

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/4/2026/RS

10th February, 2026

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

Dear Canpals,

Our Mother Bank has always been unique and special in the way it cares for each and every Canarite, setting a benchmark that other banks can only aspire to follow.

Every financial result is not just about numbers for us; it is also the moment where our Bank proudly stands apart by announcing meaningful benefits for the Canarites, a tradition truly seen only in Canara Bank.

At this proud moment, I convey my sincere gratitude to our **beloved MD & CEO** and the **Top Management** for their historical decision of **absorbing the Tax on Perquisites** and extending support through the **Furniture Allowance**. Let us reciprocate this gesture with renewed dedication and visible results.

CASA is the life blood of our Bank's balance sheet and the foundation of profitability, sustainability and long-term growth. Strong CASA ensures lower cost of funds, which naturally strengthens our Net Interest Margin (NIM). **A stronger NIM means a stronger balance sheet, stronger results and a stronger Canara Bank.**

If CASA grows, NIM improves.

If NIM improves, profitability rises.

And if profitability rises, the pride of our Mother Bank shines brighter.

We, CBOA proudly launch **“Mission CASA – Strengthening NIM, Securing Our Future”** with the view of strengthening our Balance Sheet before 31st March 2026. The call of the hour is simple and powerful: **“Every Canpal and every branch must contribute towards CASA and RTD growth.”**

- Small Branches: Min of **₹ 25 lakh** CASA and **₹ 50 lakh** RTD
- Medium Branches: Min of **₹50 lakh** CASA and **₹100 lakh** RTD
- Large Branches: Min of **₹75 lakh** CASA and **₹ 150 lakh** RTD
- Very Large Branches: Min of **₹1 Cr** CASA and **₹2 Cr** RTD

This is not merely a target, but a mission. Every account sourced, every relationship strengthened and every deposit mobilised will directly contribute towards enhancing the Bank’s financial strength.

**Let us not wait for opportunities; let us create them.
Let us not expect business; let us build business.**

With the collective strength of our Canpal family, our Mother Bank’s journey towards the Numero Uno position is not merely a dream, but our shared responsibility.

Friends, this mission is for our Mother Bank, our future and for all our families.

I appeal to every Canpal to participate wholeheartedly in this mission **only via ethical means**. Kindly share your success stories and best practices, so that others may also draw inspiration and replicate the achievements. **We are different because we own our Mother Bank.**

Wish you all the very best.

CBOA Zindabad!

Canpals Zindabad!

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 horizontal line extending from the bottom of the signature.

RAVI KUMAR K
General Secretary