JANUARY 2026

Friend & Guide

AN E-MAGAZINE FROM CBOA



When Bankers Rose as One:
The Roar for Five Days Banking



CANARA BANK OFFICERS' ASSOCIATION

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Demonstrations across India on nationwide bank strike. GS Sri K. Ravi Kumar is addressing a sea of protestors.



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The Revolution of 27 January 2026

JANUARY 2026: A DEFINING MONTH OF RESISTANCE AND RESOLVE

Dear Canpals,

January 2026 will be remembered as a defining chapter in the collective struggle of bank employees across the country. The All India Banking Strike on 27th January 2026 was not a routine protest—it was a powerful assertion of unity, dignity, and resistance against policies that threaten the very foundation of the public sector banking system.

The strike emerged from a backdrop of long-pending demands, repeated assurances without action, and an increasing disconnect between policymakers and the realities faced by bank employees. The most important of our demands was the immediate implementation of 5-day banking. It is a demand that was agreed to be implemented as per the Bi-partite settlement and which the IBA has an obligation to implement. However despite a positive recommendation by the IBA and an assurance given by DFS to expedite the process with the office of the CLC in witness, no concrete steps have yet been taken for the implementation of the same. Our objective was never to hold the financial system of the country at ransom or to disrupt the lives of our customers. However the grave injustice meted out to bank employees and total disregard to our most genuine demands and the breach of trust by the IBA and the DFS put us in a position where our only option was to mobilise in the streets. The strike was a call to restore fairness, transparency, and respect for the workforce that keeps the nation's financial machinery running.

In this historic struggle, the role played by the Canara Bank Officers Association led by our dynamic and visionary General Secretary Sri. Ravikumar K stood out with clarity and conviction. From the initial stages of mobilisation to the final execution of the strike, the Association demonstrated exemplary leadership, organisational strength, and unwavering commitment to the cause of officers.

Across branches and administrative offices of Canara Bank, officers responded to the call with discipline and solidarity. Despite pressures and challenges, participation was resolute, reflecting the deep trust reposed by members in their Association.

The systematic awareness campaigns, branch-level coordination, and clear articulation of demands ensured that the strike was not merely symbolic but impactful.

Apart from this in all the protest centres across the country, Canpals made their presence felt in the strongest way and in many places, Canpals constituted more than 50% of the totals assembled strength.

The strike of 27th January 2026 sent a strong and unmistakable message: bank officers will not remain silent spectators when their rights, dignity, and the public character of banking are under threat. The clear communication of this message is all the more important as the GoI is unilaterally going ahead with various steps like different PLI for Scale IV and above which is again in blatant violation of the provision of the Bi-Partite Settlement.

As we move forward, January 2026 reminds us that struggles may be difficult, but unity makes them meaningful. If the recent developments are anything to go by, then the banking community has a lot more struggles on the way and we as the cadre of the most dynamic trade union of bank officers have a leadership role to play and we need to stay ready and primed for it.

The struggle continues—but so does our resolve.



FROM THE DESK OF **GENERAL SECRETARY**



Dear Canpals,

With hearts filled with pride, let us joyfully proclaim that we have now become a Rs.27 lakh crore Bank!

The financial results declared for the quarter ended December 2025 mark a proud, momentous and historic chapter in our journey. Every figure on our balance sheet is exceptional, surpassing even the most optimistic analyst expectations. They are the living evidence of the hard work, dedication, professionalism and emotional strength of every Canpal across the length and breadth of the country and overseas.

Behind every number lies a story of long hours at branches, of targets met under pressure, of customer expectations managed with patience, of recoveries pursued with dignity and of service rendered even when resources were stretched. Today, as we analyse these results, we must pause and acknowledge one truth with pride: **This performance belongs to Canpals!**

My wholehearted wishes and congratulations to our beloved MD & CEO, Shri. Hardeep Singh Ahluwalia, for his fabulous strategies and steadfast guidance, which played a key role in the success drive of our Mother Bank.

My heartfelt congratulations and deep gratitude to our former MD & CEO, Shri K. Satyanarayana Raju Sir, whose far-sighted vision was instrumental for this wonderful journey of our Mother Bank. The imprint of his vision will forever remain etched in the glorious growth story of our beloved Mother Bank.

I express my heartfelt gratitude to our Top Management, whose meticulous planning has illuminated the path towards a brighter, stronger and truly unparalleled future for our Mother Bank. With deep conviction and foresight, they have put in place the right processes and enduring frameworks that strengthen us at every step.

Friends, as I often reiterate, we are the true foot soldiers and unshakable pillars of our Mother Bank, who power both the growth and strength. This remarkable performance is born from your indomitable will, quiet grit and firm dedication, shown day after day in the field. The beautiful synergy of our Canpals, guided with purpose by our leadership, has given us countless reasons to celebrate today. My heartfelt salute to each one of you, for without your tireless efforts, such extraordinary achievements would remain only a dream.

> *"A great institution is built not by numbers alone, but by the character and conviction of its people."*
> *~Peter Drucker*

FROM THE DESK OF **GENERAL SECRETARY**

The highlights of the results reported by our Mother Bank for the period ended December 2025 are as follows:

✓ The Global Business as at 31st December 2025 stands at a mammoth Rs. 27.14 lakh crore with Global Deposits of Rs. 15.21 lakh crore and Global Advances at 11.92 lakh crore.

✓ The Retail Credit portfolio has grown by over 31.37% year-on-year to Rs. 2.73 lakh crore with housing loan portfolio growing at an encouraging 17.58% y-o-y to Rs. 1.21 lakh crore.

✓ Our MSME portfolio grew by 13.74% y-o-y to Rs. 1.61 Lakh Crore. This puts our RAM portfolio at a reckoning 59% of the total advance portfolio, growing at 18.70% y-o-y.

✓ Our Bank's Net profit year-on-year has increased by a massive 25.61% to Rs.5,155 crore which is the result of disciplined asset quality management, efficient cost controls and a diversified income profile.

✓ Operating profit for the quarter ended Dec-25 has improved to Rs.9,119 crore which is an increase of 16.36% y-o-y. This speaks volumes of our consistent revenue generation capacity and enhanced productivity.

✓ Net NPA has reduced to 0.45% (Rs.5322 crore) as at Dec-25 which portrays our improvement in asset quality.

✓ Our slippage ratio stood at 0.64% which is improved by 32 bps. This portrays the massive efforts of every field level official of our Mother Bank.

