

THE CANARA BANK OFFICERS' ASSOCIATION (Regd.)

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



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REF: GS/CBOA/LTR/39/2025/RS

20th October, 2025

Dear Canpals,

As the lamps of **Diwali** glow across our homes and hearts, may they also **ignite the spirit of unity** within our Canpals' family. Let every spark remind us of our shared purpose to work with honesty, to lead with integrity and to rise together through every dawn. Wishing all my beloved Canpal Family Members a **jubilant Diwali filled with good health and endless prosperity.**

On this fabulous festive day, I wish to share with you the **deep sense of fulfilment** that embraced me as the aircraft began its descent and the familiar skyline of Vijayawada emerged gracefully beneath the evening clouds. After **72 days of creating wonderful memories and garnering diverse experiences** through my Canpal Family, I was finally heading back home with a heart filled with pride. It was an extensive visit that brought me face-to-face with thousands of our Canpals, each carrying the **same spark of commitment** that forms the heart of our Mighty CBOA.

As I stepped out of the terminal and settled into the car, I knew another journey was still unfolding within me. The car eased into motion, sailing past the airport gates into the open road. The night was young, painted in shades of amber and silver. A cool breeze carried the faint fragrance of rain kissed earth, whispering calm after weeks of continuous travel. I leaned back, watching

the lights trail by, as my mind slowly began to replay the moments that had filled these few months, the faces, voices, embraces and the unspoken emotion that binds us all: ***the spirit of CBOA.***

The car turned towards a quieter stretch of the highway, where trees stood tall on either side, their outlines forming a moving arch of green and gold. I rolled down the window slightly and the wind brushed against my face like an old friend. It carried with it the echoes from my journey which encapsulates *the chorus of welcomes at airports, the warmth of embraces of every Canpal, the laughter shared over a cup of Tea and the countless "Thank You" whispered with sincerity that needed no translation.*

In my last **72 days** of travel across the country, I met thousands of Canpals through various programs like **Meet & Greet, Together with GS, Gather, Greet & Grow Together, interactive sessions with delegates along with special invitees and activists, Bonding Beyond Barriers and other CBOA meets**, during the interactive sessions with all Canpals across the country, I observed that **CBOA is well positioned for even greater accomplishments in the future**, as the ideas, suggestions and feedback shared during the sessions were both **innovative and forward thinking.**

I have visited **almost all the Circle Offices** along with their respective **Circle Heads, numerous Regional Offices and executives** and a large number of **branches**, where **remarkable enthusiasm and dedication** driving the growth and success of our Bank was portrayed. By participating in **Circle Level Joint Meetings (CLJM)** across various circles, I was able to **address and deliberate on circle and regional level issues with clarity**, while also exploring **practical solutions in collaboration with the circle administration.**

In addition to these programs, I also met several **Canpals who are facing disciplinary proceedings**, offering them guidance and moral support. Moreover, I had the opportunity to visit **a few Canpals at their homes** who are **undergoing treatment for**

critical illnesses such as cancer, to convey our collective care and solidarity during their challenging times.

As the car moved steadily through the softly lit road, I watched the reflection of streetlights dance upon the windowpane and thought, "***What truly is CBOA?***"

Is it an office, a structure, an association, a constitution or is it something far deeper that flows from one heart to another?

In that quiet moment, I knew the answer. "**CBOA is not an Association. CBOA is an emotion.**"

It is this emotion that rises when a young Canpal, uncertain about the future, finds confidence in the collective voice of CBOA.

It is this emotion that shines in the eyes of a senior Canpal, who after decades of service, still attends a meeting not out of duty but out of belongingness.

It is this emotion that binds strangers from different corners of India into one Canpal family that stands for fairness, dignity and justice.

As the headlights cut through the stillness, I recalled a conversation with a young officer in one of the Regions. With eyes bright with hope, he had asked, "*Sir, what keeps you going?*" I had smiled then, but the answer truly came to me now, during this quiet drive home.

"It is this same emotion that keeps me going."

