



CBROA News Letter

A monthly News bulletin for the members of
Canara Bank Retired Officers' Association

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OCTOBER 2023

FROM THE DESK OF GENERAL SECRETARY

Members' meet at Bengaluru on 02.10.2023



The members meet held at Vijaya college auditorium in Benaluru on 02.10.2023 was a great grand gala function attended by over 700 members and also many non-members. The auditorium was jam packed and about 150 persons were standing outside the auditorium. The function started with the soulful prayer by Smt. Geetha Rammohan, the nightingale of our Bank. She paid tributes to Mahatma Gandhi, Father of our nation on his Birth anniversary and also to Lal Bahadur Shastri, on his Birth anniversary by singing a Sanskrit hymn and also Raghupati Raghava Rajaram. The entire audience joined her in the chorus.

Then program started with welcome speech by our Vice President Sri C B Prabhakar. Our Chief Guest Sri Sudhakar Shetty who is also our mentor spoke in length about the historical perspective of the saga of our pension option and updation. Sri. D Surendran, Chief General Manager, HR

Wing, HO paid tributes to all the retirees who have contributed for the development of the Bank and explained the various staff welfare measures undertaken by the Bank for the retirees. Sri. J S Jagadeesh, General Secretary in his address touched upon all the issues of Retirees like 100% DA neutralisation, pension updation, reckoning special allowance component for pension benefits, the hot and burning issue of group medical insurance and explained about the various initiatives and developments after he assumed as GS of CBROA since 11th April 2023. He also talked about the umbilical cord relationship with CBOA and his relationship with the young and ebullient GS of CBOA Sri Ravikumar. He explained in detail the various issues discussed in the recently held grievance redressal meeting with the Bank and his meetings with our beloved MD & CEO and its outcome. Then Sri. A N Krishna Murthy, President has explained in detail the

steps initiated by AIBPARC in resolving the issues of Retirees.

Then followed the felicitation of former General Secretary and President of CBROA Sri K B Ballur for his immense contribution to the retirees movement in general and for the members of CBROA in particular. He also celebrated his 76th Birthday on 1st October 2023. It was a touching and emotional moment for many of us, whom he groomed.

The function ended with the felicitation of 40 members who have attained the age of 75 years. It was a a great moment indeed to honour so many elders who are our members. Many of their family members joined in the felicitation.

Overall, the program went on very well with the overwhelming response from our dear members of Bengaluru. Today in Bengaluru, we are having more than 2200 members and over 2800 non- members. Majority of them belonging to e-syndicate. I call upon all our members to bring them to our fold through their contacts and acquaintances.



My heartfelt thanks to one and all especially the office bearers and activists of our Bengaluru central office for their immense contribution for the successful conduct of our program, which has set a new benchmark to follow.

With Greetings,

J S JAGADEESH
GENERAL SECRETARY
02.06.2023



Comprehensive health check up at Sri Jayadeva Institute of Cardiovascular Sciences and Research at concessional rates for retired employees/officers of our Bank

The world famous Jayadeva Hospital at Bangalore has been charging concessional rates for comprehensive health package for our Bank employees who are in service. Today I met the Director Dr C N Manjunath along with our senior member Sri N H Venkatesh and gave a representation to extend the concessional rates to retired employees also. The Director was kind enough to agree to our proposal instantaneously and extend the facility to all the retirees.

Apart from that, the concessional rates for comprehensive health package will be extended to hospitals at Mysuru and Kalaburgi.

We have also requested to include Thyroid and HBAIC in the package at concession rate. He readily agreed for the same too!



We profusely thank Dr Manjunath for his generosity, foresightedness and service to the mankind! May his tribe increase! God bless him!

J S Jagadeesh
GS, CBROA

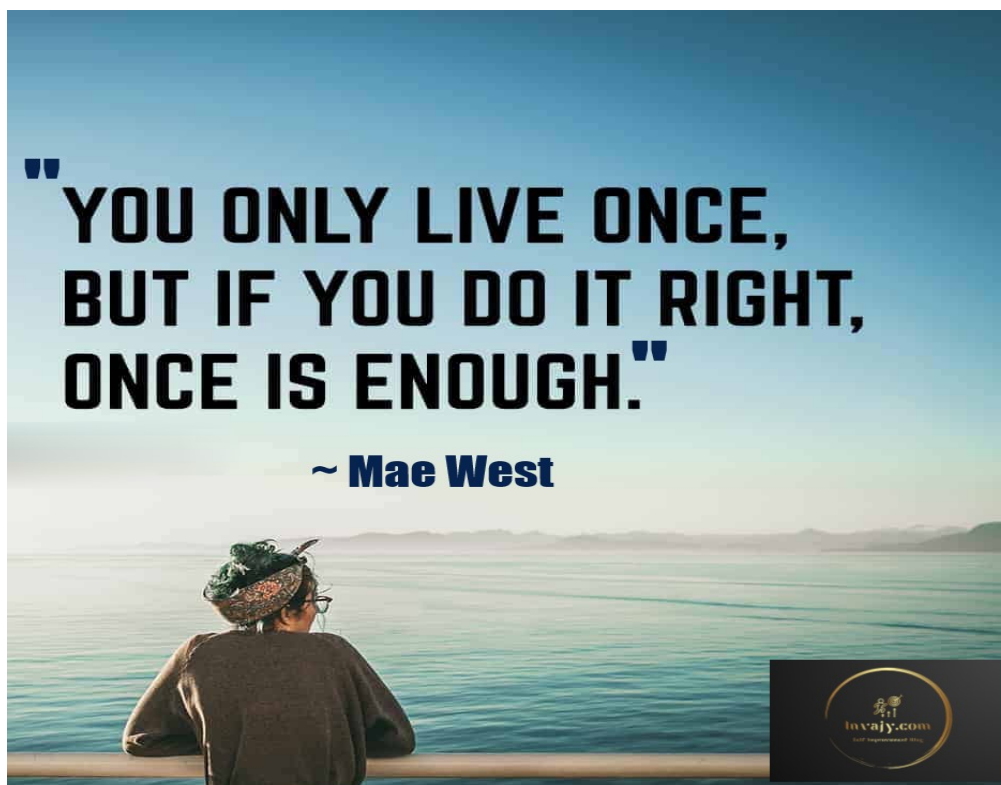
Following are the Investigations done under the package

Sl.No.	Name of the Investigations	Sl.No.	Name of the Investigations
1	ECG	10	Urine / Stool Routine
2	ECHO	11	Glucose (F & PP)
3	X-Ray Chest	12	Blood Urea
4	Tread Mill Test (If required)	13	Serum Creatinine
5	Complete Haemogram	14	Serum Electrolytes
6	Blood Sugar	15	Calcium / Phosphorous
7	Lipid Profile	16	Uric Acid
8	LFT, RFT	17	Proteins
9	HBA1c	18	T3 T4 TSH

The Retired Employees shall visit the New OPD Block on any Thursday in a week or else they can take appointment over phone : 080-22977263. They should produce the CBROA ID Card when they come for Master Health Checkup without fail.

**"YOU ONLY LIVE ONCE,
BUT IF YOU DO IT RIGHT,
ONCE IS ENOUGH."**

~ Mae West



GRIEVANCE REDRESSAL COMMITTEE MEETING

Today we have attended the Grievances Redressal Meeting (27.9.2023)at Head Office. The meeting was also attended by representatives of other two retirees associations. All the agenda items of CBROA was discussed by the representatives of the Bank led by CGM, HR in right earnest.



REF: CBROA BLR : GRM: 18/2023

ATE: 21.9.2023

The Chief General Manager
Canara Bank
H R Wing, Head Office
Bengaluru-560002

Dear Sir,

Sub: Grievance Redressal Meeting with the representatives of retired employees'/ officers' associations proposed to be held on 27.9.2023.

With reference to the subject meeting proposed to be held on 27th Sept. 2023, we submit the following agenda items to be taken up for discussion/redressal.

1. Group Medical Insurance Scheme for retirees - Subsidising the huge premium paid by the retirees.
2. Extending rebate on Lockers hired by Retirees from 25% to 50% which was assured by our beloved MD & CEO.
3. Rate of interest on Employees Pension loans - Need for reduction, atleast to be on par with the clean rate of interest charged to serving employees/officers.
4. Clarification regarding newly introduced stagnation increments in 8th joint note - Need for proper interpretation.
5. Providing online facility for updating address, mobile number and e-mail ID of retirees in Canarites app.
6. Celebrating "Azadi ka Amrit Mahotsav" - Payment of Ex-gratia to all the Pensioners on the lines of State Bank of India.
7. Staff Welfare Measures - Reimbursement of medical expenses - Extending the benefit to those retired on CRS.

