

Friend & Guide

DECEMBER 2025

AN E-MAGAZINE FROM CBOA

Tradition, Togetherness & Teamwork:
Bhoomi Pooja, Canpal Castle
Ayodhya



CANARA BANK OFFICERS' ASSOCIATION

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COVER PAGE

Bhoomi Pooja for Canpal Castle at Ayodhya in presence of General Secretary Sri Ravikumar K & MD&CEO Sri K Satyanarayana Raju

Friend & Guide

THE END OF AN ERA – ONWARD TO NEW GOALS

Dear Canpals,

For Canpals, this December not just brings the year to a close, but also an era as our beloved former MD & CEO Sri. Satyanarayana Raju demitted office on super-annuation on 31-12-2025.

He assumed office as MD & CEO of Canara Bank in 2021 and since then under his leadership, our Mother Bank has made things possible which were thought to be impossible. Some of the highlights of our achievements have been mentioned here below:

Global Business crossed 26.75 Lakh Crores.

- Operating Profit stands at Rs. 17,141 Crores and Net Profit stands at Rs. 9,526 Crores for H1 and well on the way to cross Rs. 20,000/- for the FY.
- Gross NPA and Net NPA at an all time low of 2.35% and 0.54% respectively.
- Launching of specialised products specifically targeting micro-categories of customers with huge growth potential like ASPIRE, ANGEL, Premium Payroll, TD for 555 days, Solar Loans and NRO & NRE Platina.
- Exemplary Performance in Retail Loan Portfolio with HL growing by 15.25% and VL growing by a whopping 25.85%.
- Market Cap crossed a humungous Rs. 1.25,000 Lakh Crores with 5 year returns crossing 450%.
- Digital Transformation led by the new improved Canara ai1 Super App, Canara ai1Pe and CBDC.
- IPOs of subsidiaries Canara HSBC and Canara Robeco were launched to great fanfare.

All this was made possible by the visionary leadership of our beloved Sri. Satyanarayana Raju and his ability to translate vision into reality. Rising from humble beginnings, he retired on 31-12-2025 after leading our Mother Bank with distinction and playing a pivotal role in its growth story. He consistently acknowledged that the Bank's stellar performance was driven by the capability and dedication of its employees and ensured that the gains were generously shared with them. Time and again, he reaffirmed that the greatest strength of Canara Bank lies in its people.

He shared a strong and cordial relationship with our beloved General Secretary, and it would be fair to say that the notable achievements of our Mother Bank and the historic milestones of CBOA in employee welfare during this period were the result of their shared synergy.

With this era concluding on 31-12-2025, we draw strength from the past while focusing on the future. The accomplishments under the leadership of Sri. Satyanarayana Raju have laid a solid foundation. In this New Year, it is our collective duty to build on this legacy and take our Mother Bank and CBOA to even greater heights—the best tribute to those who led us here.

May this New Year bring health, harmony and success to every Canpal family. May the blessings of the holy land guide us in all our endeavours and may our organisation continue to grow stronger with each passing day.

Happy New Year

TICKER TALES

02



*Good foundations don't make noise...
they hold the weight.*

India Becomes the World's 4th Largest Economy,
Surpasses Japan - Economic Times

FROM THE DESK OF GENERAL SECRETARY



Dear Canpals,

My heart felt truly blessed to be present in the sacred city of Ayodhya!

Ayodhya, also called as The Temple Town is one of the most ancient and sacred cities of India, deeply rooted in history, faith and culture. It holds a central place in the epic Ramayana as the birthplace of Lord Ram. Situated on the banks of the holy river Sarayu, Ayodhya radiates spiritual calm and devotion. For centuries, the city has been a symbol of dharma, truth and righteous living. Ayodhya has witnessed the rise and fall of kingdoms, yet its spiritual essence has remained eternal. The Ram Mandir stands as a monumental expression of faith, determination and unity. Pilgrims from across India and the world visit Ayodhya seeking peace and blessings. The city beautifully blends ancient traditions with modern development. Ayodhya continues to inspire generations as a timeless symbol of India's civilisational soul.

On 19th December, I arrived in Ayodhya and was delighted to be warmly received by more than 50 Canpals at the Ayodhya Airport. The distinctive elan and immaculate coordination of Ayodhya team made the occasion truly memorable. The spirit of brotherhood extended by our Canpals, under the guidance of our Senior Vice President **Shri. Dhananjay Singh**, deeply touched me and made me feel completely at home.

After a compendious interaction with our Team at the airport, I set forth towards the sacred city of Ayodhya.

With every mile, the air seemed to grow lighter, carrying whispers of spirituality and calm. Ayodhya breathed upon me an atmosphere where peace and divine serenity flowed as one. Though the air carried a gentle chill, my heart felt an unspoken warmth. In that quiet stillness, my soul found comfort, balance and grace.

My first program in the Holy City was the signing of the sale deed for purchasing land to construct our Canpals' Castle—an experience that was deeply emotional and truly historic for me. It marked the realisation of the long-cherished dream of our Mighty CBOA to create a space of rest and togetherness for our Canpals in the sacred city.



“Our culture is our foundation. It is what enables us to adapt & innovate.” ~ Satya Nadella

FROM THE DESK OF GENERAL SECRETARY

This milestone reflects our vision and collective commitment towards members' well-being, and I consider it a proud privilege to have been part of this memorable step in our Association's journey.

After the landmark signing of the sale deed for Canpals' Castle at sacred city of Ayodhya, I humbly sought the blessings of Mahant

Shri. Denendra Das Ji of the revered Nirmohi Akhara. In the quiet sanctity of that moment, devotion met destiny and faith gently crowned my soul. Mahant Shri. Denendra Das Ji, revered for his simplicity and profound wisdom radiates spiritual grace. Receiving his blessings felt like the soul's assurance that this noble endeavour is aligned with dharma, purpose and divine will.

On 20th December, I had the privilege of meeting **Shri. Champat Rai ji**, Vice President of the Vishva Hindu Parishad and the current Gen-earl Secretary of Shri Ram Janmabhoomi Tirtha Kshetra. The interaction provided a valuable opportunity to listen to his insights on various dimensions of our nation's economic development. His clarity of thought and depth of understanding reflected years of dedicated public service. I was truly inspired by the breadth of his experience and his strong commitment towards society. The meeting left a lasting impression on me, both intellectually and personally. Subsequently, the official registration of the land was completed at the Registrar's Office, marking a truly defining moment. It was a day that will forever be etched in the annals of CBOA. With the land now legally ours and ready for construction, a beautiful dream has turned into reality for every Canpal. The vision of Canpals' Castle taking shape in the Holy City of Ayodhya fills our heart with pride and emotion.

Marking the auspicious Bhoomi Pooja of Canpals' Castle, a **four-day Bhandara** was organised with the help of **Amma Ki Rasoi**, serving **free meals to over 10,000 people**. This act of selfless seva in the sacred city of Ayodhya beautifully personified the spirit of compassion and unity of our Canpals. I express my hearty wishes to Team Lucknow for such wonderful gesture, which highlights the values that form the very foundation of our humanity.