The emotion of seeing our Canpals united not by compulsion, but by compassion.

The emotion of seeing our Canpals blossoming with faith and courage.

The emotion of seeing our Canpals realized that they are never alone.

As the car slowed at a traffic signal, I watched a group of workers returning from work - weary, yet smiling. They reminded me of the countless Canpals I met, carrying the weight of responsibilities, yet finding pride in purpose. That is who we are friends; **“Bankers with a conscience and Professionals with compassion.”** It is the Mighty CBOA that ensures we *never lose sight of the human behind the professional.*

The night sky above was vast and unending, like ***the collective strength of our Canpals.*** I closed my eyes for a moment, letting memories flow – *the rhythmic clapping during meetings, the roar of unity in gatherings, the silent tears of gratitude when a Canpal’s grievance found redressal and the smiles that spoke louder than words.* Each of these memories was not just an experience, but the outcome of a heartbeat that began in 1966, when a group of Officers in Mumbai came together under the umbrella of CBOA and had series of meetings to work out a plan. In the initial stages, the Officers working at Mumbai came together and formed the Officers’ Club in 1966.

Simultaneously efforts were made and Officers’ Club was formed at Madras, Bangalore and Mangalore. In the beginning of 1970, the leaders from all the centers came together and had a series of Meetings and finally our Canara Bank Officers’ Association was registered under Trade Union Act-1926 in February, 1970.

I want to take a moment to reflect on the countless ways in which **CBOA has touched our lives.** From guarding the dignity of officers, getting compassionate appointments to providing a platform for our voices to be heard, CBOA has always been there for each and every Canpal. These achievements are not just milestones; they are a demonstration of our collective effort and dedication. CBOA has given us a sense of belongingness and purpose and has shown that by working together, we can create a better future for ourselves and for those who will come after us.

Remember the times we have stood side by side, whether in peaceful protests or supporting a Canpal in need? These

moments of solidarity are the lifeblood of our Mighty CBOA. They remind us that we are never alone in our struggles and we have a family that stands with us, fights for us and believes in us. I firmly believe that no force can break this bond of attachment and we stay together as Canpal Family forever.

Due to the manpower assessment and strict implementation of seniority, we have faced few challenges in the transfer process of 2024. Though the amalgamation process took place almost five years ago, the rationalization process was undertaken during the Annual General Transfer process of 2024.

In our Mother Bank, women employees constitute around 36% of the total workforce. In the previous years, nearly 98% of the women employees were given comfortable place of posting and now, when the HO allotment list is prepared, we could witness the majority of them are women employees in the seniority list.

Despite such enormous challenges, we have convinced the Top Management through the illustrious efforts of our esteemed CBOA and secured the following relaxations for the benefit of our members during the last two transfer seasons:

- a. All the pregnant officers shall be exempted from Head Office allotment to other circles.
- b. All the women officers, who joined after Maternity and those women officers having kids below two years of age shall be exempted from HO allotment to other circles.
- c. If the spouse or kids of any officer is suffering from critical / life threatening disease, they will be exempted from Head Office allotment to other circles.
- d. Officers who are above 55 years of age are exempted from Head Office Allotment to other circles.

- e. All the Officers, who requested and applied in HRMS for Home State Transfer after completion of 3 years outside their home state as on 31st July are considered back to their home state.
- f. CBOA have taken up the issues of mutual circle change between the circles as per the request of the Officer under HO allotment to be considered.
- g. CBOA have also suggested the administration to consider Request Transfers on priority, before sending officers under Head Office Allotment.
- h. CBOA have also suggested the administration to do only the need-based intra circle transfers. They have responded positively and necessary guidelines are given by HO.
- i. CBOA have requested the administration to consider all the spouse case joining of our bank to enable husband and wife to be together.

In case of Inter-circle transfers, we have explored every available avenue to accommodate our members to the nearest possible circles, which have reduced huge inconvenience. Our Mighty CBOA took all possible efforts to protect the officers from undue hardships. We are always there at the field to take care of the welfare of our members.

