

THE CANARA BANK OFFICERS' ASSOCIATION (Regd.)

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



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To

ALL CANPALS

Dear CANPALS,

CELEBRATING EXCELLENCE ON THIS FOUNDER'S DAY

Greetings to you all on this happy occasion of 169th Birth Anniversary of our illustrious founder.

"Excellence is not a skill but an attitude" - Ralph Marston

Who better than our founder could testify to the veracity of the above statement? **Sri.Ammembaal Subba Rao Pai**, a visionary born on 19th November 1852 at Mulki near Mangaluru who went ahead and created a strong business entity with a social core. The same entity stands strongly today with a business of Rs.17.19 Lakh Crores and serves its customers through a strong network of 9800 domestic branches and 4 overseas. It

serves to its investors by constantly exuding a positive market sentiment around it, even in the midst of market corrections.

The prophetic words of our founder sums up the philosophy when he stated emphatically that: "A good bank is not only the financial heart of the community, but also one with an obligation of helping in every possible manner to improve the economic condition of the common people." The institution he founded, which even today emanates excellence through its talented Canpals and shall continue to emanate this radiance for time immemorial.

Friends, on the eve of 169th birth anniversary of our founder, let's celebrate excellence with renewed commitments on our part. Commitments that:

1. Canara Bank to be made synonymous with Customer delight:

"You have got to start with Customer experience and work backwards" - Steve Jobs

Friends, we are working in a customer-centric industry. Our branch human resource which constitutes the major share of the entire staff is technically the brand ambassadors of our products as well as services. But howsoever perfect the product is, if the same is not wrapped in warmth of a great staff-customer relationship, it is as good as ordinary.

The initial pleasantries exchanged with the customers, the first compassionate word spoken, or a helping hand of comfort extended to them, all play a vital role in making our brand stronger and business healthier. We shall know our customer needs even before they themselves realize it. I strongly urge you to instil this into your attitude which in turn will lead you to enjoy employee delight!

2. A simple Human touch is all we need: Machines are propelled by specific programs and instructions but humans are driven by compassion and sense of belongingness. This

difference between the former and latter is well established but at the same time most overlooked too. I request each one of you to make compassionate calls to top 5-8 deposit and loan customers on this Founder's Day, thanking them of their unflinching support so far to the bank. Kindly express your immense gratitude towards each one of them.

3. Congregate, celebrate and deliberate: Indeed, the day has to be celebrated by constituting a small gathering of customers at each branch, distributing chocolates and deliberating on the mission and philosophy of our great founder. The occasion needs to be marked with underscoring the importance our founder laid on social objectives and customer service.

We may also take the opportunity to inform the customers about our bank's fundamentals and its products. The purpose is to reassure each customer, and through them the numerous families, that Canara Bank will always stand by each one of them. Let's strive to create an exemplary customer experience this Founder's Day and every day thereafter.

Friends, as the famous Peter Drucker has said, "We're in one of those great historical periods that occur every 200 to 300 years when people don't understand the world anymore, when the past is not sufficient to explain the future". The quote explains the fact that in order to be the part of future transformation, we just can't rely on our past experiences. It brings forth the need to continuously observe, evaluate, innovate and re-invigorate.

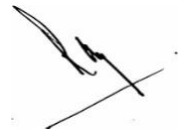
I have utmost belief in each one of you and it is needless to say that the contribution of each Canpal is crucial for our success. It is in these small but impactful gestures towards binding the customers with a positive and a strong relationship with the bank that will create the difference.

So, with this belief and confidence, let's strive hard and go an extra mile to ensure that our Bank's flag is held high and its name as well as its business growth becomes exemplary among its peers. **Each one of us will drive the future and we will work together in making Canara Bank, a bank of masses and classes.**

Flaw-Free Banking! Fraud-Free Banking!

DISCIPLINE IN CBOA, DEVELOPMENT IN CANARA BANK

Your General Secretary

A handwritten signature in black ink, appearing to read 'Ravi Kumar K', written over a horizontal line.

Ravi Kumar K