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8. Staff welfare measures - Extending the scheme of payment of funeral expenses on the sad demise of a retiree.
9. Holiday home facility for retirees - Request for removing certain restrictions & suggestion for the optimum use of holiday homes.
 - Remove the restriction of booking a particular holiday home only once in a calendar year and make it atleast once in a quarter.
 - Increasing the number of rooms to minimum 10 in all the places especially where there is great demand for holiday homes and reserving minimum 40% of the rooms for retirees.
 - Stipulating a caution deposit of Rs.1000/- and forfeiting the same in the event of non-cancellation of the rooms before 7 days of checking.
 - Allotment of thee cancelled rooms or vacant rooms on account of non-checking to the needy employees by the concerned RO/CO.
 - Linking holiday homebookings on LFC to the sanction of LFC proceedings in HRMS to avoid cancelling the same and converting it into normal booking at a later date.
10. Request for affixing the combined photo of the pensioner and the dependent handicapped children in the PPO.
11. Simplification of Family Pension sanctioning procedure - Signature can be attested by the Branch Manager instead of 2 persons separately and enabling online submission of the application.
12. Request for charging ROI on Education loan (both inland and foreign) to the wards of retired employees at par with that of employees.
13. Proper treatment of retirees, who are also senior citizens by the branch staff - Need for guiding the branch officials by RO/CO/HO in their meetings/interface and issuing suitable advisory to the branches.
14. Attending to retiree's complaints on priority basis especially regarding resolving short payment of interest on deposits, excess charging of higher interest on advances (mainly due to non-adhering to applicable norms to ex-employees), not refunding the wrongly collected service charges, folio charges, excess locker rent etc.
15. VSL and OD against Staff Term Deposit - Branches are unable to extend slab rate of interest to retirees on account of lack of provision in CBS. Need for introducing Multi-level interest product code for O.D (Deposits) for Employees/Ex-Employees
16. Providing immediate support in CBS for facilitating/extending various benefits to ex-employees - like slab rate of interest on VSL/OD, waiving of service charges, folio charges, rebate on locker rent etc. which would go a long way in resolving many complaints by retirees.

17. Calling for explanation/ initiation of departmental action after expiry of the period of limitation of 4 years set by the Bank - Need for reiteration of the guidelines to all the Circles/ROs.
18. Defending the charge sheeted retired officer by the representatives of retired officers' association/s - Need for restoring the abruptly withdrawn facility.
19. IBA's advisory on calculation of commutation factor for those retiring on the afternoon of the previous month whose 60th birthday falls on the 1st of the next month - Need for seeking legal opinion and interpreting the true spirit of the regulation 41 (6) of Pension Regulations, 1995.
20. Continuation of secured loan liabilities post-retirement - Need to have a uniform format/procedure across all the circles. Further, message/letter may be sent to the officers 30 days prior to their superannuation seeking their option to continue their loan liabilities (Housing Loan and Vehicle loan). Alternatively, provision should be made in HRMS for submitting the request along with other pension papers.
21. Review of the pending issues of the previous grievance's redressal meeting.

Yours sincerely,



J S JAGADEESH
GENERAL SECRETARY

AIBPARC NEWS

AIBPARC MEETING HELD ON 27th OF SEPTEMBER 2023 AT BENGALURU

Dear All,

There was a meeting of the members of the affiliates of AIBPARC at the Party Hall, Krishna Prakash Apartments, AICOBOO Nagar, BTM Layout, Bengaluru on 27th Sep. 2023 at 03.30 pm.

The meeting was presided over by Sri M R Gopinatha Rao, President, Karnataka State unit of AIBPARC and Sri G D Nadaf, Chief Advisor and Sri K V Acharya, National President of AIBPARC were present in the meeting. Sri A N Krishnam Murthy, State Secretary conducted the proceedings & explained the purpose & immediate need to call for this meeting.

Sri Gopinatha Rao, while welcoming all briefly mentioned about the steeply escalated health insurance premium.

Sri Nadaf in his address narrated how the insurance scheme for State Bank of India employees started and it's functioning there at present. He also explained how the insurance scheme for other banks was mooted by the Govt and how it was implemented.

As advised by Sri Nadaf, opinions by members were called. The members' opined as follows:

1. Being stake holders for the scheme, retirees organizations should be called for discussions on the scheme.
2. The organization may explore options of alternative insurance schemes.
3. We may form an umbrella body of all Retirees' organizations.
4. The confederation should demand for clubbing of policies of working persons and retirees so that the average claim ratio will be reduced and the premium will come down.
5. AIBPARC GC Meeting is scheduled to be held on 29th & 30th of Oct. 23 at Chennai & by that time, the entire process of renewal of IBA Health Insurance Policy would have been over. Hence, a Virtual Meeting of the GC be convened at the earliest to chalk any steps regarding Retirees Insurance Scheme.

Sri K V Acharya in his address dealt all matters in detail. He said that with the constant persuasion by the Confederation, 100% DA neutralization to pre- Nov 2002 retirees could be achieved and minutes signed. On the clearance by the Govt, he said he is optimistic that it will be cleared soon.

On the matter of updation of pension, he said the case is coming up in the SC on 10th October, 2023 and said there are hopes of achieving it. He said that there were many hurdles within UFBU and from IBA and now it has come to a decisive stage.

On the hiking of insurance premium, he said with the advanced age of members the claims have naturally gone up forcing hike in premium. Now since all banks are in good profit, individual Bank managements may be impressed upon subsidizing the premium to maximum possible extent. As a step towards this, meeting the MD & CEO of Canara Bank was planned.

On exploring alternate insurance plans by other companies, he said there are many clauses of lock-in periods for certain periods and for certain ailments. He said the insurance cos, under tie ups may not be certain to continue as have happened in many instances. Since the IBA policy has coverage of pre-existing diseases, coverage from day one and lifelong renewal of policy, it is best suited for retirees especially super senior citizens who otherwise do not get health ins coverage.

On the matter of some retiree organization approaching CLC in the matter of health insurance, he said the CLC has merely directed the IBA to discuss the issue with the concerned retiree organization.

He said there are indications that the Govt may consider waiving or reducing GST on Retirees' ins premium which may be announced shortly.

On clubbing of policies of working personnel and the retirees, he said even if the IBA agrees, the ins cos are not willing to club them.

Sri A N Krishna Murthy said he shall arrange meeting with the MD & CEO of Canara Bank and subsequent meetings with other Bank CEOs may be taken up for subsidisation of insurance premium.

The meeting concluded with vote of thanks.

Some of the photographs are appended here.

Regards

A N KRISHNA MURTHY



REGIONAL ROUND UP

GURGAON



Our Gurgaon Unit meeting was held on Saturday, the 02nd of September. It was arranged with the able guidance of our DGS Sri R K Gambhir. Sri B K Bajaj Retired GM nominated as local body Chairman. His name was proposed by Sri O P Jain, Retired DGM. DGS R K Gambhir explained about Associate Membership, Pension updation. Sri Harish Vig, RS, requested all the members to be in touch with non members and get them enrolled. Sri D R Yadav on turning 75. During the course of the meeting following Suggestions were made by the members:

1. Some portion of Mediclaim Policy must be contributed by Bank at least GST.
2. Demand to increase Additional ROI on term deposit for Super Senior Members.

Vote of thanks was addressed by Sh. P K Jain.

INDORE

Indore Unit of CBROA met on 3rd of September to felicitate Sri. Jagdish Chandra Aggarwal ji (Mem. no.2525, Staff no. 11300) and Sri. Jay Prakash Sethiya ji (Mem. no.10579, Staff no. 6617) them attaining age of 75 years at their residence. We honoured them with the citation issued by central office CBROA, garlands, shrifal ,shawl and

sweets. We wished both of them and their family members best of health n happiness years ahead.

MANGALURU

Mangalore Region is holding their members meet every Wednesday of the week regularly from past 414 weeks. 415th weekly meeting was held on 5.9.2023. 52 members attended. Teachers' day celebrated. Members of Mangalore Region who served as faculty or teacher during service or before/after service were felicitated.



In the weekly meeting held on 13.09.2023, 12 meritorious children/Grandchildren of our members in the previous academic year were felicitated. The Parents and grandparents accepted the honour. Of 12 only one student Dr Abhishek R attended the function. Altogether 69 members were present.

In the 417th weekly meeting held today Mr Aravind Hemmige from USA gave a talk on Fundamentals of Artificial Intelligence. 35 members participated.

Mr Aravind Hemmige is son in Law of our members Mr B H Ananth Pai and Mrs B H Saritha Pai.

418th weekly meeting held today (27-09-2023) was attended by 45 members. Mr Asok S joined CBROA. Mrs Prafulla G joined as Associate member. Mr J Mohandas Bhat was felicitated on attaining 75 years.



Insurance premium was discussed. GS's meeting with MD & CEO in connection with Insurance premium was appreciated.

JHARKHAND

CBROA, Jharkhand Region meeting took place today the 29th of September at the residence of G K Sinha. Ten members attended the meeting. The meeting was presided over by Sri R N Pandey.

At the outset all condoled sudden demise of our life member Sri Fulgence Kujur and CBROA Vice President Sri Gopal Pattanaik. One minute silence is observed to pay homage to the departed souls.

Sri G K Sinha, RS, CBROA, Jharkhand welcomed all and discussed about achievements & schemes of CBROA. CBROA has a number of schemes and provisions to the benefits of the retirees.

He enumerated the series of events of CBROA, Jharkhand Region and AIBPARC, Jharkhand Region.

