

CBROA News Letter

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

email-cbroabl@gmail.com, Web: <https://cboa.co.in/>



NOVEMBER 2023

FROM THE DESK OF GENERAL SECRETARY



Dear friends,

**SBI GEN SUPER TOP UP POLICY
OFFERED BY K M DASTUR,
REINSURANCE BROKER**

It has been a hectic 15 days for us at Central office, Bengaluru in successfully completing the exercise of receiving payment under SBI General super top policy offered by KM Dastur and reconciling the payment received with that of the details submitted in online form. 1389 retirees including many non-members have opted for the policy. We have completely explained the pros and cons of subscribing to the super top policy vide our circular 6/2023 and

7/2023 to enable our members to take a prudent, judicious decision to subscribe to the policy. We furnish below the list of 1389 retirees (sorted staff number wise) who opted for SBI General Super Top policy. All the details submitted by the optees in the online form are available in the list. Please go through the same and if any, correction is to be made, send a mail to retiree.mediclaim@kmdastur.com with a copy to cbroabl@gmail.com.

Friends, CBROA opted for subscribing to SBI Gen Super Top up policy offered by KM Dastur, reinsurance brokers only to help the interested members to subscribe for the same as

the policy is issued in the name of retiree's associations (i.e. CBROA). Though we have successfully completed the exercise of collecting the premium within a record 5 days and remitted the same to SBI General account on 31.10.2023, the reconciliation of the premium amount with that of the online form has been a humongous task undertaken by us at central office. Despite all odds, various difficulties we could complete the reconciliation work on 6.11.2023. In this connection, I profusely thank **Sri. R N Pandit, Sri. D A Suresh and Smt. Thriveni Barkur** in helping us in reconciliation work as well as contacting over 100 members to help them in submitting the online form besides seeking information regarding the payment. Our team worked very hard for the last 15 days in achieving the task. Anyway, at the end of the day, it was satisfying that we could help some of our members/ retirees in their hour of need.

100% DA Neutralisation for pre-November 2002 retirees

We are happy to note that the long pending demand of CBROA has at last been achieved with the involvement of all the stake holders, especially the AIBPARC, our apex organisation and UFBU. We thank the IBA and the Govt for considering this two-decade old demand of bank retirees. In our Bank, over 15000 retirees and 8000 family pensioners have been benefitted. It is

a befitting Deepavali gift to all our senior/super senior members. The average increase in the pension would be in the range of Rs. 6000/- to 20000/- for officer retirees who retired prior to November 2002. In percentage terms the average increase would be in the range of 20% to 50% depending upon the scale.

APPEAL FOR DONATION

Dear friends, I was little hesitant to give a call seeking donation from our senior members whose pension was increased due to the implementation of 100% DA neutralisation. However, I felt humbled by the generous donation made by many members. While they not only appreciated the work done by CBROA in achieving 100% DA neutralisation, but also in implementing the SBI Super top up policy and also various other welfare measures undertaken during the last 6 months. The generous donation shows the love and affection of our dear members towards CBROA and their confidence in the leadership. While I profusely thank every donor personally, I request other members also to contribute generously, so that we can undertake more welfare activities as well as the help the needy members. Please send your contributions to Canara Bank account **2725111001868** maintained at our Mahila Banking Branch, Bengaluru (**IFSC Code -CNRB0002725**). Please mention your **name and staff number**

under “remarks” column while remitting the amount and intimate the same to us by email.

We wish all our members a very happy, prosperous Deepavali.

With warm greetings,
J S Jagadeesh
General Secretary

Kind attention of all the members

Dear friends,

The volume of work at our central office is increasing day by day especially on account of inflow of associate membership and donation. We require lot of manpower to handle the same. Hence we have taken a decision to go for digital. Henceforth, all the receipts for life membership, associate membership and donations would be generated digitally (e-receipts) and will be sent to the concerned through email/WhatsApp. Please note that manual receipts will not be sent in future. In case, if e-mail or WhatsApp is not available, then in such cases manual receipt will be sent. Hope our dear members would understand and appreciate the new procedure.

J S Jagadeesh
General Secretary



AIBPARC Circulars Issued during October 2023

CIRCULAR NO	SUBJECT OF THE CIRCULAR
Cir 82/23	Reg: IBA Medical Insurance
Cir 83/23	Reg: 39th Foundation Day of AIBOC
Cir 84/23	Reg: IBA Medical Insurance
Cir 85/23	Reg: 100% DA Neutralisation
Cir 86/23	Reg: 100% DA Neutralisation
Cir 87/23	Reg: IBA Medical Insurance
Cir 88/23	Reg: IBA Medical Insurance Letter To FM
Cir 89/23	Reg: Governing Council Meeting At Chennai on 29th & 30th of October

AIBPARC GOVERNING COUNCIL MEETING

We have pleasure to convey that large number of GC members from different parts of the country attended the above meeting for consecutive two days and made a thorough review of the current situation prevailing in the Industry specially in respect of Bank Pensioners and Retirees.

The principal highlights of the meeting are informed hereunder:

Com. K.V. Acharya, President, in his initial address applauded the organization for achieving the demand of 100% DA neutralization for the senior most segment of membership. He traced all the major developments in the retiree's movement of the country since holding of the Nagpur conference till today and narrated in brief the major organizational programmes and activities for achieving the core

demands which had been identified at the first General Body conference held in Delhi. He thanked IBA for acceding to the request of AIBPARC for addressing the letter in respect of implementation of 100% DA neutralization issue to all the member Banks which had been parties to the 1993 Pension Settlement. He expressed stubborn hope that the remaining issues including Pension Updation would also be honorably resolved. He also apprised the members present about the latest position of the pension updation case pending before the Hon'ble Supreme Court.

The summarized position of different issues is placed hereunder:

*The House expressed joy and satisfaction at the successful resolve of the issue of 100% DA neutralization.



* The organization will now employ its fullest endeavour for achieving pension updation for all.



