FRIEND & GUIDE

An e- Magazine from CBOA

JANUARY 2021

THE CANARA BANK OFFICERS ASSOCIATION (REGD)

AINBOF CANPAL CBOA BE POSITIVE Think Tank CBOA's HELP TANK

EDITORIAL

BETTER LATE THAN NEVER

Dear Comrades,

As all of you are aware our CBOA has taken the historical decision of disaffiliating from AIBOC. This was not a momentary decision and it was raised by our members in many meetings due to wrong direction in which AIBOC is being steered and its undemocratic practice of attacking all correcting voices, the most prominent of which was CBOA.

Let us look into the issues and events that have created the background for taking this historic decision.

Four officers association had jointly submitted charter of demand on 05.06.2017. Our main demand was that the wage revisions should be as per Principle /formula adopted in CPC and accepted by International Labour Organisation without linking to profitability, equivalent to Grade A Officers of Central Government. But AIBOC have never demanded the same during any point of negotiation. Members and member association have given mandate for negotiation based on commonly approved charter of demands. **But what AIBOC has done in this regard was to play a mute spectator to the proceeding and betray the mutually agreed upon Charter of Demands and thereby the officer community.**

Every year after negotiation SBI officers manage to get two or three extra increments in their basic pay from their management. The same AIBOC General Secretary who claims the settlement as the best settlement and best salary, plays the dual role of getting extra pay for their own officers. **AIBOC has never taken any step for equality of pay scales for SBI officers and officers of other Nationalised Banks.**

For the last many years AIBOC was complaining about the retired leaders representing various other associations during wage negotiation. And the same AIBOC have came out with a resolution in triennial conference to give position for retired leaders in central leadership. **Does AIBOC feel youth is not capable of taking the lead??**

AIBOC has accepted for Medical Insurance scheme for Bank officers instead of bank reimbursing the medical expenses and the maximum limit was fixed as 4 lacs for officers. **Why the same was not implemented in the bank of AIBOC General Secretary??**

What was the stand taken by AIBOC during the amalgamation and privatisation of Nationalised Banks??

AIBOC is practising gifting of Money purse with huge amount to top leaders during their retirement. Are leaders coming to top posts aiming this amount ?? Do the leaders coming with aim to serve members need pocket money during retirement?? **Whether this is the right method of spending members money??**

When these pertinent questions were posed by CBOA to AIBOC as should happen in any democratic body, we were branded as disruptors and breakers of unity.

AIBOC was started in the year 1985 with the main objective of bringing parity in wages and service conditions for officers in the industry level. **But AIBOC has become a lobby of certain Bank and have failed in the very objective for which it was built.**

Canara Bank Officers Association (CBOA) was built over strong foundation during 1966 **two decades before existence of AIBOC**.

CBOA strongly fought in all available methods for directing wage negotiation in the lines of Charter of demands. CBOA leaders are given the same retirement benefit as given to every member.

Strong principles and Discipline in CBOA has built

- Membership Strength of more than 45000.
- Account balance of more than 40 Crore with out even collecting levy during last two settlements.

It is CBOA who has brought all the facilities enjoyed by officers of Canara Bank.We should have deaffiliated from AIBOC even before the wage settlement. Let's hold our heads high. We are strong enough to fight for welfare of our members. Let this 2021 be an year of self esteem.

CBOA Zindabad.

Regards,
Editorial Team

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From the desk of
GENERAL SECRETARY

OUR BANK OUR PRIDE

Ref : GS/01/2021 dated Jan 29, 2021

Financial Results for December 2020 – Bank scales new heights

The third quarter results for the financial year 2020-21 of our Bank were declared on 27th January 2021. Our beloved MD & CEO Shri L V Prabhakar, jointly with Executive Directors, chaired a live webcast of Earnings Conference Call / Analyst Meet on 28th January 2021.

I am giving below the brief highlights of our December 2020 results:

- Global business reached Rs.16,40,582 crore.
- Operating Profit at Rs.5,382 crore, registered 46.65% y-o-y growth.
- Registered **Net Profit of Rs.696 crore** with 56.76% growth over Q2.
- Domestic Deposit reached Rs.9,28,325 crore with 9.49% y-o-y growth.
- Domestic Advances stood at Rs.6,44,826 crore with 7.55% y-o-y growth.
- Gross **NPA reduced to 7.46% from 9.82% in** December 2019.
- **Net NPA reduced to 2.64% from 5.62%** in December 2019.
- Provision Coverage Ratio **improved to 84.89% from 70.37% i**n December 2019.
- Capital Adequacy Ratio i.e., **CRAR stood 13.69%**
- Cash Recovery stood at Rs.2,893 crore with 48.13% growth over September 2019.
- Retail Credit grew by 9.33% y-o-y to **reach Rs.1,13,835 crore** – Housing Loan grew at 13.32% y-o-y to Rs.62,074 crore and Vehicle Loan 9.24% y-o-y to Rs.13,537 crore.
- **MSME Credit reached Rs.1,13,718 crore** with 6.26% y-o-y growth.

Detailed financial results are posted in our Bank's intranet and I urge every **CANPAL** to go through the same. I request the Heads of branches to analyze their business growth and chalk out strategic plans to achieve the March 2021 targets.

Later many TV channels like CNBC TV18, ZEE News, etc., aired interview with our MD & CEO, during which he had lucidly explained the Bank's business progress and the roadmap for the current quarter.

To sum up the third quarter results, in the words of our MD & CEO, *"we made the balance sheet very strong".*

Friends, the fact that our Bank was able to make the Q3 balance sheet more strong and more stable, is indeed a buoyant news for all of us, especially considering that our country's economy is in the recovery path after the devastating Covid-19 pandemic.

This is akin to the vaccines indigenously developed by our country. Indeed, proud moment for our motherland and our mother Bank.

Extending the positive comparison between the vaccine and our results, it is absolutely crucial to not let the guard down and pledge to continue our conscious, strenuous, and concerted hard work and efforts in all earnestness to achieve Q4 targets and end the FY 2020-21 on a high note in the similar manner as the Government is handling to combat the virus.