Over the past few years, the business of our Mother Bank has witnessed exponential and sustained growth. From a **Global Business of ₹16.86 lakh crore in March – 2021**, we have ascended to **₹25.64 lakh crore by June - 2025**, reflecting an impressive **52% growth (₹8.78 lakh crore) in just 51 months**. The numbers are quite magical and the key magicians behind these numbers are our Canpals who work tirelessly on the field for strengthening our balance sheet. ***Hats off to my Canpal Family Members who proved to the industry that Balance Sheets are not written in board rooms; they are written in the field by the hard work, dedication and sacrifice of every***

grassroot official. It is due to the *proactive and tireless efforts of our Mighty CBOA*, a plethora of invaluable benefits has been graciously extended to our esteemed members by the Bank in the last few years and few of the key benefits are outlined below:

- 1) **The additional tax burden (Tax on perquisites) of our Canarites was absorbed by our Mother Bank** due to our dedicated efforts and honest dialogues with the Top Management.
- 2) Reimbursement of **Fitness Expenses of Rs.2500/-** was introduced under the staff welfare measures (2025-2026).
- 3) Reimbursement of **Wellness Expenses of Rs.1000/-** was introduced under the staff welfare measures (2025-2026).
- 4) **Reimbursement for purchase of gift on birthday for Rs.750/-** was introduced in our Mother Bank.
- 5) The Bank has awarded a record number of **compassionate appointments**, a testament to CBOA's relentless advocacy for the well-being of our members' family.
- 6) The shifting of **Marketing Officers to General Stream** was made possible due to the persistent efforts of our Mighty CBOA.
- 7) The Bank has provided unprecedented opportunities for career growth with a **historic number of promotion vacancies** every year, which is a direct result of CBOA's solid commitment to member empowerment.
- 8) It is due to the steadfast efforts of CBOA, the Bank has significantly **increased the housing loan quantum to 1.20 crore** for employees from Scale 1 to 3, accompanied by a reduction in the rate of interest.
- 9) The **quantum of vehicle loans** has been increased.

- 10) The Bank has **increased the quantum for furniture allowance.**
- 11) The **rental reimbursement was increased** taking into account, the present inflation.
- 12) Enhancements are made to mobile phone facility.
- 13) **Additional conveyance facility and mobile phone allowances** have been introduced to Customer Relationship Officers (CROs).
- 14) By introducing a **visionary long-term promotion policy**, the bank has laid the groundwork for sustained career progression and development, which is a testament to CBOA's dedication in securing a prosperous future for all members.

CBOA is one of the unique Trade Unions in the Industry, whose fundamentals are strengthened by legendary leaders. The crux of every agenda of CBOA is the welfare and well-being of officers' community. CBOA has always focused our energy on the right path guided by apt people because of which we stay head and shoulders above the rest. At this juncture, I would like to highlight few uniqueness of our Mighty CBOA:

- a) It is CBOA, the only recognized officers' association which has ***deferred collection of levy for bipartite settlement.***
- b) It is CBOA, the Second Largest Officers' Association in Indian Banking industry.
- c) It is CBOA, the only recognized officers' association, representing officers in Canara Bank.
- d) It is CBOA that holds periodical **Joint Conferences / CLJMs** with the Top Management to lay down policies on

promotion, transfers and other service matters in the interest of the officers' community.

- e) It is CBOA, which is the second largest affiliate of AIBOC and strengthening the apex body to take solid decisions.
- f) It is CBOA, which is engaged in lot of social welfare activities across the country.
- g) Apart from clinching benefits from our Mother Bank, CBOA has also extended the following benefits to our members:
 - ✓ *Death Relief* of **Rs.12 lakh** to the bereaved family.
 - ✓ *Hospitalisation scheme* which provides reimbursement of **Rs.2.5 lakh**, which is disallowed by the medical expenses of the Bank.
 - ✓ Honouring retirees with suitable memento worth **Rs.10,000, Rs.15,000 and Rs.25,000** corresponding to the membership period of less than 3 years, less than 5 years and more than 5 years respectively.
 - ✓ Suitable Memento under **Can-Bandhan Scheme**.
 - ✓ *Incentives to All India as well as Circle Toppers* in the promotion exams.
 - ✓ **Merit Awards** for the Wards of Canpals, who secure more than 90% marks or A+ Grade in X and XII board exams.

