

THE CANARA BANK OFFICERS' ASSOCIATION (Regd.)



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

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REF: GS/CBOA/LTR/7/2022-2025/RS

01st January, 2023

"The New Year is a painting not yet painted; a path not yet stepped on; a wing not yet taken off! Things haven't happened as yet! Before the clock strikes twelve, remember that you are blessed with the ability to reshape your life!" – Mehmet Murat ildan

Dear Canpals,

2022! What a great year it has been! It is a year that has seen us all come together to achieve astonishing milestones. Our Mother Bank has seen greater success during the year 2022. The Global Business of our Mother Bank has grown exponentially during 2022 and crossed **20 Lakh Crore** because of the *hard work, dedication and sacrifice* of all the Canpals.

Our Mother Bank has received the prestigious the “**Banker's Bank of the Year Award 2022**” for the India segment at the Global Banking Summit, held in London, on 1st December 2022. Also, we were adjudged winner under **Best Technology Talent** and has received special prizes under the categories of *Best Technology Bank, Best Digital Engagement and Best Financial Inclusion during* the 18th IBA Technology Conference, Expo and Awards in Dec 2022.

We have launched the **Canara Ai1 Super App** with 250+ features, thereby adding our Mother Bank in the Golden League

of premier financial conglomerates. This Super App is the Replica of a Branch held in the hands of our customers and will speak a lot about the technological talent of our Canpals.

With our zest and zing, we made the whole Banking Industry to look at our Mother Bank with incredulity. The year 2022 has revealed the true potential of our Canpal family members to the Banking Industry. From Technological innovation to customer service, we have made a mark in the history of Banking Industry.

Our Mighty CBOA is the bottom line above which our Mother Bank flourish. Our beloved MD & CEO recently highlighted in our 19th Triennial Conference that “***CBOA is unique in its style of functioning. It is the only Trade Union that care for the growth of our Mother Bank, apart from ensuring the welfare and dignity of the officers***”

Friends! We are unique and definitely a class apart, which augurs well not only for our Mother Bank, but also for our Mighty CBOA. Along with our Mother Bank, our Mighty CBOA also has grown in terms of membership to nearly 50,000, which is the real strength of any Trade Union. We are the largest Trade Union for Officers of Nationalised Banks. We have clinched innumerable benefits during 2022 for our members. Some of the major benefits are as follows:

- Diwali Gift of Rs.2,500/- to each employee
- Halting Allowance of 15 days
- Historic number of vacancies during promotion process
- Renewal of Group Term Insurance, despite the high premium amount
- PLI for two consecutive years
- Historic Rental Ceiling Enhancement
- Reimbursement of own car Shifting Expenses during Transfer
- Housing Loan Quantum Enhancement

Also, with all of the Banking Industry had their eyes on us, we have successfully conducted our **19th Triennial Conference** at *The Land of Victory – Vijayawada*. The collective dedication and discipline of our Canpals were on display during the conference.

During 2022, I have travelled extensively across the length and breadth of our country and attended more than 20 CLJMs. I have visited all the circles and interacted with our Canpals. The interaction with our Canpals exemplified their hope and unflinching loyalty towards CBOA. During my visits, I could witness our Canpals working with so much of dedication, courage and sacrifice for our Mother Bank.

Overall, the year 2022 is a successful year to our Mother Bank, our Mighty CBOA and also to each and every Canpal Family Member. I want to take a moment to thank all the Canpals for your hard work and dedication throughout the year 2022. We achieved so much together and I am proud of my Canpals' Family.

In the words of *Melody Beattie*, "**The new year stands before us, like a chapter in a book, waiting to be written.**" The 365 blank pages of the book called 2023 are waiting to script our Glory.

The theme of our Mighty CBOA for 2023 is "**THE YEAR OF GLORY AND GROWTH**"

It's the start of a new year and the perfect time to focus on a fresh start. Take time to reflect on what's important to you and how you can make this year better than the last. Make a plan to focus on your goals and take action to make them happen. Celebrate each other's successes and encourage each other to reach for our dreams.

Dear Canpals,

1. Many frauds have been reported in the last few years in the banking sector. As per RBI report, the amount of money

involved in Banking frauds has come down in FY 2021-22, but the number of frauds has increased. So, kindly be aware of your environment and keep an eye on what is happening around you in your work place. Strictly follow our Mantra of “**Flaw-Free Banking! Fraud-freebank!**”. Let us pledge ourselves to protect our Mother Bank from frauds through quality vigil in this New year 2023.

2. Another key area of our focus in this New Year 2023 should be that of **Low Cost Deposits** for our Mother Bank. We should maintain a high level of CASA ratio for determining good profitability. The CASA ratio of our Mother Bank demands a significant push, when compared to our peers. This can be achieved only by means of quality customer service. Let us work with the motto of “**Upsurge in Low Cost Deposit! Upsurge in Net profit!**” in this New Year 2023.
3. Another crucial zone to be considered is **Technology**. During 2022, we have shown our Technological Potential to the world through the release of our “**Canara Ai1 Super App**”. Quality and continuous innovations will push any sector to the zenith of glory. With the technically skilled Canpals of our Mother Bank, we can expect more unique innovations, which distinguishes our Mother Bank globally. Let us make this New Year 2023, a **Year of Technology**, with our deep-rooted technical knowledge and by thinking out of the box.

Friends! This new year, let us continue to build upon our achievements. Together, we can strive for higher goals and reach new heights. I am confident that with our collective efforts, we can make this year even more successful than the last.

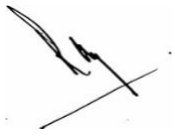
I wish you all a wonderful, prosperous and glorious New Year 2023! May it be filled with joy and jubilation!

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 black ink, appearing to be 'RAVI KUMAR K', written over a horizontal line.

**RAVI KUMAR K
General Secretary**