

REF: GS/CBOA/LTR/33/2022-2025/RS

04th September, 2023

"All dreams are within reach. All you have to do is keep moving towards them." –Viola Davis

Dear Canpals,

Visit to Madurai Circle

It is a boisterous merriment to visit the Canpals of Madurai Circle. My interaction with the Canpals of Madurai Circle began from the reception at Tuticorin Airport. I was absolutely elated to witness the presence of around **30 Canpals** at the Tuticorin Airport on my arrival. I was deeply touched by the sublime love and generosity of the Canpals of Madurai Circle. After a laconic interaction with our Canpals at the airport, I was driven to the Tuticorin Regional Office.

This was my maiden visit to *Pearl City – Tuticorin*. Being the *Sea Gateway of Tamilnadu*, the city produces huge employment opportunities through various manufacturing and service sectors. The business potential of the region is huge. Our Canpals of the region should utilize every available business potential and clinch quality business for our Mother Bank.

At Tuticorin Regional Office, a grand reception was arranged by the spirited Tuticorin Team under the guidance of **Regional Secretary Shri.Alagurajan**. I had the opportunity to interact with our Canpals of Regional Office. Their eagerness in business building amazed me. Subsequent to the discussion with our Canpals, I met the RO Head **Shri.Jakkala Surendra Babu** and other executives, who were instrumental in supporting the branches of the region. The business potential of the region and the latest banking developments were discussed.

After Tuticorin, I have visited Tirunelveli Regional Office. A beautiful reception was arranged by the vibrant Tirunelveli Team with the Tagline "**Namma GS** @ **Namma Nellai**". After a brief interaction with our Canpals, I met the Region Head **Dr. A S Farida** and other RO executives. The region head was highly impressive with the efforts of CBOA and our office bearers in augmenting the business growth of RO. She showered high praise on **Mr.Ragu (RC Member)**, who takes care of RO Advances section. This is one such example which shows that our Office Bearers are best performers and they always focus on the business growth of our Mother Bank.

A members' meet was arranged by Tirunelveli Team at Tirunelveli RO. More than **100 Canpals** from across the region had participated in the meeting. 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 eagerness of our Canpals towards understanding the present banking developments fascinated me. The session was well organized by our **AGS Shri. Ganesan** and **Regional Secretary Shri. Joseph Raja and entire Tirunelveli RC team.**

Next day, I have visited *The Athens of the East, The Temple City* – **Madurai.** Madurai is the cultural capital of Tamil Nadu. Madurai was traditionally an agrarian society, with paddy as the main crop. With the advent of Small-Scale Industries (SSI) after 1991, the industrialization of Madurai increased employment in the sector.

There are numerous textile, granite and chemical industries operating in Madurai. Madurai is promoted as a tier II city for IT Industry. Recently, many IT companies have placed their work locations at Madurai City. Our Canpals from Madurai should keep an eye on these areas in clinching new business for our Mother Bank.

It was a great pleasure to meet the Circle Head **Shri.T V K Mohan**, **General Manager.** The session with our Circle Head was quite collaborative and the present developments in the Banking Industry as well as the Business position of the circle were discussed. The efforts of all the Canpals and motivation provided by CBOA were well appreciated by our General Manager. Also, I was very happy to note that Madurai Circle is the major contributor of our Mother Bank's Gold Loan Portfolio.

Thereafter, the **Circle Level Joint Meeting** with the Top management was held at Circle Office. Our Circle Management responded favourably for the matters placed on the table and the event was extremely prolific. On behalf of CBOA, we assured to extend our solid support in Business Building for our Mother Bank. Subsequently, I have visited Madurai Regional Office and had an extraordinary interaction with the Region Head **Shri. Sujit Kumar Sahoo** and other RO executives, who appreciated the sincere efforts of CBOA in taking our Mother Bank to the number one position in the industry. Also, I have interacted with the members of RO, whose dedication, courage and sacrifice played a huge part in the business growth of the region.

The Joint RC Meet of Madurai was arranged by Madurai Team after the visit to Madurai RO. I was enthralled to see the happy faces of my brothers and sisters of Team Madurai and all Canpals. During the program, I have highlighted the following:

- 1) Value system of our Mother Bank.
- 2) Moral Courage.
- 3) Significance of CASA growth in our Mother Bank.
- 4) Latest developments in the Banking Industry.
- 5) 12th Bi-partite settlement and the stand of CBOA.
- 6) Latest Technological Developments in our Mother Bank.
- 7) Significance of serving customers with a smile.

