THE CANARA BANK OFFICERS' ASSOCIATION (Regd.)

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

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"Great teamwork is the only way we create the breakthroughs that define our careers." *~Pat Riley*

Dear Canpals,

I was truly excited and elated to be in the beautiful city of Agra for our **Executive Committee Meeting.** Popularly celebrated as the "**City of Love"** and "**City of Taj"**, I proudly proclaim Agra as the "**City of Brotherhood"**. The warmth, affection and camaraderie extended by Team Agra have transformed this historic city into a symbol of togetherness for our Mighty CBOA.

Agra is a timeless emotion that whispers stories of love and sacrifice through every stone. The majestic **Taj Mahal** stands as an eternal testimony to love, captivating the hearts of millions with its unmatched beauty. Beyond its architectural splendour, Agra preserves the legacy of a glorious civilisation that has enriched India's cultural heritage for centuries. The serene flow of the Yamuna River adds a unique charm, as though nature itself pauses to admire the grandeur of this remarkable city. Every street, every fort and every monument reflect the dreams, struggles and artistic brilliance of generations that came before us.

Walking through Agra is like turning the pages of history, where every step evokes pride, nostalgia and inspiration. Agra teaches us that while empires may fade, ***the values of love, culture and human creativity remain immortal.*** Once you experience Agra, it ceases to

be just a destination on the map and becomes a cherished memory forever etched in the heart.

Despite the clock striking **2:00 AM**, the spirit of CBOA shone brighter than ever as **more than 100 Canpals** along with our **JGS & CCO of Agra Circle Shri. Ankit Sahgal** assembled at Rahan Kalan Toll Plaza - Agra and extended a grand and heartfelt welcome, before escorting me to the hotel. The awe-inspiring turnout at such an hour was a strong replication of the immense love, respect and confidence that our Canpals have on our Mighty CBOA. The atmosphere reverberated with enthusiasm, slogans and brotherhood, symbolising the unity and strength that define CBOA. My heartfelt thanks to every Canpal whose presence made that moment truly memorable.

This year's Executive Committee Meeting was held at **Agra** on **13th and 14th June 2026** and I was truly enthralled by the meticulous arrangements made by **Team Agra** under the dynamic guidance of **Shri. Ankit Sahgal – CCO & JGS**. Their impeccable planning, flawless execution and warm hospitality portrayed the unity and excellence of CBOA.

The proceedings commenced on a solemn and inspiring note with the hoisting of **CBOA Flag** in the august presence of our **beloved Chairman Shri. Jacob P Chittattukalam, beloved President Shri. Rajiv Nigam** and all the executive committee members from across the country. Subsequently, the program was inaugurated by **Shri. P V Hari - Deputy General Manager Agra Circle** and the inaugural session began with the traditional lighting of the ceremonial lamp, followed by floral tributes to the revered founder of our Mother Bank, **Shri. Ammembal Subba Rao Pai**, paying homage to his enduring vision and remarkable legacy.

In his inaugural address, **DGM Agra Circle Shri. P V Hari** shared his valuable insights on the evolving banking landscape, appreciated the constructive role played by CBOA in the growth of our Mother Bank and conveyed his best wishes for the successful deliberations of the Executive Committee. On behalf of the entire CBOA family, I express

my heartfelt gratitude to him for graciously accepting our invitation, inaugurating the Executive Committee Meeting and inspiring our EC Members with his thoughtful and encouraging address.

Our beloved chairman **Shri. Jacob P Chittatukalam**, beloved President **Shri. Rajiv Nigam** and other senior leaders of our powerful association addressed the Executive Committee members. I was absolutely elated to witness the words of our senior leaders, who in unison wanted our Mother Bank to be the number one Bank in the industry.

In the presence of all the senior leaders from across the country, I proffered the **General Secretary's Report** and all the EC members provided their concurrence for the report. During the two days' meeting, we have gathered inputs from our Executive Committee members on the following topics:

1) The impact of **Artificial Intelligence** on employment in the banking sector, including its benefits, challenges and future implications.

2) How do you visualise the **Charter of Demands** for the upcoming Wage Settlement?

3) CASA growth of our Mother Bank - Strategies for mobilisation and strengthening branch level engagement to achieve the **35% CASA ratio**.

4) **The future roadmap of CBOA** – The progressive voice of Officers in 2030, 2035 and 2040.

5) **Transformational leadership** in the banking and trade union ecosystem, highlighting ethical leadership, adaptability and member centric decision making with illustrations.

6) **Recent reforms in labour laws and their implications** on trade union functioning, collective bargaining mechanisms, employee rights and representation frameworks.

7) **Global trade realignments** and their impact on Indian Economy with focus on Banking Sector.

8) **The evolution of semiconductor technology**, which determines the future global leader and the journey of PSBs parallel to this evolution.

9) Empowering Women in Banking: From Financial Inclusion to **Economic Leadership.**

A magnificent discussion happened for the two days and wonderful suggestions were put forth by our EC Members. Also, a lot of queries were raised by our EC Team during the discussion and I have replied their queries on the last session of the program. The intellectual level of the queries was absolutely amazing and I feel extremely satisfied that CBOA with such great minds will be a force to reckon with in the industry.

