

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

Registered under Trade Unions Act, 1926 at Mumbai.

(Affiliated to AIBOC)



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**“A great institution is built not by numbers alone, but by the character and conviction of its people.” ~Peter Drucker**

Dear Canpals,

With hearts filled with pride, let us joyfully proclaim that we have now become a **Rs.27 lakh crore** Bank!

The financial results declared for the **quarter ended December 2025** mark a proud, momentous and historic chapter in our journey. Every figure on our balance sheet is exceptional, surpassing even the most optimistic analyst expectations. They are the living evidence of the hard work, dedication, professionalism and emotional strength of every Canpal across the length and breadth of the country and overseas.

Behind every number lies a story of long hours at branches, of targets met under pressure, of customer expectations managed with patience, of recoveries pursued with dignity and of service rendered even when resources were stretched. Today, as we analyse these results, we must pause and acknowledge one truth with pride:

**This performance belongs to Canpals!**

My wholehearted wishes and congratulations to our beloved **MD & CEO, Shri. Hardeep Singh Ahluwalia**, for his fabulous

strategies and steadfast guidance, which played a key role in the success drive of our Mother Bank.

My heartfelt congratulations and deep gratitude to our **former MD & CEO, Shri K. Satyanarayana Raju Sir**, whose far-sighted vision was instrumental for this wonderful journey of our Mother Bank. The imprint of his vision will forever remain etched in the glorious growth story of our beloved Mother Bank.

I express my heartfelt gratitude to our **Top Management**, whose meticulous planning has illuminated the path towards a brighter, stronger and truly unparalleled future for our Mother Bank. With deep conviction and foresight, they have put in place the right processes and enduring frameworks that strengthen us at every step.

Friends, as I often reiterate, we are the **true foot soldiers and unshakable pillars** of our Mother Bank, who power both the growth and strength. This remarkable performance is born from your indomitable will, quiet grit and firm dedication, shown day after day in the field. The beautiful synergy of our Canpals, guided with purpose by our leadership, has given us countless reasons to celebrate today. **My heartfelt salute to each one of you, for without your tireless efforts, such extraordinary achievements would remain only a dream.**

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

- ✓ The **Global Business** as at 31<sup>st</sup> December 2025 stands at a mammoth **Rs. 27.14 lakh crore** with **Global Deposits of Rs. 15.21 lakh crore** and **Global Advances at 11.92 lakh crore**.
- ✓ The **Retail Credit** portfolio has grown by over **31.37%** year-on-year to **Rs. 2.73 lakh crore** with **housing loan** portfolio growing at an encouraging **17.58%** y-o-y to **Rs. 1.21 lakh crore**.

- ✓ Our **MSME portfolio** grew by **13.74%** y-o-y to **Rs. 1.61 Lakh Crore**. This puts our **RAM portfolio** at a reckoning **59%** of the total advance portfolio, growing at **18.70%** y-o-y.
- ✓ Our Bank's **Net profit** year-on-year has increased by a massive **25.61%** to **Rs.5,155 crore** which is the result of disciplined asset quality management, efficient cost controls and a diversified income profile.
- ✓ **Operating profit** for the quarter ended Dec-25 has improved to **Rs.9,119 crore** which is an increase of **16.36%** y-o-y. This speaks volumes of our consistent revenue generation capacity and enhanced productivity.
- ✓ **Net NPA has reduced to 0.45%** (Rs.5322 crore) as at Dec-25 which portrays our improvement in asset quality.
- ✓ Our **slippage ratio** stood at 0.64% which is improved by 32 bps. This portrays the massive efforts of every field level official of our Mother Bank.
- ✓ **Return on Assets stood at 1.13%**, marking a year-on-year increase of 9 basis points (bps), which is a clear reflection of our improved operational efficiency and sustained profitability.
- ✓ The **CASA Deposits** stood to **Rs. 4.12 lakh crore**, which is a growth percentage of **9.32% y-o-y** and signifies the effectiveness of our customer centric initiatives.

From metropolitan branches to rural and semi-urban branches, from retail connect to corporate desks, our Canpals have ensured that the **growth of our Mother Bank is responsible.**

My dear Canpals, if there is one area that demands our united focus, it is **CASA**. Our CASA deposits stand at **Rs.4,12,359 crore**, showing **9.32% year-on-year** growth, with the CASA ratio at **29.52%**. **But there is a decline of 3.68% when compared with the last quarter.** While this growth demands our huge attention, it also tells us clearly that CASA must become a shared mission for our Canpals.

CASA is not built by circulars alone. CASA is built by trust, service, relationships and continuity. **Every savings account represents a family's faith. Every current account reflects a business's confidence.** As prudent bankers with a legacy of trust, we must:

- Deepen relationships with existing customers.
- Engage pensioners, salary earners, youth and MSMEs.
- Ensure courteous service and timely resolution.
- Blend digital convenience with human warmth.

Friends, always remember, **CASA is not built overnight**, but it is lost very quickly if we take customer trust for granted. ***So, let us nurture it with care, consistency and commitment.***

Equally important is **Net Interest Margin (NIM)**, which is a critical indicator of how effectively we deploy our resources. A healthy NIM reflects optimal pricing of assets and liabilities, efficient fund management and strategic decision making. Improving and sustaining NIM is a collective outcome of deposit mobilisation, prudent lending, cost control and treasury efficiency. To improve NIM, we should focus on

- Mobilising stable and low-cost deposits, which strengthens margins.
- Pricing loans appropriately without compromising on credit quality, which protects earnings.
- Reducing avoidable costs, which enhances overall efficiency.

By remaining mindful of margins today, we safeguard the future strength of Canara Bank. ***A healthy NIM enables us to serve our stakeholders better and sustain our growth journey.***

Another key aspect, which I would like to underscore is **compliance**. Our Mother Bank always followed the policy of **Compliance First and Business Next**. When compliance is achieved, it naturally provides a sparkling business growth. Let us stay in line with our mantra of “**Flaw-free Banking! Fraud-Free Bank!**” and be a shield to the image of our Mother Bank.

My dear Canpals, we now arrive at the final bend of this financial year, with just **45 working days** standing between us and history. These are not merely days on a calendar, but living moments that will carry the imprint of our resolve, our effort and our spirit. ***Let us plan with wisdom, move with purpose and work in the field with hearts full of pride and determination.*** If we rise together in these days, the echo of our unity and labour will long be remembered as a special chapter in the glorious journey of our Mother Bank.

Together, let us continue to work in line with our trademark Canpal spirit and innovative approach towards ensuring continued glory for our Mother Bank.

**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**