* The House deliberated for a long time

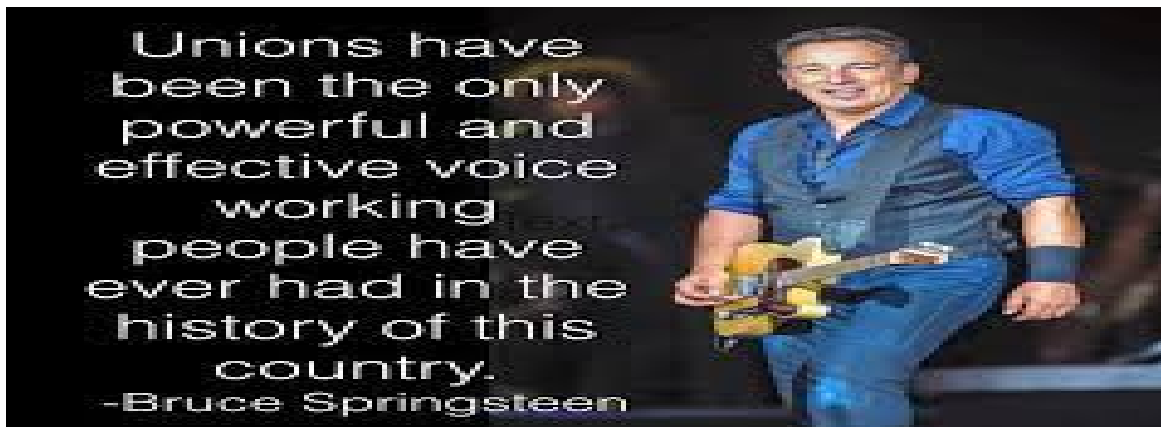
on the issue of Medical Insurance which has brought endless misery in the life of the Bank Retirees.

*The House felt that the IBA scheme was a product of long struggle by the organization and the organization should try its level best to retain the scheme and work relentlessly for its improvement.

*The organization for a long time has been escalating the issue of allowing second option to pension for all the left-outs including the Resignees.

*The meeting expressed serious displeasure over IBA's not allowing formal consultative status to different apex level Retiree organizations including AIBPARC.

*The House noted with serious concern that one major constituent of UFBU has been floating different suggestions / opinions at different points of time which ultimately aim at distortion of the provisions of BEPR (1995) and also duly amended in 2003 in regard to Pension Updation.





REGIONAL ROUNDUP

AHMEDABAD

We held our meeting at Parimal Garden Today at 3pm and discussed Insurance matter in detail and members present appreciated SBI Super Top Up Policy with reasonable premium. Hence, it was opined that all members should go in for 2+1 lakh policy of IBA Medical Insurance Policy



and then, any amount of STP of SBI General Insurance, ranging from 1lakh to 10lakh. Members have to submit Form Online by Tomorrow. Any member facing any difficulty may contact Shri M S Panchal. Also, For IBA Medical Insurance, members can contact Shri R M Prajapati. Other matters discussed were

regarding Associate Membership, Get Together after Diwali, Pension Updation.

ALIGARH

Mr. Sandeep Saxena, AGM, RO, Bareilly arranged a grand meeting on 12.10.2023 to meet and honour the retirees at the RO. The meeting started with lighting of lamp and garlanding the portrait of the Bank Founder, Mr. A. Subbarao Pai. Since it was not a formal meeting, so only pleasantries were exchanged.



Mr. Saxena assured the seniors for every possible help and cooperation. In turn, Mr B K Kochhar, District President, CBROA, Bareilly, assured to extend full cooperation in increasing the bank business.

2 new members joined the CBROA in the meeting. The meeting ended with refreshments courtesy RO.

VIDHU MOHAN

BAREILLY

A meeting of CBROA Bareilly unit was conducted on 27.10 23 at our Model Town branch, Bareilly. The meeting started with welcome of the members by District Secretary Mr. Vivek Saxena. Two new members, Mr A.S.Rana and Mr.Anil Agrawal were welcomed with garlands. All the members expressed happiness on their joining the CBROA.They also presented valuable views in the meeting. The main topic was IBA Health Insurance Policy. Most of the members have joined the policy and remitted their premium. Other matters viz pension updation, 100% DA Neutralisation for pre-2002 retirees etc were also discussed during the meeting .

It was suggested that the meeting should be conducted every month. All the members happily agreed for changed periodicity.



The meeting came to end with vote of thanks proposed by Mr. B. K. Kochhar.

12 members were present in the meeting.

B. K. Kochhar, District President, Bareilly

DELHI

On 7th October, a General Body Meeting of CBROA Delhi Region was called at Accounts Section New Delhi. The meeting was attended by a large number of participants. Sri R S Reehal, Former VP of CBOA and our senior member was made Chairman of the meeting.

The meeting was initiated by Sri Mukesh Kamal Kapoor, Regional Secretary with observation of two minutes silence for the departed souls. Mr Kapoor also congratulated the Indian Olympic Team for their excellent performance of securing more than 100 medals which first time in the history. The participants cheered and claps were heard. Mr Kapoor Congratulated Sri Ramani on his elevation as Vice President of CBROA and also accommodated in AIBPARC Governing Council as Deputy General Secretary.



The meeting was addressed by Sri Ramani with achievement of our Organisation by getting family Pension and 100% DA neutralisation for persons retired prior to 1/11/2002. He also went on to explain how our Apex body is active with court cases and negotiations with Department of Finance and ministers of Government of India for pension updation. He also explained about

the Dharna programme at Jantar Mantar by AIBPARC for which date is yet to be finalised. He requested all the participants to involve in organisational calls and gather in large numbers to make such events a successful one. Now we are in a do or die situation. He also mentioned about the high premium of IBA insurance which is affecting our members very badly and various suggestions for getting some respite by way of subsidiary through bank or alternate facilities. The members actively participated and gave many suggestions which have been duly noted for taking up to higher ups. Members expressed issue of Locker Rent not being extended to spouse of staff members. Some even demanded free Locker for ex staff. An out station picnic was also discussed the members present in the meeting welcomed the idea and given consent for making arrangements

The circulars regarding latest developments are being shared in the group from time to time.

The meeting was concluded with a Vote of Thanks by Sri D V Chhabra.

Team Delhi

FARIDABAD

Today a meeting of CBROA Faridabad unit was conducted. The meeting was started with a two minutes prayer for the departed soul of our member Sri A K Wahi who recently left for his heavenly abode. In the opening session Mr Vipin Kakkar elaborated in details the IBA Insurance and also SBI top up policy being offered/devised by K M Dastur for the benefit of retirees to combat the ever increasing premium by IBA. On the

whole the members were not very happy with SBI insurance being offered due to too many conditions right from the beginning. Members debated whole heartedly and any doubt prevalent, was clarified then and there. Membership for two AM was obtained and five more forms were given for AM membership to the members for obtaining the membership. Shri Ashok Sharma ji conveyed the vote of thanks and meeting disbursed.

Vipin Kakkar,RS CBROA Faridabad

GOA

On 20/10/23, CBROA Goa unit felicitated Sri. A.M.Lad , retired Manager, on his attaining milestone of 75 years. We, CBROA Team Goa, visited his house and felicitated him & his family, presenting the citation by MK Patnekar, RS, shawl & fruits by Sri S N Naik, Goa Unit president along with Sri N A Walaulikar, Senior member, Sri Agnelo Rebello, EX AGS, and other members together. We spent more than 1/1/2 hour with Sri Lad & family.