✓ Return on Assets stood at 1.13%, marking a year-on-year increase of 9 basis points (bps), which is a clear reflection of our improved operational efficiency and sustained profitability.

✓ The CASA Deposits stood to Rs. 4.12 lakh crore, which is a growth percentage of 9.32% y-o-y and signifies the effectiveness of our customer centric initiatives.

From metropolitan branches to rural and semi-urban branches, from retail connect to corporate desks, our Canpals have ensured that the growth of our Mother Bank is responsible.

My dear Canpals, if there is one area that demands our united focus, it is CASA. Our CASA deposits stand at Rs.4,12,359 crore, showing 9.32% year-on-year growth, with the CASA ratio at 29.52%. But there is a decline of 3.68% when compared with the last quarter. While this growth demands our huge attention, it also tells us clearly that CASA must become a shared mission for our Canpals.

CASA is not built by circulars alone. CASA is built by trust, service, relationships and continuity. Every savings account represents a family's faith. Every current account reflects a business's confidence. As prudent bankers with a legacy of trust, we must:

- Deepen relationships with existing customers.
- Engage pensioners, salary earners, youth and MSMEs.
- Ensure courteous service and timely resolution.
- Blend digital convenience with human warmth.

Friends, always remember, CASA is not built overnight, but it is lost very quickly if we take customer trust for granted. So, let us nurture it with care, consistency and commitment.

Equally important is Net Interest Margin (NIM), which is a critical indicator of how effectively we deploy our resources. A healthy NIM reflects optimal pricing of assets and liabilities, efficient fund management and strategic decision making. Improving and sustaining NIM is a collective outcome of deposit mobilisation, prudent lending, cost control and treasury efficiency. To improve NIM, we should focus on

- Mobilising stable and low-cost deposits, which strengthens margins.
- Pricing loans appropriately without compromising on credit quality, which protects earnings.
- Reducing avoidable costs, which enhances overall efficiency.

FROM THE DESK OF
GENERAL SECRETARY

By remaining mindful of margins today, we safeguard the future strength of Canara Bank. A healthy NIM enables us to serve our stakeholders better and sustain our growth journey.

Another key aspect, which I would like to underscore is compliance. Our Mother Bank always followed the policy of Compliance First and Business Next. When compliance is achieved, it naturally provides a sparkling business growth. Let us stay in line with our mantra of "Flaw-free Banking! Fraud-Free Bank!" and be a shield to the image of our Mother Bank.

My dear Canpals, we now arrive at the final bend of this financial year, with just 45 working days standing between us and history. These are not merely days on a calendar, but living moments that will carry the imprint of our resolve, our effort and our spirit. Let us plan with wisdom, move with purpose and work in the field with hearts full of pride and determination.

If we rise together in these days, the echo of our unity and labour will long be remembered as a special chapter in the glorious journey of our Mother Bank.

Together, let us continue to work in line with our trademark Canpal spirit and innovative approach towards ensuring continued glory for our Mother Bank.

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

K RAVI KUMAR
GENERAL SECRETARY

NOT A FAVOUR, BUT A RIGHT: THE DAY UNITY THUNDERED ACROSS THE NATION

27 January 2026 is a historic day and will be remembered as a proud chapter in our onward march towards **Five Days Banking**. History will be written by the courage, conviction and massive participation witnessed across every region where demonstrations took place.

It was deeply heartening and immensely satisfying to witness our Canpals turning out in large numbers in every region and leading the demonstrations in many places. Friends, we did not just turn up; we **rose and shone** , proving beyond doubt that bankers stand united when justice is at stake. Our humongous presence sent a loud and clear message that Five Days Banking is not a favour we seek, but a right we demand.

I congratulate every Canpal who stepped out fearlessly and stood tall in the demonstrations, which is the backbone of today's tremendous success. Team CBOA across the country stood tall for the call of AIBOC and UFBU.

My heartfelt appreciation to all our **office bearers** , who worked fiercely on the ground, coordinated with precision and motivated every member to step out valiantly. Your leadership transformed a call into a thunderous unified action.

A special salute to our **"Social Media Team"**, who fought this battle on the digital front and spread awareness on the importance of Five Days Banking on a true war footing. Your uniqueness, clarity and creativity ensured that our voice reached far beyond the streets. Today, unity roared louder and courage overpowered across the country. Together, we have shown that bankers are united, strong and unstoppable.

And this day I watched our sisters transform. I saw women who usually speak in soft tones across a counter, have actually found a roaring voice of revolutionaries

Infact, your presence on the streets, under the scorching sun turned a "labor dispute" into a human rights movement. You even took to the internet with a brilliance and wit that forced the public to finally see the reality.

My heart melted when I saw some sisters who brought their children to the agitation. It was infact their way of teaching the next generation, that rights aren't given, they are taken. When the spring tightens, the clock doesn't just tell time, it rings the alarm. You spoke with such clarity and brilliance that you became the alarm that woke up the nation.

"No power on earth can stop an idea, especially more when that idea is carried on the shoulders of women who do not know fear." Stand tall, Sister Comrades, because the 5-day week is just the beginning of what we can achieve when we refuse to be invisible.



"Today we shook the streets! Tomorrow we will shape history!
Five Days Banking is not just a demand! It is our right!
No fear and no retreat! Only unity and victory!"

UNITED. UNSTOPPABLE. UNAFRAID. – THE REVOLUTION OF 27 JANUARY 2026

A CALL THAT CANNOT BE IGNORED

The United Forum of Bank Unions (UFBU) has sounded the bugle for an all-India bank strike on January 27, 2026 — and this time, we mean business! After years of patient waiting, broken promises, endless conciliation meetings, and repeated assurances from the government and IBA that have turned out to be empty words, bank employees have had enough. The strike is on — full steam ahead — to force the implementation of the long-pending, fully justified five-day work week in banking!







A ROARING DEMAND FOR DIGNITY











This is not a whim. This is not politics. This is a roaring demand for basic dignity and justice! Bank staff have been slogging six days a week while the world — RBI, LIC, stock exchanges, government offices, and countless other sectors — enjoys a proper five-day week. Digital banking has exploded: UPI, mobile apps, internet banking, and ATMs handle millions of transactions round the clock. Branches are no longer the only lifeline for customers. Yet, we are still chained to outdated six-day schedules, burning out under mounting workloads from mergers, unrealistic targets, cybersecurity pressures, staff shortages, and non-stop customer demands.

ENOUGH IS ENOUGH!





