



FEBRUARY  
2022

# FRIEND & GUIDE

AN E-MAGAZINE FROM CBOA



**INAUGURATION**

**VIJAYAWADA OFFICE**

**HOLIDAY HOME**

**AT TIRUPATI**





**CBOA FRIEND AND GUIDE**  
**ISSUE: FEBRUARY 2022**

**COVER: Our General Secretary Sri. K Ravikumar  
alongwith Our beloved Executive Director  
Smt A Manimekhalai dedicating  
'Kausthubham-A Canpal Castle' (Holiday home at  
Tirupati) to all the Canpals at Tirupati.**

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**EDITORIAL**

**MANAGING WORK STRESS –  
ROLE OF TRADE UNIONS**

Dear Canpals,

Work stress has been a much-discussed topic over the past decade and will continue to be so due to the sheer number of people affected by it. It would be safe to say that everyone who is working, whatever be the nature of work, is affected by work stress, albeit in varying degrees. As a result extensive research has been done on the subject from various angles. The one thing that all research agrees upon is that, it is impossible to avoid work stress completely. It can only be managed effectively.

Expectation of performance, fulfilment of responsibilities and lack of confidence in executing a work due to limited knowledge in a new sphere of responsibility are the chief factors contributing to work stress. Of this the only controllable factor decreasing the knowledge gap by imparting relevant training. Both the other factors are unavoidable in a job, especially in one of the nature of a bank officer. Hence managing work stress is of utmost importance in all our lives.

Recent studies and surveys conducted in our country reveal that bank-employees are the second most affected by work-stress. The rising number of suicides and occurrences of stress related medical issues among bank employees provides ample proof in support of this.

As a body constituted with the objective of safeguarding the welfare of employees, trade unions have have to accept the responsibility of facilitating employees to manage their work stress effectively. It is also going to become one of the key responsibility areas of a trade union in the near future.

According to psychologists engaging in recreational activities and sharing your concerns with others is one of the most effective ways to decrease stress. It is here that trade unions have the scope of playing a much larger role than the one they are currently playing.

CBOA under the great visionary leadership of our erstwhile GS Sri. GV Manimaran has long realised this factor and now under the dynamic and vibrant leadership of our current GS Sri. Ravikumar K, is taking it forward with renewed vigour and zeal. The CANPAL movement with the tagline of "Helping Hands Never Hesitate to Stretch Beyond Boundaries" has unified the whole of the CBOA like a family. A CANPAL is now aware that when in need help is only a phone call away, in whichever part of the country he may be in. There are numerous incidents where CANPALS have risen to the occasion and gone above and beyond their means in order to help their brothers and sisters in need.

Also various social service activities are organised under the banner of CANPAL thereby giving our members an opportunity to give back to the society.

CBOA under the banner of CANPAL is also organising various recreational events and competitions regularly thereby giving our CANPALS a stage to showcase and thereby develop their innate talents and skills.

CBOA being the trailblazing organisation that it is, is for the past 6-7 years providing a forum for its

members to come together in a feeling of oneness and to engage in various kinds of stress reducing activities under the CANPAL initiative. The effectiveness and regularity with which these activities are organised and the enthusiasm with which it is participated in can be known by taking a glimpse of the photo gallery published every month with this magazine.

The activities organised under the banner of CANPAL by CBOA is a shining example of what role a trade union can play in reducing the stress of employees outside its traditional sphere of roles and responsibilities. It is an example and a model that is highly appreciable and one which should be emulated by all trade unions.

The Editorial team concludes this editorial encouraging and exalting all CANPALS to make full use of the various measures extended by (y)our CBOA in managing your work stress and find a work-life balance in order to live a healthy and fulfilled life. That is the greatest welfare that CBOA strives to impart to its members.

**DISCIPLINE IN CBOA,**

**DEVELOPMENT IN CANARA BANK**

**CBOA ZINDABAD**

Regards,

Editorial Team  
28.02.2022



## **CBOA VIJAYAWADA OFFICE**

INAUGURATED ON 26.02.2022

**Address: Door No: 59-10-2  
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Street No: 3, Gayathri Nagar  
Vijayawada, Andhrapradesh: 520008  
<https://g.co/kgs/fojCTJ>**



**SRI RAVI KUMAR KUKATLAOPALLI**  
**GENERAL SECRETARY, CBOA**



From the Desk of  
**GENERAL SECRETARY**

**REF: CBOA/LTR/7 KSTBM/2022 DATE: 15-02-2022**

**Dear Canpals,**

One more magnificent edifice – ‘**Kausthubham**’, a holiday home at Tirupati, standing on the strong foundations of our powerful association, is now dedicated to every one of you.

This new holiday home and our CBOA insignia inscribed on it will always stand as a metaphor for collective strength, all-around development and progressive vision for future. This holiday home is a step towards CBOA’s larger vision of ensuring a modest and comfortable stay to every member in all the cities across the country. It shall reiterate the fact that CBOA will always stand by for the welfare of its members.

Friends, I sincerely thank our most respected **Executive Director Ms. Manimekhalai Madam** for

gracing the occasion and encouraging the morale of each one of us present there. Ma’am, every Canpal was truly elated to have you with us and draw motivation from your unflinching commitment and dedication towards our mother bank. We thank you Ma’am for sparing time for us from your busy schedule. We will always be grateful. I wish to assure you that CBOA, along with its energetic members, will always strive to go the extra mile in ensuring that our Bank’s flag is always held high.

I would like to thank our most beloved strategic mentor, **Sri. Manimaran G.V.** who, back in the day, laid the foundation stone of this holiday home. Sir, needless to say, you will always be our guiding light in every step we take and every milestone we achieve. We will see to it that CBOA will never fail in its larger vision and duties towards the welfare of its officers’ community and growth of its mother Bank.

Friends, I must mention – what a splendid display of teamwork headed by **Mr Ramaprasad, Vice**

President & CNT, Mr Raghavan, CNT, Mr Jeevan CCO and my younger brother, Mr Shiva, Regional Secretary of Tirupati along with Mr Ranganath and Mr Hima Teja. Brilliant work friends.

Your meticulous planning and positive synergy have ensured that we were able to put up such a wonderful event together.

I once again thank our **RO Head Shri Ramanamurthy sir** for his presence.

Friends, I thank each one of you for your extraordinary efforts. Collaborating so exceptionally during events like these will only gear us up for planning and executing even programs of larger scale. Let's strive to augment this collaborative synergy each time we come together.

I am happy to announce that our Holiday Home is ready at your service. You can book Holiday Home by contacting the following numbers.

**Mr . Nallasani Siva Sankar : 8152016106 Mr. Hemateja Reddy : 9885378095  
Mr. Rakesh, Vijayawada: 9492386916**

**Holiday Home Account Number : 5925101006929  
IFSC Code : CNRB005925  
BRANCH : Jeevakhona Branch : Tirupathi**

***All the best !!!***

***Discipline in CBOA - Development in Canara Bank  
Flawless Banking, Fraud free Bank.***

**\*\*\*\*\***

**REF: GS/CBOA/LTR/8/2022/SG DATE: 21.02.2022**

***"The path to success is to take massive, determined actions" – Tony Robbins***

**Dear Canpals,**

We have done it again! Our collective will has manifested the results on the ground with (Y)our

CBOA clinching historic number of vacancies in all the scales, ***perhaps in the history of our Bank the highest number of vacancies.***

**Scale 1 to 2 - 2300**

**Scale 2 to 3 - 1400 and**

**Scale 3 to 4 - 550**

Friends, Let me start by expressing my sincere gratitude to our beloved **MD&CEO** and the top administration for magnanimously giving record number of vacancies this time. What a way to keep employee motivation at its pinnacle. The presence of our beloved MD & CEO at the helm inspires us to dream more, learn more and become more each day. The continued thrust on employee well being and unflinching efforts in making our bank the best bank to work and grow with will go a long way in ensuring strong and sustainable growth of our mother-bank.