Achievement of issues pertaining to retirees was also covered.

Sri Sinha also touched the long pending issues like Pension updation, Group medical insurance, reckoning spl allowance for calculation of superannuation benefits, formal consultative status for pensioners Organisations. Sri Sinha desired that we all should march ahead steadily & confidently, to achieve our cherished goals.



Further, Sri Rajesh Kumar talked about the Biennial conference held at Mysuru. He informed in brief the proceedings of the Conference.

Sri M K Chandra discussed need of such meetings and benefits of coming together. Exchange of information, discussion of important issues and meeting our old associates benefit one and all.

Sri RP Chaudhary emphasised the need of increasing membership strength in the Region. He also requested all to go for Associate membership from existing members. A few of the participants submitted Associate membership form.

Further, it is decided that we should ensure formation of Dist Committee at Hazaribagh, Jamshedpur, Dhanbad and Ranchi for a better organisational activities at other centres.

Lastly, Sri Hemant Kumar informed the issues raised and sent to Central Office, to be taken up in Grievance Redressal forum meeting to be held on Sept 27, 2023. It is relevant to mention that Sri Gautam Ghosh, Jamsedpur has also sent his issues to be taken up in the Grievance Redressal meeting. The meeting concluded with a vote of thanks by Sri R P Singh.

MUMBAI

On 4th September, Sri R M Joshi, VP, CBROA, Mr Jagdish Shetty, JGS & Mr Sudheer Kulkarni, RS felicitated Mr K Rajgopal & his wife, Mrs Annapurani. Mr Rajgopal celebrated his 75th birthday on 3rd September 2023. He is born on 3rd September 1948. He joined the Bank on 1st April 1969 at Parel branch & after serving the Bank in various capacities & at various branches/ Administrative Offices, he retired on 30th September 2008 on superannuation from Z I Delhi as Divisional Manager.

Also seen in the photos is Mr Arun Tandel, our member & activist.

We wish Mrs & Mr Rajgopal a long, healthy & peaceful life.



Today morning, Myself, Mr Jagdish Shetty, Mr Ravi Kamath felicitated Mr Patrick J Furtado on his attaining 75 years on 18th March 2020. He is born on 19th March 1945. (Since he was abroad, we could not felicitate him, earlier). Mr R V Shanbhag, Mr S G Hukkerikar & Mr Dilip Sawant also graced the occasion. Mr Furtado donated Rs 5000/- to CBROA on the occasion.

While extending our sincere thanks to Mr Furtado, for the same, we wish him a long, healthy & peaceful life.



CBROA Today Falicited Mr.R S Pawar (7057) M No1025 at his son's Bungalow Ajinkyatara MIDC Dombivli east on completion of 75th years of age on 19th Aug 23. He is born on 20th Aug 1948. Our following members participated in the function. Mr.Arvind Jog, Mr M D Patil, Mr.A N Tambe, Mr.A A Nimkhedkar Mr.C V Shrungarpure, Mr.D G Vernekar, Mr.Ajit Pradhan, Mr.T N Raut,Mr.P M Gade,Mr.Mukund Dhaliwadekar and Mr.Sanjay Sant.



We appreciate these participants of our activities in the function.

Mr.R S Pawar has donated Rs.5000/- for CBROA Welfare Fund and already given Associated Membership. CBROA Thanks him for this. We wish him very very 75 happy birthday day and happy healthy future life. Today is 75th Happy Birthday of Mr.Gajanan G Thakur (8210)m.no.3563. On this occasion, as part of welfare activity, CBROA felicitated him today at his residence Vajreshwari sty shastri Nagar Dombivli west. He was President of Canara Bank Workers Organization. In 1994 he formed Organization of Mumbai unit affiliated to BMS. Mr.A N Tambe, Mr R S Pawar, Mr.Sanjay Sant present for function.

CBROA wish very happy,healthy and peaceful future life to him and his family.

It was indeed a memorable occasion that Sri R M Joshi, Mr Jagdish Shetty & Mr Sudheer Kulkarni felicitated our member, Mr Rayappa K Shenoy (staff no1192) on his attaining 90 years of age. Mr Shenoy is born on 8th July 1933. CBROA wishes him a very long, healthy & peaceful life.



KOLKATA

Disha, a Non Profitable Charitable Trust, situated at Sewli Telenipara , near Nilganj Barrackpore runs an Orphanage for boys, without any government help, this home was suffering due to non-existence of proper drainage systems.



Disha approached PRAYAS, a joint initiative of CBOA and CBROA for donation of Rs 40,000.00 (Rupees Forty Thousand only) for construction of proper drainage systems. We visited the home and being satisfied decided to bear the cost of construction of proper drainage systems.

Accordingly on 7th September 2023, we visited Disha Orphanage home for Boys' and handed over the cheque of Rs 40000/- to the President and Assistant Secretary of the Home where 21 boys of different ages are nourished , all of them are studying in different classes from Class I to XII. The cheque was handed over to the President of Disha for construction of

drainage system of the home. The work of drainage system already initiated and the President assured us that it will be completed soon with our monetary help. He invited us in advance to visit the Home after completion of work.

HYDERABAD

CBROA Hyderabad region has conducted the General meeting of the members on Saturday 9th September 2023 at RSTC Hyderabad. 116 members have participated in the deliberations Sri B Chandrasekhar General Manager, Smt Kanimozhi DGM of CO Hyderabad are Guests of honour.



Our General Secretary Sri J S Jagadeesh is our chief guest. The meeting commenced with the welcome address by D L Rao DGS. Sri PVLN Sharma garu Vice President convened the proceedings gave his inaugural address. The following members who have completed 75 years are honoured with citation

1 Sri I N Sharma garu, 2 Sri R S V Subba Rao garu, 3 Sri S Eranna garu, 4 Sri K A Rahim ji, 5 Sri B Vittal Rao garu, 5 Sri B Vittal Rao garu, 6 Sri T A Seetharaman garu.



Sri Venkata Ramana Regional Manager Bajaj Allianz insurance has addressed the members on health insurance products. Sri B Chandrasekhar General Manager has briefed the Business position of Bank and specific contribution by Hyderabad circle. He sought the continued support from the retirees also

The meeting was addressed by our General Secretary Sri J S Jagadeesh garu on various issues viz Membership consolidation, membership support by top 5 states, introduction/ need for Associate membership canvassing, concentrate on non-members for enrollment, improvement in Family pension, 100% DA neutralization for pre 2002 retirees, detailed analysis and present status of Medical insurance to retirees, Pension Updation basing on various regulations of CBEP Regulations, RBI formula, MC Singla case scheduled on 10th October, CBROA WP in Karnataka HC case, CPC scheme etc. He has also dealt in detail about the Special Allowence introduced in X BPS and XI BPS , its impact, court cases. Healthy interaction with members took place on court cases and Associate membership. The meeting concluded with proposing Vote of Thanks by Sri P Balasubramanyam AGS

BHUBANESWAR

CBROA Bhubaneswar Unit organised it's Regional Meet of Western Odisha at Regional Office Sambalpur on 9th Sept 2023. A total number of 23 members from Sambalpur, Rourkela, Dhenkanal, Cuttack and Bhubaneswar participated and made the Meeting successful. Our CBOA RC Sri Bikrant Beriha & Activist Sri Soumya have also cooperated in coordinating the Meeting. The meeting started with a floral tribute to our beloved founder Sri A Subbarao

Pai & a minute Silence Prayer for Sadgati / Mokshya of the departed Souls, the recent of the region being Com Late Gopal Pattanaik, Com Late Aniruddha Samant & Com Late Biduram Majhi.



Com P K Das, RS delivered welcome address.

Com S K Mohanty, one of the Seniormost activists presided over the meeting.

Our Sambalpur RO Head, Mr Ajit Jagaa was guest of honour.

Com P K Das highlighted the organizational developments vis-a-vis achievements narrating the status of Family Pension, 100% DA netralisation, Pension Updation, Mediclaim Policy subsidisation & Special Allowance merger etc. Various queries raised by members have also been addressed by him.

AGM Sri Ajit Sir during his address elaborated the business strategy & the important role of Senior Canrites on the subject.



We have felicitated Com Theodore Xalxo on his successful completion of 75th years of age. Members have shared their views & showered their Best Wishes to Sri Xalxo who has attended the Meet with his beloved wife.

During the meeting we have enrolled 7 Associate Members. Members' grievances were also noted for immediate attention of Circle level. RO head Sri Ajit Kumar Jagga also assured all possible help to the Senior Citizen Ex employees. Com S K Mohanty in his key note address highlighted importance of improving fraternity amongst CBROA members locally & emphasized meeting in frequent intervals.

Meeting ended with Vote of thanks by Com H K Panda, RS.

CALICUT

The proceedings of the meeting are given below briefly:

The Meeting commenced at 3.30pm with the prayer by Sri. Krishnanunni. A one minute silence was observed in remembrance of our departed members and family members. Sri .AnilKumar V , District Secretary welcomed the participants . He briefed in the joint agitational programmes conducted by the retirees organization recently, issue of 100% DA neutralization and ex-gratia to pre-2002 retirees and enhancement in medical reimbursement to our Bank retirees. He specifically welcomed the New members Sri.P.Radhakrishnsn, Smt. O. Geetha and Smt. Sumathi. He also mentioned the fact that during the period we could achieve 100% enrollment of retirees with the joint effort of all members.



