his strength found not in thunder but in steadfast humility. Seetha — the very earth of courage, kindness and all that is sacred in womanhood.

My mother, bless her soul, used to say, "Formal education can open doors, but true wisdom builds the house!" And Ramaseetha's heart was a grand mansion of aspiration.

Her brothers would read and she would sit silently, only to absorb their knowledge. Alas, fate intervened and she was wed to Shri Gopalakrishnam Raju, a humble clerk at the Akividu rice mill — a life woven into the rhythm of the pounding mortar and pestle, the thumping of the mill.

They were blessed with three jewels: Smt. Subbalakshmi, Shri Ramalinga Raju and our protagonist, Shri Satyanarayana Raju.

Later, the winds of life — often harsh, yet always purposeful — blew her back to her father's home. Now, imagine this,

sixty years ago: a woman, a mother of three, standing firm, refusing the life raft of family dependence. A struggle! It was like trying to send a text message using a telegraph wire! Nearly impossible!

Yet, Smt. Ramaseetha possessed willpower, the most potent elixir known to humankind. It was drawn from the twin springs of honesty and faith in 'Maa Annapoorna', the Goddess of Sustenance.

To feed and educate her children, she took up the needle and thread, embracing the tailoring profession with a smile.

Ramaseetha's calculation of survival was stark:

- * Family sustenance needed: ₹150 per month.

- * Her maximum output: Two blouses per day.

- * Earning per day: Three rupees maximum.

- * Monthly income: ₹60 to ₹70.

A gap wider than the Grand Canyon! She was running a financial deficit, a 'negative cash flow,' yet she never let her heart's ledger fall into the red. Day and night, the sewing machine was her chariot. She engraved one eternal truth in their hearts, a life-changing algorithm: "A well-educated person with moral qualities will achieve greatness in their life."

And from this cauldron of love and sacrifice emerged our hero.

Naughty, yes — the sign of a quick mind that finds the world too slow. Inquisitive, absolutely — a soul that needed to dismantle the cosmos to understand its clockwork. Caring

— a reflection of the love he knew. And, the most intelligent kid — a vessel ready to be filled with the knowledge his mother fought tooth and nail for.

For him, the early struggle wasn't a punishment; it was a pre-flight checklist. It wasn't a wall; it was a stepping stone. My friend, if you've never had to climb a ladder you built yourself, you'll never truly appreciate the view from the top!

The seed of his life, watered by Ramaseetha's tears, was about to sprout. For what is failure, but a temporary 'system crash' that leads to a necessary 'software update'? The journey begins here, with a simple woman who knew that the truest riches are not in the bank, but in the books and in the heart.

What do you think, my friend? Does this not show the infinite power of a mother's dream?

The deepest form of wisdom is recognising that your humble beginnings, your struggles and your original environment contain the unique set of minerals that ask you to honour the soil you came from, transforming into unique power.



Smt. Ramaseetha with her 3 children Smt. Subbalakshmi, Shri. Ramalinga Raju & Shri Satyanarayana Raju in their residence at Akividu.

A MOTHER'S MASTER STITCH

One Needle, Endless Destiny

Where, I ask you, does true power reside?

Is it in the vast empires or the gilded halls of commerce?

Do the revolutions that truly matter roar from cannons or do they whisper with the quiet persistence of a mother's endless love?

Can a simple tool, crafted of iron and wood, truly become a divine instrument of fate?

It does here. A tailoring machine, the 'Yantra' that became a mother's silent accomplice.

The dim, two-room house (one hall, one kitchen) at 1:15 AM. The kerosene lamp casts long, flickering shadows on the plain walls. The rhythmic thump-thump-thump of the Usha machine has just fallen silent.

Smt. Ramaseetha's head finally gave way, dropping onto her small, flattened pillow on the earthen floor of the hall. The air was thick with the faint metallic tang of the sewing machine and the heavy smell of lamp-oil, the perfume of her toil. Her hands, calloused and faintly aching from hours of gripping the fabric, were curled loosely beside her face.

Little Raju, perhaps seven or eight, had been sitting nearby, winding a fresh bobbin of thread. He watched his mother sleep — a sleep earned stitch by sacrificial stitch. He knew how urgently she needed the rest.

Quietly, he slid his small body closer. He didn't speak. Instead, he leaned down, his forehead gently touching her temple for a brief, non-verbal benediction. Then, he would perform his self-appointed duty. He'd gently lift her hand – the one still slightly curved from pressing the pedal – and place it across her chest, covering her heart. It was his small, protective gesture, a silent promise to the tired mother: I've got this, Amma. You rest. He would then pad over to the machine and begin the quieter work of folding the finished garments, his mother's sound sleep his greatest comfort and motivation.

Smt. Ramaseetha was a woman of self-respect, born in Akividu, Andhra Pradesh. Her own dream of education was cut short too early. Having dropped out during the fifth grade, she expressed a desire to continue, only to be met with the discouraging words, “Should women reign lands by earnings?” That moment, that instant denial, planted a seed deep within her mind: the unshakeable conviction that every child deserved to be educated. Though she was soon married to Shri Gopala Krishnam Raju, she continued to listen and learn by observing her brothers study – a quiet act of rebellion and longing.

As the family grew, so did the challenges. Debts were abnormal. Children's schooling and household expenses were barely met. Soon, they were not even able to afford enough food. How long could a mother endure the systematic erosion of her children's future? One day, she made the heart-wrenching, yet necessary, decision: she took her three children and returned to her maternal house, resolved to carve out a better life for them herself.

Their home, a warzone of their struggle. It was a simple, small house — perhaps just two humble rooms that offered little more than shelter from the elements. The walls were plain, the furniture sparse. But within those confined spaces, illuminated by the dim glow of a late-night lamp, Smt. Ramaseetha built an emotional sanctuary. This small house was where she started her war against destitution, armed with nothing but a sewing machine.

And so, she had to resort to tailoring work, dedicating herself to the single-minded goal of educating her children. Her son, Young Raju, would later state that the rhythmic, relentless footsteps of that very tailoring machine became his constant inspiration. The financial reality she faced was brutal. Even during the bustling festival season, she rarely managed to complete more than two garments a day, leaving her monthly income barely reaching sixty or seventy rupees.

They couldn't afford proper rice, subsisting on the cheaper, coarser varieties. Curries were a rare luxury. Instead, the children were raised on very simple food. The deepest memory of their hardship was the daily ritual of walking three kilometres to get buttermilk for their lunch, paired with the cheaper rice. Her sons, filled with the spirit of making do, would collect the leftover sheaves of grain the farmers left after the harvest, which Smt. Ramaseetha would then ingeniously turn into small, simple snacks. This taught them early to prioritise what truly matters and find small sparks of happiness in the routine.

Amidst the relentless whirl of the machine and the quiet struggle, there was an emotional bond between the mother and her youngest.

The small hall, early morning. Smt. Ramaseetha is waking up to the light of dawn filtering through the single window. She woke not to the sound of an alarm, but to the silence of the machine and the quiet breathing of her youngest. Her eyes, still strained from the late-night lamp, searched the small, familiar space.

There he was: Raju, curled up on a rough mat near the machine, the finished piles of cloth – skirts or blouses ready for delivery – stacked neatly beside him. He hadn't just completed the urgent tasks; he had prepared the next batch of fabric, his tender hands attempting to mimic the precision of hers.

She stretched out a hand, her fingers brushing the stiff, slightly sweaty hair on his head. She didn't shake him awake. Instead, she let her hand rest there, her thumb gently stroking the nape of his neck. This simple physical contact – the warmth of his skin against her weary hand – was the most potent relief she knew.

As he stirred, she would lean in, her face close to his, the faint scent of charcoal and turmeric from last night's meagre meal on her breath. "Did my Chinna finish everything?" she'd whisper, her voice thick with sleep and an unspoken pride.

Young Raju would blink awake, his eyes instantly locking onto hers, the fatigue of his own late-night vigil melting away under her gaze. For a fleeting second, the mother and son

were just two souls, bound by a celestial love, drawing quiet strength from this intimate moment before the rigorous workday began.

The 'Yantra':

It stood in the corner, a dark, cast-iron idol of industry. The very wheel was the wheel of Dharma, turning relentlessly toward righteousness. The needle, thin as fate, acted as the arrow of her destiny, forever seeking the next stitch of possibility. The thread was a tenuous lifeline, spun not of cotton, but of hope. And the foot-pedal? That was the cosmic clock of eternal time, marking out every second of sacrifice with a deafening, insistent thump-thump. This machine was not merely an object; it was a character in their tale — her master, her servant, her confessor.

When Smt. Ramaseetha made her unspoken vow — “This is a debt I will not pass to my children” — she traded the fragile comfort of a dysfunctional roof for the honest certainty of that machine. She sought the instrument of her sovereignty and it was waiting, humming with anticipation.

She was trying to build a castle with grains of sand. Her devotion to this gruelling work, performed without complaint or expectation of reward, was Karma Yoga in its purest form, as extolled in the Bhagavad Gita: “You have the right to your work, but never to the fruits of your work.” She performed her duty, her Dharma, one stitch at a time.

Yet, she kept the wolf from the door and, more importantly, kept the dream alive. Though she cried inside — a silent, sacred sorrow only a mother knows — she always presented a happy face to her children. She knew that education would

not only lead to employment but would create good human beings.

She spoke simple tenets, hammering them home like a craftsman shaping iron: "Honesty and hard work is what keeps us in life." These are words that sound simple, but their spiritual weight is immense. They are the twin pillars of true existence.

A mother never avoids struggle; she is one who never gives up, despite the struggles. She knew what mattered: a roof in front of her Goddess's temple and souls nourished. And for that, she would do anything.

Maternal love often transcends conventional morality and self-preservation, operating as a fierce, primal imperative. The core philosophical hard truth lies in the fact that maternal love is "less" a gentle, social construct and "more" a primal, biological mandate for the survival of one's offspring. This love isn't always "good" or "just" in a societal sense; it is absolute.

It is the raw, unshakeable force that makes a mother an unconquerable, almost inhumanly tenacious figure in the face of adversity. This struggle is not a choice; it is an instinctual burden she cannot set down, driving her through pain, exhaustion and despair.

Ramaseetha did not just raise individuals; she raised an institution. The elder daughter, Subbalakshmi, achieved her degrees and settled as a Secondary Grade Teacher, teaching values alongside subjects. The elder son, Rama Lingaraju, became a Government Teacher.

They stood together, two brothers — Ram and Lakshman — in the footsteps of their mother. The elder took care of the family matters; the younger, Raju, took the decisions. There was not a single instance when the decision failed or was disobeyed.

This is not mere family unity; it is a crystal-clear bonding — a relationship marked by deep reverence, commitment and familial duty. This unity, minted in the crucible of poverty, was the family's greatest shield, much like the unbreakable bond between the five Pandava brothers, whose collective strength triumphed over individual limitations.

The greatest success was not their individual stature, but how they stood together. The invisible thread of her whispered lessons became their common heartbeat. She taught them to share what little they had and when one was weak, the others became strength. She planted roots so deep that no storm could pull them apart. Even now, they carry her lessons like an invisible sutra binding their hearts.

Smt. Ramaseetha, the woman who gifted society with wonderful children who are absolute gems, all because she lived by that simple, powerful truth:

“కష్టపితోనాస్తిదుర్భిక్షం” — (With hard work, there is nothing that is impossible).

She was especially strict about studies, often having to contend with the naughtiness of her youngest son, Raju. His tendency to be naughty and occasionally sneak off to movies often concerned his mother. She was deeply worried about how his forthright nature and rebellious streak might shape his future, even as she instilled core values in him.

The Universe, you see, keeps its own ledger. Honesty is a double-edged sword: it cuts through falsehood but often draws blood from the wielder. Raju's burden was akin to that faced by Dharmaraja Yudhishtira, who knew that upholding *Satya* (Truth) often led to the most painful, unavoidable consequences. His mother's machine had taught him persistence; life would now test his integrity.

The Truth-Teller's Burden is what they called it — Young Raju, carried it. He was a straightforward, outspoken child. His mother often worried, wondering if his raw honesty, sincerity and frankness would prove to be a liability in a world that often prizes subtlety over truth.

A break in the late afternoon, inside the hall. Ramaseetha is mending a small tear in Raju's shirt.

She sat with Raju in the fading light, the relentless heat of the day subsiding. Raju had been scolded earlier that day for his "forthrightness" at school — his brutal honesty having landed him in trouble with a teacher.

She held his shirt close, her fingers working deftly to patch the hole with a piece of matching thread. This wasn't just mending cloth; it was mending his anxiety. She pulled him close, seating him between her knees.

"Raju," she murmured, her face tucked close to his ear, her voice barely a whisper so the neighbours couldn't hear. "Your honesty is a big strength. But sometimes, the world doesn't like the truth spoken too loudly."

As she spoke, she ran her fingers through his hair, finding a small, stubborn knot near the back of his head. She worked at it patiently, not with a comb, but with the sensitive tips of

her tailoring fingers, gently untangling the small, physical knot while simultaneously addressing the larger, emotional knot of worry in his heart. It was a metaphor in action: just as she untangled the threads of their life with patience, she taught him to untangle the complexities of his Satya (Truth). The comforting pressure of her fingers on his scalp, combined with her soft words, assured the boy that while the world might punish his truthfulness, his mother would always be his sanctuary.

She always had immense faith and trust in Goddess Sri Annapoorna. The temple of that Goddess was her respite, relief and ray of hope — a quiet place where she drew courage. She held onto a precious dream: to one day have a house constructed right in front of the Goddess's temple.

Despite the turmoil and the weight of raising three children alone, Smt. Ramaseetha remained an innocent soul who would never extend her hand for anything, choosing to believe only in her own toil. Despite facing societal pressure that questioned “why her girl child should study,” she never refrained herself from supporting her daughter. Her daughter aced both Intermediate and Graduation and settled as a Secondary Grade Teacher, cherished by her students for teaching values and morals alongside the curriculum. Her elder son, also excelled and settled as a teacher.

As the siblings secured their futures, the family's position improved. Though there was no money for a lavish ceremony, when the time came for her daughter's marriage, Raju stepped up. Their mother struggled to complete the necessary formalities, but in a bequest to the values, her

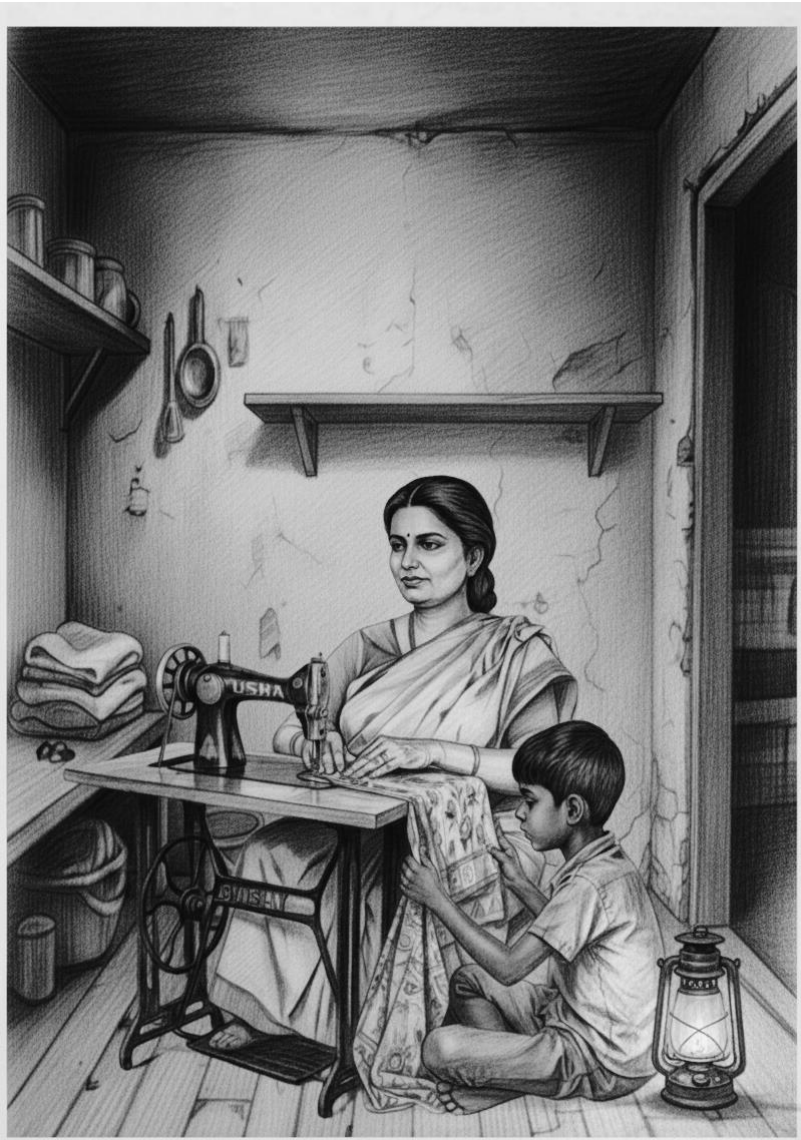
daughter herself took care of her entire marriage expenses, showcasing their independence and maturity.

Her greatest success was not just that her children stood on their own feet, but how they stood together. The two brothers always stood as Ram and Lakshman – the elder taking care of family matters and the younger making the major decisions, a bond marked by deep reverence and devotion.

When I asked Ramaseetha, if she had ever approached anyone for help during those darkest times, her simple, honest and modest response was a firm “No.” Above all, what strikes me most is the complete absence of bitterness. The entire family, to this day, holds no word of remorse or anger towards relatives or society; instead, they are immensely proud that, through their mother's willpower, they were able to sail through life's toughest storms together.

I still remember Raju Sir showing the Usha sewing machine and her chappal at the foot of it, understanding how Raju values his mother's hard work and sacrifices, uttering words from the depth of his heart: “This is the sewing machine that made me MD & CEO today...”

Before any corporate ledger, there was the original currency of sacrifice. The 'master stitch' is the most perfect lesson in devotion and tenacity – a priceless standard of unconditional support that binds all future successes. Wisdom demands that we prioritise the value of initial grace over acquired riches.





FAN: THE LUXURY OF THE EIGHTIES

Before the silicon chips ran the show and the very air was bottled and chilled. It was a time when air conditioning was the stuff of science fiction — a whisper from another planet, perhaps — and the humble ceiling fan was the Sudarshan Chakra of the middle-class dream.

Whirrrrrr... whirrrrrr... whirrrrrr...

That sound, my friends, was not just the rotation of blades; it was the grinding of the cosmic mill turning young Raju's world on its axis. He stood there, a simple soul at the doorstep of Andhra Bank and what seized him? Not the glint of gold, nor the smell of new rupees, but the very breath of comfort.

"My son, you stand at a crossroads." I recall thinking, perhaps to my own younger, more tempestuous self. "The universe often sends its loudest messages in the quietest hums."

I remember my own first glimpse of true, unearned leisure. It was a gramophone. Not the music — though oh, the voice of M.S. Subbulakshmi was enough to melt the stars — but the polished veneer of the cabinet itself. It was the physical embodiment of a life where things were cherished, not merely used until they broke.

"Babu, what work do you have?" The peon's voice, bless his cotton-clad soul, was the splash of water that brought him back.

"Ah... demand draft. I need one demand draft."

A simple request, yet one that contained an entire Doctrine of Desire. Young Raju shuffled into line, but his soul was already soaring with those mechanical cherubs on the ceiling.

His gaze fell upon the clerk — the thin man with the crisp collar. That collar! A small detail, but in those days, it was a sartorial semaphore signalling a life lived indoors. No mud-stains, no streaks of sweat and dust. His pen moved with a Zen-like detachment across the ledger, unhurried, unflustered.

"It's not just the job; it's the lack of desperation that separates the dreamer from the doer."

Young Raju's mind flew to his mother.

The mothers of that generation! They were the silent architects of a nation, their only power tool a weary palm-leaf fan. "She'd wave a palm leaf at him until her wrist gave up... then simply let him suffer the heat alongside her."

This juxtaposition — the clerk's fan that never tired versus his mother's wrist that surrendered — was a jerk to his soul.

"That could be me," he thought. "That should be me."

The revelation hit him with the force of a fundamental truth: The ceiling fan was a metaphor for dignity. It wasn't about escaping poverty — a Herculean task for any man. It was about escaping the compulsion of labour; about working with the mind, not just the muscle; about having the world serve you, just a little, instead of eternally serving the world. It was about being a step ahead of the wolf at the door, a position of grace.

"Forty-two rupees total. Two rupees for the draft."

He paid, but the transaction was secondary. He hadn't just bought a draft; he bought a dream.

He returned home to his mother, the image of her stooped over the wet clothes — sweat dripping from her chin onto the stones below — a stark, unforgettable-remembrance of the past

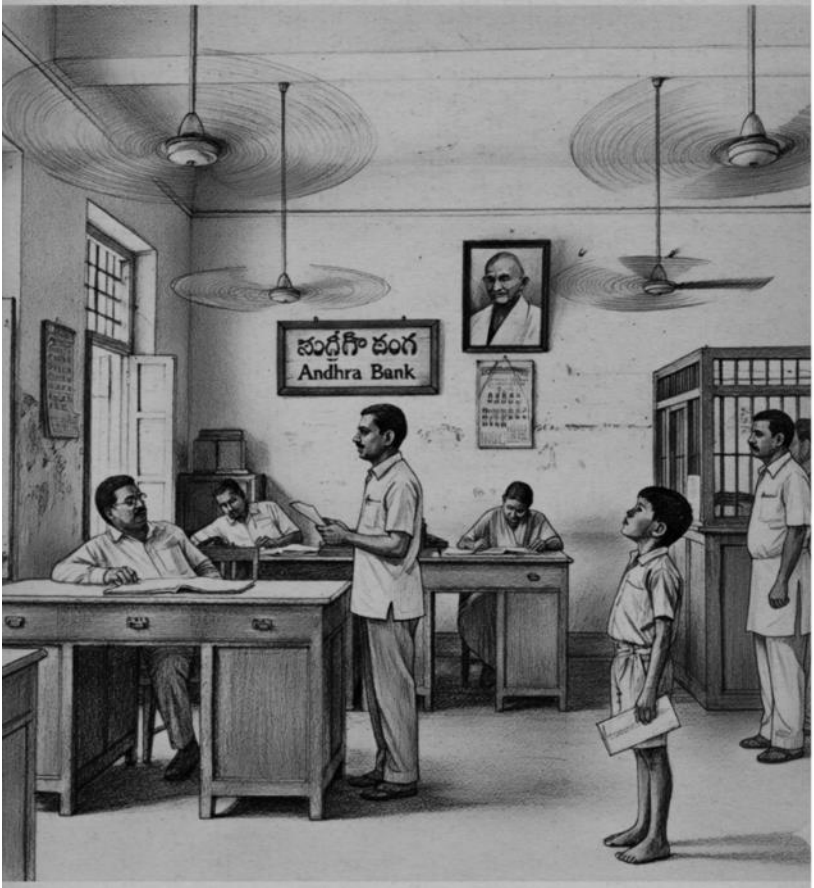
"Anma," he said, his voice quiet but resonant, like the first chime of a new clock. "One day, I'm going to buy you a fan. A big one. You won't have to sit in this heat anymore. I promise."

She smiled — the poor, tired smile of a woman who had seen better days fall by the wayside and learned to expect very little from the capricious hand of fortune. But this time, the promise was not made on a whim. It was consecrated by the 'whirrrrrr' he carried in his mind.

Raju sir's journey, my dear friend, began not with the lust for a king's ransom, but with a simple and intensely humane desire: to gift his mother a sanctuary from the sun. He had glimpsed heaven — a heaven with three blades and a motor — and now, he was bound to bring it home.

A good life is often the sum of the promises kept to the people we love most. Don't you think so?

Remember the sheer delight of simple, mechanical air — a luxury defined by its scarcity. This moment is a philosophical challenge: only by deeply remembering the experience of want can we fully appreciate the effortless abundance of the present. Cultivate gratitude by recalling the simple things you once yearned for.



THE AUTO I NEVER TOOK

*Some Stories Don't Begin With A Ride,
They Begin With A Run*

I was on my balcony one lazy morning, observing the typical mayhem of the city going on beneath me: autos dodging traffic, school children zig-zagging by and the street dog owning the road as its domain. A battered autorickshaw drifted by, wobbling as though it would topple over at any moment. From one of the by lanes a teenager emerged hustling in a desperate attempt to grab the driver's attention. As the auto-rickshaw came to screeching halt and the teenager still running to get into it as fast as he could, a memory came to mind — a memory of an individual whom I had grown to respect.

I recalled a small boy, young Raju, whose existence was so different from the city chaos I was observing. Then, getting into an autorickshaw was a luxury one could not even dream of. Walking to school was the only option and yet, his spirit never faltered and his will never wore out.

Some run for passion.

Some for promotion.

Some for a career.

Some for fame.

But Raju sir? He thrived for his mother. For her toil. For promoting her status in this world.

Ah, those formative high school days of young Raju! And even then, he seemed to have simply shone amidst his peers as if born under some nearly predestined prophecy, so rare that it was as if the great stars had conspired to light him with a mind bright and vehement. But do not imagine that such gravity deprived him of amusement, for beneath the studious covering lurked a saucy spirit. Raju was a witty trickster, always with a joke to pull on his unsuspecting friends but never anything cruel. His mother looked at him with a mild concern, because he was a lively little rogue yet not rambunctious to her nerves. Still, she could not help but notice fondly the underlying spark of intellectual brilliance that animated him always.

And then there was his love of the cinema — oh, such a movie buff he was! Be it the epic sagas of kings and warriors or the rib-tickling comedies of the days, Raju would sit glued, listening to stories, watching characters come alive in full laughter and sigh. For him the reel and the real were sewn into one frame, nourishing both his imagination and intellect.

And yet, for all his frolics and jests, there lurked beneath the levity a sort of resolute steel, slyly planted like a seed in a well-tended garden, waiting for its hour. Who could have suspected that behind that impish grin, behind those twinkling, teasing eyes, lay a mind busily turning over lessons as if they were riddles, rehearsing formulas as though they were spells and readying itself for the precise hour when intellect would demand its due, with all the punctuality of a British train?

It was exam time, I could picture young Raju eagerly studying, face buried in the textbook, fingers composing the chants of formulae and theories, eyelids yearning to sleep but the flame in his eyes pushing him through that nocturnal study. Sure, he was tired but morning air was always an energizer for him. He went to school that morning with his brother and friends, by foot, as always. Walking was the only means their family income afforded and Raju never even thought of it.

When he arrived at school, he located his exam hall and stood outside. Students sitting around him were turning pages in a rush, as batsmen eye the last over of a T20 match. And there he stood, with his back against a tree, composed and unruffled — like an assertive Dravid on a mission to tackle the fiery Brett Lee.

And then, as fate often delights in doing, catastrophe struck — neat, swift and entirely uninvited.

He remembered, with the sudden chill of disaster, that his hall ticket lay forgotten at home. Home — that distant fortress now separated from him by merciless miles and a clock ticking with all the cruelty of time itself, was unreachable.

Most boys would have surrendered to panic, cursed their luck and waited for destiny to mark their absence. But not Raju. Oh no — he was built of sterner fibre. He did not even break stride.

And how he ran! Not in the clumsy haste of an unprepared schoolboy, but with the measured rhythm of a soul entirely sure of its path. His legs moved like iron rods drawn by

some inner magnet; his breath kept time with the morning breeze; his mind, fixed upon that piece of paper, turned the world behind him into a blur of dust.

The lanes of his little town came alive with the spectacle. Women at their thresholds stopped mid-sweep, children stared open-mouthed and the milkman, balancing his cans, muttered something half in awe, half in disbelief.

“Is he running a race?” someone asked, shading his eyes, “or merely late for school?”

Another, leaning against his cycle, replied, “By the look of him, he’s running against fate itself!”

And perhaps he was.

I can still picture it — that young boy, in his slippers, arms slicing through the air as though he could bend fate if he only ran fast enough. The morning sun had begun to climb, golden and indifferent, but he moved with the certainty of one who refused to let the day defeat him.

Later, when he spoke of it, he mentioned it lightly — as though it were nothing at all. But I remember thinking then that this was no small act. It was, in its own quiet way, the first revelation of who he truly was.

Even as a boy, he did not run from failure — he ran *through* it. And that, perhaps, made all the difference between a student in a hurry and the leader he was destined to become.

Arriving at home, he grasped the hall ticket and turned back without pausing to catch his breath. On his return journey, his legs were shaking, his shirt clung to his back due to the

sudden perspiration and he pictured the exam hall marking him off as late. And yet, somehow, he arrived just on time, falling into his seat with shaking legs and a pounding heart like a drumline.

His mother, watching the ordeal, felt worry mixed with pride. Worry for her son's ordeal, yes-but pride as well, because even in the toughest moments, he had never allowed their situation to get him down or take his confidence away. She had taught him toughness in silence and he wore it like armour.