All members present, shared past experiences, remembered association with Sri Lad while working together in various branches, offices.

Sri A. M. Lad thanked CBROA and all members present for such a kind gesture.

GUNTUR

October Monthly meeting conducted at 10.30 am on 20/10/2023 at the residence of Smt & Sri B Gnaneswari Narisi reddy. Sri Gayam Laxmi Reddy presided over the meeting and emphasized the importance of conducting the monthly meeting.



Sri B Narisi Reddy, CC member welcoming the members requested to participate and cooperate in getting the new LM and AM. Sri Katta Seetha Ramaiah, RS, initiated open discussion on Updation of Pension, Pending Court matters on our issues, IBA Insurance policy and other comparative Policies for our members. Total 21 LM and AM attended. We have conducted door to door canvass and obtained 19 Associate Members out of promised 50 AMs. All Members discussed the plan of action to get 100 % AM from our Life members.

Katta Seetha Ramaiah, RS, Guntur

HUBBALLI & DHARWAD

Members' meeting of Dharwad city was held on 18th morning at Gayatri Bhavan Malamaddi. Around 70 members including E- Syndicate officers were present. Mr.K.B.Ballur our ex-GS and Ex- President addressed the members on 100% DA neutralization/pension updation/ IBA health insurance for an hour. Members heard with attention and got their doubts cleared on all the subjects. Mr.G N Inamdar retired AGM presided. Mr.K N Kulkarni recently retired (DGM) and our youngest member was also on Dias. Undersigned welcomed the members and briefed them on various apps and importance of associate membership. We could secure two new LMs from E-Syndicate members and 6 associate memberships. 20 hard copies of members towards IBA insurance were collected for handing over to CO. Members meeting of Hubballi city was held on 20th evening at RO at 5.00 pm. Around 40 members including E- Syndicate officers were present. Mr.K.B.Ballur our ex-GS and Ex- President addressed the members on 100% DA neutralization/pension updation/IBA health insurance for an hour. Members heard with attention and got their doubts cleared on all the subjects.



Undersigned welcomed the members and briefed them on various apps and importance of associate membership. We could secure one new LMs from E-Syndicate members and 2 associate memberships. 13 hard copies of members towards IBA insurance were collected for handing over to CO. RO officials briefed members on door step banking. They also solicited help from members in securing new business of HL and vehicle loans in view of reduced ROI. RO AGM though not present for the meeting due to pre occupation made all the arrangements and provided conference hall with all facilities. He also arranged for light refreshments.

KISHOR MADALGI

JABALPUR

A meeting of members of CBROA, Jabalpur Region, (MP) was conducted on 16th October at City Coffee House, Jabalpur. The meeting was well attended all local members, including ladies. The meeting started with welcome of Shri Rajesh Thakur, recently joined CBROA after taking VRS. The meeting was presided over by Shri Ravindra Kumar Gupta, DGS, who enlightened in depth about the following points discussed and active interaction by all.



1. Industry level update regarding 100% DA compensation to pre Nov 2002 retirees, pension updation etc.
2. IBA Medical insurance renewal for 2023-24.
3. Additional top up with SBI General Insurance.
4. Associate membership from spouse of retirees.

Ravindra Kumar Gupta, DGS, JABALPUR MP

KAKINADA

We have conducted monthly meeting of our Kakinada Unit on 19.10.2023 at our Gandhinagar 1 branch along with SBRF members of e-Syn retirees. 28 members have attended the meeting. We have invited NIA Co official Ms Monika Chakravarthy as guest. Mr Satish Kumar of our CBROA welcomed the guest and members and initiated discussion. NIA official has explained Canara Mediclaim Scheme and other individual schemes (Retail) for 60 Plus. It is asked by members that if NIA can take our existing policies into account for waiving waiting period many are interested to take retail policies in NIA in addition to IBA policy. They replied that they will inform after consulting their higher office. Members have discussed various other insurance options and willing to continue in IBA scheme for lower amounts for this year and all are in search of an alternative. Satish Kumar has congratulated members for overwhelming response from members in enrolling Associate members and the unit's tally crossed 90%.



Mr KVSSNS Sarma VP SBRF presented vote of thanks.

MANGALORE

CBROA Team Mangaluru is conducting their members' meet on Wednesday's of every week regularly. In its 419th meeting held on 4th of October, Team from Manipal Cigna Health insurance made a presentation. 60 members took active part in the deliberations. On 11th of October there was further discussions on Health Insurance with regard to Manipal Cigna and Acko. Team Mangaluru extended co-operation to members in filling up and submission of forms once bank issues Circular on IBA Policy. Arrangements made for receiving insurance renewal forms on 19.10.2023 morning. 56 Members attended 422nd weekly meeting. Mr I P Nagaraja Rao presided and welcomed all members. Two Associate membership and one Life membership obtained. Mr M R Bhat explained details of SBI General Insurance super top up policy. 100% DA neutralisation, Founders day,



Digital life certificate and matter related to new premises of CBOA were discussed. Mr V S Venkatakrishna and Mr Harish D Shetty helped many members to submit IBA and SBI health insurance policy renewal applications.

MUMBAI

On 26th evening CBROA Mumbai unit felicitated Mr S.Sundaram and his wife Mrs Sailaxmi at their Chembur residence. Mr R M Joshi, VP, CBROA, Mr.Jagdish Shetty, JGS, our C.C.Members, and Mr K Rajagopal, Mr N R Swamy, Mr Vijay Sawant, Smt Priya Kunder CBROA activists, participated in the function. Mr Sundaram celebrated his 75th Birthday on 02/09/2023. He is born on 02/09/1948, joined the Bank on 01/01/1972 at Chembur Main branch and after working at various branches/administrative offices,

retired on 31/03/2001 from Circle office Mumbai.



On this occasion Mr. Sundaram donated Rs.7000/- to CBROA welfare fund. We appreciate his gesture and wish Mr. and Mrs. Sundaram a long, healthy and peaceful life. Here are some sweet memories of the event.

Team Mumbai

PUNE

Pune unit, On 21st Oct 2023 celebrated 75th Birthday (Platinum Jubilee) of our senior member Mr R D Kaunds. CBROA members felicitated Mr Kaunds on this occasion by visiting his residence. Mr R D Kaunds and his wife were very happy and thankful to CBROA for remembering and felicitating. Mr R D Kaunds taken SVRS on 31/03/2001. Mrs Kaunds has given associate membership and Mr R D Kaunds donated Rs 10,000/- to CBROA Welfare fund.



We wished Mr and Mrs Kaunds very happy and healthy life. We pray God for their good health. General Body Meeting CBROA PUNE UNIT on 28th of October.

