

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 Ramabai Ambedkar 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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“Professionalism is about having integrity, honesty and sincere regard for the personhood of the customer, in the context of always doing what is best for the business. Those two things do not need to be in conflict.” – Eric Lippert

Dear Canpals,

I was really jolted by the recent happenings at one of the largest PSBs. Lot of young officers were suspended and their career is hanging on by a thread. The happiness and societal status of their family are at stake. It will take ample time for them to restore their mental strength and get back on track in the days ahead.

My dear Canpals, in the backdrop of this recent happenings, I would like to highlight a few important points for your information and action.

1. Always have a holistic view of the happenings around you. Be vigilant and sensitive to happenings around you.
2. Embrace Moral Courage and say “NO”, if you are asked to deviate from the guidelines issued by Mother Bank.
3. Work only for the growth and development of our Mother Bank without going for any last time adjustments for temporary applause. This attitude will automatically take care of your career upliftment.

4. Ensure to get customer request/application for any processes like mobile banking activation code generation, BHIM QR generation, etc.
5. Always interact with the customer with a smile and know his needs. Always cross sell and never Mis-sell.
6. Always get customer's consent before any customer account modification.
7. Ensure to maintain a professional environment at all levels.
8. Please do not transfer funds without getting concrete confirmation from customer and with due diligence.
9. Ensure to make use of the robust whistleblowing policy of our Mother Bank.
10. Promote our All-in-one app.
11. Always try to avoid any financial transactions/dealings with the customers as well as appraisers.
12. Never use your own funds to avoid slippages, when you are neither a borrower nor a joint borrower of a loan. Instead, involve yourself in regular follow-up from SMA-0 level itself.
13. Always keep an eye on third party vendors, when they visit your branches.
14. Do not give your passwords or credentials at any cost to anyone. It's a grave mistake and a lot of frauds are taking place only because of the compromise of passwords.
15. **Sincerely adhere to the mantra of “Compliance First and Business Next”.**
16. Plan your Corporate Budget from the day one.

Being a member of our prestigious Canpal family, it is your duty to ensure compliance and walk on the right path.

Friends, our beloved MD&CEO and Top Management always advocate to have a sustainable growth, which can be achieved only by means of following the Compliance First Mantra.

Our Mighty CBOA is always there for you to aid, support and protect you, when you face any hurdle in the path of garnering new business for our Mother Bank.

Let us join hands and ensure a " Fraud-Free Banking and Flaw-Free Banking " in our Mother Bank, thereby enhancing the image of our Mother Bank in the industry and making our mother bank as the number 1 Retail Bank among PSBs.

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**