Curious, I questioned him subsequently, "Sir, did you even consider taking an autorickshaw or a bus?"

There it was, that soft smile and he said, "Rama Prasad Ji, at that time, taking an autorickshaw was what travelling business class by flight is now. I didn't even consider it an option. Our family income would only permit walking to school from home and back. That's all and that was never not enough.

There it was — that gentle smile of his, touched with memory and mild amusement. "Rama Prasad Ji," he said, "in those days, to speak of taking an autorickshaw was as distant a fancy as a man dreaming of wings. I suppose it felt as grand to us as flying business class does now. For us, such luxuries did not even present themselves as choices. Our family's purse extended only so far as a pair of sturdy legs could carry us — to the school and back — and believe me, that was never less than enough."

Even today, as the MD & CEO of Canara Bank, that same humility and spirited nature still prevail. He does not look

back, but he never forgets where he came from or what he learned in those early, quiet days. Kids who see their parents struggle learn resilience, diligence, honesty and values. It is what made Satyanarayana Raju the great leader he is. That day, sprinting like a fiend, was one of the many small, unnoticed moments that quietly set the stage for an extraordinary life of leadership. And somewhere, I like to believe, the tree he leaned upon and the ancient roads he ran are smiling too, proud of the boy who grew up to be the man he is today.

Look back and honour your refusals. Life's trajectory is often defined less by the bold steps you took and more by the involuntary reflexes your soul takes. Trust the deep, quiet knowledge and your instinct.



THE SPARK THAT LIT A THOUSAND DREAMS

The monsoon had arrived with its usual drama, clouds squatting low over Visakhapatnam like old women at a village gossip session. My study looked like a paper mill had exploded inside it. That was when I stumbled upon an old recording from our 19th triennial conference, buried under a heap of circulars. I dusted it off and pressed play.

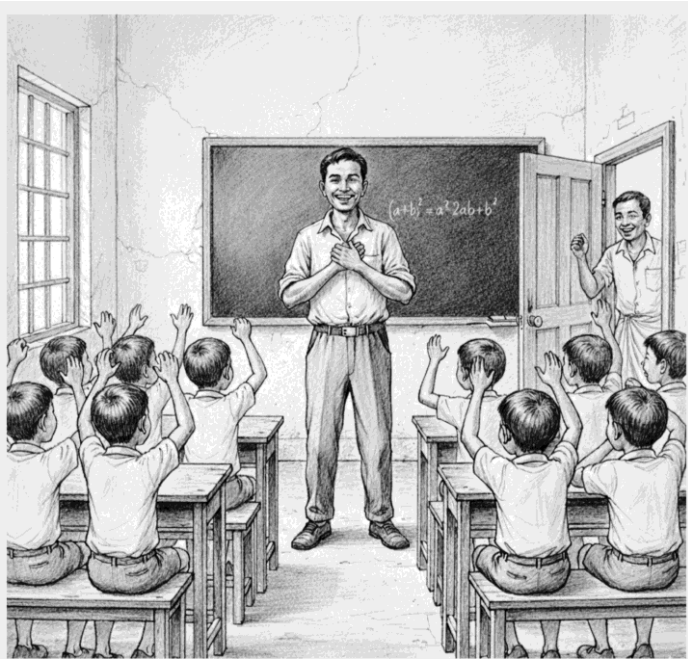
There he stood. Our then Executive Director, Shri Satyanarayana Raju sir, at the podium, speaking with the confidence of a man who knew his numbers like a mother knows her children. "Friends," his voice filled the room, "when you look at nationalized banks, their price-to-book value typically sits around 0.2 to 0.3. Even State Bank of India maintains a ratio of one. But today, we stand at 1.1 times!" The hall erupted as if Tendulkar had just smashed a six. Then came his closing words, stripped of all decoration: "Let us believe in hard work, let us believe in sincerity." No sermon. No philosophy. Just plain truth served hot, like roadside chai.

Years later, my neighbour, a retired schoolteacher who could barely balance her cheque book, grabbed my arm and declared, "Rama Prasad Ji, I finally understand net interest margin. And I don't even have a demat account" That's when curiosity bit me hard. Here was a man who could have been anywhere — IIT, Planning Commission, even ISRO. So, one afternoon, over tea that had gone cold, I asked him: "Sir, what made you choose banking?" He smiled. The kind

that opens doors to locked rooms in your heart. And then he took me back to where it all began.

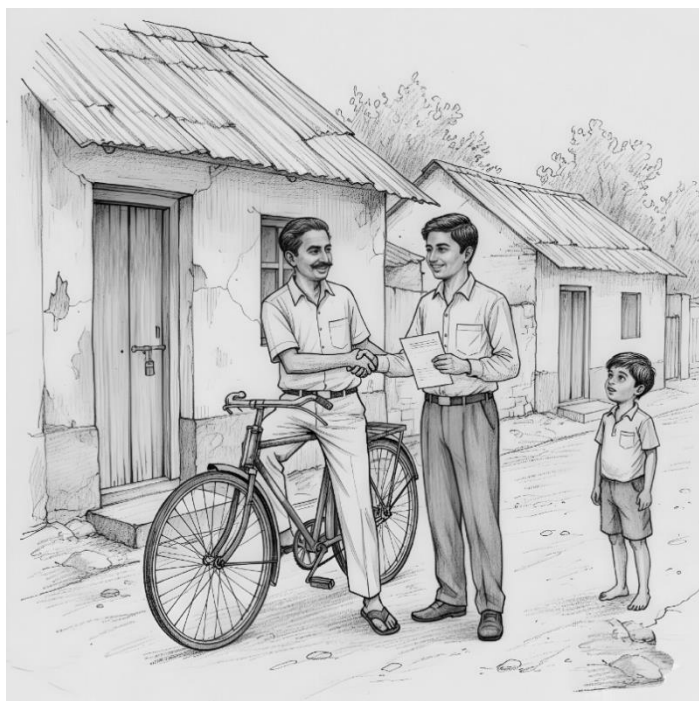
Picture a village school where afternoon sun poured through windows like honey. Students scratched out multiplication tables while counting down minutes to freedom. Enter Shri Vedanta sir, the mathematics teacher...to equations what a master chef is to spices. But that day, the gods rewrote the script. Mid-lesson, the door flew open. A messenger burst in, chest heaving: "Sir! Your son has cleared the PO exam!" Vedanta sir transformed right before their eyes. Chest puffed up like a rooster at dawn, face lit up brighter than temple lamps. The village went mad. Sweets appeared from nowhere, drums started beating. Young Raju sat bewildered. "What's the fuss? It's just a PO exam." But slowly, understanding seeped in: back then, a bank PO earned a hundred rupees more than an IAS officer. That wasn't loose change. That was serious money. That moment grabbed young Raju by the collar. Right there, he made himself a promise: "One day, my family will wear this same pride. One day, my village will beat drums for me."

Years later, my phone rang on a rain-soaked morning. My nephew's voice tumbled through: "Uncle... I got selected as a PO in IBPS!" That call yanked me back to another rainy afternoon with Raju sir. "Want to know what really hooked me?" he asked. "My neighbour, the postmaster. Lived across from us in a tiny, rented house. Just another man pedalling his bicycle to work every morning. Then his eldest son cracked the bank PO exam." His hands painted pictures in



the air. "That single news flipped everything. Overnight, that modest house became the centre of the universe. Women at the well whispered in awe. Men nodded sagely over chai. That's when truth hit me ...Banking wasn't just a job. It was a golden ticket. That family went from invisible to invincible. Invitations poured in, marriage proposals stacked up and the postmaster was suddenly treated like he owned half the district. Banking doesn't just hire one person. It lifts an entire clan."

He added to explain further, "Prasad Ji, I remember, there was this wedding". His friend's sister's marriage, bigger than most festivals. Music, lights, food enough to feed three villages. But cutting through all that noise, young Raju caught women's whispers: the groom was a Bank



Probationary Officer. "The bride's aunts were practically in tears," he recalled. "They kept saying, 'What punya your daughter must have earned to marry a Bank Officer!' That groom moved through the crowd like he owned the ground he walked on. Every eye tracked him with reverence." Young Raju, watching from the margins, felt something crystallize inside...a dream, sharp and clear. He wanted to give his family that same pride, to build a tomorrow that looked nothing like yesterday.

Today, that boy sits in the corner office. Shri Satyanarayana Raju...Managing Director and CEO. The boy who watched his teacher's chest swell, who saw a postmaster's family rise, who witnessed a groom command respect, grew into a man

who doesn't just occupy a position but embodies a possibility.

Here's the thing about destiny...it doesn't announce itself with fanfare. Sometimes it tiptoes into a classroom on a messenger's heels. Sometimes it lives quietly across the street. Sometimes it walks through a wedding mandap. And sometimes, it plants itself in a young boy's chest and waits, patient as a banyan seed, until it can grow into a tree whose shade covers countless dreamers.

As Raju sir would say, leaning back with that knowing smile: "Rama Prasad Ji, the really big equations of life? They're not solved in boardrooms. They're solved in quiet corners where dreams refuse to die." *Idi manchi katha kaadu. Idi manchiprayanam.* From borrowed walls to owned destiny...this is what happens when a Telugu heart decides to dream. It doesn't matter where you start; what matters is that your dream has the stubbornness of a buffalo and the wings of a hawk.

Dreams are born in unexpected places...a classroom where a teacher's pride exploded, a postmaster's rented house transformed by success, a wedding where a banker-groom commanded reverence. Young Raju learned that banking doesn't just give jobs; it lifts entire families and rewrites destinies. That village boy's stubborn dream grew from borrowed walls to the MD's chair, proving that your starting point doesn't matter...only the fierce refusal to let your dream die.

EARLY STEPS, BOLD CHOICES

College Days, First Few Jobs and Turning Points

FROM VILLAGE HOPES TO URBAN HUSTLE

The Making of A Banker

It was the 1980s... A time when a job with the Staff Selection Commission (SSC) was the gold standard — a ticket to the good life. Raju sir, a young man whose persistence was his superpower, had cracked it. Rank 101! A number, yes, but for him, it was a seismic shift, a new glittering reality called Hyderabad.

I remember my own first move to a city. A stark transition! Raju sir must have felt that too. The city was a rebirth, a place where the air itself seemed to hum with opportunity. He was no longer just a village boy; he was a metropolitan in the making.

But before Hyderabad, there was the village — the soil where his roots run deep. And at the heart of that world was a tea stall opposite a small medical shop. That humble corner was more than a shop; it was their adda, their parliament, their stage. Over steaming glasses of chai, Raju and his friends debated cricket scores, movie dialogues and the mysteries of life. Mischief was their second language — sometimes skipping chores to catch a matinee, sometimes pooling coins to buy one samosa and splitting it six ways. The stall owner, half-annoyed and half-amused, often scolded them for their endless chatter, but secretly he loved their energy. That tea stall was not just a place — it was a rhythm, a heartbeat, a sanctuary of laughter. Raju sir is so much inclined to his roots that even now whenever he visits

his hometown, he meets his friends, recalls and cherishes the good old days that they spent together. The fun fact here is he claims that his friends and his brother's friends are the same!!!

And movies — ah, movies were Raju's other great love. He idolised Shobhan Babu and for every new release, he was there on the very first day, first show. The excitement began long before the film: the posters pasted on walls, the ticket hunt, the thrill of sneaking in with friends after convincing the gatekeeper. For Raju, cinema wasn't just entertainment — it was a festival, a dream factory where he could see reflections of his own aspirations. His friends teased him for memorising dialogues and imitating the hero's walk, but they also knew that in those darkened halls, Raju was in his element.

So, when he moved to Hyderabad, the city's grand theatres felt like stepping into another universe. The sheer scale — the velvet seats, the booming sound, the massive screens — was intoxicating. He explored them all, wide-eyed, as if each cinema was a temple and each film a new scripture. Yet, even as he sat in those glittering halls, a part of him longed for the noisy banter of his village friends, the clinking of glasses at the tea stall, the carefree mischief of their adda. The theatres were bigger, yes, but the laughter was missing.

Mornings were for the grind, evenings for the gain. He worked for the CAG - SSC only for a few months, but he was the most disciplined and most intricate in his working style. He was, as they say now, totally 'in his bag' — focused, excelling and even snagging the "Best Employee Award". That, I suppose, is what happens when you're not just doing a job but owning it.

But beneath the shine of his success, Raju never forgot the shadows of his childhood. At the age of seven, he had discovered the truth — that his family's financial status was fragile and his mother bore the weight of it all. Night after night, she stitched tirelessly, her needle piercing not just fabric but the silence of sacrifice. That memory was etched into him like scripture.

So, when the first pay-check arrived, the first image that flashed before his eyes was not of Hyderabad's theatres or his own triumph, but of his mother bent over her sewing machine. He held her hand and said, "Amma, now I am here to take care of the family. You will not have to stitch anymore." In that moment, his victory was not his alone — it was hers.

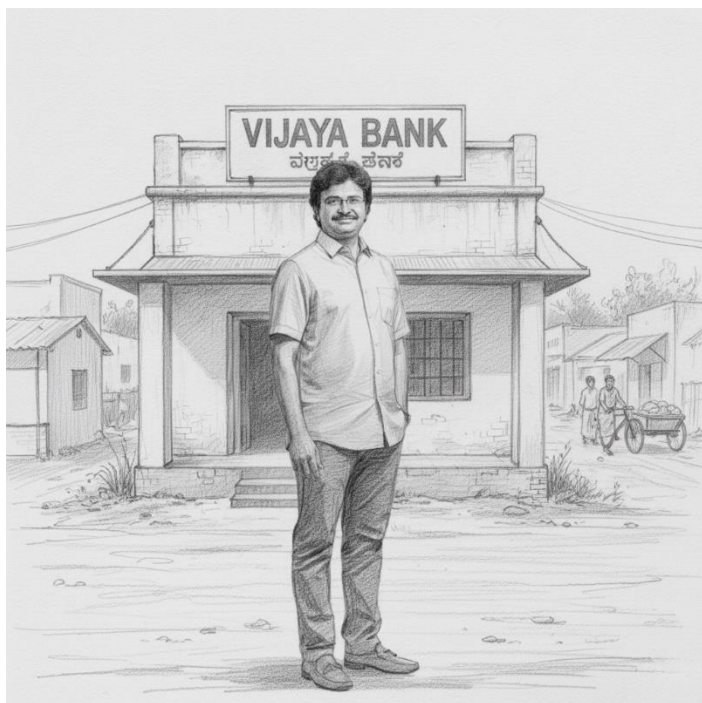
Then came 1988. A pivotal year, much like when I finally decided to retire my old rotary phone for a digital landline — a choice that felt both necessary and terrifyingly foreign.

A new offer appeared: a clerk at Vijaya Bank.

Picture the scene. Raju sir, sitting in his modest room, the congratulatory fanfare of his SSC success still ringing in his ears, now staring at this single piece of paper.

He thought to himself, is this some kind of deep-cut 'side quest' the universe is throwing at me? I've got a great job, steady income, I'm the Best Employee here in Hyderabad. Do I really want to swap comfort for hardship?

His gut, that brilliant, unerring compass, whispered back: "Raju, you and challenges are practically a power couple now. You've got the 'cheat codes' for success. Go for the challenge, my friend. Don't be a 'vanilla' hero."



His colleague, bless his soul, summed it up perfectly: “Raju was like a sponge — always downloading new information, always prepping for the next big 'software update' of his life.” He had the 'beginner's mind' even as a champion.

And so, he made the leap.

The new posting was in a rural branch. A gut-punch, perhaps, after the electric pulse of Hyderabad. It was like suddenly being disconnected from the Wi-Fi after getting used to it.

But a wise person knows that you don't grow under a spotlight; you grow in the soil.

Stepping into that rural branch, Raju sir felt the elevation. His mother could now proudly say: “My son is a banker.” Not just a government employee, but a banker — those days PSB Bankers carried the weight and glory of stability and trust.

He approached the bank like a master strategist playing a game of chess. Every circular, every policy manual, was not a chore but a sacred text. He wasn't just reading them; he was ingesting them, seeking the hidden 'Easter eggs' of knowledge. He decided he would not remain a clerk forever. He had the 'main character energy' of a future leader.

His branch heads adored him. He was a breath of fresh air, a reliable 'algorithm' in a sea of manual labour — sharp, decisive and dependable.

Vijaya Bank was no longer an unknown entity. It was his dojo, his training montage, the place where his identity was not just confirmed, but crafted.

Now, here's the truth that few youngsters realise today: Banking is not just another job. It is the only profession where the growth, a sense of little contribution that each banker has being a part of financial inclusion and above all the satisfaction of serving, is just limitless, where your growth is not shackled by cadre or seniority, but a vision. In most services, you inherit a chair and wait for time to move you forward. In banking, you create your own chair, your own table, your own institution of trust.

Every transaction is more than numbers — it is a story of someone's dream: a farmer sowing hope, a student stepping into the future, a family building a home. To be a banker is

to be the invisible architect of countless destinies. That is why, in the 1980s, to say “My son is a banker” carried a pride that outshone even the most coveted government posts.

For the young professionals who sometimes see banking as routine or thankless, Raju sir’s journey is a reminder: this is the one industry where your imagination, discipline and courage can rewrite the rules. Banking is not about clerical repetition — it is about vision triumphing over structure, about turning service into leadership and about transforming personal ambition into collective progress.

The stage is set. The preparation is complete. The clerk with the signature smile is ready for the next phase of his career — where ambition doesn't just meet opportunity; it hijacks it.

Have the courage to step onto the path that chose you, even if you don't fully understand it yet. Sometimes, the universe has a higher-resolution blueprint of your destiny — a calling — than your current perspective allows. Trust the pull toward the unknown.



Above is the picture of young Satyanarayana Raju with his friends. Below is the picture of the medical shop where they used to gather for spending time. The place is still visited by his brother occasionally

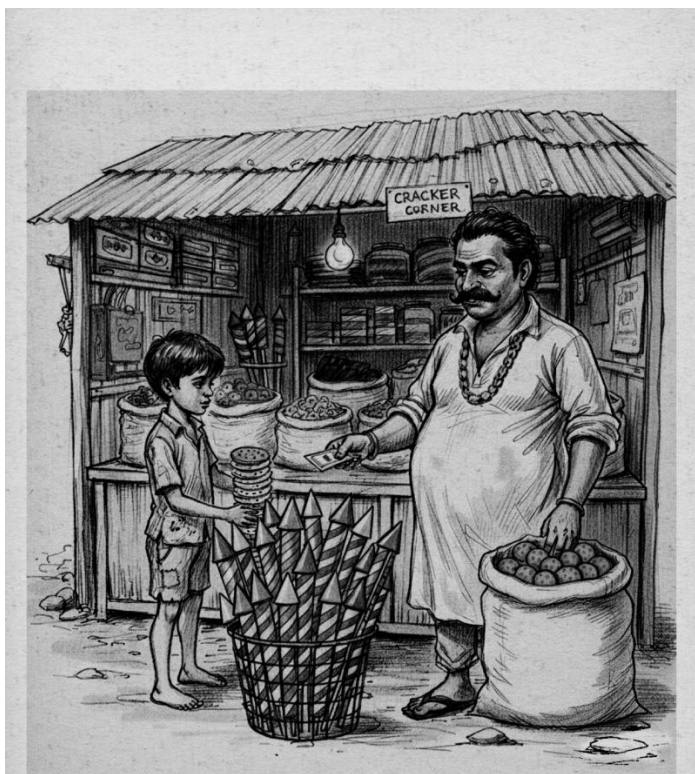
THE RUPEE REVOLUTION

The First Coin That Built A Legacy

Raju sir leaned back, a single, deliberate movement that settled the debate as effectively as any closing argument. The chasm between public and private sector pays, he had argued, was a flawed comparison, fundamentally distinct because one carried the heavy, unquantifiable weight of social responsibility. As his youngest team member leaned in with a question about his 'alpha' dollar, the tension in the room gave way to a palpable, shared curiosity.

The smile that spread across Raju sir's face was an anachronistic bridge spanning decades — a brief, knowing flicker recognising the sheer historical distance between his first income and the compensation structures they had just been discussing. "One rupee per day..." he announced, dropping a bombshell that caused a collective, millennial-era 'record scratch' of disbelief.

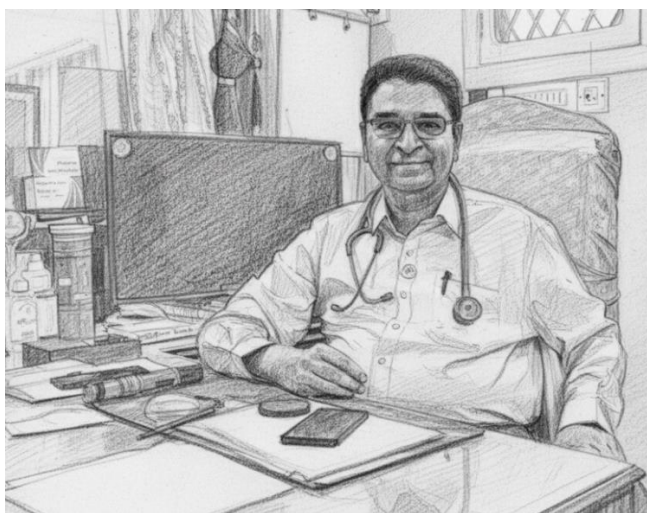
The story unfolded like a memory retrieved from deep storage. "It was during Deepavali," he explained, his voice laced with the texture of the past. "I was a child and I worked at a cracker shop — a small, makeshift asbestos shed. I'd sit there for a twelve-hour shift, essentially 'optimising for customer conversion' as you young men would call it, watching people select the loudest, brightest fireworks. My net pay was one single rupee."



A meagre wage, but the true value, he insisted, was never in the coin. “The real ROI (Return on Investment) came on the last day. When the shop finally shut down, the owner would give me a handful of premium crackers as a token. That was my true reward. They were the fireworks I’d earned. That was pure, analogue achievement.” His first rupee was never just a rupee; it was a foundational life hack, an immutable ledger entry that etched an unshakable work ethic into his soul. He had learned the true cost of capital from an age when most were only accepting passive income, not mining for every single rupee. “Money is essential,” he concluded, “it’s the operating system of the modern world.

It must be earned, respected and deployed wisely. But it should never be your primary user ID or define your personal brand.” It was this single, arduous earning that became the original seed capital for a grounded perspective and humility, a root access that others often lose once they hit a certain net worth.

The story of the single rupee wasn't an isolated anecdote; it was one of several humble, foundational moments that shaped the man. His journey was not a solitary climb. It was supported by a quiet, persistent scaffolding of belief, best personified by his neighbour: a local doctor and community pillar. This doctor, possessed of a confidence so generous it could have been bottled as tonic, had a gift for diagnosing not only a fever but also the exact degree of ambition in a young boy's eyes. Every promotion season, Raju sir would pay him a visit — ostensibly for a greeting, but in truth, for a dose of unflinching faith. The doctor would deliver his proclamations like a ceremonial intonation:



“You will become a Manager.”

“You will become a Senior Manager.”

“You will become an Assistant General Manager.”

“You will become a General Manager.”

“You will become a Chief General Manager.”

Each title tripped off his tongue like pearls on a string, precise and ceremonious, yet imbued with a mischievous cheer. He was a man who believed not merely in predictions but in Raju sir's inexorable rise, as if destiny itself had been carefully annotated in his ledger. The doctor's staunch conviction lent each new challenge a measure of theatrical reassurance. This enduring friendship, this simple, unwavering vote of confidence, was as vital to the climb as the first rupee earned in the cracker shop.

And then there was the matter of newspapers — a simple passion that, in Raju sir's youth, demanded the dexterity of a cat burglar and the patience of a monk. The family's finances could not sustain the luxury of a daily print subscription, yet the world beyond the village waited in ink and type. Raju sir adopted a system of strategic pilfering, executed with the meticulousness of a watchmaker. Each morning, he would collect the freshly delivered paper from the neighbour's doorstep, consume the news with the speed of a fast bowler racing to the crease and then — careful lest the integrity of the fold be compromised — return it exactly as he found it. One could say he learned a kind of moral acrobatics: balancing a hungry desire for knowledge with a scrupulous respect for property. His little hands trundled

over each sheet like a librarian adding a rare volume to its shelf, ensuring no extra crease or headline betrayed his illicit literary forays. This morning ritual of survival became less a skill and more a disciplined curiosity — a habit that would one day serve him much better throughout his life than the paltry rupee he'd earned.

The first rupee, the staunch conviction of a village doctor, the borrowed newspaper — all modest in appearance, yet monumental in impact; they were the admirable little drabs of character, woven into a lattice of experience that would one day bear the weight of an extraordinary and deeply human life. Raju sir's story, a seamless integration of earned capital, unshakable belief and disciplined knowledge, had done more than just share a memory; it had changed the way everyone in that room thought about work.

Great systemic change, whether national or personal, is simply the compounding effect of small, consistent value. Do not discount the power of the single rupee, the daily habit or the single, honest transaction. Revolution is built on incremental integrity. Raju Sir.



Real return on Investment

THE FORTRESS OF HONOUR

Where Ethics Lead, Legacy Follows

Some mornings have the ability to rouse you awake with more than just the sun. That spring morning, before the world stirred, I was at ease within the soft embrace of my armchair, surrendering to the tranquil state of early contemplation. I relish these moments, the breeze of spring air, the gentle sunlight spilling over the terrace. But when I spread out the newspaper, my morning serenity was immediately gutted.

There it was once more: headlines bellowing about shortcuts, corruption, bribery. Officials taking liberties at the expense of waiting ordinary citizens. My anger simmered. And as if the world conspired to tease me more, a memory from the day before swept me forward.

I had visited the temple, something I normally did in order to seek solace in the mere act of worship. The line of devotees was endless, with each one waiting patiently under the warm spring sun. And then, as if the world had curled up in obeisance, a VIP strode past everyone-an official, at that-giving a politic nod to the godlike ego in his head but completely disregarding the rest of the devotees. He went into the temple, made his offerings and left as if nothing were amiss. The scene had disturbed me sorely.

During those days, I was engulfed with an intricate Defence matter, a matter so complex that it had me awake for many nights at a stretch. A Senior Manager found himself caught

in a loan fraud case. The weight of the case file felt like lead in my hands, though it weighed barely a few hundred grams. For three sleepless nights, I looked at the grim audit report that had accused this Senior Manager with nineteen years of spotless service, of sanctioning fraudulent loans. The regional office was pushing for swift closure, but I couldn't rest, couldn't shake the memory of the man's meticulousness, his integrity — something did not sit right. I had worked alongside him once during the branch merger two years ago. Watching him stay back until midnight reconciling accounts, had seen him refuse even tea from a loan applicant. Would such a man suddenly turn corrupt?

I was alone in the silent Accounts Office, poring over the files for a tiny detail the auditors had missed. The only sound was the distant shuffle of a security guard and the constant hum of the fluorescent tube light above. Then, a memory of a conversation with my MD Satyanarayana Raju sir surfaced, pulsing like a war drum.

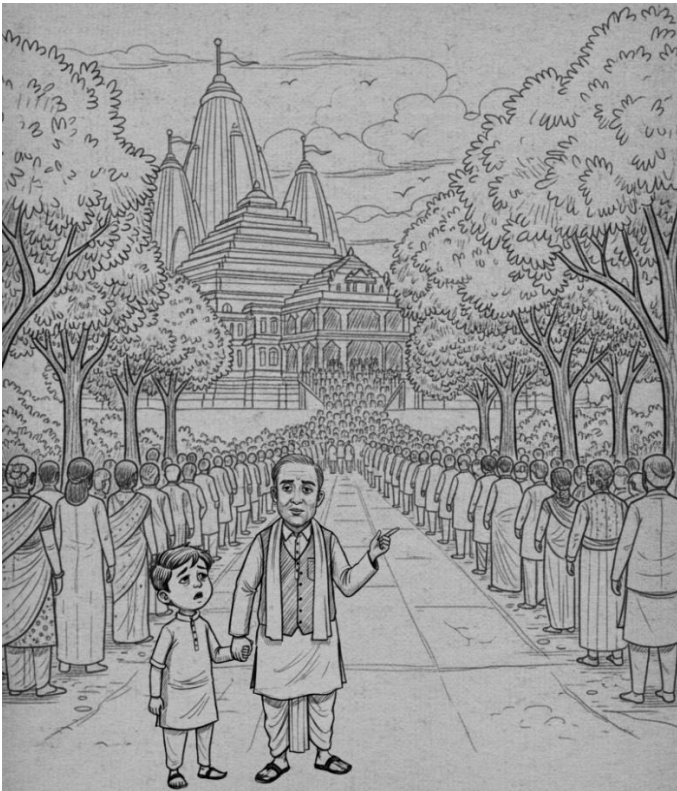
Once when Rishi was ill, there was a matter which required the MD's intervention and he asked me to meet Raju sir for a discussion on his behalf. I went to his Office and stated the Case. As I was finishing, I found Raju sir seemed lost in thought, his gaze fixed somewhere beyond the window.