Friends, now let's not lose sight of the many many blessings, we've been given by our mother bank. As we are now almost a month away from completion of Q4 FY2022, **let's put our everything into this final lap of this financial year.** Our immediate focus should be on:

- 1. Substantially improving the low cost deposit – CASA:** The immediate guidance is to improve CASA ratio. Friends, While our mother bank has shown robust growth in all the major parameters like **Advances, NIM and Net Profit**, a low **CASA %** is a cause of concern and has to be immediately looked into. I, once again, call upon each one of you to be on a mission for adding CASA. Who, other than us, would wield this responsibility to ensure that our mother bank reach a leadership position in all the major parameters. Let us strive for exquisite clientele addition and exemplary customer retention. **I request every officer to take up the job of adding CASA. Each officer adding a crore can make a big difference.**
- 2. Ensuring a robust growth in the operating profit**

***this Quarter as well.***

Friends, last year when the entire industry was reeling under severe stress, people were losing jobs in the corporate world, we were bestowed upon by our mother bank 15 days PLI because of your persistent efforts. We were indeed blessed. I urge each one of you to work diligently towards ensuring a strong increase in operating profit for our mother bank above 15% y-o-y. Having operating profit above 15% especially this quarter is essential to have 15 days PLI.

This translates to working on several fronts such as:

1. **Maintaining fee and non-fee based income.**
2. **Recovery in written-off accounts.**
3. **Lowering interest payment on deposits by increasing CASA share in total deposits**
4. **Limiting unwarranted operating costs.**

In the next 40 days of Q4, let's pull out all efforts to **explore, contact and convert business for the bank!** I am confident that we will excel together.

**Let me again exhort to all of you that we are strongly pursuing a leadership position among the PSBs, not even second to SBI.**

The intensity of our positive thinking, attitude and hard work should manifest as the reality on the ground. Let us have no doubts in making our mother Bank as the number one Bank in the days to come.

***Together we can, together we will!***

***Discipline in CBOA - Development in Canara Bank  
Flawless Banking, Fraud free Bank.***

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**REF:CBOA:PROM:FEB:2022 15<sup>th</sup> & 19<sup>th</sup> Feb 2022**

Dear CANPALS,

I am extremely delighted to know that many of our CANPALS have come out successful in the recently conducted promotion written exams. This is a proof of your hard work put in during the preparation for the promotion exam along with the knowledge you have gathered while sincerely discharging your professional duties in general.

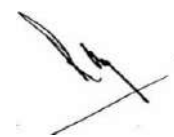
So as to motivate our CANPALS and also as a token of appreciation, as it is being traditionally followed in the past years, CBOA is continuing the policy of awarding cash prize of Rs.10,000/-, Rs.7,000/- and Rs.5,000/- to the Circle-wise top three rank holders respectively in the promotion exams held for both Scale I to II and Scale II to III. Cash prize of Rs.25,000 and Rs.10,000 is also being awarded to all India Topper and Circle-wise topper for Clerical to Scale I Exam. I am elated to share the list of Toppers with you all.

I congratulate this notable accomplishment and wish you all the best for a bright future and career progression and keep contributing actively towards the betterment of our mother bank.

***Wishing you all "Very best in all your endeavors",***

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***Your General Secretary***



***K Ravikumar***

**TOPPERS SCALE I TO II - PROMOTION TEST 2022**

SL.NO.	NAME	STAFF NO.	CIRCLE	RANK
1	ANANTHI M	102811	HEAD OFFICE	ALL INDIA TOPPER
2	RAMASAMY S	85145	HEAD OFFICE	SECOND
3	LAVANYA Y	772909	HEAD OFFICE	THIRD
4	KISHORE KR AHUJA	44042	AGRA	FIRST
5	SHASSHIKANT RAHUL	115951	AGRA	SECOND
6	VIKAS GUPTA	88972	AGRA	THIRD
7	KETAN HARESHBHAI SHYARA	116720	AHMEDABAD	FIRST
8	NEEAPA S CHACHA	61337	AHMEDABAD	SECOND
9	JITENDRA SOLANKI	102631	AHMEDABAD	THIRD
10	RAVINDRA SAINI	117932	AHMEDABAD	THIRD
11	KAUSHAL KUMAR PATHEK	118018	BENGALURU	FIRST
12	MRUDU PALLV BORE	117288	BENGALURU	THIRD
13	AKASH GARG	118048	BENGALURU	THIRD
14	SAMESH CHANDER MOHITRA	117991	BENGALURU	THIRD
15	AKHIL GUPTA	117436	BENGALURU	THIRD
16	SUDHARSHAN KUMAR	115356	BENGALURU	THIRD
17	GURUCHARAN SINGH	102920	BHOPAL	FIRST
18	VIJAY KUMAR THAKUR	87343	BHOPAL	SECOND
19	SUDHANSHU SHEKHAR MISHRA	813635	BHOPAL	THIRD
20	SUSHREE SUROVITA PUROHIT	109525	BHUBANESHWAR	FIRST
21	SIDHANT MOHAPATRA	111111	BHUBANESHWAR	SECOND
22	LOPAMUDRA PANIGRAHI	798291	BHUBANESHWAR	THIRD
23	SANJEEV KUMAR	112594	CHANDIGARH	FIRST
24	SAURABH UPADHYAY	117564	CHANDIGARH	SECOND
25	NAVJOT	118328	CHANDIGARH	THIRD
26	ELANCHEZHIAN S	117681	CHENNAI	FIRST
27	RAMKUMAR H	117730	CHENNAI	SECOND
28	RAMESH K	112331	CHENNAI	THIRD
29	JAVED KHAN	118558	CHENNAI	THIRD
30	KISHORE KR AHUJA	44042	DELHI	FIRST
31	SHASHIKANT RAHUL	115951	DELHI	SECOND
32	VIKAS GUPTA	88972	DELHI	THIRD
33	SURESH GURUNG	87469	GUWAHATI	FIRST
34	ABHIJIT DEB	87475	GUWAHATI	SECOND
35	ANUP SAHU	90654	GUWAHATI	THIRD

36	ASWANI P	104552	HUBBALLI	FIRST
37	JAGADISH	103216	HUBBALLI	SECOND
38	PRAVESH KUMAR	118031	HUBBALLI	THIRD
39	PARASHURAM L BHARAMOJI	117077	HYDERABAD	FIRST
40	SHASHANK P	797528	HYDERABAD	SECOND
41	SARADAMMA K	69625	HYDERABAD	THIRD
42	KEETHA MAHESH	112201	HYDERABAD	THIRD
43	NAGARAJ NYAMAGOUD	117054	HYDERABAD	THIRD
44	ROSHAN KUMAR SHARMA	95959	JAIPUR	FIRST
45	ROHIT SAGAR	103832	JAIPUR	SECOND
46	RENU SHARMA	117341	JAIPUR	THIRD
47	ASHWIN PATEL	111713	KARNAL	FIRST
48	SANYA MEHTA	117468	KARNAL	FIRST
49	NEHA	117441	KARNAL	SECOND
50	SAURABH RAMPAL	637907	KARNAL	THIRD
51	SANDIPAN DAS	102442	KOLKATA	FIRST
52	RASHID NADIM	110608	KOLKATA	SECOND
53	SHALINI PAUL	95250	KOLKATA	THIRD
54	MANISH KUMAR	786593	KOLKATA	THIRD
55	VIVEK SINGH	90690	LUCKNOW	FIRST
56	SHAYAN DEY	117208	LUCKNOW	SECOND
57	KSHITIJ SHUKA	88893	LUCKNOW	THIRD
58	JAYAPRAKASH J	97935	MADURAI	FIRST
59	PRABHAVATHI D	117163	MADURAI	FIRST
60	RAMPRASATH R	103461	MADURAI	SECOND
61	KARTHIKA I	117796	MADURAI	THIRD
62	SUDHEER S	112101	MANGALURU	FIRST
63	MANDALA GOWTHAM KUMAR	825528	MANGALURU	SECOND
64	JITHINRAJ R	118092	MANGALURU	THIRD
65	MOHAMMADALI SHIKKALAGAR	103252	MANIPAL	FIRST
66	ABHISHEK BABBER	118331	MANIPAL	SECOND
67	PANKAJ KUMAR	103363	MANIPAL	THIRD
68	SACHIN EKNATH RATHOD	812663	MUMBAI	FIRST
69	SWAPNIL ASWAL	117612	MUMBAI	SECOND
70	VIVEK ABROL	823986	MUMBAI	THIRD
71	ANIL KUMAR	102097	PATNA	FIRST
72	AMIT RANJAN	97102	PATNA	SECOND



