

THE CANARA BANK OFFICERS' ASSOCIATION (Regd.)

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



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“When the vision is clear, the results will appear. Keep your mindset positive as you work your plan, flourish and always remember why you started.” ~Germany Kent

Dear Canpals,

I am extremely delighted to visit Tirupati — *The Gateway to Divinity*, known to be the abode of Lord Balaji, who is profoundly known as Lord of Seven Hills. It is explicit to know that on an average the place has annual visitors of around 2.4 crore devotees from across the world. It is worth to mention that, the temple city holds the Guinness book of world records for the highest number of visitors per day.

Tirupati, which is known for its devotion, culture and rich history, is the spiritual capital for the state of Andhra Pradesh. Tirupati's landscape is a mix of natural beauty and sacred grounds, ensconced in the Eastern Ghats. The area features lush greenery, serene lakes, cascading waterfalls and the magnificent Talakona Waterfalls, which is the tallest in Andhra Pradesh.

Furthermore, the city also houses premiere institutions like Indian Institute of Technology, National Atmospheric Research Laboratory (NARL), Indian Institute of Science Education and Research, Sri Venkateswara Vedic University, Sri Venkateswara Medical College, etc. These institutions attract students from across the country and provide them with tremendous career and successful life.

Nearly 70 % of Tirupati district comes under Rural and Semi Urban category and the major source of revenue is generated by means of

Agriculture and Allied sectors. The industrial and service sectors in Tirupati also contribute significantly for the overall progress of the state of Andhra Pradesh.

I reached Tirupati on 30th May 2025 at 11.30 PM by road and the local office bearers have received me with a warm feeling of brotherhood. Despite being mid night, the vibrancy of Team Tirupati was completely on display. Next day, **Shri. A Raghavan - CCO & CNT Member** had arranged a wonderful dharshan of Lord Balaji and the experience was nothing short of pure divinity and inner peace. The chants of *Om Namo Venkatesaya* echoed over the Seven Hills and invoked a positive aura within and around. I have prayed the Almighty and sought His blessings for the remarkable growth of our Mother Bank, to provide happiness to all the Canpal Family members and for the well being of all the humanity.

Subsequently, I have visited Tirupati Circle Office to take part in **Circle Level Joint Meeting (CLJM)**. The vociferate rhythm of CBOA ZINDABAD chanted unanimously by all the Canpals at Circle Office left me spell bound with the love and affection of our Canpals. After having a succinct interaction with our Canpals, I met the Circle Head **Shri. I Panduranga Mithanthaya – General Manager**, His passion towards the business growth of our Mother Bank and his care towards the staffs really amazed me. And I also met Shri.G N Murthy - DGM, Shri. Ravinder Kumar Agarwal – DGM and other executives of Circle Office who appreciated the efforts of our Canpals in getting quality business for Tirupati Circle.

The Circle Head **Shri I P Mithanthaya** elucidated the performance and strategies that are adopted for business development in the newly formed Tirupati Circle. He also appreciated the hard work, dedication and sacrifice of our Canpals which are the key behind the circle securing top position among other circles. During my interaction with our Canpals at circle office, I reminded them that they should act like a bridge between branches and CO administration.

In continuation of my visit, **Circle Level Joint Meeting (CLJM)** was conducted. The Circle Management has responded favorably for all the concerns placed before them with corrective measures and solution-based approach. On behalf of CBOA, we assured them our utmost support and cooperation in business improvement of the circle as well as Mother Bank.

Then, I had the opportunity to visit Regional Office Tirupati along with RAH & MSME Sulabh of the region. I have met **Shri. U Rama Mohan- DGM & Region Head of Tirupati RO**. Also, I have interacted with our Canpals at RO and was astonished with their level of understanding about our corporate goals and their commitment for the development of our Mother Bank.

Next day, a massive members' meet entitled "**A Day With GS**" was organized by team Tirupati. More than 300 Canpals from across Tirupati Circle participated in the program, which illustrated the unwavering trust of our Canpals towards our Mighty CBOA. The venue which was filled with the echoes of **CBOA ZINDABAD** manifested the enthusiasm and love of our Canpals towards our Mighty CBOA.

The program was graced by the genial presence of **Shri.I Panduranga Mithanthaya - Circle Head & General Manager**. Our Circle Head has acknowledged the efforts of our mighty organization and has expressed his heartfelt gratitude. He also appreciated the uniqueness of CBOA for providing everlasting support and unwavering commitment towards the business growth of our Mother Bank. He appealed every Canpal to ensure that the flag of Canara Bank is fluttering against the shiny blue sky. I had the opportunity to felicitate our Circle Head on behalf of CBOA.

During the course of the event, I have outlined the following key topics:

1. Know Your Colleague (KYC) and ensure to be a strong source of support to your colleagues.
2. Impact of the latest circular issued by IBA on PLI.
3. To promote Ethical Banking with the highest degree of Integrity at work place.
4. Significance of serving our customers with Smile.
5. Significance of embracing Moral Courage.
6. Importance of work-life integration and leaving office before 6:30PM.

7. Safety measures to be adhered while handling the Double Lock Keys.
8. Status Quo of 5 days Banking.
9. The guidelines to be followed while handling the Gold Loan portfolio and also being utmost vigilant in implementing the same.

During the **Interactive Session**, our Canpals raised various queries on the future trend in Banking and also highlighted the hurdles faced in the field level functioning. The session unfolded the intelligence of our Canpals and their adamancy to walk through the path of Ethical Banking. I have thoroughly enjoyed the session and the questionnaire from our Canpals are highly thought provoking. It is really satisfying to interact and respond to our Canpals, who always wanted to be the best in the industry.

I have also briefed about the need and significance of our flagship campaign “**One Vision, Five Mission**” launched exclusively for opening quality CASA accounts. The campaign is aimed at expanding our customer base and strengthening our core area – **CASA**. Every Canpal present at the venue acknowledged to provide their soulful support for the success of this program. The program was wonderfully coordinated by Team Tirupati under the fabulous guidance of **Shri.A Raghavan – CCO & CNT Member**.

From the words of St. Bernard - “**It is no great thing to be humble when you are brought low; but to be humble when you are praised is a great and rare attainment.**” These traits undoubtedly complement **Shri.A Raghavan – CCO & CNT Member** for his remarkable contributions to our Mighty CBOA. His humbleness after doing great things is one of the excellent qualities, which every youngster should imbibe.

I express my wholehearted gratitude to **Shri A Raghavan – CCO & CNT Member**, Shri. Hima Teja Reddy, Shri Siva Sankar and other Regional Secretaries, District Secretaries, all the active office bearers and Canpals of Team Tirupati for making my visit etched in my heart forever.

Friends, together we have achieved great things in our journey with our Mother Bank. Together, we have made the whole of banking industry to turn around and look at us with envy through our flagship program “**Each One, Reach Ten**” by adding nearly Rs.17000 crore of CASA in a span of nearly 60 days. With the same trademark Canpal spirit and with the same soulful efforts, let us work hard to strengthen the customer base of our Mother Bank through the flagship program “**One Vision, Five Mission**”.

Together, let us work hard with burly determination and strong passion to make our Mother Bank the number one bank in the 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,

A handwritten signature in blue ink, appearing to be 'Ravi Kumar K', with a long horizontal stroke extending to the left.

RAVI KUMAR K
General Secretary