"Rama Prasad Ji," he had said, turning to me, "Let me tell you about the man who showed me what integrity actually means — my mama, my maternal uncle, Sri. Pullam Raju." I immediately recognised that rare tone, the one Raju sir used when sharing something sacred.

Raju sir spoke with reverence of his uncle, an executive officer in a government office who was the personification

of honesty. He was a man who never cut corners, never accepted privilege and never looked for the easy way. He recounted how, even with VIP status, his uncle always stood in serpentine queues, purchasing his ticket and waiting his turn.

Young Raju, only ten or eleven, had once asked him why he didn't use the VIP pass at the temple. Pullam Raju's reply had seared itself into the boy's mind: "Raju, imagine if everyone like me skipped the line. The ordinary man would always be waiting...would that be fair? Would it honour God or our conscience?"



His uncle's teaching was simple but iron-clad: "The day you compromise on small matters, you've already auctioned your conscience for the larger battles." This principle had guided my uncle's life, that is why he enrolled in Law College late in life to argue his own property dispute, refusing to let his truth be twisted by someone else's flexible ethics.

I was intrigued to know about the law college enrolment part and asked him, "Sir, could you tell me more about it?"

He replied with the same tone of reverence "There was this vicious property dispute that nearly swallowed him whole. A few lawyers those days...they operated like syndicates, trading loyalties like commodities to whoever offered the fattest envelope. My uncle found himself marooned in a sea of purchased convictions."

"He argued his own case?" I asked, stunned.

"Every single petition, every courtroom appearance, every dawn spent buried in legal precedents." Raju sir's smile carried a deep respect.

The battle was not for his own property. Instead, as an endowment officer, he learned that others had encroached upon a huge parcel of temple land. To resolve this and recover the deity's assets, he acquired and honed his legal knowledge, mastering the law solely to fight for the temple's rights. His motive was selfless.

"I wanted to wear the police uniform once," he confessed, almost wistfully.

"Sounds like youthful romanticism now, but watching my uncle navigate this murky world with his spine unbent...I believed justice needed guardians. I wanted to be that shield for those who couldn't defend themselves."

A soft laugh had escaped him. "Destiny charted different waters for me. But that flame my uncle ignited? It never dimmed. It simply found different causes to illuminate."

Young Raju might have been a mere ten or eleven years old, but he knew even then: short cuts are shiny pitfalls, ease of use usually an ethical challenge and true integrity is doing what is right even when nobody is looking.

From that moment on, a seed was sown in his heart. The concept of guarding fairness and justice started germinating. And before long, he began fantasising about being a policeman-walking through streets, maintaining law and order, safeguarding the weak and truthful. Back home, he did it all after homework: walking up and down the corridors, saluting imaginary citizens, sometimes whistling at imaginary delinquents so loudly it left the dog trembling, the cow blinking and even his own sister shaken. Sometimes he would trip over his own shoelaces mid-salute, pause with a serious frown and then continue as though nothing had happened. Those childhood antics were as humorous as they were telling of a young mind shaping itself around principles.

But life has a way of steering you toward your true calling. Fate had decided that Satyanarayana Raju would become a banker. On the surface, the calling may have appeared less heroic than patrolling streets. Yet as he matured, it was evident: banking is also a form of protection. A police

officer shields individuals from injustice on the streets; a banker shields individuals' trust, their money, their financial integrity. Both take toughness, vigilance and a resolute moral compass. Both entail integrity.

And Pullam Raju's impact never diminished. The teachings of integrity, truthfulness and ethics-based living were now Raju sir's own. Every decision, every action, personal or professional, was screened through that initial instruction in righteousness. As if his uncle had presented him with an invisible compass, set to always indicate the correct direction.

Even during lighter moments, the teachings persisted. I recall Raju sir explaining to me during our conversation how, during his "police gameplay" at home, he had once attempted to "fine" his big brother for sneaking sweets into his pocket. The make-believe summons was nicely drafted on paper from a notebook, signed and handed over with great seriousness. His brother had rolled his eyes, but secretly had admired the sense of justice behind that roleplay game. And yet, even then, the lesson remained the same: fairness and principle were not abstractions. They were practical, lived daily.

Years on, when Raju sir took over as MD and CEO of Canara Bank, all those lessons finally came home. The same man who used to walk corridors with an imaginary whistle now went around boardrooms, quarterly reports and national policies with the same vigilance and moral vision. Where corruption loomed, he enforced fairness. Where shortcuts enticed, he took the hard, honest route. And in

every move, right from the start, was the imprint of Shri. Pullam Raju.

When Raju sir and his family visited the temple, his maternal uncle, who was the Executive in charge, was present. Despite the uncle's position, the family bought entrance tickets like any other visitor. One of the uncle's subordinates noticed this and questioned him, "Sir, your family paid for tickets? Why?" The uncle, filled with pride, explained that he was delighted his family chose not to misuse the privilege his position afforded them.

I clearly remember our conversation that day — especially this part: "My mama. Maternal uncle. He was not just an honest man. He was honesty given human form." Sir's voice carried a weight of reverence.

"And the deepest lesson he etched into my soul? That true integrity is not merely about safeguarding your own reputation. It's about becoming a fortress for others' honour until facts prove otherwise — especially when it's far easier to accept the accusations at face value and move forward. My uncle taught me that justice demands your hours, your mental energy, your willingness to excavate truth when everyone else has already passed judgment."

The recollection of the MD's words snapped me out of my fatigue. "Excavate truth when everyone else has already passed judgment". These were my exact thoughts then.

I set aside the physical files and reached for the branch server logs — the digital breadcrumbs the auditors had missed. Then I traced the IP addresses and access patterns. The fraudulent loan had been sanctioned at 16:23 on

March 15th, yet the server logs and the physical register confirmed the accused employee had logged out at 15:47 for approved medical leave.

I dug deeper, realising the transactions had occurred during a software rollout. Temporary admin rights had been granted to an IT vendor's team. He found his ghost in the machine: the vendor's deputy project manager, who had suddenly resigned and vanished abroad, had used his administrative access to generate ghost approvals remotely, forging the employee's digital signature.

Ones and zeros had nearly destroyed an honourable man.

By dawn, I compiled the evidence — log mismatches, IP traces and the vendor's hasty departure. I confronted the Chief Accounts Officer with documentation that could not be dismissed.

"This will require reopening the entire audit," the CAO stated, horrified.

"Yes," I confirmed. "But it will also require exonerating a man before we destroy what he's spent two decades building."

The charges against the Senior Manager were cleared by afternoon. When I called him privately, the man simply collapsed, trembling. "Why, Sir?" he asked, his voice cracking. "Why did you dig so deep when everyone had already written me off?"

With a sense of satisfaction, I smiled and, with the thought of Pullam Raju, said, "Someone once taught someone I deeply respect that real integrity isn't just about keeping

your own hands clean. It's about fighting to protect truth in others. In our positions, we don't just process paperwork. We hold human lives in our decisions." I told the Senior Manager.

That evening, I texted Raju Sir: "Sir, today I finally grasped what your maternal uncle truly gifted you — and through you, what he's given all of us who learned from you. Some legacies do not require blood relations. They just need willing torchbearers."

The reply was immediate: "He would have been deeply moved knowing his principles still shield the innocent decades after his passing. This is how integrity transcends mortality. One defended honour at a time, one excavated truth at a time. You've made both of us proud today."

I set the phone down gently, feeling twin currents coursing through...the burden of responsibility and the grace of purpose, perfectly balanced.

In an era of volatile markets, digital transactions and shifting loyalties, your integrity is the ultimate, non-depreciating asset. Character is built daily, not by grand gestures, but by small, ethical transactions. If your personal bank account were wiped clean, would your character still command trust and respect? If the answer is yes, you are truly wealthy.

FIRE OF TRANSFORMATION

*Formative Professional Years. Challenges That Forged
Leadership*

THE LEDGER THAT TRANSFORMED

DHOOPALLI BRANCH

The Thought, Out of The Box

"What is the 'shelf life' of a great idea that is never published?"

The delicate art of playing with numbers, of boldly announcing end results with accuracy — these are skills rarely possessed in our industry. I witnessed such mastery during a crucial meeting with Raju sir at SP&D Wing to which I had accompanied Rishi. We sat at an oval table, while all executives lined up in suits and ties, I felt as if I was underdressed for a split second.

Midway through the meeting, as complex matters of data management took centre stage and most of which I bet not many could grapple with; Raju sir commanded the room with quiet confidence. While others fumbled through explanations, he spoke with a lucid precision that reminded me of a master clockmaker at work. Each figure, each projection, flowed from him with a mathematical elegance, as living insights drawn from a deep understanding of statistics. This sterling skill set remains an uncommon gift! One worthy of recognition and emulation.

After the meeting concluded, I requested a few minutes of his time, expressing my surprise at his outstanding skill.

"Sir," I confessed, "You move through data like a seasoned charter, how did you develop this skill?"

With a humble smile — a smile that felt as old and knowing as the Ganges herself — he shared an illuminating story from his early days in Dhoopalli.

A New Shirt and the Sugar Cane Belt:

"The year was 1995," Raju sir began, "and the promotion from clerk to Scale 1 officer still felt like a new shirt, stiff around the collar and not quite broken in." This rural outpost would be his proving ground, though he couldn't have known then how significantly it would shape his career.

I remember 1995. That was the year I finally — after much sweat and bother — bought my first colour television. Technology was then still a faint promise on the horizon, not the ubiquitous tyrant it is today.

He observed his manager, a fine gentleman from an agricultural background. His expertise in lending was impressive, a man who could tell the quality of a man's crop simply by the firmness of his handshake. But the apparent gap in recovery measures concerned Raju sir.

The branch was a single storey building with peeling paint and ceiling fans that spun lazily, above wooden desks. Everything was manual here — no computers, no automation, just ledgers and ink and the endless rustle of paper. The rural banking system, then, was built on relationships rather than technology, on cups of tea instead of algorithms.

Within his first week, he discovered the tangled web that kept Dhoopalli's agricultural economy functioning. Farmers would take loans for their sugarcane crops — as the area was a sugarcane belt — and then stand as guarantors for their

neighbours, who would in turn guarantee loans for others. It was a delicate ecosystem of financial interdependence, a chain letter of debt.

"This is how it's being done since long," was his manager's observation, a phrase that often serves as the eulogy for innovation.

But something about the arrangement troubled him. "What happens when a loan defaults?" he wondered. "How do you track which guarantors are holding the bag for which loans?" The manager, for all his green thumb lending skill, had let the meticulous tracking of these interconnected obligations fall by the wayside, like a forgotten umbrella in a monsoon.

Late one evening, after the last farmer had left with approval for his loan renewal, Raju sir remained at his desk. He pulled out a Savings Accounts Ledger — a humble book, soon to be transformed into a statistical oracle.

"I took a page," he explained, "and I didn't just see account balances. I saw lines of connection."

He started to write the loan numbers of the Savings account holders one by one. He then wrote the guarantee numbers for all the customers, right there in their savings bank ledger area. Crucially, he created a village-wise borrower list: if a guarantor was from the same village, it was mentioned; if they were from another village, the guarantee would reflect there against his name as well. He was, effectively, building a pre-internet relational database on paper.

This was no mere transcription; it was a stroke of genius.

The recovery rates began to improve. When a loan showed signs of trouble, he knew exactly which doors to knock on. The guarantors, suddenly visible in his system, could no longer fade into the background when payments were missed. It was the perfect statistical mousetrap, built on clarity and cross-referencing.

In 1995, the branch earned the prestigious "Best Branch award for NPA recovery".

He received an unexpected call from the regional head. The head was thoroughly impressed with his operational methods and, most importantly, with the ledger maintained with such innovative statistics. The request came to write an article, to highlight his way of ledger writing and data preparation in the column for "Vijay Vikas," the monthly magazine of Vijaya Bank.

But his response was as simple as it was clear, a phrase that should be etched in stone above every corporate desk:

"My job is to do, not to write."

This brings us back to the question: What is the 'shelf life' of a great idea that is never published?

In Dhoopalli, the shelf life proved to be indefinite and a lasting legacy. The system continued to serve the community "long after he had moved on." The physical ledger and the disciplined process remained. Its effect — the improved recovery rate and stability — was enduring proof of its brilliance.

In the fields surrounding Dhoopalli, the sugarcane continued to grow, to be harvested and to be replanted. The

farmers came and went. The loans were approved, repaid and renewed. And the system that he built, that silent, paper-based revolution, continued to serve the community long after he had moved on to his next posting.

"Sometimes," Raju sir concluded, his eyes twinkling, "the most lasting changes begin with a single notebook and the quiet determination to make things better."

He reminded me that true genius is not about the complexity of the tool, but the purity of the vision. And that, my friend, is a lesson worth more than all the bitcoin in the digital stratosphere.

The physical ledgers of profit and loss are temporary. The only account that stays open eternally is the legend of your hard work. Strive for a reputation built not on compliance with law, but on the profound moral commitment to your word.



THE CRUCIBLE OF PANSE

One Officer, One Mentor, Infinite Impact

Can true leadership be tested only when resources are scarce and expectations are impossibly high? Is the seed of greatness planted by destiny or by the audacious faith of a mentor?

Lend me your ears, for this is the heart of the matter, the pivot upon which the Ballad of Raju sir turned. I confess, I was not present in the hallowed halls of Pune to witness the miracle. I learned of it, as one learns of an ancient prophecy, through the humble, measured tones of Raju sir himself. Yet, the story possesses a rhythm so alive, I can assure you all can feel the very beat of destiny in your own chest.

When the promotion to Scale IV arrived, it brought with it a curious crown jewel: the Head of the New Corporate Branch in Pune. A coveted assignment, yes, gleaming with prestige, but also a nexus of ambiguous challenges: towering corporate clients, transactions as intricate as a classical *raga* and pressure as relentless as the tide.

And here, the hand of fate — or rather, the bold hand of his champion — delivered the most staggering twist: he was assigned just a single Marketing Officer to assist him. *One!*

I recall my initial whisper of disbelief: running such a colossal branch with a bare minimum crew is akin to dispatching a lone knight to guard a colossal castle! It was bold, bordering on the preposterous, a challenge that would

make lesser men balk and send their CVs fluttering into the wind.

The doubts, of course, were the chorus in the background. "How will he do it?" some mumbled, peering over the fence of their own limited vision. "Is he truly qualified for this jump?"

But then, there was Smt. Subhalakshmi Panse — the Executive Director of Vijaya Bank, a woman who possessed that special alchemy of courage and foresight that separates a manager from a true maestro of leadership.

Her conviction was the thunder that silenced the murmurs. It was not a casual statement; it was a principle forged in the fire of experience: "Unless you provide a man with an opportunity, how will you ever realise the extent of his capability?"

She believed in him when others were calculating the risk. She had faith not in verbose promises, but in the quiet courage, the integrity and the fire of leadership she saw burning within Raju sir, this young man from the rural heartlands.

Does true eloquence lie in flowery speeches or in the stark, indisputable language of results?

Raju sir accepted the mandate with his distinctive blend of calmness and determination. Did he complain about the skeletal staff? Did he gripe about the Sisyphean expectations? No. He simply worked. He strategized, he wove goals into trust and he systematically transformed obstacles into stepping stones — a perfect application of the

Bhagavad Gita's injunction to focus on the action, not the fruit.

Two years later, the figures spoke with a voice that towered above everyone's prior doubt: ₹1,600 crores in business expansion!

When he later recounted this feat, there was no braggadocio, no trumpet blast. There was only that inimitable, half-smile of his — the one that, like a well-crafted allegory, conceals amusement, humility and quiet pride simultaneously. It is the unmistakable signature of a man who attains greatness without ever allowing success to inflate his ego.

This, my friends, is the deeper truth: Greatness starts quietly. Sometimes with a single Marketing Officer, sometimes in a city far from home, but always with a spirit that refuses to be constrained by circumstance.

This tale did not conclude with the numbers. A few years hence, the Rotary Club of Pune — in their silver jubilee splendour — sought to recognise the nation's upcoming financial leaders. On the jury sat none other than Smt. Shubhalakshmi Panse, who had by then ascended to the status of a true titan — the Chairman and Managing Director of Allahabad Bank.

Before the program the jury gathered to deliberate. Raju sir received a phone call from a familiar number, he was driving his simple Wagon R, a humble chariot for a soon-to-be celebrated leader. He received the call and before he could exchange pleasantries there was a command: "Park

the car. Send me your profile." He obeyed instantly, without a single counter-question.

"Why didn't you ask why I wanted your profile?" she later inquired, her voice softened by profound curiosity.

His reply, simple yet profound, carries the weight of all true devotion: "You are my well-wisher, Madam. I don't doubt your judgment." That is trust, unburdened by suspicion, pure as the Ganges in the mountains.

And whom, from the entire banking cosmos, did she select? Shri. K. Satyanarayana Raju!

It was a beautiful, full-circle moment. She recognised, once more, the man she had taken a chance on, now poised for greater glory.

A few days later the felicitation ceremony was held. It was a vision of dignity and splendour — a five-star venue, a sea of black ties and expensive attires. And yet, Raju sir was blissfully unaware of the pomp being arranged in his honour.

Having completed his day's work with the commitment of a true field soldier, he simply hopped on his humble scooter and rode to the location, as matter-of-factly as if heading to a neighbourhood *panipuri* stall. No preening, no pomp. Dust on his shoes, sleeves slightly wrinkled from the day's toil. He walked in dressed in his regular office attire, accompanied by his single Marketing Officer — two warriors from the trenches entering a king's court.

He was momentarily stunned: the stage, the applause and Madam Panse herself waiting, beaming as the Chief Guest.

He later recounted with a laugh that only a deeply grounded soul can muster: "If I had known, I would've at least cleaned my shoes before going there on my scooter!"

That, in a nutshell, is the man: achieving impossible targets and yet worried only about the state of his footwear.

Subbalakshmi Madam was more than a boss; she was his Guiding Star, the talent seer who had the courage to believe when others saw only risk. She did not just reward past performance; she saw potential before it was established, fostered it and returned to celebrate it. She set him upon the path to greatness — a debt that can never be repaid.

Does a tough demeanour necessarily preclude a kind and perceptive heart? Can a single word of recognition from a formidable superior unlock an ambition previously undreamt of?

Now, let us turn to a different star in his firmament, the formidable

Do not fear the periods of intense heat and testing. The crucible's purpose is not to destroy you, but to burn away the superficial and temper the true metal of your spirit. Embrace the refinement process as necessary for durability



THE QUIET STRENGTH WITHIN

A Smile That Spoke Volumes

Ah, my dear younglings, gather 'round, for the annals of time whisper not just of grand battles and soaring empires, but also of the quiet heroism found in the most mundane of arenas...the banking hall, no less! I remember a time, much like the first bloom of jasmine after a long monsoon, when I too stepped into a world wholly unfamiliar. My own initiation into the village council, back when I was but a mere sapling, filled with hushed expectations and unspoken rituals. There were older men, their faces etched with the wisdom of seasons, who would offer me *panakam* (a traditional sweet drink) and if I declined, a gentle nod of understanding, not a raised eyebrow of interrogation. But times, as they say, are changing', like a river carving new paths through ancient lands.

It was Raju sir's first branch, a veritable citadel of commerce, where he began his long journey. His inaugural weekend in this new world commenced and much like the ancient Roman banquets where alliances were forged over *nectar* and *ambrosia*, his manager occasionally hosted gatherings for the staff. These were deemed necessary fraternities, a melting pot where the week's tensions dissolved into camaraderie. One evening, a colleague, with the solemnity of a town crier announcing a royal decree, summoned him to a specific rendezvous by the sixth hour of dusk.

Now, Raju sir, with the unblemished curiosity of a child peering into a *kumbhakarudu's* (potter's) workshop, ambled towards the destination. The world was new, a canvas he was eager to absorb. Every rustle of leaves, every murmur from the bustling *bazaar* seemed to hold a secret. Punctuality, a virtue often lost in the modern hurried pace and true to form, he arrived precisely on the stroke of six. Lo and behold, the entire troupe of his colleagues was already assembled, a sight that would make a drill sergeant weep with joy.

Raju sir, a picture of quiet observation, joined them. They settled around a large, round table, the air soon thick with the week's chronicles. Laughter, hearty and genuine, erupted over shared anecdotes...perhaps a customer who mistook the ATM for a vending machine or a particularly thorny bureaucratic tangle miraculously untangled. They celebrated small victories, individual triumphs acknowledged by the manager, whose gaze swept over them like a benevolent patriarch. It was, indeed, a genuine family culture, a rare sight in the often-impersonal world of finance, where tales of home and hearth were exchanged freely.

After more than an hour of such convivial discourse, the manager, a man of genial authority, called for orders. Each voice chimed in with their preference, a symphony of liquid desires. Then came Raju sir's turn. "Sorry sir," he said, his voice clear and composed, "I don't drink." A pause hung in the air, thick and palpable as a *monsoon* cloud. The manager's eyes, wide as saucers, held a cheeky smile as he retorted, "Really? Are you sure?"

"Yes, Sir!" Raju sir affirmed, his conviction shining like a freshly minted coin. "I don't want to taste it." A warm smile graced the manager's lips then, a gesture of understanding, as he proceeded to the counter. Yet, the ripples of Raju sir's declaration had already begun. His colleagues, with well-meaning caution, leaned in. "My dear chap," one began, his voice laced with the wisdom of years, "if you don't partake, how will you ever navigate the treacherous waters of corporate climbing? How will you cope when you aspire to scale the lofty peaks of this banking career?" Raju sir merely offered a gentle smile, his silence an **eloquent** answer in itself. For within his heart, a quiet certainty **found an echo**: when he uttered "no," it was not a suggestion, but a decree.

Years later, the wheel of fortune having spun him to the esteemed position of a Regional Manager, Raju sir found himself at yet another such gathering. The aroma of *biryani* and the murmur of conversation filled the air. A senior official, perhaps recalling that distant evening, approached him with a knowing look. "Still haven't practiced drinking, eh?" he queried, a hint of incredulity in his tone. "How, then, do you intend to survive in this cutthroat world?" Raju sir, by then a seasoned voyager on the seas of banking, simply smiled. It was a smile that held the wisdom of a thousand sunrises, a quiet victory. He left the other man to grapple with the unspoken truth, for he had already proven, beyond a shadow of doubt, that integrity is not a hindrance to success, but its very bedrock.

We often hear the laments, "Ah, the pressure! It was the pressure that made me do it!" But, my wise friends, that is but a convenient shroud for a choice made. At the end of

each day, in the vast theatre of life, the script is ultimately our own. It is our choice whether to dance to the tune of external pressures or to compose our own melody.

Once, with a playful glint in my eye, I posed to him, "So, drinking is a bad habit, then, Sir?" He looked at me, his eyes holding the depth of a sage. "Prasad Ji," he replied, his voice a soft rumination, "I do not classify it as good or bad. It is a choice. My choice was to stay away. For, you see, an attitude practiced for a long, consistent stretch becomes one's very identity. And my identity, my dear friend, was meticulously built on the granite foundation of never compromising my core values for the fleeting illusion of temporary gains."

The values instilled in him by his beloved mother, by the very fabric of his family, stood as unshakeable pillars, ensuring his firmness in every decision. He owned his words, as one owns a precious heirloom. He owned his responsibilities, as a king owns his crown. Indeed, his life is a testimony that true power lies not in conformity, but in the quiet, unyielding strength of one's own convictions.



PASSION FIRST, PAYCHECK NEXT

A Mentor Who Saw What Others Didn't

"One voice of belief can turn an ordinary journey into an extraordinary destiny."

*In every great journey, there is a moment — a defining moment — when someone first dares to whisper into our ears, "You can." For Raju sir, that voice came from a man of vision, courage and quiet but powerful conviction — **Shri Vittal Das Shetty...***

It was the year 2003. The winds of change were sweeping across the banking sector. State governments had just decided to route employee salaries through banks instead of the age-old treasury system — a decision that would transform competition and open new doors for ambitious bankers.

For those with courage and foresight, it was a once-in-a-lifetime moment to prove themselves. Among them was a young and determined officer — our **Raju sir**. Stationed at Anantapur, he recognised the opportunity before many even understood its full weight. With persistence and a sharp instinct for growth, he moved quickly, visiting government departments, introducing the bank's capabilities, building trust where there had only been routine. In a short time, he had done what few could — single-handedly canvassing fourteen departments to bring their salary accounts and banking business under his branch.

Like a cyclist pedalling uphill, he kept pushing, refusing to let the climb defeat him. Call it ‘A divine intervention’ or simply ‘fruits of labour’, the harder he worked, the smoother the road seemed to become. Recognition started flowing in, not as loud applause but as quiet respect – drop by drop, success by success – until it filled a reservoir of credibility around his name.

His efforts soon earned him a promotion to **Scale II** and a new posting at **Chinnatekur in Kurnool**. The place was new, the challenge different, but his hunger to prove and build remained unshaken. He arrived with a simple belief – that relationships could transform banking.

At **Chinnatekur**, he worked tirelessly, visiting schools, colleges and offices, convincing employees to bank with Vijaya Bank. Slowly, his efforts bore fruit. Institutions with twenty or thirty employees began approaching the branch for loans and services. The pace of work soared.

Soon, the branch had more business than it had ever handled before. Sundays, once meant for rest, became days of purpose. “My staff stood by me like the roots of a tree holding firm in the storm,” Raju sir would later say with pride. “Clerks and officers alike worked shoulder to shoulder. Though it was meant to be a day of rest, for us, it became a day of meaning.”

And then came the moment that would change everything – like lightning splitting a calm sky.

One ordinary Sunday, while Raju sir and his team were immersed in work, a car stopped outside the branch. Inside was **Mr Vittal Das Shetty**, travelling with his family from

Hyderabad to Bangalore. Known across the bank as a storm in human form — hard as nails, unyielding as steel, a leader whose footsteps alone could silence corridors — Mr Shetty was feared and deeply respected.

Spotting an open branch on a Sunday caught his attention. Curiosity moved him to step inside.

The sight that greeted Mr Shetty was unlike any typical Sunday afternoon. Papers rustled, staff worked in rhythm and determination filled the air like an electric hum. He walked in, sharp-eyed, scanning the energy of the room, then fixed his gaze on the young man at its centre — Raju sir.

“How are you managing this?” he asked, voice direct yet curious. “What drives you to think this way?”

Raju sir didn’t recite reports; he spoke from the heart — of belief, of service beyond duty, of a team united in trust and ambition. Mr Shetty listened intently, asked a few more questions, nodded slightly and left as suddenly as he had come.

But his visit was no passing drizzle. It was rain that seeps deep into the earth and strengthens roots.

From that day, Mr Vittal Das Shetty became more than a senior officer — he became a force of recognition and belief. In meetings, among peers, he spoke of the young man he had met unexpectedly one Sunday. And then he said the words that would stay with Raju sir forever:

“This young man will one day become a General Manager in this bank.”

For Raju sir, those words were not just praise; they were a turning point. They ignited a confidence he had never fully known. They turned doubt into strength, potential into purpose.

Sometimes the greatest motivators are not those who comfort but those who challenge and sharpen. Mr Shetty — a man many feared — had become to Raju sir a mirror reflecting possibility. His recognition built a bridge over self-doubt, allowing Raju Sir to cross into a future he had only dared to dream about.

As Raju sir often says, “Life is like cycling. You must keep pedalling forward, even when the climb is steep. And in that climb, if a mentor like Mr Shetty gives you a push, you find yourself soaring farther than you ever imagined.”

They say, “One kind word can change someone’s entire day.” But sometimes, one act of belief can change someone’s entire life. For Raju sir, that belief came from Mr Vittal Das Shetty — the rain that nourished his roots, the wind that lifted his sails and the voice that told him, “You can rise.”

“A mentor’s faith is the wind unseen — yet it lifts a life to heights unimagined.”

The pursuit of genuine passion is the only guaranteed investment that yields both personal fulfilment and professional success. When your commitment is to the work itself rather than the reward, the pay check transitions from being a goal to an inevitable consequence.

LOVE, LIFE & LIFELONG PARTNERS

Personal Life, Values and Relationships That Shaped Him

TONGUE IN CHEEK

Quiet Convictions, Lasting Impact

Mr T. N. Murthy, General Manager of FI Wing, is a close colleague of mine from my Bengaluru Main Branch days. We started our journey together as young officers-two men with more dreams than designations. While our paths rarely overlapped professionally thereafter, the warmth never wavered. Even now, when I enter his office at Head Office, it is the same ritual: a wide smile, a warm hug and an instant feel of belonging.

On one such visit, I met him particularly optimistic. I was curious and asked, "Sir, what is the reason behind your cheerfulness today?"

He smiled and said, "Rama Prasad Ji, my elder daughter's wedding. Congratulations are not enough. Regardless of the work you have on the 10th of next month, you have to come and bless the bride and groom."

And that is exactly what I did.

