

THE CANARA BANK OFFICERS' ASSOCIATION

(Regd.)

Registered under Trade Unions Act, 1926 at Mumbai.
(Affiliated to AINBOF)



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REF: GS/ CBOA/ TTT - 2/ 2021

DATE: 05th Nov, 2021

TRUMPING THE TARGETS - THE CANPALS STYLE

Dear Canpals,

TRUMPING THE TARGET – THE CANPALS STYLE is a wonderful and well thought out initiative of your CBOA, crafted with intent to create awareness amongst the young officer community of today, about the business position of our beloved Bank and the future of Banking industry.

The objective of the program is to, realize our long coveted dream of, helping our mother Bank achieve Net Profit of Rs 10000 crores, through effective reduction in NPA provisioning and increasing recovery in D4 and Loss Assets.

To reap the full benefits, the program must be implemented in letter and spirit, by every Canpal across the country, and more particularly by the office bearers - The Torchbearers of our dear CBOA.

Friends, it is imperative, that the implementation of the initiative, across the lengths and breadths of the country be concerted - that is each and every Canpal shall voluntarily and whole heartedly participate in the program in line with the Action Plan charted below, so that our contributions, make a noteworthy impact on our Bank's Business Parameters and each and every Canpal owns the pride in taking our mother Bank to greater heights and glory.

TO kick start the campaign, and to create awareness among our Canpals, CBOA could lead the awareness program in various parts of the country.

Vide my letter Ref: GS/ CBOA/ TTT/ 2021 dated 19th October, 2021, I appealed to you Canpals, to conduct the ***Campaign on Trumping The Targets, on 2nd and 4th Saturday of every month***, across the Country with a uniform schedule as follows:

Timings	Campaign Activity
06:00 A.M	Canpals to assemble in Parks, walking tracks, beaches and in places where public gather in large numbers, and to distribute pamphlets on various loan schemes and technology products of our Bank. Further, Canpals will be assisting the public in installing various mobile applications of our bank instantly in the mobile phones of the public.
08:00 A.M	Breakfast at the venue/ conference hall
09:00 A.M	Campaign Inauguration in the presence of Circle Executives and icons of the banking industry belonging to the respective town
10:00 A.M	Seminar on various topics, presented and participated by our Canpals
02:00 P.M	Lunch
03:00 P.M	Cultural programs by Canpals to display their talents

The Topics for the Seminar Session are as follows:

- 1. Reduction in Cost of Funds – A way to improve Profitability.***
- 2. Increasing the Interest Yield – A way to foster sustainable Income.***
- 3. Recovering the Overdues – A way to augment Net-Profit.***
- 4. Happy Customers – A key to Success, and***

5. Technological Innovations – A tool to remain afloat.

In addition, the contribution of Canpals, towards reducing the NPA Provision, by ensuring ***timely recovery in NPA accounts, particularly accounts classified as D4 & Loss Assets*** will make wonders to the coffers of the Bank, and will be the right step towards our goal of ***Rs 10,000 crores Net profit***.

Hence, in continuity to my letter **ref no: GS/ CBOA/ TTT/ 2021 dated 19.10.2021**, and to realize the objectives, we set for ourselves, the following Action Plan/ Activities for NPA reduction, Recovery in D4 & Loss Assets and Business Building, has been crafted and the same shall be effected in all the Circles / Regions by each and every Canpal with all earnest.

Action plan:

- The **President of CBOA** shall be the **Chief Coordinator** of the program.
The Chief Coordinator shall follow up the daily Circle-wise recovery activity report from the Circle Coordinators and shall monitor and guide the Circle Coordinators and other field level functionaries.
- **Circle Coordinators (CCOs)** shall:
 - a) Form a Circle level committee comprising of CC members and Regional Secretaries of the circle.
 - b) Activate the Regional Secretaries by collecting Region wise data on D4 and Loss assets
 - c) Coordinate with the Regional level / District level office bearers and activists of CBOA by sharing the Region wise data on D4 and Loss assets
 - d) Coordinate with the field level functionaries - RS/DS/RC members in the recovery of D4 and Loss assets.
 - e) The CCOs shall also submit the consolidated report on daily recovery activity to the President. – ***Daily Recovery Report enclosed as Annexure.***