- *Significance of work-life integration.*
- *Latest Industrial developments and Technological innovations.*
- *Paradigm shift in banking industry with the entry of Artificial Intelligence.*
- *Importance of ethics in Banking Industry.*
- *The need to soulfully adopt the policies of our Bank.*
- *Positive implication of family culture at work place.*
- *Our stand on the upcoming agitational programs.*
- *CASA position of our Mother Bank.*
- *Serving our customers with a smile!*

The interactive session with our Canpals was a truly delightful and enriching experience. Every word shared reflected depth, concern and thoughtful engagement. The passion and eagerness of our Canpals towards understanding the evolving realities of banking sector deeply inspired me.

A special commemorative postage stamp collection on Shri Ram Janmabhoomi Temple, released by our Hon'ble Prime Minister Shri Narendra Modi ji on 18 January 2024, was presented to me as a meaningful symbol of faith and heritage. The elegantly curated album comprises six stamps depicting the Ram Temple, Lord Ganesh, Lord Hanuman, Jatayu, Kevatraj, and Mata Shabari, reflecting the universal and timeless appeal of Lord Ram.

The release of a commemorative stamp featuring myself on this occasion further imparted a deeply personal and enduring significance to this memorable gesture. It was a moment of deep emotion and humble pride, symbolizing recognition not just of an individual, but of the values and journey of our Mighty CBOA. The experience will remain etched in my memory as a rare honour and a source of lasting inspiration.

The Members' Meeting was followed by a Joint RC Meeting, where I have addressed all the office bearers of Lucknow Circle with clarity and vision, guiding them to navigate the upcoming challenges that trade unions may face. The key directions emphasised include:

- *Strategic preparedness for transformations arising from mergers.*
- *Vigilance and advocacy in safeguarding the Public Sector nature of PSBs.*
- *Strengthening collective resolve to uphold the values and rights of every Canpal.*
- *Significance of co-ordination and leadership among office bearers to meet challenges with confidence and foresight.*

It was encouraging to observe that every office bearer demonstrated a strong determination to actively and wholeheartedly contribute in taking our Mother Bank to greater heights while further strengthening our Mighty Association. and welfare of our entire Canpal Family.

FROM THE DESK OF GENERAL SECRETARY

It was encouraging to observe that every office bearer demonstrated a strong determination to actively and wholeheartedly contribute in taking our Mother Bank to greater heights while further strengthening our Mighty Association.

Subsequently, a meeting was held with Shri Awadhesh Prasad Singh, Member of Parliament from Ayodhya, in a cordial atmosphere, where matters of mutual interest and public and institutional relevance were discussed, reflecting constructive dialogue and mutual regard.

22nd December 2025 remains etched in my memory as a historic and defining day for our Mighty CBOA, marking the Bhoomi Pooja of the proposed Canpals' Castle at Ayodhya. I firmly believe this auspicious occasion will be remembered in CBOA history for the positivity and purpose that surrounded it, further enriched by the gracious presence of our beloved MD & CEO Shri K. Satyanarayana Raju Sir.

We were equally honoured by the presence of Shri. Champat Rai ji – General Secretary of Shri Ram Janmabhoomi Tirtha Kshetra and Shri. Ajit Kumar Mishra – General Manager, Lucknow Circle. Several executives from the Circle and Regional Offices, along with more than 200 members, added dignity and strength to the gathering.

It was a matter of immense pride for all of us that the Bhoomi Pooja was performed by our own beloved MD & CEO Shri K. Satyanarayana Raju Sir. While addressing the gathering, he graciously appreciated the efforts and solid commitment of CBOA

His words acknowledging our wholehearted participation in the business development of our Mother Bank were deeply encouraging. He also recognised our consistent efforts in safeguarding the interests and welfare of our entire Canpal Family.

On this occasion, I expressed my heartfelt gratitude to our beloved MD & CEO for his inspiring leadership, sound wisdom and exemplary professionalism. I also acknowledged with profound respect the kindness and vision he has portrayed, which has significantly contributed to the growth and strength of Canara Bank.

Peter Drucker once said, "The best way to predict the future is to create it." This thought aptly reflects the leadership approach of our Senior Vice President - Shri Dhananjay Singh. With foresight and determination, he consistently works towards shaping a stronger and more compassionate team. His proactive mindset and decisive actions inspire confidence and trust among our Canpals and under his leadership, challenges are transformed into opportunities for collective growth and progress. I convey my whole hearted thanks to our Senior Vice President - Shri Dhananjay Singh for making every minute of my visit to Ayodhya more meaningful.

I wholeheartedly extend my sincere gratitude to Team Ayodhya — Shri Shakthi Saurabh Mani Tripathi, RS, Shri Nishanth Singh, ARS, Shri Atul Kumar Dwivedi, ARS, Shri Ghanshyam Mishra, Shri Amit Singh, Shri Mohd Nafees, Shri Shailesh Rajbhar, Shri Harsh Vardhan Singh, Shri Prasoon Pandey, Shri Shashikant, Shri Shivam Srivastava, Shri Ojas Srivastava, Shri Ajay Soni and Shri Jaynika Singhania — supported by Team Lucknow comprising Shri Vivek Sonker, AGS, Shri Manish Rai, RS, Shri Mohd. Imran, ARS, Shri Pushpendra Singh, ARS, Shri Shishir Srivastava, ARS, Shri Akhilesh Kumar Singh, District Secretary, Shri Anshuman Singh, CNT, and Smt. Surabhi Sharma, CNT, along with all Central Committee Members, Regional Secretaries, District Secretaries, RC Members and Canpals of the Lucknow Circle, for making my visit to Ayodhya a truly enriching experience and an everlasting memory.

Friends! We are a strong force to reckon with in the Banking Industry! Let us maximise our potential and continue our work with burly determination to make our Mother Bank attain Numero-Uno status in the Banking Industry!

You care for the Bank and CBOA cares for you!
Flaw-Free Banking! Fraud-free Bank!
Discipline in CBOA! Development in Canara Bank!

Yours Sincerely,



RAVI KUMAR K
General Secretary

Dear Canpals,

Warm and heartfelt New Year greetings to you and your families. As we step into a new year, it is a time to acknowledge the strength, solidarity and dedication that define our association. The year gone by brought its share of challenges and responsibilities, and you faced them with professionalism, patience and a deep commitment to the values of our organisation. Your unity and collective resolve have been the foundation of our progress.

The New Year offers fresh opportunities to grow stronger together. With renewed determination, clear vision and constructive engagement, we can safeguard the interests of our members while contributing positively to the institution we proudly serve. Let us continue to move forward with mutual respect, teamwork and confidence in our shared purpose. The road ahead may be demanding, but together we have the strength and wisdom to overcome every challenge. Wishing you all good health, happiness and success in the New Year.

Happy New Year.