Elliot International's chandeliers glimmered that night, but in a peculiar way, they seemed sombre in contrast to the glitterati present. Honda Cities and Toyotas with "Government of India" plates filled the driveway, suggesting the guest list was as much a who's who of the bureaucracy as a gathering of family and friends. On the stage, the bride and groom glowed, holding back patiently from an endless line of photo-seekers.

When Murthy saw me, his smile pierced the crowd like a lighthouse beam. He grasped my hand, drew me toward the stage and introduced me to his family with the same pride one would welcome a long-lost brother. The bride and groom requested a picture, the photographer complied and I hastened aside for others.

When I descended, I saw a little ring of familiar faces. Among them was Raju sir, standing along with some senior bank officials, debating-what else-finance and the budget. It was the sort of thing bankers take with them even to weddings, as monks do with their beads. A steward wandered by with trays of refreshment, but one hand didn't stir. I smiled inwardly: the presence of Raju sir was enough to sober the most party-prone among them.

He caught my attention, smiled and took me gently to the side of the garden, out of the propriety of the group. We sat down at a table and when the steward inquired, I ordered water. I glanced at him, half-in-jest and asked what he would have. He replied quietly, "Water for me too."

I inquired about his mother, whom I knew had just undergone knee surgery. His eyes relaxed and a smile danced across his lips. "She is better now," he replied. "But let me tell you about an incident that happened at the hospital."

And so, he drew a picture that was half-comedy, half-tragedy and entirely unforgettable.

Even when her children had become achievers of prominence, his mother never abandoned sewing her own garments. Not for gain, but for pride. The years of slouching

over cloth had worn her knees out and an operation became inevitable.

At the hospital, waiting in line, she chatted with a middle-aged woman sitting next to her. When queried about why she was there, she explained her condition: "Just a slight knee trouble which I felt while I was stitching using my sewing machine. I explained to my sons that it will decrease. But they didn't listen." With a boast, she added, "I still sew all my clothes myself." Listening from the rear, he and his brother cringed. Both knew her "mild problem" was anything but.

The woman's expression darkened. She erupted, "What sort of children let their aged mother do stitching? Where is their care? What is their respect? Bring those sons here- I'll teach them a lesson!"

Two sons, a MD & CEO among them, were rooted to the seat behind, praying to become invisible. One brother stared at the floor; Raju Sir did not know whether or not disappearing into thin air beneath the chair was possible. Just as the woman finished what was left of her rendition, the nurse spoke up. She marched away, leaving two sons in awkward silence and one mother fighting to hide a smile.

When he finally settled beside her, she gazed at him wickedly and remarked, "I had no notion that I was treated so badly. Perhaps I should sue you two for neglect." They both broke up laughing loudly enough to draw confused glances from a nurse who passed by.

Subsequently, she explained to her sons, "If I stop working, I will grow weak. I sew because I am able to. And whether

you get tall or travel far, you will always remain my little ones."

As Raju sir spoke of this, his voice had both reverence and humour in it. "Rama Prasad Ji, the operation was a struggle, but one that we struggled together. My mother's mulish spirit, her pride in labour — those are the threads that sewed my values."

By then, wedding sounds had receded into the distance. I had already eaten, not from food, but from insight. His words were plain, but they weighed much. I recognised then, "The monument of eminence is built by the bricks of simplicity."

The best wisdom is often wrapped in the lightness of laughter. True communication isn't about being right, but about ensuring the message is received. Cultivate the wit that disarms, for the spirit remembers a lesson shared with a smile far longer than one delivered with a shout. Learn to use the gentle art of laughter to guide destiny.



EECONOMY CLASS AND HAPPINESS

A Rich Life Of Prudence

The office of the Managing Director and CEO of Canara Bank spanned several thousand square feet, offering a panoramic view of Bengaluru's financial skyline — a corporate palace befitting a modern-day King. Yet, every morning, Raju sir's first actions belied his immense power: he never failed to greet the **watchman** by name and always insisted the **office driver** refer to him without the mandatory formalities. He treated the highest and lowest ranks with equal deference. This was his silent, daily rite.

King Janaka of ancient Mithila, is said to have ruled an empire while maintaining the detached wisdom of a yogi in an *ashrama*. The ancient texts recount a time when Janaka was receiving spiritual instruction and an alarm was raised that his capital city was ablaze. All the attending kings and princes rushed out in panic to save their possessions, but Janaka remained seated, calm and undisturbed.

One of the panicked kings, turning back from the doorway, cried out, "**Maharaj! Your palace, your treasury — all are lost! Why do you not move?**"

Janaka simply replied, without rising, "**What is lost to me if Mithila burns? My true wealth lies within.**"

Raju sir embodied that same profound detachment. He could manage billions for the bank while being unconcerned with the fleeting trappings of wealth for himself. His was a life anchored to a philosophy of financial

prudence and contentment, proving that the greatest leaders are those who never mistake their kingdom for their identity.

He and his wife planned a much-awaited trip to **America**, the land that gleams like a crown upon the world, the dream destination for countless hearts. The journey would be long and demanding, spanning over 17 hours of flight time.

As he checked ticket fares, a clear contrast emerged, **Business Class** at ₹3.5 lakh per head versus **Economy Class** at around ₹80,000. For someone in his position, Business Class would have been an unquestioned entitlement. Yet, his thought was simple, *“luxury should never outweigh one’s personal financial boundaries.”*

He quietly booked **Economy Class tickets** for both of them, smiling when his wife, unaware of the details, started her excited preparations, carefully planning, packing and dreaming about their first big journey together.

Only when they boarded did she notice the seats. Surprised but respectful, she simply looked at him; he smiled gently and said, **“Dear, this is what my budget permits.”**

The trip turned out magical, every moment filled with joy, laughter and shared wonder. On their return, while having breakfast, Raju sir casually revealed, “Actually, dear... the ticket cost came down to just ₹16,000 per head. I used accumulated travel points.”

She was stunned, half amused, half exasperated. Yet behind the playful sigh, she felt a quiet pride, the man who led thousands with vision also led his home with humility and wisdom.

His lesson was subtle but powerful: **“Live within your means. Happiness doesn’t need borrowed luxury; it grows best where contentment lives.”**

I realised that these everyday exchanges often carry the deepest truths. We chase titles, luxury and upgrades, but sometimes the real upgrade is the peace that comes when we choose what we *can* afford and what truly matters.

“Luxury may change the seat, but contentment decides the journey.”

The true cost of happiness is not financial, but attitudinal. It requires the conscious decision to fully inhabit the present moment, releasing the psychological weight of past regrets and future anxieties. This innate state of contentment is accessible to all, independent of circumstance.



TRUE COMPASSION

A Measure of Humility

I recalled a late evening in his office, the quite broken by a frantic call: his maid was severely injured and hospitalised.

Raju sir didn't delegate. He didn't just send a cheque. He ran out, abandoning his high-stakes schedule. He spent the entire night by her family's side, arranging care and offering a steadfast, personal presence. The doctors noted his physical support was as vital as the financial.

Later, I questioned him about the expense and the inconvenience.

"Prasad Ji," he said, without a trace of pride. "She's family. A sudden medical bill would break her spirit. Humility isn't about walking barefoot or speaking softly. It's about placing someone else's pain above your own convenience."

He then quoted the great Swami Vivekananda: "Judge them by the small things — how they speak to someone who can offer them nothing in return."

Cultivate a massive, far-reaching impact while maintaining the lightest possible ego. The greatest leaders are heard through the echo of their actions, not the volume of their self-praise. True stature is measured by your service, not your self-importance.



THE INVISIBLE ARMY

Strength Behind The Throne

The morning prayers at the temple had just concluded when Raju sir quietly slipped a decent offering into the donation box, choosing the simple cloth bag over the grand silver plate meant for VIPs. As he turned to leave, the temple priest recognised him and immediately began announcing, "Our honourable MD Sir of Canara bank has graced us with his presence!!!"

Within moments, a crowd gathered, creating a commotion that disturbed the peaceful sanctity he had come seeking. "Positions are like morning dew – they vanish with time, but our true character remains forever. Raju sir very well knew that true nobility lies in humility, not in public recognition.

As the ancient saying goes, "Behind every successful man stands a woman." He often reflects on this truth with a chuckle while sharing his thoughts with me. His journey to success wasn't a solo expedition but rather a family caravan where each member played their part like the Pandavas - united in purpose, diverse in strengths.

"A man with a family is happy, but a man with an understanding family is blessed," he would often say, his voice carrying the weight of gratitude. His mother's firm faith became his Hanuman - loyal, powerful and ever-present. Even today, before any crucial meeting or interview, his phone buzzes with her voice: "My dear, you will definitely succeed. If you can't, then who else can?"

These simple words aren't just encouragement – they're like Arjuna's divine charioteer, guiding him through every battlefield of life.

Raju sir's wife stands as the unsung hero of his success story, like the spirit of Sita - a woman who chose devotion over ostentation, strength over show. While others might chase the glittering lifestyle that comes with high positions, she remains grounded like the sacred banyan tree under which the wise find shelter.

"She never allowed any storm to shake our family's foundation," he explains. "When the world celebrated my victories, she reminded me of the hard work behind them. When failures knocked at our door, she opened it with hope and closed it with determination."

The most amusing yet touching aspect of Raju sir's family dynamics involves his daughters, who are determined to carve their own paths rather than bask in their father's reflected glory. "They don't want to live under my shadow," Raju sir shares with evident pride in his voice. "When people discover she's the MD's daughter, my younger one feels as uncomfortable as a fish out of water. She once complained, 'Nana, you're killing my social life!! My friends Google you and suddenly treat me like royalty - I hate it!'"

"This reverse psychology of success - where children flee from their parent's achievements to build their own - speaks a lot about the values instilled in them. They understand that borrowed feathers don't make one a peacock.

The wisdom of living within means shines brightest in how Raju sir's wife manages their household philosophy, much like how Kunti maintained dignity in both palace and exile.

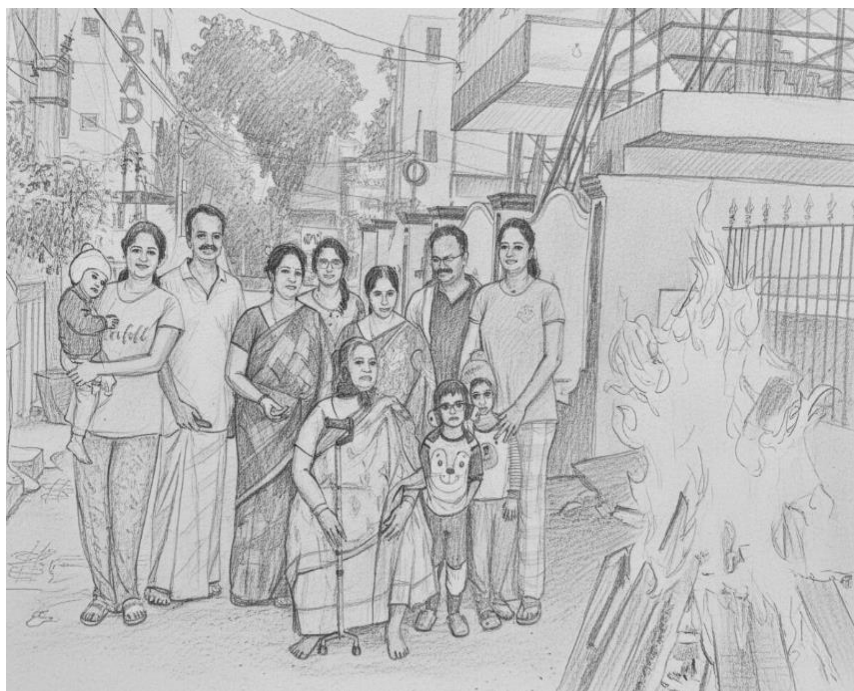
Currently, twelve staff members work in their home and monthly maintenance runs to five lakh rupees - numbers that would make anyone's head spin. Yet she remains as humble as ever, understanding that today's luxury is tomorrow's memory. "When people try to influence her, saying 'Your husband is an MD, you should demand more,'" she smiles and replies, 'Positions are temporary, but peace of mind is permanent.'"

She spends her mornings in prayer, her afternoons in simple tasks and her evenings in family conversations - proving that the richest life isn't measured in bank balances but in moments of contentment.

"Without her support, I would be like Karna without his kavach-kundal - brave perhaps, but vulnerable to life's arrows." Raju sir's family's approach to life resembles the eternal Ganga - adapting to every terrain yet maintaining its sacred essence. They've mastered the art of enjoying prosperity without being enslaved by it, understanding that true riches lie not in what we accumulate but in what we can let go of gracefully.

In a world where families are tearing themselves apart chasing material dreams, they stand as an example of the power of mutual sacrifice, shared dreams and the beautiful simplicity that comes from knowing that love, not luxury, is life's greatest treasure.

Never forget that the visible leader's success is merely the superstructure built upon the unseen, devoted foundation of the team. A leader's primary duty is to acknowledge, equip and honour the indispensable strength of those who operate out of the spotlight.



The invisible Army

SHOW THEM HOW TO HONOUR

A Father's Love, A Daughter's Lesson

A few months back, I went to a branch in Vijayawada on a brisk Monday morning, for some defence-related work. As it was a Monday morning, the branch was flooded with customers, every desk crowded, every face bent toward some urgent work. As I stepped inside, the staff greeted me warmly, but having limited time, I went straight to the branch head's cabin.

Midway through our discussion, my phone rang; it was a call I could not ignore. I stepped outside, answered and when I returned, I stopped for a moment, letting my eyes wander through the busy hall.

And then I saw them.

A young man sat beside an elderly woman, his mother, as it turned out. They leaned toward each other, laughing softly, their words flowing with the ease of long companionship. There was a tenderness in his gestures, the way he supported her arm, the way his eyes shone with unspoken reverence. On my enquiring, the staff told me, "Rama Sir, he is Mr Reddy and this is his mother. They always come together to operate the locker."

I could not look away. That beautiful scene of an adult son caring for his mother, shook something deep within me. I was witnessing a beautiful bond of a mother and a son.

And this beautiful moment reminded me of our Raju sir and his eternal bond with his Amma, whom he calls his “**LIFE**.” In every intimate gathering, he speaks of her with reverence, as if invoking a sacred truth.

He tells of how she bore the weight of the family upon her shoulders, how her strong faith and dedication never let her feel weak even in disparity. She believed with unwavering conviction that education can brighten even the darkest place and so she always encouraged her children to study, to dream, to rise.

Raju sir often recounts her sacrifices, her steadfast faith in God, her quiet endurance. From her, he learned that courage is not a word but a way of being; patience is not spoken but practised; love is not declared but lived.

I remember once he said, “The lessons we give to our children are not only in the love we show them, but in how we treat others. Children watch us more than they listen to us. They remember our deeds, our respect for elders and our care for those around us.”

And he reminds us, if we wish our children to love us tomorrow, we must love our parents openly today.

For values are not inherited in silence; they are witnessed, embodied and passed on.

Love and respect shouldn't be only expressed in words; they should be visible in your actions. Actions speak louder than words.

Raju sir's daughters share a very beautiful bond with him as they have grown up watching their father pour unending

affection upon their grandmother and in that reflection, they themselves have learned how to love, how to honour.

The Purest Lessons In Life Are Those We Live And Not Those We Preach.

The highest calling of leadership is to model the very virtue you wish to inspire. By demonstrating deep grace, recognition and respect for others, you set the cultural standard that will define loyalty and internal morale.

THE SILENCE OF A WOMAN THE VOICE OF AN ANGEL

*The Quiet Voice Of Womanhood, The Bold Action Of
Leadership*

It was on a Friday morning!! I was glad I could recall the date: 8th March 2024. Women's Day was being celebrated by our Bank's HQ in a spectacular fashion under the direction of Raju sir.

Women's Day morning at the Head office had a special spark. Our lady staff marched in with elegance and poise, wearing shades of pink, purple and white- colours that reflected grace, strength and togetherness. Every move they made exemplified confidence and each smile had the dignity of womanhood. The cohesion in their dress was more than a dress code. It was one that declared unity and pride, a colourful start to a day dedicated to celebrating womanhood.

I was at the Head Office wrapping up a chargesheet matter when Rishi and I sat in MD Sir's cabin. Sir began explaining, "Rishi, today's experience with these successful women was very rewarding."

By this time, Rishi asked a question that pierced the heart of every marriage:

"Sir, you manage one of India's biggest banks, but how do you manage your wife's silence when she withdraws into her shell?"

This decision was more important than any monetary decision Raju sir had ever taken, since it involved the core of his personal existence.

Raju sir's response revealed years of learning and understanding. "With my daughters, communication flows like an open river — they share everything, from daily happenings to their deepest concerns. I'm proud to say that I'm often the first person they turn to with their joys and troubles," he explained further. "But my wife's silence — that's an entirely different language, one that I've spent years learning to decode. Her silence is never empty; it's always charged with meaning."

With my wife, I have experienced her silence the same way any ordinary husband would. Her silence always invites me to tread very carefully.

Then followed Raju sir's observation of a woman's silence and most importantly his wife's. "When my wife goes into silence, it's never for nothing," he explained with the seriousness of someone who had learned this the hard way. "Her silence is a cue — a soft signal that something requires attention. It's not anger of the usual kind; it's the way she makes space for thought, both hers and mine. I have come to understand this silence as my need to stop, look and go carefully."

Raju sir had gained a deeper insight into his wife's silence over the years. "First, as men usually do, I would attempt to shatter the silence with words, with answers, with diversions. But I learned that her silence is not a problem to be solved — it is a message to be heard. When she goes silent, she is working through something profound, something that

needs me there, not talking. She is making room for honest conversation to ultimately arise, but only when she is ready."

The wisdom in Raju sir's strategy became apparent as he went on to say: "I've come to realise that when my wife is silent, it's usually her reaction to feeling overwhelmed or unappreciated. It's not punishment for me; it's how she shields herself as she musters the emotional fortitude to express what disturbs her. In those moments, I don't insist on quick answers." Rather, I am present-through tiny gestures, through reliability, through the promise that I'm here to listen when she is ready to talk.

Raju sir then told us the story of his colleague whose marriage was on the verge of failure because he misunderstood his wife's silence. This couple had been married for ten years, handling life's responsibilities well, but the husband had started to observe his wife's slow drifting away. She no longer laughed at his jokes naturally; dinner talk was minimal and responses to his daily questions became mechanical. The deadly aspect wasn't rage or shouting matches-it was escalating emotional distance coated with polite functionality.

"The husband initially wrote off her silence as work stress," Raju sir said. "But when days turned into weeks, he realised this was not temporary exhaustion-it was something more." The silence wasn't anguished but painful – the pain of not being heard and valued over the years. When he finally confronted the reality of divorce, he made a pivotal choice – rather than attempting to repair the situation with large gestures or rational answers, he just made himself available.

The turning point was when the husband sat next to his wife in a quotidian moment, folding laundry and said things that recognised the way she felt without urging her to do something about it right away.

"I've noticed you've become very quiet lately. I don't want to guess what's wrong; I want to hear it from you. But if you're not ready to talk now, I'll wait. I just want you to know that I'm here for you."

"Such a method," Raju sir stressed, "acknowledged her silence as legitimate communication instead of an issue to be removed. The following morning, over coffee grounds, she finally spoke — not about any one event, but about the total burden of being invisible in her own house, of being responsible and not noticed, of gradually disappearing under the burdens of day-to-day obligations."

Raju sir's final reflection carried the weight of hard-earned wisdom: "The lesson I've learned about my wife's silence — and what this colleague discovered about his wife's — is that silence is often the most honest form of communication. It's not emptiness; it's fullness that hasn't found its words yet. It speaks of fatigue, of feeling unappreciated, of emotional wounds that need gentle attention, not quick fixes."

"When I meet my wife's silence today," Raju sir finished, "I don't interpret it as rejection or chastisement. I interpret it as trust — her trust that I'll be patient enough to wait, wise enough not to push premature talks and compassionate enough to establish the emotional safety she requires in order to ultimately share what's in her heart."

Learning to understand the silence has shown me that at times, the strongest thing you can do in a relationship is just be present without attempting to change or fix anything-just be there, available and waiting patiently until she is willing to meet halfway with words.

Raju sir spoke clearly, "Whatever it is, you can't fix it. But you can rectify it by coming close to yourself and being adaptable. Forget your designation in the institution where you work. Just be yourself at home."

As he understood the reality: a woman's silence is not emptiness. It is a language unto itself.

It is this same understanding-the capacity for recognising meaning in silence-motivated one of Raju sir's most reflective initiatives: the Canara Angel Savings Account. Not only a product, but an expression of compassion in action.

As Raju sir came to decipher and honour the unwritten language of his wife, he saw the silences of millions of women throughout the nation: their realised financial needs, the absence of systematic support, the erasure in decision-making. Canara Angel is a reflection of those silences-a product that provides not merely savings and convenience, but identification, dignity and empowerment.

This account is crafted with thought: it recognises women's roles, encourages their ambitions and offers benefits that have a real impact on their lives-from loan facility and personal accident cover to customised banking services. It is, essentially, banking that hears, comprehends and cares.

Leadership is usually quantified by numbers, profits and growth. However, the legacy of Mr Satyanarayana Raju is in

something more ethereal, but much more lasting; being able to lead with compassion, to listen to what is not said and to act upon it. The Canara Angel Savings Account is not a product to be sold; it is a statement—a statement that women's voices, even when unspoken, are worth hearing, noting and empowering.

From the boardroom on Women's Day to each of our branches nationwide, the Angel teaches us that silence can lead to action, invisibility to recognition and reflective leadership to change lives in ways no ledger ever fully accounts.

And maybe that is the greatest lesson of all: sometimes, the greatest transformation starts not with a speech, a campaign or a policy, but with heeding a silence that speaks so loudly.

Here is a reflection on intuitive strength and the power of gestation. True influence doesn't always roar; often, it is the patient, silent processing — the deep contemplation that gives birth to the clearest insight and the fiercest conviction. Honour the unspoken, for it is frequently the best form of communication, rooted in the clarity that only stillness can provide.



THE RISE OF A VISIONARY BANKER

*Career Breakthroughs, Banking Strategies, Leadership and
Mindset*

LOGIC WITH A HUMAN TOUCH

Empowering Teams Through Smart, Compassionate Leadership

“Your mission, should you choose to accept it.” No, it’s not what you are thinking. It’s not about Ethan Hunt doing the impossible to accomplish the impossible. The message of the mission also didn’t come in the form of an audio which would self-destruct after playing. It came in the form of a Transfer Order – The only constant in the professional life of a banker.

Deadline - Another integral part of professional life. In this case a deadline from the regulator itself. RBI guidelines and deadlines are rules forged with iron, imagine your old school Headmaster who cast an aura because of his strictness. The one whom we both revere and fear. In fact, when it comes to regulations and their compliance RBI is looking at the headmaster in the rear-view mirror. Any miss and you are slapped with a penalty.

It was during Raju sir’s tenure as Chief General Manager at the Bank of Baroda. Fortune, ever mischievous, had handed him the Operations Section at a time when the institution was in distress. The KYC pendency had swollen to an alarming 2.7 crore accounts, the deadline of 31st March had passed like a train already departed and the Reserve Bank’s warning to complete the task by 30th June hung over them like Bhishma’s bed of arrows.

The Board, in its wisdom or desperation, entrusted the Herculean labour to one of its Executive Directors, who in turn summoned Raju sir to the frontlines. Thus, from the bustle of Mumbai, he was dispatched to Baroda, armed only with reason, resolve and ninety short days to accomplish the impossible. Our Raju sir followed the noble footsteps of Ethan Garu but this was no Hollywood, meaning there was no Luther or Benji by his side. Ethan Garu was lucky, I guess.

What awaited him was a scene of administrative desolation — ticking clocks, weary clerks and records piled high like geological strata of neglected work. Yet, as those who know him will testify, Raju sir is not one to panic before chaos. He believes not in mere reviewing, but in analysing — dissecting a problem with the precision of a scientist at his laboratory table.

He observed, he questioned and — true to his creed that wisdom is often found among the young — he gathered a handful of spirited juniors for consultation. In that lively exchange, the crux of the problem revealed itself: every record required twenty-nine live parameters to be verified before completion! A Sisyphean task if ever there was one.

Now, most men would have called for more manpower or longer hours. Not Raju sir. Instead, he chose the elegance of intellect over the brute force of bureaucracy.

And here began what I fondly call “The Great Laboratory of Leadership.”

The office, once a dull administrative hall, transformed under him into something that looked suspiciously like a

school chemistry lab — minus the glass flasks, but with twice the nervous energy. The staff, once weary, began to resemble cautious lab assistants peering into reaction tubes, wondering which combination might finally yield results. And there stood Raju sir, calm as a seasoned chemist, adjusting the temperature of tension and adding just the right drop of logic to prevent an explosion of panic.

First, he conceived of a separate portal, which could be accessed through laptops and mobiles — a fine surgical instrument in place of the customary sledgehammer. This clever device exposed only three essential parameters, cutting through the procedural jungle with a surgeon's economy. The effect was catalytic; progress, once stagnant, began to flow like quicksilver. Even a schoolboy peering through a microscope would have applauded such precision.

Second, he broke the tyranny of the day-end. Until then, records could only be edited before the daily closure — a practice that strangled productivity. The new portal, however, allowed edits till midnight, merging the day's corrections with the system by morning. It was as if he had found a way to keep the Bunsen burner on even after the bell rang — letting the experiment continue while the world slept.

To this, he added the discipline of nightly reconciliation, where corrected data merged seamlessly into the master file and exceptions were carried forward like unfinished experiments awaiting completion. There was a certain poetry in watching those numbers blend; even the

molecules of bureaucracy seemed to fall obediently into alignment.

He went further still — making the portal accessible from laptops and mobiles, turning every home into a miniature command centre. The daily publication of regional progress figures introduced that most delightful of motivators: healthy competition. Branches began to vie with one another like Olympians chasing a shared victory. Some might say it was less banking and more like a grand inter-school science fair, with each region proudly displaying its bubbling test tube of progress.

In due course, what was thought impossible within ninety days was triumphantly completed in fifty-eight. A miracle of method, a triumph of science over sloth! It was as though Newton himself had descended upon the records and whispered, “Let order be restored.”

From the employee who is constantly watching the time in the dashboard but not the speed riding frantically through pedestrians, rickshaws, cycles, autos, buses, trucks a traffic nightmare just to punch the biometric attendance before time to handling daunting banking operations we ordinary bankers have our Tom Cruise moments.

The Audit Committee and the MD & CEO of the Bank, naturally, showered him with well-earned commendation. When I asked him about how he felt then, his response was not one of pride but of principle.

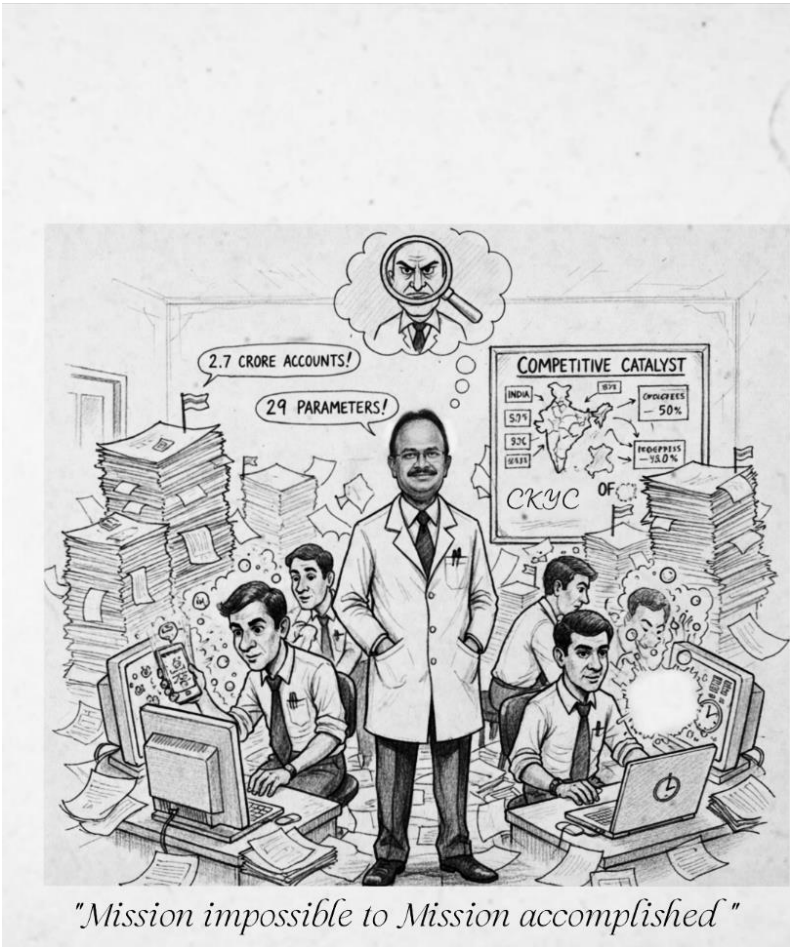
“You cannot lead,” he told me, “by issuing orders from a corner office. You must give your team the right tools and remove the friction points. A leader must be more

competent than his team — not in rank, but in the art of getting things done.”

