

THE CANARA BANK OFFICERS' ASSOCIATION (Regd.)

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



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“Be like a tree. Stay grounded. Connect with your roots. Turn over a new leaf. Bend before you break. Enjoy your unique natural beauty. Keep growing.”

~Joanne Raptis

Dear Canpals,

We have resplendently scripted the 365 pages of the book called 2023! The year 2023, with all its intricacies, has been a mosaic of emotions and events. It unfolded as a narrative, each day adding a new layer to the canvas of our lives.

The year 2023 was a year marked by resilience, as we collectively faced the challenges presented by global wars, economic fluctuations and societal shifts. We navigated uncharted territories, redefined priorities and discovered untapped wellsprings of strength within ourselves.

My dear Canpals, our Mother Bank has achieved immeasurable laurels in the year 2023 because of your sacrifice and dedication. It is the meticulous planning of

our Top Management guided by our **beloved MD & CEO** combined with the immaculate execution at field level by each and every Canpal, that forms the crux of the tremendous growth of our Mother Bank.

The year 2023, has witnessed few natural calamities across the nation. I am extremely proud of my Canpal Family Members, who raised to the occasion and helped the affected people when in need, which absolutely flattered me.

HATS OFF TO EACH AND EVERY CANPAL! YOU made the year 2023 a noteworthy and historical one for our Mother Bank and our Mighty CBOA!

As the clock strikes midnight, it's not merely a change in time but a pivotal juncture—a juncture to redefine goals, to challenge the boundaries of your capabilities and to march boldly towards greatness.

In the words of *Lacey Sturm*, “**God is so good to give us new days and New Years since He knows we need so many times to start over**”. The New Year is a chance to start over, distil lessons from the past and embrace the future.

The theme of our Mighty CBOA for 2024 is “**The Year of Progress and Prosperity**”.

As we delve into the new year, let us prioritize the well-being of our Canpal Family members. by initiating the **habit of counselling and a culture of open communication**, which is **important**.

Also, let us maintain a happy work environment, where we spend more than one-third of a day. The ***happiness index of an employee directly impacts the customer service***. When the employee is happy, he/she could easily serve our customer with smile and ensure delightful customer service. **A delightful customer is always an ambassador to our Mother Bank.** This makes happiness index **important**.

Always embrace **Moral Courage** and say “**No**” to any unethical practices. We should work only for the growth of our Mother Bank and not for any individuals. This will help us to have a self-esteemed career and satisfied personal life. This makes Moral Courage **important**.

Our Mother Bank has one of the **wonderful value systems** in the industry. The family culture imbibed by the soul of each and every Canpal, inculcates the habit of backing each other in times of distress, which is **important**.

At this critical juncture of losing experienced professionals due to retirements, it is highly essential that we pick the brain of our seniors, who have a rich vein of experience. *Being at the feet of an experienced elder will help us to acquire more knowledge in a short span of time, which is important.*

Fraud prevention is not merely a responsibility; it is our solemn duty towards the millions who repose their faith in our institution. It's a testament to our commitment to

preserve their hard-earned assets and secure their financial well-being, which is **important**.

When important matters never get enough of our focus and attention and when you don't do what is important when it's still important, it will deteriorate into a crisis and thrust upon a sense of urgency in you and force you to act on it. My dear Canpals, never allow stress to encapsulate you, which is **important**.

*There is a beautiful definition for **discipline** which states that discipline is the ability to invest time on what is important before it becomes urgent.* In the year 2024, let us all be driven by **IMPORTANCE OVER URGENCY**. Let our life journey be energised by the fuel called **DISCIPLINE**.

As we stand at the crossroads of the old and the new, let us embark on this journey with a shared vision and a collective commitment to excellence. **The challenges may be formidable, but so is our collective strength. Remember, the future is ours to shape. Live 2024 in ways by which you're able to look up to yourself.**

Friends, be audacious, be intrepid—let your aspirations reach beyond the stars. It's a clarion call to breathe life into your aspirations, to stand at the edge of uncertainty and to leap into the unknown, armed with the belief that greatness lies on the other side of fear. Our Mighty CBOA is your crew, your friend, your cheerleader! No matter what the year throws at us, we've got each other's back.

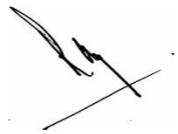
*May the year 2024 be a symphony of victories, a story of triumphs and a testament to your unwavering spirit. May the Almighty gift every Canpal the strength to weather storms, the wisdom to navigate challenges and the resilience to persevere. **May the New Year 2024 bring prosperity, success and fulfillment to you and your families.***

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**