Jacob P Chittattukalam



FROM THE PRESIDENT

NEW YEAR MESSAGE

Dear Canpals,

Warm New Year wishes to you and your loved ones. The beginning of a new year gives us an opportunity to look back with gratitude and look ahead with confidence. The past year has been one of responsibility and resolve, where your commitment, discipline and sense of duty stood tall despite pressures and changing work environments. Your efforts, both seen and unseen, have contributed immensely to the strength and credibility of our institution and our association.

As we move into the New Year, let us carry forward the spirit of unity and purpose that binds us together. With fresh energy, clear priorities and collective wisdom, we can face emerging challenges and shape a future that is progressive and inclusive. The journey ahead calls for cooperation, mutual respect and continuous learning, and together we are well equipped to deliver our best. It is a privilege to stand alongside such dedicated colleagues across circles and units. Wishing you and your families good health, peace and success in the year ahead.

Happy New Year
God bless you all.

Rajiv Nigam



YEAR OF VISION & VICTORY

Dear Canpals,

Warm and heartfelt New Year greetings to you and your families. As we step into the New Year, we do so with renewed hope, renewed purpose and renewed determination. Let this New Year be a Year of Vision and Victory—a year where clarity of thought guides our actions and collective strength leads us to meaningful achievements.

The year gone by demanded resilience, unity and perseverance, and our members rose to every challenge with dignity and professionalism. Together, we safeguarded our values, strengthened our association and upheld the spirit of brotherhood that defines CBOA. These efforts have laid a strong foundation for the victories that lie ahead.

As we move forward, let us align our vision with our goals and convert challenges into opportunities. With unity as our strength and commitment as our driving force, we can achieve victories that benefit our members and strengthen the institution we serve. The path ahead calls for focused leadership, constructive dialogue and unwavering solidarity. Together we have the vision, and together we shall achieve victory.

Wishing you and your families good health, happiness and success in the New Year.

God bless you all. God bless CBOA.

Ravikumar K



AYODHYA VISIT: A JOURNEY OF FAITH, VISION, AND COLLECTIVE STRENGTH

The recent visit of our beloved General Secretary to the sacred city of Ayodhya stands as a deeply inspiring chapter in the journey of our Mighty Association. His heartfelt reflections, shared with fellow comrades, beautifully capture not only the profound spiritual aura of Ayodhya but also the unwavering unity, discipline, and brotherhood that continue to define our organisation

Ayodhya, revered as the birthplace of Lord Ram and immortalised in the Ramayana, has for centuries symbolised dharma, righteousness, and moral strength. Nestled along the serene banks of the holy River Sarayu, the city radiates a timeless spiritual calm. Despite witnessing the rise and fall of kingdoms and the passage of history, Ayodhya's spiritual essence has remained eternal.



The arrival of our General Secretary in Ayodhya on 19th December was marked by exceptional warmth and impeccable coordination, with more than fifty Canpals extending a heartfelt welcome at the airport. This gesture was a proud reflection of the unity, organisational strength, and disciplined functioning that form the backbone of our union. The spirit of brotherhood displayed by the Ayodhya and Lucknow teams reaffirmed that CBOA is not merely an association, but a closely bonded family.





A historic milestone of the visit was the signing and registration of the sale deed for the land designated for the “Canpals’ Castle” in Ayodhya. This moment symbolised the realisation of a long-cherished dream — creating a space of rest, togetherness, and belonging for our members in the holy city. The subsequent Bhoomi Pooja, performed in the gracious presence of our respected MD & CEO, marked a defining moment in the annals of CBOA’s history.

True to the values of service and compassion, the occasion was further sanctified by a four-day Bhandara, organised with the support of Amma Ki Rasoi, serving free meals to over 10,000 people. This act of selfless seva reflected the humanitarian ethos of our Canpals and the union’s deep commitment to society.

The visit also witnessed a grand Members’ Meeting with enthusiastic participation from over 400 Canpals, where meaningful discussions were held on work-life integration, technological transformation in banking, ethical practices, and the importance of family culture at the workplace. The interactive engagement reaffirmed the intellectual vibrancy and progressive outlook of our members.



“THE SPIRIT OF CAMARADERIE & BROTHERHOOD ON DISPLAY STANDS AS A PROUD REFLECTION OF THE UNITY OUR ORGANISATION UPHOLDS.”

In addition, interactions with spiritual leaders and eminent personalities enriched the visit with insights into faith, governance, and national development, reinforcing the harmony between spiritual values and professional responsibility.

Such visits remind us that pilgrimages are not merely journeys to sacred places, but powerful opportunities to strengthen human connections rooted in shared values, mutual respect, and collective responsibility. At a time when Ayodhya is emerging as a global spiritual destination, the unity and discipline displayed by our comrades stand as a shining example of the harmonious spirit that CBOA consistently upholds.

As our General Secretary rightly reminded us, we are a strong force to reckon with in the banking industry. With faith as our foundation and unity as our strength, let us continue to march forward with determination — caring for our Mother Bank while ensuring that CBOA continues to care for every Canpal.

**“ROOTED IN CULTURE,
STRENGTHENED BY
BROTHERHOOD, AND
DRIVEN BY PURPOSE
- OUR UNITY IS THE
TRUE FOUNDATION
OF LASTING
PROGRESS.”**



A GRATEFUL FAREWELL TO AN INSPIRING LEADER



With deep respect and admiration, we bid farewell to our Hon'ble MD & CEO of Canara Bank, Sri Satya Narayana Raju, on his retirement on 31 December 2025. His incredible journey is a story of visionary leadership, unwavering commitment, and inspirational guidance. Under his stewardship, Canara Bank scaled new heights, strengthened its values, and touched countless lives.

As he turns the page to a new chapter, we express our heartfelt gratitude and best wishes for a future filled with good health, happiness, and continued inspiration.

Thank you sir for leading by example and leaving behind a lasting legacy.

**YOUR LEGACY INSPIRES US.
YOUR LEADERSHIP LIVES ON.
WISHING YOU A PROUD AND
FULFILLING RETIREMENT.**



DECEMBER 2025

GIST OF IMPORTANT CIRCULARS

UNCLAIMED DEPOSIT CLAIM PORTAL**IC/891/2025**

- Online UnClaimed Deposit Claim Portal (UCDCP) – For Online Claim submission by customers

CGSE**IC/893/2025**

- Credit Guarantee Scheme for Exporters (CGSE) – Frequently Asked Questions (FAQs) as on 01-12-2025 by M/s NCGTC Ltd

NEW FURNITURE SCHEME**IC/904/2025**

- FURNITURE SCHEME FOR PROVIDING FURNITURE / FIXTURES TO OFFICERS – MODIFICATION

CANARA GIGSTAR SAVINGS ACCOUNT**IC/909/2025**

- Introduction of CANARA GigStar Savings Account (Product code – 1637)

CANARA SHG E-MONEY**IC/925/2025**

- Canara SHG e-Money - Application for End-to-End Digitization of SHG Bank credit linkage- Onboarded Agent facilitator Model

CANARA TAX SAVER DEPOSITS**IC/934/2025**

- Reiteration of Guidelines on Canara Tax Saver Deposits – Restriction on Auto Renewal