I earnestly appeal to all CANPALS to not view this as a sermon but to adopt it sincerely as a way of official life and make our customers see and feel the difference, which should reflect in improved CASA ratio towards achieving 40%.

Improved business leads to increased profits and gives us better ground for seeking better perks and benefits.

The growth of the amalgamated entities (CB, PNB, IB, UBI) will be under the constant scanner of the DFS and RBI. Else too, we have to display a highly competitive spirit and prove that among the amalgamated entities, Canara topped in surpassing all expectations of DFS, customer delight, and in terms of business growth.

I seek your continued commitment and increased involvement with distinct strategies in achieving this lofty objective **so as to preserve our SELF ESTEEM.**

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Ref : CBOA/ AIBOC/JAN/2021 dated 25.01.2021
Letter to General Secretary, AIBOC

Sub: Disaffiliation of Canara Bank Officers' Association.

1. AIBOC was formed by the leaders like Com R N Godbole, Com S R Sengupta and others with certain noble objectives. The founders also succeeded in bringing the officers organisations of various banks under its banner and form the largest trade union of supervisory cadre. But it is regretted that the AIBOC is drifting away from the objects for which it was formed leading to large scale dissatisfaction and disappointment among the members, especially the youth who form more than 70% of the workforce in the banks today.

2. It may be recollected that the AIBOC sponsored All India Nationalised Banks Officers, Federation, as a sectoral organisation to take care of the nationalised banks officers. It is the largest sectoral organisation of AIBOC. It is on record that within one year of formation of AINBOF, the long pendin issue of second option of pension was clinched. AINBOF lso took up several other issues concerning the Nationalised banks officers. Being the sectoral organisation started by AIBOC, it was expected of AIBOC that AIBOC leadership wouls support and strengthen AINBOF. But we observe that instead of supporting AINBOF, systemati efforts are being made to weaken AINBOF. AINBOF is not given the fair treatment.

3. We also observe that the issues of officers of nationalised banks are not being taken up with the required earnest by the confederation.

4. Canara Bank Officers' Association is the largest affiliate of AIBOC among the nationalised banks. But we regret to note that the views of Canara Bank Officers' Association are not taken into account in respect of many issues. On the contrary conscious efforts are being made to humiliate CBOA notwithstanding its strength, commitment and contribution towards strengthening AIBOC.

In view of the foregoing, we are of the opinion that no useful purpose is going to be served by our continuing the association with AIBOC. Hence we taken a conscious decision to come out of AIBOC.

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Ref: GS Letter dated 01.02.2021
Dear Dignified CANPALS,

Salutes to your disciplined way of abiding the organisational call by conducting peaceful demonstrations all over the Country for the past 35 days, in order to upkeep our dignity and self esteem.

Our special appreciation goes to the Cadres of Bihar and Jharkhand, for having responded to the organisational call relentlessly undergoing many hardships. This shows the level of commitment of our Officers. Kudos to them !

On 30th January, we met our respected MD &CEO to discuss the issues tagged with our **"Save our Mother Bank Campaign"**. We shared the intensity of the concern with which our cadre numbering over 45000 had been demonstrating all over the country peacefully without hindering the bank services, over a period of last 35 days.

Our CGM HR was also present during the discussion.

During the meeting, the following issues were discussed in depth. Our beloved MD & CEO appreciated the views expressed by us which were in the interest of Mother Bank and the issues were amicably resolved.

1. Regarding our objection to Political interference on the day today affairs of the administration:

It was assured by the administration that the management also is totally against Political Interference and it was further assured that the political intervention will not be entertained or encouraged in any form at any stage.

2. Regarding the best HR practices promised during the amalgamation:

It was agreed to take up these items in the ensuing Joint Conference, so as to examine them for implementation.

3. In the matter of harsh and disproportionate punishments:

We have explained in detail that the committed work force of the Officers of the bank is undergoing a sense of fear while discharging the official responsibilities more particularly in the matter of processing and sanctioning of loans and advances, which may be detrimental to the development of the Bank. On the part of the administration, it was assured that the bonafide decisions in credit dispensation will be upheld and supported by them. Nevertheless any personal involvement of the staff will attract stringent punishments.

The proposed industry level Staff Accountability Policy to be drawn under the leadership of Shri MV Rao, our ED, was also discussed. We gave many suggestions for consideration so that the officers at the field level will not be having any fear in discharging their responsibilities, more particularly in credit dispensation.

4. Regarding staff shortage:

Bank has decided to go for direct recruitment of 2400 officers and 1000 clerks during this financial year and also.

It was expressed that the situation could improve after the implementation of rationalisation of the Branches.

We further discussed about the introduction of Group Term Insurance Policy which compensates the untimely death of an officer, to the tune of 20 months of gross salary with a minimum of Rs. 20 lakhs. Our MD&CEO assured that it will be implemented from 01.02.2021 which is an unique scheme and first of its kind to be introduced in the Banking Industry. We are pleased to inform that the necessary guidelines have already been issued in this regard.

We also placed our demand to increase the Rental Ceiling of Official Quarters and also to provide additional increments to be given to all the employees over and above the wage settlement, on the lines of SBI. The administration has positively responded.

Dear CANPALs, we were able to demand for unique and unprecedented facilities in the industry as our Mother Bank has shown extraordinary performance and posted profit during consecutive quarters, and is expecting good performance in the current quarter too. While owning this grand success to the tireless efforts of each and by every officer, we request every CANPAL to show focussed and active involvement in the development of the Bank by actively participating in improving the CASA, increasing our share in retail business and reducing the NPA by concentrating in the recovery of D4 and Loss Assets, which would result in improving the bottom line of the Bank.

While saluting the fighting warriors, CBOA requests all the CANPALs to withdraw the peaceful demonstration, which we have been observing through out the country and to focus your energy in building up of the image & income of our Mother Bank.