The session was wonderfully arranged by the Madurai Team under the able guidance of **Regional Secretary Shri.Karthik.**

Next day, I had the wonderful opportunity to meet our former General Secretary **Shri. G V Manimaran Sir** and attended a function at his native village Saptur. I was elated to visit this beautiful village, which blessed our CBOA with our dearest former General Secretary **Shri. G V Manimaran Sir.**

The next destination was Kodaikanal – *Princess of Hill Stations*, where the **Canpals' Castle Dedication Ceremony** was arranged by Team Dindigul. It was such a beautiful holiday home at a mesmerizing location. Kodaikanal's beauty is a harmonious blend of nature's elements – mist, mountains, water and greenery that come together to create a tranquil and rejuvenating experience for visitors. This holiday home at Kodaikanal will definitely help our Canpals who visit the destination with their family. The function was fabulously organized by **AGS Shri.Dharmar, Regional Secretary Shri.Kamatchi Raja** and vibrant Dindigul Team.

Next day, I have visited Dindigul RO and had a pleasant interaction with the Region Head **Shri.Ballani Renganath and** other RO executives, after a succinct interaction with the Canpals at RO. The efforts of CBOA in guiding the young talents and inspiring them to work for the Bank was cherished by the Region Head. The final destination during my visit to Madurai Circle is Trichy Region. I was welcomed by Trichy Team with *convoy of cars*. I have visited Trichy Region Head **Smt.Annamma Simon** and other RO executives and had a fruitful interaction. I had the opportunity to intermingle with our Canpals at RO. Their honesty towards our Mother Bank and unflinching faith towards CBOA fascinated me.

A grand reception was arranged by the Trichy Team at the venue of members meet. I was knocked down with a feather, when I witness the presence of around **250 Canpals** on a working day to attend the program. The cultural programs arranged by the Trichy team was absolutely elegant and mind-boggling. The eagerness, bonding and involvement of the members of Trichy region deserves a special praise.

The vibrant Canpals of Trichy region have peppered a lot of queries, which made the session a highly beneficial one. During the session, I have highlighted the significance of improving our Low-Cost Deposit and the need to become the leader of Banking Industry. The visit to Trichy Region was absolutely fantastic and well organized by Trichy Team under the fabulous guidance of our young leaders **CC Member Shri.Thiyagarajan**, **CC Member Shri.Subash and Regional Secretary Shri.Jeraldin**.

I also thank AGS Sri Vimal, CC Member Smt Ramya, Regional Secretary of Thanjavur Sri Rajavel and their team, CC Member Sri Vignesha R.A, Regional Secretary of Theni region Smt P Mahalakshmi and their team for active involvement.

I was extremely pleased to see the exemplary display of honesty, commitment and dedication by Canpals of Madurai under the guidance and leadership of **Shri. Sundararajan – OGS, CNT & CCO.**

I whole heartedly thank **Shri. Sundararajan – OGS, CNT & CCO**, **Shri.Radhakrishnan – DGS**, the Central Committee members, Regional Secretaries, District Secretaries, all the active office bearers and the Canpals of Madurai Circle for making my four days' visit very enriching and fruitful.

Visit to Chennai Circle

The next stop was Chennai and I was travelling via Grand Southern Trunk Road witnessing nature's exquisiteness.

What a delectation at **Chennai**! It is always a pride to visit the *Detroit of Asia, The Banking Capital of India* – **Chennai.** Chennai city is governed by the *Greater Chennai Corporation* which is the oldest surviving municipal corporation in India. The city is one of our country's major exporters of information technology and business process outsourcing services.

A major part of India's automobile industry is located in and around the city thus earning it the nickname "*Detroit of India*". According to Forbes magazine, Chennai is one of the fastest-growing cities in the world and is ranked among the "*Forbes-Top 10 Fastest Growing Cities in the World*". Chennai has a diversified economic base anchored by the automobile, software services, hardware manufacturing, health care and financial services industries.

Chennai with its rich cultural heritage and strong economic backdrop is well known for strong trade union fundamentals. With hundreds of industries bestrewing its landscape, Chennai has always been the hotbed of trade union movement. Our **CBOA Chennai Team** is one of the most formidable units blessed with exemplary display of *camaraderie*, *teamwork and trust*.

Chennai is one such place which is always close to my heart; which always blessed me with surprises. I was welcomed at Vaiyavoor by our Canpals along with our **Treasurer Shri. Ravishankar.** I was very happy to see all the office bearers of Chennai Circle at the place of stay to receive me. The love and affection of our Chennai Team is overwhelming.

A grand reception was arranged at Chennai Circle Office as part of the welcome ceremony by the dynamic Chennai Team under the guidance of **Shri. Prabhu – JGS, CNT & CCO**. The mighty slogan **CBOA ZINDABAD** chanted by all the members unitedly provided the absolute liveliness and dynamism. I was dumb struck to witness a sea of officers at the entrance of Circle Office to welcome me.