Canara Bank Retired Officers Association, Pune Unit has great achievement of publishing Annual Diwali Ank for the last four years. The unique feature of this magazine is it includes articles, blogs, travelogues, poems etc written by all our retired officers and its cost/logistics/management is controlled by its dedicated team of Editorial committee, Volunteers and well wishers.



The very idea of bringing such magazines originated in the mind of Mr. Anil Deshpande during Covid days of 2020. Members of the WhatsApp group of CBROA, Pune have been very active writers contributing immensely by way of articles, poems etc. Active writer Mr. Anil Deshpande brought an idea of bringing Diwali Ank with stories, articles written by Ex- Canarites or their family members. The idea of bringing Diwali Ank had come at the right time during Lockdown, Pandemic period when people had little else to do and

were at home. Though the challenges before Editorial committee were huge yet the desire to do something different was immense. The results thereafter are there for everyone to see. On 28th.October 2023, CBROA, Pune unit published its Fourth issue in as many years.

The function had two parts. The unit has its Annual General Meeting also followed by publication ceremony for the release of MUQTCHHAND - 2023 at Swami Krupa Hall, Karve Road, Pune. The Chief Guest and main speakers for the event were General Secretary, CBROA, Mr. J S Jagadeesh and Senior and Honorable leader Mr. K V Ballur, attended by 125 members. The meeting began with paying homages to departed souls by observing silence in their memory. Special mention was made of Late Mr. Ravindra Wali, who passed away following brief illness He was Asst. Gen. Secretary and played a very active role in the growth and development of organization by keeping very close contacts with members. The new Asst. Gen. Secretary, Mr. Ramachandra Bagale initiated the meeting by welcoming the Chief Guests and other members. He briefly highlighted the performance of Pune unit particularly in the enrollment of Associate members and setting up of Women wing - PEARL. Mr. Deepak Dalavi, Regional Secretary, also addresses the gathering touching upon the future plans of bringing members together and enlarging the organization. General Secretary Mr. J S Jagadeesh, in his address, dwelt at length on all issues concerning retired officers like

IBA Medical Insurance Policies, DA neutralisation, Pension updation etc.,



He also answered various questions on the above matter satisfactorily.

The second part of the proceedings was the publication ceremony at the hands of Prof. Milind Joshi, Eminent Scholar, Speaker and Retired Professor of Engineering. His speech was the most awaited event of the day and he didn't disappoint by his wits and humour that kept the audience spellbound. He spoke highly of the great Maharashtra tradition of Diwali Magazin having history of more than 110 years. He further said that a healthy body needs nutritious food but a healthy mind requires quality food for thought. The sources available for it are good literature. He congratulated all Muqtchhand writers for fantastic jobs. He shared his own experience of writing that connects not only with readers but also eminent writers.

Ex - President, CBROA, Mr. K B Ballur, Man from Dharwad, shared his deep connection with Marathi literature & laureates like Kulkarni, Bendre. He shared his experience of watching Marathi plays like 'Natsamrat',

'Sakharam Binder' in Kanada. He also admired the great initiative taken by the Pune unit and their members in bringing out such a magazine. CBRAO, Pune Unit felicitated Mr. K B Ballur on his attaining 75 th year at the hands of our Senior /Veteran Mr. H M D Kamath.



No praise will be too high for the Editor Mr. Suresh Sheth, who is an acknowledged, popular poet. He brought his literary experience and creative resources in execution of yet another successful Diwali Ank. The new team of Ramchandra Bagale, Dalavi and Mehendale deserves a pat on the back for marshalling their expertise in putting plans into reality. Running any voluntary association is a hard task like managing a coalition government.

Women Power was on the forefront with the launch of PEARL - Pune Empower Active Radiant Ladies.. Ms. Sangita Karnik presented a brief account of this group which was very encouraging. Supriya Paranjape, Seema Yewalekar, Anjali Joshi and Priya Bhise were melodious in their invocation song and 'Pasaydan'.

Full marks to our Anchors Mukund Kulkarni and Ms. Jayashree Rajpathak for navigating a very long program in their inimitable manner. Special mention must be made for Jayashree as it was her debut performance as anchor. Entire backup team - Pradeep Jain, Arun Gothe, Vijay Hardikar, Anil Deshpande, Rangolikar Ramesh, Madhav Aphale, Kiran Kondejkar deserve a round of applaud. Our publisher, Ekveera Publicity, headed by Mr. Bhalchandra Kulkarni did a splendid job in bringing it out beautifully in time. Our friend Mr. Ananta Dashputre from Nasik was specially felicitated for his technical support in video /photography.

Last but not the least, We are grateful to all our advertisers including our beloved Canara Bank for their valuable financial support. Thanks all our CBROA members who made it a point to attend AGM in a very jovial and disciplined manner as if they are attending a Peace Summit as mentioned by Milind Joshi. Many of them had come from Mumbai, Nagpur, Satara, Kolhapur, Sholapur. A delicious lunch with aroma and colours, at the end of the program was like icing on the cake.

A Very Methodical, Memorable Meeting, Indeed !

Team Pune

UDUPI

IBA Health Insurance Renewal 2023-24 and SBI General insurance

On 22.10.23, Our Udupi Unit collected 44 options for renewal in a session arranged at Our Town Branch Udupi, which will be submitted to HRM section. Apart from this

