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"If everyone is moving forward together, then success takes care of itself". Henry Ford.

Dear Canpals,

On 19th December 2021, it was the city of Thiruvananthpuram, Kerala, God"s own country that hosted another exciting series of 'TRUMPING THE TARGETS - THE CANPAL STYLE' campaign. A unique program conceptualized by CBOA for achieving Rs. 10,000 Crore Net Profit for our mother bank and position our Mother Bank as number 1 Bank among peers.

Friends, it is told that Kerala is one of the states with highest number of festivals being celebrated. Yes, our **dearest Canpals of Kerala celebrated even Trumping the targets like a festival**.

Yes, it's another exquisite display of commitment and team spirit by my brothers and sisters of God's own country under the inspiring leadership of our beloved **Chairman Shri Jacob**. I was delighted to see our **Dearest Chairman with his galaxy of leaders at the airport to receive GS**. The love and affection that my team Kerala had bestowed upon me during my first visit to Kerala is going to be memorable. Friends, the Kerala chapter of the campaign was equally intriguing with each Canpal there being absolutely enthusiastic to contribute their services to the fullest. With each passing event like these, I am becoming more and more confident of the immense potential and possibilities that our members exude.

Many congratulations to the Canpals of Thiruvananthpuram Circle. Your CBOA is indeed blessed to have each one of you.

Friends, the program, as customary, entailed presentation by teams of Canpals from various regions of Circle deliberating on varied topics. I was amazed to witness the remarkable talent and skills of each CANPAL.

The Kerala chapter also aimed at instilling confidence and fresh thoughts among our members through a slew of brainstorming sessions, which would drive them to approach business innovatively. Needless to mention, we are succeeding each time we are giving a call to congregate, ideate and deliberate to our Canpals.

Friends, I thank our respected **General Manager, Sri S Premkumar**, for being our **Chief Guest** and delivering the key note address. Thank you, Sir for gracing the occasion and encouraging the morale of each one of us.

My heartfelt thanks to our expert speakers **Sri. Alexander Jacob IPS and Smt. Beena V.S**. for their sharing their experience and expertise. Your address, standing on the rich edifice of your experience in your respective areas, was very insightful.

Friends, the fabulous event was made possible by the tireless commitment and dedication of team Kerala under the vivacious and charismatic leadership of our dearest chairman Shri Jacob known for his simplicity. The extraordinary attention of our dearest Chairman to every detail, took this campaign to another level. I thank our dearest **Chairman Sri Jacob P Chittattukalam for being the guide and chief architect of the entire program**. Dear Chairman, my words can never justify your contribution and dedication towards CBOA. Thank you very much for being so wonderful and yes the chemistry of GS, President and Chairman is echoing the unity of our great Association.

The event displayed the potential of our Canpals of Thiruvananthpuram Circle.

I thank CCO Shri Manoharan, DGS Shri Joseph James, CNT Madam Supraja, AGS Mr Giljith, Mr Arun, Editor Friend & Guide, all Other Regional Secretaries, Regional Committee members, volunteers and each Canpal for making this event a great one.

Friends, let me again thank each one of you for your outstanding efforts. Your team work, commitment and dedication was palpable. As repeated earlier too, let's all strive to intensify this collaborative synergy each time we congregate, ideate and deliberate. Let's strive to make our Mother Bank as Number one Bank to work with or Bank with.

Flaw-Free Banking! Fraud-free banking!

DISCIPLINE IN CBOA, DEVELOPMENT IN CANARA BANK.

Your General Secretary

Ravi Kumar K