

THE CANARA BANK OFFICERS' ASSOCIATION (Regd.)



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

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"Strength and Growth come only through continuous effort and struggle."
— Napoleon Hill

Dear Canpals,

It is a boisterous merriment to visit the *Pearl of the Orient, Nature's Paradise – Goa*. Goa, a small state on the southwestern coast of India, is known for its natural beauty and vibrant culture. It is a destination that captivates visitors with its *pristine beaches, lush landscapes and unique blend of Indian and Portuguese influences*.

Goa is India's smallest state by area and fourth-smallest by population. It has the third-highest ranking among Indian states in the human development index. Goa has **the highest GDP per capita** among all Indian states, two and a half times as high as the GDP per capita of the country as a whole. The Eleventh Finance Commission of India named Goa the best-placed state because of its infrastructure. India's National Commission on Population rated it as having the **best quality of life in India**.

Goa derive its major income from *Tourism* and *mining* forms the next largest industry due to the abundance of iron, bauxite, manganese, clays, limestone and silica. Agriculture and fishing also contribute significantly to Goa's economy. The service sector of Goa's economy has increased in importance since the late 20th century. This is attributable largely to the rapid growth of the tourism industry.

My interaction with the Canpals of Goa Region began from the reception at Airport. I was absolutely elated to witness the presence of around **50 Canpals** at the Airport on my arrival. I was deeply touched by the sublime love and generosity of the Canpals of Goa Region. The beauty of Goa lies not only in its physical attributes but also in the warmth and hospitality of its people. After a laconic interaction with our Canpals at the airport, I was driven to the venue of *Meet and Greet*.

The **Meet and Greet** program was scheduled on Sunday and I was taken aback by the presence of more than 200 Canpals from across the state of Goa to be a part of

this wonderful event. This humongous participation depicts the unflinching faith and loyalty of our Canpals towards our Mighty CBOA. The echo of **CBOA ZINDABAD** provides a rejuvenating energy during the event.

During the event the following significant points were highlighted to our Canpals:

- 1) Importance of safeguarding the organizational culture, value system and positive environment to perform towards corporate objectives.
- 2) Future Forge – a road map of our beloved MD&CEO for the next 1000 days to keep our mother Bank at its best in various specifics.
- 3) Various benefits that have been rolled out by our beloved MD&CEO and the administration for the welfare of Canpals and employees.
- 4) Low-Cost Deposit – The need of the hour. The element of Why?
- 5) Significance of our slogan “Flaw-Free Banking! Fraud-Free Bank!”
- 6) Need for further penetration of Canara Ai1 mobile application.
- 7) Recovery – Direct addition to profit.
- 8) Significance of new product launches.
- 9) The need to improve RAM retail portfolio of our Mother Bank along with Gold Loan.
- 10) Status quo of Bipartite Settlement
- 11) Significance of employee delight for delightful customer service and happiness index of the bank in both the ways.

I was very happy to interact with regard to Mother Bank, Beloved CBOA, Leadership Traits and the industry especially wage settlement. I Sincerely thank RO head Shri Ganeshan and other executives for their presence.

The **interactive session** with our Canpals was thoroughly enjoyable. Each and every word put forward by our Canpals during the session was thought provoking. The enthusiasm of our Canpals towards understanding the contemporary banking developments fascinated me.

The Meet and Greet session was splendidly organized by Team Goa under the able guidance of **Shri.Patrick Colaco – Regional Secretary** ably supported by **Shri.Amitesh Kumar – ARS** and **Shri.Kashyap Khandeparker – ARS**.

Next day, I visited Goa Regional Office, where I met **Shri.Ganeshan – Head of Goa RO** and had a quality interaction on the latest developments in the Banking Industry as well as the Business position of the region. The efforts of all the Canpals and motivation provided by CBOA were well appreciated by our RO Head.

Also, I have interacted with other executives, who appreciated the efforts of our Mighty CBOA in business building for our Mother Bank. I had the opportunity to interact with our Canpals from RO. Their ardour towards our Mother Bank and CBOA was quite superlative. I could witness the candour and hard work of our Canpals in making our Mother Bank the Best Retail Bank in the industry.

I express my thanks to **Shri.Patrick Colaco – Regional Secretary** for guiding Team Goa meticulously. I was extremely pleased to see the exemplary display of honesty, commitment and dedication by team Goa.

I express my whole hearted thanks to **Smt.Shipra Shetty - Women Representative, Shri.Kashyap Khandeparker - ARS, Shri.Amitesh Kumar - ARS, Shri.Ujwal khadse - North District Secretary, Shri.Pankaj Kumar - South District Secretary and Shri.Nilanchal Jena - RC Member** who played a vital role in organizing the complete schedule of my maiden visit to Goa Region.

I express my sincere thanks to Shri Sachin, Shri Nelson, Shri Anand, Shri Suraj and other office bearers from Manipal, Shimoga and members of Team Goa for making my maiden visit to Goa very enriching and fruitful.

Friends! Let us be the best version of ourselves and work together for the glory and pride of our Mother Bank! Considering the Leader in each and every Canpal, I am exceedingly confident that the dream of making our Mother Bank the **Best Retail Bank** in the Industry is not far off.

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