THE CANARA BANK OFFICERS' ASSOCIATION (Regd.)

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



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"When we strive to become better than we are, everything around us becomes better too." — Paulo Coelho

Dear Canpals,

It is a supreme happiness to visit *The Golden City of the East, The City of Nawabs* – **Lucknow.** Lucknow, the capital of Uttar Pradesh, is an illustrious city that seamlessly amalgamates its historical grandeur with contemporary advancements. Renowned for its architectural splendour, culinary excellence and refined etiquettes, Lucknow is a city that embodies an era of sophistication and cultural affluence.

Lucknow stands as a testament to the magnificence of the past while simultaneously embracing the tenets of progress and urbanization. The city is a centre for research and development and home to the R&D centres of the National Milk Grid of the National Dairy Development Board, the Central Institute of Medical and Aromatic Plants, the National Handloom Development Corporation and U.P. Export Corporation.

The spirit of the city remains indomitable, its elegance undiminished and its legacy eternal. In the ever-evolving narrative of Indian urban landscapes, Lucknow stands as a beacon of cultural magnificence and timeless grandeur, forever echoing the poetic symphony of its glorious past and promising future.

Lucknow is not just a repository of history but also an evolving economic powerhouse. The city's economy is a diverse amalgamation of traditional industries, emerging sectors and infrastructural developments, collectively fostering its financial prosperity. With an evolving business landscape, Lucknow is poised to become one of the leading economic engines in the coming decades, which our Canpals should utilise for the growth of our Mother Bank.

My interaction with the Canpals of Lucknow Circle began from the reception at Airport on 8th March 2025. The presence of nearly 100 Canpals at the Airport along with our **Senior Vice President Shri.Dhananjay Singh** and **CNT Shri.Anshuman Singh** to receive me by around 7 PM in the evening caught me off guard. The love and affection of the Canpals of Lucknow was quite phenomenal. Our Mantra of **CBOA ZINDABAD** echoed throughout the Airport and the milieu was filled with positive vibes. I was taken to the place of stay by Lucknow Team and I was very happy to experience the brotherhood of Team Lucknow.

Next day a **Mega Meet and Greet program** was organised by Team Lucknow. The zest and zing of our members during the reception at Bhagidari Bhawan was in total sync with the majestic Dhol beats which drove my heart. The presence of more than 550 Canpals on a Sunday absolutely knocked me down with a feather. I could witness sheer optimism and dynamism among our Canpals, which triggered the positive thrust for the program.

The event was embellished by the presence of **Shri. Ranjeev Kumar, General Manager, Circle Head, and DGMs & AGMs.** Our General Manager addressed our Canpals and shared his tremendous experience and words of wisdom with our inquisitive Canpals. The discipline portrayed by our Canpals during the event was absolutely stunning and demands special mention.

During the event, I have highlighted the following key matters to our Canpals:

- Fight against privatisation to save the public sector nature of PSBs.
- 2) The role of Artificial Intelligence in future banking.
- 3) The need to strengthen the Balance Sheet of our Mother Bank by improving CASA and RTD.
- 4) The urgency to adhere to the policies of our Mother Bank.
- 5) Significance of "Moral Courage" in personal and professional life.
- 6) The ideology behind our flagship program "Each One Reach Ten"
- 7) The role of CBOA in strengthening AIBOC.
- 8) Significance of serving our customers with smile, thereby ensuring customer delight.

Subsequently, the **interactive session** took place with our Canpals, which was engaging and insightful. The active participation and the constructive feedbacks from our Canpals were absolutely outstanding. The session highlighted various field level challenges of our Canpals and fabulous solutions were presented throughout the session. During the discussions, I have felt the agile energy and committed fervour in every Canpal.

Subsequently, the **Joint Regional Committee Meeting** was conducted, where region-wise issues were presented and deliberated. Every office bearer was requested to be available for our Canpals round the clock. During the meeting, I was

extremely pleased to witness the bonding of Team Lucknow, which made them a strong force to reckon with.

Next day, I have visited Lucknow Circle Office for Circle Level Joint Meeting (CLJM). I was touched by the warm reception filled with love and affection of our Canpals. After a laconic interaction with our Canpals, I met Shri. Ranjeev Kumar - Circle Head and had a quality interaction with him on various field level business strategies executed by our Canpals and also the business position of the circle. The Circle Head appreciated the efforts of our Mighty CBOA for being unique in the industry.

Subsequently, it was time for **Circle Level Joint Meeting** with the Top Management at Circle Office. During our meeting, various issues concerning our members were discussed and the CLJM was highly yielding. On behalf of CBOA we guaranteed the management, our wholehearted support in improving the CASA and RTD of our Mother Bank.

Followed by CLJM, a Canpal activity was arranged by team Lucknow. In the words of Amelia Earhart, "A single act of kindness throws out roots in all directions and the roots spring up and make new trees.". Various items necessary for school students were distributed to the underprivileged children and I was very much satisfied to see the joy in the face of the children. I convey my wholehearted thanks to Team Lucknow for providing me the opportunity to be a part of this noble gesture.

Incredible things can be achieved in the simplest of ways, only when we are committed to make them happen! Shri.Dhananjay Singh, our Senior Vice President is one of the kind – A committed Leader, who make things happen. I sincerely thank our Senior Vice President Shri.Dhananjay Singh for leading the entire team and arrangements so deftly.

I wholeheartedly thank Shri.Anshuman Singh, Organizing Secretary, Shri Vivek Srivastava, DGS, Surabhi Sharma, CNT, Madam Rashi Sharma Regional Secretary Bareilly, Regional Secretaries of Lucknow I and II Shri Santosh Kumar and Shri Vivek Sonker, Shri Manish Rai, ARS, Shri Mohd Imran, ARS, Shri Shishir Srivastava, ARS, Shri Pushpendra Singh, Dist Secretary, Madam Neha Kumari, RC Member, Madam Kirthi Singh, RC Member and all the CC Members, Regional Secretaries, District Secretaries and RC immense members for their contribution and inspiring commitment. Most importantly, I want to thank all the Canpals of Lucknow Circle who have contributed to the magical element of Unity. Let me reiterate, CBOA stands with each one of you in all your endeavours.

Friends, we are left with a week in our hands, which is highly crucial for every Canpal. Let us give our best efforts and garner more CASA and RTD for our Mother Bank. Together, let us own every number of our Balance Sheet and beautify them with our sheer commitment and dedicated efforts. Let us rededicate ourselves to ensure that we achieve our targets only through ethical means. I have a strong faith that our commitment and dedication towards our Mother Bank will propel the Bank to Numero-Uno status in the Banking Industry.

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