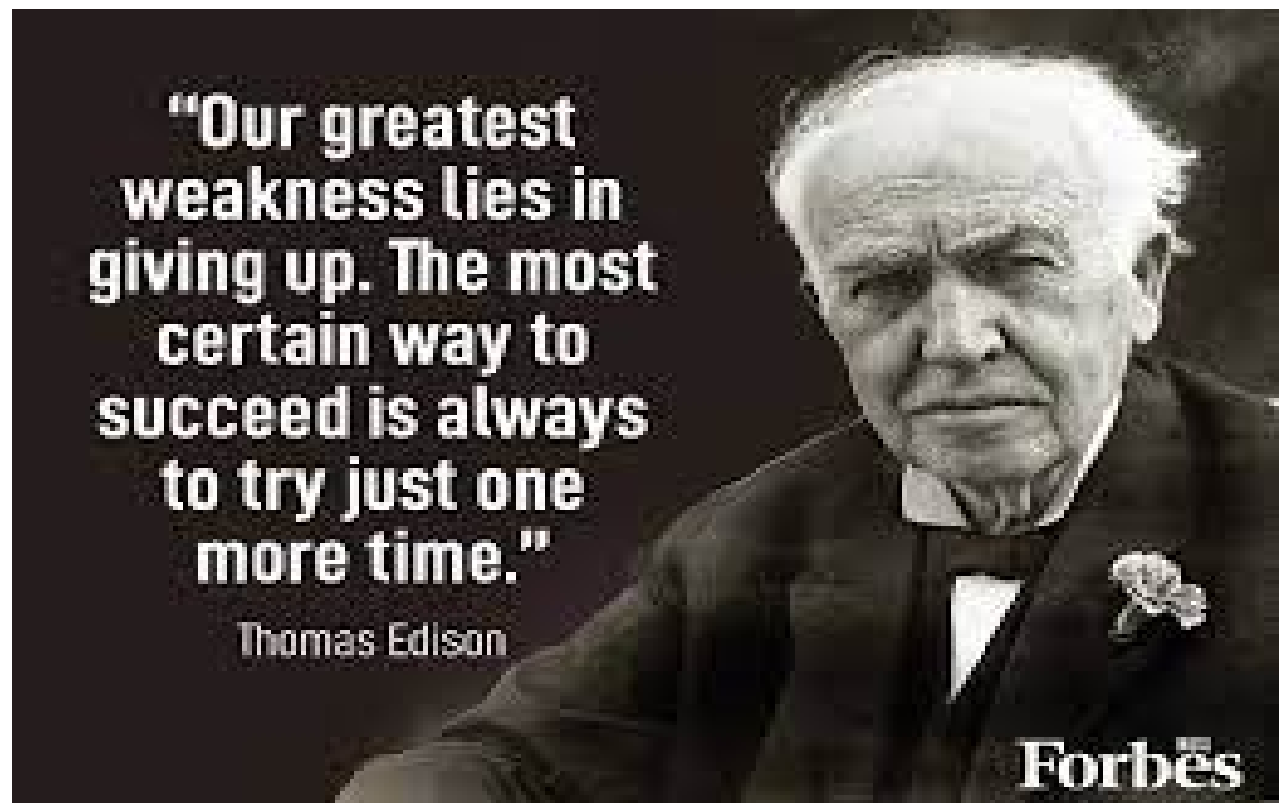
many senior members submitted options ONLINE with the assistance of our volunteers. More than 56 people attended this session.



On this occasion Sri Sudhakar Shetty, founder of CBROA, former General

Secretary of CBOA, retired DGM, who was efforts taken by office bearers of our association for introducing a super top-up health policy of SBI general insurance for our members and the benefits available with reasonable premium and easy terms. He also replied the queries raised by members. During the course of his talk he made a brief reference to the various issues of Retirees. He appreciated Udupi unit for Excellent arrangement done for assisting retirees.

Sri Yogesh Bhat AGS welcomed and Sri Maruthi Prabhu proposed vote of thanks.



**CANARA BANK RETIRED OFFICERS' ASSOCIATION
MUMBAI UNIT
EMPOWERED LADIES GROUP
CELEBRATION OF INTERNATIONAL YEAR OF MILLETS**

*"Jai Dharti maiya jai ho
Yahi mitti mein jeena hai, yahi mitti mein marna hai
Yahi humri punji sari, yahi humra dhan hai saro
Jai dharti maiya jai ho"* –

(So goes the song in the movie "Dharti ke laf" – 1946)

Agriculture is the backbone of Indian economy. And the farmers are the founders of human civilization. Millets are the leaders of food grains; India is the largest producer of millets.

"Millets have been an integral part of our diet for centuries. In addition to a plethora of health benefits, millets are also good for the environment with low water and input requirement. With the aim to create awareness and increase production and consumption of millets, United Nations, at the behest of the Government of India, declared 2023 the International Year Millets".

To celebrate this, the Empowered Ladies group of Canara Bank Retired Officers' Association – Mumbai Unit had organized a "millet Rangoli" event aptly titled "Dharti ka Pyar", on 27-08-2023.

As the name itself suggests, the fun task was to create rangoli designs using millets. The event had a multifarious objective of paying tribute to Mother Earth, to Agriculture, to our Farmers, to nutritional benefits of Millets (also to create awareness of the same) and to have a creative pastime for our ladies.

As always, there was an overwhelming response, and we got 124 entries, all competing among themselves. The enthusiasm of our ladies sent the mercury sky-high;

The event was a grand success, inasmuch as it achieved all our objectives. Given below is the link to the relative video. We wish you all a Happy viewing and a Healthy Living.

Some samples below;



Don't miss the many more star creations presented through the video!!!

https://drive.google.com/file/d/1SWsG2-8Af38rOQW7z2c2oV90uqX-spVo/view?usp=drive_web

-Pratibha Jayaram





Strategy and Resources Wing Development Section Head Office, Bengaluru	IG No. : IC/753/2023 Date : 04/10/2023 Index : Deposits Sub Index : Term deposits Regulator : NA
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Sub: Revision in Interest Rates for Domestic/NRO Callable and Non-Callable Term Deposits w.e.f. 05.10.2023.

Synopsis

✓ Interest Rates on Domestic/NRO Term Deposits are revised w.e.f. 05.10.2023.

We had vide Circular No. IC/631/2023 dated 11.08.2023 advised the revision in rate of interest on Domestic/NRO Term Deposits w.e.f. 12.08.2023.

Bank had introduced Non-callable deposits (Premature withdrawal NOT permissible) for Bulk term deposits (46 days and above maturities-other than Individuals and HUF) vide HO Cir 58/2015 dated 09.02.2015. Non-Callable deposits (including individuals and HUF) are offered for Domestic term deposits of **above Rs. 15 lakhs**. Also, to augment Retail Term Deposits, a Special Term Deposit scheme of **444 days** with higher Rate of interest is introduced w.e.f 05.04.2023. The revised rates of interest are as under:

SLABS	PERIOD OF DEPOSIT	RATE OF INTEREST (% P.A.)					
		Callable Deposits			Non-Callable Deposits (\$)		
		Less than Rs.2 Crore		Rs. 2 Crore to less than Rs.10 Crore #	Above Rs.15 Lakh to less than Rs.2 Crore		Rs. 2 Crore to less than Rs.10 Crore #
		General Public	Sr. Citizen	General Public	General Public	Sr. Citizen	General Public
1**	7 Days to 45 Days	4.00	4.00	2.90	NA @	NA @	NA @
2	46 Days to 90 Days	5.25	5.25	3.10	5.35	5.35	3.15
3	91 Days to 179 Days	5.50	5.50	3.35	5.60	5.60	3.40
4	180 Days to 269 Days	6.15	6.65	3.35	6.25	6.75	3.40
5	270 Days to less than 1 Year	6.25	6.75	5.75	6.35	6.85	5.80
6	1 Year Only	6.90	7.40	6.00	7.05	7.55	6.15
7*	444 Days	7.25	7.75	NA	7.40	7.90	NA
8	Above 1 Year to less than 2 Years	6.85	7.35	6.00	7.00	7.50	6.25
9	2 Years & above to less than 3 Years	6.85	7.35	6.00	7.00	7.50	6.25
10	3 Years & above to less than 5 Years	6.80	7.30	6.00	NA	NA	6.25
11	5 Years & above to 10 Years	6.70	7.20	3.40	NA	NA	3.65

Exclusive
Product for our
Ex-Employee
Pensioners



केनरा बैंक
Canara Bank
A Government of India Undertaking



Together We Can



Canara Ex-Staff JEEVAN DHARA

A Special SB Account for Ex-Staff Pensioners

For pensioners/prospective pensioners who are our ex-employees, retired on a voluntary basis or through normal retirement, and have provided a mandate for pension to be credited to their account.