Discipline in CBOA
Development in Canara Bank

Flaw free Banking
Fraud free Bank

Thus we can

***

AINBOF

All India Nationalised Bank Officers' Federation

5th TRIENNIAL CONFERENCE AT KOLKATA

The 5th Triennial Conference of AINBOF Conference was held at Swabhumi Raajkutir Auditorium, Kolkata on 21st January 2021.

In the morning the delegates and the observers went on a procession to the conference venue. The mood of the contingent was boisterous and the slogans reverberated throughout the length of the procession.

The Inaugural session was preceded by the Central Committee meeting of the AINBOF wherein the General Secretary's Report and the official resolutions were approved by the CC Members.

Com.Hariharan Baskaran compered the proceedings and the Inaugural session commenced with the Invocation.

Com.Sanjoy Das, FBOIOA, extended a warm welcome to the Chief Guest Com.Amarjeet Kaur, General Secretary, AITUC, Com.Soumya Datta, General Secretary of AIBOC, office bearers of AINBOF and the delegates / observers from all over the country. In his welcome speech he touched upon the present situation of the Banking Sector, the role played by the Trade Unions and the need for greater participation of the youth. He thanked the Central Committee for giving the opportunity to conduct the Triennial Conference at Kolkata, the birth place of AINBOF.

Com.G.V.Manimaran, in his introductory address, dwelt on the genesis of AINBOF, the role played by the senior leaders in developing the federation, the attacks unleashed on the Public Sector Banks. He opposed the moves for privatization of the Public Sector Banks and stated that Trade Unions have to fight this vigorously as the fight is not for them but for the benefit of the general public and the development of the nation which have been the hallmark of the existence of the Public Sector Banks.

He thanked Com.Amarjeet Kaur for accepting our invitation and informed the forum that she is the right person for the conference as she is having the innate quality of trade unionism in her heart and heading the largest trade union body of our country AITUC.

Com. Sunil Kumar rendered the presidential address. He spoke on the need for strengthening the AINBOF and bringing all the nationalized bank officer associations under one roof. He spoke on the heritage and culture of Kolkata and requested the youth to have the tenacity and fighting spirit to face the challenges. He spoke that Government never lost sight of its privatization agenda commenced way back in 1993 and the fight should be on the streets and cannot be conducted on social media platforms.

Com.Soumya Datta, General Secretary of AIBOC delivered his keynote address. Welcoming all the leaders on the dais, he informed the house that the belief of a 14 year old girl on collectivism right from her school days led her ascent to the top position and it is none other than our Chief Guest.

He elaborated on the conclusion of wage revision negotiations and how it could be achieved at this critical juncture and went on to assert that all the pending issues are under various stages of discussion He thanked the support of Com.Sunil Kumar during the entire process. He wanted the trade unions to reinvent themselves and fight a decisive battle against the various measures aimed at mergers and privatization and fight for the common people of the country.

Com.Amarjeet Kaur, General Secretary of AITUC in her Inaugural Address expressed that you are privileged to have a decent education, work and wages which are still a dream for the working class of the country and exhorted the bankers to support their causes. She spoke at length and the birth and evolution of the Trade Unionism in India, its influence the freedom struggle and the changes after the post-independence era. She informed that there is a calculated and collective attempt to destroy the trade unions as is evidenced by various bills and acts passed.

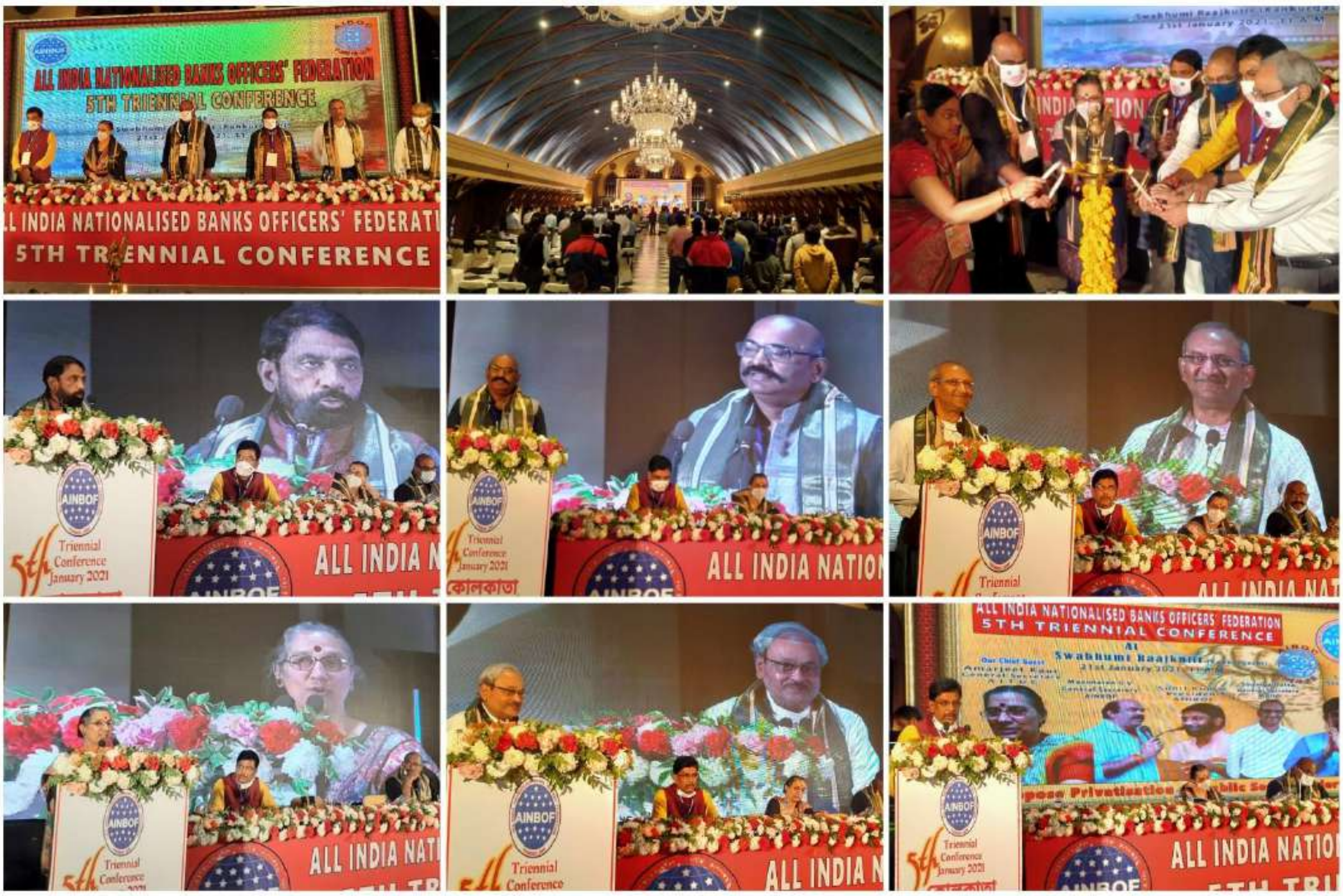
She appreciated the role of bankers during the demonetization exercise in alleviating the problems of general public. Taking a leaf out of the farmers' agitation, she informed the house that they have set an example how to conduct an agitation.

