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"New year — a new chapter, new verse or just the same old story? Ultimately, we write it. The choice is ours." — *Alex Morritt* 

Dear Canpals,

We have completed the 366-page book called 2024! Every page is written with mixed emotions, learnings, friendships and a lot of moments to cherish. Let us thank the Almighty for helping us to walk through the book of 2024 with positive energy and courage and also gifting us with a new book called 2025. Let each and every one of us carry forward all the positives of 2024 to the new book called 2025.

The year 2024 has been a wonderful one for our Mother Bank and CBOA. Through our determined efforts and smart work, every Canpal played a key role in bringing multiple laurels to our Mother Bank. The meticulous planning of our Top Management guided by our **beloved MD & CEO**, combined with the wonderful efforts of our Canpals on the field has glorified our Mother Bank's ascendancy. Some of the major achievements are:

## 1) Best Bank for Most Innovative Use of AI/ML.

- 2) IGBC Green Champion Award.
- 3) Rajbhasha Kirti Puraskar Award.

- 4) Awarded for 'Excellent Practices and Adoption of ESG Initiatives' at the 2nd ICC Emerging Asia Banking Conclave 2024.
- 5) Ranked Number One by MeitY under Digital Payment Performance for the third consecutive year.
- 6) Finnoviti Award for 'CANARA Digital Rupee' application.

## HATS OFF TO EACH AND EVERY CANPAL! YOU made the year 2024 a conspicuous and historical one for our Mother Bank and our Mighty CBOA!

The first sunrise of the New Year symbolizes hope, renewal and fresh beginnings. As the sun ascends, it paints the sky in vibrant hues, reminding us of nature's beauty and the promise of a new day. It encourages us to leave behind past struggles and embrace opportunities for growth and change. Just as each dawn brings light after darkness, the New Year offers a chance to illuminate our lives with purpose, joy and optimism.

With the new dawn, today we have commenced to pen down the book called 2025! My Dear Canpals, I wish each and every one of you and your families a year of unparalleled prosperity, boundless joy and enduring serenity.

The theme of our Mighty CBOA for 2025 is "**The Year** of Excellence and Empowerment".

Excellence and empowerment are mutually reinforcing. Empowerment provides individuals with the confidence and resources to strive for excellence, while the pursuit of excellence amplifies the impact of empowerment by setting higher standards and inspiring others to follow suit. Together, they create a virtuous cycle of growth and development. In the year 2025, let us foster a culture of empowerment, thereby creating the conditions for excellence to flourish, which unlock the potential of every Canpal and our Mother Bank to achieve extraordinary outcomes.

As we delve into the new year 2025, **I request each and every Canpal Family member to prioritize and take care of your family.** A family is the one which stands with you through thick and thin. Ensure to strengthen your family bonding, which will provide you the rejuvenating energy to achieve wonders in life.

In this New Year 2025, I place the following requests to my Canpal Family Members:

- 1) Learn new things and enhance your skills to make yourself future ready.
- 2) The Era of Artificial Intelligence has begun and so equip yourselves to adapt.
- 3) Always try to be a contributor in our Canpal Family.
- 4) Give your best efforts for the growth of our Mother Bank.
- 5) Ensure to embrace "Moral Courage".
- 6) Be righteous and follow ethical path in your banking career.
- 7) Stay away from Social Media Trial.
- 8) Serve our customers with a smile!

Friends, we are just 90 days away from the closure of financial year 2024-25. With the quality of brilliant minds at our disposal, I am extremely confident that we will cross the milestone business figure of **Rs.25 Lakh crore**. Together let us ensure to set new benchmarks and make this year a historical one.

My dear Canpals, as the dawn of 2025 graces the horizon, we stand on the precipice of a new chapter, imbued with boundless possibilities and profound aspirations. May this year herald a renaissance of your ambitions, where every endeavour is met with triumph and every pursuit is crowned with fulfilment. Let the symphony of time guide you toward uncharted realms of growth and enlightenment, where challenges transform into stepping stones and dreams evolve into resplendent realities. May wisdom and grace illuminate your path and may the constancy of hope and fortitude reinforce your spirit.

"Step into 2025 with courage in your heart and purpose in your stride, for every dawn is a chance to rewrite your story and this year holds the promise of greatness waiting to be claimed."

> 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