BBC CHECK ON GLS**IC/940/2025**

- Modifications in BBC Check on GLs

KYC NORMS – RBI DIRECTIONS**IC/948/2025**

- Compliance with Know Your Customer (KYC) norms – RBI Foreign Exchange Department Master Directions

PRIORITY SECTOR CLASSIFICATION**IC/955/2025**

- Reiteration of guidelines regarding Priority Sector Classification of Loan accounts

INCOME RECOGNITION**IC/959/2025**

- Income Recognition on Stressed Assets, Compromise Settlements and Technical Write-offs

NITYA NIDHI DEPOSIT (NND)**IC/964/2025**

- INTRODUCTION OF NITYA NIDHI DEPOSIT (NND) AGENTS REVIEW FORMAT IN SAS PACKAGE WITH CHANGE IN PERIODICITY

CANARA AI1PE**IC/970/2025**

- INTRODUCTION OF NEW UPI APPLICATION - CANARA ai1Pe

AUTOMATION OF REIMBURSEMENT**IC/973/2025**

- Automation of Reimbursement of Conveyance Expenses in HRMS Package

NEW KEY RISK PARAMETERS (KRPS)**IC/980/2025**

- INTRODUCTION OF NEW KEY RISK PARAMETERS (KRPs) UNDER VIGILANCE RISK PERCEPTION INDEX (VRPI) FOR ROs & COs

EXTENSION OF RETAIL LOAN FESTIVAL**IC/984/2025**

- Extension of Retail Loan Festival from 01-01-2026 to 31-03-2026 on pan India basis by extending waiver of 100% processing charges for loans.

EXTENSION OF CONCESSION IN ROI**IC/985/2025**

- Extension of Concession in Rate of Interest & Waiver/Absorption of various charges under all Housing Loan Variants

CONFLICT OF INTEREST**IC/986/2025**

- Submission of instances of Conflict of Interest for Quarter ended December 2025

CONCESSION IN RLLR FOR HL & VL**IC/987/2025**

- Continuation of concession in RLLR under Housing Loans and Canara Vehicle loans

NEW INSTITUTIONS UNDER PM-VIDYALAXMI**IC/989/2025**

- INCLUSION OF ADDITIONAL 4 INSTITUTIONS UNDER PM-VIDYALAXMI EDUCATION LOAN SCHEME

REVISION OF ROI FOR HL**IC/990/2025**

- Revision of Rate of Interest for Housing Loans sanctioned under the scheme – "Housing Loan - For Customer with Minimal/Nil Income Proof"

REVISED LIST OF CORPORATE DSA**IC/991/2025**

- Revised list of Corporate Direct Selling Agents under tie-up arrangements to route housing loan leads/business to our Bank

"Updating knowledge is not an option—it is the key to staying relevant, confident, and ahead."

FROM SUSPENSION TO REINSTATEMENT: THE POWER OF ORGANISED SUPPORT

The reinstatement of a Canara Bank officer after a prolonged suspension of nearly twenty months is not merely a personal victory; it stands as a compelling affirmation of the strength, relevance, and moral authority of collective representation.

Such moments underline the indispensable role played by officers' associations in safeguarding individual dignity and rights within large public sector institutions. Prolonged suspensions, often arising from disciplinary proceedings, have the potential to stretch endlessly, testing not only professional endurance but also personal morale and family stability. In these trying times, organised and principled union support becomes a vital anchor.

The successful intervention leading to reinstatement reinforces faith in institutional mechanisms and reaffirms a core belief of our organisation — that no member stands alone in the face of adversity. It is a reminder that perseverance, when backed by solidarity, can overcome even the longest periods of uncertainty.

Justice, though delayed, need not be denied when sustained by collective resolve and ethical advocacy. The emotional journey from prolonged uncertainty to a dignified return to service powerfully illustrates that resilience is nurtured through unity. The resounding slogan “CBOA Zindabad” is therefore far more than a chant; it is a living expression of renewed trust, shared strength, and unwavering loyalty to the organisation.



“When one of us stands tested, all of us stand together — and together, we ensure that justice ultimately prevails.”



CULTURAL GETAWAY UNLOCKED: CBOA HOLIDAY HOME NOW IN MYSURU

In yet another milestone reflecting CBOA's unwavering commitment to member welfare, our dynamic General Secretary, Shri K. Ravikumar, personally visited Mysuru on December 5, the enchanting cultural capital of Karnataka. Accompanied by dedicated Bengaluru Circle Office bearers, he held detailed interactions with the Regional Office Heads of Mysuru, culminating in the formalisation and signing of the agreement for the much-awaited CBOA Holiday Home at Mysuru.

This development assumes special significance as it marks the first new Holiday Home established after the Mega 20th Triennial Conference, reaffirming the Association's continued momentum in expanding member amenities even in the post-conference phase. It stands as a testament to proactive leadership, meticulous planning, and unwavering execution.

Holiday Homes have long been among the most cherished benefits for our officers and their families. They provide affordable and comfortable accommodation at scenic, historic, and spiritually significant destinations, enabling members to unwind, create lasting family memories, and experience India's rich cultural diversity without the burden of exorbitant travel and stay expenses.

CBOA's existing network of Canpal's Castles and bank-managed Holiday Homes across popular destinations such as Hampi, Rameshwaram, Coimbatore, and several others has already created a dependable chain of restful retreats for members. The addition of Mysuru further strengthens and enriches this portfolio, offering yet another culturally vibrant destination for our fraternity.

This achievement once again underscores what makes CBOA a truly member-centric organisation. Under the visionary guidance of Shri K. Ravikumar, the Association's focus remains steadfast not only on service conditions and industrial harmony, but also on the holistic well-being of its members and their families.



RBI MONETARY POLICY DECEMBER 2025: WHY INDIA CUT RATES AND WHAT IT MEANS FOR THE ECONOMY

Under Section 45ZL of the Reserve Bank of India Act, 1934, every quarter, India's Monetary Policy Committee (MPC) meets to decide how interest rates should move. These decisions shape borrowing costs, loan EMIs, business investments and the price of money in the economy.

From December 3 to 5, 2025, the MPC held its 58th meeting. Led by RBI Governor Shri Sanjay Malhotra, it was attended by: Dr. Nagesh Kumar, Shri Saugata Bhattacharya, Prof. Ram Singh, Dr. Poonam Gupta, Shri Indranil Bhattacharyya

Together, they assessed domestic and global data, inflation behaviour, growth conditions and financial market signals before giving India a fresh monetary direction.

The Big Decision: A Rate Cut to Push Growth

After analysing numbers and risks, the MPC unanimously reduced the key policy rate — the repo rate — to 5.25%. This is the interest rate at which RBI lends to commercial banks and serves as India's benchmark policy rate.

Other policy rates shifted accordingly:

- Standing Deposit Facility (SDF) moved down to 5.00%
- Marginal Standing Facility (MSF) and the Bank Rate now stand at 5.50%

Despite cutting rates, the RBI kept its stance neutral, meaning it remains neither biased towards easing nor tightening — future decisions will depend on data trends. One interesting disagreement emerged: Prof. Ram Singh felt the stance should shift to accommodative, signalling stronger support. This highlights how monetary policy involves judgement, debate and interpretation.