The IBA and UFBU had agreed in principle during the March 2024 wage settlement and the December 2023 MoU to move toward all Saturdays as holidays. The government was “seized of the matter,” “seriously considering” it, and would decide “soon.” That “soon” has dragged on for years — through deferrals of earlier strikes, more meetings, more minutes, more delays.









Recent conciliations with the Chief Labour Commissioner ended in deadlock. The Department of Financial Services says they need “more time.” Time for what? To keep exploiting dedicated bank workers who keep the economy running?



Some banks are even threatening to invoke Section 36(AD) of the Banking Regulation Act and label the strike "illegal." Let them try! The government itself assured Parliament back in 1968 that this section would not be misused against legitimate trade union actions — and the RBI was advised accordingly. Such intimidation will not cow us down. We know our rights, and we will exercise them fearlessly.

To our colleagues across public sector, private, regional rural, and cooperative banks: This is our moment. Unity is our weapon. The massive response to #5DayBanking Now on social media — lakhs of impressions and posts — shows the fire is spreading. The strike on January 27 will send a thunderous message: No more lip service! No more excuses! Implement the five-day week now!

To customers: We regret any temporary inconvenience, especially with the long closure from January 24–27 (4th Saturday, Sunday, Republic Day, and strike day). But remember — digital channels will remain fully functional. Plan ahead, use apps and ATMs, and understand that this fight is for a healthier, more motivated workforce that will ultimately serve you better.

To the authorities and bank managements: Hear us loud and clear — the patience of lakhs of bank employees is over. Negotiate seriously or face the consequences of continued industrial unrest. We are ready for dialogue, but only if it leads to immediate action on our core demand.

This is not the end — it is the beginning of a determined struggle!











Rise up, unite, and march forward!

HIGHLIGHTS OF UNION BUDGET 2026-27

The Union Budget 2026-27 represents a comprehensive framework designed to accelerate India's economic growth, build human capacity, and ensure inclusive development. With strategic focus on manufacturing, infrastructure, services, and social empowerment.
Union Minister for Finance and Corporate Affairs, Smt. Nirmala Sitharaman tabled the Union Budget 2026-27 in Parliament. This first Budget prepared in Kartavya Bhawan is inspired by three core principles that aim to drive India's economic growth, empower citizens, and ensure inclusive development.

Budget Estimates at a Glance

- Non-debt receipts: ₹36.5 lakh crore
- Total expenditure: ₹53.5 lakh crore
- Centre's net tax receipts: ₹28.7 lakh crore
- Gross market borrowings: ₹17.2 lakh crore
- Fiscal deficit: 4.3% of GDP (BE 2026-27)
- Debt-to-GDP ratio: 55.6% of GDP
- Public capital expenditure: ₹12.2 lakh crore

THREE KARTAVYAS: The Foundation

- The budget is structured around three key principles designed to steer India's development:
- First Kartavya: Accelerate and sustain economic growth by enhancing productivity, competitiveness, and building resilience to global dynamics.
- Second Kartavya: Fulfil people's aspirations and build their capacity to become strong partners in India's prosperity.
- Third Kartavya: Aligned with "Sabka Saath, Sabka Vikas," ensuring every family, community, region, and sector has equitable access to resources and opportunities.

FIRST KARTAVYA: ACCELERATING ECONOMIC GROWTH

1. Scaling Up Manufacturing in Strategic Sectors
2. Rejuvenating Legacy Industrial Sectors
3. Creating "Champion SMEs" and Supporting Micro Enterprises
4. Delivering Powerful Infrastructure Push
5. Ensuring Long-Term Energy Security
6. Developing City Economic Regions

SECOND KARTAVYA: FULFILLING ASPIRATIONS & BUILDING CAPACITY

1. Creating Professionals for Viksit Bharat
2. Education
3. Tourism & Heritage
4. Sports

THIRD KARTAVYA: INCLUSIVE DEVELOPMENT

1. Increasing Farmer Incomes
2. Empowering Divyangjan
3. Mental Health & Trauma Care Commitment
4. Focus on Purvodaya States & North-East Region
5. Finance Commission Grants



CENTRE'S FISCAL DEFICIT CROSSES 62% OF FY26 TARGET

India's fiscal deficit touched 62.3% of FY26 Budget Estimates in April–November 2025, reaching ₹9.77 trillion. Capital expenditure rose 28%, while net tax revenue declined, as per Controller General of Accounts data.

GST Collections Jump 6.1% in December 2025 Reached ₹1.75 Lakh Crore

India's GST collections rose 6.1% year-on-year in December to ₹1.75 lakh crore. April-December FY26 collections grew 8.6% to ₹16.5 lakh crore, reflecting stronger economic activity, improved compliance, and GST reforms.

India's Forex Reserves Strengthen Near $700 Billion Mark

India's foreign exchange reserves rose by $3.29 billion to $696.61 billion as of December 26, 2025, according to RBI data. The increase reflects stronger external buffers, improved capital flows, and the central bank's efforts to maintain currency and financial stability.

India's Growth Seen at 6.9% in FY27 Despite Global Pressures: Ind-Ra

India's economy is projected to grow 6.9% in FY27, slightly slower than FY26, as per Indian Ratings & Research. Domestic reforms like income tax cuts, GST rationalization and trade agreements are expected to offset global headwinds such as US tariffs and weak trade.

NSO Releases First Advance Estimates of GDP 2025-26: 7.4% Real Growth

NSO releases FAE of GDP FY26 showing 7.4% real GDP growth. Real GVA 7.3%, Nominal GDP 8%. Tertiary sector leads at 9.1%, Manufacturing at 7.0%. Minister: Rao Inderjit Singh.

India's Direct Tax Collections Rise Strongly, Reflecting Economic Resilience

India's net direct tax collections rose 8.82% to ₹18.38 lakh crore in the current fiscal, driven by higher corporate and non-corporate taxes and lower refunds, indicating steady economic activity and improved tax compliance.



UN-DESA Projects India's GDP Growth at 6.6% for 2026: Key Highlights of WESP 2026 Report

In January 2026, the United Nations Department of Economic and Social Affairs (UN-DESA) released its flagship report titled "World Economic Situation and Prospects (WESP) 2026". The report has projected India's GDP growth at 6.6% in calendar year (CY) 2026, making India the fastest-growing major economy despite global uncertainties. The projection is slightly lower than India's estimated 7.4% growth for 2025, while growth is forecast to improve marginally to 6.7% in 2027.

India's Retail Inflation Touches 3 Month High in December 2025

India's retail inflation rose to a three-month high of 1.33% in December 2025 as food price deflation narrowed and core inflation increased due to sharp spikes in gold and silver prices, even as overall inflation stayed well below RBI's 4% target.