73	SUJIT KUMAR	86541	PATNA	THIRD
74	SWARNA SAH	117579	PUNE	FIRST
75	GANESH SHINGARI	117580	PUNE	SECOND
76	MONIKA SHINDE	80122	PUNE	THIRD
77	SHEETAL FULZEK	102913	PUNE	THIRD
78	KRUSHNATH GATE	106193	PUNE	THIRD
79	SOMDATTA PURKAYASTHA,	111703	PUNE	THIRD
80	POOJA PRIYA	110232	RANCHI	FIRST
81	ANIL KUMAR MAHATO	84462	RANCHI	SECOND
82	TARANG DAYAL	75640	RANCHI	THIRD
83	AJIT CHANDRAKANT KIWADE	103407	TREASURY	FIRST
84	LIBIN DAN THANKACHAN	111243	TREASURY	SECOND
85	ABHISHEK KUMAR	118560	TREASURY	THIRD
86	DEEPA S RAJ	116763	TRIVANDRUM	FIRST
87	LALU K	90562	TRIVANDRUM	SECOND
88	APARNA MS	82567	TRIVANDRUM	THIRD
89	DEEPAK KUMAR	86995	VIJAYAWADA	FIRST
90	KUNA SATYANARAYANA RAO	87926	VIJAYAWADA	FIRST
91	SUNKU MEGHANA	117835	VIJAYAWADA	FIRST
92	PANDITA SAILAJA	88491	VIJAYAWADA	SECOND
93	VANA GOPALAKRISHNA	87875	VIJAYAWADA	THIRD
94	JAGADEESH A	117179	VIJAYAWADA	THIRD

### TOPPERS PROMOTION TEST 2022 - SCALE II TO III

SL.NO.	NAME	STAFF NO.	CIRCLE	RANK
1	AVDESH KUMAR	105062	AGRA	FIRST
2	AYUSHI VERMA	695518	AGRA	SECOND
3	SUMIT KUMAR	98793	AGRA	THIRD
4	SACHIN BOYAL	82799	AHMEDABAD	FIRST
5	MANISH GUPTA	573283	AHMEDABAD	SECOND
6	GAUTAM ANAND SARASWAT	661540	AHMEDABAD	THIRD
7	AMIT RANJAN	707592	BENGALURU	FIRST
8	GUNJAN KUMAR	896454	BENGALURU	SECOND
9	SUNITHA VERMA	102234	BENGALURU	THIRD
10	DAMODAR DAS	86333	BENGALURU	THIRD
11	CHANDAN GUPTA	89421	BHOPAL	FIRST

12	PRIYANK TIWARI	90335	BHOPAL	FIRST
13	ANKIT CHATURVEDI	104978	BHOPAL	SECOND
14	ROHINI RAJORIYA	93560	BHOPAL	THIRD
15	ANJAN KUMAR SAHU	77228	BHUBANESHWAR	FIRST
16	PARTHA SARATHI DALAI	669377	BHUBANESHWAR	SECOND
17	SOURAV PUROHIT	104450	BHUBANESHWAR	THIRD
18	VIVEK SHARMA	94908	CHANDIGARH	FIRST
19	VISHAL DIGRA	104883	CHANDIGARH	SECOND
20	ISH PREET SINGH BALA	104135	CHANDIGARH	THIRD
21	SUNDAR	104907	CHENNAI	FIRST
22	DHAMOTHARAN A	104935	CHENNAI	SECOND
23	GANESH MUTHAIAH M K	94335	CHENNAI	THIRD
24	JYOTI DALAL	93718	DELHI	FIRST
25	MITISH ARORA	659565	DELHI	SECOND
26	MANDEEP SINGH	86095	DELHI	SECOND
27	SAVITA MALHOTRA	56411	DELHI	THIRD
28	RUPAM BHAGAWATI	70951	GUWAHATI	FIRST
29	SACHINDER YADAV	104788	GUWAHATI	SECOND
30	SUMANA DAS	98903	GUWAHATI	SECOND
31	VIKASH KUMAR	90215	GUWAHATI	SECOND
32	MITRA DAS	72935	GUWAHATI	THIRD
33	VISHAL S JAMDAR	83585	HEAD OFFICE	FIRST
34	BAMMIDI PRADEEP KUMAR	667148	HEAD OFFICE	SECOND
35	DIKSHA KUMARI	98337	HEAD OFFICE	THIRD
36	RAJU ARJUN PUJARI	685267	HUBBALLI	FIRST
37	NARESH GOLLA	78145	HUBBALLI	SECOND
38	METTA RAMU	84570	HUBBALLI	THIRD
39	CHILUKURU ABHISHEK	98391	HYDERABAD	FIRST
40	MAHESH PALADUGU	84595	HYDERABAD	SECOND
41	VALLAKATI AMARENDAR	93466	HYDERABAD	THIRD
42	VARSHA SONI	85427	INSPECTION	FIRST
43	VENKATESH GAMPA	700863	INSPECTION	SECOND
44	VIJAY KUMAR	658814	INSPECTION	THIRD
45	JITENDRA KUMAR YADUVANSHI	86126	JAIPUR	FIRST

46	HARI OM	98423	JAIPUR	SECOND
47	SURENDRA CHOUDHARY	98792	JAIPUR	THIRD
48	SUMIT KUMAR	104308	KARNAL	FIRST
49	PANKAJ SINGH	66976	KARNAL	SECOND
50	PARVEEN	94587	KARNAL	THIRD
51	RAVI KUMAR B V	65129	KOLKATTA	FIRST
52	NILMADHAV SATPATHY	98280	KOLKATTA	SECOND
53	DEBANGAN MUKHERJEE	98620	KOLKATTA	THIRD
54	PRATEEK PATHAK	99285	LUCKNOW	FIRST
55	SUMIT YADAV	94832	LUCKNOW	SECOND
56	SUNEET SHIVAHARE	94834	LUCKNOW	THIRD
57	VIPIN RAJAN N	104216	MADURAI	FIRST
58	RENGALAKSHMI D	98788	MADURAI	SECOND
59	SURESH DEVABATTULA	104052	MADURAI	THIRD
60	KUNAL LAKHANI	104525	MANGALURU	FIRST
61	ARAVIND RAMANAN	89305	MANGALURU	SECOND
62	ELIZABETH P ELIAS	70173	MANGALURU	THIRD
63	AMIT KUMAR PANDEY	94143	MANIPAL	FIRST
64	RAVI KUMAR JHA	729471	MANIPAL	SECOND
65	SHASHI SHEKHAR MISHRA	85144	MANIPAL	THIRD
66	BANDARI KAMALAKER	700759	MANIPAL	THIRD
67	ASHWINI ANANDA	76103	MANIPAL	THIRD
68	PIYUSH SHANKAR PRIYA	85165	MUMBAI	FIRST
69	PRASHANT	98238	MUMBAI	SECOND
70	RAHUL KUMAR	78403	MUMBAI	THIRD
71	AMIT KUMAR MISHRA	729389	PATNA	FIRST
72	PRABHAT KIRAN	81796	PATNA	SECOND
73	RITESH RANJAN	97006	PATNA	SECOND
74	ABDUL SALIM	89344	PATNA	THIRD
75	VINEET TIWARI	76892	PUNE	FIRST
76	BHUSHAN G BHATKAR	79985	PUNE	SECOND
77	RAHUL P HADE	89577	PUNE	THIRD
78	BINOD KUMAR BEDIA	96511	RANCHI	FIRST
79	JOYDEV DAS	99306	RANCHI	SECOND