You Deserve
The Best



TOP-UP
FACILITY
on pension
loans

INSTANT
OVERDRAFT
FACILITY

LOANS
AGAINST
DEPOSITS
@
Concessional
Rate*

Personal
and
Air accident
COVER

Concession
on
MEDICINE
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upto
25%

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Wish to upgrade your account to Jeevandhara?

No need for physical application. An SMS to all Ex-Employee Pensioners is sent to solicit your option. Your affirmation with "YES" to 8661386944 will suffice.

2 VARIANTS BASED ON PENSION CREDIT

DIAMOND: Upto ₹ 50,000/-

PLATINUM: Above ₹ 50,000/-



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Product for our
Ex-Employee
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Canara Ex-Staff JEEVAN DHARA

A Special SB Account for Ex-Staff Pensioners

Services	PLATINUM Pension credit: Above ₹ 50,000/-	DIAMOND Pension credit: Upto ₹ 50,000/-
Debit Card Type	Rupay Select	Rupay Platinum
Debit Card (Issuance & AMC)	Free	
Credit Card (Issuance & AMC)	Free	
SMS ALERT/ NEFT/ RTGS/ IMPS/ DD	Free	
Reduced ROI on Loan against Deposit		
Up to ₹1 lakhs	0.25% above the Contractual Deposit rate	
Above ₹1 lakhs upto ₹5 lakhs	0.50% above the Contractual Deposit rate	
Above ₹5 lakhs	0.75% above the Contractual Deposit rate	1% above the Contractual Deposit rate
Loans	Top up facility on pension loans on repayment of 50% of the existing loans	Top up facility on pension loans on repayment of 50% of the existing loans
Instant Overdraft Facility	3 months pension with max of ₹ 2,00,000/-	2 months pension with max of ₹ 1,00,000/-
Personal Accident Insurance (Till the Customer attains the age of 65 years)	₹ 24 lakhs	₹ 16 Lakhs
Air Accident Insurance (Till the customer attains the age of 65 years)	₹ 30 lakhs	₹ 20 lakhs
Locker Facility	50% concession	25% concession
Pension Related	Form 16 can be downloaded through ai1 App and physical copy sent via post	
	Monthly pension slip through SMS/E mail	
	Life certificate collection through door step banking, ai1 App and video KYC	
	Investment declaration through ai1 App	
	Dedicated CPPC helpline numbers	
Portability	Available	
Health Insurance	Available with associate partners	
Medicine Benefits	Discount up to 25% through ai1 app	
Airport Lounge Facilities	2 per quarter at Domestic Airport & 2 per years at selected International Airport	
Add-On Features	Ongoing features like one medical checkup per year with SRL Diagnostics/ Thyrocare, Spa/ OTT/ Travel etc...	-

*T&C apply

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Product for our
Ex-Employee
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Together We Can



Canara Ex-Staff JEEVAN DHARA

A Special SB Account for

Ex-Staff Pensioners

For pensioners/prospective pensioners who are our ex-employees, retired on a voluntary basis or through normal retirement, and have provided a mandate for pension to be credited to their account.

LOANS
AGAINST
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Concessional
Rate*

TOP-UP
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loans

INSTANT
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Personal
and
Air accident
COVER

Concession
on
MEDICINE
EXPENSES
upto
25%

2 VARIANTS BASED ON PENSION CREDIT

DIAMOND: Upto ₹ 50,000/-

PLATINUM: Above ₹ 50,000/-

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MEMBERS PAGE

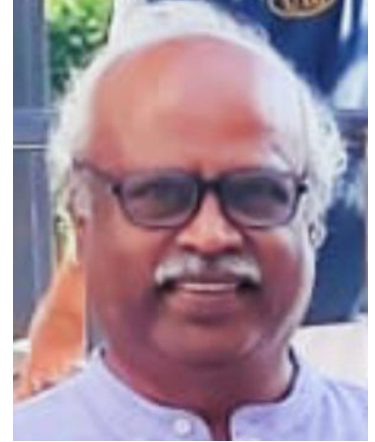
SERIOUS NOTE

Worries consume us such, what if somebody comes?
What if somebody hears? what if somebody knows?
What if somebody sees? What if someone objects?

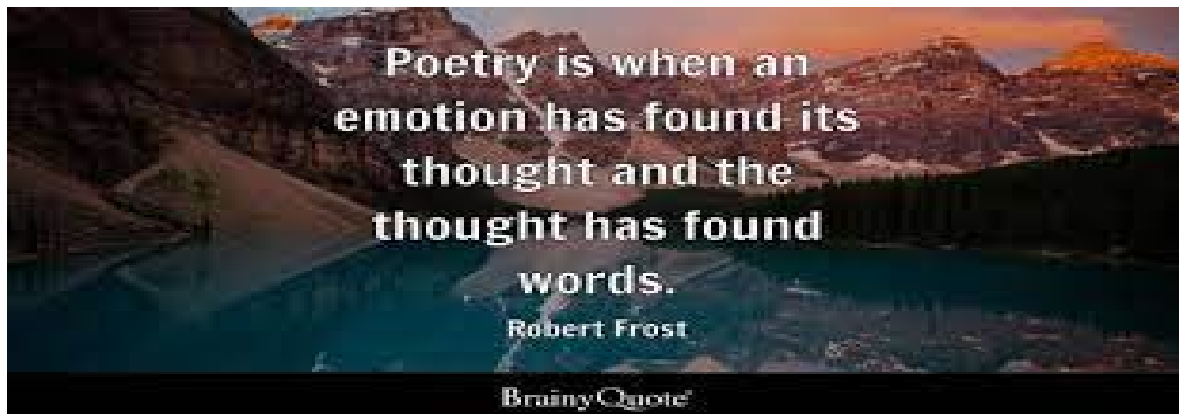
Most of the time, concerned we on trivial things,
Waste time in futile thoughts, and get burdened ourselves.
Do we live for ourselves, or live for others?