INDIA-CHINA TRADE GROWS IN 2025, BUT TRADE DEFICIT TOUCHES RECORD $116 BILLION

India's exports to China rose to $19.75 billion in 2025, marking a rare increase. However, the India–China trade deficit widened to a record $116.12 billion as Chinese exports surged, highlighting persistent structural imbalance in bilateral trade relations.

India's CPI 2012 Series Ends as New 2024 Base Begins

India marks the end of the CPI inflation series with 2012 as base year as the NSO releases the final data for December 2025. From next month, a new CPI series with 2024 as base begins, reflecting changing consumption patterns and price dynamics.

Deloitte Forecasts Robust GDP Growth for India in FY26, Slower Pace in FY27

Deloitte projects India's GDP growth at 7.5–7.8% in FY26, supported by strong services and domestic demand, before moderating to 6.6–6.9% in FY27 due to a high base and global uncertainties. The outlook highlights resilience, reforms, and trade diversification.

World Bank Raises India's GDP Growth Forecast to 7.2% for FY26

The World Bank has raised India's GDP growth projection to 7.2% for FY26 in its Global Economic Prospects report, citing strong domestic demand and tax reforms. Growth is expected to moderate to 6.5% in FY27, even as India remains the fastest-growing major economy.

India's Forex Reserves Rise by $392 Million to $687.19 Billion

India's foreign exchange reserves rose by $392 million to $687.19 billion in the week ended January 9, 2026, driven by a sharp increase in gold reserves, even as foreign currency assets declined, according to RBI data.

India's Electronics Exports Cross $47 Billion in 2025

India's electronics exports crossed $47 billion in 2025, recording a sharp 37% growth driven mainly by PLI-backed smartphone exports, especially iPhones. Policy clarity, tariff stability, and global demand will determine whether exports reach the next milestone of $55 billion.



IMF Raises India's Growth Outlook to 7.3% for FY 2025–26

The International Monetary Fund has raised India's GDP growth forecast to 7.3% for FY 2025–26, citing strong momentum and easing inflation. India remains a key global growth driver despite moderation expected in FY 2026–27.

IMF Forecasts Steady Global Growth in 2026 as AI Boom Counters Trade Pressures

The IMF has projected global GDP growth of 3.3% in 2026, driven by strong AI investment and easing trade tensions. While artificial intelligence boosts productivity and asset wealth, the IMF warns of risks from trade flare-ups, geopolitical tensions and potential AI-driven market corrections.

WHAT IS DRIVING THE SHARP FALL IN NPAS AND RISE IN BANK PROFITS IN INDIA?

Economic Survey 2025-26 highlights a sharp turnaround in India's banking system. NPAs hit record lows, recovery rates doubled, RRBs posted record profits, MSME credit expanded, microfinance grew rapidly, and financial inclusion deepened through PMJDY, UPI, and IBC reforms.

India's banking and financial system is showing its strongest fundamentals in decades. The Economic Survey 2025-26, tabled in Parliament, paints a picture of healthier banks, faster NPA recovery, expanding credit to MSMEs, rising rural profitability, and deeper financial inclusion. Together, these trends signal a structural strengthening of India's financial ecosystem.



Sharp Improvement in Asset Quality of Banks

- India's Scheduled Commercial Banks (SCBs) have witnessed a major turnaround in asset quality.
- Both Gross NPA (GNPA) and Net NPA ratios have fallen to multi-decadal and record-low levels.
- At the same time, banks remain well-capitalised, with the Capital to Risk-Weighted Assets Ratio (CRAR) standing at a healthy 17.2% as of September 2025.
- Most notably, the recovery rate in NPAs has nearly doubled, rising from 13.2% in FY18 to 26.2% in FY25, reflecting stronger credit discipline and more effective resolution mechanisms.

IBC Delivers Better Recovery Outcomes

- The Insolvency and Bankruptcy Code has emerged as a cornerstone of banking reform.
- From around 1,300 resolved cases, creditors recovered ₹3.99 lakh crore, amounting to 94% of the fair value of resolved businesses and 170% of liquidation value.
- The IBC has replaced fragmented earlier laws with a unified framework, improving predictability and timelines. Resolution periods have fallen from 6–8 years to about 2 years.
- Reflecting this success, S&P Global Ratings upgraded India's insolvency regime from Group C to Group B in December 2025.

Regional Rural Banks Post Record Profits

- The financial health of Regional Rural Banks (RRBs) has improved sharply following consolidation and technology integration.
- Under the One-State-One-RRB policy, their number was reduced from 196 to 28 by May 2025.
- As a result, RRBs achieved a record consolidated net profit of ₹7.6 thousand crore in FY24, followed by the second-highest profit of ₹6.8 thousand crore in FY25.
- Importantly, RRBs have consistently exceeded the 75% priority sector lending target, reaffirming their role in rural and agricultural credit delivery.

Microfinance Sector Shows Sustained Growth

- India's microfinance sector continues to expand its reach among underserved communities.
- Active borrowers nearly doubled from 330 lakh in FY14 to 627 lakh in FY25, while the gross loan portfolio increased sevenfold to ₹2.38 lakh crore.
- The sector remains strongly inclusive, with 95% women borrowers and 80% rural clients.
- Branch networks expanded from 11,687 to 37,380, strengthening last-mile credit delivery. Going forward, responsible lending and robust credit assessment will be key to managing cyclical risks.

WHEN COLLECTIVE VOICE WINS: CBOA SECURES RELIEF FROM VC OVERLOAD

The issuance of the latest circular by Canara Bank's top management, reiterating and reinforcing the Standard Operating Procedure (SOP) for Virtual Meets, marks a significant and welcome step toward addressing a long-standing concern among officers and staff: excessive video conference (VC) fatigue and the unproductive overuse of online meetings during core business hours.

This development is a clear achievement for the Canara Bank Officers' Association (CBOA), the recognized representative body of officers in the bank. Through sustained advocacy, dialogue with management (including joint consultations at various levels), and highlighting the real impact on productivity, work-life balance, and customer focus, CBOA has played a pivotal role in pushing for these stricter guidelines. Issues such as indiscriminate scheduling of multiple VCs/Google Meets, reliance on unsecured external platforms, and meetings spilling into peak business hours had been draining frontline officers and branches, diverting attention from core banking activities like customer service and business development.

These measures directly tackle VC fatigue, free up valuable time during business hours, and redirect energies toward effective customer connect and quality business building — goals that align closely with the priorities CBOA has consistently championed.