80	RAJ TILAK PANDEY	668109	RANCHI	THIRD
81	VIVEK KUMAR	668741	RANCHI	THIRD
82	PRATIK SINHA	96597	TREASURY	FIRST
83	AKARNATH S	104902	TREASURY	SECOND
84	ASISH KUMAR JHA	104423	TREASURY	THIRD
85	RANJANA R	104572	TRIVANDRUM	FIRST
86	RIYAS RAHMAN	98805	TRIVANDRUM	SECOND
87	SHYCI T	94778	TRIVANDRUM	THIRD
88	RANJEET SINGH	726410	VIJAYAWADA	FIRST
89	APPALA KONDA VULISE	82752	VIJAYAWADA	SECOND
90	RAMA KRISHNA M	104627	VIJAYAWADA	THIRD
91	RITU RANI BEHERA	725873	VIJAYAWADA	THIRD

### TOPPERS PROMOTION TEST 2022 - CLERK TO OFFICER

SL.NO.	NAME	STAFF NO.	CIRCLE	RANK
1	HOSALLI ALLAPPA	107996	HUBBALLI	ALL INDIA TOPPER
2	ANKUR BHARADWAJ	762968	AGRA	CIRCLE TOPPER
3	VISHAL GUPTA	119082	AHMEDABAD	CIRCLE TOPPER
4	STALIN BABU	118913	BENGALURU	CIRCLE TOPPER
5	KESHAV JHA	113739	BHOPAL	CIRCLE TOPPER
6	DEBASHIS MISHRA	114041	BHUBANESHWAR	CIRCLE TOPPER
7	RAHUL KUMAR	114147	CHANDIGARH	CIRCLE TOPPER
8	SRIDHARAN S	121652	CHENNAI	CIRCLE TOPPER
9	DASHARATHI RANASINGH	776116	DELHI	CIRCLE TOPPER
10	PRIYANKUR SARKAR	806024	GUWAHATI	CIRCLE TOPPER
11	BHARATHI	48325	HEAD OFFICE	CIRCLE TOPPER
12	BANDI SHIVAKUMAR	806552	HYDERABAD	CIRCLE TOPPER
13	DEEPAK KUMAR JAISWAL	807937	INSPECTION	CIRCLE TOPPER
14	INZIMAM UL HAQ	108883	JAIPUR	CIRCLE TOPPER
15	DEEPA BHAGTYANI	108490	KARNAL	CIRCLE TOPPER
16	ASHIKEE MUKHIYA	114303	KOLKATA	CIRCLE TOPPER
17	ANKUR TANDON	114690	LUCKNOW	CIRCLE TOPPER
18	ANTO SAHAYA ASWIN A	121863	MADURAI	CIRCLE TOPPER
19	CHERUKURI L V SASIDHAR KUMAR	120984	MANGALURU	CIRCLE TOPPER
20	PARUCHURU BHANU THEA	120893	MANIPAL	CIRCLE TOPPER

21	SRITHA PRAKASH K	119569	MUMBAI	CIRCLE TOPPER
22	PANKAJ KUMAR CHOUDHARY	108811	PATNA	CIRCLE TOPPER
23	ANKIT KHUMAN PATLE	764256	PUNE	CIRCLE TOPPER
24	AVINASH VATSYAYAN	118948	RANCHI	CIRCLE TOPPER
25	JIFFIN JOSE	113557	TRIVANDRUM	CIRCLE TOPPER
26	SADASIVA K	108398	VIJAYAWADA	CIRCLE TOPPER

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**CANPAL CASTLE “ KAUSTHUBHAM ” – CBOA HOLIDAY HOME**  
**@ TIRUPATI**

**Address of the Holiday Home:**

#Plot no 1, 19th Ward,  
Vivekanandanagar,  
Narayanapuram Extension Area,  
Tirupati, Andhra Pradesh -517501

**Details of Accommodation:**

- ❖ Number of Rooms : 7 Rooms
- ❖ Room Occupancy Capacity: 3 Persons
- ❖ Room Tariff : 500 per day
- ❖ Xerox copy of Id card to be produced while check-in.

**Contact Number for Booking:**

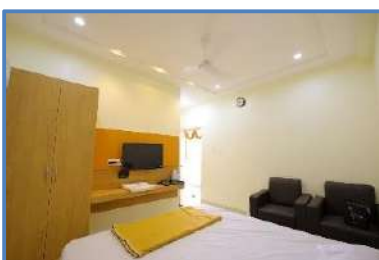
Name : R Himatej Reddy (Manager, Chandragiri Branch)  
Mobile : 6300187107 & 9885378095

❖ **Nearest Landmarks :**

- 1) Hotel Bliss
- 2) Canara Bank Renigunta Road Branch
- 3) Global Ambedkar Law college

❖ **Location in G Maps :** <https://maps.app.goo.gl/C2UnECYosBKnkQE7>

(Location will works accurately from **Hotel Bliss OR Canara Bank Renigunta Road Branch OR Global Ambedkar Law College**)




**FEBRUARY 2022**

DATE	EVENT	PLACE
3 <sup>RD</sup> FEB 2022	DISCUSSION WITH MANAGEMENT/HR WING	HEAD OFFICE BENGALURU
7 <sup>TH</sup> FEB 2022	KALABURGI REGIONAL OFFICE VISIT	KALABURGI RO
9 <sup>TH</sup> FEB 2022	MEETING WITH OUR BELOVED MD & CEO	HEAD OFFICE BENGALURU
10 <sup>TH</sup> & 11 <sup>TH</sup> FEB 2022	'KAUSTHUBHAM- A CANPAL CASTLE' DEDICATED TO ALL CANPALS	TIRUPATHI
15 <sup>TH</sup> FEB 2022	CIRCLE LEVEL JOINT MEETING (CLJM)& MEMBERS MEET	VIJAYAWADA CO
17 <sup>TH</sup> FEB 2022	214 <sup>TH</sup> JOINT CONFERENCE (JC) WITH MANAGEMENT	HEAD OFFICE BENGALURU
18 <sup>TH</sup> FEB 2022	DISCUSSION WITH MANAGEMENT/GA WING	HEAD OFFICE BENGALURU
26 <sup>TH</sup> & 27 <sup>TH</sup> FEB 2022	INAUGURATION OF CBOA VIJAYAWADA OFFICE	VIJAYAWADA



# KNOWLEDGE CORNER

## ECONOMY & BANKING UPDATES

**FEBRUARY**  
**2022**



FRIEND & GUIDE

### RBI MONETARY POLICY: RBI KEEPS REPO RATE UNCHANGED AT 4.0 PER CENT

The Reserve Bank of India's (RBI) Monetary Policy Committee (MPC) headed by **Reserve Bank of India (RBI) Governor Shaktikanta Das** kept the repo rate unchanged at **4 per cent** for the **10th** consecutive time while maintaining an 'accommodative stance' as long as necessary. The reverse repo rate will continue to be **3.35 per cent**. The central bank had last revised the policy rate on May 22, 2020, in an off-policy cycle to perk up demand by cutting the interest rate to a historic low. Reserve Bank of India conducted the 6th and the last Monetary Policy Committee (MPC) meeting for 2021-22 between **February 8-10, 2022**. The next meeting of the MPC is scheduled during **April 6-8, 2022**.

