



FRIEND & GUIDE

An e- Magazine from CBOA

Issue No.:2
February 2016

JALANDHAR



LUCKNOW

THE CANARA BANK OFFICERS ASSOCIATION (REGD)



Dear friends,

Thank God, we are not in negative and we saved 110 years legacy of “never posted loss”

But, **Are we happy?**

All the parameters are appearing positive.

But, the net profit is ₹ 85 crores against ₹ 656 crores in the corresponding quarter. Why?

- Gross NPA increased to ₹ 19813 crores against ₹ 14021 crores in Sep 2015.
- Total provisions increased to ₹1467 crores compared to ₹ 1141 crores last year.
- Provisions on NPA increased to ₹ 1432 crores, up from ₹ 952 crores last year.

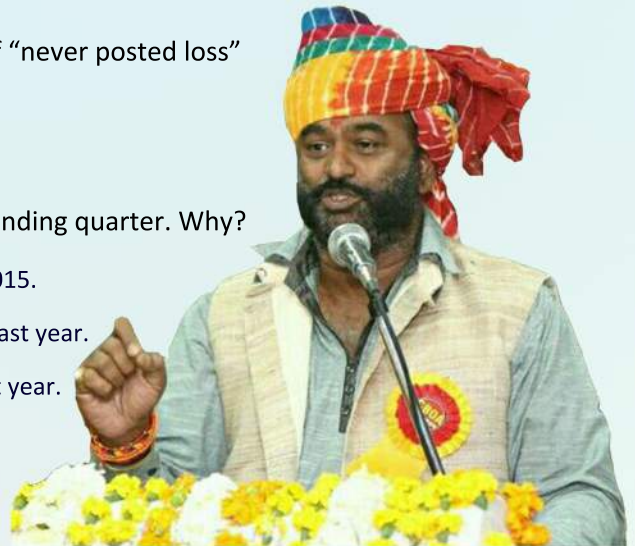
SO, THE CULPRIT IS NPA AND RESTRUCTURED ASSETS WHICH STANDS AT ₹ 19813 CRORES AND ₹ 28695 CRORES RESPECTIVELY.

Immediately our mind goes to blame the Corporate sector.

But, it constitutes nearing 40% only and the balance NPA belong to other sector.

So, friends,

When we are demanding RBI and the Govt. to strengthen the legal system including to debar the corporate giants from even holding public office, in order to regularise the corporate accounts,



GENERAL SECRETARY *speaks*



A leader is one who knows the way,
goes the way, and shows the way.

Will you not agree that we also should concentrate at branch level to recover the NPA which would avoid further provisioning and it would also help to release the provisions already made to show higher profit in our balance sheet?

Our hard labour resulted in higher operating profit is getting compromised by making provisions towards NPA.

We are not happy with the profit we earned as it is not reflecting our efficiency in earning which is much more.

Net profit of the bank is one parameter used to arrive the benefits to be extended to workforce.

OUR EXISTENCE AND EARNING IS DECIDED BY THE BANK'S PERFORMANCE AND PAYING CAPACITY.

Time is short, the recovery during the next 45 days should anchor our Bank in a firm ground to avoid any further slippage.

A multi pronged attack is very much required.

WARRIORS NEVER LOOK FOR EXCUSES AND THEY WOULD RECALL THEIR FAILURES ONLY AFTER THE VICTORY.

AIBOC – the apex body of officers is taking up with the top level to bring legal reforms to save PSBs.

We are having about 14000 young officers and about 6000+ Young clerks with high academic qualification and with huge aspirations.

Their energy and efficiency are abundant.

Other senior officers are possessing rich experience in running the Bank profitably for the last 110 years.

THUS WE CAN

MANIMARAN G V
GENERAL SECRETARY

**CBOA Friend & Guide - Issue No.:2 - February 2016**

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Jalandhar and Lucknow****Editor****Ramaraj V****Layout & Design****Giljith Ramanattukara****WHATS INSIDE**

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RIGHT TIME NOW

The Q3 results of many PSBs including that of ours is now in public domain. The situation is not satisfactory. In spite of the hard work put in by Canarites, our profits are in two digit mark. The fact that most other Banks have declared losses is not a reason for celebration. Reasons are seldom resorted to by winners. Reasons, however are to be utilised for critical self evaluation with a view to adjust the priorities and direction of motion

We are known for rebounding after every slip. The assertion of Union Finance Minister of State Jayant Sinha that the system is strong and robust, has come in the right time. Every Canarite feels a slight sense of guilt about the situation. This guilt makes us think in the right direction, not to brood and sit idle.

EDITORIAL

As the famous thinker –Professor T T Rammohan has been advocating, the issue staring at PSBs is Governance and Management; Globalisation with all its promises is blinking with a defeated pride, in China, Europe, USA, Gulf and the world over. Taking leaf out of Gandhian thought, simple living and higher thinking are the solution for higher NPA and disparity. India has the great strength of consuming whatever she produces. Even if we are cut of entirely from the rest of the world, we can feed all our people. Problem comes only when greed sets in.

Coming to our Mother Bank, the 10 commandments of **THUS WE CAN** are more relevant today. Youngsters need not panic. Seniors know the strength of Canara Bank to rebound. Extend good customer service, take up NPA reduction as a national priority. Let's clean our House, our branch, our little environment. What is required now is **ACTION ON THE FIELD**. Words have been spoken enough.

If we proceed on the above lines, the Finance Ministry's intention of completing the 11th Bipartite Settlement before 1.11.2017 is not impossible. Let us achieve for our Bank and claim our rightful benefit, as we have done in the past. Every unit is a centre of leadership. In CBOA , every member is a leader in himself and reflects the noble intention of our beloved Founder.

CANARA BANK is not for defeat.
CBOA will not allow it
Best Wishes for a promising year ahead.