Those words, I confess, have stayed with me. They form the nucleus of true leadership — the kind that does not merely command but demonstrates.

For in the grand laboratory of life, the finest leaders are not those who say, “Do it,” but those who gently show, “Here is how it is done.”

Data and logic are powerful, but they become destructive if detached from empathy and human consequence. The best decisions are those where the sharp precision of mathematics is softened and guided by a deep understanding of human needs.



THE 100% RULE

Smart Work, Balanced Life, Lasting Performance

The city hummed, a colossal, living organism rousing itself from a brief slumber, much like the clatter of a thousand ancient looms weaving the morning light. Already, the digital heralds of urgency buzzed in every pocket, demanding fealty to the unceasing rhythm of deadlines. I watched from my window, a quiet sentinel, as the young ones hurried past, their faces etched with the familiar map of modern haste, their shoulders hunched under invisible burdens.

There are men, I've observed through the years, who understand the rhythm of life better than others. Raju sir, for instance, a man whose wisdom was often served with quiet grace, would, when at home, seek solace on his balcony with a cup of hot water... yes, hot water, not the usual suspects of coffee or tea. His daughter, a blossoming intellect, would often join him, their voices weaving through tales of everything and nothing, while his wife, the very heartbeat of their home, orchestrated the morning tiffin. Sundays, Raju sir firmly believed, were sacred; not just for temple visits, but for life in its purest essence. He often proclaimed, with the conviction of a sage, "I have no desire, none whatsoever, to grace the office on holidays. Life, my young friend, is a much vaster canvas, painted with beautiful ingredients: family, friends, the silent wisdom of books, the fleeting magic of movies and Sleep, too, is an investment."

Ah, the wisdom of the unhurried! I often muse. In my own impetuous youth, I chased shadows, believing productivity lay in perpetual motion.

Raju sir once recounted an incident from one such hallowed Sunday. As he sipped his hot water, a portion of pure tranquillity, watching sparrows' squabble with conical seriousness over breakfast crumbs on his balcony railing, his phone, that modern-day scrying mirror, buzzed like an enraged, metallic bee. It was one of his General Managers, his voice tight with a panic that could curdle milk. "Sir," the man stammered, his words tripping over each other, "there's a theft attempt at one of our branches! A veritable serpent in the garden, sir!" Raju sir's response, I tell you, was as calm and unperturbed. He paused, silence that seemed to stretch into eternity, then simply stated: "Don't *panic*. Call the Security officer immediately. Take control. Keep communication as clear as a mountain spring with our team. I shall join the call in thirty minutes, after ensuring all is well in my own humble abode."

Within the span of an hour all precautionary measures had been executed. The theft attempt was foiled, not a single rupee lost to the bank or its cherished customers.

"The incident," Raju sir later explained, "demanded my attention. So, I gave it. But when there is no genuine demand, I shall never, ever, conjure an artificial hustle and bustle. I shall not call meetings merely to inflate my own sense of importance, nor shall I dispatch emails at the witching hour to prove my tireless devotion. For if I become unwell, lying in a hospital bed with tubes resembling the tendrils of a forgotten machine in my arms, I would not only

become a liability to the bank but a burden to my own dear family. I do not measure worth by 'seat time' - that archaic metric of how many hours your posterior has warmed a chair. No, I measure by 'output time.' What a truly smart officer can accomplish in five hours, another might fumble with for ten and a third might labour over for fifteen and still, alas, get it wrong. It is akin to the art of crafting biryani. My wife, bless her hands, creates a symphony in two hours, a taste that feels like heaven itself has descended to our kitchen. My neighbour, well, she takes four hours and yet, it still tastes... *medicinal*, shall we say?"

In one of those legendary review meetings, "I care not," he pronounced, "whether a Branch Manager is glued to that chair for five hours or fifteen. If he meets his Key Responsibility Areas, if his targets are achieved, if our customers hum with happiness, if audit reports gleam with cleanliness... then I am as content as a man who has miraculously found parking on MG Road during a festival! But if he fails to meet them, then even ninety hours spent at that desk will not impress me. He could, for all I care, be taking a grand nap there. Remember this truth, etched in the very fabric of efficacy: seventy hours of relentless slogging is, more often than not, the signature of a non-performer. But true performers, like the mythical warriors of old, finish their assignments with the unparalleled efficiency of Sachin Tendulkar completing a chase - clean, swift and done."

There was a particular top-performing branch where the Manager was consistently seen departing the office by five p.m. sharp. Many whispered, suspecting him of laziness, of

cutting corners, perhaps even of indulging in a clandestine game of Teen Patti somewhere. But then came the audit - that dreaded season when the universe's secrets or at least the bank's, are laid bare. That branch sailed through inspection with a 100% rectification rate. Zero findings. Clean as a whistle. And every quarter, they collected performance awards with the joy. Raju sir defended him, "He works smart, not merely long. His quality of output is the gold standard, pure 24-carat."

In one of the Joint Conferences with the CBOA, Raju sir spoke words that, to my mind, should be carved in granite at every office entrance, "Life," he began, is not about living in the office, bound to a chair as if a forgotten glyph on an ancient scroll or a digital serf to his flickering screen. It is about balance, a delicate art, like a tightrope walker navigating the cheers and gasps of a village fair. A healthy banker, brimming with vitality, will serve the institution for thirty-five to forty years, growing, contributing and building an enduring legacy. But an unhealthy one, worn down by the ceaseless grind, will become a burden within ten years - diabetes knocking, blood pressure soaring, heart problems whispering their ominous tales, then early retirement and the unending spectre of pension payments. Output, my cherished colleagues, is the true yardstick, not the mournful march of hours on the clock, watching time crawl like a hesitant snail. Go to the movies, my friends, truly sleep, spend precious moments with your family, especially your children, before they bloom and, alas, forget your face. *That* is how you recharge your very being, like placing your talking box on charge overnight, ensuring it performs perfectly the next morning."

He often recalled observing his own mother, a domestic maestro, prepare meals that fed eight hungry souls with the astonishing efficiency of a five-star chef – a true alchemist turning simple ingredients into gold.

True excellence is not about achieving perfection, but about committing to the absolute, non-negotiable threshold of total effort. The 100% Rule is a self-imposed standard that removes the option of complacency, transforming your potential into consistent output.

CASA

A PSB Formula For Growth

Numbers at first sight might seem like plain-inked symbols marching in straight lines over a page. However, in the right hands, they take life. Numbers turn whooshes into possibilities. While for most of us, Math is only a subject, for some, it is a language, not just of equations and graphs but of growth and wondrous possibilities.

I was strolling along the happening streets of Rajamundry on a sunny afternoon, the city alive with the chaotic cacophony of honking scooters and vendors hawking their products. A small boy, hardly more than ten years old, ran past me carrying a worn notebook, his sandals swinging against the rough sidewalk. He stopped for a moment in front of a flashy sign of a coaching centre: "Crack Exams, Become a Genius!" His gaze rested there a little too long, following the letters, envisioning the world within those classrooms.

And in that brief hesitation, I glimpsed something familiar — the same flame of yearning in Raju's eyes when he was a student. It was strange, as if time itself had doubled back. That same hunger, that same quiet determination, that same curiosity that refused to be defined by circumstance — I saw it reflected in the boy.

The city had the smell of damp asphalt and burnt peanuts from a street stall close by, yet my thoughts were carried back decades to one Raju, a young boy, going to college

each day with only his mind as his weapon, no coaching centre, no high-class books, just figures and reason as companions.

I smiled to myself. How many of us had gone past that same signboard without giving it a second look? How many had calculated our shortage of resources as the end of the tale? But not him. He paused at the brink of possibility, examined it in silence and then set off.

And in that instant, seeing the boy run on the dusty road, I recognised that greatness usually starts in the quietness of small decisions. Decisions nobody will ever notice, but they decide the horizon of life. It reminded me of something I heard a long time ago, when Raju sir said to me with that tranquillity:

“Prasad Ji, mathematics was my superpower. It was never about scoring a hundred out of a hundred, but about seeing the logic hidden in plain sight. That logic has been my compass throughout life.” And so, as the boy vanished around a corner, I could almost listen to the gentle whisper of numbers on the wind, summoning, as they had summoned Raju many decades before. And that whisper, reason over chance, pattern over luck, is where our story starts.

I always wonder, what actually drives a man's fate? Is it luck, diligence or something much more insidious? In Sri Satyanarayana Raju's case, the answer is plain as day, like a neatly solved equation: reason.

As a child too, Raju sir's gaze would trail the neon signs of tuition centres that lined the road on the way to college.

They winked and flickered promises: "Become a Genius! Crack Any Exam!" But to him, they were only lights on the horizon... enticing, but out of reach. Most of his peers swarmed those classrooms, thick books resting under their arms like defences, notebooks overflowing with hasty equations, pens dancing in mad choreography.

And he, on the steps, wallet thin, heart denser than most, still unbroken.

His study material? Nothing but his brain - sharp, fidgety, perpetually inquiring. No fat textbooks to awe him, no worked-out papers to comfort him, but he possessed an unseen armoury: the skill of thinking, of perceiving the unseen links that bind figures together. Figures did not frighten him; they flirted with him like familiar friends, sharing their secrets only with those who would heed them well.

I recall even now, as if it were yesterday, his words, spoken with that quiet, near-mischievous smile of his:

"One day, a professor — a man with a stern brow and a bad temper — sat back in his chair, squinting at Raju's notebook. 'Others memorise formulas,' he said slowly, sounding incredulous. 'You? You look at the skeleton under the skin. Equations just fall into place for you.' Half the class gasped; half rolled their eyes, believing it to be flattery.

But I, observing him later recall this incident, saw how uncommon it is for a teacher to speak of a pupil as if he were a machine constructed out of reason alone but motivated by curiosity. And yet, never did this passion for numbers remain restricted to the still pages of his

notebooks. It flowed outwards like a river, moulding the landscape of his life.

In the offices and branches he would come to stroll through, in the meetings where others huddled over spreadsheets and profit graphs, Raju sir looked for stories behind the figures. Where other bankers stalked quarterly profits like big game hunters, he looked for patterns, rhythms, whispers.

A string of small withdrawals here, a rise in savings there — each figure conveyed something about human nature, about trust, about risk.

Numbers were his torch in the darkness of not knowing, illuminating other people's unseen paths that they tripped over. And maybe that is the key - whereas other people count numbers, Raju sir heard them. And when they talked, he moved, silently, firmly, with a reasoning that came close to looking easy but was really the culmination of a lifetime of observing, contemplating and drawing connections no one else could see.

CASA - Logic Meets Growth

In modern banking, no four-letter words count as much as CASA - Current Account, Savings Account. It is the unobtrusive lifeblood of liquidity, the inexpensive fuel that powers a bank's engine.

Raju sir's analytical mind realised early on that CASA growth was not just a statistical victory; it was a sign of confidence. When average families put their savings with Canara Bank, it wasn't money put in — it was trust put in.

During his tenure, Canara Bank's CASA deposits increased consistently. Domestic CASA as of January-March 2025 was ₹4.15 lakh crore, up from ₹3.92 lakh crore of last year, with a CASA ratio of ~31.17%.

His credo was cleverly straightforward: "Don't wait for the quarter end to do business and see how the quarter comes alive." This beat, this discipline, made Canara Bank a low-key juggernaut.

PSB Review - The First Two Slides

The first two slides: a moment meant for more

He doesn't announce himself, no flamboyance, but heads turn to listen. That's how he's always been. Long meetings are not his forte; he prefers working with focus and silence. However, when he does tune in, the entire room pays close attention, leaning in with high anticipation. His words are very clear without any pomp or embellishment. There is also a modicum of balance which easily allows one to feel that he has already reasoned the turmoil long before anyone else makes an attempt.

He has remained this way since the very beginning. Always grounded, unassuming, ethical to a fault. Remember a young officer with a charming smile and an incredible ear to listen more than he has to speak, well, that's what Mr Satyanarayana Raju was back in the day. Being able to diffuse tension with a single sentence means that he welcomed every challenge with open arms. He works with a sense of achievement rather than treating it like a sandbox.

His manner of leadership may not capture the news or go viral. Mr Satyanarayana Raju builds something even more

elusive- respect. From sub-staff to CGMs, from stakeholders to the DFS, the incredible perception that this man does not just lead, but has leadership perform its wonders is remarkable.

When he woke up that morning, Raju sir did not feel any different. However, that day there was something subtly different in the hallways of the Government building, where reviews are regular and every number has a footnote. Not a change in the course of action; protocols are rarely changed. It was rather subtle, only someone who has experienced the pulse of government could sense the kind of difference.

The room was filled with dashboards, growth curves, FI and abstruse yet intimidating whispers about performance, digital inclusion and numbers that would only make sense to the titans of the PSBs.

Among heavyweights of the PSBs, Mr Satyanarayana Raju sat not expecting laurels. His style was not it. Still, the first two slides in the Ministry's presentation that day contained something more than just statistics. They seemed to be in preparation. Intent. A perspective on banking that he had silently believed in long before the system could clearly see it.

What most people saw as data, Raju Sir saw as credence. Having been following this for almost two years, asking his staff to explore the micro-movements reflecting actual banking behaviour outside of quarterly targets. He often advised his team to "Don't wait for the quarter end to do business and see how the quarter comes alive."

Balance-sheet positions as on March 31st, April 5th, June 30th and July 5th. Clear, side-by-side pictures of Deposits and Advances. Not monumental or glamourised, the presentation was just a mirror pointed toward the daily operations of the PSBs.

It was the simplicity of those first two slides that pulled the discussion back on target. Usually, the industry reviewed performance at the end of the quarter- March 31st, June 30th etc. But Raju sir fundamentally believed that the first five days of the next quarter were always a better indicator. This is the timeframe for repayments; this is where real liquidity manifests itself. This is also the timeframe when term loans debit customer accounts - creating a noticeable but explicable drop in precision in the market. All banks either do not track the drop or do not want to show it. Canara Bank did, though it was anything but technically consistent. And what the Ministry did on that day - either knowingly or not - was elevate the discipline into doctrine. From that review moving forward, all banks would be expected to highlight those snaps. A slight change. A small shift. But one that gave Canara Bank-and Raju sir-that hidden edge. The edge that you get because you understand better.

And as the Ministry's screen showed those exact figures, those clear digits, not under Canara Bank, but under the government itself, it evolved from an internal assessment to more than just that. It now stood as the standard. For anyone else, it might have felt like validation. But to Raju sir, it was simply alignment. A quiet nod that the discipline

he had instilled at Canara Bank had found its echo in the highest office of financial governance.

To put it precisely, his rise was not engineered, it was earned.

Insights:

While most bankers are trained to analyse balance sheets, Raju sir became trained in analysing behaviour. In his extensive career across the nation, he developed a habit which ultimately shaped his leadership and became one of his most valuable traits.

Raju sir believed that there was a second layer in banking. It is the layer below systems, where stories reside. Understanding that second layer was his self-imposed obsession. Banking is not about making quarterly numbers. Banking is about developing a rhythm and a rhythm is developed from looking at patterns of the people - not just looking at the portfolios.

Years later, when he became the MD & CEO of Canara Bank, he figured out how to embed his human approach into policy. Canara's recovery and restructure plans and approaches became well known for having the rare qualities of discipline and empathy. While other banks chased numbers, Canara Bank chased accountability.

Ethics, a foundation:

You would not see Raju sir's name on many flashy headlines. He steers clear of it. But those that work with him would know how to handle the heat, especially in a reality of public sector banks being caught between compliance

and politics. "Stick with the process. Don't cut corners. If you're clean, you'll stand," he tells his teams. Raju sir won't justify a grey procurement decision. He expects staff to hit pause even when following norms. He has re-established processes in the spirit of independent scrutiny. He never defends loopholes. "We're not defending loopholes; we're building trust," he said. Raju sir is among a rare few who work from the assumption that haste is the enemy of inquiry. For him, ethics is not a department, it's a culture-culture is what leaders permit. He doesn't permit anything that threatens institutional integrity.

This isn't a tale about one moment of brilliance, instead it is the narrative of a steady, slow-moving leadership. Of a man who put thought into the softer signals. Of a bank that operated similarly - steady, deliberate, human. As Canara Bank has continued to report better and better numbers, increase its digital capability and deepen its rural reach - much of its strength is invisible. It's in the work reworked, it's in the teams that feel heard, it's in the borrowers that defaulted and returned to the bank, because they were treated humanely. And Mr Satyanarayana Raju continues to stand behind it all. Still calm. Still steady. Still watching the quarter breathe.

Each One Reach Ten - Logic Turns to Magic

If math was his secret weapon, then leadership was his public talent. And nowhere did these two combinations meld better than in the campaign popularly known as "Each One Reach Ten."

Imagine this: 82,000 Canara Bank staff, all asked not just as employees but as ambassadors of trust. The task? Mobilise

deposits in a period when the sector was struggling for liquidity. The objective? If each of them could mobilise ten lakh rupees - from friends, kin or their social circle - the cumulative impact would be nothing short of phenomenal.

Now, reader, let me take a break here. I have witnessed banks initiate drives many times. Some fail; some float. But this one? It flew. Within ten weeks, Canara Bank raised an unprecedented ₹16,700 crore. CASA and term deposits came in more or less evenly, minimising dependence on expensive bulk deposits - from ~25% to ~23%. The credit-deposit ratio strengthened from 76% in December 2024 to 73% in March 2025.

But figures only tell part of the story. Behind the scenes was the pulse of solidarity- the Canara Bank Officers' Association (CBOA), directed by young and vibrant leader, Rishi Kumar. They welcomed the appeal with rare enthusiasm, mobilising staff with a sense of mission that extended far beyond targets. Trade unions, usually cautious, welcomed the response because they believed in the man in charge.

And so, Raju sir's reasoning once more worked its magic. Not only did employees bring in deposits, but they brought in a fresh connection between the bank and its customers. Trust deepened. Stickiness increased.

A Gentle Reflection

Looking back, I am simply amazed. Here was a boy who used to look longingly at coaching centre noticeboards that were far beyond his means. Now, the same kid, with nothing more than the might of mathematics and unshakeable logic,

influences tens of thousands, determines national banking policies and rallies thousands of crores with the stroke of a thought.

So, I ponder once more: what really drives a man's fate? Maybe it is not luck, not even hard work, but the unusual union of logic, integrity and compassion. In Satyanarayana Raju, that union expressed its ideal form.

And if Heron of Alexandria had lived in the present, I think he would be smiling, amused, observing this unassuming genius who made logic lead, numbers lead in nation-building.

Never dismiss your foundational skills as merely technical. The discipline you mastered in isolation — be it mathematics, logic or any reasoned craft — is the invisible armour that will ultimately rally the masses and move thousands of crores, as seen in the "Each One Reach Ten" campaign. The man who hears the story behind the figures will always lead the man who just counts them. Integrity is the final, non-negotiable variable in every great equation.

GUIDING LIGHTS AND LIFELONG BONDS

Mentors, Peers, Loyalty and Gratitude

THE GODFATHER – JAI RAM SHETTY

Guiding Hands That Shape Greatness

Hope is like that relative who promises to visit during Diwali but shows up unannounced in monsoon when your roof is leaking. For every hope we plant in our hearts, life sometimes throws a curveball. Yet, just as a seed needs both sunlight and storm to grow into a mighty tree, every twist adds rings to our inner trunk, making us stronger.

Raju sir felt this truth at every step. Wherever he went, life welcomed him with challenges wrapped in opportunities, the way my wife wraps bitter medicine in jaggery. But there were two defining moments when his family situation and education played tug-of-war with his aspirations.

The first arrived after he completed his rural service in the north. Raju sir was at the final stage of his MBA, with only the last semester left, like a marathon runner who can see the finish line. Naturally, his heart swelled with hope for a posting to Hyderabad, where his books waited, where his family breathed, where he could complete his studies with ease. He thought the path was straight, like a train on well-laid tracks.

But life, that mischievous playwright, had written a different script. Instead of Hyderabad, the posting order came with a name so obscure that even maps hesitated. It was a place he had never heard of before. It felt like being dropped into an unknown galaxy without a compass. His heart didn't just

sink; it plummeted like a stone into a well. "Why me, why now?" he wondered, pacing like a caged tiger.

With a heavy heart carrying stones, Raju sir still reported to the branch because banking wasn't just his profession, it was his lifeblood. Some men love cricket, some love cinema. Raju sir loved banking the way poets love words, like water finding its own level, he learned to adjust. He befriended the local language, ate alien food and understood strange customs. That unknown galaxy slowly became a neighbourhood.

Even in the middle of that storm, juggling endless branch work, customers speaking unfamiliar dialects, files multiplying like rabbits, he somehow completed his MBA.

Every hero's journey has a guide who shows up at exactly the right moment. For Raju sir, that guiding star was Shri Jai Ram Shetty, a man whose name commanded respect in banking circles. Tough as nails hammered into teak wood, respected and feared equally, like a strict schoolmaster nobody dares cross but everybody remembers with gratitude. He was Raju sir's Regional Head, but he became nothing less than a Godfather — the real kind who sees potential where others see problems, who builds people the way architects build monuments.

Raju sir was a Scale One officer then, working under a branch manager who was physically challenged. Jai Ram Shetty posted him there not as a favour, but to support the manager who needed a strong right hand. To Shetty sir, it was about making the system function smoothly, like putting the right gear in the right place. But to Raju sir, initially, it felt like a setback, like being chosen last for the cricket team.

My nephew once complained about photocopying duties despite his golden medals. I asked him, "Did Sachin Tendulkar start by playing in the World Cup final or did he practice in the nets until his hands bled?" Six months later, he called to say he understood. Small duties had taught him the office's skeleton beneath the skin.

Despite initial sadness, Raju sir began to bloom in that rough ground. Campaign after campaign, he gave his absolute best, approaching each target like a chef approaches his signature dish. He became the top performer in the Region, the go-to officer for results. His determination was like a lion running behind its prey...focused, relentless, understanding that commitment is not a part-time hobby.

When Shetty sir visited his branch during inspection, something remarkable happened. Instead of hurried formalities, Raju sir spent hours with him, explaining income heads with a teacher's clarity, breaking down operating expenses with an accountant's precision, sharing strategies he had designed to balance expenditure with operational income. These weren't borrowed ideas from manuals. These were his innovations, born from observation, trial, error and that stubborn refusal to accept defeat.

Jai Ram Shetty listened quietly, his face revealing nothing, like a card player holding his hand close. He asked few questions but observed everything, as though watching a young scientist explain his first experiment. Perhaps that day he saw something unique in Raju sir — a spark that couldn't

be taught, a hunger that couldn't be manufactured, an integrity that couldn't be bought.

Time passed with the patient indifference of a river flowing toward the ocean. Then one ordinary day that would become extraordinary, Shri Jai Ram Shetty called Raju sir and asked a question so simple yet so profound it would change everything. "Are you ready to shoulder higher responsibilities?"

The question hung in the air like incense smoke, like a key offered to a locked door, like destiny clearing its throat.

Most people, when offered such opportunities, hesitate. They calculate, worry, list reasons why they're not ready. They treat opportunity like suspicious-looking sweets, examining from all angles. But Raju sir showed why he was different. Without hesitation, without false modesty, without the usual drama, he replied with words simple but weighted with commitment.

"Whatever the bank needs, I will never hesitate to do it."

Those words weren't just a response. They were a pledge, a promise, a declaration that went beyond contracts and salaries. They were the words of a man who understood that when opportunity knocks, you don't ask it to wait while you check if your clothes are pressed. You open the door wide and say, "I've been waiting for you." He simply accepted the challenge the way earth accepts rain, knowing it brings growth even with thunder.

And that is how destinies shift, how careers transform, how ordinary officers become extraordinary leaders. Not through luck or connections, but through that rare

combination of readiness meeting opportunity, of preparation meeting the moment. Jai Ram Shetty had asked the question, but Raju sir's answer had been written long ago in those nights of studying while managing work, in those campaigns where he refused anything less than excellence, in that moment when he chose to bloom in rough ground rather than complain about the soil. The Godfather had recognised his soldier. The guru had found his disciple. The story was just beginning its second half.

A true mentor (Godfather) does not offer easy, direct solutions, but rather the strategic counsel and wisdom that enables the protégé to earn and sustain their own legacy. Seek out those who teach you how to fish, not those who merely offer a catch.

ETERNAL GRATITUDE TO GURUS

The Power and Weight of True Teaching

It was one of those rare opportunities, another chance to meet him. With my team by my side, we found a brief moment to interact.

I had always been curious about his choice of profession. He was incredibly quick with numbers, a natural at mathematics. With such talent, he could have pursued many different careers — teacher, researcher, engineer — yet he had chosen this path.

In a time when professions were more than just careers, they were symbols of stability, honour and respect, few paths were as coveted as those of police officers, teachers and bankers. These were the pillars of society, the careers that families spoke of with pride, the ambitions that parents nurtured in their children.

Among them was his elder sister, who had become a government school teacher at the age of 19. She stepped into the profession early, embracing the responsibility of shaping young minds. Teaching, back then, was not merely a job — it was a mark of prestige.

The question burned in my mind. "Why did he choose this profession? He could have become a teacher! What is his idea behind the teaching profession?" Giving a stop to my constant thinking to know the answer, to know what it could be, I ended up asking him, "Sir, what is your say on the teaching profession?"

Instead of answering right away, he turned the question around. "What do you actually think about the teaching profession?"

I paused. The usual answers came to mind. Teaching is a noble profession, the foundation of all other professions, one of great respect. It shapes minds, builds futures. But if we were asked whether we would like to become a teacher, the answer could go either way.

After all, it is not everyone's cup of tea.

But the answer from him was different, unexpected!!!!

His words caught me off guard. Coming from a family of teachers, I had expected him to embrace the profession, not reject it.

"Why?" I asked, intrigued.

He sighed, his gaze thoughtful. **"I wouldn't want to become a teacher", he said.**

"How one teaches," he said, his voice measured, "can either uplift a student or become their greatest challenge. Some thrive under a teacher's guidance, while others feel crushed, discouraged. A teacher may be admired by one and despised by another. It doesn't always breed resilience. Sometimes, it turns into defiance, not to succeed, but to resist learning altogether."

His words lingered. Teaching was not merely about imparting knowledge. It was about influence. A misplaced word, a moment of indifference, a lesson taught with the wrong tone, these could leave invisible scars on a student's mind.

"Because teaching is not just about delivering knowledge. A teacher's influence can shape a student's life in two very different ways. One student might take the lessons positively, using them as stepping stones to success. But another? That same teacher, that same teaching style, might become the biggest challenge in their life. A student might love a teacher or they might not like them and that can change everything."

When I was in 9th standard, I had a brilliant maths teacher, Mr. Senthil Sharma. I wasn't naturally gifted and I had to work very hard just to keep up. One weekend, I struggled for hours to solve a set of complex trigonometry problems and I was genuinely proud of the effort when I finally finished.

The next day, when he handed back the notebooks, he paused at my desk. He noticed the scratch marks on my page where I'd corrected a wrong turn. "This is sloppy work," he stated flatly, loud enough for others to hear. He ignored the correct logic and the hours of effort. "If you can't be tidy, you can't be precise. **This kind of casual effort is an insult to the subject.**"

That one sentence shut me down completely. The pride I'd felt for solving those problems evaporated instantly. It felt like my effort had been dismissed and the teacher had only seen the messiness that came from intense struggle.

Suddenly, the concepts I had been slowly warming up to felt cold again. Why bother spending my whole weekend on something when all my teacher saw was an 'insult'? I developed a massive mental block, avoided homework and

did the bare minimum to pass. The spark of wanting to understand the beauty of numbers was extinguished.

"So, you see," he concluded, "it was the same brilliant teacher who inspired that engineer in my story. But for me? His careless words didn't inspire; they **discouraged**. He became the obstacle, not the mentor and it changed the entire course of my relationship with mathematics."

"That's why I wouldn't want to be a teacher," he concluded. "It's too easy to become a reason why someone gives up. A single word, a single moment, can change a student's path forever. And that's a responsibility I'm not willing to take."

His answer stayed with me long after our conversation ended. It made me realise that teaching is not just about knowledge — it's about influence. A teacher can be a guiding light or an unintentional roadblock and that, more than anything, is what makes it one of the most powerful professions in the world.

A teacher does not simply teach. They shape. They define. They unknowingly leave marks that last a lifetime.

And that, he believed, was a burden too great to bear.

It was not just about teaching.

It was about carrying the weight of another's future.

While speaking of gurus, Raju sir recalled one of his colleagues. There was this woman named Meera N. Rao. She worked with him in the same office. He was quiet by nature. The kind who kept to himself, who only spoke comfortably with people who shared his language. With Hindi speakers, English speakers, others — he barely said

more than necessary. Meera saw through that. One day she told him something simple: "Talk. Whatever you know, however you know — just talk. People don't need perfection. They need connection. "It changed everything. He started trying. Stumbling through conversations, mixing words, laughing at mistakes. People responded. The walls came down. He found his voice.