**The Marginal Standing Facility (MSF) rate and bank rates remain unchanged:**

- Policy Repo Rate: 4.00%

- Reverse Repo Rate: 3.35%
- Marginal Standing Facility Rate: 4.25%
- Bank Rate: 4.25%
- CRR: 4%
- SLR: 18.00%

### 17TH IBA'S ANNUAL BANKING TECHNOLOGY AWARDS 2021 ANNOUNCED

**Indian Banks' Association (IBA)** has announced the IBA's **17th Annual Banking Technology Awards 2021**. In total South Indian Bank has won 6 awards in the event. This year's IBA Awards celebrating "Next Gen Banking" has recognized technologies and practices in the banking industry that have demonstrated a high degree of innovation over the past year.

**The list of winners in different categories is given below:**

**Best Technology Bank of the Year**

- ☐ In Large Banks segment: Bank of Baroda
- ☐ In Small Banks segment: The South Indian Bank
- ☐ In Foreign Banks segment: Citibank N.A.
- ☐ Regional Rural Banks: Baroda Rajasthan Kshetriya Gramin

**Best Digital Financial Inclusion Initiatives**

- ☐ Large Banks: State Bank of India
- ☐ Small Banks: The Jammu & Kashmir Bank
- ☐ Regional Rural Banks: Baroda Rajasthan Kshetriya Gramin

**Best Payments Initiatives**

- ☐ Public Banks: State Bank of India
- ☐ Private Banks: ICICI Bank

**Best Fintech Adoption**

- ☐ Large Banks: ICICI Bank
- ☐ Medium Banks: Federal Bank
- ☐ Small Banks: The South Indian Bank
- ☐ Regional Rural Banks: Baroda Rajasthan Kshetriya Gramin

**Best Use of AI/ ML T & Data**

- ☐ Large Banks: ICICI Bank
- ☐ Small Banks: The South Indian Bank
- ☐ Regional Rural Banks: Telangana Grameena Bank

**Best IT Risk & Cyber Security Initiatives**

- ☐ Large Banks: Union Bank of India
- ☐ Medium Banks: Yes Bank
- ☐ Small Banks: The South Indian Bank

- ☐ Foreign Banks: The Hongkong & Shanghai Banking Corporation Ltd
- ☐ Regional Rural Banks: Baroda Rajasthan Kshetriya Gramin
- ☐ Co-operative Banks: The Saraswat Coop bank
- ☐ Small Finance/Payments Banks: Ujjivan Small Finance Bank

**Cloud Adoption**

- ☐ Large Banks: Union Bank of India
- ☐ Medium Banks: Yes Bank
- ☐ Small Banks: Karur Vysya Bank
- ☐ Foreign Banks: Citi bank N.A
- ☐ Regional Rural Bank: Baroda Rajasthan Kshetriya Gramin.

**BANKING AND FINANCIAL  
UPDATES**

- ☐ **State Bank of India (SBI)** has issued **\$300 million Formosa bonds** and listed the issuance on **India INX GIFT IFSC**. The lender is the first Indian entity to raise money through Formosa Bond, which is a bond issued in Taiwan. SBI was the first issuer whose Green bonds were dually listed in November 2021 on Luxembourg Stock Exchange through an MOU that has been entered into by both Exchanges.
- ☐ **Reserve Bank of India** has imposed several restrictions on **Indian Mercantile Cooperative Bank Ltd, Lucknow**, including a cap of **Rs 1 lakh on withdrawals**. The restrictions came into force from the closure of business hours on January 28, 2022.
- ☐ **Punjab National Bank (PNB)** and **Patanjali Ayurved Limited (PAL)** have launched co-branded contactless credit cards in partnership



with the **National Payments Corporation of India (NPCI)**. The co-branded credit cards are offered on NPCI's RuPay Platform and are available in two variants – **PNB RuPay Platinum and PNB RuPay Select**.

- ❑ As per SBI Chairman **Dinesh Kumar Khara**, **National Asset Reconstruction Company Ltd (NARCL) or bad bank** and **IndiaDebt Resolution Company Ltd (IDRCL)** are ready to commence operations. A total of **38 Non-Performing Asset (NPA)** accounts worth **Rs 82,845 crore** have been identified to be transferred to NARCL initially.
- ❑ The **Reserve Bank of India** has cancelled the license of **Independence Co-operative Bank Ltd., Nashik, Maharashtra** w.e.f February 03, 2022. The major reason for the cancellation of the license by RBI is that bank does not have adequate capital and earning prospects. This means that it does not comply with the provisions of **Section 11(1) and Section 22 (3) (d) read with Section 56 of the Banking Regulation Act, 1949**.
- ❑ **Export-Import Bank of India (Exim Bank)** on behalf of the government of India, extended a line of credit of **\$500 million** to the government of the socialist republic of **Sri Lanka** for financing the purchase of petroleum products. The fund will be used by the Island nation for the purchase of petroleum products.
- ❑ The **Reserve Bank of India** will observe **February 14-18, 2022** as **Financial Literacy week 2022**. Reserve Bank of India (RBI) has been conducting Financial Literacy Week (FLW) every year since 2016 to propagate financial education messages on a particular theme across the country.
- ❑ The **Reserve Bank of India** had introduced the **Voluntary Retention Route (VRR)** for investments by **Foreign Portfolio Investors (FPIs)** in debts in 2019 with an investment limit of **Rs 1,50,000 crore**. Out of this, around **Rs, 1,49,995 crore** have been availed so far in three tranches. Now RBI has increased this investment limit in VRR from **Rs. 1,50,000 crore to Rs. 2,50,000 crore**.
- ❑ The **State Bank of India (SBI)** has announced a partnership with **NSE Academy** to launch five online courses that promote financial literacy as a necessary life skill. The courses curated by SBI are a good blend of theory and operational aspects which will enable learners to have a deeper understanding of the fundamentals of banking, compliance, lending norms and a host of other topics.
- ❑ As per the data official released by the **Asian Development Bank (ADB)**, it provided a record **USD 4.6 billion** in sovereign lending to India in 2021. This included **USD 1.8 billion** towards coronavirus disease (COVID-19) pandemic response. The ADB's regular funding programme to India is made to support transport, urban development, finance, agriculture, and skills building.
- ❑ **RBL Bank** has partnered with **Creditas Solutions** for its '**Neo Collections**' platform. The bank will utilise the SaaS-based platform to accelerate efficiency in collections across the loan cycle. The platform is built to automate strategies for reaching out to customers individually in an empathetic manner and motivate them to repay loans.
- ❑ **Bank of Baroda** will acquire **Union Bank of India's 21% stake** in **IndiaFirst Life Insurance Company**. It is a joint venture between the **Bank of Baroda, Union Bank of India, and Carmel Point Investments**.
- ❑ Finance Minister, **Nirmala Sitharaman** has launched the first **colour souvenir coin** on '**Panchtantra**' on the occasion of the 17th foundation day of **Security Printing and Minting Corporation of India Limited (SPMCIL)**. The

finance minister in her address stressed on upskilling and acquiring new skills, and up-gradation to meet the technology-driven economy.

- ❑ Private sector lender, **Yes Bank** has launched an '**Agri Infinity**' programme for digital financing solutions in the food and agriculture sector ecosystem by mentoring entrepreneurial ventures in this field. Agri-fintech start-ups working on financial innovations across the food and agriculture value chain are eligible to apply under this programme and can work with Yes Bank for digital solutions.
- ❑ **JPMorgan** has become the world's first bank to set up shop in the metaverse. The largest bank in the US has opened a lounge in the blockchain-based world **Decentraland**. Users can create their virtual avatars, build virtual spaces and roam in the lounge christened '**Onyx Lounge**' after its suit of Ethereum-based services. The lounge also features a digital image of the bank's CEO **Jamie Dimon**.
- ❑ **Reserve Bank of India (RBI)** has extended the deadline for **non-banking financial companies (NBFCs)** to comply with new **Non-Performing Assets (NPAs)** classification norms (the norms are issued by RBI in November 2021) to **September 2022** from the earlier deadline of **March 2022**.
- ❑ **State Bank of India (SBI)** Research Report, **Ecwrap**, has revised downwards the gross domestic product (GDP) growth rate of India for FY22 (2021-22) to **8.8 per cent**. Earlier this was estimated at **9.3 per cent**. The report projects the GDP to grow at **5.8 per cent** in the third quarter (Q3) of FY2021-2022 (October-December).