Understanding Why MPC Cut Rates

The RBI faces a classic challenge — inflation versus growth. Normally, high inflation prevents rate cuts and forces monetary tightening. However, India entered a rare moment:

- Inflation was at a historic low
- Growth was strong but starting to soften

This meant there was room for policy support. A lower repo rate reduces borrowing costs, encourages investment and can sustain growth momentum. The MPC therefore acted before early signs of slowdown became sharper.

Inflation: The Story Behind the Rate Cut

Inflation — the villain in most rate decisions — finally supported the RBI. October 2025 saw the lowest inflation ever recorded, mainly because food prices corrected sharply, which usually rise during this period.

Core inflation was stable and even more subdued when gold-related inflation was excluded. This gave MPC confidence that inflationary pressures were genuinely easing and not just temporarily.



REWIND 2025: INDIA'S ECONOMIC REFORMS IN 2025 FROM TAXES TO JOBS

India's 2025 economic reforms focused on ease of living, ease of doing business and resilience. From income tax relief and labour codes to GST simplification, MSME support and job creation, the year marked a shift from rules to results.

As 2025 ended, India's economic reforms reflect a clear transition. The focus shifted from expanding regulations to delivering real outcomes. Policies in taxation, labor, rural employment, MSMEs, GST and trade aimed to reduce friction, improve predictability, and strengthen long-term growth.

Reform Path in India

Over the last decade, India has pursued structural reforms to modernize governance.

By 2025, these reforms matured into outcome-oriented policies.

The guiding ideas were ease of living, ease of doing business, and economic resilience.

Income Tax Reforms: Boost to Disposable Income

One of the most impactful reforms came through direct tax changes in the Union Budget 2025-26.

Key highlights include

- Income up to ₹12 lakh exempt under the new tax regime
- Effective exemption up to ₹12.75 lakh for salaried taxpayers due to standard deduction

This significantly increased disposable income for the middle class, supporting consumption and savings.

New Income Tax Act, 2025

A major structural reform was the replacement of the Income-tax Act, 1961 with the Income Tax Act, 2025.

The focus was on simplification, not higher taxes.

Key changes,

- Removal of obsolete provisions
- Modern and simpler language
- Introduction of a single "Tax Year" (ending assessment year confusion)
- Stronger faceless administration and digital enforcement
- Improved dispute resolution

This reduced litigation and improved tax certainty.



MSME Reforms: Credit and Compliance Ease

Reforms for MSMEs focused on reducing friction and improving access to finance.

Key measures included,

- Phased and MSME-friendly Quality Control Orders
- Expanded collateral free credit and credit guarantees
- Improved working capital norms
- The MSME definition was expanded in Budget 2025-26, enabling firms to scale, generate jobs, and remain competitive.

GST 2.0: Simpler Indirect Tax System

The next-generation GST reforms in 2025 aimed at simplicity and fairness.

Major changes

Move towards a two-rate structure (5% and 18%)

Reduction in classification disputes

Faster refunds and simplified returns

GST collections reached ₹22.08 lakh crore in FY 2024-25, with the taxpayer base expanding to over 1.5 crore.

INDIA BECOMES THE WORLD'S 4TH LARGEST ECONOMY, SURPASSES JAPAN

India has overtaken Japan to become the world's fourth-largest economy with a GDP of \$4.18 trillion. Backed by strong consumption and reforms, India is now the fastest-growing major economy and is expected to surpass Germany by 2030.

India has reached a historic economic milestone at the end of this year. In 2025, India surpassed Japan to become the world's fourth-largest economy. This achievement reflects strong growth, resilient domestic demand, and sustained structural reforms. With this growing and steady approach the nation will enter with the new year with more economic growth.

What Is the News About?

According to a government release, India has overtaken Japan in nominal GDP terms. India's economy is now valued at \$4.18 trillion, placing it behind only the United States, China, and Germany.

India's Current Global Economic Ranking

India now ranks as, 4th largest economy globally. Fastest-growing major economy in the world. The government expects India to surpass Germany and become the 3rd largest economy by 2030, with a projected GDP of \$7.3 trillion.

Key Growth Numbers Behind the Milestone

India's strong macroeconomic performance has driven this rise.

Real GDP growth trends

Q4 of last fiscal: 7.4%

Q1 of 2025-26: 7.8%

Q2 of 2025-26: 8.2% (six-quarter high)

This shows accelerating growth momentum despite global economic uncertainties.



Domestic Preference

drivers of India's Economic Growth

- The growth surge has been largely driven by domestic factors.
- Private consumption has played a central role, supported by rising incomes and stable inflation.
- Strong credit flow to businesses has boosted investment activity.
- Government-led reforms have improved ease of doing business and policy stability.

Key Takeaways

1. India's GDP stands at \$4.18 trillion
2. India has overtaken Japan in global GDP ranking
3. Real GDP growth reached 8.2% in Q2 2025-26
4. India is the fastest-growing major economy
5. Expected to surpass Germany by 2030

RBI RETAINS SBI, HDFC BANK, AND ICICI BANK AS DOMESTIC SYSTEMICALLY IMPORTANT BANKS

India and ADB Seal \$800 Million Loan Deal to Power Various Projects

India signs \$800M in ADB loans for clean energy in Maharashtra, Indore metro, and Gujarat's skill boost, plus \$1M grant for wetland-fisheries restoration in Assam.

SBI and BoI Collaborate to Establish Centre of Excellence for Project Financing Leadership in India

SBI and Bank of India have joined hands through a strategic MoU to co-finance large-scale projects, enhance employee expertise, and strengthen India's infrastructure and industrial growth, positioning both banks as leaders in project financing and corporate banking solutions.

National Strategy for Financial Inclusion (NSFI) 2025–30: A Roadmap for Inclusive Banking in India

NSFI 2025–30 is India's new roadmap for deeper financial inclusion, stressing gender equity, financial literacy, customer protection, and last-mile access improvement.

Reserve Bank – Integrated Ombudsman Scheme (RB-IOS) 2024-25

The RBI Ombudsman Annual Report 2024-25 highlights rising complaint awareness, improved grievance resolution efficiency, regulatory reforms, and strengthened customer protection under the Reserve Bank Integrated Ombudsman Scheme

RBI Appoints Usha Janakiraman as Executive Director

RBI appoints Usha Janakiraman as Executive Director from December 1, 2025. Here's her background, experience, role, and significance for banking exams and regulatory understanding.

India's Insolvency Regime Upgraded to Group B by S&P

S&P raises India's insolvency regime to Group B, citing improved recovery rates and timeliness under IBC, while noting continued legal delays and structural gaps.

RBI Approves Vikram Sahu as CEO of Bank of America India for Three-Year Term

RBI appoints Vikram Sahu as CEO of Bank of America India for three years. He will also continue as India Country Executive, overseeing governance and growth strategy.