Sri K P P Nair, President, District committee as also of the State Committee, in his presidential address dealt upon the importance of the forums like this to reconnect with old colleagues and make the moments enjoyable . He thanked the members for their active participation in the dharna held on 31.07.2023 at Kozhikode and requested the members to ensure participation in all agitational programmes in future. Our members Sri. M V Raveendran , Smt. Thressiamma Prabhakaran and Sri. Pradeep Varma were congratulated for their outstanding presence in various fields.



Thereafter the following new members were honoured by draping the traditional shawl.

1.Smt. Girija unni by Smt. Mini Sajeevan, 2.Sri M.V.Raveendran by Sri Bhuvanadas K, 3.Sri Radhakrishnan.P. by Sri E.Prabhakaran , 4.Smt. Vijayalakshmi.K. by Smt.Sobhana.V.P.

5. O.Geetha by Smt Janaki.P.C. All the new members relished their memories and thanked the association for the loving felicitation.

SHRI K V RAGHAVAN, CC Member, in his address touched upon the 100% DA neutralization and ex-gratia increase to pre-2002 retirees ,Revised Family pension , Medical Allowance increase. He clarified on the proposed modification in IBA Health Insurance Scheme, Holiday home booking for retirees and the latest position in pension updation and spl. Allowance. Sri. Balachandran Ex.RC&CC member stressed on the need for active participation by all members in our agitational programs which only will pave the way for the achievement of our demands. He called our members to go in for advanced modern technology to reduce the workload and make our old-age living more comfortable.

Sri. M. V. Raveendran stressed on the importance of issuing corregandum incorporating the enhanced/revised pension/family pension. Sri T T Joseph called upon the members to be more active in all our agitational programmes.

Thereafter Sri.P.T.Velayudhan spoke about the importance of physical fitness and Sri. E. Prabhakaran on the need to make life more enjoyable by reducing unwanted tensions. Sri C.Suresh, Sri.P.T.Velayudhan, Sri M V Raveendran, Sri E.Prabhakaran and Sri. K.Bhuvanadas entertained the participants through sweet melodious songs and poem narrations. Sri.P. Radhakrishnan thanked one and all for the friendly atmosphere and jovial mood maintained throughout the programme. Suggestion for a Family get together and a tour program was discussed and Sri E.Prabhakaran was

entrusted with the planning of the two programmes.

Sri K P P Nair, Sri K V Raghavan replied to the various issues that came up

during the discussions. The meeting concluded by 5.30 pm with the vote of thanks by Sri .P Radhakrishnan.

HUBBALLI

Dear CBROA members we are glad to inform that on 13th September 2023 we visited house of Mr.Saiprasad Mohan (10561) membership no.3425 retired manager at Hubballi to felicitate him on attaining 75 years on 4th August. Mr.K.B.Ballur our former GS and President along with colleagues Mr.P.N.Deshpande, A R Kulkarni, Mr.Aravind Muttagi, Mr.D L Shenoy, Dr.H V Kakhandaki were also present. We honoured Mr.Saiprasad with a shawl/garland/small bouche and 75 years plaque with sweet boxes. Citation was read by the undersigned. His wife served us delicious break fast consists of sira/samosa/poha followed by hot coffee. All of us having worked in durgadbail Hubballi branch spent about 2 hours recollecting old memories. It was one of the best evening enjoyed by us in last 3 years. We are thankful to the couple for their hospitality. Presence of Mr.Ballur added more colour to the function. Mr.Saiprasad joined our bank on 28/6/1971 at our Traffic island Hubballi branch. He worked at premises section central zone, DurgadBail Hubballi, Togarihankal where he got promoted as scale I. Then he worked at Chikkamagalu, FD Mumbai, ID Mumbai, FD Vileparle, FBC Mumbai, promoted to scale II then worked at Fort Market Mumbai, Zonal inspectorate Mumbai and Hyderabad, overseas branch Bangalore and retired on 31st August

2008.He audited our London branch in October 2001. His mobile number is 9449031813. We wish the couple healthy and happy life ahead. MADALGI DGS Hubballi-Dharwad.

UTTARAKHAD

A general body meeting of CBROA members Bareilly ws conducted on 13.09.2023 at B/o Model Town, Bareilly. In the meeting, te following matters were discussed:

1. The meeting should be done regularly on monthly basis.
2. Members were informed about the Associate Membership available to family pensioners and spouse of existing members as well.
3. The District President, Mr. B. K. Kochhar, insisted upon the members to get their respective spouse enrolled s Associate Member.
4. The house was informed about the increase f Medical Reimbursement amount for existing members to ₹4000/- and for family pensioners increased to ₹ 2000/-.
6. The latest developments and progress on Pension Updation, 100% D A neutralisation for pre-2002 retirees etc were dealt at length.

The meeting was chaired by Mr. B. K. Kochhar, District President. There were 12 members present in the meeting. The minutes are being sent to find a place in monthly News Bulletin.

KOCHI

The meeting was presided by Sri T S M Nair Dist President. The meeting commenced at 10.am.

The house paid tribute to the departed souls by observing 1 minute silence..

Sri.G S Pillai narrated several contribution of Sri Parnak in national level and in the state Oddisha.

The president of the meeting explained the latest organizational development.

Sri G S Pillai explained about the biennial conference at Mysuru and enrolling the spouse as Associate Members .He introduced Smt Geetha the new member to the house.He welcomed all the participants and specially welcomed three members who are honored by CBROA for attaining the age of 75 plus.

Sri G S Pillai presented a brief profiles of the above three persons and he readout the Citations signed

Sri P.K. Viswanathan Nair and Smt R.Vilasini explained their days in Canara Bank and thanked CBROA for honouring them and also expressed their pleasure to Association.

SRI K.M.Philip Dist secretary proposed the vote of thanks. The president declared the meeting concluded at 12 noon.

We got the following applications for enrolling as member and Associate amembers.

SMT .P.GEETHA staff no 60362 and Associate Members: 1 Smt .Valsala Pai w/o Sri R R Pai MN 893 2 Indira Bhai Amma .pw/o Sri P.k.Vswanthan Nair MN.5266, 3.SmtVijaya.R.Nair w/o Sri Sreeramachandran Nair M N 1781, 4 . Smt Rema Devi H w/o Sri G.Sasidharan Pillai M.No 3159 AGS.

UDUPI

Monthly Meeting of the Region was held on 17th September 2023@4 p m @ Syndicate Towers Catholic Centre Udupi. Office bearers, Mr Yogesh Bhat Mr K M Nayak, Mr Sudeendra Bhandary were on the dais. 52 members and associate members and few esyndicate retirees attended the meeting. Mr Yogesh bhat initiated the proceedings. Mr K M Nayak welcomed and presented the report of activities of Udupi Region and important communications received since the last meeting were brought to the notice of the house.



Four seniors were honoured on attaining the age of 75 years.

Biodata and Citations were read by Mr Radhakrishna,Mr Yadava Kumar, Mrs Shalini Pai, Mr K K Kini respectively. Super seniors,office bearers joined in felicitation. Mr Mohan N Badkar, Mr Jayaram Prabhu, Mr K V Shetty spoke about the honorees. The honoured members recollected the instances faced during their service and remembered the guidance of their superiors which helped in handling the situations in branches.They appreciated the way of remembering the seniors and honouring in the age of 75+ by CBROA and expressed their happiness and thanks for the gesture of the association.

Mr Maruthi Prabhu compered the program and Mr. Sudeendra bhandary proposed vote of thanks.

House thanked Sri Gunduraya Hegde for sponsoring refreshments.

TIRUNELVELI

Tirunelveli Region's (consisting of Tirunelveli, Tenkasi Thoothukudi and Kanyakumari Districts) CBROA meeting was conducted on 23-9-23 at our Palayamkottai branch premises at 11am. The meeting was attended by about 40 members from the above 4 districts having a radius of 70 kms from Tirunelveli. Our Vice President Sri R Mohan presided over the meeting. Our AGS Sri Varagunan welcomed the gathering. Dr A S Faridha, DGM of RO Tirunelveli was the chief guest.



Sri Ganesan DGS, CBOA was the special invitee for the meeting. Our General Secretary Sri J S Jagadeesh in his key note address elaborated on the factual position of pension updation, 100% neutralisation of DA to pre-2002 retirees, court cases, IBA health insurance policy, the concept of base policy, the need for incremental increase of pension to bank retirees attaining the age of 65, 70, 75, 80 years and so on as applicable to govt pensioners. He also urged upon enrolling associate members, non member retirees belonging to e-syndicate. His speech was well received by members and 25 members instantly enrolled their spouse as associate member of CBROA. The meeting came to an end after vote of thanks from Sri P Anadaraj, RS. Lunch was provided to the members which was sponsored by retired Senior manager Sri. K Sakthivel. The entire proceedings were chaired by Sri. Md. Rahamathullah Retired Manager and Sri S.Varagunan, AGS

PALAKKAD

CBROA Palakkad dt members meeting held today at Sultanpet branch. Meeting began at 10.30 am and ended at 2pm. P. V Vijayaraghavan presided. K N Surendran welcomed the members. After the self introduction by

members president made presidential address. He precisely narrated present developments. K V Mohanan dt secretary presented the working report described activities after the previous meeting. K. Unnikrishnan reg secretary described growth of CBROA during the last 6/7 years in the dist from Coimbatore biennial conference to Mysore conference. CBROA has grown in the district in a gradual way. V. Padmanabhan, Adviser to state committee narrated his experience in Palakkad formation of assn. Association with senior members like Y. Haridas. Sathyanathan who were not with us now. He described the efforts taken by him along with others to raise membership in Kerala from 150 to 950. Explained difficult condition in the matter of Iba Insurance. He has made valuable suggestions for improving the activities. Members actively participated in the discussion. The meeting ended with vote of thanks by Krishnaranjan.



KAKINADA

Deliberations of CBROA Kakinada Unit meeting held on 25.9.23 at Gandhinagar park..

The meeting was conducted from 5.15 p.m. to 6.30pm. We have very extensively deliberated on

1. CIM 71 option in CBS.
2. IBA health Insurance.
3. Alternate policies.
4. Retirees pending issues.

1. Those who have not done earlier, decided contacting their pension crediting branch to change spouse customer ID Type from Individual to Family of Ex staff in CIM 71 option. Otherwise in any unfortunate event they will not get Preferential ROI applicable to ex employees and there will be difficult for them to receive family pension in package. This is discussed once again basing on the advice given to us 3 years back.

2. All members and those above 70 in particular are finding it difficult to renew IBA policy. They can not be without insurance and cannot afford taking a new policy. All members felt that the premium is unaffordable and expressed dissatisfaction about premium hike and requested CBROA to vigorously try for subsidy from Bank/ to evolve alternative to IBA policy. It is suggested that a health insurance policy by management on the lines of SBI to be evolved.



3. We also discussed about new policies of various companies. In view of hidden threats in Group policies like IBA, BAGIC, TAGIC, CanMedicclaim, Star Group policy of BOB and etc, it is opined that individual policies are better than Group policies. Since in individual policies there will be direct dealing between the insurer and insured and can have choice of terms. We discussed about HDFC Ergo, Niva Bupa, Care, Iffco Tokio and Reliance. Some companies are giving policy even

for above 65, loading extra premium. Some companies 'lock in' ranging from 6m to 2 years depending on disease, yearly health checks are permitted upto 10% of Sum Insured.

4. We have also touched upon 100% DA neutralisation and updation where it stands..Members are anxiously waiting for outcome of 6th/10th October 2023...

We are happy to share that our Associate Membership is 19 as on date. The meeting concluded after elaborate discussions and all the members have very actively participated.

MADURAI

We are pleased to inform that CBROA MADURAI Members meeting was conducted on 24/09/23 at 11 am at Canara Learning and Development Center(CLDC - RSTC), Pandyan Building, Grand Central, Madurai. The meeting commenced with an invocation song rendered by our member, Smt T V Sudha Srinivasan. The house paid homage and observed one minute silence, as a mark of respect to the departed souls. Sri M N Manoharan, Deputy General Secretary, CBROA, Madurai delivered welcome address and expressed his happiness over the presence of members and associate members and also super seniors from far off places such as Bangalore, Dindigul, Theni, Cumbum n Karaikudi.

Sri T V Krishna Mohan, General Manager, CO, Madurai graced the occasion as our Chief Guest and congratulated CBROA for implementing various welfare measures including Honouring of members who are above 75 years of age. He assured all possible support n help to retirees duly redressing their grievances.

Sri Mohan, Vice President, CBROA, Chennai traced the formation of CBROA, as an off shoot of CBOA, way back in the year 1996 for the cause of Retiree Officers. Sri S Varagunan, Asst General Secretary, CBROA, Tirunelveli emphasised the mobilisation of non members and e Syndicate retirees. He congratulated CBROA Madurai for 100% enrolment of Retiree Officers on month on month basis.

Sri Radhakrishnan, DGS, CBOA Madurai in his felicitation address assured all the help to CBROA from the parent organisation.

Sri J S Jagadeesh, General Secretary, CBROA Bangalore in his marathan speech covered issues such as Pension updation, DA neutralisation to pre November, 2002 retirees, Reckoning of special allowances for calculation of Pension, the hot topic of steep hike in IBA Medical insurance premium, Locker rent concession, allotment of Holiday Home to Retirees, Release of stagnation increments to eligible employees, the proposed Grievances redressal meeting at HO etc., The General Secretary stressed the importance of membership mobilisation especially of Non members and e Syndicate retirees. He further informed that Life membership subscription is revised to one time fee of ₹6000/ from 1st July'23.



As per the decision taken in our Mysore Conference, Associate membership is extended to family pensioners and the spouses of existing pensioners with a one time subscription of ₹1000/.

As per the appeal made by our GS, on the spot enrolment of 41 Associate members were made along with debit slips.



The GS assured the members that he and our top leaders and AIBPARC are following up with the GOI/IBA relentlessly for making Pension updation a reality, as in the case of Family pension. He also informed our Bank Management is very positive in resolving the grievances of Retirees at Bank level due to our rapport with MD & CEO.

Our General Secretary clarified the doubts raised by members in the lively interaction followed thereafter. Sri S V Krishnamoorthy, Sri Annamalai, Sri Sirchabesan, Sri B Ravichander and others actively took part in the deliberations.

The six members who completed 75 years of age were felicitated by our General Secretary, Vice President, DGS, AGS, Regional Secretaries, our Bank General Manager and other dignitaries. CBROA Citation was read out, Shawls were adorned and

Mementoes were presented to Super Seniors.

Sri M S Chandrasekaran, Regional Secretary requested the members to maintain joint SB account with spouses to avoid problems at a later date.

Sri Deenadayalan presented a gift to the Sri A V Kubendran, winner of the lucky draw of the participants.

Sri Sakthivel, Retd SM was honoured by our General Secretary, DGS and AGS for Sponsoring Tea, Lunch/Dinner in all the 3 meetings held at Tirunelveli, Madurai and Trichy.

There was an overwhelming attendance of around 80 members with people coming from far of places.

The meeting came to an end with a vote of thanks proposed by Sri M Panneer Selvam, Regional Secretary. It was followed by sumptuous Lunch sponsored by Sri K Sakthivel, Retd SM.

ALIGARH

Today on 29.09.23, the General Body Meeting of Aligarh District members was held at B/o Vikas Bhawan, Aligarh. Mr. C. P. Singh was nominated to chair the meeting and guide the proceedings. The meeting started with reading of last meeting's minutes and its adoption by the house.

Mr. Kanchhi Lal, Regional Secretary, welcomed the members and wished them very happy festive season in the forthcoming days. Mr. Vidhu Mohan, Joint General Secretary, while welcoming the members informed them about the enrolment of Spouse of pensioners as Associate Members. He further informed that the 6 retirees have enrolled their spouse as Associate Member.



All the members were handed over the application form and were requested to get these filled and signed by the spouse. The payment details may be mentioned on the form itself. The forms were requested to be sent direct to Bengaluru under copy to the RS/JGS.

Thereafter, the JGS dwelt upon the issues of delay in payment of 100% DA neutralisation, pension updation. He also informed the House about the vigorous follow up by our parent organisation, AIBPARC. The house was informed about the discussion of our General Secretary with the CEO of the bank on subsidising the insurance premium, increase in holiday home accommodation etc.

The house had a thread bare discussin on the IBA Mediclaim Policy, it Exorbitant premium, reduction in various facilities, putting up cap on various treatments.

Mr. Atul Singh, AGS, CBOA, while responding to the complaints of various retiree members, assured the seniors to be more polite and careful while dealing with the Retiree fraternity.

The chairman summed up the proceedings and proposed vote of thanks.

In the last, two minutes silence was observed to pay homage to the mother of Mr. M. K. Singh who left for heaven abode on 14.09.23.

There were 21 members present in the meeting.

**CANARA BANK RETIRED OFFICERS' ASSOCIATION
MUMBAI UNIT**

*"To keep the heart unwrinkled, is to triumph over old age"
"Respect old age, because, that is your future"*

In continuation of our humanitarian activities, Mumbai Unit of Canara Bank Retired Officers' Association, gifted a Lap -Top Computer and a microwave oven to Niti Foundation old age care centre.

As we entered, we met a spirited resident of 96 years of age, Smt. Manjula Koli, an overwhelming feeling of reverence and admiration descended upon us. It was an emotional feeling to meet all the residents who welcomed us affectionately with smiles. They made us feel like youngsters.

The centre is established in the tribal village of Yeoor, by Smt. Archana Margi, with a deep sense of community service. She established the centre in December 2019, and to her horror, close on the heels, the corona virus pandemic arrived. Undeterred, she handled with so much care that there is not a single case of Covid-19 in this home. Her service of providing this important facility / infrastructure in a tribal area is not without hurdles and hardships. But she is continuing determinedly, which is highly commendable; And needs the support from the society, at large.