## ECONOMY UPDATES

- ❑ Domestic rating agency **CRISIL** has estimated

FY23 real GDP growth at **7.8 per cent** as compared with the **8.5 per cent** projected in the Economic Survey. Estimating the growth to slow to **7.8 per cent in FY23** from the **9.2 per cent in FY22**.

- ❑ The National Statistical Office recently released the first revised GDP estimates for the fiscal year 2021. According to the estimates, the **GDP contracted by 6.6%**. Earlier, the GDP had contracted by **7.3%**. The contraction is mainly due to the COVID pandemic and the lockdown imposed.
- ❑ The **Government of India** has done a conversion switch transaction of its securities with the **Reserve Bank of India (RBI)** for an amount of **1,19,701 crores (face value)**. The transaction involved buying back securities that are being matured in **FY 2022- 23, FY 2023-24 and FY 2024-25** from the RBI and also issuing fresh securities for equivalent market value, to make the transaction cash neutral.
- ❑ The largest buyer, the **Central Bank of Thailand**, **bought 90 metric tonnes of gold** while RBI bought 77.5 metric tonnes taking its total gold reserve to 754.1 tonnes at the end of December 2021. When it comes to gold buying, the Reserve Bank of India (RBI) emerged as the second-largest buyer of yellow metal among the world's Central Banks in 2021.
- ❑ **Ministry of statistics and programme implementation (MoSPI)** has projected India's gross domestic product (GDP) deflator for FY23 at **3 to 3.5%**. The Government's own projection on real GDP growth for FY23 is at **7.6-8.1%** and the union budget projected nominal GDP growth rate to be 11.1% for FY23. GDP Projection in the Budget is based on advance estimates of the '**National Statistical Office**' (NSO).
- ❑ **India's retail inflation**, as measured by the **consumer price index (CPI)**, accelerated to

**6.01%** in the month of January, breaching the **Reserve Bank of India (RBI)** tolerance band of 6%, albeit marginally. The surge in inflation print was driven by higher consumer goods and telecom prices along with a comparatively low rate a year ago.

- ❑ **India's wholesale inflation** has eased to **12.96 %** in January from **13.56 %** in the previous month. The Wholesale Price Index (WPI) based inflation has declined consistently in recent months. It fell from 14.87 % in November 2021 to 13.56 % in December 2021 and further to 12.96 % in January 2022. However, inflation still remains at an elevated level and is a matter of concern for economic policymakers.
- ❑ **Tata Group** has chosen **State Bank of India, Bank of Baroda and HDFC Bank** as preferred bankers for **Air India**. Recently Tata Group has taken over Air India from the government. Air India is the largest international carrier out of India with an **18.6%** market share. Tata Sons have availed of a **Rs 10,000- crore loan** from SBI and a **Rs 5,000-crore loan** from BoB. The loan from HDFC Bank is not known yet. The loans are unrated, unsecured, and pegged at 4.25% [interest rate] annually.
- ❑ **National Payments Corporation of India (NPCI)** and the **UPI ecosystem** (comprising of leading banks and fintechs) have announced the UPI Safety and Awareness initiative, to create awareness amongst consumers. Under this initiative, NPCI and the UPI ecosystem will observe **February 1-7** as '**UPI Safety and Awareness Week**' and the whole of February as '**UPI Safety and Awareness Month**'.
- ❑ **ICICI Lombard General Insurance** has partnered with **Airtel Payments Bank** to offer cyber insurance to customers of the bank. This Cyber Insurance policy provides financial protection to customers against potential financial fraud relating to banking, credit or debit card; identity theft; phishing or email spoofing etc. Airtel

Payments Bank customers can purchase this cyber insurance policy within minutes using the Airtel Thanks app.

- ❑ **Razorpay** has expanded into South-East Asia with the acquisition of a majority stake in a Malaysian fintech firm **Curlec**, valuing the company between **\$19-20 million**. Razorpay expects to complete the full acquisition in the next one-and-a-half years. The Kuala Lumpur-based, Curlec builds solutions for recurring payments for businesses. This marks Razorpay's fourth acquisition overall and its first in the international markets.
- ❑ **Central Bureau of Investigation (CBI)** has booked **ABG Shipyard** for an alleged **Rs 22,842-crore financial fraud**. ABG Shipyard is the flagship entity of ABG Group. It has cheated a consortium of 28 banks and financial institutions of Rs. 22,842 crore. This is the biggest bank fraud case ever registered by the CBI. The case pertained to funds gotten and misused during the 2012-17 period. **Rishi Agarwal**, the then CMD of ABG Shipyard has been named in the FIR.
- ❑ **Paisabazaar.com**, a digital platform for consumer credit, has partnered with **RBL Bank Limited** to offer '**Paisa on Demand**' (PoD), a credit card that will be exclusively available on the Paisabazaar platform. To build products that offer integrated services for the large under-served segments across India.
- ❑ **Small Industries Development Bank of India (SIDBI)** has launched the '**Waste to Wealth Creation**' programme for women in the Sundarbans in **West Bengal**. In this, the women will make ornaments and showpieces from the fish scales. SIDBI will extend benefits to 50 women indirectly generating revenues from alternate livelihoods.
- ❑ **Securities and Exchange Board of India (Sebi)** board has decided to make provision for

separation of the roles of **chairperson and MD/CEO** as **'voluntary'** against **'mandatory'** earlier. The market regulator had in June 2017 set up a committee on corporate governance under Uday Kotak with a view to seek recommendations to further enhance corporate governance norms for listed companies.

- ❑ **Nepal** will be the first country to adopt **India's UPI system**, which will play a pivotal role in transforming the digital economy of the neighbouring country, the **National Payments Corporation of India (NPCI)**. NPCI International Payments Ltd (NIPL), the international arm of NPCI, has joined hands with Gateway Payments Service (GPS) & Manam Infotech to provide the services. **GPS is the authorized payment system operator in Nepal. Manam Infotech** will deploy Unified Payments Interface (UPI) in **Nepal**.
- ❑ **New Development Bank (NDB)** will become the first multilateral agency to open an office in the **Gujarat International Finance Tech City (GIFT)**. New Development Bank (NDB) has received the approval for the same and will open the office in May 2022 in GIFT City.
- ❑ According to Economic Survey, the government is setting up the **National Land Monetisation Corporation (NLMC)** to carry out the monetization of the land and other non-core assets. The initial authorized share capital of NLMC will be **Rs 5000 crores** and subscribed share capital of ₹150 crores. So far, CPSEs have referred **3,400 acres of land** and other non-core assets for monetization from CPSEs including MTNL, BSNL, BPCL, B&R, BEML, HMT Ltd, Instrumentation Ltd.
- ❑ The **United States** was India's top trading partner in the calendar year **2021** with a trade of **\$112.3 billion**. The US is followed by China on second. The value of trade between India and China was **\$110.4 billion**. In 2020, China was India's top trading partner and the US was in

the second rank. In 2019 USA was India's top trading partner and China was on second.