Now she is no more... she passed away due to cancer, but what she taught me is with me forever!! the office lost something it couldn't replace.

He still talks to everyone now. Every language he can manage. Every conversation he has is her gift to him, her living on.

Some people teach you skills. Meera taught him how to be alive in the world.

The philosophical dismantling here is the myth of the 'self-made' individual. We are all composite beings, a culmination of lessons, counsel and kindnesses. Eternal gratitude is the conscious, daily practice of acknowledging this fundamental debt. This practice organically fuels humility and the desire to pay it forward, thereby ensuring that the legacy of wisdom is a continuous, self-renewing cycle.

LOYALTY'S LASTING LEGACY

Humanity Over Procedures, Loyalty Over Protocol

The other night, when I was sitting in the branch lounge waiting for a co-worker, I saw a man, harried by his own schedule, getting in the branch just as the shutters were about to go down. He waved a courteous apology, requested a fund transfer and the young officer standing behind the counter fairly told him, "Sir, business hours are over." Something in that instant moved me, as if a distant knocking on the doors of memory. I leaned back in my chair and as the man nervously handled his key, the young officer asked, "Sir, I can help you install our Canara Ail app and you can make the transaction by yourself." That sense of relief from the man and the subtle but prideful smile on the young officer made me recall one of my conversations with Raju sir.

It was in Delhi, a long time ago, when Raju sir was a young Scale-II Manager.

One of his branch's regular customers Mr. Daljeet, was a Jaat. Now, Jaats are a folk you cannot confuse: direct as an arrowhead, often blunt to the extent of coarseness, but once they accept you, they are your life-long friends. This man had a peculiar habit — he always arrived late, always when the shutters were half down and always with the same request: either a cash withdrawal or a locker operation. The staff would complain, the attender would give despairing glances, but Raju sir, with that subtle smile of his, would say, "Let him in, let's help him." Banking has regulations, yes, but

relationships have hearts and Raju sir was wiser than most in knowing that.

Thus, it continued, night after night. Mr. Daljeet would walk in wearing dusty boots and rolled-up kurta sleeves, occasionally complaining about his fields or his cousin's wedding and always causing Raju sir to laugh. The bond grew over time — never through heroics, but through petty favours like allowing a man to go into his locker when the office hours were long over. Neither of them had an inkling that this mundane courtesy would one day shift the scales of fate.

At that time, a bolt of responsibility struck Raju sir. A loan offer was made, amounting to five hundred crores. Stop for a moment and roll that figure around your mouth: Five. Hundred. Crores. Today, it may seem like just another corporate transaction flashed on business news, but then it was an earthquake. Two decades ago, five hundred crores were as much as the annual education budget of a medium-sized state. To a young manager, it was as if someone had asked him to keep Mount Everest in his briefcase.

I still recall how he spoke of his emotions when the sanction note finally came in from head office: "My eyes glowed like a student who just discovered his name at the top of the exam results." That was not only pride, that was the excitement of a man who had ventured to climb and had found his footing. He worked through the papers with care, guided the borrower through mortgage processes and checked all the regulatory boxes with a passion that seemed as if his existence hung in the balance. The proposal had won the notice of the high command — the MD & CEO of Vijaya Bank himself was getting personally involved. Each

call from headquarters was like a drumbeat in the young manager's head.

And then, as victory seemed at hand, the ground gave way. The registrar would not give them the Mortgage deed. No reason, no explanation—merely the silence of a bureaucrat, which during that time in India can be heavier than any reasoning. Without the deeds, the loan would not be disbursed. It was as if the finishing line had been withdrawn from a runner just when he was reaching out to break the tape. The tension was mounting. On one hand, the borrower, restless and impatient. On the other, the top management, insisting on results. In the middle, a young man with nothing but his integrity and his worry lines.

It was on this stormy day that Mr. Daljeet came into the branch one evening, late as he usually was, jingling his locker keys. But on this day, something was amiss. He gazed at Raju sir and noticed the gravity in his eyes; the kind no banker's smile could cover. "Kya baat hai, Sir?" he inquired, his voice devoid of its usual cheerfulness. "You look troubled."

Raju sir hesitated at first. How could he justify the burden of five hundred crores to a man who typically fretted over locker hours? But trust is a curious thing — it doesn't gauge through figures; it gauges through honesty. So, he told him. He detailed the registrar's intractability, the clog that had transformed his victory into agony.

Mr. Daljeet heard silently, nodded and uttered something which rings in my ears even now like thunder: "Sir, don't worry. I will look after it. Write only the details on a chit of paper."

It was practically preposterous — telling a man drowning in the sea, "I'll get you a towel." But desperation is the cousin of belief and Raju sir gave him the details.

The following morning, while the shutters had hardly even rolled up, he walked into the branch. And in his hand were the title deeds. That's it. No explanations, no theatrics. He put them down on the table with the same nonchalance one might put down a box of sweets.

Raju sir was amazed. Shock, relief, gratitude — everything hit him like monsoon rain. For an instant, the burden of five hundred crores melted away, leaving only the plain reality that sometimes humanity wins where systems lose. He glanced at Mr. Daljeet with the eyes of a grateful patient thanking the surgeon who had just extracted him from death's precipice.

Consider it: everything the young banker had ever done for this man was to permit him, repeatedly, to use his locker a few minutes past closing time, to get some cash when the counters were shut. Small favours in the mighty sea of banking activity. And those scraps of humanity came around one day in the form of a banquet of salvation — not just for him, but for the entire bank.

As I sit here telling this, I am reminded of my own life. When my wife passed away, it was not the big gestures that enabled me to bring up my son but the tiny favours of friends, colleagues, even strangers who came to the rescue at just the right time. A lift when buses were few, a meal eaten when my heart was too weighted to cook, an encouragement when I was alone in circle office fighting for officers' careers. They might not have known it at the time,

but those little things kept me afloat. Humanity does not function on balance sheets; it functions on bonds unseen but unbreakable.

That afternoon in Delhi, Raju sir discovered this truth in the most memorable manner. Relationships are not a matter of anticipating payoffs; they are a matter of planting seeds of goodwill, hoping someday, somewhere, those seeds will flower.

As I remember him today, guiding one of India's finest banks, I do not envision merely the MD & CEO in a pinstriped suit. I notice that young manager's eyes burning with pride on a sanction note, later overshadowed by concern and then once again shining with tears of gratitude when Mr. Daljeet came in with a bundle of deeds. That is leadership in a nutshell — it is not simply sanctioning crores, but also betting on people.

And thus, the moral remains uncompromised: never underrate the efficacy of a smile, a gesture of concession, a minor display of comprehension. They might appear insignificant at the moment, but one day, when the world asks five hundred crores' worth of evidence, it is these impulses that will present you with the deeds of salvation.

Because in the end, it was never about the banking. It was about life and life — like that of the Jaat of Haryana — always pays back, but in ways you don't anticipate.

Build your career and life on the bedrock of Loyalty. It is the silent, mutual pact that ensures your reputation, your networks and your peace of mind endure far longer than any transient success. Loyalty creates reservoirs of goodwill that can sustain you through inevitable hardship.



BUILDING INSTITUTIONS, CREATING IMPACT

Major Initiatives, Technology Leaps, Leadership Roles

BYTES THAT BUILT BANKING

The Smile That Overcame Challenges

I remember a time, much like a faded photograph in an old album, when progress felt like a hesitant snail, not the galloping horse it is today. My own *nana Sir*, bless his soul, would spend half a day at the *panchayat* office, patiently waiting for a stamp on a piece of paper, believing it to be the natural order of the universe. And here we stand, in a world where impatience is a virtue and the speed of light, a mere suggestion for improvement.

This tale, you see, reminds me of the valiant Raju sir, who, upon being handed the reins of Canara Bank's technological future, found himself gazing into the digital expanse. His very first assignment was like being asked to sail a majestic *galleon* in the age of *steamships*... grand in its own right, but woefully out of step with the burgeoning tides. He paid a visit, a routine one, to an urban branch, a place teeming with life, much like a bustling *gollavanisanthe* (milkman's market) from my childhood. Daily wagers, their hands calloused, patiently deposited their hard-earned *rupayalu*. Shopkeepers, their minds already calculating tomorrow's profits, queued for loans. And a smattering of students, their eyes bright with the promise of futures yet unwritten, waited to inaugurate their first savings accounts. On paper, mind you, it was a veritable Utopia of banking efficiency, a perfect ledger entry in the grand book of commerce.

Yet, Raju sir, with the wisdom gleaned not from spreadsheets but from the very pulse of life, sensed a discord. His gaze, much like a seasoned *Jyotishi* (astrologer) reading the stars, drifted to a cluster of younger patrons. Their lips were sealed, but their eyes, their eyes spoke, echoing the silent impatience of a generation accustomed to the swiftness of thought itself. It was then, that a young lass, after what felt like an eternity, a mere fifteen minutes, yet an eternity for her, whispered to her companion, "Why can't I just do this on my phone? Other apps let me do everything instantly." *Evariki teliyali?* (Who would know?) It was a casual remark, yet it struck Raju sir with the force of a naked truth, vibrating deeper than any meticulously prepared report ever could. He saw the elder folks, patient as the earth itself and content with the slow, deliberate dance of manual processes. But the young, the *navaneetham* (butter, implying the best/newest part) of society, the very future of this venerable institution, were like restless rivers, threatening to carve new paths if the old channels failed them

That evening, as he sat in his car, the silence was broken only by the incessant chirping of cricket, a timeless melody accompanying a modern epiphany. Growth, he realised, wasn't merely about deposits or the volume of loans; it was about the very essence of *relevance*. The industry, he concluded, was no longer a gentle shepherd merely tending its flock, but a dynamic guide, leading with swiftness, steadiness and undeniable smartness.

The very next week, he stood before the Top Brass. He presented no dazzling charts, no intricate graphs, but

instead, he narrated the poignant message of that young student. "This, gentlemen," he declared, his voice calm, "is where the future points. If we are to survive, to lead, technological upliftment is not a choice on a menu, but the only road upon which we can travel. Mobile banking, services imbued with the wisdom of algorithms and payments that vanish and reappear across vast distances in the blink of an eye — these are not luxuries, but the bread and butter of our very existence."

And so began his odyssey, a colossal undertaking that saw him, as the Executive Director of the Technology wing, usher in a veritable sea change., then there was a huge resistance! Many, in their bewilderment, labelled him "Rowdy," a man daring to disrupt the ancient rhythms. But Raju sir, with the unyielding spirit of a *maverick* (maverick, with a Telugu pronunciation), tore down the entrenched hierarchies, peeled back the stifling layers and shattered the barriers of old. He sought out the youth, the very fount of fresh ideas and their insights, he recounted, felt like the first life-giving drops of rain after a long, parched summer.

In this monumental task, Raju sir faced a spate of "No," each one a daunting fortress wall. Yet, with a courage that could move mountains he transformed each "No" into a "Yes." I recall my own efforts, years ago, to convince my *atta* (mother-in-law) that a pressure cooker was not, in fact, a harbinger of kitchen explosions, but a vessel of culinary efficiency. It took weeks, a thousand assurances and a few burnt chapattis on my part, but eventually, even she saw the light!

Raju sir's battles were grander, discussions fraught with tension with vendors, with the very gatekeepers of the technological realm. But his compass, my dear, always pointed true North: whatever served the bank's best interests, come what may – price, struggle or the tremors of a thousand fearful hearts

He painstakingly documented every requirement, every nuance needed to transform the bank's technological landscape, presenting it to the board as if unveiling a blueprint for a new age. And the board, sensing the inexorable march of time, accepted it. The results, as they say, are written in the walls of glory: Canara Bank, under his stewardship, attained the zenith of industry technology, evidenced by the coveted "Best Digital Bank Award" for securing the Top Rank in MeitY Digital Payments Rankings for three consecutive fiscal years.

What began as a lonely struggle eventually showered Raju sir with accolades – technocrat, technopreneur, technical strategist. But in his heart, he carried a simpler truth, he had struggled, he had succeeded and he walked away with nothing but a quiet smile. For as the great sages of commerce now proclaim, "The industry will not wait for those who move slowly, caught in the quicksand of antiquated ways. Only those who embrace technology with an open heart and a swift mind will walk alongside the future, hand in hand. The rest, my friend, will simply fade into the annals of history, like forgotten whispers on the wind." Indeed, much like the journey from clay tablets to quantum computing, it is a testament to the eternal dance of creation and adaptation, a reminder that the river of

progress, once set in motion, can neither be halted nor denied.

The only constant in progress is the need to re-learn the language of commerce. Embrace the bytes and the evolving technology not as threats, but as the essential new grammar required to create value and remain relevant in the modern world.



Canara Bank receiving MeitY award for being Best Digital Bank from honourable Minister Shri Ashwini Vaishnav.

HORSES FOR COURSES

Identify, Nurture and Flourish

Seven o'clock in the morning, Rishi and I were arranging conference agenda with the intensity of men attempting to alphabetize a storm. My chai had turned cold, but the discussion was warming up like a summer afternoon in Guntur. In the middle of his sentence, Rishi received a call. He spoke for a second, then looked at me with that expression people have when carrying someone else's load. Like my aunt carrying too many Bobbatlu plates to the neighbour's place during Ugadi.

"Anna, one of our branch managers just called. He's a forex specialist, knows it like SPB knew all the raagas in the world. But he has been transferred to a branch with predominantly deposit-portfolio. It's like asking Chiranjeevi to perform a comedy role instead of mass action. He's requesting a transfer where he can use his expertise. We felt that this required MD Sir's intervention.", said Rishi.

That night, we went into his office and navigated through the agenda like tourists on a well-known route. Then, off-handedly, we brought up the forex manager who remained stuck in the deposit branch. What followed was pure magic. MD Sir grabbed his phone, called the HRM official and posed a question so piercing it could slice through diamonds: "Shall we ask Mohammed Siraj to open the batting and Rohit Sharma to open the bowling, haina? What's your gut feeling?"

Silence. Ghastly yet bewitching, staggering silence. You could hear the brain of the official struggling over the phone. "No Sir! It will ruin the winning chances of the team," stammered the reply. "Then why," the voice of Raju sir delivered the checkmate, "is a forex expert deployed to a deposit branch?" Still more silence. The sort my nephew gave me when I caught him using Dettol to water plants. "Sir, we will cancel the order forthwith," the official stuttered.

MD Sir glanced at us. "Rishi, suppose Sachin Tendulkar was appointed a wicketkeeper. India would have sacrificed a batting icon to stumps and gloves. A lion need not be caged, but a leader needs to choose where its roar counts the most. If you place talent in the right position, development does not happen...it bursts like Diwali crackers on a dark night, soars high like kites at Sankranti." I thought of my uncle's textile mill in Warangal. He employed a genius designer to handle stock. Half a year later, the designer left, stock was a mess and my uncle grumbled good people don't exist...like my grandmother grumbling no good tamarind is available in the market these days. Good people did exist. Good judgment did not.

"Sometimes people tell us, 'I'll work only in Bangalore, but not in Mumbai,' or 'I'll sit in the window seat, but not the middle one,' " MD Sir went on. "But leaders have an idea where runs are required. Dhoni did not ask Jadeja where he would like to position himself. He positioned him at backward point because that's where Jadeja won matches. Placement wins championships, not wishes." He took a sip of his water reflectively. "Sometimes you get perfect gems...two or three who stand out where you need them,

like finding Bumrah when you really need a death bowler. But in general, you work with what you have. You can't ask Amazon to deliver new players. You can't bring Messi to play for Kerala Blasters. You make the best out of the squad that you have."

Raju sir summed up with the decisiveness of the staff of Moses, "It is knowing your people and placing them where they multiply the team's strength. Don't put mogra in darkness and neem in the drawing room, then ask why both perished. Know what each requires. Provide it to them. Observe miracles like morning flowers, like lotus unfolding in the village pond at dawn."

Walking out, I considered moments when I was the wrong person in the wrong places. It doesn't waste talent alone. It denies the world what could have been produced. It's like owning a Kanchipuram silk saree and using it to clean tables. The tables may get cleaned, yes, but you've killed the intention of silk that took months for artisans to weave.

He saw this with diamond-cutter clarity. One phone call, one cricket metaphor, one transfer order modified. A simple remedy to an ailment most organisations allow to fester under the weight of hierarchy and hesitation. The HRM officer likely went home and explained to his wife what a day it had been when his boss asked him about Siraj and Rohit. She likely giggled. But he learned something he would never forget: misplaced talent is worse than no talent at all. It's potential energy never realised. It's a match never lit. It's music never performed.

In order to inculcate this apothegm of maximizing inherent strength into the very fabric of the bank, MD Sir pioneered

and introduced the revolutionary idea of the "Job Family" system.

Before this, career tracks tended to compel generic cross-function movement, resulting in the very "forex specialist in a deposit branch" issue. The Job Family idea shattered this strict form. It officially acknowledged that the skill set needed in a Forex Specialist (such as global markets, risk management) was actually different from that of a Credit Specialist (such as local lending, collateral evaluation) or a Retail Operations Specialist (such as branch effectiveness, customer flow).

Much like this principle for people, Raju sir applied the same philosophy to institutions themselves. If a talented officer deserved the right pitch, so too did a thriving subsidiary deserve the right stage. It was this very vision that resulted in the masterstrokes of inclusion of Canara Robeco Asset Management Company Ltd. and Canara HSBC Life Insurance Company Ltd. in October, 2025. He anticipated the moment, even before the market did — just like an experienced batsman reading the spin before the ball even leaves the hand of the bowler.

Canara Robeco's float, worth approximately ₹53 billion with an IPO price band of ₹253-266, was not merely a fiscal transaction; it was the deployment of latent energy into action. Canara Bank under his leadership gave its asset management division room to stand in front of the marketplace like a well-trained pacer at the Derby — streamlined, ready and set to run its own race. The IPO, nearly a tenfold oversubscription, indicated the public confidence not just in the firm's performance but also in the

integrity of the parent institution. The listing generated value, visibility and vitality — so that the subsidiary no longer ran like horses within fences, but ran in open fields where investors could observe its stride.

Just a day later, Canara HSBC Life Insurance Company Ltd. took its bow on the bourses with a valuation of roughly ₹105 billion. For the public, it was another fine horse entering the parade; for the Bank, it was an exercise in judicious pruning — reducing its stake from 51% to around 36.5% to unlock value and widen public participation. It was a gesture of leadership that combined prudence with imagination, as a gardener prunes branches not to weaken the tree but to allow sunlight to penetrate deeper into its core. With this action, Raju sir illustrated that a leader's responsibility did not stop at fostering talent inside; it involved making sure each arm of the company developed together in harmony, each individually strong but together in unison.

He perceived the public listing not simply as a valuation process, but as an evolution in progress — a halcyon yet pivotal step in institutional discipline. By placing these organisations under the public gaze, he aimed to make them more accountable, not just to their parent bank but also to the shareholders supporting them. To him, being accountable was never limited to compliance alone, it was about conscience...a culture to be assimilated, a habit that teaches institutions to stand tall before the marketplace, as men do before truth.

The Secretary to the Department of Financial Services himself praised warmly this pioneering step, looking

forward to welcoming the listings as an indicator of modernization and maturity in the public banking landscape. Across official corridors and casual conversations, there was an emerging perception that Canara Bank had not just flung open the doors for its subsidiaries but led the whole herd to the pasture. The Government has since appealed to other Public Sector Banks to follow suit, urging them to bring their subsidiaries to the light of the market — to allow value to breathe, transparency to bloom and enterprise to grow. Today, Canara Bank remains the sole public sector bank with three listed subsidiaries — a subdued yet deafening affirmation of its foresight, discipline and the leadership that thinks that the best horses should have the broadest courses.

Both cases were witnesses to his underlying conviction — that potential, given the proper setting, no longer remains latent but shines. What he did for one phone call to an officer, he did on a nationwide basis for the Bank's businesses. The same principle of placement, amplified, became policy. The right horses on the right courses.

That evening taught us that leadership is pattern recognition...seeing what people are built for and positioning them there. The forex manager got his transfer. He flourished like jasmine in the right season. The bank grew. But the real lesson was simpler and deeper: putting people in wrong roles doesn't just affect them. It affects everyone. The team suffers. Results suffer. The mission dies slowly like tulsi plant without water and prayers.

Rishi and I strolled back through evening passageways with solutions in excess. We had a masterclass in leadership

dispensed quicker than a Bumrah yorker. At times, wisdom doesn't require long speeches or thick pamphlets. At times, it simply requires one great question that slashes through uncertainty like a sword cutting through silk: "Would you ask Siraj to bat?" And if the reply is no, you know precisely what needs repairing. The rest is mere paperwork.

The master conductor of any team sees beyond generic capability. True leadership lies in the subtle art of identifying the unique, intrinsic strength of each individual and placing them on the specific track where their talent is destined to triumph.

SPLITTING OF SHARES

Wealth Creation for the Common Man

Share split

It was one of those mellow afternoons when the fan spins lazily, as if sharing the fatigue of the banker beneath it. The files on my table were piled with the predictable triviality of bureaucracy and I was beginning to suspect that even the stapler had lost its will to live. Just then, a whisper floated across the corridor — the sort of whisper that knows it carries weight.

“Stock split,” someone mumbled.

Now, those two words may not quicken the pulse of poets or saints, but for bankers, they are enough to make the heart straighten its tie. “A 1:5 ratio,” they said and immediately I sat up, the way one does when the maths teacher calls one’s name to solve the problem on the board.

To those who have never watched YouTube videos on Finance and Wealth Creation, a stock split may sound like one of those mystical spells our economists like to chant. But, in truth, it is simple — and rather elegant. You take one share, divide it into several smaller pieces and lot more people can afford to own a bit of your organisation. It is not unlike cutting a grand slab of Mysore Pak into five — the sweetness remains unaffected; only more hands get a share.

What’s more interesting was, no great report preceded the idea; no committee gave it birth. It started, as many of his

best ideas do, in silence — that calm ground where his mind weighs possibilities. In such moments, he would flip through the books of his contemporaries — Bank of Baroda with Rs. 1.37 trillion in market capitalisation, Punjab National Bank with Rs. 1.34 trillion and several other Banks — observing the influence of their share prices, their volumes of trade, their masterly walk across the markets. They were peers of the public sector banking but, when the market limelight fell away, Canara Bank appeared to lag behind, stately but aloof. That humble unevenness did not hurt his pride; it disturbed his conscience. To him, it was not ever about prestige — it was a matter of parity, about being in the limelight equal to his worth.

And so, between a sigh and a spreadsheet, the idea of dividing the shares first arose within him. It was no strategy dreamed up to garner applause, but a soft rebellion against exclusion — a desire to open the doors a little wider. If others walked proudly on the trading floor, why shouldn't Canara Bank be proud among its peers? He wanted the common man to have not simply a passbook but a part of the tale. So, the concept grew, not in numbers, but in attitude — a banker's logic flavoured with a philosopher's fairness.

But this move — this quiet stroke of brilliance — bore the unmistakable signature of our MD & CEO, **Shri Satyanarayana Raju**.

In truth, it was among the most impulsive decisions he ever made — not born of months of memos or risk models, but of one moment of absolute certainty. Yet, even in that impulse, there was reason. He possessed the rare instinct to

sense when the numbers had already whispered their verdict. What others might call spontaneity was, in him, simply speed — the swift movement of a mind that had already done its thinking in silence. There was method in it, but also heart. He has the rare knack of seeing finance as something more than a ledger of profit and loss. For him, it is a living pulse — of people, of hope, of participation.

He often reminds us, though without quite saying it, that a high share price may be good for pride but bad for inclusivity. It stands tall, but often out of reach for a common man. By splitting the stock, he was, in essence, lowering the drawbridge. And suddenly, the schoolteacher from Tirupati, the small trader from Dharwad and even the pensioner from Palakkad could claim a little piece of Canara Bank with pride.

In the days that followed, the air in the office carried an exotic buoyancy. Conversations that were once embalmed in regulation and audit sheets began to sprout a hint of excitement. Even the most serious executive — those who measure their laughter by the Reserve Bank's master circulars — began to smile.

I remember one of my colleagues, a man as cautious as a cat near a bucket of water, saying, "Trust Raju Sir to make generosity sound like a balance-sheet adjustment." We all laughed, because it was true.

For the shareholders, it was a splendid affair. Their total wealth remained the same, yet the arithmetic of abundance played its trick. Where once they held a few shares, they now held many — and somehow, it felt richer. Like watching

a single diya light a hundred more; the flame doesn't grow, but the light surely does.

And Time, the most truthful of accountants, did finally justify the move — with the punctilio of a chartered accountant and the forbearance of a cloistered monk. On May 14, 2024, Canara Bank's share was at ₹568.04. A day later, the 1:5 stock split took place; and by 20th October, 2025, every share was worth ₹127.59, a value that, multiplied by five, results in a genuine equivalent of ₹637.95. So, in just seventeen months, the price had risen by 12.31% — a deafening standing ovation given not by men but by the markets themselves. The market capitalisation, too, had grown from ₹99,660 crore to ₹1,15,742 crore — 16.14% or as one of my colleagues would put it, "proof that goodwill, when left in worthy hands, compounds faster than interest."

It was as if the market had obligingly tilted its hat — not with the coarse din of speculation, but with that hushed respect which genuine leadership is alone capable of commanding. For figures, in their stern eloquence, are often the universe's understated way of saying "Well done," without going to the trouble of clapping.

That is the beauty of Raju sir's mind — he moves through logic but never forgets the human heart. There's a certain poetry to his leadership; a rhythm one feels more than understands. I sometimes think, had he not been a banker, he might have been a philosopher — or perhaps, worse for all of us, an excellent teacher.

As for me, sitting amidst my usual clutter of files and half-signed forms, I felt an old warmth stirring. After three decades in this profession — defending officers, drafting replies and playing both the judge and the confessor — I have learned to treasure moments like these. They remind you that even in the greys of banking life, there are sparks of gold — moments when intellect and empathy shook hands.

And that evening, as I reminisced over my career and watched the fading light brush against my window, I thought — *this is what leadership feels like.*

Not the noise of announcements or the chase of applause, but the quiet assurance that someone at the helm is steering with wisdom, not merely ambition.

It takes a rare sort of vision to make a technical manoeuvre like a stock split sound almost moral in its purpose. But that is precisely what **Shri Satyanarayana Raju** does — turns policy into poetry and arithmetic into inclusion.

Sometimes, to increase the value of the whole, you must strategically democratise ownership and opportunity. Sharing the equity — whether in financial terms or in credit and recognition — is a powerful mechanism for magnifying collective engagement.

YOUNG BLOOD

The Voice Of Wisdom and Justice

“Candidates please assemble inside the seminar hall,” I heard the HR Coordinator at HO, Priyanka, call out a fresh batch of 50 newly recruited Probationary Officers on a lively Monday morning at the Head Office of Canara Bank at Bangalore. It is a tradition of our Association to welcome the newly recruited Probationary Officers to our Mother Bank and make them aware of the family Culture both the Bank and the Association. I, accompanied by both the Head Office Liaisons, went to meet the new Officers. After greeting them and showing them the seminar hall, I left to do some other work for which I had come to the Head Office. I told Shrihari to stay back and later heard from him what happened.

The young boys and girls were waiting to be addressed by the Human Resource Chief General Manager that day, thereby commencing their orientation programme. The young boys and girls, who were mostly out of college, might have pictured in their minds that some old man with grey hair, carrying some eggs in a nest, would come up to them and start explaining, “Life is a race. If you don’t run fast, you will be like a broken egg.”

Raju sir had just completed a round of meetings with Finance Ministry. The discussions were deep, technical and filled with Raju sir’s favourite - numbers - profit margins, compliance reports and strategies for business expansion. The air in the boardroom was heavy with experience.

As he stepped out, he noticed a group of young probationary officers in the seminar hall, waiting for their orientation to commence. Their eyes carried a blend of excitement.

For a moment, Raju sir paused. He had a full schedule and another meeting with Circle Heads was lined up. But something heaved at him. Instead of heading to the conference hall, he walked towards the POs.

The youngsters stood up hurriedly, but he gestured them to sit. With a smile, he asked, "Tell me, what brought you here? What do you dream of doing in this bank?" The young minds understood instantly that he wasn't going to ask them which bird's egg he was carrying. Some had already thought that they would instantly reply 'cuckoo' and catch his attention. The bright minds were nevertheless ready to interact.

One spoke of serving rural customers and making digital banking easier. Another shared her passion for financial inclusion, wanting to bring banking to women in villages. A third admitted he wanted to rise fast but also learn how to balance ambition with service. One boy among them stood up and asked him, "Sir, do you have any advice for us?"