Team CBROA, Mumbai Unit

The event commenced with a prayer song by the spirited nonagenarian, Smt. Manjula Koli, which proved yet again, that mental age and physical age, are not connected. This was followed by a bhajan by our member Smt. Vrinda Ramanan. Then our members and the residents sang some more devotional and other songs, which raised the spirits of everybody present. We tied rakhis to all the residents, creating a human bonding giving meaning to the phrase that "man is a social animal".

Members of CBROA, Mumbai Unit untied the customary ribbon and unboxed the laptop computer and the oven as a mark of gifting.

The event was well co-ordinated by their staff members.



↑ **Prayer by
Smt. Manjula Koli**

→ **Prayer by Vrinda
Ramanan, residents
actively participating**



↑ **Smt. Archana Margi receiving the
Laptop computer and the Oven by
Sri. P R Bhalerao and Sri. Jagdish
shetty**



← **Tying of Rakhis and distribution of sweets**

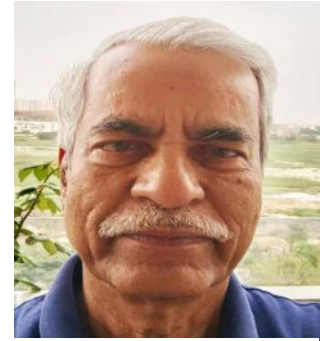
Members' Page

Views expressed in this section is that of the author of the Article

A LESSON FROM A DUST BIN

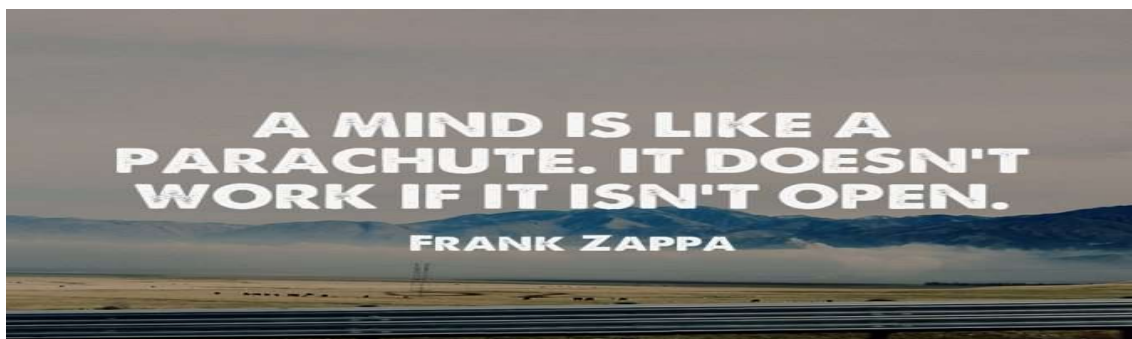
During my early days after joining my Bank as a Clerk, I was struggling to prepare the debit and credit vouchers. I ended up making mistakes in mentioning the correct account head many times. My Supervisor after checking used to frown at me and passing back the voucher to me with an order "correct it"! He never guided me as to what the mistake was or how to correct the mistake. I had to approach a senior Clerk seated next to me to guide, who was always helpful in pointing out the mistake and guided me how to correct it. I used to discard the voucher and prepare a fresh voucher. The discarded voucher was to be torn into pieces and tossed into the dust bin. This tossing of vouchers, with mistakes continued for several days. Once when I tossed a voucher into the dust bin, it missed the target and landed on the floor of the Banking hall. Just then our Branch Manager happened to pass by

my seat. He noticed the voucher falling on the floor. He immediately bent over it, picked it up and placed it inside the dustbin by my side. He walked away without speaking a word or even a disapproval



G Laxman
Mem No. 2902
Mysuru

glance at me! This small act by the Manager instantly had a huge impact on me. It was not just about littering but much more. A lesson about how a Leader (Manager) can use his "Power of Influence " to develop team members. I learnt that day how a Manger can raise to become a LEADER not just a Manager by being a role model. And also how a leader should not be like a frowning Supervisor!



SPENDING YOUR LIESURE TIME

By – Ashok R Raut, AM No 549

Today being my birthday I wish to have a small chat with you. During my 67 years of Life I really enjoyed my life keeping me always occupied in some activities. Along with playing normal roles of son, friend, employee, husband, father I got involved in many other activities like counselling, social service, painting, craftsmanship, various types of business etc. I did made a software program of FMS and RFMS. I authored few books. As a corporate trainer I made my own three session's module, MOD -Mind & Organizational Development. With this module I lectured Engineering, Medical Colleges, banks and police dept. I made a MOD watch for participants to gift them after attending the program. Off late, after retirement I started writing Marathi, Hindi poems, gazals. I scripted a storey on Lord Krishna - Sham Ke Saath Sham, with writing all songs and composing too. My special hobby of singing and painting I did continue simultaneously. I did learned acupressure technique and practised it successfully on many cases with great success. I then studied Numerology and Vastu science and now it is one of

my best activities with clients in Bharat and abroad. Here I want to say that the Kuber Pyramid is one of my inventions and the model is already in use in many houses, offices. To mention one special activity is that I learnt and practice the art of finding and making NEER report, i.e. Negative Earth Energy Report. Many have experienced favorable results of these reports on physical and financial health. While doing all these activities I spared lot of time on meditation and finding power of Mind. During these sessions I learnt Astral Travel and a very new, vast area of knowledge opened for me. I have about 12-13 research topics of my own. Out of that I am happy to inform you that my first invention - Cosmic Vibrations Device, I am manufacturing and is available for use. Today I am publishing a special article, "Tainted Soul and The Linear Time Management". Few of my paintings, singing clips, etc., .I am forwarding to you along with this article. Hope you will like my presentation. Many of your love, affection of many years has given me a lot of boost, happiness in my Life.



Sri Saibaba painted by Sri Ashok R Raut

CREED AND CULTURE

However modern we tend to turn,
Have to carry on our traditions,
With some essential refinement,
As per the changing environment.

Time tested are those by elders,
For the safety and welfare of us.
Its unwise to underestimate,
Overlook or ignore our culture.



Arun Sunder Raj
Mem No 4857
Bengaluru

MARRIAGES MADE ON EARTH

In Heaven might have been marriages arranged,
They fail if attitude of couples not changed.

By taking oath sincerely, all get married,
Live together too, for several decades.

Though are true to each other and devoted,
May feel short of love and regards merited.

Fault is not in the stars, to be understood,
No one but for this status, selves to be blamed.

Often, one may try and get all that desired,
Ending up as that were not what they deserved.

Certain things in life can not be demanded,
Such as, to be honoured, loved or respected.

Oneness in their hearts have to be developed,
From minds of couple ego be deleted.

Each other has to be sincerely trusted,
Willing to sacrifice is much more required.

Then even on earth those marriages settled,
Assuredly shall succeed and applauded.

“When everything seems to be
going against you, remember
that the airplane takes off
against the wind, not with it.”

HENRY FORD



SET TO CROSS

THE MILESTONE

Attaining 75 years of age is a milestone in the life of a retiree. Though statistically, longevity of life has increased, we are coming across several instances where many souls depart from us even before reaching the above milestone. Under such circumstances, it is really a cause for

greeting the retirees who reached the milestone and entuse them to tread along. With this objective and in response to desires of several members that CBROA News feature a list of members who crossed 75 years age during SEEPTEMBER, 2023.

NANOGENARIAN

MEM NO	NAME	STF NO	PLACE	CONTACT	DOB
145	MANGAL SAIN JASRA	49510	NOIDA		07-09-1933

SEPTUAGENERIANS

MEM NO	NAME	STF NO	PLACE	CONTACT	DOB
3238	RAMASWAMY S B	10044	MYSURU	9008492432	01-09-1948
9589	SUNDARAM S	12833	MUMBAI	9820472684	02-09-1948
2525	AGRAWAL JAGDISH CHANDRA	11300	INDORE	9907036720	03-09-1948
2548	RAJAGOPAL K	6960	MUMBAI	9867392214	03-09-1948
10579	JAI PRAKASH SETHIYA	6617	INDORE	9424047737	03-09-1948
2493	VINAYAK TORVI	9214	BENGALURU	9880109252	04-09-1948
2557	AJIT J RAJESHIRKE	10463	PUNE	9860366496	04-09-1948
2618	SHENOY M G	6180	BENGALURU	9902187101	04-09-1948
8325	PANDHARI A S	11189	HUBBALLI	9845149884	04-09-1948
2571	NAGARAJAN R	21347	CHENNAI	9382782462	05-09-1948
4717	RAGHUCHANDRA K	7941	BENGALURU	9845878072	05-09-1948
2955	SHARMA SUDHIR	53179	JALANDHAR	9417113253	06-09-1948
6721	RAVI R	9771	CHENNAI	9840060363	06-09-1948
13235	GUNDURAYA HEGDE G	S85791	UDUPI	6360486694	08-09-1948