- **Regional Coordinators** - Regional secretary shall be the Region level coordinator and shall;
 - a) Form a Region level committee comprising of District secretaries, RC members and other activists in their respective command area.
 - b) Initiate branch level recovery actions such as visiting NPA customers, preparing OTS proposals and conducting Can-Adalat's in coordination with the Regional Offices and Branch Staff.
 - c) Regional Secretaries shall submit daily recovery activity report to their concerned CCO. - *Daily Recovery Report enclosed as Annexure.*

Activities to be undertaken:

1. Conducting awareness meetings on Asset Classification, Recovery Policy / OTS Schemes etc.
2. Facilitating the Branch Managers and the Recovery teams at CO/ RO in meeting the borrowers, organizing recovery camps and organizing Can Adalat's.
3. Assisting the Branch Managers in identifying the Non-Performing Assets and their Borrowers.
4. Facilitating the branches in One Time Settlement of NPA accounts.
5. Aiding the branches in recovering dues from D4 and Loss assets.
6. Helping the Retail Assets Hubs in processing and sanctioning Retail Loans.
7. Helping the branches in mobilizing Low Cost Deposits.
8. Assisting the branches by canvassing Debit and Credit cards.
9. Conducting regular weekly awareness programs on Credit, Technology Products, Vigilance., etc to our members in coordination with the RSTC staff.

Time Line for implementation of Action Plan:

1. All the *committees are to be formed* before 05.11.2021 and the list of the committee members both Circle level and Region level shall be made available to the President *on or before 08.11.2021*.
2. Data pertaining to NPA, INCIPIENT NPA, D4 AND LOSS ASSETS shall be collected and consolidated Region wise / District wise. The *consolidated data shall be distributed* to the Regional secretary / District secretary/ RC member *on or before 09.11.2021*.
3. *Regional level meetings* shall be conducted throughout the country simultaneously by the respective Regional Secretaries *on 10.11.2021* (Wednesday) and the data shall be shared with the field level functionaries, the same day.
4. The *program activities* as stated above shall commence *from 10.11.2021* simultaneously throughout the country.

Note: *No office bearer shall meet customers without the presence of CO/ RO/ Branch Level Officials.*

Friends, we Canpals have time and again proven that we can realize any goal that we set for ourselves.

TRUMPING THE TARGET – THE CANPALS STYLE is an initiative of Your CBOA that has set a self-imposed goal to achieve Rs 10,000 crores Net Profit.

To keep the stakeholders of the program motivated the following recognition system shall also be implemented during the program.

Best Regional Secretary/ District Secretaries shall be identified and issued with appreciation letters on a weekly basis.

Best CCOs shall be identified and issued with appreciation letter every month.

The daily Circle wise activity reports with photos shall be circulated through a separate Bulletin, which shall be released by the General Secretary, CBOA.

My dear Canpals, WE have set the target of achieving Rs 10,000 crore Net Profit, let us all effectively follow the action plan set out and ***TRUMP THE TARGETS.***

Let us all unite and march forward towards our goal and bring glory to our mother bank and to ourselves.

TOGETHER WE CAN

DISCIPLINE IN CBOA

FLAW FREE BANKING

DEVELOPMENT IN CANARA BANK

FRAUD FREE BANK

Your General Secretary



K Ravikumar

From: The Regional Secretary _____ Region	To: The Circle Coordinator _____ Circle
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Report of the Regional Coordinator _____ Region

Branch Name	DP Code	Account	Liability	OTS Amount / Spot Recovery	Asset Class

Place:

Date:

From: The Circle Coordinator _____ Circle	To: The President CBOA
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Report of the Circle Coordinator _____ Circle

Region Name	Branch	DP Code	Account	Liability	OTS Amount / Spot Recovery	Asset Class

Place:

Date: