

THE CANARA BANK OFFICERS' ASSOCIATION (Regd.)



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

CENTRAL OFFICE
402-406, 4THFloor, Himalaya House, P.B.No.262,
79, Mata RamabaiAmbedkar Marg, FORT, MUMBAI:400001
Tel: 2261 7872, 2270 5750, 22692083 Fax : 2261 8306
Gram: CIBIOA, E-mail: choabom1@gmail.com
www.choa.co.in

General Secretary Office :
59-10-2, Gadde Gopala Krishnaiah Street, 2nd Lane,
Gayathri Nagar, Vijayawada - 520008
Email: choavij@gmail.com



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24th May, 2023

"Our goal is to set the gold standard when it comes to compliance." - Cathy Engelbert

Dear Canpals,

It is so heart-warming to see many young Canpals, climbing up the Management Ladder within a short duration from joining the Bank. Our Mother bank has shown enough trust and faith in all the youngsters. Through our fabulous promotion policy, we are presented with the opportunity of moving to next level every three years.

It is our duty to repay the faith showered on us by involving and dedicating ourselves wholeheartedly in improving the Global Business of our Mother Bank. We should always be transparent in our work ethics. We should not restrict ourselves from giving suggestions to improve the business of our Mother Bank.

The Canpals under promotion and those who have completed three years in a branch will be moving to transferee branch by this week. At this juncture, the compliance under **Handing Over and Taking Over** plays a significant role and forms the base of your assignment for the next three years.

The HOTO Charge master circular number **IC/155/2023** should be strictly followed by each and every Canpal, who are posted as Branch Heads. The important items which have to be verified while taking charge are as follows:

- 1) Cash
- 2) Gold Loan Packets
- 3) Gold packets movement register and Gold loans closure register
- 4) Security Items
- 5) Safe Custody Articles/Bills/Safe Deposit Lockers
- 6) Safe custody Receipt of duplicate double lock keys.
- 7) Mortgage Papers
- 8) Loan Documents (Focus on AOD & Insurance)
- 9) Lease agreements of Premises / ATM / Generator / NNND agents/Jewel appraiser & other outsourced services.
- 10) Status of RBIA as well as concurrent Audit Remarks
- 11) Unreconciled Entries (SA/SL/Minor Subsidiaries)
- 12) Inventories of Branch (PDMS)

Friends, our Mother Bank always adhere to the principle of ***Compliance First and Business Next***. So, ensure compliance in each and every process of our daily work. Be very cautious and attentive in rendering service to our esteemed customers. Never miss any business opportunity in your daily routine. Always ensure to serve our customers with a smile.

I convey my wholehearted wishes to all the Canpals who are promoted to the next level in the ladder of leadership. Also, my best wishes to all the Canpals, who are provided with new assignments.

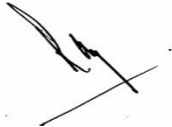
At present, we have started our journey towards **Rs.30 lakh crore** global business for our Mother Bank before the end of Dec-2025. Friends, this is a highly significant journey in the history of our Mother Bank. Let us contribute our part with utmost sincerity and be a part of this historic journey. Let us bring more laurels to our Mother Bank in the days ahead and take our Mother Bank to the zenith of glory.

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