Informing that nationalization of banks took 23 years of struggle to achieve, she listed out the nation's progress subsequent to that and the role of the nationalized banks in this. Concluding she urged that the need of the hour is to have solidarity on all issues irrespective of the sector and the trade unions should work for safeguarding the rights of the working class. Insisting that the leaders of trade unions are as strong as its members she requested that the members should give that confidence to the leaders.

Com.Sanjay Manjrekar, Working president extended Vote of thanks and appreciated the West Bengal unit for the excellent arrangements made for conduct of the conference.

The business session commenced after the post lunch. The General secretary Com.Manimaran, presented his report to the house and also proposed 19 official resolutions concerning the bank officers and the industry which was seconded by the President Com.Sunil Kumar and unanimously approved by the house. With this the business session came to the conclusion and Com.President requested Com.Sanjay Manjrekar to act as the returning officer for the election of office bearers for the ensuing term.

Com.Sanjay Manjrekar invited nominations from the delegates for 29 positions. Com.Tarun Saha proposed the names which was seconded by Com.Hariharan Baskaran. The election was a smooth affair and the following office bearers were elected unanimously for the next three year term.



ELECTED OFFICE BEARERS OF AINBOF

Sl. No.	Position	Name
1	Chairman	Com.Sunil Kumar
2	President	Com.Mehta B K
3	Working President	Com.Vilas Nayak
4	Vice President	Com.Uday Lodaya
5	Vice President	Com.Jacob
6	Vice President	Com.Rajiv Nigam
7	Vice President	Com.Prabhu D
8	Vice President	Com.Sairam Raju
9	Vice President	Com.Nagesh G
10	Vice President	Com.Pankaj Kapoor
11	Vice President	Com.Shwetang Trivedi
12	General Secretary	Com.Maimaran G V
13	Joint General Secretary	Com.Sanjay Das
14	Joint General Secretary	Com.Kannan V
15	Joint General Secretary	Com.Richhariah B K
16	Joint General Secretary	Com.Lingareddy
17	Joint General Secretary	Com.Madur B L
18	Joint General Secretary	Com.Mahendra Dhondse
19	Deputy General Secretary	Com.Kislaya
20	Deputy General Secretary	Com.Dhananjay Singh
21	Deputy General Secretary	Com.Krishnan V V
22	Deputy General Secretary	Com. Kirti Kumar Duggal
23	Deputy General Secretary	Com. Bennett Sebastian
24	Deputy General Secretary	Com.Amarnath N
25	Deputy General Secretary	Com.Kanwljeet Mahapatra
26	Deputy General Secretary	Com.Nilesh Pawar
27	Treasurer	Com.Ujjal Narayan Saha
28	Assistant Treasurer	Com.Dr.Abhijit Mondal
29	Secretary	Com.Tarun Saha

The conference ended with rendition of National Anthem.

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Ref : CO/GS/01/PM/2021 dated Jan 30, 2021
Letter to Sri Narendra Modi Ji, Hon'ble Prime Minister

Reg : Privatisation of Public Sector Banks

On behalf of All India Nationalised Banks Officers' Federation, we extend our Warm Greetings.

We note with concern, that of late various reports are appearing in the media, that the Union Cabinet has cleared a policy for privatisation of Public Sector Undertakings. We also understand that it may be announced in the forthcoming Union Budget.

Public Sector Banks have been contributing immensly to the growth of the economy of our Country, over the past decades. PSBs have been the backbone of Indian financial architecture since nationalisation of State Bank of India in 1955, followed by more banks in 1969 and 1980. Despite critical global conditions and turbulence in the Indian economy, PSBs have been successful in meeting their mandate with support from the Government and the RBI.

Public Sector Banks have contributed earnestly in all the programs of the Government, like **Pradhan Mantri Jan Dhan Yojana** (PMJDY), **Pradhan Mantri Suraksha Bima Yojana** (PMSBY), **Pradhan Mantri Kisan Samman**

Nidhi (PM-KISAN) etc, which has given acceleration and motivation to the nation's economy as a whole.
Pradhan Mantri Jan Dhan Yojana launched in August, 2014 with the objective to, inter-alia, provide universal access to banking facilities to the people of the country, also made it to **Guinness World Records**. The Guinness Book quoted ***"Most bank accounts opened in one week as part of the Financial inclusion Campaign is 18,096,130 and was achieved by the Department of Financial Services, Government of India from August 23 to 29, 2014."***

Under PMJDY, of the 35.99 crore accounts opened, nearly **34.73 crore** accounts were opened by PSBs (including sponsored Regional Rural Banks). The PSBs also played a major role during the recent lockdown, when the Government transferred cash directly into the PMJDY bank accounts of migrant labourers and poor sections of the society.