As long interfere not, in life and deeds of theirs,
What we do, bother none, if it does not harm them,
Since others have to solve, problems many their own.
Do what you need to do, burdening not others,
Care for well being, look after family yours,
Peacefully co exist, happily lead your life.

Last and not the least, but on a serious note,
Learn to firmly say 'no', while you have to say so.



Arun Sunder Raj
Mem No 4857
Bengaluru



GAME OF LIFE - By Sri Arun Sunder Raj

This Life is a game,
Winning and loosing,
A part of the same.

All active people,
Shall participate,
Feel they are super.

People inactive,
Remain spectators,
Feel they are clever.

Never taking sides,
Does the umpiring,
Divine Creator.

After the results,
Merry the winners,
Worry the losers.

Winning and losing,
Merry and worry,
All momentary.

Winners and losers,
Players and watchers,
End up equally.

May like it or not,
Game this keep going,
Till we are alive.



SET TO CROSS MILE STONE

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 OCTOBER,2023.

NANOGENERIAN					
MEM NO	NAME	STF NO	PLACE	MOBILE	DOB
2398	PRABHU G V	1941	DAVANAGERE	9035216991	23-10-1933
SEPTUAGENERIANS					
MEM NO	NAME	STF NO	PLACE	MOBILE	DOB
953	JAIN V K	11710	AGRA		01-10-1948
1485	RAMACHANDRA PAI K	10560	MANGALURU	9916100138	01-10-1948
2522	DHARA JAWAHARLAL	14179	FARIDABAD	9818866008	01-10-1948
2568	GURURAJ S	7155	BENGALURU	9886500494	01-10-1948
4330	ISHWAR LAL RAMRAKHYANI	8241	AHMEDABAD	8000608979	01-10-1948
6160	JAGANNATH N	13637	MUMBAI	9820846407	01-10-1948
1063	PRAKASH S	10693	BENGALURU	9845781820	02-10-1948
930	NARAYANA HARI RAO	8342	CHENNAI		03-10-1948
3258	JOSHI PRAKASH NARAYAN	13886	PUNE	9767029340	03-10-1948
9639	JUDHISTHIR PATASAHANI	12420	BHUBANESWAR	9438038352	03-10-1948
2813	ASHRA G C	9537	AGRA	9670386437	04-10-1948
3607	PURANDARDAS G KAMATH	14843	BENGALURU	9986024816	04-10-1948
3400	RUDRA MURTHY S D	18928	MYSURU	9901602538	06-10-1948
2081	GIRDHARI BHOJRAJ JAISINGHNI	5444	ULHASNAGAR		07-10-1948
2535	AGNELO SOARES REBELO	15691	MARGOA - GOA	9822388646	07-10-1948



SET TO CROSS MILE STONE

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

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SEPTUAGENERIANS

MEM NO	NAME	STF NO	PLACE	MOBILE	DOB
2540	SUNDARARAGHAVAN M N	14435	TIRUCHIRAPALLI	9442165133	08-10-1948
1479	SUNDARARAJAN G	18438	TIRUCHIRAPALLI		09-10-1948
2098	KRISHNASWAMY S N	9955	BENGALURU	9341362985	10-10-1948
2536	VISWANATHAN N	8514	CHENNAI	8012214166	10-10-1948
2543	PAVASKAR R G	8244	BENGALURU	9901917791	10-10-1948
8341	PANJABIKESAN Y	15328	KUMBAKONAM	9940024952	11-10-1948
3149	SHESHAGIRI P R	6818	MIRAJ	9167729218	12-10-1948
1478	CHANDRA BOSE M	11449	MADURAI	9445435660	13-10-1948
2573	NAYAR B RAVINDRAN	15487	NORTH PARUR	9495434929	14-10-1948
902	VENKATARAMANAN T	8825	CHENNAI		16-10-1948
2545	VARADHARAJAN S	8869	CHENNAI	044 26641083	16-10-1948
1129	RAJINDER ARORA	50925	VASAI (EAST)	9923094914	18-10-1948
6885	THANGAVELU G	11623	CHENNAI	9840291853	18-10-1948
3186	JAYARAMACHAR B	12425	BENGALURU	9739004416	20-10-1948
7397	KALYAN KUMAR BOSE	10570	CUTTACK	9337274161	20-10-1948
13913	MALATHI P RAO	8592	MUMBAI	9321489639	23-10-1948
2985	S T SAILEKAR	8038	BADLAPUR	9850187926	24-10-1948
2531	PRABHA R	14124	TRIVANDRUM		25-10-1948
1005	SUNDERA RAJAN V	8205	CHENNAI		27-10-1948
1042	BHATWADAKAR A R	9018	KALYAN	9403029280	28-10-1948
11662	K BHASKAR KAMATH	7303	BENGALURU	9880823265	28-10-1948
1002	GIRENDRA SINGH	11797	AGRA	9837402304	30-10-1948
2718	SUNTHANKAR SATISH NILKANTH	12818	DOMBIVLI WEST	9867197108	30-10-1948
3370	AVINASH H PHANSALKAR	8110	PUNE	9422372846	31-10-1948



EMPLID	NAME	GRADE	BRANCH_NAME	MOBILE
AGRA CIRCLE				
59808	RAM PRAKASH SINGH	OF2	AGRA NARAICH	919411650615
444118	DINESH CHAND	OF3	AGRA II RO	917567374471
456621	ROOP CHAND SAINI	SBS	PANCHALI KHURD	919368467746
AHMEDABAD CIRCLE				
47486	Ms P V DESAI	OF1	AHMEDABAD CC	917600211801
375780	Ms SMITA J PARIKH	CLK	AHMEDABAD NARANPURA	919712154587
BENGALURU CIRCLE				
52256	Ms USHA PRAKASH	CLK	BENGALURU RURAL II RO	919980761168
54402	RANGANATHAN A	SBS	BENGALURU FRASER TOWN	919901398074
57667	J RAJA NAIK	OF3	BLORE SANJAYNAGAR	918296739685
57846	JAGADISH E	CLK	BENGALURU PEENYA 3RD PHASE	919901835099
58542	Ms SANDHYA S NAYAK	CLK	BENGALURU HANUMANATHA NAGAR	918971737737
59146	M SHIVAPPA NAIKA	OF1	MYSURU CC	919449997339
59609	OMPRAKASH M R	OF3	MYSURU MID CORPORATE	919342994466
60191	Ms BHUVANA EZHIL	CLK	BENGALURU KORAMANGALA LAYOUT	919482241419
62513	K R KUMAR	CLK	BENGALURU VIJAYANAGAR	919945503902
68622	RAVI S	SBS	BENGALURU HO CC	919880186133
68628	CHANDRA KUMAR N	SBS	BENGALURU CUNNINGHAM ROAD	919611268518
71650	SUBRAMANYAM J	CLK	KURUDUMALE	919242233858
457590	S RADHA KRISHNA	OF1	MYSURU RO	919480363594
528870	MALLESHA M	SBS	BENGALURU CENTRAL MSME SULABH	919900843169
529532	Ms LAKSHMI V	SBS	BLORE LINGARAJAPURAM	919449860050
BHOPAL CIRCLE				
53594	REVATI RAMAN TARA	OF6	BHOPAL C.O.	09755614455
410520	VIJAY RATHORE	OF1	INDORE CC	919893344775