After paying my tributes to our founder **Shri.Ammembal Subba Rao Pai**, I had an ephemeral interaction with the Canpals of circle office. I could feel the overflow of positivity among our Canpals, who are bright-eyed and bushy-tailed. Then, I met one of the inspiring and resourceful personalities, **Shri.Nair Ajith Krishnan, CGM & Head of Chennai Circle.** It was always pleasing to interact with our CGM, who care for the field level employees. I had fruitful discussion about the Bank and the industry. I was taken aback by his insights about the industry.

Subsequently, it was time for **Circle Level Joint Meeting** with the Top Management at Circle Office. During our meeting, numerous issues concerning our members were discussed and the management has responded positively. On behalf of CBOA, we assured the management, our support in improving the business of our Mother Bank. The Circle Management valued the efforts of our Canpals in garnering new business for our Mother Bank.

Next, I visited the Large Corporate Branch, Chennai, where our OGS Shri Anand anna is working, which is the powerhouse of corporate advances and a place which generates more interest income for our Mother Bank. The dedication of our Canpals and the customer service provided by our LCB, Chennai are really wonderful to witness.

Followed by these events is the **Joint RC meeting of Chennai Circle**. I was absolutely euphoric by the traditional welcome arranged by Chennai Team at the venue of our Joint RC meeting. It was quite pleasing to witness all the office bearers of Chennai Circle who gathered for the event. During the meeting, I have emphasized the following matters:

- 1) Significance of improving professional competence.
- 2) Ethical banking with moral courage to say Yes or No.
- 3) Studying the happiness index of customers and serving them accordingly.
- 4) Significance of improving Low-Cost-Deposit.
- 5) Charter of Demands submitted by CBOA.
- 6) Latest developments in the Banking Industry.

The session was beautifully arranged by Chennai Team under the able guidance of our **Vice President Shri.Eswaramoorthy and JGS, CNT & CCO – Shri. Prabhu.** The meeting was highly interactive and mutually beneficial.

I sincerely thank **Smt Anuradha madam -DGS** who always works selflessly in coordinating our sisters.

I whole heartedly thank our Vice President Shri.Eswaramoorthy, JGS, CNT & CCO – Shri. Prabhu, Shri.Ravishankar – Treasurer, Shri.Anand M K – DGS, Smt.Anuradha – DGS, Shri.Anantha Krishnan – AGS, all the Central Committee members, Regional Secretaries, District Secretaries, all the active office bearers and the Canpals of Chennai Circle for providing me with evergreen memories during each visit.

Visit to Hyderabad Circle

My next visit was to Hyderabad Circle and our Hyderabad team extended a spectacular welcome at Ameerpet, Hyderabad. Our Canpals' Team of *Happening Hyderabad* guided by our **Senior Vice President Shri. B Linga Reddy** always provides a very positive energy, whenever I visit them.

Our Hyderabad Team have finalized a property at Boduppal for CBOA's Canpals' Castle. After visiting the property, we have completed the required registration formalities at Uppal SRO. This is the first ever holiday home, *A Canpals' Castle* at the *City of Pearls* - Hyderabad. Our Canpals who visit Hyderabad will get benefitted by utilizing this holiday home.

Then, we visited Hyderabad Circle Office and a thunderous reception was arranged by the entire Canpals of Hyderabad CO. After a brief interaction with our Canpals, I met the circle head **Shri.B.Chandra Shekhara**, **General Manager.** We had a quality interaction about the circle's business growth, present industrial scenarios and latest technological upgradations in the banking industry.

Hyderabad Circle has reached the coveted figure of **Rs.1 lakh Crore Business**, which is absolutely brilliant. The role of our Canpals in such a great achievement was appreciated by the Circle Head. There is a complete synergy between the circle management and CBOA, which is one the reasons behind this humongous success. On behalf of CBOA, I convey my wishes to all the Canpals of Hyderabad and the Top Management of the Circle for this historic accomplishment.

The final event of the visit was **Joint RC Meeting** at Hyderabad. All the Office Bearers from across the state of Telangana had participated in the program. The program was extremely interactive and I was very happy to see that our Office Bearers have interacted with purpose, prioritizing the growth of our Mother Bank and welfare of our Canpals.

During the program, I have shed light on various happenings in the industry and the need to build leadership traits. Also, I have highlighted the significance of improving the low-cost deposit profile for strengthening the Balance Sheet of our Mother Bank. The program was fabulously organized by Hyderabad Team under the guidance of our **Senior Vice President Shri. B Linga Reddy**

I whole heartedly thank our **Senior Vice President Shri. B Linga Reddy, Shri. K Surender – DGS, Shri. Ravi Keloth – DGS,** all the Central Committee members, Regional Secretaries, District Secretaries, all the active office bearers and the Canpals of Hyderabad for scheduling and executing my visits in a fantastic manner.

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 number one 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