Ramaraj V
Editor, Friend & Guide

OUR PRESTIGIOUS ORGANISATION

SRI KRISHNA SHANKAR SINGH

President, CBOA

Manager, CB, Accounts Section, Patna



- ☑ He is a B.A. Graduate
- ☑ Joined our Bank in 1979 as Prob. Officer
- ☑ Promoted to Scale II in 1992
- ☑ Completed 37 years of systematic service
- ☑ Retiring on 31.03.2016 on superannuation
- ☑ Holding the position of President since 2012
- ☑ A sincere & silent worker of our Bank
- ☑ A dedicated & devoted member of our CBOA
- ☑ An accepted & respected leader of CBOA

Above all, the Lion of Bihar Mr K S Singhji is the best humanitarian

Friend & Guide wishes Mr Singh health & happiness in his retired life

SRI GURUSAMY VARADHARAJU MANIMARAN

GENERAL SECRETARY

- ☑ Born in 1961 at Saptur village in Madurai District in Tamilnadu
- ☑ A graduate in Agricultural Science. Joined our Bank as A E O in the year 1986
- ☑ Starting from Sirsa Circular Road Main (Haryana), worked at various places like Bhiwani (Haryana), Parandur, Circle Office Chennai, Padalam, Nandanam, NRI Branch, Chennai and presently working at IIT Branch Chennai as Manager
- ☑ An active member / Office bearer of Canara Bank Officers' Association since the date of joining in the Bank and holding various positions in the organisation like District Secretary, Regional Secretary, Central Committee Member, Joint General Secretary, Vice President and being our General Secretary since 01.12.2012

Successfully, Purposefully & Meaningfully completed 30 years of service in Canara Bank and 26 years as Office Bearer of our CBOA

Friend & Guide wishes our G S "All the very best" in all his endeavor



Our new CNT member:

Our Young officer Miss Rachna Kashyap from Chandigarh is nominated as CNT member in the place of Miss Sarika Patwa.

100% CBOA in Purnea:

Purnea is the first Region having 100% CBOA membership.

STAFF WELFARE MEASURES FOR 2015-16:

Staff welfare measures schemes for the year 2015-16 has been finalised and memo is released. All the existing schemes under SWM continue.

Improvements in SWF Loan Scheme:

SWF management committee agreed to reduce renewal periods of SWF loans from 12 months to 9 months at the demand of CBOA.

Earlier, Loan applied till 2nd (for 5th meeting) and 17th (for 20th meeting) were considered. Now loan applied till 4th and 19th would be considered.

Mr Anil Kumar Keshari, SWF Trustee representing CBOA was instrumental for the above improvements.

GOLDEN JUBILEE CELEBRATIONS AT JALANDHAR ON 13.02.2016

Regions participated: Chandigarh, Dehradun, Shimla & Jalandhar

Jalandhar Region felt honoured for having bestowed with the opportunity and celebrated Golden Jubilee in a grand style.

The Celebrations started with the flag off of Marathon from Circle Office Jalandhar by DGM, Sh. R K Swain and our GS, Shri Manimaran to the event celebrations place at Red Cross Auditorium. On Reaching the venue, our GS Shri GV Manimaran gave away the prizes to the winners. A total of 108 canpals took part in the marathon.

Then we had a tech products, SME products and Retail Lending stalls inaugurated by Capt BJ Singh, AGM and Medical Camp inaugurated by Sh. Umesh Bhalla, Circle head, Shimla. Both the events were well attended.

The main event, the Cultural Programme of almost 5 hours was a talking point, not only in Jalandhar and 4 Circles but whole bank. The media also gave much publicity to the programme. The spell bound performance of the Canpals not only stunned the audience but even top executives and our General Secretary's remarks of "So far this is the BEST CELEBRATIONS EVENT" made every performer a happy lot. The event was totally professionally managed by the young canpals and each and every activity was appreciated with great applause and loud cheers by the audience. In fact, the packed auditorium of almost 500 audience of Canpals never imagined the talents of their own colleagues.

The rainbow of events started with the invoking of blessings of God, by Shabad Kirtan by our staff. The colours of events were so nicely arranged that entire auditorium was packed and even people were standing in the auditorium, the programme included Solo songs and dance, classical music and dance, skits, Frankly speaking with GS, famous Punjab's Gidha. The last item of Punjabi Bhangra made the audience spell bound and audience to shout once more once more and the entire auditorium enjoyed the each and every minute spent.

After the terrific cultural evening, the formal Meeting started at 4.30 with the Welcome Address by Sh. S. P. SINGH, OGS and Coordinator. He welcomes all the guests and thanked the Manimaran for having honoured Jalandhar Region in this regard.

Sh. R K Swain, DGM and Chief Guest of the event delivered the Key note address and showered lots of praise for CBOA.

Shri G V Manimaran, in his address spell out the history of Canara Bank Officers Association and the achievements.

Thanks giving ceremony was performed by Sh. SPS Vij, Regional Secretary.

The meeting ended with the National Anthem.

Overall, the Golden Jubilee Celebrations was a grand success and an event nobody can forget in his life time. It was a platform to young Canpals to show their talents and recognition.

Reported by Regional Secretary, Jalandhar



GOLDEN JUBILEE CELEBRATIONS AT LUCKNOW ON 28.02.2016

Regions participated: Agra, Varanasi, Ranchi & Lucknow



To commemorate the occasion of 50 years of formation of our beloved CBOA, a function was organized at Lucknow on 28th February 2016 in the series of Golden Jubilee Celebrations as decided and directed by our beloved General Secretary Sri. G. V. Manimaran.

Function started with a marathon from Awadh Apartment (our Officers' Quarters) to Circle Office (approx. 3 km). It was inaugurated by Sri. Pramod Kumar, Deputy General Manager, Lucknow Circle and flagged off by our GS Sri. Manimaran. Top 3 winners of marathon under Male & Female category were awarded prizes.

After the Marathon, Health Check-up, Eye Check-up & Dental Check-up camps were inaugurated by Sri. G. V. Manimaran. More than 200 members took benefits of these camps. After this, stalls were inaugurated under leadership of Our GS Sri. Manimaran & DGM Sri. Pramod Kumar as detailed below:

- Agricultural Products – Inaugurated by Sri. Sunil Kumar Yadav, Divisional Manager
- MSME – Inaugurated by Sri. Nitish Kumar, Divisional Manager
- Retail Lending – Inaugurated by Sri. Sunil Kumar Gupta, Divisional Manager
- Marketing & Tech Products – Inaugurated by Sri. J. Prakash Babu, Divisional Manager
- CBOA Gallery – Inaugurated Our GS Sri. Manimaran

A press conference was also organized for this occasion in which Sri. G. V. Manimaran explained about the principals & values of CBOA. He also elaborated about the activities which CBOA is carrying out not only for its members but also for society. DGM Sri. Pramod Kumar also narrated about services of our Bank.

In the second half, cultural programmes were organized which were inaugurated by Sri. Pramod Kumar, DGM, Lucknow Circle. In his inaugural speech, DGM hailed the efforts of CBOA in giving proper direction to all its members for growth & development of Canara Bank. Sri. Manimaran informed the gathering about the history of CBOA. He said the very concept of this golden jubilee celebration is to bring all the members together in happy hours and increase the bonding & togetherness among all CBOAites.

