

THE CANARA BANK OFFICERS' ASSOCIATION (Regd.)



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

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“Festivals promote diversity, they bring neighbours into dialogue, they increase creativity, they offer opportunities for civic pride, they improve our general psychological well-being. In short, they make cities better places to live.” ~David Binder

Dear Canpals,

As the Christmas season envelops us in the warm glow of festive lights and the joyous melodies of Christmas carols, it is with profound gratitude and heartfelt appreciation that I extend my warmest wishes to each and every member of our Canpal Family. This year, more than ever, calls for unity and sincere appreciation for the remarkable dedication and resilience that defines our collective journey.

In the spirit of Christmas, I encourage each of you to take a moment to express gratitude for the **support of your families**. Behind every Canpal is a network of loved ones who provide encouragement, understanding and a foundation of support. As we celebrate this festive season, let us cherish the moments spent with family and friends, recognizing the role they play in our personal and professional achievements.

Christmas serves as a reminder not just of the historical birth of Jesus, but also of the enduring values and lessons he imparted through his life and teachings. It encourages reflection on how to emulate his treasured values in our own lives, fostering a spirit of goodwill and harmony among people of all backgrounds.

Christmas is a time to celebrate the values that define every individual – love, compassion, generosity and unity. These values resonate deeply with the principles that guide our Mother Bank. Being the economic warriors of our nation, our commitment extends beyond the realm of numbers and transactions. It encompasses a responsibility to contribute positively to the lives of the individuals and businesses we serve. This Christmas, let us reflect on the impact we have made, not just in terms of financial success but in the lives of those who trust us with their financial well-being.

Our Mother Bank is known for its inclusive policies and services. Our Mother Bank's commitment to ethical standards, including **integrity, transparency and fair practices**, mirrors the teachings advocated by various ethical and moral doctrines.

Integrity is the cornerstone of our Mother Bank's operations. It aligns with the principle of doing what's right, even when no one is watching. The bank's ethical framework emphasizes the importance of maintaining honesty and principled behavior in all dealings, be it customer interactions, financial transactions or internal practices.

Transparency is another key aspect where our Mother Bank shines. It echoes the value of openness and trustworthiness, ensuring that customers and stakeholders have access to clear and comprehensive information. Transparency fosters trust, allowing individuals to make informed decisions and reinforcing the belief in the bank's reliability.

Moreover, our Mother Bank's commitment to **fair practices** reverberates the teachings of fairness and equity. Our Mother Bank ensures that its policies and services are equitable and just, treating all customers impartially and providing equal opportunities to access financial services. This resonates deeply with the ethical principle of treating others as you would like to be treated.

The key areas which should be strengthened in the days ahead are **compliance and customer focus**.

Customer Focus - The success of our Mother Bank is intricately linked to its ability to meet the needs of our customers. Each and every Canpal should be customer-focused, understanding the unique financial requirements of individuals, businesses and institutions. Customer focus involves effective communication, active listening and tailoring financial solutions to address the specific goals and challenges faced by clients.

Compliance - Compliance with legal and regulatory frameworks is not just a requirement; it is a fundamental value in banking. Every Canpal must stay abreast of laws and regulations governing the financial industry, ensuring that the bank operates within the prescribed legal boundaries. Compliance is essential for maintaining the trust of clients, regulators and the broader public.

Friends, we have just five working days left in front of us for the completion of this quarter. In these crucial days, I kindly request each and every one of you to focus on **CASA**, which is the lifeblood of our Banking operations. Let us work collaboratively, leveraging our expertise and client rapport to showcase the benefits and security our CASA products offer. By prioritizing our CASA business, we not only affirm our commitment to financial stability, but also reaffirm our Mother Bank's position at the forefront of the industry. Together, let's strive to maintain our Bank's

esteemed standing and drive its growth through our dedicated focus on CASA.

Together, let's make a solemn commitment to perpetuate the thriving trajectory of our revered Mother Bank. As custodians of its legacy, let us pledge to cultivate and expand our CASA business, laying the foundation for future Canarites to inherit a robust and prosperous banking venture.

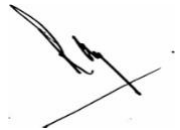
My dear Canpals, I wish you all a Merry Christmas! May the festival bring you loads of joy and good health! May your days be merry and bright and blessed with prosperity!

You care for the Bank and CBOA cares for you!

Flaw-Free Banking! Fraud-free Bank!

DISCIPLINE IN CBOA, DEVELOPMENT IN CANARA BANK.

Yours sincerely,



RAVI KUMAR K
General Secretary