

## THE CANARA BANK OFFICERS' ASSOCIATION (Regd.)

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



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**“Growth is never by mere chance; it is the result of forces working together.” ~James Cash Penney**

Dear Canpals,

The Top Management of our Mother Bank guided by our beloved MD & CEO has declared the financial results for the quarter ending September 2025, which is absolutely momentous and historic. It is really a proud moment for each and every Canarite to witness the balance sheet of our Mother Bank growing from strength to strength in each passing quarter.

**My dear Canpals, we are now a Rs. 26.79 Lakh Crore Bank! With 13.55% y-o-y growth, our global business portrays an exponential and sustainable growth.**

I congratulate our **beloved MD & CEO**, whose clarity in direction and focus on quality growth, are instrumental in achieving greatness for our Mother Bank. Under his guidance, our Mother Bank is moving swiftly towards the zenith of glory.

I convey my best wishes to our **Top Management** whose meticulous planning, strategic foresight and belief in empowering the workforce have paved the way for this tremendous

performance. They have ably instilled all the required processes and frameworks to ensure that every time we scale a new record with flair.

My dear Canpals, I want to highlight that **this wonderful performance of our Mother Bank is attributed to the outstanding efforts of each and every Canpal**, who are instrumental in sourcing deposits, disbursing loans, following up on recoveries, building relationships, managing risk and catering to the diverse needs of our customers across rural, semi-urban, urban and metro backgrounds.

Friends, your **hard work** matters. Your **dedication** defines our Mother Bank. Your **service with smile** is the crux of our strong brand value. **You** are the reason behind our broad-based acceptance among our multiple stakeholders, who see Canara Bank as a high potential, growth oriented and financially sustainable institution. In Canara Bank's story, you are the protagonists, who script every chapter of the journey with tremendous pride, purposeful dedication and outstanding performance.

**Hats off to all my Canpal Family members**, who filled every parameter of our Balance Sheet with Magical numbers!

The highlights of the results reported by our Mother Bank for the period ended September 2025 are as follows:

- **The global business as at 30<sup>th</sup> September 2025 stands at a mammoth Rs. 26.79 lakh crore with global deposits of Rs. 15.28 lakh crore and global advances at 11.51 lakh crore.**
- **The Retail Credit portfolio has grown by over 29.11% year-on-year to Rs. 2.51 lakh crore with housing loan**

**portfolio growing at an encouraging 15.25% y-o-y to Rs. 1.14 lakh crore.**

- **Our MSME portfolio grew by 12.70 % y-o-y to Rs. 1.54 Lakh Crore. This puts our RAM portfolio at a reckoning 58.31% of the total advance portfolio, growing at 16.94% y-o-y.**
- **Our Bank's Net profit year-on-year has increased by a massive 18.93% to Rs.4,774 crore which is the result of disciplined asset quality management, efficient cost controls and a diversified income profile.**
- **Operating profit for the quarter ended Sep-25 has improved to Rs.8,588 crore which is an increase of 12.20% y-o-y. This speaks volumes of our consistent revenue generation capacity and enhanced productivity.**
- **Net NPA has reduced to 0.54% (Rs.6113 crore) as at Sep-25 as against 0.99% (Rs.9777 crore) for the same period last year, which portrays our asset quality.**
- **Our slippage ratio stood at 0.76% which is improved by 24 bps. This portrays the massive efforts of every field level official of our Mother Bank.**
- **Return on Assets stood at 1.12%, marking a year-on-year increase of 7 basis points (bps), which is a clear reflection of our improved operational efficiency and sustained profitability.**
- **The CASA Deposits increased to Rs. 4.28 lakh crore, which is a growth percentage of 10.53% y-o-y and signifies the effectiveness of our customer centric initiatives and consistent efforts of our Canpals in**

## **strengthening the low cost deposit profile of our Mother Bank.**

Our Top Management, under the guidance of our beloved MD & CEO, has played a key role in creating wealth for our retail investors. On 15<sup>th</sup> May 2024, through the beautiful ideology of ***splitting shares***, more retail investors were provided with the opportunity to be the stakeholder of our Mother Bank. **The number of shareholders had grown from 7.59 lakh in Mar – 2024 to 16.14 lakh Sep – 2025**, which is no mean feat. Also, the wealth created for our investors was a massive 20% during this period, which exemplifies the strong trust of the market, towards the value of our Mother Bank.

Also, through the listing of our subsidiaries, we have unlocked their value and earned **Rs. 600 crore via Canara Robeco** and **Rs.1400 crore via Canara HSBC**, which strengthened the Capital of our Mother Bank. Our Market Cap which was **Rs.0.6 Lakh Crore in Dec – 2022** has crossed **Rs.1.24 lakh crore in Sep – 2025**, which is a powerful statement about our Mother Bank's strength, credibility and growing relevance in the Indian economic landscape.

These figures go far beyond data and portray our commitment, creativity, dedication and strong ethics. We have transformed *vision into achievement* and *obstacles into opportunities*, thereby elevating our **Mother Bank** from being simply respected to being truly **admired and celebrated**.

Friends, with these numbers in every passing quarter, **we are reliving our vision of being the Best Bank to Bank with** while creating value for the stakeholders. It is not just these beautiful numbers, but also the **increasing impact of our Mother Bank on each and every stakeholder – employees, customers, associates and investors** which is noteworthy. Our Mother

Bank has truly become a perpetual living entity who is taking care of everyone associated with it.

While celebrating our current accomplishments, we must also remain focused on the road ahead. By continuing to uphold the highest standards of professionalism and service, we will not only maintain our momentum but also surpass our own expectations.

Friends, **we have shouldered the responsibility of this great institution!** CBOA is sincerely cognizant of its role in our Mother Bank's extraordinary growth story. Together, we have to keep recalibrating and manifest our vision and strategies on the ground.

Together, we will continue to write the success story of our Mother Bank and uphold our commitment to serve our customers with excellence. Let us leave no stone unturned in making our Mother Bank, the **Best Retail 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 read 'Ravi Kumar K', with a long horizontal stroke extending to the left.

**RAVI KUMAR K**  
**General Secretary**