It may not be out of place to mention here that it is only the PSBs, which relentlessly contributed their might for the successful completion of demonetisatin exercise. Though the task was huge, Public Sector Banks stood by the Government and ensured that all the norms were meticulously followed during the entire demonetisation period.

The unfaltering efforts of the bankers were also appreciated by your good-self, by quoting ***"I publicily thank all the bank employees. The amount of work which bank employees normally have to put in over a year, they have worked more than that in the last one week alone."***

In the same way, the Pubic Sector banks are continuing to successfully implement all the Government Sponsored Schemes with all earnest, as witnessed by the disbursals made by the PSBs in **Pradhan Mantri MUDRA Yojana** and **COVID- 19 Emergency Credit Line Guarantee Schemes**.

Public Sector Banks are spread through out the country, extending financial services to the unbanked parts of the country as their prime objective. Geographically, the branches of Public Sector Banks are spread over each and every village from Ladakh to Kanniyakumari and also from New Bhuj to Ledo. It is only the Public Sector Banks which reach out to people on their own for implementation of the Government sponsored schemes.

Even during the recent COVID time, the Public could see the Public Sector Banks as the financial army, since all the Officers and employees of PSBs stood as a rock to ensure that the finaincial needs of the Citizens of India are met without any difficulty. The GECL program was also implemented by Public Sector Banks so that the livelihood of the Common Man was not affected.
Our **Hon'ble Union Minister of Finance Smt.Nirmala Sitharaman**, has appreciated the performance of the Public Sector Banks by tweeting the report of Economic Times recently on 20th January 2021, which reported ***"Public Sector Banks lead in loan revival as Private Banks fear defaulting- PSBs are seeing their loan book growing across all major segments like agriculture, retail, MSME and personal loans. On average PSBs have seen a growth anywhere between 7-13% since the pandemic."***

Under these situations, the continuance of Public Sector Banks is absolutely necessary for the sustained economic of the country, which has the vision to become a ***5 trillion dollar economy by 2024-2025***.

Moreover, the retention of Public Sector Banks is just one more step in the direction of self reliance i.e., ***Aatma Nirbhar Scheme*** announced by your goodself during the period of Unlockdown.

In India, PSBs have been in the forefront of mobilizing resources from far flung rural areas as well as extending banking services in the remotest parts of the country. Public Sector Banks are the only outlets whereby the schemes of the Government are taken to the people in nook and corner of the Country. Thus, the PSBs shoulder the responsibility of social agenda largely, without any compensation.

Privatisation, on the other hand, would only drive all these outlets to profit oriented activities, thereby denying the availability of Government Sponsored Social Schemes to the populace of the country.

In light of the above, the **All India Nationalised Banks Officers' Federartion** appeals to your good office, to kindly call off any such move of privatisation of Public Sector Banks in any manner. The ways and means of strengthening the Public Sector Character of Banks may be discussed with the stake holders and can be implemented.

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Ref : CO/GS/02 dated DATE : 01.02.2021

Reg : Functioning of State Co-ordination Committees

Subsequent to the 5th Triennial Conference of AINBOF held at Kolkata on 21.01.2021, some members have been inducted to the State level Co-ordination Committees in all States, with an objective to strengthen the AINBOF by forming district level committees in coordination with the existing office bearers of AINBOF.

The names and contact numbers of the members of various State level Co-ordination Committees are annexed hitherto. We are in the process of updating the same and it will be communicated as and when.

Meanwhile, all the members of State level Co-ordination Committees are required to formulate and update the District level Co-ordination Committees immediately, in coordination with the state level office bearers of AINBOF, in any case on or before 10th February 2021, by including young comrades and communicate the same to us for our records.

The members are required to co-ordinate with the existing Office bearers of the Federation and the members of other Committees so as to take forward the Organisation.

MEMBERS OF STATE LEVEL CO-ORDINATION COMMITTEES

Sl. No.	Name	State	Bank	Affiliate	Contact Number
1	Jeevan Satya Prakash	Andhra Pradesh	Canara Bk	CBOA	9502069966
2	Srikanth P		Canara Bk	CBOA	7842959579
3	R. Sambasiva Rao		Canara Bk	CBOA	9030939442
4	Visweswar Reddy		Bk of India	FBOIOA	8885315316
5	B. Laxminarayana		Bk of India	FBOIOA	8333041612
6	Rupam Bhagavati	Assam & NE	Canara Bk	CBOA	8486561642
7	Vikram Kakoty		Canara Bk	CBOA	8794054543
8	Atanu Chowdhury		Canara Bk	CBOA	9862258311
9	Ratnesh Kr Singh	Bihar	Canara Bk	CBOA	9939873111
10	Sajid Rasool		Canara Bk	CBOA	7076078786
11	Priyavrat Narayan		Canara Bk	CBOA	9852201201
12	Ganesh Kr Panday		Bk of India	FBOIOA	8789955931
13	Bishnu Kr Sinha		Bk of India	FBOIOA	9199997527
14	Abhinav Anand		Indian Bk	IBOA	7076071232
15	Shiv Shankar	Delhi	Canara Bk	CBOA	8383887899
16	Rakesh Kumar		Canara Bk	CBOA	8826398598
17	Aijaz Ibrahim		Canara Bk	CBOA	9811533614
18	Virender Singh		Bk of India	FBOIOA	9873425737
19	Kamal Dixit		Bk of India	FBOIOA	9211025024
20	Ravindra Singh		Indian Bk	IBOA	9650014545
21	Milind Vyas	Gujarat	Canara Bk	CBOA	8128128848
22	Vidhi Jataniya		Canara Bk	CBOA	9428058216
23	Himanshu Gadhvu		Bk of India	FBOIOA	9724958275
24	Dhiren Chauhan		Bk of India	FBOIOA	9998736561
25	Prateek Sharma		Indian Bk	IBOA	9359282208
26	Deepak Gautam	Haryana	Canara Bk	CBOA	9910773917
27	Sandeep Batra		Canara Bk	CBOA	9050600137
28	Dinesh Poonia		Canara Bk	CBOA	9555185559