Various cultural programmes were performed by our members which included Solo Songs, Solo dance, Group dance, poetry, puppet show & Group Song etc.

Day-long celebration ended with recital of Vande Mataram.

The function was attended by more than 450 members Lucknow, Agra, Varanasi & Ranchi regions. It was a grand success & covered in media too.

Reported by Regional Secretary, Lucknow

DEMANDS & ACHIEVEMENTS IN 197th JOINT CONFERENCE HELD AT HO ON 23.02.2016

1. The Representatives of the Association requested for declaration of vacancies for promotion of officers from JMG Scale I to MMG Scale II, MMG Scale II to MMG Scale III, MMG Scale III to SMG Scale IV for the year 2015.

The matter of declaration of vacancies and zone of consideration for promotions in respect of Officers from JGM Scale-I to MMG Scale-II, MMG Scale-II to MMG Scale III and MMG Scale-III to SMG Scale-IV for the application as on 01.04.2015 were discussed and finalized according to the long term Promotion Policy. The details are as under:

Scale	No of vacancies
A. For the promotions from JMG Scale-I to MMG Scale-II (including Specialist Officers)	1200
B. For the promotions from MMG Scale-II to MMG Scale-III (including Specialist Officers).	650
C. For the promotions from MMG Scale-III to SMG Scale-IV	325

2. The Representatives of the Association requested for extending the repayment of HL liability up to 15 years beyond retirement (or 75 years of age whichever is earlier) to all the retired officers who had earlier permitted extension up to 10 years (or 70 years of age whichever is earlier)

The Representatives of the Management informed that the matter will be considered.

3. The Representatives of the Association requested for increasing the quantum of loan for purchase of plot (Existing 40% of the HL limit), when the Housing loan is availed for purchase of plot and construction of house thereon

The Representatives of the Management informed that the matter will be considered.

4. The Representatives of the Association requested for extending the period of repayment of Special Flood Relief loan in the state of Tamilnadu and Pondichery to all the serving officers beyond the date of retirement on the same terms and conditions applicable to the retired employees for availing the flood relief loan.

The Representatives of the Management informed that the matter will be referred to the concerned Wing.

5. The Representatives of the Association requested for providing Laptops to all the officers and framing a policy for retention of the same on their transfers / retirement.

The Representatives of the Management informed that the matter is taken up with the concerned Wing.

6. The Representatives of the Association requested for reimbursement of expenses towards purchase of brief case/hand bags in lieu of existing scheme of providing brief case.

The Representatives of the Management informed that the matter is under examination

PRESS COVERAGE



A cop stops a drunk man and asks: Where you going?

He replies : "I'm going to listen the lecture about the harm of the drunkenness and alcoholism."



Cop says : "At night? And who will give a lecture?"

The Drunk man replies : My wife and mother-in-law!



AIBOC NEWS

Circular No. 2016/06

Date: 03/02/2016

IBA HELD DISCUSSION WITH AIBOC RESIDUAL ISSUES OF THE 10TH BIPARTITE SETTLEMENT & OTHER ISSUES RAISED BEFORE DY CLC (C) ON 08.12.2015

We had requested IBA to arrange for a meeting with our representatives to discuss the latest developments and the developments in the matter of various issues on which we had given a call for one Day Strike on 11.12.2015. Our members are aware that the strike was subsequently called off based on the positive response from IBA in the conciliation meeting held before the Dy. Chief Labour Commissioner (Central) on 08.12.2015. Accordingly, IBA called the meeting today at their Office, which was attended by Com. Y. Sudarshan (President), Com. Harvinder Singh (General Secretary), Com. Dilip Saha (Sr. Vice President), Com. Sanjay A. Manjrekar (Vice President) and Com. M.B.Tripathi (State Secretary, Maharashtra State I), on behalf of AIBOC.

We urged him to invoke his authority and ask the Dhanlaxmi Bank Management to appear for Negotiations in view of their open acceptance that they do not have any charge against Com. P.V. Mohanan. He assured us of taking steps in this regard. We also requested him to forward our views on Government Policies to authorities concerned, once again, for their taking a view on our demands.

Circular No. 2016/07

Date: 06/02/2016

NEW SCHEME OF HOSPITALISATION REIMBURSEMENT – REIMBURSEMENT OF EXPENSES ON DOMICILIARY TREATMENT TO RETIRED OFFICERS

We invite the attention of the affiliates/members towards our circular No.2016/06 dated 03/02/2016, wherein, we had conveyed the discussions AIBOC had with IBA on the subject on 03/02/2016. IBA reiterated its stand to enforce United India Insurance Co. Ltd. (UNIICL) to abide by their commitment in honouring reimbursement of domiciliary treatment expenses incurred by the retired officers. Further, it has also extended the last date for joining the New Hospitalisation Scheme upto 31/03/2016. We now understand that United India Insurance Co. Ltd. had written to the Bank Managements intimating their inability to reimburse the domiciliary treatment expenses to retirees. Further they had also stipulated 20/02/2016 as the last date for the retirees to withdraw from the Hospitalisation Reimbursement Scheme with full reimbursement of the premium. This is a high handed attitude on the part of United India and we have taken up this issue strongly with IBA.

All our Affiliates are requested to prevail upon their Managements: a. Not to act on the instructions of United India Insurance Co Ltd. b. To seek instructions from IBA as the Scheme has been introduced at the behest of IBA. Further developments will be communicated in time.

Circular No. 2016/08

Date: 11/02/2016

AIBOC GIVES NATION WIDE STRIKE CALL FOR 29TH FEBRUARY, 2016 DEMANDS REINSTATEMENT OF COM. P.V. MOHANAN

Our members are aware that Com. P.V. Mohanan, General Secretary of Dhanlaxmi Bank Officers' Organisation and President of All India Bank Officers' Confederation, Kerala State was terminated from the services of Dhanlaxmi Bank by the Management on June 11th 2015 invoking draconian clause 14(1) of the Service regulations without quoting any reason.

The following action programme has also been decided as preparatory exercise for the strike: 12th Feb, 2016 Demonstrations at Thrissur 22nd Feb 2016 Demonstration at all State Capitals & Major Centres 23rd Feb 2016 onwards Black Badge wearing at all Branches 29th Feb 2016 Strike & Demonstrations

Circular No. 2016/09

Date: 18/02/2016

STRUGGLE TO PROTECT DIGNITY OF THE WORKING CLASS NATION WIDE STRIKE CALL FOR 29 TH FEBRUARY, 2016

We had apprised our memmbers about Notice served to CLC (C) for observing one day nation wide strike call by our Confederation on 29th February, 2016, through the circular 2016/08 dated 11.02.16. The details for the preparatory action programme was also given therein. We once again call upon all our Affiliates and State Committees to implement all the action programmes and make the strike a grand success.