Each month, CBOA publishes a “**Welfare Bulletin**”, which provides a comprehensive record of the beneficiaries under various welfare schemes, along with the details of the amounts disbursed during the month. Every edition stands as a *mirror of accountability*, reflecting the purity of purpose that guides our Mighty CBOA. By presenting these details in a structured and accessible manner, CBOA ensures that every Canpal remains *well-informed about the utilisation of welfare funds*, thereby transparency is ensured.

The following table presents a clear summary of the beneficiaries who have received support under CBOA's welfare schemes during the period from **01/09/2021 to 30/09/2025**:

Scheme	No. of Beneficiaries	Amount (Rs.)
Death Relief (Benevolent)	166	175550000
Hospitalisation scheme	3661	86252627
Honouring Retirees	1900	34960000
Promotion Exam Toppers	1136	8488000
Sports Activities	176	5237798
Can-Bandhan Scheme	746	1697000
Merit Awards	317	1585000
Welcome Kit	-	834375

These figures and amounts settled which accounts for a total of **₹31.46 crore** are not mere numbers. They are **echoes of empathy and trust**, reverberating through the soul of our Mighty CBOA. Despite not receiving the corpus amount as per the MOU from the association that amalgamated with us in 2020, we have **honoured our commitment** by extending **benevolent fund settlements to all the eligible Canpals**, upholding the trademark spirit of our **One Canpal Family**.

Apart from extending welfare benefits to Canpals, CBOA consistently stands with people affected by **floods, landslides and other natural calamities** offering timely help and compassion. Our Canpals are always on the ground, volunteering selflessly to support and comfort those in distress during such testing times.

Beyond relief work, CBOA actively engages in Corporate Social Responsibility (CSR) initiatives that reflect our commitment to

the larger community. We frequently ***visit orphanages for children and homes for the elderly***, sharing moments of care, joy and human connection. Through ***tree planting drives and environmental campaigns***, CBOA continues to nurture the planet, reaffirming that our mission extends beyond banking to the service of humanity and nature alike.

I would like to reiterate that CBOA does not engage in superficial communication solely meant for social media circulation. Instead, we utilize official forums to directly address the issues with Management for effective solutions. ***CBOA always believes in honest dialogues with the right spirit.***

Friends, CBOA stands committed in supporting and fulfilling the genuine demands and requests of our members. We kindly request all our members to refrain from posting grievances or discussing bank's policies on social media. Instead, approach us directly for assistance, as we are available 24x7 to address the genuine challenges, problems and requests of our members.

Friends, I would like to reiterate that each and every member is important for the Canpals' family. CBOA is always there for you, whenever you need us. We have a long way to go in our banking career and our unity is the one which will push us forward. Together, let us ensure that we are there for each other in all the core moments of life and bring more laurels to our Mother Bank in the days ahead.

As I reached home and stepped out of the car into the quiet night, I carried with me not fatigue, but **fulfilment**. The journey across India had been more than an official endeavour; it was a reaffirmation of everything I hold dear as a part of Canpal Family. I had seen the strength of our Canpals and the emotion that binds us all.

These experiences reminded me that **CBOA is a legacy built on faith, sustained by commitment and strengthened by harmony**. It is an emotion that lives in every member who believes in fairness, brotherhood and mutual respect. The miles

may now be behind me, but my mission to serve with purpose, to lead with conviction and to preserve the dignity of every officer who forms part of our Canpal family continues.

“CBOA is not an Association; CBOA is an emotion.”
And that emotion, dear Canpals, will continue to guide us today, tomorrow and forever!

Once again, I wish all my Canpal Family Members a very happy and joyous Diwali! May this Diwali bring illumination, joy and abundance to your life, lighting the path to new opportunities and achievements.

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