Brendan Nelson Appointed Chairman of HSBC, Succeeding Mark Tucker

HSBC appoints Brendan Nelson as new chairman, replacing Mark Tucker. Nelson brings auditing expertise and will lead strategy under CEO Georges Elhedery.

SEBI Launches SWAGAT-FI to Simplify Access for Low-Risk Foreign Investors in India

SEBI introduces SWAGAT-FI to streamline foreign investor access, unify FPI and FVCI registrations, and extend registration validity to 10 years.

RBI's ₹1 Trillion OMO Purchase: What It Means and Why It Matters

RBI's ₹1 trillion OMO purchase aims to boost liquidity and stabilise the rupee. Learn how OMOs work, why they're used, and their economic significance.

RAVI RANJAN TAKES CHARGE AS STATE BANK OF INDIA NEW MANAGING DIRECTOR (MD)

Fino Payments Bank Becomes First to Receive RBI Nod to Transition into SFB

Fino Payments Bank gets in-principle approval from RBI to convert into a Small Finance Bank, enabling it to offer full banking services including loans and larger deposits.

Top 10 Public Sector Banks with Highest Unclaimed Deposits Transferred to DEA Fund

India's top 10 public sector banks with highest unclaimed deposits transferred to the DEA fund as per RBI data.

NHAI's Raajmarg Infra InvIT Gets SEBI's In-Principle Approval for Public Listing

India's infrastructure development strategy took a major leap forward with the Securities and Exchange Board of India (SEBI) granting in-principle approval to the Raajmarg Infra Investment Trust (RIIT).

SEBI Launches PaRRVA to Verify Investment Returns and Combat Misleading Finfluencer Claims

SEBI introduces PaRRVA, a return verification system developed with NSE and Care Ratings to curb misleading performance claims by finfluencers and promote transparency in financial advice and market participation.

RBI Eases Reorganisation Norms for Bank Groups, Reducing Operational Disruption: Crisil Ratings

RBI's final 2025 guidelines on financial services for bank groups ease reorganisation burdens, allow overlapping lending activities, tighten compliance, and introduce ceilings on ARC holdings.

RBI Retains SBI, HDFC Bank, and ICICI Bank as Domestic Systemically Important Banks (D-SIBs)

RBI continues to classify SBI, HDFC Bank, and ICICI Bank as Domestic Systemically Important Banks for 2025.

Bank of Baroda Recognised as 'Best Bank in India' by The Banker: Key Highlights and Significance

Bank of Baroda has been awarded 'Best Bank in India' at The Banker's Bank of the Year Awards 2025.

SBI and Bank of Baroda Receive RBI Nod to Establish Digital Payments Fraud Detection Platform

RBI approves SBI and Bank of Baroda to set up a Section 8 company for a digital payments intelligence platform to curb fraud in public sector banks.

RBI Issues New Guidelines on Transaction Accounts Across Regulated Entities

RBI issues final guidelines on Cash Credit, Current and Overdraft accounts, effective April 1, 2026, with key relaxations for banks and borrowers.

Ravi Ranjan Takes Charge As SBI New Managing Director (MD)

The Government of India has appointed Ravi Ranjan as the new Managing Director of State Bank of India (SBI). Formerly Deputy Managing Director, he succeeds Vinay M. Tonse and will serve until September 2028, strengthening leadership at India's largest public sector bank.

India & ADB Sign Loans Worth Over \$2.2 Billion for Development Projects

India and the Asian Development Bank (ADB) signed five loan agreements worth over \$2.2 billion in December 2025 to support skilling, rooftop solar energy, healthcare, metro rail expansion, and ecotourism projects.

INDIA'S FOREX RESERVES RISE BY \$1.68 BILLION TO \$688.94 BILLION: RBI

Crisil Revises India's FY26 GDP Growth Forecast to 7%

Crisil raises India's GDP growth estimate to 7% for FY26, citing 8% first-half expansion, strong private consumption, manufacturing, and GST rate rationalisation.

India to Update National Accounts Base Year to 2022–23 — What It Means

India will soon update the base year used for calculating national accounts — a move that will bring economic data in line with the country's current realities. Announced during the Winter Session of Parliament, the new base year of 2022–23 will replace the existing 2011–12 series and become effective from February 26–27, 2026.

Fitch Ups India's FY26 Growth Forecast to 7.4% Amid Strong Consumer Demand

Fitch Ratings has raised India's FY26 GDP growth forecast to 7.4% from 6.9%, citing strong consumer demand, improved sentiment, and GST reforms. Announced on December 4, 2025, the upgrade comes after India posted 8.2% growth in Q2, its fastest pace in six quarters.

Billionaire Wealth Transfer Enters Historic Phase

In 2025, 91 heirs inherited \$298 billion highest on record—highlighting a massive global shift in billionaire wealth, led by the U.S., India, and Europe.

RBI Raises India's FY26 GDP Growth Forecast to 7.3%

RBI upgrades India's FY26 GDP growth forecast from 6.8% to 7.3%, citing robust Q2 performance, GST rationalisation, and improving rural demand.

India's Forex Reserves Drop by \$1.88 Billion to \$686.23 Billion Amid Volatility

India's forex reserves fell by \$1.88 billion to \$686.23 billion in the week ending Nov 28, 2025. FCA declined, but gold reserves rose sharply amid global uncertainty.

Retail Inflation Rises Slightly to 0.71% in November 2025

India's retail inflation (CPI) saw slight rise in November 2025, rising to 0.71% from the record low of 0.25% in October. This slight increase was largely driven by the fading base effect and a moderated pace of food deflation, which eased from -5.02% in October to -3.91% in November.

India's Net Direct Tax Collections Rise 8% to ₹17.05 Lakh Crore Till December

India's net direct tax collections rose by 8% to ₹17.05 lakh crore during FY26 up to December 2025, driven by higher corporate tax receipts and lower refunds. The trend reflects steady economic activity, tax reforms, and improved compliance in the Indian economy.

India's Forex Reserves Rise by \$1.68 Billion to \$688.94 Billion: RBI

India's foreign exchange reserves increased by \$1.68 billion to \$688.94 billion for the week ending December 12, driven mainly by higher gold reserves and a rise in foreign currency assets, according to the Reserve Bank of India.

India to Shift to New CPI, GDP Data Series Starting February

The Indian government will release new series of retail inflation (CPI) and GDP data from February 2026, and IIP data from May 2026. Revised base years aim to improve accuracy, reflect structural changes.