Circular No. 2016/10

Date: 23/02/2016

GEARING UP FOR NATIONWIDE STRIKE CALL FOR 29TH FEBRUARY, 2016 SUCCESSFUL DEMONSTRATION REFLECTS OUR RESOLVE

Our members are well aware that our Confederation is on war path against the unceremonious termination of Com. P.V. Mohanan General Secretary of Dhanlaxmi Bank Officers' Organisation and Vice President of All India Bank Officers' Confederation, by the management of Dhanlaxmi Bank. The disdainful manner of the dismissal, unheard of anywhere else in the industry, has violated the principles of natural justice and we are confident that the righteousness would triumph in the end.

Circular No. 2016/11

Date: 29/02/2016

**AMICABLE UNDERSTANDING REACHED - STRIKE DEFERRED
HONOURABLE EXIT TO COM. P V MOHANAN PROMISED BY
MANAGEMENT**

Please refer to our various communications and the subsequent notice of strike on 29th February 2016. Our members are aware that the issue of termination of Com. P.V. Mohanan, the General Secretary of Dhanalakshmi Bank Officers' Organisation (DBOO) and the Vice President of the AIBOC had rocked the trade union fraternity across the length and breadth of the country. The next meeting is scheduled to be held on 17th March 2016. We shall keep a close vigil on the implementation of the understanding to ensure an honourable exit of Com. P. V. Mohanan. We would like you to note and place on record our appreciations for the Regional Labour Commissioner, who opened the office of the RLC on 27/02/16, despite being a holiday, and remained present to ensure that an amicable solution is arrived at. She also promised to ensure that the sanctity of the understanding is upheld and an honourable exit is provided to Com. P. V. Mohanan. We thank Mrs. Rani Aparajita Sriram, the RLC(C) Cochin for all her sincere efforts. Above all, we sincerely thank all our brave comrades of Kerala and elsewhere in the country who stood like a rock with grit and determination and solidarity amidst most trying circumstances. Comrades, thus, long drawn struggle for upholding the dignity of labour and the honour of the Senior Vice President of AIBOC, Com. P. V. Mohanan is now moving towards an acceptable end.

MINISTRY GUIDELINES

F.No.4/1/8/2015-IR
Government of India
Ministry of Finance
Department of Financial Services

Jeevan Deep, 11th Floor,
Parliament Street, New Delhi
Dated the February 18, 2016

To

The Chief Executives of all Public Sector Banks

Subject: **Discontinuation of the practice of re-designating senior most GM as CGM in Banks**

Sir,

I am directed to refer to the subject cited above and to say that it has been brought to the notice of this Department that some Banks are designating their senior most General Manager as Chief General Manager (CGM) in their Bank.

2. The matter has been examined in the Department and it has been decided to advise all Public Sector Banks to follow their regulations in letter and spirit. Any Bank violating these must discontinue with such practice.

3. This issues with the approval of competent authority.

Yours faithfully,


(Manish Kumar)

Under Secretary to the Government of India

Copy to

- (i) Chief Executive, IBA w.r.t. letter dated 28.1.2015
- (ii) Vigilance Section w.r.t. communication No.15/9/97/VIG/CVO(Vol-II) dated 18.12.2015

F.No.2/19/2004-IR
Government of India
Ministry of Finance
Department of Financial Services

Jeevan Deep, Parliament Street,
New Delhi-110001.
Dated the February 22, 2016

To

CEOs of all Nationalized Banks

Subject: **Posts of General Managers/Deputy General Managers/ Asstt. General Managers in Nationalized Banks – guidelines regarding.**

Sir,

In continuation of this Department's letter No. 2/19/2004-IR dt. 14.6.2013 on the subject cited above, I am directed to state that the matter related to creation of posts of General Managers in Nationalized Banks have been examined in this Department and it is suggested that the number of posts of GMs be based on the business mix of the Banks as on 31.3.2015.

2. Accordingly, the revised formula based on business mix as on 31.3.2015 is proposed as under:-

For the Banks with Business	Number of GMs
Up to business of Rs. 1,60,000 crores	Number of GMs is 12
Business beyond Rs. 1,60,000 crores and less than Rs. 4,00,000 crores	One additional GM for every Rs.20,000 crores
Business beyond Rs. 4,00,000 crores	One additional GM for every Rs.28,000 crores

3. The maximum increase may be appropriately restricted to 3 (three) GMs in any Nationalized Bank till FY17.

4. With this, the number of GMs in Nationalized Banks is as under:-

BANK	Existing number of GMs	Business mix as on 31.3.2015 (figures in crores of rupees)	No of GMs now proposed
Punjab & Sindh Bank	12	151511	12
United Bank of India	13	177888	13
Dena Bank	13	196565	14
Vijaya Bank	13	214035	15
Bank of Maharashtra	13	223329	15
Andhra Bank	16	284588	18
Indian Bank	18	298057	19
Corporation Bank	20	347054	21
Allahabad Bank	21	346519	21
Oriental Bank of Comm.	21	352049	22
UCO Bank	21	366149	22
Syndicate bank	22	461192	25
Indian Overseas Bank	24	425090	25
Central Bank of India	26	450539	26
Union Bank of India	29	579627	30
Canara Bank	38	808777	39
Bank of India	38	943633	41
Punjab National Bank	41	881913	41
Bank of Baroda	43	1054840	46
TOTAL	442	85,63,355	465

5. The ratio of GM/DGM/AGM shall continue to be as before i.e. 1:3:9.

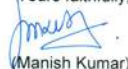
6. However, the Banks may use their discretion to be prudent and conservative in this regard and can fix the number of GMs even **below** the prescribed number. Similarly, the number of DGMs and AGMs can also be fixed **below** the said ratio as per the actual requirement and in the best interest of the Bank.

7. The guidelines shall henceforth, be reviewed based on the business mix as on 31.03.2017 and the ceiling provided in Para 4 above shall remain effective till next review.

8. Banks are advised to take appropriate action in the matter with due approval of the respective Board of Directors.

9. This has the approval of Hon'ble Finance Minister.

Yours faithfully,


(Manish Kumar)

Under Secretary to the Government of India

Copy to (i). All Government Nominee Directors (ii) Website of DFS.

