

THE CANARA BANK OFFICERS' ASSOCIATION (Regd.)

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



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"Have the courage to say no. Have the courage to face the truth. Do the right thing because it is right. These are the magic keys to living your life with integrity." ~W. Clement Stone

Dear Canpals,

It is a no brainer for the banking industry that Canara Bank possess one of the brilliant, hardworking and dedicated work force. In exercising our duty to our Mother Bank, we should always adhere to the policies and guidelines framed for the smooth functioning of our Bank. When we deviate from these guidelines, we are not only tarnishing the image of our Bank, but also our career and sometimes the career of our colleagues too.

It is high time that every Canpal should walk in the path of **Ethical Banking**, which is not a utopian dream, but a pragmatic necessity. Ethical banking helps us to create deeper customer relationships, better employee morale and greater regulatory trust. It also helps us to nurture hope, opportunity and progress.

At this juncture, considering various happenings in the banking industry across the country, I kindly request all my Canpal Family members to ensure the following:

1. Give utmost importance for key handling and ensure to maintain and update key movement register. Other than the joint custodians, no one should be given the opportunity to possess the double lock keys.
2. While loading cash in ATM/BNA, both the custodians should be present.
3. Ensure to handle the cash related transactions only at the cash counter.
4. DO NOT resort to any kind of unfair practices like crediting your own money to the loan accounts of customers to avoid slippage. Instead, follow the accounts/customers from the pre-SMA stage itself.
5. Never succumb to words like "At any cost", "I don't know how you do, but you have to", "Come what may, but you have to", "By all means you have to", etc. Instead, embrace Moral Courage to say NO to any unethical directions from wherever it originates and give your best possible efforts in garnering new business for our Mother Bank.
6. Never have any kind of financial transactions with customers as well as appraisers.
7. Do real OTS settlements and get adequate down payments before reporting in OTS package.
8. Simultaneous credit and debit transactions in OD/OCC accounts to avoid dormancy shall be avoided. Instead, visit and ensure the business condition of the borrower.

9. Funds adjustment by any means to show a glossy CASA as well as RTD figures shall be avoided. Instead, have a region-based strategy to garner quality CASA as well as RTD.
10. Adequate care should be given while sanctioning Gold Loans and ensure that all the guidelines are followed in true spirit.
11. Ensure to do Gold Loan Balancing on the last Friday of every quarter.
12. Ensure to do quarterly security balancing and keep the records updated.
13. Never pass any transaction without valid instrument/slip.
14. The branches which don't have any permanent HKP should inform the same to their respective Regional Offices.
15. Respective regional offices should be informed about availing the support of daily wage due to non-availability of HKP.
16. Any kind of infrastructure defects corresponding to security aspects like fire alarm, double lock sensor, etc. should be rectified immediately and the same may be informed to the respective ROs. Also, ensure to file a copy of the same.
17. Any kind of financial as well as non-financial transactions should have the customer's consent.

18. Have a thorough interaction with the borrower and understand his/her needs and intentions before sanctioning any kind of loan.
19. Always record your pre and post sanction visits with the help of geotagged photos (With Date, Time, Latitude & Longitude) and ensure the creation of asset.
20. Do not transfer the amount from security deposit to clear the locker rent arrears. Instead, follow up with the customers regularly to clear the same.
21. Do not renew any OD/OCC limits without obtaining necessary documents from the customers. Instead, educate the customer to submit them a month in advance, which will help us to avoid any last minute hiccups during the renewal process.
22. Give utmost importance for work life balance and ensure to leave office as per our Bank guidelines.
23. Ensure to attend Virtual Meets, only as per our Bank guidelines. Any deviation in the same may be informed to the respective Regional/District Secretaries for course correction.
24. Language is not only a source of communication but can also make or break an individual. So, utmost care should be given for language usage. If any dishonest words which affect the dignity and self-respect of an individual is conveyed during virtual meets or in person, I request the respected Officer to convey politely but firmly that the language used is not good and acceptable. The same may be brought to the knowledge of local office bearers, who will take the next step forward.

25. **Password is not a passing word - Password secrecy is a paramount virtue.** Never share your passwords including DMS passwords with anyone.
26. Strictly adhere to the social media policy of our bank.
27. No loans should be disbursed without application/documentation and all the terms & conditions should be explained to customers.
28. Credit cards shall be issued only after getting the application and necessary income proof documents from customers.
29. Always ensure to work for our Mother Bank and refrain yourself from working for individuals.
30. Always adhere to our Bank's Mantra of "**Compliance First, Business Next**" in our daily work environment.
31. If any undue force or undue pressure to do any unethical practices or to deviate the guidelines issued by the Bank kindly bring it to the notice of local office bearers and respective CCO.

Our Top Management guided by our beloved MD & CEO always wanted us to do real business via ethical means.

As stakeholders in this financial journey of our Mother Bank, we must collectively ensure that ethics remains at the heart of banking. Only then we can create a financial system that is not just efficient and innovative, but also fair, inclusive and humane.

I kindly request all my Canpal Family members to give their best ethical efforts in the days ahead, without any deviation from the policies of our Mother Bank. Together let us adhere to the systems and procedures of our Bank and make our Bank, the **“Best 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