SET TO CROSS

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SEPTUAGENERIANS

MEM NO	NAME	STF NO	PLACE	CONTACT	DOB
1850	KRISHNA MOORTHI V	7993	TIRUCHIRAPALLI	9159592130	09-09-1948
6682	KANDASAMY R	8275	MADURAI	9944445570	11-09-1948
7634	MADHAV RAGHUNATH NATEKAR	6606	MUMBAI	9769701004	11-09-1948
2012	SHAMASUNDAR PAI K	8479	UDUPI		13-09-1948
9158	RAJ KUMAR KATYAL	54172	AGRA	9412172618	14-09-1948
944	AJIT KUMAR M LAD	10281	PANAJI - GOA	9923379506	15-09-1948
5535	GOVINDA RAJU D S	11825	DOMMASANDRA	9448608224	16-09-1948
4907	RAJARAM SHETTY K	13324	BENGALURU	9449854550	21-09-1948
548	SHANKER NERGI	13341	BENGALURU	9945007111	22-09-1948
2512	KRISHNAN C C	7263	COIMBATORE	9629437069	22-09-1948
3382	LAD ARVIND OMKARLAL	12750	PUNE	9970180804	22-09-1948
666	MUKUND SADASHIV WAKNIS	11921	PUNE		25-09-1948
5674	SAVJIBHAI H PATEL	10702	AHMEDABAD	9732469112	28-09-1948
5877	ANIL H SAMEL	8975	MUMBAI	9833222170	28-09-1948
1377	NAYAK S V	10074	KUMTA		30-09-1948
3180	SRINIVASAN K V	11794	NADAL	9846432032	30-09-1948



EMPLID	NAME	GRADE	BRANCH NAME	MOBILE
AGRA CIRCLE				
52203	HOTAM SINGH	CLK	AGRA RO	919411625483
421186	PRADEEP KUMAR	SBS	PILKHUWA	917417895883
444129	VED PRAKASH	OF3	HAPUR S S V COLLEGE	919927321228
469896	AJAY KUMAR	SBS	ALIGARH NCC CAMPUS	07017891775
507561	SURYA MUKHI	SBS	BARAULI	919837444152
AHMEDABAD CIRCLE				
71560	BHARTIBEN G PATEL	SBS	NAVSARI LUNSIKUI	09328370926
BENGALURU CIRCLE				
44955	GOPALAN V	OF1	BENGALURU NORTH RO	917676723067
55027	MAHENDRA KUMAR K A	CLK	BLORE PADMANABHANAGAR	919448112730
55965	T N SOWBHAGYAM	OF4	BENGALURU EAST RO	919449009069
56373	PADMANABHA UPADHYAYA	OF4	BENGALURU YEDIYUR	919008599229
58310	LALITHAMBA N	OF1	BENGALURU LCB	919480060811
58801	VASANTHAKUMAR H M	OF2	MYSURU VIJAYANAGAR II STAGE SB	08660124186
61623	CHANDRASHEKAR T	SBS	BENGALURU MADHAVANAGAR	919964625130
63710	BHAGYA C	SBS	BENGALURU RURAL SME SULABH	919164021175
64511	VENKATESH H	CLK	BENGALURU BYATARAYANAPURA	919902294390
66073	A SOMASHANKAR	CLK	BLORE FRAZERTOWN	918310872605
66400	NARASIMHAMURTHY R K	CLK	SIRA	919900458835
67124	SUSHEELA THIRUMALAI AH	SBS	DASARA HOSAHALLY	919916711758
73737	RAJAGOPAL M R	CLK	KAMASAMUDRAM	918105036636
429304	RAVI UMESH SHETTI	OF2	BLORE RAJARAJESWARI NAGAR	919422674821
457730	NALINA SRINIVASA SIRSI	CLK	BLURU PADMANABHANAGAR SB	919480513966
498250	G S ANNAPURNA	CLK	BENGALURU SOUTH END ROAD	919964698584
BHOPAL CIRCLE				
52660	MANGILAL MUZALDA	OF1	INDORE CUR CHEST	919425319916
56936	SUBHASH NARAYAN RAO	CLK	INDORE NANDA NAGAR	919165022959
CHANDIGARH CIRCLE				
54805	ANITA KUMARI DASSAN	CLK	BATLA SME	919216321386
56250	ROSHAN LAL	OF1	DERRA BASSI	919417595149
56320	SUDESH KUMARI	CLK	BHATINDA CIVIL LINES	918195900246
57122	PRAVEEN KUMARI	SBS	JALANDHAR BMC CHOWK MAIN	919888297848
CHENNAI CIRCLE				
48860	SURESH ACHYUTHAN	OF3	CHENNAI ACCOUNTS SECTION	09489577068
48924	S NATARAJAN	OF4	KAVUNDAM PALAYAM	919445886717
62116	S GIRIJA	SBS	MADARPAKKAM	918940067341
69333	L ANTONY SAHAYA RAJ	SBS	AVADI	917708961951
421843	S JAYALAKSHMI	CLK	CHENNAI RADHANAGAR CHROMPET	919444921009
434661	GRACE POOVENDAN	CLK	VELLORE TCMPU	919444831639
449766	VASUNDHARA RAGHAVAN	CLK	CHENNAI K K NAGAR	919840670880
480389	K LAKSHMI	SBS	CHENNAI PORUR	919791950909
528434	LAKSHMI AMMAL	SBS	CHENNAI MOUNT ROAD	919445886541

EMPLID	NAME	GRADE	BRANCH_NAME	MOBILE
DELHI CIRCLE				
43637	RITA DUA	OF1	WEST DELHI RO	919873431390
55474	NIKETAN SHARMA	CLK	GHAZIABAD GOVINDAPURAM	918448779452
384070	NIRMALA GUPTA	CLK	DELHI SHAHDARA	917838118993
411776	LAXMI SAPRA	CLK	DELHI CONNAUGHT CIRCUS F-19	07015073845
411972	DINKER	CLK	DELHI RANIBAGH	919811114687
464455	DEVENDRA KUMAR	OF2	DELHI ASHOK VIHAR CC	918979909072
465612	VINOD BHUSHAN	CLK	GHAZIABAD NAVAYUG MKT MAIN	918130091247
466835	SUNIL KUMAR AGGARWAL	OF3	DELHI RAJOURI GARDEN CUR CHEST	919999679805
469911	JITENDRA SINGH NEGI	CLK	DEHRADUN SHASTRI NAGAR	919760115867
GUWAHATI CIRCLE				
75561	KUSHAL CHANDRA THAKURIA	CLK	DHARAPUR	919954726068
HEAD OFFICE				
44699	K S UDAYA	OF6	HEAD OFFICE BENGALURU	919448853646
47750	BHASKAR Y L	OF4	HEAD OFFICE BENGALURU	919483628768
58381	PRANESH KUMAR	OF1	HEAD OFFICE BENGALURU	919902796631
58821	K M CHANDRA SHEKAR	OF4	HEAD OFFICE BENGALURU	919449816859
474290	SUREKHA P	OF1	HEAD OFFICE BENGALURU	919449000754
474371	C M THIMMAIAH	OF6	HEAD OFFICE BENGALURU	919663084763
HUBBALLI CIRCLE				
83709	RAMESH B MAMDEKAR	OF1	BIDAR	919535397128
526445	ACHUT R KERUR	SBS	LAKMAPUR	919591945604
HYDERABAD CIRCLE				
440897	REDNAM SATYANARAYANA	OF5	HYDERABAD C.O.	919482068139
JAIPUR CIRCLE				
53555	MOHAN BADLANI	OF2	JALORE	919460933078
54928	PEMA RAM NOGIA	OF1	JAIPUR SETHI COLONY	919828602698
KARNAL CIRCLE				
456791	ANSHU BRIJ MOHAN	CLK	FARIDABAD L D O	919873191963
504773	POORNI DEVI	SBS	PANCHKULA HOUSING COMPLEX	919988414762
KOLKATA CIRCLE				
48646	SULEKHA MAJUMDAR	CLK	KOLKATA BALLYMORE SARATSARANI	917278311696
55662	RINA HALDER	CLK	KOLKATA JADAVPUR	07044120491
56660	APURBA KUMAR CHATTERJEE	CLK	BANKURA	919474564500
73678	NIMAI MAHATO	SBS	KHARAGPUR	919547327972
LUCKNOW CIRCLE				
55927	SHILPI ANIL KUMAR	CLK	LUCKNOW ALIGANJ	919450025070
61605	ARUN SRIVASTAVA	OF5	LUCKNOW C.O.	917489926681
401953	ARUN KUMAR TRIVEDI	CLK	KANPUR LAWYERS ASSOCIATION	919305477246
412623	OM PRAKASH	SBS	GORAKHPUR ASURAN CHOWK	918924855440
421027	RAJEEV SAXENA	OF1	LUCKNOW CUR CHEST	919450194501
558011	VIJAY KUMAR PATHAK	OF2	GORAKHPUR-II RO	919161895779