29	Sahil Madaan		Indian Bk	IBOA	8700402062
30	Sumeet Sharma	Himachal Pradesh	Canara Bk	CBOA	9817305707
31	Sandeep Gupta	Jammu & Kashmir	Canara Bk	CBOA	9419105251
32	Shailesh Kr Tripathi	Jharkhand	Canara Bk	CBOA	9430285469
33	Suman Tirkey		Canara Bk	CBOA	8660698747
34	Vijay Kr Singh		Canara Bk	CBOA	9935977108
35	Manish Narayan		Bk of India	FBOIOA	9386595082
36	Satya Prakash		Bk of India	FBOIOA	9973066728
37	Raghavendran R	Karnataka	Canara Bk	CBOA	9483265371
38	Swathi K		Canara Bk	CBOA	9480154449
39	M S Swamy		Canara Bk	CBOA	8105185202
40	Shashivardhan		Bk of India	FBOIOA	9677132162
41	Chetan K		Bk of India	FBOIOA	9916222411
42	Giljith M	Kerala	Canara Bk	CBOA	8089500495
43	Arun Kumar E V		Canara Bk	CBOA	9947069611
44	Salih V C		Canara Bk	CBOA	9946152210
45	Vivek C R		Bk of India	FBOIOA	9496461927
46	Prasanth		Bk of India	FBOIOA	9447460823
47	Tripathy K	MP & Chattisgarh	Canara Bk	CBOA	8889481144
48	Upadyaya B K		Canara Bk	CBOA	8878425840
49	Mayank Gupta		Canara Bk	CBOA	9827048861
50	Nishant baderia		Bk of India	FBOIOA	9755349600
51	Niku Kumar		Bk of India	FBOIOA	9940087615
52	Anshuman Ojha	Maharashtra	Canara Bk	CBOA	8450969173
53	Kunal Wankhede		Canara Bk	CBOA	8087193884
54	Avijit Pandey		Canara Bk	CBOA	9714643687
55	Vikaram Kharade		Bk of India	FBOIOA	7738145045
56	Gaurav Kadam		Bk of India	FBOIOA	9821275420
57	Amol Sangle		Bk of India	FBOIOA	9403473208
58	Paresh Hatkar		Bk of India	FBOIOA	7350612323
59	Sachin Dakaha		Bk of India	FBOIOA	7350104524
60	Ashish Tekale		Bk of India	FBOIOA	9922431990
61	Ranjeet Kuamr		Indian Bk	IBOA	9304795710
62	Mohanty P K	Orissa	Canara Bk	CBOA	9437666245
63	Tripathy S N		Canara Bk	CBOA	8763668760
64	Sidhartha Chowdhry		Canara Bk	CBOA	9861268308
65	Rudra Narayan Panda		Bk of India	FBOIOA	7978881718
66	Rajeev Singh		Bk of India	FBOIOA	7008906611
67	Amandeep Arora	Punjab	Canara Bk	CBOA	8146900068
68	Harpreet Singh		Bk of India	FBOIOA	9872003351
69	Rajan Gumber		Bk of India	FBOIOA	9462811000
70	Himanshu Garg		Indian Bk	IBOA	9478228787
71	Ravinder Kumar		Indian Bk	IBOA	9805573824
72	Pankaj Sharma	Rajasthan	Canara Bk	CBOA	8503908575
73	Vikas Bhati		Canara Bk	CBOA	9929171830
74	Kuldeep Sahariya		Canara Bk	CBOA	7597906892
75	Mahesh Ch Meena		Bk of India	FBOIOA	9601046261
76	B. S. Nathawat		Bk of India	FBOIOA	9408624885
77	Deepak Gupta		Indian Bk	IBOA	9413909259

78	Rishi Raj		Union Bk	UBIOA	7300303063
79	Mukut Meena		Union Bk	UBIOA	8502800000
79	Balaji M	Tamil Nadu	Canara Bk	CBOA	9629674052
80	Sundararajan		Canara Bk	CBOA	9600102892
81	Manoj Sundar		Canara Bk	CBOA	9445771549
82	Subramanian		Bk of India	FBOIOA	9894720654
83	Veera Babu		Bk of India	FBOIOA	9944519361
84	Anshu Katiyar		Indian Bk	IBOA	9654912671
85	Madhuri V	Telangana	Canara Bk	CBOA	9223558591
86	G Naresh Kumar		Canara Bk	CBOA	9867150258
87	Ravi Keloth		Canara Bk	CBOA	8008206802
88	Shardul Dondiyal	Uttarakhand	Canara Bk	CBOA	9634837810
89	Shikhar Joshi		Canara Bk	CBOA	9670267555
90	Ravi Shankar Pandey		Indian Bk	IBOA	8932070150
91	Ankit Sahgal	Uttar Pradesh	Canara Bk	CBOA	8410672095
92	Anshuman Singh		Canara Bk	CBOA	9616566002
93	Krishnanand		Canara Bk	CBOA	8052942998
94	Abhishek Srivastava		Bk of India	FBOIOA	9889866842
95	Saurabh Srivastava		Bk of India	FBOIOA	9889944422
96	Akash Srivastava		Indian Bk	IBOA	9915554288
97	Sukanta De	West Bengal	Canara Bk	CBOA	8101318217
98	Surajit Mandal		Canara Bk	CBOA	9732181464
99	Susovan Pal		Canara Bk	CBOA	9433463291
100	Tanmoy Das		Bk of India	FBOIOA	8961819631
101	Mohua Saha		Bk of India	FBOIOA	9804935841
102	Amit Dutta		Bk of India	FBOIOA	7044285072
103	Debashish Mondal		Bk of India	FBOIOA	8444029186
104	Debangshu Sen		Bk of India	FBOIOA	9777942705
105	Rishav Halder		Bk of India	FBOIOA	9433377869
106	Ajay Banagar	Goa	Canara Bk	CBOA	9535453003
107	Kesavan R	Pondicherry	Canara Bk	CBOA	9442521627
108	Vadivel		Canara Bk	CBOA	9894386300