A Nurse Fell In Love With A Doctor But.. the Nurse Spent Most Of the Time In The Medical Store



**Because Only The Medical Boy Could Read
Doctor's Love Letter!**

DENSE FOREST IN THE MIDDLE OF A SANDBAR



Mr Jadav Molai Payeng of Assam started planting seeds about 30 years ago. Out of pity for the dying snakes in need of shelter, he started planting seeds along a sandbar as a teenager. Fast forward to the present day, it's no more a barren sandbar, but a sprawling 1360 acre forest. "Molai woods," named after him now houses a number of endangered animals. The sandbar in the middle of Brahmaputra is about 350 km from Guwahati. With no prior knowledge about trees, he started with bamboos and then later planted "proper trees." Soon a variety of flora and fauna began dotting the sandbar and in 2008 forest officials were surprised to find such a dense forest in the middle of a sandbar

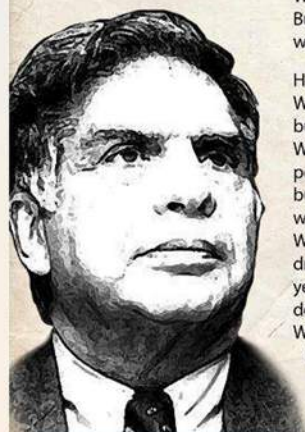


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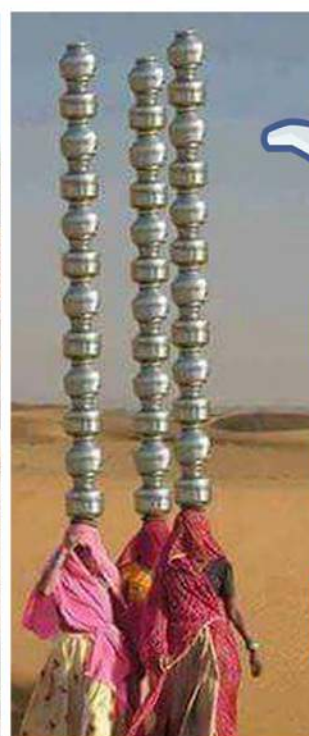


WORDS OF RATAN TATA



"If u want to Walk Fast,
Walk Alone.
But - if u want to walk far,
walk Together."

How strange it is:
We wish to wear high brands
but we feel most comfortable in pajaymas.
We wish to sit in Taj & Marriot with elite
people,
but we enjoy roadside tea with friends and
with people we love.
We wish to own big cars and go on long
drives,
yet we talk our heart out only while walking
down a long road.
We have 64GB iPods filled with songs
but sometimes a song on the radio brings a
smile that can't be compared."





OUR BANK



Dear Canarites,

The third quarter (Q3) results are announced and I would like to congratulate each one of you for the good performance put up. As you all know, we have been able to do just satisfactory. In general, the results of the Public Sector Banks are not very encouraging due to vagaries in the economy. The Bank has continued the legacy of posting profit for each quarter. We have done well in some areas and we have just missed some areas.

The areas where we have done relatively well are:

- CASA: There is good growth in CASA which is presently at 12.50%. We need to further work on increasing our share in CASA to 28%.
- The share of Retail, MSME and Agriculture advances to the total advances has increased to 54%. This was the result of our conscious plan to increase the retail portfolio so as to have stable growth and income.
- Our E-transactions have increased from 45% to 55%. In times where technology is a key player, this is a good sign; however, we have to increase the e-transactions to more than 65%.
- Our Bank Capital Adequacy Ratio has improved and there is still scope to improve it by data cleansing.

The financial year is drawing to a close and we have about 40 days in our fold. We have stiff challenges before us for the ensuing quarter. I want each one of you to work on the following areas for the next 40 days so as to achieve the corporate goals.

- ▶ Stressed Assets: The stressed assets are increasing continually. We should ensure that there are no further slippages. We should monitor; recover, recover and recover.
- ▶ We should also recover from written off accounts. I have assigned a target of ₹5.00 crore to each circle and expect every employee to contribute directly to the profit by recovering from written off accounts in the next 40 days. This will give us a good profit.
- ▶ The contribution of Retail, MSME and Agriculture should increase to 58%. Our customer service and satisfaction can only take us there. I am confident that each one of you will go all out to garner the retail business so as to boost the income.
- ▶ CD Ratio: The present CD ratio of the Bank is at 69% and needs to improve. CD ratio of our Bank should increase to at least 73% by end of March and it is possible if only advances portfolio is geared up.
- ▶ The bottom-line can grow with the right combination of interest and non interest income. We have to increase our income from sale of third party products, Income from subsidiaries, fee income, commission etc.
- ▶ The other important aspects of the business such as control in cost/expenditure, compliance to regulatory guidelines, increasing the effectiveness and efficiency of alternate banking channel are put to best use to improve the bottom-line. We should also ensure that there is no income leakage.

I hope that each one of you will rise to the clarion call of the top management and give your best to the Institution. A point in history has come to prove again that our Bank will be an ever profit making Bank. I bank upon each one of you.

RAKESH SHARMA
MANAGING DIRECTOR & CEO



Financial Results
31st December 2015



HIGHLIGHTS - DECEMBER 2015

- Total Business at Rs.8.23 lakh crore, up by 6.2% y.o.y.
- Total Deposits at Rs.4.91 lakh crore, up by 6.1% y.o.y.
- CASA deposits grew by 12.5% y.o.y to Rs.1.18 lakh crore and CASA ratio (domestic) improved to 25.71% from 24.05% last year.
- Advances (net) at Rs.3.32 lakh crore, up by 6.3% y.o.y.
- Sustained good growth in retail business (y.o.y) - Total Priority (26.6%), Agriculture (15.2%), MSME (16.3%), MSE (16.4%), Retail (20.6%) including Housing (direct) (26.8%), Vehicle (13.8%), Education (19.2%) and Other Personal loans (14.6%).
- Total Expenditure increase was contained at 0.65% y.o.y.
- Interest expenses, including interest paid on deposits, decreased by 0.18% y.o.y. Operating expenses increase was moderate at 4.74% y.o.y.