While the circular rightly cautions strict adherence and warns of serious action for non-compliance, it also underscores a broader intent: to restore balance in the demanding lives of bank officers who handle immense operational pressures.

This is not merely administrative tightening but a thoughtful response to ground realities raised by the association.

CBOA's persistent efforts — through communications, meetings with management, and representation of officers' welfare — have once again demonstrated its effectiveness as a strong, unified voice. Such wins, though policy-oriented, contribute meaningfully to better working conditions and higher morale across the bank.

Kudos to the leadership and members of CBOA for this milestone. It reaffirms that collective, constructive engagement can drive meaningful improvements even in large organizations.



METTLE & MINDS

A DREAM TAKES FLIGHT AT CBOA LEARNING CENTRE, VIJAYAWADA

Vijayawada witnessed a historic beginning as the much-awaited vision of our beloved General Secretary, Sri Ravi Kumar, transformed into reality with the launch of the CBOA Learning Centre and its maiden flagship training programme — METTLE & MINDS.

For years, the dream was clear: to create a dedicated platform that would enrich the knowledge, confidence, and leadership capabilities of our Canpals. That dream now stands accomplished, marking a proud milestone in CBOA's journey toward professional excellence.

A Program of Purpose and Power

Held on 24th and 25th January, the inaugural session brought together 60 enthusiastic participants from across the country. The programme focused on two crucial pillars of professional growth — Leadership Skills and Disciplinary Matters.

The sessions were led by renowned faculty from XLRI and Vibhas HR Consultancy, ensuring world-class insights blended with practical relevance. Participants engaged in thought-provoking discussions, case studies, and interactive learning modules designed to sharpen both intellect and integrity.

Building Leaders, Strengthening Institutions

METTLE & MINDS was not just a training programme — it was a declaration of intent. It reaffirmed CBOA's commitment to nurturing competent, confident, and ethically grounded officers who can lead with courage and clarity. The atmosphere at the Learning Centre reflected enthusiasm, collaboration, and a shared resolve to grow stronger together. It marked the beginning of a structured journey toward continuous learning and professional empowerment.

Gratitude and Forward Momentum

This milestone stands as a testament to the foresight and dedication of Sri Ravi Kumar, whose unwavering commitment made this initiative possible. His vision of a knowledge-driven association is now a living reality.

As the first chapter of METTLE & MINDS concludes, it leaves behind inspiration, confidence, and a renewed sense of purpose — paving the way for many more transformative sessions in the days ahead.

The journey has begun — and the future looks brighter than ever.



First Batch of METTLE & MINDS 24th & 25th January 2026, With General Secretary Sri Ravi Kumar K





JANUARY 2026

GIST OF IMPORTANT CIRCULARS

INTEREST RATES ON SMALL SAVINGS SCHEMES — IC/03/2026

- Interest Rates on Small Savings Schemes for Q4 of FY 2025-26 (From 1st January 2026 to 31st March 2026)

PMVIDYALAKSHMI NEW 9 INSTITUTIONS — IC/06/2026

- Inclusion of additional 9 institutions under pm-vidyalaxmi education loan scheme

AUTOMATION OF 2ND LEVEL AUTHORIZATION — IC/12/2026

- Automation of 2nd level authorization by next higher authority / branch head in Cash withdrawal of above Rs 2 lakhs (cumulative in a day)

ROI FOR RETAIL TERM DEPOSITS — IC/14/2026

- Revision in Rate of Interest for Domestic/NRO/NRE Callable and Non-Callable Retail Term Deposits wef 05012026

NEW CBS SCREEN : BA096 — IC/17/2026

- Introduction of new screen/fields in CBS to Capture the Details of proceeds of Primary/Collateral Security Realisation

PENAL CHARGES FOR PRE-PAYMENT — IC/18/2026

- Automation of collection of penal charges for pre-payment penalty-Modification in operational guidelines

PENAL CHARGE FOR DELAY IN CREATION OF EMT — IC/19/2026

- Quantum of Penal Charge for Delay in creation of EMT under Retail Lending Schemes – Corrigendum

PTER — IC/20/2026

- Permission to Take up Employment After Retirement (PTER) – Submission of Application through Web Based Package

NEW AD-HOC REPORTS FOR BATCH CLOSURES — IC/21/2026

- Introduction of new functionality – New ad-hoc Reports (7775/7778) for Teller Batch Closure and Branch Batch Closure in CBS

SOP - UNINTENTIONAL RTGS AND NEFT — IC/24/2026

- Standard operating procedure (SOP) for handling of RTGS and NEFT transactions to unintended beneficiaries

ROI ON RUPEE LOANS & ADVANCES — IC/29/2026

- RATES OF INTEREST ON RUPEE LOANS & ADVANCES – RLLR, STRLLR AND EBLR2 WITH EFFECT FROM (WEF) 12.01.2026

GROUP TERM LIFE INSURANCE FOR STAFFS — IC/30/2026

- Group term life insurance policy for all permanent employees of the bank in case of death while in service

3 NEW VARIANTS UNDER PREMIUM PAYROLL — IC/34/2026

- Introduction of three new variants under Premium Payroll Package for Central Government Employees viz, Canara SB Premium Payroll

OFFICER EMPLOYEES' REGULATIONS, 1976 — IC/37/2026

- Amendment to Canara Bank Officer Employees' (Discipline & Appeal) Regulations, 1976

REPORTING HIGH VALUE TRANSACTIONS — IC/39/2026

- Revised Guidelines for reporting High Value Transactions to Treasury Wing

SHG RENEWAL THEOUGH DLP — IC/41/2026

- Introduction of Digital Journey for Renewal of Existing Self Help Group (SHG) Loans under Agriculture Segment in Digital Lending Platform (DLP)

MASTER CIRCULAR OF ATMS & CASH RECYCLERS — IC/48/2026

- Master Circular of Automated Teller Machines (ATMs) and Cash Recyclers (CR)

CONVERSION OF GLS — IC/52/2026

- Conversion of GLS 209272976 & 209272360 as Implemented GLs

IBA MEDICAL INSURANCE - STAFFS — IC/54/2026

- IBA medical insurance scheme policy for serving employees – renewal of the policy for the year 2025-26

DISCONTINUATION OF COURSERA — IC/55/2026

- Discontinuation of Coursera Offer associated with Canara Aspire and other products

EXPORT PROMOTION MISSION (EPM) — IC/56/2026

- Interest Subvention for Pre and Post Shipment Export Credit under Export Promotion Mission (EPM) – Niryat Prothsahan