GENERAL SECRETARY'S VISITS

DECEMBER 2025

Date	Event	Place
02 DECEMBER 2025	HO VISIT	BENGALURU
03 DECEMBER 2025	CNT MEETING	BENGALURU
09 DECEMBER 2025	GS OFFICE VISIT	VIJAYAWADA
09 DECEMBER 2025	VISIT OF VIJAYAWADA CO, RO & GUNTUR RO	GUNTUR
16 DECEMBER 2025	HO VISIT	BENGALURU
17 DECEMBER 2025	CLJM AT TIRUPATHI	TIRUPATHI
18 DECEMBER 2025	SMALL COMMITTEE MEETING AT HO	BENGALURU
20 DECEMBER 2025	HOLIDAY HOME LAND REGISTRATION	AYODHYA
21 DECEMBER 2025	MEMBERS MEET AND JOINT RC	AYODHYA
22 DECEMBER 2025	HOLIDAY HOME GROUND WARMING CEREMONY	AYODHYA
29 DECEMBER 2025	HO VISIT & CBOA OFFICE OPENING	BENGALURU
30 DECEMBER 2025	MD SIR RELEIVING CEREMONY	BENGALURU

EVENTS GALLERY



GS VISIT TO VIJAYAWADA

GS VISIT TO GUNTUR



The visit of GS Sri Ravi Kumar to Vijayawada and Guntur inspired Canpals across offices, strengthened unity, and reaffirmed our collective commitment to the values and mission of CBOA.

GS VISIT TO MYSURU



General Secretary, Shri K. Ravikumar, personally visited Mysuru on December 5. He held detailed interactions with the Regional Office Heads of Mysuru, culminating in the formalisation and signing of the agreement for the much-awaited CBOA Holiday Home at Mysuru.



Sh B. P. Jatav, HR CGM - Felicitated by CBOA Jaipur Team led by President Sh Rajiv Nigam During HR-CGM Visit at Jaipur



Sh. Manoj Kumar Meena, GM & Sh. C. S. Tomar, DGM Felicitated by CBOA Gurgaon Region Leadership At Gurgaon



CBOA Hyderabad office bearers led by OGS Sri VVP Chand extending warm congratulations to Shri Kalyan Mukherjee on his elevation as Chief General Manager, Hyderabad.



Team CBOA Trichy met DCP (HQ) Smt. Shyamala Devi P on her assumption of charge at Trichy, in the presence of Canpals Mr. Yuvaraj and Mr. Ramachandran.



CBOA Guwahati team greeted CGM (HR) Sri B. P. Jatav during his visit to Guwahati Circle and briefed him on the difficulties and concerns of the North East Region.



CBOA team Bengaluru North, including OGS Shri Ragavendran, met GM Shri Venkatesh Prasad on his election as President of Karnataka State Cricket Association (KSCA), conveying heartfelt greetings on behalf of CBOA



CBOA Mumbai team felicitated MD Shri K. Satyanarayana Raju during his recent Mumbai visit, expressing gratitude for his visionary leadership and unwavering support for the Mother Bank & workforce.



Shri Amit Kumar Choudhary, AGS Noida, is recognised with the “Best Branch of Delhi CO” Award for Gold Loan Performance, presented by our respected CMD Shri Raju, along with ED Shri Hardeep Singh Ahluwalia and ED Shri Bhavendra Kumar.



CBOA Agra Welcomes CGM HR B. P. Jatav During Agra Circle Visit



Team CBOA Bengaluru warmly welcomed MD & CEO Sri K. Satyanarayana Raju during his visit to the Bengaluru Circle Office, with ED Sri Bhavendra Kumar.

THE 231ST JOINT CONFERENCE BANGALORE



THE 231ST JOINT CONFERENCE WAS SUCCESSFULLY CONDUCTED ON 4TH DECEMBER 2025 IN THE AUGUST PRESENCE OF OUR BELOVED GENERAL SECRETARY, THE COMMITTED CNT TEAM, AND THE ESTEEMED MD & CEO, ED, AND TOP MANAGEMENT.

CIRCLE LEVEL JOINT MEETING MANGALORE



CBOA TEAM MANGALURU CONDUCTED 130TH CIRCLE LEVEL JOINT MEETING ON DECEMBER 11, 2025, AT MANGALORE, UNDER THE GUIDANCE OF JGS SHRI RAMESH NAIK, WITH CIRCLE HEAD SHRI MANJUNATH BASAVARAJ SINGAI REVIEWING MANY BUSINESS & EMPLOYEE WELFARE RELATED MATTERSE.

CIRCLE LEVEL JOINT MEETING JAIPUR



CBOA TEAM JAIPUR CONDUCTED A CIRCLE LEVEL JOINT MEETING ON DECEMBER 6, 2025, AT JAIPUR, UNDER THE GUIDANCE OF PRESIDENT SHRI RAJIV NIGAM, WITH CIRCLE HEAD SHRI SANJAY KUMAR REVIEWING BUSINESS PERFORMANCE AND CIRCLE MANAGEMENT FELICITATING SHRI RAJIV NIGAM ON HIS RE-ELECTION AS PRESIDENT AFTER THE 20TH TRIENNIAL CONFERENCE.

CIRCLE LEVEL JOINT MEETING RANCHI



CBOA TEAM RANCHI CONDUCTED THE CIRCLE LEVEL JOINT MEETING (CLJM) ON DECEMBER 19, 2025, AT RANCHI, UNDER THE ABLE LEADERSHIP OF GENERAL SECRETARY SRI RAVI KUMAR K, WITH CIRCLE HEAD AND GENERAL MANAGER SRI SUJIT SAHOO REVIEWING THE BUSINESS PERFORMANCE OF THE RANCHI CIRCLE AND THE MEETING FOCUSING ON STAFF WELFARE ISSUES AND STRENGTHENING COORDINATION BETWEEN CBOA AND CIRCLE MANAGEMENT.

CIRCLE LEVEL JOINT MEETING BHOPAL



CBOA BHOPAL CIRCLE CONDUCTED THE CIRCLE LEVEL JOINT MEETING (CLJM) FOR THE DECEMBER-2025 QUARTER ON 18 DECEMBER 2025 AT BHOPAL, UNDER THE VISIONARY LEADERSHIP OF GS SHRI RAVI KUMAR K, WITH CIRCLE HEAD SHRI PRAVEEN KABRA AND SENIOR MANAGEMENT HOLDING DETAILED DISCUSSIONS ON HR PLANNING, INFRASTRUCTURE, BRANCH EXPANSION, AND STAFF-RELATED ISSUES IN A POSITIVE AND CONSTRUCTIVE ATMOSPHERE.

CIRCLE LEVEL JOINT MEETING HYDERABAD



CBOA HYDERABAD CONDUCTED THE CIRCLE LEVEL JOINT MEETING (CLJM) ON 24.12.2025 AT THE CIRCLE OFFICE, WITH SENIOR VICE PRESIDENT SHRI B. LINGAREDDY, OGS, DGS, AGS, CC, AND RS REPRESENTING THE ASSOCIATION, AND CGM & CIRCLE HEAD SHRI KALYAN MUKHERJEE ALONG WITH SENIOR EXECUTIVES REPRESENTING MANAGEMENT, DISCUSSING KEY CHALLENGES, ACHIEVEMENTS, AND STRATEGIES FOR THE CIRCLE'S GROWTH.