PERFORMANCE HIGHLIGHTS- BUSINESS

Parameters	December 2014	March 2015	June 2015	September 2015	December 2015	y-o-y Growth (%)
Deposits	462450	473840	471877	485206	490599	6.09
Advances (net)	312269	330036	324063	323077	331915	6.29
Business	774718	803876	795940	808283	822514	6.17
C-D Ratio	67.52	69.65	68.68	66.59	67.66	--

Market share in deposits at 4.80% and Market share in Advances at 4.35%



PERFORMANCE HIGHLIGHTS- PROFITABILITY-Q3FY16

Parameters	Q3FY15	Q4FY15	Q1FY16	Q2FY16	Q3FY16	y-o-y Growth (%)
Total Income	12228	12429	12253	12478	12051	-1.45
Total Expenses	10431	10697	10249	10534	10498	0.65
Operating Profit	1797	1733	2004	1944	1552	-13.62
Net Profit	656	613	479	529	85	-87.05
NIM (%) Domestic	2.36	2.36	2.35	2.38	2.29	--
NIM (%) Global	2.24	2.25	2.21	2.24	2.16	--



PERFORMANCE HIGHLIGHTS- EXPANDING THE REACH

Particulars	December 2014	March 2015	December 2015	Y-o-Y Increase
Branch Network	5648	5682	5794	146
ATM Strength	7599	8533	9144	1545
Debit Card (in Lakh)	227	255	304	77

E-Lounges 164

	Population group	No. of branches	% to total
5787 domestic Branches	Rural	1841	31.81
	Semi-Urban	1798	31.07
7 overseas branches at Johannesburg, New York, London, Leicester, Shanghai, Manama & Hong Kong	Rural + Semi-Urban	3639	62.88
	Urban	1131	19.54
	Metro	1017	17.58
Total Domestic		5787	100.00

WOMEN'S DAY



WONDERFUL
OUTSTANDING
MARVELLOUS
ADORABLE
NICE

Women's Day is celebrated on **March 8** all over the world. This yearly event centres from wide-ranging celebration of respect, appreciation and love towards women and to commemorate all women for their achievements in economy, politics and community.

Women's group around the world marked this day special to make people know that women are important, should be appreciated and deserve respect no matter who they are, regardless of their color, race or religion.

Women are amazing. She can put a smile on her face, act like everything is fine. When in reality, the world is on her shoulder and her life is slipping through the cracks of her fingers.



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA
www.rbi.org.in

RBI/2015-16/316

DCM (Plg) No.G- 9/2856/10.27.00/2015-16

February 11, 2016

The Chairman / Managing Director / Chief Executive Officer
All State Co-operative Banks / District Central Co-operative Banks

Madam / Dear Sir,

Withdrawal of all old series of Banknotes issued prior to 2005

Please refer to our [circular DCM \(Plg\) No.G-15/5486/10.27.00/2014-15 dated June 26, 2015](#) and the [Press Release dated June 25, 2015](#) on the captioned subject.

2. On a review of the matter, it has been decided to extend the date for exchanging the pre-2005 banknotes to June 30, 2016. However, from January 01, 2016, such facility will only be available at identified bank branches (<https://www.rbi.org.in/Scripts/Regionaloffices.aspx>) and Issue Offices of RBI. These instructions have been included in a Press Release dated December 23, 2015 ([copy enclosed](#)).

3. You are advised to facilitate the exchange of such notes without causing any inconvenience to the public, whatsoever. These notes will retain their legal tender status.

4. Suitable instructions may be issued to all your identified bank branches to provide exchange facilities to members of public and to stop re-issue of the pre- 2005 series banknotes. In this regard, you may please refer to the list of dos and don'ts enclosed with our [circular dated March 03, 2014](#). Please also ensure that such notes are not dispensed through the ATMs / over your counters. The methodology to be followed for dealing with the pre-2005 series banknotes contained in Para 3 of our [circular DCM \(Plg\) No. G-17/3231/10.27.00/2013-14 dated January 23, 2014](#) remains unchanged.

5. Please acknowledge receipt.

Yours faithfully,

(Uma Shankar)
Principal Chief General Manager



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA
www.rbi.org.in

RBI/2015-16/321

DBR.No.Leg.BC.78/09.07.005/2015-16

February 11, 2016

The Chairman/Chief Executives
(All Scheduled Commercial Banks other than RRBs)

Dear Sir,

Legal Guardianship Certificates issued under the Mental Health Act, 1987

Please refer to [Circular DBOD.No.Leg.BC.84/09.07.005/2013-14 dated January 13, 2014](#) wherein banks were advised, inter alia, to take note of the legal provisions in the Mental Health Act, 1987 and that they may rely on and be guided by the orders/certificates issued by the competent authority, under the Act, appointing guardians/ managers for the purposes of opening / operating bank accounts.

2. It has been brought to our notice that banks are insisting on guardianship certificate from all mentally ill persons. In this regard it is clarified that paragraph 2(iii) of the aforesaid circular is not intended to mandate banks to insist on appointment of a guardian as a matter of routine from every person "who is in need of treatment by reason of any mental disorder". It would be necessary for banks to seek appointment of a guardian only in such cases where they are convinced on their own or based on documentary evidence available, that the concerned person is mentally ill and is not able to enter into a valid and legally binding contract.

Yours faithfully

(Rajinder Kumar)
Chief General Manager

ESSAY CONTEST

As a part of our Golden jubilee celebrations, Our THINK TANK has announced an Essay contest on following subjects and it was already announced that 50 top contributions of each topic would be given a cash award of ₹5000 each with a MERIT CERTIFICATE.

TOPICS:

1. YOUTH IN PUBLIC SECTOR BANKS - A CATALYST TO THE CHANGING PRIORITIES IN THE BANKING SECTOR
2. ROLE OF TRADE UNIONS FOR SUPERVISORS-RELEVANT EVEN IN REFORMS
3. KNOW MY COLLEAGUE
4. CANARA BANK – A PHENOMENA IN INDIAN BANKING ARENA
5. DREAM BALANCE SHEET OF MY BRANCH

CONDITIONS:

1. CONTRIBUTIONS FROM THE SERVING CBOA MEMBERS ARE INVITED.
2. THE CONTEST COMMENCES FROM 1ST JANUARY 2016.
3. LAST DATE TO SUBMIT IS 30TH JUNE 2016.
4. EVERY INDIVIDUAL IS ELIGIBLE TO WRITE ONE ESSAY FROM EVERY TOPIC.
5. FONT TO BE USED IS ARIAL 12. HARD COPIES TO BE SENT IN A4 PAPER.
6. HARD COPIES TO BE SENT TO " THE GENERAL SECRETARY, CANARA BANK OFFICERS' ASSOCIATION, 216, ROYAPETTAH HIGH ROAD, ROYAPETTAH, CHENNAI 14."
7. THE SOFT COPIES ALSO TO BE SENT SIMULTANEOUSLY TO cboamanimaran@hotmail.com
8. AN EXPERT COMMITTEE WILL SCRUTINISE AND FINALISE THE WINNERS BEFORE ON 30TH SEP. 2016.
9. 50 ENTRIES IN EVERY SUBJECT WILL BE SELECTED IN THE ORDER OF MERIT TALLING 250.
10. EVERY SELECTED ENTRY IS ELIGIBLE FOR ₹ 5000 CASH AWARD AND A MERIT CERTIFICATE.
11. THE PRIZE AND CERTIFICATES WILL BE DISTRIBUTED IN A WELL ATTENDED MEETING TO BE DECIDED LATER.
12. THE DECISION OF THE COMMITTEE IS FINAL

First time in the history of CBOA such a massive contest is announced as a measure of knowledge building and awareness building among our officers. It would be helpful to cement our binding towards the organisation further.

