

REF: GS/CBOA/LTR/19/2022-2025/RS

15th March, 2023

"To follow, without halt, one aim: that's the secret of success." – Anna Pavlova

Dear Canpals,

It is a supreme delectation to visit *Oxford of the East, Queen of Deccan* – **Pune**. Pune which encompasses more educational institutions is considered as the *Educational Capital of India*. The city which has emerged as a major global educational hub in recent decades is also the largest IT hub in India. A large number of manufacturing and automobile industries are located in and around Pune.

Pune has the *fifth largest metropolitan economy* and the sixth highest per capita income in the country. The city has been the home to many famous personalities such as the great Maratha ruler *Shivaji*, the legendary Bollywood actor *Dilip Kumar*, the great scientist *Dr. Homi Bhabha* and the great social reformer *Mahatma Jyotiba Phule*. The city of Pune is known for its vibrant culture, which is reflected in its art, music, literature and festivals.

Pune is a city that has seen tremendous growth in the last few decades. With its educational and cultural heritage,

its vibrant culture and its thriving industries, it is no wonder that Pune is one of India's fastest growing cities. Our Canpals of Pune should tap into the highly potential **CASA ecosystem** of such an economically strong city, to strengthen the **low cost deposit** profile of our Mother Bank.

My interaction with the Canpals of Pune Circle began from the reception at Airport. I was absolutely jubilant to witness the presence of around **100 Canpals** at the Pune Airport on my arrival. I was deeply touched by the sublime love and generosity of the Canpals of Pune Circle. After an ephemeral interaction with our Canpals at the airport, I was driven to the place of stay by Pune Team.

My official program commenced with the visit to **Pune – II Regional Office**, where I had a quality discussion with **Shri. Rajeev Sinha - AGM and Head of Pune II RO** and other RO Executives regarding the latest improvements in Banking Industry and the business development of RO. The interaction with our Canpals at Regional office exemplified their hope and unflinching loyalty towards CBOA.

Followed by the visit to Pune – II RO, I made a visit to **Pune – I Regional Office**. I met **Shri.Atul Mishra - AGM and Head of Pune I RO** and had an amazing interaction on the field level strategies adopted for business growth. Then I had a succinct interaction with our Canpals at RO, who are working with so much of dedication, courage and sacrifice for our Mother Bank.

Subsequently I have visited Pune Circle Office. The warm reception at Pune Circle Office was quite dazzling. The entire ambience was very meticulously planned by our energetic Canpals. After addressing our Canpals, I met the **Circle Head Shri. R K Singh, General Manager** and had a wonderful discussion on the business position of circle.

During the **Circle Level Joint Meeting** with the Top Management at Circle Office, various matters concerning our members were discussed. The CLJM was extremely prolific and we have assured our solid support to the circle administration in all the aspects of business building.

The nucleus of my visit was to interact with our Canpals of Pune Circle through the **Meet and Greet Session**. I was struck dumb by the huge *floral procession* set out at the venue of the event. The zest and zing of our Pune Team was in total sync with the rhythmic Dhol beats which drove my heart. The happy faces of our Canpals along with the echo of **CBOA ZINDABAD** provided the exhilarating energy for a decade.

I place on record my sincere gratitude to **Pune Circle Head Shri. R K Singh, General Manager**, and other executives **Shri.Rajeev Shukla - AGM HR**, **Shri.Atul Mishra - AGM and Head of Pune I RO**, **Shri. Rajeev Sinha - AGM and Head of Pune II RO**, **Shri.Sheran Mogar – Head of Solapur RO**, **Shri.Girish Kulkarni -DM from Circle Office**, **Shri.Sagar Ughade - DM from Sulabh II and Shri.Pramod Kamble - CM of Jalgaon** who graced the occasion with their genial presence.

I was knocked down with a feather by the presence of around 450 Canpals at the program venue. This huge participation is only because of the sheer love, affection, honesty and unflinching faith towards our Mighty CBOA. Many Canpals have travelled a long distance to be a part of this program. During the event the following significant points were highlighted to our Canpals:

- 1)Loyalty towards our slogan "Flaw-Free Banking! Fraud-free bank!"
- 2) Importance of **Low-Cost Deposit** in improving our Net profit.
- 3) Success of our **Canara Ai1** Mobile application.
- 4) Need to improve our customer service via **Technology.**
- 5) Significance of Moral Courage and Ethics.
- 6) Status quo of Bipartite settlement.

The **interactive session** with our Canpals was quite engaging. The queries put forth by our Canpals in the interest of our Mother Bank and strengthening our Mighty CBOA was worth mentioning. The session was thoroughly enjoyable and the enthusiasm of our Canpals towards understanding the contemporary banking developments fascinated me.

The whole event was made exhilarating by **Miss Shubhangi and Mr. Mayuresh** through their masterful anchoring. The Meet and Greet session was fantastically organized by Team Pune under the able guidance of **Shri. Kailas Kadam – DGS & CCO.** The success of the meeting was the outcome of splendid Teamwork by Team Pune under the amazing guidance of the Leaders. The **Joint RC meeting** was conducted after the Meet and Greet event, where the *significance of membership and strength of Unity* were highlighted. I could witness our vibrant Team of Office Bearers bubbling with confidence. All the office bearers were instructed to be at the service of Canpals round the clock. The joint RC meeting was tremendously fruitful.

In the words of George Orwell, "The leaders who offer blood, toil, tears and sweat always get more out of their followers." Our DGS Shri. Kailas Kadam is one of the kind, a leader who dedicated himself for the wellbeing of our Canpal Family. His hard work and dedication were honored by Team Pune through their unique flair in organizing the program in a picture perfect manner. I express my heartfelt gratitude to our DGS Shri. Kailas Kadam, for being a brave warrior of our Mighty CBOA and a shield to Team Pune.

I express my wholehearted thanks to Shri. Pravin Shri.Abhijeet Gore, Shri.Yogesh Bankar, Auti. Suryavanshi, Shri.Ashish Vahile. Shri.Vikas Shri.Sagar Nakhate, Shri.Sachin Hariyani, and Shri.Rameshwar Jadhav who played a brilliant role in organizing the complete schedule of my maiden visit to Pune Circle.

I express my whole hearted thanks to Shri Chhappraghare – DGS, Smt. Vrushali Mane – CC, Shri Sudhir Jadhav – RS, Shri Sachin Waikar – RS, Shri Kunal Wankhede – RS, Shri Pramod Gaikwad – RS, Shri Rishikesh Bansode – RS and all other Central Committee Members, Regional Secretaries, District Secretaries and all the active office bearers and members of Team Pune for making my maiden visit to Pune, etched in my heart forever.

Friends! Our Mighty CBOA is one of the strongest forces in the Banking Industry. We have less than 14 days in our hands to maximise the Net Profit of our Mother Bank for FY 2022 - 23. Let us give more thrust in garnering quality **Low Cost Deposit** and strengthening our **Retail Portfolio**, which will help our Mother Bank to have a burly Balance Sheet.

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