As Raju sir listened, he felt something stir within. He saw the same zeal in these youngsters that he had three decades ago—and one which for him continues till date. He kept on pondering that these were not just employees — they were the future heartbeat of the bank. Their questions were raw, their energy unpolished, but their vision was fresh and undisturbed by hierarchy.

He felt that he should address them further and particularly answer to the advice sought. Raju sir, in his reply to the young officers, said, "If something goes wrong, please raise your voice. Object to it. Nothing will happen. If anybody above your position asks you to do a deviation or a wrong thing, convey to them politely that the outcome of such an act will cause adverse effects to the Bank. If you don't stand for each other, then who else will stand for you?"

Then he went on to another most important part of any professional journey — failure.

He said what you learn from failure and how you get back on track is all that matters. It is not about how deep you fall, but how high you upsurge speaks about you. He went on to narrate a chapter from his professional life.

After a successful tenure as Shimoga Region Head, Raju sir was transferred to Vijayawada. After assuming office at Vijayawada, his love towards numbers made him go through the balance sheet of the Vijayawada region.

He found the major chunk of business was only through gold loans. He wanted to grow in a similar fashion in other sectors like Retail, MSME, Agriculture, etc.

So, in his first review meeting, he communicated, "We have a lot of talent in our bank. There are many people who have completed MBA, Engineering and Post Graduation in various domains. But we are not using our intellectual power in doing MSME Loans, Housing loans, Vehicle Loans, etc. Instead, we focus on Gold Loans, where the appraiser appraises the gold and we disburse the loan."

Like the outcome of a Chinese Whisper Charade, the communication of Raju sir was misinterpreted.

Everyone started thinking that the present Region Head was not interested in the Gold Loan portfolio.

What do you think was the outcome?

The gold loan profile of the region dipped to a huge extent, which naturally implied a dip in the overall business of the region too.

On 3rd October 2015, a review meeting was conducted by the MD & CEO and that was the first and only time in Raju sir's career, he was taken left, right and centre by a person.

The then MD & CEO shouted, "Raju! You are a tremendous performer in your career. What has happened to you now? This is not what I expected from you. How did the gold loan portfolio go down drastically? That too in Andhra Pradesh?" He really felt guilty — like the first-rank holder of a class failing in a subject.

Instead of taking it egoistically, he came back to square one, analysed what happened and where things went wrong.

He interacted a lot with the field officials and came to know that his communication was misinterpreted.

Immediately, he organised a meeting with all the Branch Heads and informed them, "Colleagues, I am not against gold loans. I want everyone to utilise your abilities and explore new arenas. So, don't miss the gold loan potential of our region and work on your strengths."

In the next six months, he was back on track with his wonderful thinking and by providing adequate motivation

to the field officials and he was promoted during that year too.

Despite being back on track, he still felt that he missed those first six months of business in that region.

He proudly exclaimed, “Any organisation head cannot communicate directly with the field officials. That is why the middle management, junior management and various levels are there. But, when there is a gap in communication, when the communication from the top level is misinterpreted, a proper feedback mechanism has to be in place to mitigate the challenges.”

Getting feedback from the field is still an exercise which Raju sir practises.

It is not about what you communicate and how you communicate, but to ensuring the communication reaches the destined group without any misinterpretations.

He realised that while seniors bring stability, it is the youngsters who bring momentum. And that positive momentum would come to a grinding halt with fear of retribution from superiors for disobedience. So, it was important to tell the youngsters to not be apprehensive if they are otherwise correct and adhering to the norms of the Bank.

Shrihari, who had been there witnessing the entirety of it, later, while narrating that day's events, told me that he expected the address would be incomprehensible to those youngsters, but to his utter surprise, they were too eager to listen to him and consume it as much as possible.

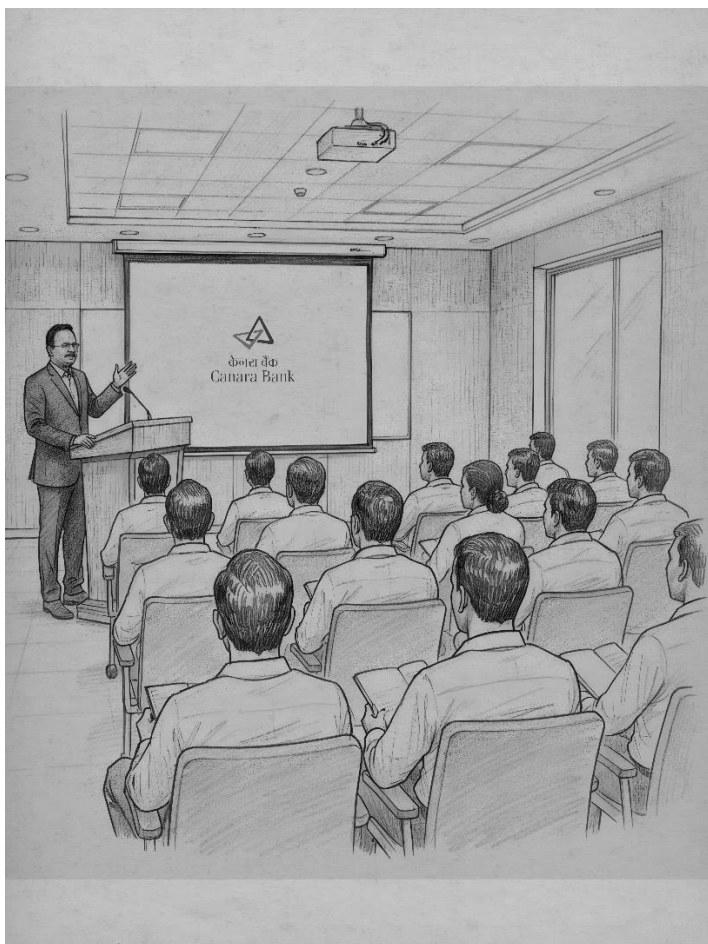
The meeting with General Managers that day was postponed. Instead, Raju sir spent over an hour with the new officers, telling them stories of his own early days, the mistakes he had made and the values that carried him forward. In their laughter, doubts and dreams, he found clarity that no presentation could ever give.

Later, as he reflected in his office, he thought to himself:

“A bank does not breathe only through policies written in boardrooms – it breathes through the aspirations of its youngest employees. Seniors hold the map, but it is the youngsters who provide the fire to travel the road. If I want this institution to thrive tomorrow, I must first listen to those who will live in that tomorrow.”

From that day, Raju sir made it a practice: for every strategy session with seniors, he would hold a conversation with young officers. And slowly, Canara Bank began to glow with renewed energy because leadership had revived its dialogue with youth.

I was amazed to hear what he had said that day in his address and I always wanted to ask him about it. Fate didn't disappoint me. Before the Triennial Conference of 2022, I was doing some work in Bengaluru which had come up just before the Triennial Conference and was very important. I finished it and rushed to the airport to attend the inaugural session. I was waiting in the airport lobby when a familiar face caught my eye. Raju sir had been waiting there and to



my utter surprise, he was catching the same flight to Vijayawada to attend the Triennial Conference as a guest of honour. I thought about the wonderful opportunity I had to pick his brain again. I approached him and he saw me. He replied, “Rama Prasad Ji, what a surprise.”

I said, "Sir, are you travelling to Vijayawada?" to which he nodded and asked me to sit. We caught up on a conversation and soon the boarding was announced. We completed the formalities and found our seats. He was seated on 4A, a window seat and I was seated in 7D. The plane was comparatively empty and Raju sir was sitting all alone in the row.

Airplane journeys are boring without company or something to read, which is the only thing I usually do when I travel alone other than gazing at clouds.

It was an evening flight, so naturally, there was nothing other than pitch-black darkness. After take-off, as the seat belt sign was turned off, I got off from my seat and went to the 4th row and asked, "Sir, do you mind?"

He said, "Of course not, Rama Prasad Ji. Even I thought of asking you to sit here."

I replied, "It's very kind of you, Sir."

He asked me, "So, all the preparations are completed, I guess?"

I said, "Yes, Sir. Our boys and girls are on the job and we are all set for one of the greatest events of 2022."

He said, "I am very eager to attend such a mammoth event."

I said, "Sure Sir."

He asked, "What would be the number of total attendees?"

I said, "It would be around 5000, Sir."

He was amazed to hear that and said, "Wow, that's huge, Rama Prasad Ji. How will you manage? Or rather, how will

I manage during my address? I have never addressed such a huge gathering.”

I said, “Sir, do not worry. Everything will be just fine. I heard about your interaction with the Probationary Officers in the Head Office. The major portion of attendees would be youngsters who would love to listen to you.”

There was a brief pause as the flight attendant went past with the trolley. Sir was kind enough to offer me Coffee and ordered for both of us. After that, I asked him, “Sir, Can I ask you something?”

He replied, “We have nothing else to do other than have a hearty conversation, so please don’t hesitate.”

I said, “Sir, in your address to the Probationary Officers, you told them to raise their voice. Why did you say that on their very first day?”

He said, “Rama Prasad Ji, these young boys and girls are like soft mud and they can be moulded. But we have to ensure that the end result is fine. We don’t want these souls coming under bad influences. I want to protect their innocence and make them ready to serve our Bank with honesty, integrity and diligence. Seeing them that day, I was reminded of my childhood and the incident where I raised my voice just flashed by.”

I said, “What is it, Sir? Would you mind sharing?”

He dived deep down memory lane into the hot, bustling marketplace of his youth. It was a Saturday afternoon, the air thick with the smell of fresh vegetables and sweat. The

little home was just a short walk away, but the street was always a classroom.

He was then an **8th class child**, was finishing his last few purchases for his mother, his worn cloth bag clutched tightly. His day had been long, as he had done small chores to ease the burden of his mother, who tirelessly managed the house despite fatigue weighing her down. For him, survival was a delicate balance of effort, care and hope.

He stood near the stall of the local rice merchant, Mr. Shivanna, a man known for his booming laugh and sharp business sense. An elderly woman, frail and stooped, was counting out a small pile of worn rupee notes for a bag of rice.

"Shivanna Garu," the old woman said, her voice a thin whisper, "I think you've given me a little less than a full kilo. I measured it this morning."

Shivanna, busy with a bigger customer, dismissed her with a wave of his hand. "Nonsense, Amma! My scale is honest. The city rice is drier; it weighs less, that's all. Move along now, I have people waiting."

Raju sir had watched the transaction. He knew Shivanna's old brass weights were worn down on the underside — a cheat known to a few locals. The woman looked defeated, about to gather her bag and leave.

Fear tried to clutch at his heart, whispering that it wasn't his business. But it was quickly replaced by an upsurge of courage that surprised even him. He had seen his mother endure so much with determination and he couldn't bear to watch another honest person be cheated out of their dignity.

“Mr. Shivanna!” his voice rang through the momentary lull in the market noise, sharp yet trembling, like the first crack of thunder before a storm. The sound made Shivanna drop a handful of grains.

Shivanna, towering over the boy, turned, his face darkening. **“Raju! What are *you* doing? Get back to your errands.”**

Raju sir stepped forward, planting his feet firmly. **“You are cheating her, Shivanna Garu. Your five-hundred-gram weight is worn. It's not the rice that weighs less; it is your honesty.”**

The market fell silent. The surrounding vendors and customers turned to stare.

The old woman looked at him, her eyes wide with a mix of fear and sudden, faint hope. Shivanna's fists clenched, but his shadow of anger was fractured by the shock of being publicly called out by a mere boy.

“Child, this is between me and the customer. You don't understand business,” Shivanna growled, trying to regain authority.

“I understand what's right and what's wrong,” Raju sir shot back, his voice now steady. **“The scale must be honest. She deserves every grain she paid for.”**

To the astonishment of everyone, Shivanna sighed heavily. The sudden, moral weight of the boy's conviction was heavier than any customer's complaint. He grumbled, then begrudgingly scooped a large extra handful of rice into the old woman's bag.

The woman drew him into a hug, her arms quivering. **“You are my strength, *Kanna*,”** she whispered in a voice choked with emotion. **“Never let fear decide your path.”**

The marketplace resumed its chatter, but the house breathed easy. Poverty remained, hardship remained, but the fire of courage had been ignited and no darkness could ever fully extinguish it.

The next morning, he walked to school that day not only with his books but the invisible armour of confidence, honesty and moral strength.

Amidst trials and scarcity, a young soul had grown strong and ready to face the world with eyes wide open.

For him, the lesson was clear: **bravery does not wait for age, wisdom does not demand years and leadership does not need a title.** The smallest voice, when raised for truth and justice, can echo louder than fear and inspire courage in even the most timid hearts.

And so, the boy who defended a stranger that night continued his journey not just through books and classrooms, but through life, carrying a seed of inspiration.

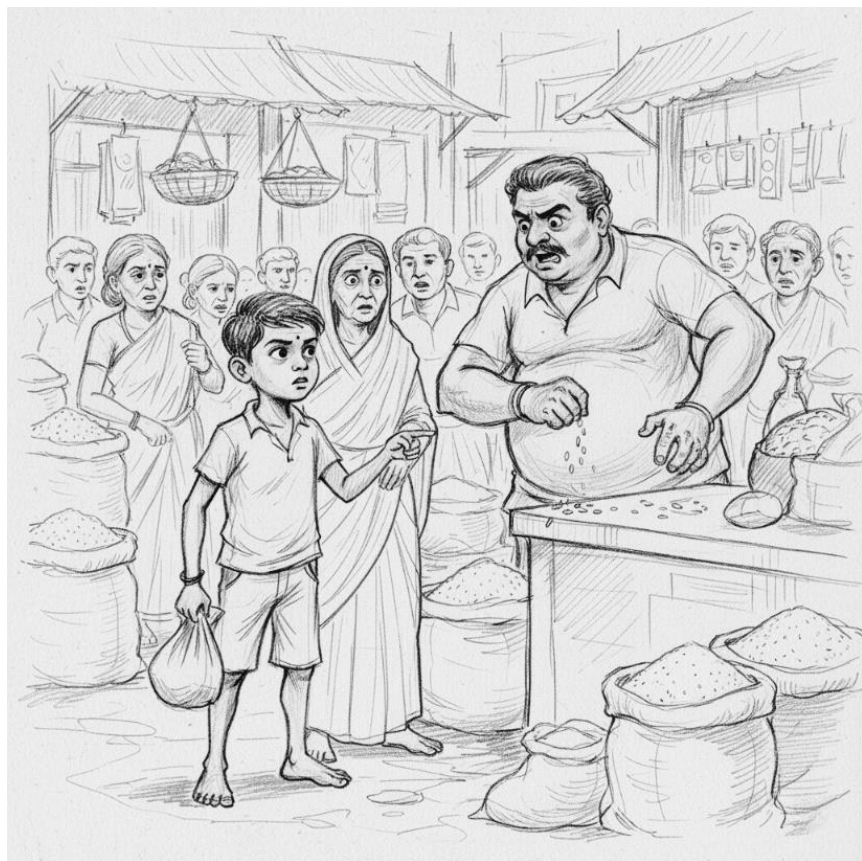
As soon as the narration ended, I heard the call: “Cabin Crew, prepare for landing.” I was emotionally in a different place that time. I told him, “Sir, I will get back to my seat.” He nodded. He was also moved a bit after that recollection. As I came back to my seat, I couldn’t but help feel a bit pity for his childhood. But having said that, I could comprehend about his outlook on life — how he tackles everything and why he does what he does. He had seen everything that one could imagine from an early age and that shaped his life. He talked about youngsters being in a position of being

moulded. He himself was moulded into a tough and resolute man we all know at a tender age and that is why he was able to have a vision about shaping youngsters into fine bankers who would lead the Industry in the future.

Next day in the Triennial Conference, he delivered an outstanding speech which resulted in an applause that reverberated across the hall like thunder and lightning. All I could think of was the conversation I had in the airplane, which kept on ringing in my head.

“Young Blood must boil to get distilled into something better and not evaporate.”

Actively seek out and empower the young blood. They carry the necessary, unburdened vision required to solve the complex problems inherited from the past, challenging established systems with fresh, uncompromised idealism.



THE JOURNEY FROM DREAMER TO DOER

*The Transformation Into a National Leader and
Inspiration*

RATAN TATA

Titan Of Integrity

The fluorescent lights hummed their usual monotonous tune as Rishi and I approached his cabin. It was 9:47 AM... thirteen minutes before our scheduled appointment with the Managing Director. We'd spent all week preparing for this meeting, building arguments for a demand that required not just approval but deep understanding. Every word would matter today.

"You have the revised projections?" Rishi asked for the third time, adjusting his collar.

I patted my leather folder. "Everything's here."

We entered expecting the Raju sir we knew — sharp-eyed, sitting upright, perhaps already three steps ahead of our proposal. Instead, we found a man who seemed to have aged overnight. He sat behind his mahogany desk, but he wasn't working. His computer screen was dark. No files lay open. His hands rested motionless on the desk surface and the morning light filtering through venetian blinds cast prison-bar shadows across his face. In those fractured illuminations, I saw something I'd never witnessed before in our MD's presence: profound sorrow.

"Sir?" Rishi ventured, his voice barely above a whisper.

Raju sir looked up slowly, as if pulled from some distant underwater place. His eyes, usually so penetrating, were red-rimmed and hollow.

We exchanged worried glances. This wasn't about our demand or projections. Something had stripped the room of its professional veneer and left only raw humanity behind.

The clock on the wall ticked. Outside, someone laughed in the corridor...a sound so incongruous it felt like an intrusion from another universe.

"I woke up to seventeen messages," he said, his voice steady but thin, like ice stretched too far. "At first, I thought it was a hoax. But I checked. Official sources. News channels. The Tata Trust's own statement." He drew a breath that seemed to require enormous effort. "It's true. He's gone."

The cabin, with its leather-bound books and framed achievements, suddenly felt like a mausoleum.

"I never met him. Not once. Never shook his hand, never saw him except on screens and in newspapers. But I feel like I've lost a father I never knew I had." He stood and moved to the sofa. "The country is in mourning," he continued, still facing the other side. "But most people don't even understand what they've lost. They'll post tributes, share his quotes, talk about the Nano car or the Taj Hotel attack. But the real magnitude of what this man represented...that's something else entirely."

He turned back to face us and in his eyes was a desperate need to make sense of something senseless.

"Do you know what I did after I read the news? I made tea. Stood in my kitchen at six in the morning, waiting for the water to boil and I thought about him. About what he meant. About what his life stood for." He returned to his desk but didn't sit. "And I realised something. Today, we're

not going to discuss your demand. Today, I need to tell you what went through my mind this morning. About loss, yes. But more importantly, about what we do with that loss."

Raju sir sat down, shedding the armour of Managing Director to become simply a man grappling with mortality and legacy.

"The alarm hadn't even rung when my phone started buzzing," he began. "That space between sleep and waking — you know that feeling? I reached for it instinctively, expecting banking alerts or work emails. But the messages were cascading like dominoes falling in slow motion. 'Ratan Tata is no more.' Six words. But they hit me like being told the sky had fallen."

He paused, his jaw tightening. "I sat there on the edge of my bed, phone in both hands, while outside my window the sun was rising.... painting the sky gold and amber, promising another ordinary day. But inside my chest, a shadow had fallen."

Rishi leaned forward, absorbed. I found myself holding my breath.

"I whispered to my empty bedroom: 'He was like the sun.' Because that's exactly what he was. The sun doesn't choose which homes to illuminate, which fields to warm. It simply gives. Endlessly. Unselfishly. Ratan Tata lived the same way.... radiating opportunity, education, healthcare, dignity to anyone within reach of his vision. Never asking what he'd receive in return."

The words settled over us like a weight we hadn't known we needed to carry.

"I got up and made tea," Raju sir continued. "That ritual...the hiss of the gas stove, cardamom fragrance, steam rising like prayers. As the water boiled, my engineer's mind started processing the loss the only way it knows how: through science. I said aloud: 'Energy cannot be created or destroyed. Only transformed.' And suddenly it made sense."

"Because that's precisely what he did. Ratan Tata didn't accumulate wealth or power...he transformed everything he touched. His intellect became schools where children learned to dream. His resources became hospitals where the sick found healing. His vision became industries employing millions, giving them dignity, feeding their families. He was like an electric current...invisible, but without him, so much of India's machinery would never have switched on."

The metaphor struck me with physical force. How many of us helped the current flow versus impeding it?

"I carried my tea to the balcony," he went on. "Dawn had fully broken...autorickshaws pattering to life, the newspaper boy cycling past, life insisting on continuing. I took a sip and thought about photosynthesis. Strange to think about while mourning, no? But plants take in sunlight not for themselves alone...they create oxygen for every breathing creature, produce food that sustains entire ecosystems. They give more than they take."

"And Ratan Tata did the same," I said quietly.

"Exactly. He absorbed ideas, opportunities, knowledge and transformed them into nourishment for an entire nation. The Cancer Hospital. The scholarships. Investments in young entrepreneurs with nothing but dreams. Affordable

housing. Clean water initiatives. The list goes on like leaves on an infinite tree."

His phone buzzed on the desk. He glanced at it and turned it face-down.

"The messages kept coming. The nation collectively exhaling its disbelief. But I had fallen into a deeper silence. I thought about genetics...how traits pass from generation to generation, encoded in invisible sequences yet so powerful they shape everything. Ratan Tata's DNA wasn't just in his family line. It was in the values he wove into Indian consciousness. Discipline. Integrity. Humility despite enormous success. Service to society not as charity but as duty."

He leaned forward, intensity filling the room. "He was not simply a businessman. He was an architect of values. And here's the uncomfortable truth: No god in any temple, no king in any history book can claim to have given as much tangible, measurable benefit to this nation. Not in living memory. Not in this form...schools you can walk into, medicines you can access, jobs you can work and dignity you can wear like armour."

The statement was bold, but in that moment, it felt like simple truth.

"What made Tata remarkable was his discipline," Raju sir said, his voice dropping to something reverent. "He was like the atom...appearing small and stable, humble even, but containing immense energy that, when directed with purpose, could power entire cities or change civilisations."

He pulled open his desk drawer and extracted a worn notepad, flipping through pages. "I'd written down one of

his quotes years ago: 'You must give something back or else your existence is just an empty vessel.'

The words landed like stones in still water, sending ripples through my conscience.

"An empty vessel," Raju sir repeated. "That's what terrified me that morning...that I'd lived fifty-three years and remained empty. I'm decent. I pay taxes, don't cheat anyone, help my family, show up on time. But is that enough? If decency is the baseline, what exists beyond it?"

Neither Rishi nor I dared answer. The question wasn't rhetorical... it was existential.

"The sun had fully risen by then," he continued. "A crow cawed. Life, insistent and relentless, was already moving forward. I placed my empty cup on the balcony railing and looked out at the city. Somewhere out there, a Tata hospital was opening its doors. A Tata scholarship was changing a poor child's destiny. A Tata company was employing thousands. The man might be gone, but his work remained. Breathing, pulsing, alive."

His eyes grew distant, seeing not the cabin but that morning view. "And then it struck me so clearly I almost laughed. Ratan Tata hadn't truly gone. He had simply changed form, like energy transforming from one state to another. He had become like the air itself...unseen, unannounced, but absolutely essential. You can't point to air and say 'there it is,' but remove it and nothing survives. That's his legacy. Invisible. Everywhere. Life-sustaining."

The truth of it settled over the room like a benediction.

"I picked up my phone again and looked at those messages. But this time, instead of grief, I felt something different. Not hope...too soon for that. But responsibility." He looked at both of us then, challenge and invitation in his gaze. "If a man, not even born into the majority culture of this land, could give so much to this vast country, what excuse do I have? What excuse do any of us have?"

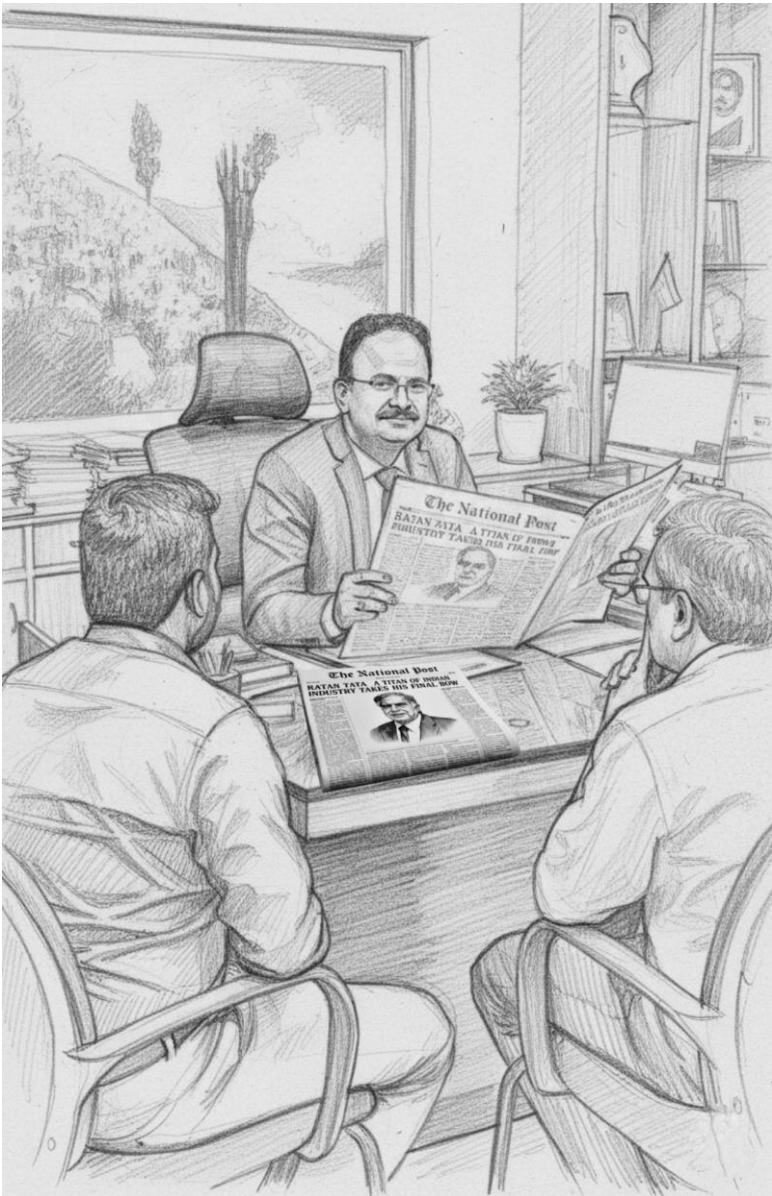
The question hung in the air between us, demanding no answer but requiring everything.

"So, I smiled...a small, sad, determined smile.

"I called you both here today not to discuss demands or projections," he said, his voice returning to its familiar timbre but softened by what he'd shared. "I called you to ask the same question I asked myself: What will you leave behind? Not in your wills or bank accounts. But in the invisible air that future generations will breathe?"

The sun does not mourn its setting. It simply rises again, in another form, in another place, continuing its work of illumination. And so do the greatest among us. Somewhere in Mumbai, final rites were being prepared for a man who had never been empty, who had poured himself out like water for a thirsty land. And somewhere in Bengaluru, in the hearts of three men in a corporate cabin, seeds had been planted. What they would grow into remained to be seen. But they would grow. Of that, there was no doubt.

Let your professional life be an unwavering pursuit of a standard so high that your name itself becomes synonymous with trust. This is the highest form of success: when your ethics require no external validation.



YOU TOO CAN BECOME - MD & CEO

Weaving the Path of Leadership

The air, that fateful day, crackled with a peculiar tension, like a storm brewing unseen on the horizon. I remember it well, sitting by my window, the sun casting long, weary shadows across my study, a silent witness to the unfolding dramas of life. Raju sir, bless his ambitious heart, walked into that ED to MD interview with the swagger of a Roman general, convinced his name was already etched onto the roll of the chosen. *Hubris*, a potent elixir, can sometimes blind even the sharpest eyes. And then, the verdict came...not victory, not defeat, but that purgatorial state: **waitlisted**.

Oh, The waitlist. A curious limbo, isn't it? A whisper of "not yet," rather than a thunderous "never." I recall, in my younger, more boisterous days, a similar ignominy when my grand plan for a self-sustaining perpetual motion machine, fuelled by nothing but sheer will and a few well-placed gears, was met with a polite, yet firm, "Perhaps not quite yet, old man." The sting was real, a minor prick to the ego, but a necessary one. Raju sir, much like a seasoned captain whose ship has hit a temporary calm, didn't wallow. No, that man understood that a setback is merely a comma, not a period, in the grand sentence of one's ambition. He saw it for what it was: a chance to recalibrate his compass, to take corrective action while the iron, as they say, was still hot. For indeed, the best time to plant a tree was twenty years ago and the second best, most assuredly, is today. It's in these moments

of perceived failure that the universe, in its infinite, mischievous wisdom, often hands us the keys to a far grander mansion.