All are requested to make this program a huge success by carrying this message effectively to every officer and motivate them to participate in the contest.

Hurry up!

Send your entry!

Win d prize & Merit Certificate!!!

Love is when your CBOA functionary says, "Don't worry about charge sheet, we are there"

Love is when your CBOA functionary says, " go to better house, your rental ceiling is improved"

Love is when your CBOA functionary says, " Don't worry about your targets, CANPAL is there to help you"

Love is when your CBOA functionary says, " Don't worry about the industry, we will ensure profit"

Love is when your CBOA functionary says, " Come, we shall work for the downtrodden in the society"

We love CANPALS & CANARA BANK.

HAPPY VALENTINE DAY

Sri G V Manimaran

JUST FOR AWARENESS

1. MICR code consists of how many digits?

Ans: 9 digits.

(First three digits denoting city, next three digits representing the bank and the last three digits representing the bank branch)

2. What is the minimum limit in RTGS system?

Ans: 2 lakhs (there is no upper limit in RTGS)

3. What is full form of CTS?

Ans: Cheque Truncation System

4. Under which service, customers may access their bank account and perform basic transactions from any of the member branch offices.

Ans: Core Banking Solution (CBS)

5. Exchange of cash flow in different currency is known as:

Ans: Currency Swap

6. Assets or loans which stop performing after 90 days is known as:

Ans: Non Performing Asset (NPA)

7. Who controls the Monetary Policy in India?

Ans: RBI (Reserve Bank of India)

8. Which card is issued by NPCI (National Payments Corporation of India)?

Ans: RuPay Card

9. Definition of Current Account deficit:

Ans: A measurement of a country's trade in which the value of goods and services it imports exceeds the value of goods and services it exports.

10. Full form IFSC –

Ans: Indian Financial System Code

- Compiled by Mr Anil Kumar Keshari



FEEDBACK

"As expected, January 2016 edition of Friend and Guide, our favourite House Magazine, has come out beautifully. Congratulations to Ramaraj, Giljith Ramanattukkara and his entire team.

24 power packed pages of F & G are real delight to read. Very Good Editorial, Powerful Message from GS, Excellent layout and design provided by Mr Giljith, Superb coverage of Golden Jubilee celebrations, Informative news items from RBI, AIBOC, UFBU etc

Educative materials, CANPAL Activity Highlights, Photo Gallery

Everything covered exceptionally well.

Great Job. We are Proud of our E Magazine FRIEND AND GUIDE"

Sri Lakshmikanth Nayak

"The current issue is really a beauty"

Sri Raghavendran

"A beautiful booklet describing the colours of our CANPALS, efforts of Editorial team, grand success of our CBOA, zeal of youngster to celebrate Golden jubilee, magic of our beloved General Secretary Shri G V Manimaran,infinite more"

Sri Anil Kumar Keshari

"Received the soft copy thru email,it is excellent one, Kudus to young brigade Sri Giljith"

Sri Prakash Bhandary

"Informative, Nice Compilation. Let the good work continue"

Sri V Sundaram, Retd DGM

Please send your views, suggestions, activity photos, activity reports, your creativity etc to:

editorcboa@gmail.com

or

whatsapp to 9965110154

A Region A Month

Region	HYDERABAD				
State	TELANGANA				
Address for communication	CBOA Office CANARA BANK OFFICERS' ASSOCIATION 3-160/A, ADITYA APRATMENTS HIMAYAT NAGAR , HYDERABAD- 500029				
Phone No with STD code	--				
Mobile No					
E mail ID	hydcboa@gmail.com				
Details of own Premises	Own premises - 3-160/A, Aditya Apartments, Himayathnagar, Hyderabad - 500 029				
Total no of Officers (as on 31.12.2015)	Scale I	Scale II	Scale III		Total
	317	75	54		446
CBOA members	316	72	53		441
No of Branches (as on 31.12.2015)	Rural	Semi urban	Urban	Metro	Total
	9	3	1	68	81
Business position (Rs in crores) (as on 31.12.2015)	Deposits	Advances	Total	CASA share	
	13651.89	14100.89	27752.78	18.76%	
Circle Head	SRI D KALLU RAO , GENERAL MANAGER				
Staff Position (as on 31.12.2015)	Executives	Officers	Workmen		Total
	34	446	541		1021
RSTC if any	YES				

SPECILITY OF THE REGION:

Pearls: Hyderabad is known for its pearls. One can get them in most jewelry shops, or head to Laad Bazaar at Charminar. No trip to Hyderabad can be complete without purchasing some fine pearl jewellery.

Irani Cafes: Pretty much any corner side chai shop. Highly iconic.

Haleem: During the fasting month of Ramdan, the famous Hyderabadi Haleem is made and available throughout the city. It is maily made of meat (Variants- Chicken, Mutton & Beef) & other delicacies. The Haleem that is available here is quite unique and a trademark of Hyderabad.

It would be a crime not to visit **Chudi Bazaar** (the bangle market), right next to the famous Charminar.

The word biryani usually springs to mind the minute someone mentions Hyderabad, but there's lots more cooking in its kitchens. The best biryani, of course, is served at **Hotel Paradise Persis**

KARACHI bakery-true icon of hyderabad baking from MOZZAMJAH market. Fav: Fruit & cashew biscuits.

Apart from biryani, pearls and tourist attractions Hyderabad is well known as

1. Hyderabad is the **Pharma capital** of India with about 40% of the world's total production.

2. India's hub for **vaccine production**. 33% of global vaccine production comes from Hyderabad.

3. The **Genome Valley** of India (India's largest bio-tech cluster housing over 200 life sciences companies)

4. The **Bulk drug Capital** of India, with nearly one third of India's total bulk drug production.

5. **Seed Capital** of India.

6. The Hyderabad Information Technology and Engineering Consultancy City, abbreviated as **HITEC City**, It contributes ovr15%of Software exports and rated 2nd among India's Hottest IT destinations.