- ❑ **National Bank for Agriculture and Rural Development (NABARD)** has launched the **'JIVA programme'** to promote natural farming under its existing watershed and wadi programmes in 11 states. To effectively implement the principles of agroecology long-term sustainability and transform the pre-existing social and natural capital towards efficient farming.
- ❑ The **Government of India, the State Governments of Karnataka and Odisha and the World Bank** have signed a \$115 million (INR 869 crore) **Rejuvenating Watersheds for Agricultural Resilience through Innovative Development (REWARD) Programme**. This programme will help national and state institutions adopt improved watershed management practices to help increase farmers' resilience to climate change, promote higher productivity and better incomes.
- ❑ The **State Bank of India (SBI)** has signed a tripartite **Memorandum of Understanding (MoU)** with the **Indira Gandhi Centre for the Arts (IGNCA)** and **National Culture Fund (NCF)** of the Ministry of Culture, for Development of **Atmanirbhar Bharat Centre for Design (ABCD)** at L1 Barrack, Red Fort, in Delhi. The main objective of Project ABCD is to highlight, promote and celebrate the products that have the Geographical Indication sign to give a boost to Economic Value Addition to GI products from India.
- ❑ **TransUnion CIBIL** has partnered with the **Federation of Indian Chambers of Commerce & Industry (FICCI)** to launch a unique nationwide MSME consumer education program to support MSME. This program will kick off with MSME clusters in **Maharashtra, Assam and Tripura** and aims to reach thousands of MSMEs across key MSME clusters in India.

- ❑ The former secretary, Department of Sports, **Ravi Mittal** has been appointed as the **Chairman of Insolvency and Bankruptcy Board of India (IBBI)**, as per the notification issued by the Ministry of Corporate Affairs. He is a 1986 batch IAS officer from Bihar cadre. He will serve as the Chairman of IBBI for a term of five years or till he attains 65 years of age, whichever is early.
- ❑ **Sanjay Malhotra** has been named as **Secretary in the Department of Financial Services in the Ministry of Finance**. He is a 1990 batch IAS officer of the Rajasthan cadre. Before this, Sanjay Malhotra was Chairman and Managing Director of REC Ltd. He has succeeded **Debashish Panda**, who completed his term as DFS Secretary on January 31, 2022.
- ❑ Industrial Development Bank of India (IDBI Bank) has informed the stock exchanges that its board has approved the reappointment of **Rakesh Sharma** as the **managing director and chief executive officer** of the bank for a period of three years, effective March 19, 2022. Sharma's reappointment as the MD&CEO of the bank has received the banking regulator, Reserve Bank of India's (RBI) nod.
- ❑ Former ICICI Banker, **Madhabi Puri Buch** has been appointed as the new **Securities and Exchange Board of India (SEBI)** chairman, replacing **Ajay Tyagi**. She is the **first woman chief of SEBI** and also the first non-IAS to head the regulatory body. She has over three decades of experience in the financial markets and was SEBI whole-time member (WTM) between **April 5, 2017, and October 4, 2021**
- ❑ As per a brand valuation report released by Brand Finance, **Life Insurance Corporation** has been ranked at **10th** in the list of insurance brands globally. LIC is the only Indian insurance company in the top 10 list. LIC has a valuation of **USD 8.656 billion (around Rs 64,722 crore)**. Of the top 10, as many as 5 are Chinese insurance

companies, with by **Ping An Insurance** emerging as the world's most valuable insurance brand, despite recording a 26 per cent drop in brand value. The US has two companies in the top 10, while France, Germany, and India have one each in the list.

- ❑ **NITI Aayog**, in collaboration with **PhonePe, AWS and EY**, has organized a three-week-long virtual summit, '**Fintech Open**', from **7-28 February**. The summit was inaugurated by Union Minister for Railways, Communications, and Electronics and IT, **Ashwini Vaishnaw** in the presence of NITI Aayog Vice-Chairman Dr Rajiv Kumar.
- ❑ **Sandeep Bakhshi** has been named the **Business Standard Banker of the Year 2020-21**. He is the **managing director (MD) and chief executive officer (CEO) of ICICI Bank**. The winner was chosen by a jury of 5 members chaired by former Reserve Bank of India deputy governor **S S Mundra**. For 2020-21, ICICI Bank reported a net profit of Rs 16,193 crore against Rs 7,931 crore during the previous financial year.

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# GIST OF CIRCULARS

**IMPORTANT HEAD OFFICE CIRCULARS IN NUTSHELL**

## FEBRUARY 2022



FRIEND & GUIDE

NUMBER	CONTENT
59/2022	INTRODUCTION OF SECOND LEVEL AUTHORISATION IN GLs
60/2022	Adoption of CanaraTIMES as the new Training Management System (TMS) of the Bank <ul style="list-style-type: none"> <li>• Implementation of Online Training Management System.</li> <li>• Designation of Online Training Management System as CanaraTIMES</li> <li>• CanaraTIMES is to be accessed through SAS package.</li> <li>• Henceforth all the activities related to internal trainings are to be carried out only in CanaraTIMES package.</li> </ul>
63/2022	Foreign Contribution (Regulation) Act 2010 (FCRA) - Receipt of foreign contribution by Individuals/NGOs/Organizations from foreign donors
66/2022	RATES OF INTEREST ON RUPEE LOANS AND ADVANCES



S.No.	Rate	Tenor	Existing Rate (%)	Rate w.e.f. 07.02.2022 (%)
1	MCLR	Overnight MCLR	6.55	6.55
		One Month MCLR	6.55	6.55
		Three Month MCLR	6.85	6.85
		Six Month MCLR	7.20	7.20
		One Year MCLR	7.25	7.25
2	RLLR		6.90	6.90
3	STRLLR		4.00	4.00
4	EBLR1		6.65	6.80
5	EBLR2		4.00	4.00

69/2022	<p>Centralisation of NRI account opening process at Ernakulam CPH.</p> <ul style="list-style-type: none"> <li>Centralisation of NRI account opening process at Ernakulam CPH for accounts canvassed at the Branches and Rep. Offices of the Bank</li> <li>CPH Ernakulam is single point of contact for all NRI accounts activation.</li> <li>All branches including Sharjah Rep. Office for opening NRI accounts under product code SB-NRE (103) &amp; SB-NRO (104) mapped to CPH Ernakulam.</li> <li>Accounts opening under product code SB-NRE (103) &amp; SB-NRO (104) is disabled at Branches.</li> <li>NRI Hub, International Operations wing HO Continues to be overseeing authorities for all NRI accounts</li> </ul>
70/2022	Opening of CASA account and Demat Account of policy holders of LIC of India-for seamless completion of upcoming mega IPO of LIC of India
71/2022	<p>Special Package under Retail Lending schemes to the employees of India's Premier Educational Institutions / Colleges and Central Universities coming under MoE &amp; MoHFW and which are eligible to be financed by Higher Education Financing Agency (HEFA) – On All India basis</p> <ul style="list-style-type: none"> <li>100% waiver in applicable processing charges under this package</li> </ul>
75/2022	Linking of loans and advances under MSME to Repo Linked Lending Rate (RLLR) – Need for strict adherence to extant guidelines.
76/2022	Loan Guarantee Scheme for the COVID Affected Tourism Service Sector (LGSCATSS) of M/s NCGTC Ltd. – Clarification of existing guidelines.
77/2022	REVISION IN ANNUAL FEE FOR DIFFERENT VARIANTS OF DEBIT CARDS
80/2022	<p>GOLD LOAN - MODIFICATIONS IN SYSTEMS AND PROCEDURES.</p> <ul style="list-style-type: none"> <li>Relaxation in the ratio of Jewel Appraisers in the panel at RO to the Branch network till June 2022.</li> <li>Incorporation of Disbursement Request clause in Gold Loan Application forms (NF 497, NF 1009 and NF 1030).</li> <li>Modification in procedural guidelines for Delivery of Gold Jewellery, in case of Redemption to Third-parties.</li> <li>Cancellation and Variation of Nomination in Gold Loans.</li> </ul>
85/2022	Modification in delegation of powers in respect of Gems and Jewellery Sector