DOP FOR SCALE - I TO PASS CASH CHEQUES — IC/57/2026

- Delegation of powers for Officers in JMG Scale - I to pass Cash cheques

HL- FOR CUSTOMER WITH MINIMAL/NIL INCOME — IC/58/2026

- Modifications of guidelines under "Housing Loan – For Customer with minimal/nil income proof Scheme

BETTER RATE - FX TRANSACTIONS — IC/59/2026

- Introduction of Better Rate Processing Automation Package in SAS for ForexTransactions

CGTMSE — IC/60/2026

- CGTMSE – Extension of Guarantee Expiry period for Term Loan accounts to ensure eligibility at the time of NPA recognition

LOAN RECOVERY POLICY 2026-27 — IC/62/2026

- Loan recovery policy 2026-27

EXTERNAL INFLUENCE — IC/63/2026

- Desist outside influence in promotion & transfer matters

NEW PRODUCT CODE – 3036 VL– 2 WHEELERS — IC/64/2026

- Introduction of new product code – 3036 for 'canara vehicle loan – two wheelers'

"Learning never stops–because relevance, confidence, and leadership never stand still."

GENERAL SECRETARY'S VISITS JANUARY 2026

Date	Event	Place
01 JANUARY 2026	NEW YEAR CELEBRATIONS AT GUNTUR & VIJAYAWADA OFFICES	GUNTUR
06 JANUARY 2026	MEETING WITH MD SIR	BENGALURU
07 JANUARY 2026	MEMBERS MEET	HUBLI
08 JANUARY 2026	CLJM AT HUBLI	HUBLI
09 JANUARY 2026	HO VISIT	BENGALURU
18 JANUARY 2026	SPORTS MEET	MUMBAI
19 JANUARY 2026	CLJM AT MUMBAI	MUMBAI
20 JANUARY 2026	RO VISIT & MEMEBRS MEET	NAGPUR
21 JANUARY 2026	RO VISIT AMARAVATI	AMARAVATI
22 JANUARY 2026	MEMBERS MEET	INDORE
24-25 JANUARY 2026	METTLE & MINDS TRAINING PROGRAM	VIJAYAWADA
27 JANUARY 2026	UFBU STRIKE DEMONSTRATION	VIJAYAWADA



EVENTS GALLERY











GS VISIT TO VIJAYAWADA

GS VISIT TO MUMBAI















During the General Secretary's visit to Mumbai on January 18–19, 2026, the CBOA Premiere League at Police Gymkhana Ground crowned the Treasury Team, with Mumbai Circle Head, CGM Shri Ranjeev Kumar in attendance.

A CSR initiative at KEM Hospital distributed 300 food packets, reflecting social commitment. CLJM & Members meetings strengthened dialogue across regional offices, Treasury, and Zonal Inspectorate — marking a powerful and productive visit by CBOA Team Mumbai.

GS VISIT TO HUBBALLI











Hubballi Circle warmly welcomed General Secretary Sri Ravikumar K during his special visit to his home Circle. He appreciated the officers' contribution to the Bank's growth and reaffirmed CBOA's commitment to their welfare and empowerment. His inspiring words strengthened unity, confidence, and belongingness among all Canpals. The visit left the Circle energised with renewed purpose and pride.

GS VISIT TO INDORE





Leadership in action marked the inspiring branch visits to Dhar, Bagadi, and Nalcha by our General Secretary Shri Ravi Kumar and team. Beginning with a noble outreach at Govt. Integrated Secondary School, Kagadipura, the initiative of distributing books and sports kits reflected our commitment to nation-building. Constructive discussions at Nalcha and Dhar, along with motivation at Bagadi, strengthened unity and confidence among members. Such visits reaffirm our collective resolve for the growth of our Mother Bank and the welfare of officers.

GS VISIT TO HO ANNX - BENGALURU















GS Sri Ravi Kumar K Visits Bengaluru HO Annexures, Engages with Wing & Vertical Heads. Interactive Session Strengthens Team Spirit

GS VISIT TO AMRAVATI















General Secretary Shri K. Ravi Kumar fulfilled his promise with a maiden visit to Amravati Region on 21st January. Guided by commitment and inspired leadership, the Members Meet was marked by grand welcome, unity, and renewed morale. The insightful address on work-life balance left CANPALS motivated and empowered.

GS VISIT TO NAGPUR

















A historic and energetic gathering marked the maiden visit of our beloved General Secretary Shri Ravikumar Sir to Nagpur on 20th January 2026. With an overwhelming participation of over 225 Canpals, the Members' Meet turned into a grand success. The inspiring address by GS Sir, along with the encouraging words of our DGM & RO Head, infused renewed confidence and clarity among members. CBOA Nagpur proudly cherishes this memorable milestone of unity and strength.

MEET & GREET WITH AEOs











At Bengaluru, AEO members gathered to thank GS K. Ravi Kumar for successfully steering the AEO conversion process, appreciating the efforts of the CNT team and HO Liaisons in overcoming challenges with management and making the long-awaited vision a reality.

NATIONWIDE BANK STRIKE



Friend & Guide




5 DAYS
BANKING
NOW




BANK UNIONS




BANKING
WE DEMAND
UFBU


WHY DELAY?
UNITED FORUM OF BANK UNIONS
2 DAYS OF
REST IS A MA
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CBOA




RUM OF BANK UNIONS (UFBU
BANK OFFICER'S ASSOCIATION



MUMBAI



LUCKNOW



VIJAYAWADA



GORAKHPUR



PUNE



KANNUR



MANGALURU



MADURAI



JAIPUR



CHENNAI



CHANDIGARH



HYDERABAD



MANIPAL



PURNEA



AGRA



BENGALURU



GUJARAT



GUWAHATI



On the occasion of New Year 2026, CBOA President Rajiv Nigam extended warm greetings to Jaipur Circle Head Sanjay Kumar, reinforcing mutual respect and commitment to achieving greater milestones for Canara Bank



Under the leadership of VP Yugesh Kumar, Team CBOA Chandigarh greeted Circle Head Manoj Kumar Das on New Year 2026 and presented the CBOA Diary 2026, in the presence of DGS Rajkumar Rihal, DGS Ravi Kumar, and AGS Aman Arora.



Under the leadership of GS Ravi Kumar K. and guidance of VP Manjunath B., the team extended birthday wishes to CGM & Circle Head Mahesh M. Pai and DGM Kali K. of the Bengaluru Circle.