EMPLID	NAME	GRADE	BRANCH_NAME	MOBILE
MANGALURU CIRCLE				
45127	K RAJENDRA UPADHYA	OF1	MANGALURU RO	919242233545
49220	SHAILAJA N BHAT	CLK	MOODABIDRI	919632914620
54661	T M RANGASWAMY	SBS	HASSAN CUR CHEST	919380435471
57898	M K NARAYANA NAIK	CLK	SULLYA	918762535763
58173	K KAMALAKSHA	OF1	MANGALURU RO	919845261271
58827	SAHANA S KAMATH	CLK	MANGALURU SHIVBAGH	919448952368
432591	MURALIDHAR	CLK	JALSUR	919480288747
470810	S RUKMINI	SBS	MANGALURU MORGAN GATE	919916012794
MANIPAL CIRCLE				
45655	K R GANESH	OF1	RETAIL ASSETS HUB UDUPI	919845846502
62590	RAMESH SHETTIGAR	CLK	BRAHMAVAR OSCES CAMPUS	919632563762
389488	PRAMILA VIEGAS BARRETTO	CLK	GOA ZUARI NAGAR	919822484238
439633	NAGARATHNAMMA H S	CLK	DAVANAGERE P B ROAD	918095408739
667470	A SURESH	SBS	SHIMOGA SIDDESHWARA NAGAR	919844152450
MUMBAI CIRCLE				
43201	H I PANDYA	OF3	MUMBAI SPECIALISED MCB	919768178909
44204	S C CHAWAK	OF1	MUMBAI MULUND	919819181625
48712	SULAKSHANA V CHIPLUNKAR	CLK	SPLSD SME GOREGAON EAST	919870266393
56928	S A KADAM	SBS	KALWA	2400506
382313	REKHA RAJESH DASS	CLK	MUMBAI VILE PARLE (EAST)	919920142573
393658	MEDHA SAGAR CHIPKAR	OF2	MUMBAI C.O.	919820020479
395876	SHOBHA O WADHWA	CLK	MUMBAI BANDRA (WEST)	919619951095
406095	AUGUSTINE FRANCIS FERNANDES	CLK	MUMBAI FORT	919833758906
415385	NUTAN D DEOKAR	OF1	NORTH MUMBAI RO	919870571773
432052	SANJAY KRISHNARAO PETKAR	OF1	MUMBAI CLEARING SECTION	918590363700
439080	RENUKA JAGDISH SEN	CLK	MOHONE	919422484546
464112	YADHU LAXMAN MORMARE	SBS	DOMBIVLI (WEST)	919867538954
PATNA CIRCLE				
72801	BRAHMADEO PRASAD	SBS	CHAPRA TELPA	919973693987
PUNE CIRCLE				
43398	M M NADAGOWDA	CLK	PUNE KARVE RD	919890346180
46997	M H THIGALE	CLK	NAGPUR CENTRAL AVENUE	919422811976
55631	M K CHANDEKAR	CLK	NAGPUR GANDHINAGAR	919970203037
61547	S A GAJARMAL	CLK	PUNE KOREGAON PARK	917875607951
442347	RAKSHA R PATEL	OF4	SHOLAPUR MAJREWADI (HOTGI RD)	917710868195
RANCHI CIRCLE				
57346	ANANT KUMAR JHA	OF2	TILAKPUR	917739218722
71152	SURESH BHAGAT	SBS	RANCHI DHURVA (HATIA)	09939629617
73814	ARVIND KUMAR	CLK	LOHARDAGA	919835306416
INSPECTION WING				
393647	JACINTA C QUODROS	CLK	ZI MUMBAI (ADMIN)	919819588839
401827	VIRENDRA VEER ASHOK	OF5	ZI CHANDIGARH (ADMIN)	919997061889
TRIVANDRUM CIRCLE				
52757	M KRISHNA KUMAR	CLK	CALICUT WESTHILL	919446443911
461874	A VENKATESH	CLK	TRIVANDRUM CHALAI	919446566619
VIJAYAWADA CIRCLE				
52442	Y SRIHARI KUMARI	OF1	RAJHAMUMDRY J N ROAD	919963237799
56010	D CHAMUNDESWARI	CLK	VIJAYAWADA GANDHINAGAR	919542572792
74994	M SURYANARAYANA REDDY	CLK	ANANTAPURAMU UM	919030807351
383156	THUNUGUNTLA KOTESWARA RAO	CLK	GUNTUR RO	919440201399

CBROA Welfare Schemes

CBROA has been assisting members though in small measure, as an expression of solidarity with the beleaguered members at the hour of their grief/crisis. The entire scheme is borne mostly out of generous Donations from the members. While the CBROA thanks the donors for and on behalf of all the beneficiaries, it seeks generous and regular donations in this endeavour to stand by the members at their time of need. CBROA appeals to members for regular donations on the occasion of birthday celebration of their dear ones, say – Self, Spouse, Children, and Grandchildren and derive satisfaction of donating for a cause.

Donations Received and Medical and Death Relief paid during the month of September 2023.

Medical Relief Beneficiaries during the month of September 2023

SI	M. No.	Name	Stf No.	Place	Self/ Spouse	Amount
1	13576	NAGESH JHA	49035	PATNA	SPOUSE	10000
2	3625	A K BHATTACHARYA	15640	MUMBAI	SELF	25000
3	3097	LAKSHMI PRASAD Y N	11936	BANGALORE	SELF	25000
4	6699	M L N PRABHAKAR	37089	HYDERABAD	SELF	25000
5	4815	SAI GURU PRASAD	15414	CHENNAI	SELF	11700
6	6223	J RAMAKRISHNAN	22544	CHENNAI	SELF	12000
9	7050	D PRADHAN	37918	BHUBANESHWAR	SELF	25000
10	13235	GUNDURAYA HEGDE	85791	UDUPI	SPOUSE	10000
Total						143700

Death Relief Beneficiaries during the month of August 2023

SI	M No.	Name	St No.	Place	D O D	Amt
1	11996	KAILASH C MEENA	59034	ALWAR		7500
2	3513	RAMACHANDRAN A C	19673	BANGALORE		7500
Total						15000

DONATIONS RECEIVED DURING SEPTEMBER 2023

<u>SL.</u>	<u>Date</u>	<u>Name : Smt / Shri</u>	<u>Mem.No</u>	<u>Staffno</u>	<u>Amount</u>	<u>PLACE</u>
1	01-09-2023	RIHIDAS T NAYAK	2593	6474	7000.00	BENGALURU
2	01-09-2023	DIVAKAR B	8904	33602	101.00	BENGALURU
3	05-09-2023	HANUMANTH RAO	2250	24284	2000.00	HYDERABAD
4	07-09-2023	PATRIC J FURTADO	6398	6797	5000.00	MUMBAI
5	08-09-2023	P R LAXMI NARAYANACHAR	13893	S 3980	1000.00	UDUPI
6	10-09-2023	DINESH NAYAK P	3819	30412	5000.00	UDUPI
7	10-09-2023	ANAND SAROOP WALIA	7400	29702	100.00	CHANDIGARH
8	11-09-2023	RAJAGOPAL K	2548	6960	5000.00	MUMBAI
9	12-09-2023	SUBRAYA HEMALU NAIK	5963	42240	501.00	BAGALKOT
10	12-09-2023	K V NAGAESHWARA RAO	9415	49050	2501.00	HYDERABAD
11	12-09-2023	AJIT NATHMAL GANDHI	5579	29952	1001.00	BAGALKOT
12	13-09-2023	ERANNA	1419	11529	5000.00	HYDERABAD
13	14-09-2023	PADALA RANGA RAO	9387	17344	2000.00	HYDERABAD
14	15-09-2023	PATHAK VIMALA GIRIJAPRASAD	3243	5306	7000.00	MUMBAI
15	15-09-2023	MADHAV RAGHUNATH NATEKAR	7634	6606	5001.00	MUMBAI
16	16-09-2023	DILIP GAJANAN LELE	6444	7538	7500.00	MUMBAI
17	20-09-2023	K KRISHNAKAR RAO	6960	1988	5000.00	MUMBAI
18	21-09-2023	RAGHAVENDRA K S	11011	39087	1000.00	BENGALURU
19	26-09-2023	A K BHATTACHARYA	3625	15641	2000.00	MUMBAI
20	30-09-2023	MANGESH MADHUSUDAN SALKAR	4537	35125	2000.00	MUMBAI
21	30-09-2023	R K NARGUND	681	1786	1000.00	BENGALURU
22	30-09-2023	C R NARENDRA VARMA	10006	45355	2000.00	HYDERABAD
TOTAL					68705.00	

RECEIPTS & PAYMENTS FOR SEPTEMBER 2023

CBROA Welfare Schemes	September 2023	Since 01-04-2023 To 31-08-2023	Total
A) Donations— 22 Donors	68,705	4,70,288.70	5,38,993.70
B) Medical Relief— 10 beneficiaries	1,43,700	4,27,800.00	5,71,500.00
C) Death Relief— 2 beneficiaries	15,000	2,55,000.00	2,70,000.00
NET TOTAL (A-B-C)	-89,995	-212511.30	-3,02,506.30

PHOTO GALLERY





Here's link to the Bengaluru Meet Photos. Click on the link to view.

<https://photos.app.goo.gl/vGW8qEqKtE7LGuDS9>