SYMBOL OF SELF ESTEEM

EVENTS OF JANUARY 2021

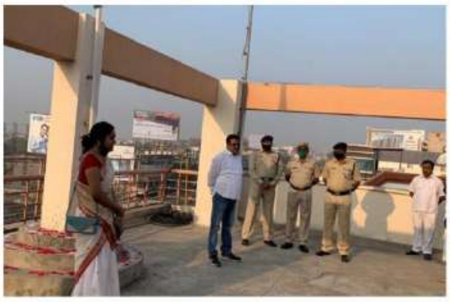
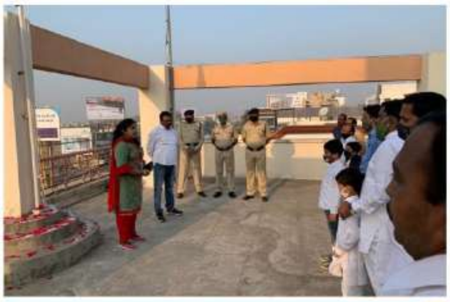
CBOA has celebrated the 72nd Republic day in a grand manner throughout the country. Many retired office bearers, retired executives and retired members also joined the celebration.

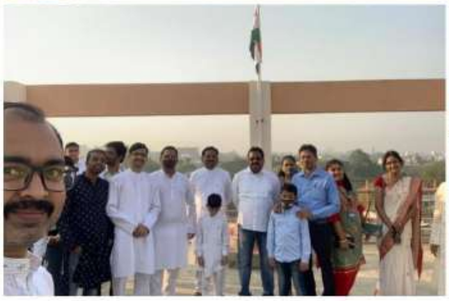








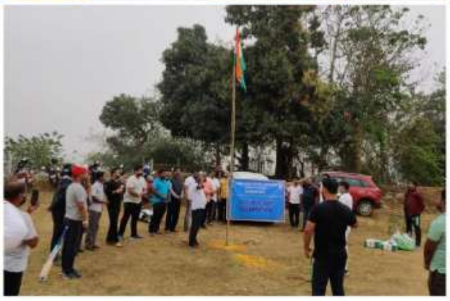




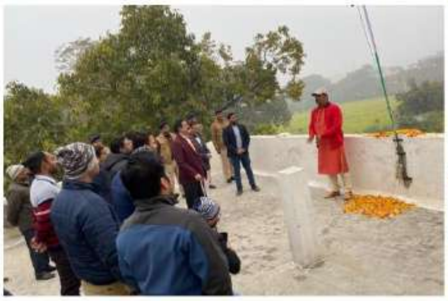






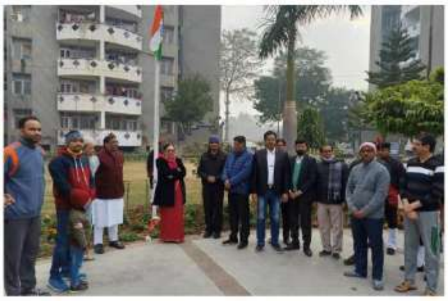

REPUBLIC DAY
CELEBRATION

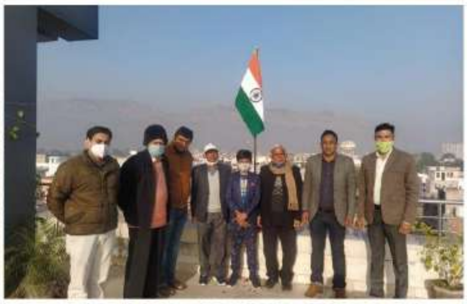
REPUBLIC DAY
CELEBRATION


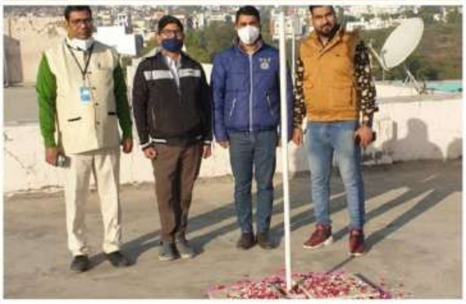



Welcome to

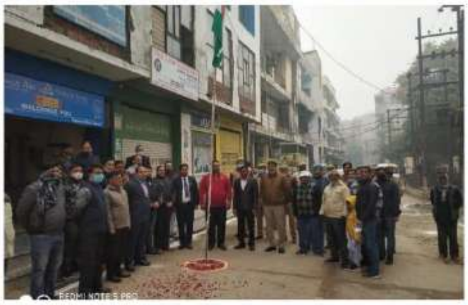
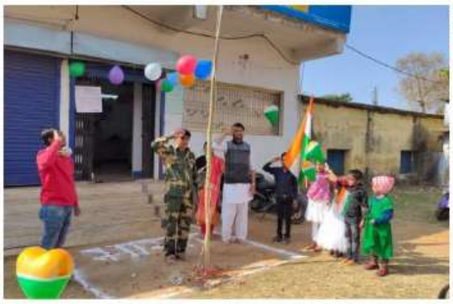
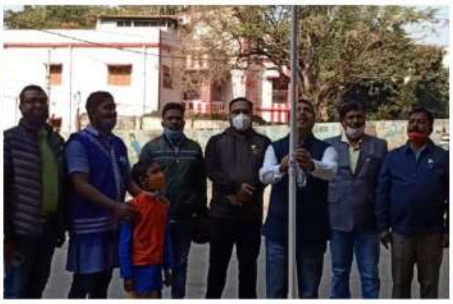