7. It is presently has 148 Ready to occupy industrial parks, 27SEZs and a pre-approved land bank of 1,50,000 acres.

BANK'S HOLIDAY HOME : Available

CBOA'S HOLIDAY HOME : Not Available

CONNECTIVITY : BY ROAD, AIR , TRAIN IT IS WELL CONNECTED PLACE FROM ALL THE CORNERS OF INDIA

PLACES OF INTERESTS IN & AROUND THE REGION:



Do not be surprised if you find yourself on a red London bus in Hyderabad , driving around the Taj Mahal and what looks like a Mumbai slum and Mysore's Brindavan garden. Suspend all disbelief for these are mere sets at **Ramoji Film City**, it has magic park , bird park , live shows and kids park. It is one of the shooting spot place and the some scenes from the movie baahubali was shot here.



Chilukur Balaji Temple

Lord Balaji had a special importance bagged with the fame of VISA Balaji here in this place, worth visiting one who have desire of abroad

BUDDA STATUE

the lumbini park forms the entry way to the tallest status in india. It is located at the middle of hussainsagar



Falaknuma Palace



BIRLA MANDIR

A beautiful white marble temple located on the hills besides Hussainsagar lake. It is dedicated to Lord Venkateswara.



NTR GARDEN

It is located adjacent to the Lumbini Park, is a public park with play area, video games, garden and also a mini train that runs on a single track all around the garden.



Golconda Fort

This is where the world famous Kohinoor Diamond was excavated from.



Salar Jung Museum

The Nawab of Hyderabad was once the richest man in the world.



Tombs of Quli Qutub Shah



CHARMINAR

It is famous for decorative stone bangles and pearls from the streets of Charminar.

OFFICER BEARERS' HYDERABAD



B LINGA REDDY
DGS
9440473460



P BALASUBRAMANYAM
AGS
9440871122



B N T PRASAD
RC CHAIRMAN
9246204189



P RAMA PRASAD
REG SECRETARY
9441214560



K V S MURTHY
A R S
9491526684



M RAMA KRISHNA RAO
A R S
9441033334



P BALASUBRAMANYAM
DIST SEC
8897240973



G NARENDRA BABU
DIST SEC
9441002323



V V P CHANDU
DIST SEC
9490454870



B VENKAT RAMULU
DIST SEC



K SOMESHWER RAO
RC MEMBER



B V K PRASAD
RC MEMBER
9000495679



G PRABHAKAR REDDY
RC MEMBER
7702661101



ARUNA JYOTHI
RC MEMBER
9494939097



TARAK HARI PRASAD M
RC MEMBER
9440014322



JAGANNATH NENVATH
RC MEMBER
9533212369



M SIDDHARATH
RC MEMBER
9963042965



NEHA AFREEN
RC MEMBER
9700826339

HYDERABAD REGIONAL ACTIVITIES

1. CANPAL Launching at Hyderabad:

The Programme was graced by Sri M SAI RAM BHASKER independent director on the Board, he lauded the leadership, commitment to the institution, and the style of presentation of issues to the Board by our General Secretary . He is very happy and expressed that, the Role of Middle Management is very crucial to the Bank .

The Prograame is attended by GM CO , DGM CO, DGM Marketing , DGM ZI , DGM PCB and other executives.

Evnthough it is a working day and Hyderabad is metro and it takes time to reach the place and in spite of it 110 members attended at 6:15 am with the inspiration and motivation given by our GS

More than 100 members got checked in the health camp

New Business leads generated through the Camp is HL 1.50 crores , EL 60 Lakhs and other 10 Lakhs

Red Cross Conducted the Blood Donation camp and 38 Volunteers donated the blood.

CLGM heldin the after noon session where recent tranfer issues taken up with management.

Evening General members meeting conducted , and the same was attended by 180 + members

2. CANPAL MISSION : 12th September 2015

Ever to Remember

CBOA Hyd will ever remember the beautiful day AS a response to popular demand of celebrating the first " SAT-URDAY OFF" our CBOA gave a call of carrying out some social activity under the banner CANPAL – As part of it we Hyd CBOA donated Ahuja Brand Mic set with awesome speakers set to Government Girls School for Blind at Malakpet Hyderabad in the presence of Subbarao sir JGS Cboa Hyd with the active participation from entire Hyd cboa members.

3. MISSION REACH ALL

During the First week of February , office bearers visited all the branches and met the members personally and their problems were noted and saw to resolve the same. Enrolled all the members in SWF and Thrift society

Hyderabadis are friendly people. But if you ask them for directions, they come up with the vaguest descriptions. Like the saying 'All Roads Lead To Rome', in Hyderabad, all destinations can be reached by 'Seedhachalejao, phir right lelo'.





Our Captain, Team Leader, Guru, Guide
Mentor, Motivator & our inspiration
Gen Secy in AINBOF
Sr Vice President in AIBOC
Chairman in AIRRBOF
President in CBO Thrift Society
Officer Director in our Bank's Board &
above all our General Secretary,
the ultimate hope of Indian
Banking Industry

Sri Gurusamy
Varadharaju
Manimaran
successfully
completed
30 years of
service



*we greet &
salute u sir*



Celebration at Chandigarh



**Delhi Circle G M
greeting our G S**



**GS Remembering his happy
moments at Chandigarh**



**Delhi Region
greeting our G S**



**Master health Check up at
Coimbatore**



Our ED felicitating retiring CNT members



**Welcoming our
ED
Sri D B Mohapatra
by
Agra Region**

**Welcoming our
Board of
Directors
Shri Jain Sir
and Goyel Sir
by
Team Varanasi**





Chandigarh Region

Delhi Region



At Alternate Gyan Sangam, New Delhi

AIBOC's 5th Triennial Conference of Assam State



At Balvikas Kendra in Pune



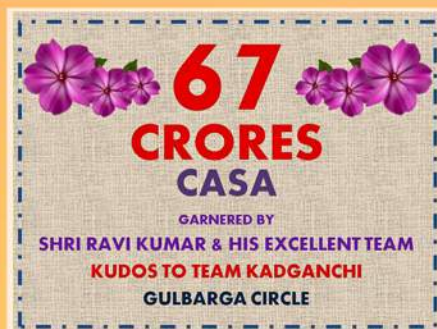
Credit Camp at Adra in Durgapur



CASA cum APP camp by Ahmedabad Bopal



Financial Inclusion and literacy camp in Agra



CASA mobilised by Mr Ravikumar, CNT Member



Credit Camp by Ashram Branch