JOINT REGIONAL COMMITTEE MEETING- JAIPUR



MEGA MEMBERS MEET



A
G
R
A



MEGA MEMBERS MEET



AHMEDABAD & GANDHINAGAR

MEMBERS MEET



RO NORTH HYDERABAD



THENI



RO SOUTH HYDERABAD

MEMBERS MEET



PONDICHERRY



KOTTAYAM



ERNAKULAM

MEMBERS MEET



INDORE



JAMSHEDPUR

MEMBERS MEET



ERODE



COIMBATORE



CHENNAI



MEMBERS MEET



THIRUVALLUR



MUZAFFARNAGAR



CUTTAK



TRICHY

MEMBERS MEET



MADURAI



ALAPUZHA



CHENNAI NORTH

MEMBERS MEET



NAGPUR



POLLACHI & CONOOR



TIRIPPUR



BENGALURU NORTH

MEMBERS MEET



THIRUMANGALAM



PONDICHERRY



NELLORE



GObi

BRANCH VISITS



MANGALORE CIRCLE



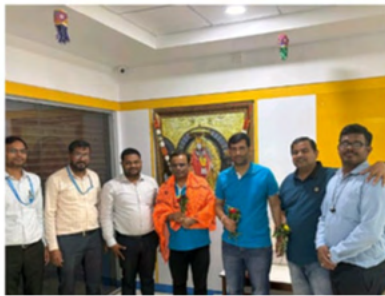
BRANCH VISITS



PUNE UNIT

BERHAMPUR UNIT

BRANCH VISITS



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BRANCH VISITS



TIRUPATHI

KOHLAPUR

ENCOURAGING EXCELLENCE



Team CBOA Patna handed over a ₹10,000 reward cheque to Shri Krishna Shah of Bhootnath Branch for securing the top position in the Patna Circle in the Scale-I promotion written test.



Team CBOA Muzaffarpur, handed over ₹5,000 reward cheques each to Shri Ganesh Kumar Singh of Muzaffarpur Branch and Shri Aakash Kumar of Muzaffarpur RO (Advances) for securing third topper positions in the Patna Circle in the Scale-IV and Scale-III promotion written tests.

ENCOURAGING EXCELLENCE



CBOA Hubballi honoured Mr. Dumala Venkatesh, Circle Topper in the Clerical to Officer Promotion Written Examination, with an appreciation letter and ₹10,000 cash prize, recognising his outstanding performance.



CBOA Ballari honoured Mr. R. Hrushi Kesava Reddy and Mr. Ramesha B, who secured second positions in the Circle Officer Promotion Written Test, with appreciation letters and cash prizes of ₹7,000 each.

ENCOURAGING EXCELLENCE



CBOA Purnea Region, honoured excellence in the promotion examination, felicitating Sri Rajesh Kumar Das, Patna Circle Topper (Scale III→IV), with ₹10,000 and an appreciation letter.



CBOA Hubballi honoured Mr. Arunachalam M, Circle Topper, & Mr. Santosh Mulimani, Second Topper, in the Scale-III→IV Promotion Written Examination, presenting appreciation letters and cash prizes.

ENCOURAGING EXCELLENCE



CBOA Vadodara team visited Bharuch Branch to felicitate Mr. Pranay Kumar with an appreciation letter and ₹10,000 cash prize recognising his outstanding performance.



CBOA Dhanbad felicitated Mr. Vishal Sharma, Circle Topper in the I→II Promotion Written Examination, with an appreciation letter and ₹5,000 cash award, recognising his exemplary performance and dedication.

ENCOURAGING EXCELLENCE



CBOA Erode honoured Mrs. K. Bhavani, Circle Topper in the I→II Promotion Written Examination, with an appreciation letter and ₹10,000 cash prize, recognising her outstanding performance and dedication.



CBOA Belagavi felicitated Mr. Ratna Prasad, Circle Second Topper in the I→II Promotion Written Examination, with an appreciation letter and ₹7,000 cash award for his exemplary performance and dedication.



CBOA Medical Disallowed Scheme - Cheques Handed Over to Nagalingamurthy & Chethan At Tumkur RO



CBOA Supports Member Welfare Medical Claim Assistance to Mr. Rohit Yadav, Manager, RO Agra Rejected Insurance Claim Reimbursed by CBOA



CBOA Saran handed over a ₹10,000 cheque to Sh. B.K. Singh, Gauspur Ijra Branch, Saran RO, under the Medical Disallowed Portion Scheme.



CBOA Saran handed over a ₹25,000 cheque to Sh. Praveen Kumar of Mansingh Bijrauli Branch, Saran RO, as a memento under the CBOA Retirement Scheme.



Hyderabad North | Under the leadership of Senior Vice President Sri B. Linga Reddy, CBOA extends medical reimbursement support to members under the Medical Disallowed Reimbursement Scheme



CBOA Extends a Helping Hand in Kolar Region hands over Medical Disallowed Scheme assistance to Canpal member Mr. Prasoon Chowhan



CBOA Kolar Region, under the leadership of GS Sri K. Ravi Kumar and guidance of the CBOA leadership team, handed over a ₹15,000 Medical Disallowed Scheme cheque to Canpal member Mr. Chiranjeevi, reaffirming the spirit of brotherhood and member welfare.



CBOA Cuttack handed over a cheque of ₹20,018 to Smt. Sagarika Satpathy of Regional Office, Cuttack, under the Medical Disallowed Portion Scheme, reaffirming the spirit of care, compassion, and solidarity among Canpals



CBOA Guwahati, under the leadership of GS Shri Ravi Kumar, handed over a cheque of ₹27,285 to member Mr. Naba Jyoti Deka under the Medical Claim Scheme, ensuring full approval despite partial TPA sanction, reflecting CBOA's care, solidarity, and commitment to its members.



CBOA Medical Disallowed Reimbursement Extended to HO Members At Bengaluru Central

BENOVELENT FUND



CBOA Thanjavur handed over the benovelent fund of Rs 11.50 lacs to the wife of late sriram, officer, Pavattakudi Branch, Thanjavur



CBOA Silchar handed over the benovelent fund of Rs 11.50 lacs to the wife of late Lalsawmliana, officer, Aiswary Branch, Silchar



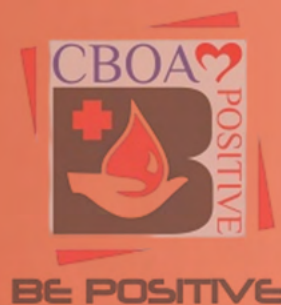
CBOA Bengaluru North distributed Medical Disallowed Portion cheques to Smt. Sunita Rani Behera, Shri Shailesh A. Prabhu, and Shri Baneesh Sharma at Devanga Tower, K G Road, reflecting continued support for member welfare.



CBOA Medical Disallowed Reimbursement Extended to Tirupati Rao, A Chennakeshavulu & Venkatesh Bonthu At Bengaluru Central – Strengthening Solidarity and Member Welfare



MEGA HEALTH & EYE CHECKUP CAMP CBOA KANNUR



MEGA HEALTH CHECKUP CAMP

CBOA TIRUNELVELI





BLOOD DONATION & HEALTH CHECKUP CAMP CBOA CHIKKODI





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Friend & Guide



E-MAGAZINE FROM CANARA BANK OFFICERS' ASSOCIATION