Canara Bank






Thai Spa
atm

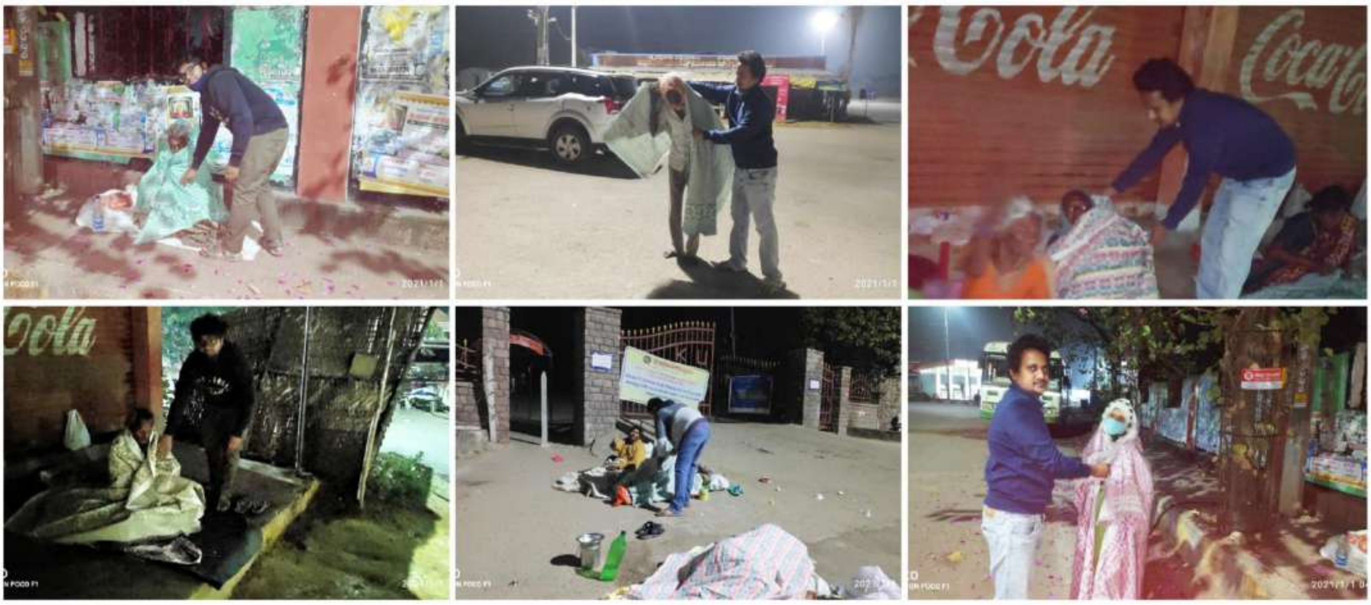

General Secretary Sri. G V Manimaran Visit to Trichy and addressing Leadership Development and Defence workshop

General Secretary Sri. G V Manimaran Visit to HO and meeting with MD and ED along with CBOA Chairman Sri. Jagadeesh, Central Liason Sri. Uday Lodaya and other office bearers of Bangalore.

General Secretary Sri. G V Manimaran Visit to Mumbai and CLJM at Mumbai

General Secretary Sri. G V Manimaran Visit to Trichy and distribution of blankets to the inmates of Krishna old age home at Trichy

Members Meeting at Ernakulam



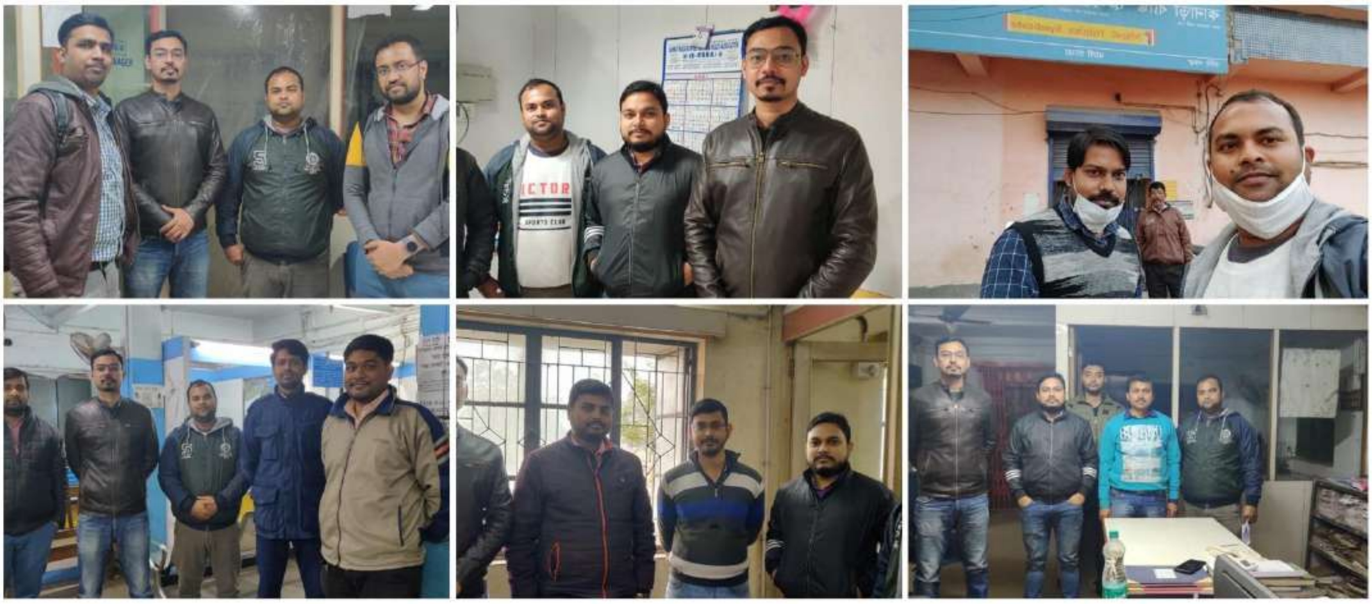
CBOA Warangal distributed blankets to the villagers

Members Meeting at Gaya

Branch visit by CBOA Bangalore

Blanket distribution to the poor by CBOA Allahabad

CBOA Agra distributed blankets to the villagers and school stationary items to the children of the village



Brach visit by CBOA Berhampore

Branch visit by CBOA Lucknow

Branch visit by CBOA Sambalpur

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