

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

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



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**"Courteous treatment will make a customer a walking advertisement."** – James Cash Penney

Dear Canpals,

We are at the fag end of Financial Year 2022 – 23, which is one of the greatest years in the history of our Mother Bank with back-to-back profits of humongous magnitude. Because of our relentless efforts and dedication, the Global Business of our Mother Bank has now surpassed the coveted figure of Rs 20.00 lakh crore.

Friends, big players in the industry have already acknowledged our unfettered growth and are watchful of the developments in our Bank. Indeed, we have already established our rights and recognition in the big leagues.

The magnanimous Top Administration of our Mother Bank, who showered historical number of vacancies for our Canpals, has already earmarked the areas to concentrate for the immediate future, i.e, **CASA and Retail**. We should stand by the mission and vision of our administration, as these areas have time and again proved to be the most potent areas for achieving higher profits in the industry.

CASA deposits denote **current account** and **savings account** deposits which are offered by the bank. These two deposits are

called in the banking parlance as **no cost** and **low cost deposits** respectively. These deposits are offering less than 4% interest to the depositors as against the fixed deposits and recurring deposits which are costlier to the bank. When these deposit funds are utilized for loans and advances, bank is able to earn a higher margin. A higher CASA indicates an excellent net interest margin. **Hence, it is the need of the hour to augment the CASA ratio of our Mother Bank to achieve incredible profit.**

Another thrust area is to improve the **retail profile** of our Mother Bank. Retail banking is intended to help our customers manage their money by giving them access to basic banking services, a source of credit and financial service. To have a stupendous Balance Sheet, it is highly essential to have a strong and quality retail portfolio.

Friends, the only means of improving both these areas is via **Customer Delight**. One of the key factors in achieving Customer Delight is to have a happy work force accompanied by positive working environment, which promotes employee Safety, Growth and Goal Attainment. Our CBOA has ensured and safeguarded the happiness of all the Canpals at work place. Now, it is the duty of all the Canpals to maintain a sparkling and positive working environment.

Our Mother Bank has provided us with fantastic working space. It is our duty to preserve the positive ambience of our work space. **First impression is the best impression.** A feel good ambience will provide a sense of positivity and pride to every customer entering the premises. This will also pave the way for improving the number of walk-in customers, which is a major source of business improvement.

So, kindly provide your attention to the below mentioned areas in order to provide a feel of pleasantness and positivity to the new customers:

- 1) Enhancing the ambience of the branch.

- 2) Proper Branding of the Bank.
- 3) Scraping off the obsolete items in the branch.
- 4) Obtaining proper replacement from Administration for broken furniture.
- 5) Ensuring the good working condition of Air Conditioners.
- 6) Maintaining clean ATM Lobby.
- 7) Removal of obsolete Boards, Banners and Notices from the premises.
- 8) Proper disposal of E-Waste
- 9) Maintaining the cleanliness of Locker Area.
- 10) Safe Room and Store Room should be uncluttered and well-polished.
- 11) Sprucing up housekeeping.
- 12) Revitalizing internal control.

It is important now that we start honing our bank's brand and aim to revolutionize the industry. Let us be firm on improving the infrastructure and internal control at every level to boost our Mother Bank's image and brand in the eyes of the public.

To support the vision of our Top Management, our CBOA has decided to observe **CANPAL CUSTOMER CONNECT (CCC)** for the next 40 days of Q4. During this period,

- 1) Let us be in touch with all the HNI customers of our Bank and seek more business from them.

- 2) Let us make the walk-in customers, join our Canara Bank family.
- 3) Let us visit the nearby institutions and corporates and clinch their accounts along with the salary accounts of their staffs.
- 4) Let us enlighten all facets of savings to our customers.
- 5) Above all, let us serve our customers with a smile.
- 6) Popularise Canara All in One App (Canara ai1).

My dear Canpals, we are on the last lap - Q4 of the current financial year. With our dedicated Canpals, who chase excellence and passionately do business, storming the field garnering new businesses, I am confident that WE are going to make this last quarter way more glorious. Let us concentrate more on our CASA and Retail portfolios and ensure a massive net interest margin, which will be a great catalyst in pushing our Mother Bank to Numero Uno position 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**