86/2022	SCHEME OF DELEGATION OF POWERS FOR CREDIT SANCTIONS - REITERATION OF GUIDELINES
88/2022	Concessional rate of interest for loans under Component-A of PM-KUSUM Scheme
90/2022	SEEKING CLARIFICATIONS FROM HEAD OFFICE ON POLICY MATTERS RELATED TO CREDIT - REITERATION OF GUIDELINES <ul style="list-style-type: none"><li>• Clarifications/queries from HO to be sought under the signature of Circle Head.</li></ul>
91/2022	Reduction in Rates of Interest applicable to Export Credit facilities (in INR) under "CANARA MSME CAP" scheme.
92/2022	Reduction in Rates of Interest applicable to Export Credit facilities (in INR) under "CANARA GST Scheme".
95/2022	<ul style="list-style-type: none"><li>• REVIEW AND REVISION OF CERTAIN NON-CREDIT NON-FOREX SERVICE CHARGES.</li><li>• INTRODUCTION OF NEW SERVICE CHARGES.</li><li>• REVISED CHARGES TO BE EFFECTIVE FROM 01.04.2022</li></ul>
98/2022	MANDATORY OPENING OF BANK GUARANTEE / LETTER OF CREDIT IN CBS AND USE OF SFMS FOR SENDING AND RECEIVING INLAND LETTER OF CREDIT (ILC) AND INLAND BANK GUARANTEES (BGs).
103/2022	Policy guidelines on handling loan applications received through "Jansamarth Portal" (also known as National Portal) <ul style="list-style-type: none"><li>• Detailed policy guidelines on handling loan applications received through "Jansamarth Portal.</li><li>• Overall scope of Jansamarth Portal.</li><li>• Detailed SOP on handling the applications pertaining to various schemes received through Jansamarth Portal.</li><li>• SOP to be followed by Branches /RAH/ROs/COs in LAPS for processing proposals received under Jansamarth Portal.</li></ul>



# EVENTS OF FEBRUARY 2022



**WEDNESDAY MEETING CBOA BENGALURU**



**GENERAL BODY MEETING & CALENDAR DISTRIBUTION BY CBOA MORADABAD**



**BRANCH VISITS BY CBOA HUBBALI**



**CALENDAR DISTRIBUTION CBOA CHENNAI**



**CALENDAR DISTRIBUTION BY CBOA RAJKOT**



**CALENDAR DISTRIBUTION BY CBOA DELHI NORTH**



**HANDING OVER CBOA DIARY TO CIRCLES HEADS OF TRIVANDRUM, AHMEDABAD & HUBBALI**



**MEMBERS MEET CBOA CHIKODI**



**GS VISIT TO KALABURGI RO**



**BRANCH VISIT CBOA KOLKATA**



**BRANCH VISITS CBOA KARNAL**



**WEDNESDAY MEETING: CBOA BENGALURU**



**MEMBERS MEET CBOA HYDERABAD**



**MEMBERS MEET CBOA JABALPUR**



**GS AND CENTRAL LIAISON HANDING OVER CBOA DIARY TO MD& CEO**



**GS VISIT TO BENGALURU CO & MEMBER'S MEET**



**CBOA WELFARE SCHEMES DISTRIBUTION TO BENEFICIARIES: CBOA LUCKNOW**



**BRANCH VISIT: CBOA BHOPAL**



**CBOA DISTRICT MEETING: CBOA THIRUVALLUR**



**HANDING OVER CBOA DIARY & CALENDAR TO CIRCLE HEAD: CBOA LUCKNOW**



**BRANCH VISITS & CALENDAR DISTRIBUTION: CBOA BHUBANESWAR**



**GS GREETS OUR EX ED SMT P V BHARATHI & PRESENT ED SMT A MANIMEKHALAI AT TIRUATHI**



**'KAUSTHUBHAM-CANPAL CASTLE' AT TIRUPATHI BEING DEDICATED TO CANPALS BY OUR ED SMT A MANIMEKHALAI IN THE PRESENCE OF OUR GS SRI K RAVIKUMAR**



**OUR PRESIDENT SRI RAJIV NIGAM FELICITATES OUR ED SRI B M SHARMA ON HIS VISIT TO JAIPUR**



**OUR GS SRI K RAVI KUMAR VISITS VIJAYAWADA CO FOR ATTENDING CLJM**



**GS INTERACTS WITH CBOA MEMBERS AT CPH VIJAYAWADA**



**BRANCH VISITS : CBOA BHOPAL**



**BRANCH VISITS : CBOA CHENNAI**



**BRANCH VISITS: CBOA COIMBATORE**



**CHAIRMAN, PRESIDENT & GS AT HO ALONG WITH OTHER CNT MEMBERS AT HO  
ATTENDING 214<sup>TH</sup> JOINT CONFERENCE**



**CHAIRMAN, PRESIDENT & GS AT HO ALONG WITH OTHER CNT MEMBERS VISIT GA WING HO &  
FELICITATING OUR ED**



**CANPAL ACTIVITY: CBOA THIRUVALLUR**



**CBOA CHENNAI TEAM WELCOMING OUR MD&CEO ON HIS VISIT TO CHENNAI**





**GENERAL MEMBERS MEET: CBOA TRICHY**



**CENTRAL LIAISON HANDING OVER CBOA MERIT AWARDS TO PROMOTION EXAM TOPPERS AT HUBBALLI**



**CBOA OFFICE BEARERS DISTRIBUTES MERIT AWARDS TO PROMOTION EXAM TOPPERS AT AHMEDABAD**



**OUR PRESIDENT WISHING GOOD LUCK TO PROMOTION ASPIRANTS AT JAIPUR CO**



**DEFENCE WORKSHOP: CBOA TIRUPPUR**



**CBOA VIJAYAWADA OFFICE INAUGURATION IN THE PRESENCE OF OUR GS K RAVIKUMAR, STRATEGIC MENTOR SRI G V MANMARAN & VIJAYAWADA CO GM SMT K KALYANI**



**BLOOD DONATION CAMP BY CBOA KALABURGI**



**CBOA KERALA CHAPTER TOP OFFICE BEARERS MEETING & FELICITATING DGS SRI JOSEPH JAMES:  
BY CBOA ALAPPEY**



**WELCOMING NEWLY RECRUITED OFFICERS : CBOA CHENNAI**



**WELCOMING NEWLY RECRUITED OFFICERS: CBOA BENGALURU**



**DISTRIBUTING CANPAL MERIT AWARDS TO PROMOTION EXAM TOPPERS: CBOA BHOPAL**



**CANPAL CRICKET LEAGUE: CBOA PUNE**



**CBOA BHOPAL CRICKET PREMIER LEAGUE: CBOA BHOPAL**



**OFFICE BEARERS WISHING GOOD LUCK TO THE PROMOTION ASPIRANTS AT THE INTERVIEW VENUE:  
CBOA HUBBALI**



**REGIONAL LEVEL BADMINTON TOURNAMENT: CBOA DHANBAD**



**CBOA OFFICE BEARERS WISHING GOOD LUCK TO THE PROMOTION ASPIRANTS: CHANDIGARH CO**



**CBOA AGRA OFFICE BEARERS WELCOMING OUR BELOVED MD& CEO ON HIS MAIDEN VISIT TO AGRA**



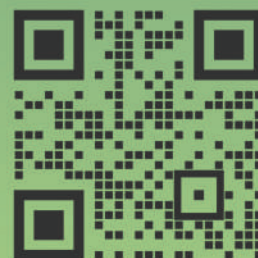
**OUR CHAIRMAN SRI JACOB P CHITTATTUKALAM ADDRESSING CBOA MEMBERS AT TRIVANDRUM**

# KAUSTHUBHAM CANPAL CASTLE @ TIRUPATI



#Plot no 1, 19th Ward, Vivekanandanagar,  
Narayanapuram Extension Area,  
Tirupati, Andhra Pradesh -517501

Contact Number for Booking:  
R Himatej Reddy (Manager, Chandragiri Branch)  
Mobile : 6300187107 & 9885378095



For Location in G Maps click on the link or scan the QR Code:  
<https://maps.app.goo.gl/C2UnECYosBKnkQEh7>