During the program, the Treasurer Report was presented by our Treasurer **Shri. Ravishankar.** Our Treasurer played a key role in maintaining financial discipline in the account books of CBOA, which is evident from our deposits worth **Rs.63.2 crore**. The Treasurer Report presented during the meeting deserved absolute credit and the exemplary work of our Treasurer **Shri. Ravishankar** was noteworthy.
The Welfare Secretary **Shri. Rohan Mankar** presented his report during the event and it warranted special applause from all the participants. The efforts of our welfare secretary were quite commendable. The Editor of our **Friend & Guide** Magazine **Shri. Nithin M K,** the editor of our **She Can** Magazine **Shri. Neha Aafreen** and our HO Liaisons **Shri. Manjunath B & Shri. Srikanth K** presented their fabulous views during their presentation.

During my address, I have given a detailed analysis on the following key topics:

1) Status quo of Five Days Banking.

2) The challenges posed by the discriminated PLI scheme notified by DFS for Executives from Scale – IV and above.

3) Significance of improving the CASA ratio of our Bank to 35%.

4) Importance of conducting Joint Conferences (JC) and Circle Level Joint Meetings (CLJM).

5) Social media trials and the need to stay away from them.

6) Five stages in the journey of a Leader, starting from **position to pinnacle.**

7) Significance of having **good connect with our members**.

8) Artificial Intelligence – The future of Banking.

9) Future of PSBs and the need to protect them.

10) Role of CBOA in upcoming wage settlement.

Several significant and constructive deliberations took place during the Executive Committee Meeting, all of which were highly appreciated by the Executive Committee Members. During my address, I urged every EC Member to remain proactive in supporting, guiding and mentoring our Canpals, while exemplifying the true spirit of leadership in every initiative undertaken.

All the Special Invitees shared their insightful feedback and learnings from the Executive Committee Meeting. They clearly highlighted that the EC Meeting is not merely a forum for deliberations, but a leadership development camp that nurtures, mentors and grooms future leaders, equipping them with the vision, confidence and commitment to lead our Mighty CBOA and Mother Bank with distinction.

The meeting also witnessed a proud moment during the presentation ceremony, where various Circles were recognized and honoured under different categories for their outstanding efforts in strengthening the membership base of our mighty CBOA. The awards served as a fitting recognition of their dedication and commitment towards making our Association stronger and more united.

In a deeply touching moment during the Executive Committee Meeting, the Benevolent Fund claim cheque of **Rs.11.5 lakh** was handed over to **Smt. Anjali Ji**, wife of our **late Canpal Shri Hemant Ji**, who passed away in harness. No amount can ever fill the void left behind but, this gesture stands as our solemn promise that **no Canpal family ever walks alone**. In their most difficult hour, CBOA stands beside them as a pillar of strength and a guardian angel.

I whole heartedly thank our beloved chairman **Shri. Jacob P Chittatukalam** and beloved President **Shri. Rajiv Nigam** for all their support in making the EC Meeting a grand success.

I extend my whole hearted thanks to **Shri. Saurabh Sharma-DGS, Shri. Atul Singh -DGS,Shri. Amit Yadav – CC Member, Shri. Mayank Singh - RS Agra-I, Shri. Yogesh Sharma - RS Agra-II, Shri. Yogesh Tiwari - RS Meerut, Shri. Ravikant Angrish** -AGS **and other office bearers** for their meticulous planning and execution in making the EC Meeting a memorable one.

Special thanks to the creative team of **Shri. Sagar Gujrati, Shri. Pratyush Dwivedi and Shri. Akashdeep** for their wonderful efforts and presentation works.

From the bottom of my heart, I express my sincere gratitude to our dedicated volunteers **Ira Saxena, Payal Bansal, Monika, Shruti Jha, Aridaman Sisodiya, Rana Kumar, Sunil Kumar Sharma, Jatin Agarwal, Jeetu Divakar, Arvind Tripathi, Praveen and Rajkumar** for their seamless coordination and willingness to shoulder every responsibility with a smile, which played a pivotal role in making the event a grand success.

In the words of Albert Schweitzer "**Example is leadership".** Our **JGS & CCO of Agra Circle Shri. Ankit Sahgal** is a great leader who led by example. The presence of more than 100 Canpals at 2 AM in the morning is a testimony to the relationship, our office bearers had with our beloved members under the guidance of our CCO Shri. Ankit Sahgal**.** I whole heartedly thank our beloved **CCO & JGS Shri. Ankit Sahgal** for guiding our Canpals and Team CBOA meticulously.

"**A helping hand can be a ray of sunshine in a cloudy world**". Our Agra Team arranged a **CANPAL ACTIVITY,** where various needs of destitute people were met and I thank our Agra Team for presenting me with an opportunity to be a part of such nice gesture.

Friends, the success of our EC Meeting is the **flawless illustration of Teamwork and Unity**. The Excellent Teamwork of Agra Unit combined with the incredible Unity of EC Members is the key behind the success of the program.

Friends, with rejuvenated vigour and incredible Unity let us execute the positive and inspired ideas on the field and work hard to make our mother bank the Number One PSB 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,



RAVI KUMAR K
General Secretary