CBOA Mumbai celebrated the birthday of Circle Head Ranjeev Kumar on 05.01.2026, presenting a New Year diary and extending warm wishes.



CBOA Madurai warmly welcomed Former CEO & MD R. K. Dubey on his visit to Madurai, where JGS Sundararajan and the regional team honoured him with a shawl and interacted on his banking journey with Canara Bank and CBOA.



Under the guidance of GS Ravi Kumar, VP Manjunath, and HO Liaisons, CBOA Kolar greeted Circle Head & CGM Mahesh Pai on his visit to Kolar.



CBOA Lucknow met DCP Nipun Agarwal (IPS), Lucknow to extend New Year 2026 greetings and discuss bank staff safety, cyber security, and police coordination.



The CBOA Bengaluru Team greeting our Executive Director, Sri S K Majumdhar Ji, on his birthday. Wishing him continued success in leading our institution to new heights!



CBOA Hubballi team, led by JGS & CLO Sri. Uday Mahale, welcomed CGM Sri. B. Chandra Sekhara on his maiden visit to the city.



On behalf of CBOA, Team Indore had the honour of warmly welcoming our MD & CEO, Sri Ahluwalia Sir, during his visit to Indore



The CBOA Bengaluru Team, on behalf of our beloved General Secretary, called upon Sri Pushkar Sinha Sir (CGM & Head-Internal Audit) to convey our heartiest birthday wishes. Wishing him health, happiness, and continued success in leading our institution.



CBOA Patna accorded a grand welcome to Sri Pushkar Sinha (CGM & Internal Audit Head). We look forward to his visionary leadership in strengthening transparency and growth within our Mother Bank.







Team CBOA Gujarat, in the presence of Vice Chairman & CNT B. K. Richhariya, VP & Central DR Milind Vyas, Aashik Kumar, and RS Vishal Chudasama (Gandhinagar), attended the AIBOC EC Meeting at Ahmedabad.

CANPAL ACTIVITY







Inspired by GS Ravi Kumar and guided by Ankit Sehgal, Saurabh Sharma, and Atul Singh, the CBOA Etah team led by Prabhat Kumar distributed blankets to the needy at Etah on December 31, 2025.

Under the leadership of GS K. Ravi Kumar and VP K. K. Tripathi, CBOA Bhopal conducted a CANPAL blanket distribution drive in Village Tanda and Sehat Garh, with active participation of women members and colleagues, bringing warmth to the needy during winter.



CANPAL ACTIVITY







Team CBOA Ambala conducted a CANPAL activity distributing blankets at various locations in Ambala, reaffirming its commitment to community service.

CBOA Jalandhar began the New Year with a CANPAL visit to PRAYAS (Red Cross), Jalandhar, distributing pillows, snacks, and sweets to special children, in the presence of Former VP Tarun Sethi.







CANPAL ACTIVITY



CBOA Karnal conducted a New Year CANPAL activity in Karnal, distributing caps, mufflers, socks, mungfali, and revri to the needy.



Under the leadership of GS Ravi Kumar and guidance of SVP Dhananjay Singh, in the presence of AGS Surabhi Sharma, Team CBOA Moradabad distributed blankets to the needy at Moradabad, reflecting CBOA's commitment to social service.

CANPAL ACTIVITY



Under the leadership of GS Shri Ravi Kumar and senior office bearers, CBOA Agra organised a blanket distribution drive on Makar Sankranti at Bada Kurra, Nagla Singhi, extending warmth and support to the needy.



CBOA Chandigarh conducted a one-day Defence Workshop on 10.01.2026 with participation from all 7 regions of the Chandigarh Circle, coordinated by DGS Ravi Kumar, with support from All India Defence Representative Sri Ramprasad.



CBOA Aligarh organized a New Year blanket distribution drive at Hathras for brick-kiln workers, with support from NGO Neki Ki Dukan, Hathras.



Kongu Pongal 2026 celebrated Tamil heritage with Valli Kummi, Uriyadi, cockfight exhibition, tug of war, and a traditional Patti Pongal Lunch, organized with support from ARS Senthil (Pollachi) and team members.







Under the leadership of GS K. Ravi Kumar and guidance of SVP Dhananjay and DGS Rashmi, Team CBOA Bareilly visited an old age home in Bareilly, distributing blankets to nearly 170 senior citizens, in the presence of RO Head Malay Neerav.







Team CBOA Etah led by RS Prabhat Kumar visited an old age home near Etah on New Year, spending time with residents and distributing Gajar ka Halwa as a gesture of care and respect.

CANPAL ACTIVITY



CBOA Agra conducted its 9th consecutive CANPAL blanket distribution drive at the Slum Area near BSA Office, Agra, distributing blankets to 130 needy persons.



CBOA Alwar (Rajasthan) conducted a CANPAL activity on 14.01.2026, distributing caps, socks, and blankets to 100 needy people sleeping on footpaths in Alwar.

BRANCH VISITS











LUDHIANA











KADAPPA

NEW YEAR VISITS



VIJAYAWADA



HAVERI



GURGAON



BENGALURU SOUTH

NEW YEAR VISITS



SARAN



PRAYAGRAJ



KAKINADA



NELLORE

NEW YEAR VISITS



MUZAFFARPUR



KANPUR



VADODARA



BAREILLY

NEW YEAR VISITS



MUMBAI



LUCKNOW



GUJARAT



GOA

NEW YEAR VISITS



GORAKHPUR



PATNA



BHIMAVARAM



HYDERABAD

NEW YEAR VISITS



CHIKODI



THIRUVALLUR



SHIVAMOGA



PONDICHERRY

NEW YEAR VISITS



WARANGAL



GHAZIABAD



PURNEA



TIRUPATI

NEW YEAR VISITS



MORADABAD



AYODHYA



JALANDHAR



GUWAHATI

NEW YEAR VISITS



CHIKODI



THIRUVALLUR



SHIVAMOGA



PONDICHERRY

BRANCH VISITS



GULBARGA



TIRUPATI



KURNOOL



BILASPUR

BRANCH VISITS



MANGALURU



MYSURU



ANATPUR



BRAHMAPUR

BRANCH VISITS





















AHAMEDABAD

VADODARA

BRANCH VISITS

















JAIPUR

CUTTAK

CBOA CARES

CBOA's HELP TANK





Team CBOA Chikodi handed over hospitalization claims of ₹90,000 to Renuka Nayak and ₹8,597 to Buranoddin Jamakhandi under the CBOA Welfare Scheme.