His well-wishers, those sharp-witted scribes from the realm of marketing, proffered a concept that, to him, was as alien as a smartphone to a Neanderthal. "You need to market yourself," they declared. Now, for a man whose deeds had always been his loudest herald, whose accomplishments resonated like the chimes of Big Ben, this was a novel notion. Until then, his work had carved its own legend. But the MD position, you see, that particular peak on the corporate Himalayas, demanded a different kind of sherpa... one who understood the delicate art of self-promotion. It wasn't enough to *be* the best; one had to *proclaim* it, too. A quaint paradox, perhaps, but true nonetheless. It's like a bard needing to sing his own epics, rather than waiting for minstrels to discover them.

"Did you always dream of being MD and CEO of Canara Bank?" someone inquired, peering at him with the inquisitiveness of a young Sherlock Holmes. Raju sir's reply, delivered with that characteristic blend of pride, confidence and a touch of slyness, was a revelation. *Oh, the sheer audacity!* "I was never fixated on which bank I would lead," he retorted, a twinkle in his eye. "My focus was on becoming an MD and CEO, period. I knew, deep down, that wherever I would go, I would make a difference. I would leave my mark. I would write myself into the history of banking - 'Before Raju, After Raju.'"

"Before Raju, After Raju." A declaration so audacious, it could make the statues in the town square blush. And yet,

he believed it, every fibre of his being tuned to that frequency. Where, I often muse, does such unyielding self-belief spring from? Is it forged in the crucible of relentless hard work, polished by a consistent track record of triumphs? Perhaps. Or perhaps, it's a deeper current, a spiritual understanding that precedes the material. He was, to my mind, a cartographer of his own destiny, mapping out the peaks of success in his mind before he ever took the first arduous step. Envisioning the outcome, then working tirelessly to manifest it - a potent alchemy, that. For the universe, you see, listens not just to prayers whispered on the wind, but to the unwavering conviction held deep within the soul, like a seed knowing precisely what kind of mighty oak it is destined to become.

'A timeless truth,' often obscured by the glitter of lucre. He then spoke of self-awareness, that elusive quarry. "Know your strengths," he advised, "but, more importantly, acknowledge your weaknesses. Ninety-nine percent of people are aware of their strengths, but only one percent are truly conscious of their weaknesses. And those who work on their weaknesses, who strive to overcome them, are the ones who achieve true success."

"Communication," he continued, leaning forward as if sharing a secret cipher to the corporate Sphinx, "is the key. You need to speak two different languages, one for your subordinates and another for your seniors. Master that skill and you'll navigate the corporate world with ease. Don't be shrewd with your bosses. Convince them. And don't just convince your subordinates, be shrewd with them." It's a delicate dance, isn't it? To be a chameleon, yet retain one's true colours. To whisper to the gods and roar to the mortals.

A theatrical performance, perhaps, but one where the stakes are quite real.

Then came the cornerstone, the very bedrock of leadership: responsibility. "If you want recognition, own your responsibilities. Work aggressively, passionately. Don't be complacent. Don't wait for instructions. Don't be a sheep following the shepherd. You're a human being. Use your mind, your consciousness. Work towards your goals with purpose and determination." Ah, the clarion call for the awakening of the individual! No waiting for divine mandates or imperial decrees. It's the difference between a chess pawn waiting for a push and a queen moving with sovereign intent. The mind, a universe unto itself, capable of weaving realities if only given the command.

His venerable mother, a woman whose wisdom flowed deeper than any river and his devoted wife, a pillar of quiet strength. Their words, delivered with never-ending conviction, appeared like a divine decree: "If you don't get it, who will?" Ah, the power of such simple affirmations! It's as if the universe, having tested your mettle, then sends its gentle emissaries – loved ones...to remind you of your inherent worth.

And lo and behold, the parchment arrived, bearing the indelible ink of fate: MD and CEO of Canara Bank. "The universe conspired to make it happen," he ultimately pronounced, a serene smile gracing his lips, as if recounting a conversation with a celestial architect. "There was no conflict in my mind, no doubt, no hesitation. Perhaps that's how the universe works. It takes a strong thought, processes it and delivers a powerful outcome." He believed, with an

unshakeable faith that would have impressed even the ancient alchemists, that he was destined to lead a public sector bank. And that belief, coupled with his tireless dedication, became the very crucible in which his dream was forged into reality.

Upon taking his place at the helm, in a gesture that spoke volumes of his heart and his reverence for his roots, he performed a small, intimate ritual. He led his mother to the imposing CEO's chair, the very throne of his ambition and gently bade her sit. Just for a moment. To feel the weight, the power, the profound significance of that seat. It was a silent homage to the sacrifices, the prayers and the solid belief that had cradled his journey. A beautiful act, one that whispered of humility amidst triumph and acknowledged that the loftiest peaks are often reached on the shoulders of those who love us most.

A modest boy from a small village rising to become the Managing Director and CEO of a leading public sector bank is an example to the strength of a transparent and merit-driven system established by the Government. Such a journey would have remained a distant dream had there not been a fair and structured policy framework in place...one that ensured equal opportunity at every level, from his elevation as Chief General Manager to Executive Director and finally to the MD & CEO.

In an environment where it is often perceived that only influence or strong connections determine leadership positions, his ascent stands as a clear reflection of integrity in the selection process. It underscores the fact that competence, commitment and contribution continue to

find their rightful place in a system guided by transparency and fairness.

Raju sir himself attributes this achievement to the present Government, acknowledging with deep gratitude the transparent mechanism and the trust reposed in him during the selection for this prestigious role. His journey embodies the very essence of a merit-based leadership model that inspires confidence across the banking fraternity

And finally, his true North, the compass that guided his every decision, was never the jingle of coins. "Never work for the financial gains but for enhancement of social status," he asserted. "Raju sir wanted to be more respectable, not get rich." Here, my friends, is the heart of the matter. While many chase the ephemeral glitter of wealth, he pursued a deeper, more enduring treasure: respect. Not the hollow veneration paid to power, but the genuine esteem earned through integrity, contribution and leadership that leaves a positive indelible mark. It's the difference between a fleeting meteor shower and the steady, enduring glow of a star, guiding ships across vast, dark oceans. For what, in the grand cosmic scheme, is a bulging purse compared to a legacy that inspires and uplifts? He understood that true richness lies not in what one *has*, but in what one *is* and in the enduring ripples one creates in the vast ocean of humanity. And in that, he had found his truest treasure.

The highest office is a blueprint of potential, not a destination reserved for a select few. The path to mastery is universally accessible — paved with discipline, consistent learning and dedication — and is open to all who are willing to commit to the long climb.

EXIT OVER ENTRY

The Footprints Created

In the quiet hum of Canara Bank's headquarters — where printers pulse like heartbeats and officers move between meetings with practised urgency — Raju sir stood not merely as a Managing Director, but as a man whose presence carried the weight of lived wisdom. He walked with purpose, but spoke with the calm authority of someone who had seen the full spectrum of life's colours.

During a felicitation ceremony for a retiring General Manager, organised by the Association and graced by our youngest leader in Trade Union history, Sri Rishi Kumar ji; Raju sir offered more than a speech. He offered a philosophy!

"Entry or Exit?" he asked, smiling like a sage who knew the answer but wanted you to find it yourself. "Which should we give weight to?"

He paused, letting the question settle like incense in a temple hall.

"Life is like a river flowing through valleys. You may crash through rocks, carve your path, make noise. But if you dry up before reaching the sea, all that effort is meaningless. Entry is just the opening act. The main play is the exit."

Raju sir's words echoed that same spirit. He spoke of officers who rose like peacocks — proud, admired, dazzling in their promotions. But when retirement came, many

deflated like forgotten balloons. “People remember the pride,” he said, “not the person.”

He reminded everyone that titles don’t feed the heart. “To your children, your spouse, your parents — you are not a Leader. You are their father, husband, son. Titles fill wallets, not hearts.”

Swami Vivekananda once said, *“They alone live who live for others, the rest are more dead than alive.”* Raju sir’s message was a mirror to that thought. A career, no matter how decorated, is hollow if it leaves behind fractured relationships and forgotten kindnesses. The true measure of success is not applause at the entry, but the silence of respect at the exit.

He urged everyone to nurture relationships, to apologise before the relieving day, to **exit with grace — not regret**. **“A graceful exit,”** he said, “is like a river meeting the ocean. People may forget your titles, but they will remember how you made them feel.”

To me it was an awe-inspiring, the words spoken by Raju sir kept me awake that night; every meeting with him remains special, it emerges to be a lesson of life. What makes it more special is he never speaks anything out of context or hypothetically. It’s practical, doable and he would have done it, been in that very situation.

“Entry gets the attention. Exit leaves the footprints. Make your exit meaningful. Let it be the wave that carries warmth, modesty and respect. Because when the curtains fall, when the office lights dim, that wave is all that remains. And that, truly, is called the legacy.”

In a world obsessed with beginnings, Raju sir taught the art of endings. His philosophy wasn't just about retirement — it was about life itself. About living in a way that when the final chapter is written, it reads not as a conclusion, but as a tribute.

A great career is defined less by the celebratory entry and more by the graceful, dignified exit. The manner in which you choose to leave a role — the respect you show the institution and your colleagues — is the final, most enduring statement of your character.

THE SKIPPER OF HIS OWN SHIP

The Choice Between Ornamental And Ownership

It was one of those weighty days of Raju sir's early life — branch visits, reviews, piles and piles of files as shifting sands and meetings that seemed to drag on till eternity. By the time he finally opened his lunch box, the hands of the clock had crawled past three. The momentary steam that would have arisen from his meal had dissipated long ago, leaving the contents as tired as the man himself. Just as he raised the first morsel, the attender rushed in. "Sir, there is a call for you from the MD Secretariat."

Now, for all who have never set foot in a bank, let me tell you: a call from the MD Secretariat is not a phone call. It is akin to a royal summons. For a young manager, it is the equivalent of hearing the conch blow in Kurukshetra-you drop everything and brace yourself. Raju sir nodded gently, closed his lunchbox with one swift motion and walked to his cabin with a composure that only he could muster.

The person on the other end of the call was courteous and professional: "Sir, you are among the candidates chosen to serve in the MD Secretariat. We would appreciate your willingness in this regard."

Stop here and visualise the situation. Any other officer hearing this would have experienced their heart jumping like a lottery winner watching their ticket number announced on TV. Working in the Secretariat is everyone's dream-it opens doors, creates connections and gets you a

seat in the corridors of power. But without as much as a moment's hesitation, Raju sir said, "Thank you, Sir, for shortlisting me for one of the most coveted postings. But, sorry Sir, I don't want it."

Silence. A click. The call ended. And just like that, he picked up his lunch again, as if nothing significant had occurred.

When his peer ran up to him in shock, the questions spilled over like marbles falling from a box. "Sir, why would you say no? This is the chance of a lifetime! You will meet people, make contacts and advance faster than the rest of us. This is not something one gets twice — please reconsider."

Raju sir, as serene as a saint and as firm as a mountain, replied in a manner that I have never been able to forget. "Working in the MD Secretariat is not my cup of tea. There, I shall not be able to take decisions. There, I will only be following the decisions taken by my boss. But if I am a branch head or a region head or a circle head, then I can make my own decisions." The choice could be better or worse, but it would be mine — and I would own it.

Even as he uttered these words, there was no conceit in his tone, merely clarity. That was Satyanarayana Raju: a man who prized ownership over ornament, substance over sheen.

Consider it — many of us spend our lives in pursuit of postings that lead us closer to power, even at the cost of becoming one more of the many cogs in another person's machine. But here was a guy who took the harder path: to stand where the buck stopped, to bear the responsibility of

his decisions, to be the skipper of the ship rather than the navigator in a ship-of-war commanded by someone else.

And in true fashion, he enjoyed being a branch head. For him, a branch was more than just walls, strong rooms and a signboard; it was his own empire where he could forge the destiny of customers, employees and the institution itself. Every sanction note, his pronouncement; every recovery drive, his crusade; every customer relationship, his friendship. He governed not with pomp but with responsibility, not with fear but with ownership. That was the pride he bore-the pride of a king who cherished his throne not because of its greatness but because of the opportunity it presented him to serve his people.

As I narrate this, I am unable to refrain from perceiving the philosophy which has marked his entire path. In life and in banking, there are two types of roles: the ones where you follow someone else's script and the ones where you script your own. Raju sir always opted for the latter, no matter the accompanying sleepless nights and risk of failure. His dictum was straightforward yet deep: "The decision may be good or bad, but it is mine."

That, to me, is the quintessence of leadership. Not the glitz of power, but the grit of being with your own decisions. It is simple to beam in someone else's light; it is challenging to ignite your own flame and sustain it through rainstorms.

I see it all in retrospect now, as he occupies the top spot at Canara Bank as its MD & CEO, I smile at the irony. The man who in the past had said no to the MD Secretariat, who would not be a shadow in another person's empire, now holds the position from which the largest decisions of the

bank are taken. Maybe even fate itself could not resist the appeal of a man who was never afraid to say, "I will own my choices."

And that three o'clock lunch, all but forgotten years later? It surely must have had more flavour than the greatest feast-spiced by the promise of a choice that one day would chart a career and spur generations of bankers to follow.

The deepest part of your wisdom knows that your sovereignty is internal. Institutional power is a borrowed suit and it can be stripped away. However, the true self – the character you cultivated while wielding that power, your fairness, your judgment, your grace – is the indelible marker of your legacy. The wisdom here compels you to realise that your ultimate worth is determined not by what you were, but by who you were when the lights were brightest and the pressure was highest.

USHA: A HOPE

Mother, Metal & Magic

The sun, that ancient, impartial eye, had just begun its downward arc, painting the sky above Siripuram village in hues of saffron and burnt orange. This was the setting for the Canara Bank's grand "FI Camp" — though I feel it was just a modern yagna where offerings were made not to fire Gods, but to the Gods of Enterprises.

I sat in front of the dais watching Raju sir stand, a man whose tailored suit seemed impossibly slick and simply made out of the cotton and rustic earthly blue in colour. "Rama Prasad Ji," he signalled. I moved towards him. "The universe loves a full circle. Forty years ago, a certain Lion's Club, bless their golden, roaring hearts, cast a few copper coins into our barren field of a life." I wondered what he meant.

Raju sir began his address. He was there to announce a major CSR initiative — a massive donation to the Lion's Club, now an ancient foundation and the distribution of forty industrial-grade sewing machines.

Raju sir spoke of the future, but his eyes were caught in the past. He saw his own mother — the audacious soul who dared to educate her daughter, Smt. Subba Lakshmi. "My sister," Raju sir began, his voice surprisingly soft for an MD, "she received her education through your sponsorship for Class 11th and 12th. I remember the taunts. Neighbours would cluck like nervous hens. They said to my mother,

'Why waste good money on Brahma Vidya? Teach her tailoring, woman! A penny saved is a penny earned! Let her stitch her way to solvency!' A dime now versus a dynasty later."

A ripple of laughter went through the crowd. Raju sir chuckled. "It's true, the road to immediate comfort is paved with good intentions, but destiny often whispers, 'Wait for the dividend.' His mother was a woman with incredible long-term vision — she saw the future value of things when others could only see the immediate cost. She knew she wasn't just paying for school lessons, but was truly investing in the lasting freedom and security of her entire family's future.

Raju sir recalled the meagre Rs. 60 annual stipend her sister received, the mother adding her Rs.10 - Rs.15 to the money order. His sister, Subba Lakshmi, was, at nineteen, a certified teacher, now completing forty years of service.

The moment arrived for the distribution. Raju sir called forward a young woman named Kamala, who stood shyly with her daughter, a bright-eyed girl clutching a tattered schoolbook and a small, mischievous son.

Raju sir stepped down and placed a hand on the gleaming, industrial-grade sewing machine. "Kamala-ji, this is for you. May the thread of your spirit never break." Kamala, overwhelmed, folded her hands. As Raju sir turned back to the dais, he got caught in a moment of quiet reflection as he watched the little girl of Kamala who had started tracing the logo on the machine, an ornate lion. Her son clutched on to her Saree with an uncomprehending look. They left but he kept looking at them until they were no longer visible in

the crowd. What was going on in his mind at that time I don't know. Perhaps his mother, perhaps his life flashed by him. I guess he was deep into thinking about a Master Stitch with Usha using a shining thread of hope.

The Legacy Continues....



5 am, the time of REM sleep for most, I guess. For few it is the perfect opportunity to witness the beauty of nature, to have a date with one's own mind, to contemplate the beauty of the sunrise itself. The sun, that ancient, impartial eye, had just begun its upward arc, painting the sky above in hues of saffron and burnt orange. Sitting in the ghats of Kashi staring at the Ganges, admiring the serenity across me, I wondered. We come across so many people in our lives, some people leave a lasting impression, an impression so remarkable that we try to preserve it. The story of K Satyanarayana Raju is one such impression. Whether our life is a story worth

telling, I do not know but the story of **K Satyanarayana Raju** is certainly worth it. Question being, who the real hero is? whether it was the little boy who had knowing, tired eyes of someone who had lived and survived two lifetimes or the Mother who navigated the complex currency of survival that had ultimately won the battle of Life. The life of both was a tapestry woven from resilience.

He had turned the ₹60 investment into a billion-dollar legacy, with the Metal of his ambition matched only by the Magic of his vision. He had become the ultimate banker,



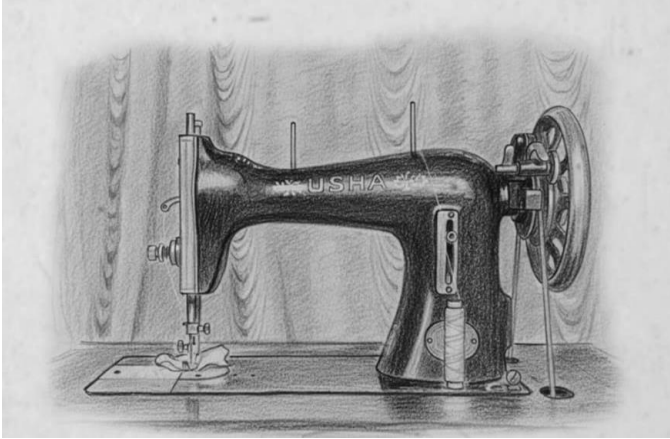
managing the vast, complex financial ledgers of a nation and in doing so, he had achieved his destiny. What fuelled it was not logic or leverage, but the relentless, quiet force of sacrificial love. His mother's victory was not built on career breakthroughs or stock splits; it was built on endurance, on the daily, impossible choice to give away her own comfort and future so that his might be secured. He realised his life was not a tower he had built alone, but a magnificent edifice constructed upon the single, resolute foundation she had poured. His achievement was the successful repayment of the sacred debt, but her sacrifice was the loan itself.

As the morning grew warmer and the serenity replaced by the sounds of chirping birds and moving human beings I was left with the single, deep and permanently unanswered question, one that burned brighter than any success: Was the true winner of life the son who stood at the summit, the Master of the world's ledgers and the Architect of his own triumph or was it the mother whose sacred, initial investment of sixty rupees was the only reason the climb had ever begun? The legacy continued, magnificent and sure, but what about the fundamental question. He had conquered the world she had protected him from, but did that make his journey superior to hers? Could he ever truly claim to have won himself, when the only currency that purchased his victory was the one she had paid in full?

As I sat down fully immersed in this thought I realised that the true eternal climax of their shared story was the silent act of the Master Stitch.

The ultimate measure of a life is not the height of the tower you built, but the depth of the root to which you return. The

*undeniable law of legacy is "The Metal of your ambition and the Magic of your vision". The ₹60 investment of a mother's sacrifice was not a transaction; it was a **SACRED DEBT** written in the ledger of the soul.*



"The Lifeline"



The Kalindindi Family

Shri. K. Satyanarayana Raju with his wife Smt. K. Venkata Subbalakshmi, daughters K. Bhavana & K. Meghana and his Son in law I. Jagadeesh Varma.

POSTFACE

There was a sewing machine. In the house of a man who signs off on decisions that shape thousands of lives. It wasn't hidden. It wasn't polished. It just sat there. Like it belonged. Like it still had work to do.

I didn't ask why it was there. I just noticed how familiar it felt. Most of us have seen one. In our homes. Our aunt's homes. Threading through school uniforms, festive blues and months that didn't quite add up.

That day, something in me shifted when I saw it. Not because it was out of place, but because it wasn't.

That day, I didn't see a CEO. I saw someone familiar. Too familiar.

That day, I stopped seeing him as someone distant. That day, I wondered — what really separates us?

Is it luck? Is it brilliance? Or is it something quieter?

We chase big things. Big titles. Big goals. Big applause. But what if it's the small things that shape us?

A quiet gesture. A decision made without noise. A moment of dignity when no one's watching.

What's your definition of success? Can you say when a young boy owns a fan from his first income only to see his mother relax is not success?

When his strategies play an important role and he rewrites his name in the history of Indian economy. Does this mean success?

I believe the very thought that you get which sprouts within an agitation to comfort to imbibe and evolve; to serve selflessly is success.

Do you think staying grounded matters?

Do you think values can shape a life?

Do you think small acts of dignity can build something lasting?

Do you think success without belonging feels hollow?

Can you lead without losing yourself?

Do you think we've complicated what it means to "make it"?

I don't know what stirred in me that day. But I do know it hasn't left.

And maybe, just maybe... something in you is stirring too?

I don't have answers. I'm still sitting with the questions.

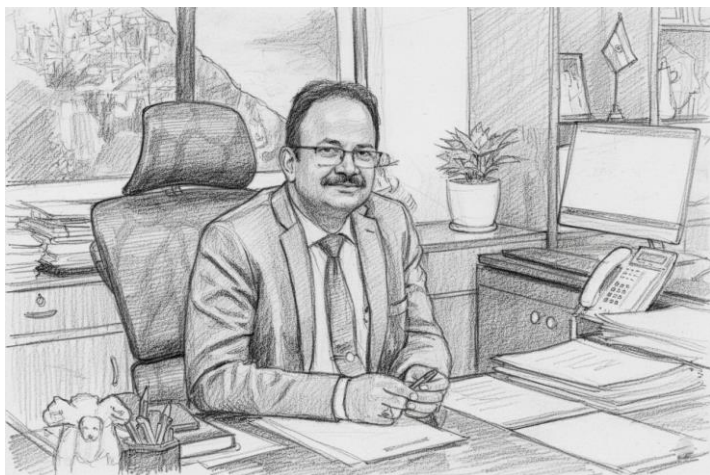
Maybe you are too.

And maybe that's where the real story begins.

I, Rama Prasad letting you be with these questions, I know it's going to stay with you throughout the days and your deeds as strong as coffee

Until next time...

FROM THE DESK THAT HOLDS A LIFETIME OF DREAMS:



“Nurtured by mother’s love and guided by life’s quiet lessons, this journey is a tribute to values that are timeless”

As I sit down to pen these thoughts, I am filled with a deep sense of gratitude and introspection. It is awe inspiring to see my life’s journey beautifully crafted through the words of **Shri. Rama Prasad**. When he approached me with the idea of documenting my life and career, I accepted the thought with both felicity and deep hesitation. Felicity, because it is an honour to have one’s experiences documented and hesitation, because every journey is the collective effort of countless individuals whose contributions are far greater than any single narrative could capture.

Across the entire expanse of my universe, one person shines as the constant star — **My Mother**. I owe my entire being, whatever I have achieved to the power of her love, her silent sacrifices and her firm belief in me. Her guidance was never loud, but it was ever present in her prayers, in her principles and in the quiet discipline she instilled within me. The foundations of my professional life integrity, empathy, compassion and determination were first built at home, under her watchful eyes.

As I reflect on the path from seed to summit, from modest origins to leading one of the nation's most respected banks – Canara Bank, I am reminded that success is rarely a solitary pursuit. It is the culmination of countless hands that lift, guide and support along the way.

Banking, to me, has always been more than a profession - an **emotion** to touch lives meaningfully, a **mission** to uplift communities and a **vision** to create stable value for society. Every institution is as strong as the faith it inspires and I have always viewed my role not as a position of power but as a responsibility of stewardship because **success**, to me, is not measured by the height of the position one holds, but by the depth of commitment with which one serves it.

Shri. Rama Prasad and **his Gen-Y team** have captured this crux with remarkable grace and sensitivity. In recounting events and experiences, **Prasad Garu** has not merely chronicled milestones but has revealed the spirit behind them – the challenges, the learning and the human side of professional life. Reading his narration has been both humbling and illuminating, allowing me to relive the

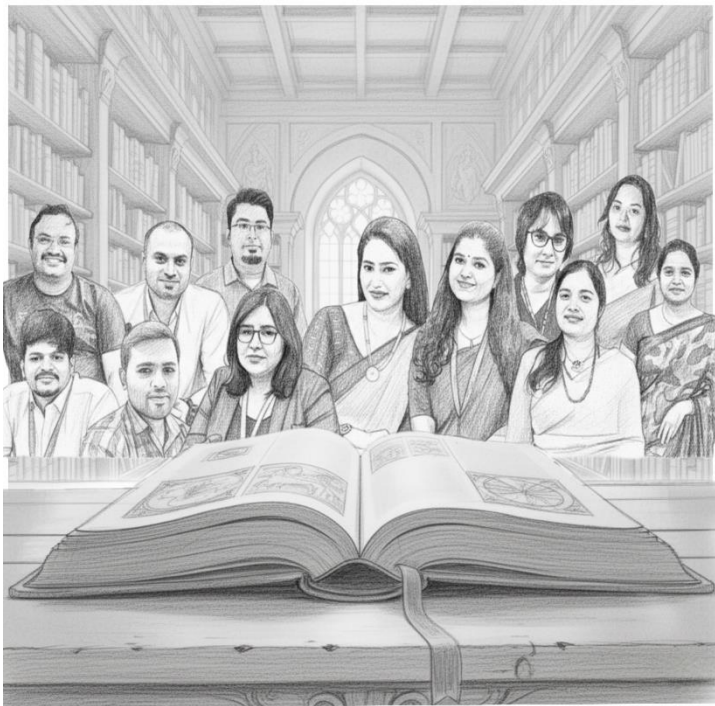
experiences that shaped my journey with renewed reverence and gratitude.

This book is not intended as a celebration of personal accomplishment but as a reflection of a journey that personifies the essence of one truth, "*It is not about how big you became; but about how you became big*". If this work can serve as a source of insight, encouragement or inspiration to young professionals, it will have fulfilled its purpose.

My sincere gratitude to **Shri. Rama Prasad** and his team for their patience, diligence and sensitivity in capturing the nucleus of my life's journey. Their meticulous research and expressive narration have transformed scattered memories into a coherent and meaningful story.

Also, I extend my heartfelt gratitude to all who have walked beside me as part of my professional and personal life. Your faith has been the wind beneath my wings.

As this biography reaches the hands of readers, it will not merely recount the life of one individual, but the larger story of life that begins from the word "**Amma**".



ABOUT THE AUTHOR – SHRI P. RAMA PRASAD

Born in the serene town of Guntur, Andhra Pradesh, in 1966, Shri Prayaga Rama Prasad belongs to that rare kind of men whose modest beginnings quietly shape unshakable virtue. From an early age, he believed that honour is not merely an accolade to be showcased during moments of recognition but a habit of discipline. This conviction has guided him through over thirty years of dedicated service at Canara Bank, where he currently holds the positions of Manager and Vice-President and Defence Representative of the Canara Bank Officers' Association.

His journey began in 1991, not with acclaim, but in service – as a young clerk who embraced what was righteousness over what was practical. He advanced gradually, steered by patience instead of ambition, aspiring steadiness over ostentation. Each promotion was not a reward for ambition, but an acknowledgment of steady competence. He believed that true rank is developed from strength of character not title. On this conviction he developed a simple but lasting credo – Purpose over Position

Colleagues recall him not simply as a banker of precision and honour, but as a guide of incredible poise. In moments of escalating emotions or unsteady judgment, he remained as the calming influence that restored balance. As a defence representative, he promoted justice in a way that respected both logic and compassion and he thought of each matter of discipline as not simply an issue of concern, but a life that

required recognition. His foundational tenet that Knowledge is Responsibility, demonstrated credibility in gracious advocacy. His nature was humble but his beliefs were firm; he taught that compassion without truth is weakness and justice without mercy is cruelty.

Such balance earned him respect across ranks. Even those who differed with him recognised the grace in his dissent. He disagreed without bitterness, persuaded without pride and carried the rare gift of passion tempered by humility.

In his personal life, Shri Rama Prasad lives by a philosophy that is simple and sincere. He promotes independence without condescension, compassion without imposition and prudence without panic. The courtesy he extends to women and respect he carries towards authority reflect his nature rather than custom.

Driven by his acquaintance with Shri K. Satyanarayana Raju, Managing Director and CEO of Canara Bank, he ventured into writing — not for fame but as a means of thoughtful consideration. His writing documents a leader whose strength is grounded in humanity and acts as an expression of appreciation and contemplation.

Measured by deeds rather than the facades, his life is a reminder that greatness often speaks gently — the voice marked by constancy, by conscience and purpose that stands the test of time.