Team CBOA Hanamkonda along with OGS Ravi Keloth, RS S.D. Prasad (Warangal), and District Secretary Rajesh Hatkar handed over ₹11,50,000 to the family of Guduru Sudheer Reddy (Officer, Bhongir Branch) under the CBOA Benevolent Scheme, after earlier releasing ₹50,000 for cremation expenses.

CBOA CARES

CBOA's HELP TANK





CBOA extended support under the Medical Disallowed Reimbursement Scheme to six Head Office members whose insurance claims were rejected, reaffirming solidarity and protection for members.



CBOA Vijayapura presented ₹14,235 under the CBOA Hospitalisation Scheme in the presence of the CM, INDI Branch, appreciating the support of the Welfare Secretary and Treasurer.

CBOA CARES

CBOA's HELP TANK



CBOA Vijayapura presented ₹14,235 under the CBOA Hospitalisation Scheme in the presence of the CM, INDI Branch, with appreciation to the Welfare Secretary and Treasurer for their support.



CBOA North Delhi handed over ₹30,000 to Raj Kumar Bansal (Sr. Manager, Wazirpur Delhi) under the Medical Disallowed Scheme.

CBOA CARES

CBOA's HELP TANK



CBOA Bhimavaram handed over the medical disallowed reimbursement to Saka Srinivas (Senior Manager, Bhimavaram RO), appreciating the support of Treasurer Ravi Shankar and Welfare Secretary Rohan Mankar.



Under the dynamic leadership of GS Sri K. Ravi Kumar and the guidance of the HO Liaison team, CBOA Kolar handed over a ₹15,000/- medical relief cheque to our Canpal Mr. Rajendra (RAH Kolar). Proud to be part of a union that truly cares.

CBOA CARES

CBOA's HELP TANK



Strengthening the bond of brotherhood! Shri Nishikant Thikekar expresses deep gratitude to the Central Committee and local leadership for the ₹2 Lakh medical settlement. A true testament to the welfare commitment of our association.



Team CBOA Hyderabad, led by Senior VP Shri B Linga Reddy, met the family of our late Canpal, Madam Gayitri. On behalf of GS Shri Ravi Kumar, a Benevolent Fund cheque of ₹11,50,000/- was handed over to her mother.

CBOA CARES

CBOA's HELP TANK



When TPA claims fail, CBOA prevails! Huge gratitude to leaders Shri Sandeep Batra, Shri Vijay Kukreja, and Shri Ankit Gupta for securing a medical reimbursement of ₹1.30 Lakhs for our member, Ms. Vandana. Proud to be part of an association that truly cares.



Team CBOA Vellore handed over a medical relief cheque of ₹20,204/- to our Canpal Mr. Arjit Roy (RO Vellore). Proud to belong to the only trade union consistently prioritizing member welfare through the Medical Disallowed Scheme.

MEMBERS MEET



MADIKERI



COIMBATORE



ERNAKULAM



ALAPPUZHA

MEMBERS MEET



KOTTAYAM



MADURAI



UJJAIN



FARIDABAD

GENERAL BODY MEETING





ERNAKULAM





MUMBAI







RAJKOT







FARIDABAD

CLUSTER MEETING



KARWAR



KANNUR



CANPAL CONNECT - VIJAYAWADA

Friend & Guide

SPORTS EVENTS









PUNE







MANDYA

SPORTS EVENTS









MANGALURU





BHOPAL





SHIVAMOGA

Friend & Guide

SPORTS EVENTS







VARANASI







RANCHI

Friend & Guide

SPORTS EVENTS









GOA







TIRIPPUR

Friend & Guide

ENCOURAGING EXCELLENCE



Team Bareilly honoured Ms. Manisha Joshi with a ₹7,000 cheque for securing 2nd position (Scale I–II Written Exam), in the presence of DGS Rashmi , RO Head Malay Neerav, and AGM ZI Lucknow Sunder Rajan .



CBOA Ongole honoured Mohammed Yunus Shaik (RO Ongole) and Kunchala Venkateswarlu (Kandulapuram Branch) with ₹7,000 each for securing Circle 2nd top scores in Scale III–IV and II–III Promotion Exams.

ENCOURAGING EXCELLENCE



CBOA Bhimavaram presented ₹5,000 under the Merit Scholarship Scheme to Suresh CH (Manager, NIT Tadepalligudem Branch) for his daughter Hasini CH, who secured State 1st in MPC (992/1000) in XII



Team CBOA Bhimavaram presented a ₹5,000 cheque to M. S. V. Phani Kumar (RO Bhimavaram) for securing 3rd position in the Vijayawada Circle Scale III–IV Promotion Written Test.

ENCOURAGING EXCELLENCE



Team CBOA Bhimavaram presented a ₹5,000 cheque to Sampurana Surya Mohapatra (Naraspur Branch) for securing 3rd position in the Vijayawada Circle Scale II–III Promotion Written Test.



CBOA Hazaribagh felicitated Ravi Kumar for securing Circle 2nd position in the Scale II–III Promotion Written Examination, presenting an appreciation letter and ₹7,000 award.

ENCOURAGING EXCELLENCE



CBOA Bhimavaram presented ₹7,000 to Akhil Katta (Tadepalligudem Branch) for securing 2nd position in the Vijayawada Circle Scale I–II Promotion Written Test.



CBOA Tiruvallur felicitated Mathivannan (Clerk, Tiruvottiyur Branch) for securing Chennai Circle Topper in the Scale 0–1 Promotion Written Exam, presenting a ₹10,000 cash award.

ENCOURAGING EXCELLENCE







Honoring Excellence in Kurnool: Under the leadership of GS Shri K. Ravi Anna and VP Shri Rama Prasad, CBOA cash mementos were awarded to our Promotion Test Circle Toppers. A proud moment for our achievers, Sri Boya Nagaraju, Sri Shaik Basha, and Sri Noorulla, who each received ₹10,000/- in recognition of their hard work.

ENCOURAGING EXCELLENCE



CBOA Anantapur presented ₹7,000 to Thota Ravi Teja (Anantapur RO) for securing 2nd position in the Tirupati Circle Scale I–II Promotion Written Test.



Team CBOA Madurai hosted a special felicitation for our Exam Circle Toppers. Under the guidance of our beloved GS Shri Ravi Kunar, we honored these rising stars for their dedication.

Friend & Guide

We Demand

5 DAYS BANKING

"When promises are honoured, institutions grow stronger. Five-Day Banking was agreed—implementing it is a step toward trust, balance, and a better future."

AN E-MAGAZINE FROM CBOA | JANUARY 2026