BHUBANESWAR CIRCLE				
57532	SUDHAKAR MAHOPATRA	OF2	BHUBANESHWAR CC	919938915990
60337	HEMANT KUMAR SAR	CLK	MIRZAPUR	919938705585
480644	SUDHIR CHANDRA PATRA	OF2	BHUBANESWAR-II RO	917978906974
CHENNAI CIRCLE				
52053	Ms SABITHA BALAKRISHNAN	CLK	MOGAPPAIR	919444884077
59185	K PERUMAL	CLK	CHENNAI-I CC	919710774446
63090	M DHAYALAN	SBS	PERUNGAVOOR	919382845090
73825	G VISWANATHAN	SBS	CHENNAI SHENOY NAGAR	919941606290
451316	Ms SABITHA K	CLK	CHENNAI ACCOUNTS SECTION	919840521007
DELHI CIRCLE				
44771	D S BONAL	OF2	DELHI RAJA GARDEN	919599344929
52651	A K GARG	OF4	DELHI ASSET REC MGMT BRANCH	919773210445
53747	SURESH SINGH SAJWAN	CLK	DELHI KINGSWAY CAMP	919891946841
55737	J N AKHTAR	OF3	BAZPUR	919837490875
56336	RAVI KANT	OF5	DEHRADUN-II RO	918727900833
57978	DEEPAK JOSHI	OF2	DEHRADUN RO	918755572744
59829	KRISHNA LAL	OF2	DELHI MICRO FINANCE BRANCH	919891979569
75710	HARISH CHANDER BISHT	SBS	DELHI UCMS & GTB, DILSHAD GARDEN	919911313836
393393	Ms LILLY P K TIRKEY	CLK	DELHI CIVIC CENTRE MINTO RD	919868827189
400969	CHANDRA KANT JOSHI	CLK	E C RD DEHRADUN	919897137616
HEAD OFFICE				
58844	Ms G C SHARADAMBA	OF1	HEAD OFFICE BENGALURU	919480591064
59386	A ULLAS KUMAR	OF6	HEAD OFFICE BENGALURU	919945665554
422033	P N PRAKASH	CLK	HEAD OFFICE BENGALURU	919900202382
502072	BISWANATH DAS	OF6	HEAD OFFICE BENGALURU	919051281607
525624	Ms MUKTHA PRABHU	SBS	HEAD OFFICE BENGALURU	919482252900
HUBBALLI CIRCLE				
74579	RAJAPPA	SBS	RAICHUR CC	919741590592
406855	Ms SNEHALATHA S KAMATH	CLK	BELGAUM GOAVES	919449705300
HYDERABAD CIRCLE				
42276	R SHANKAR	SBS	SECUNDERABAD LCB	919985226357
62535	VIJAY KUMAR SHARMA	SBS	HYDERABAD DILSUKHNAGAR	919849406543
440794	Ms S PADMA RAJASEKHAR	OF1	HYDERABAD ASIF NAGAR	917799166495
JAIPUR CIRCLE				
61232	POORAN MAL MEENA	OF3	JODHPUR RO	919306039557
KARNAL CIRCLE				
60136	MAHABIR	SBS	FARIDABAD TIKONA PARK	919582479356
427474	KRISHAN LAL	CLK	LADWA	919896851443
459844	Ms KIRAN CHOPRA	OF2	GURGAON OLD RAILWAY ROAD MAIN	919899330425
464374	Ms NEERJA PARASHAR	CLK	AMBALA CANTONMENT MAIN	918295205566

464466	Ms SARITA SHARMA	CLK	FARIDABAD UM	919211266866
KOLKATA CIRCLE				
54672	J S ROY CHOUDHURY	OF3	HOWRAH RO	918902497840
57258	CHANDI PRASAD DAS	OF4	BAHARAMPUR RO	919439200610
469553	BISWANATH DUTTA	CLK	NALHATI	919134367115
476555	Ms DEEPA PAULCHAUDHARY	CLK	KOLKATA SALLAKE CITY	918017343911
539838	JAI PRAKASH DAS	SBS	KOLKATA CC	918420287133
LUCKNOW CIRCLE				
471022	Ms POONAM KAPOOR	CLK	LUCKNOW GOMTINAGAR	919936872587
MADURAI CIRCLE				
55702	RAJAN THOMAS T	CLK	TIRUNELVELI CC	919003936913
59584	SELVARAJU R	CLK	KARAIKUDI	919486956940
66276	R MATHIALAGAN	CLK	PERAMBALUR	919698445297
66309	VIJAYAN S	CLK	TIRUNELVELI TOWN	919486337511
68419	ESAKKIAPPAN M	CLK	VALLIOOR	919976938185
MANGALURU CIRCLE				
65501	MANOHAR A P BANGERA	CLK	KULAI	919740692573
498777	KRISHNAPPA MOGERA	SBS	JOKATTE	919611389025
MANIPAL CIRCLE				
66161	JAYAKARA POOJARY	CLK	MALPE	919902705017
444277	VRUNDA KAMAT GHANEKAR	CLK	GOA PANAJI SME	919423060368
504201	NARASIMHA NAYAK	SBS	KODIBETTU	918861038729
MUMBAI CIRCLE				
42315	Ms S S MATHURE	OF1	MUMBAI CHEMBUR MAIN	919892154032
42333	Ms LEKHA M MENON	CLK	MUMBAI JOGESHWARI	919920493928
46534	Ms JAYASHREE R	CLK	DOMBIVILI EAST MAIN	919820884795
47011	Ms JYOTI F RODRIGUES	OF3	RAH MUMBAI BORIVALI	07387665256
48687	Ms V S WAGLE	OF1	MUMBAI DAHISAR (W) STATION RD	919594222882
58324	S R SAWANT	CLK	MUMBAI VAKOLA	09372089881
59173	U R KOTIAN	CLK	MUMBAI CLEARING SECTION	919322226379
64161	E M SHIRKE	SBS	THANE NAUPADA MAIN	919821064412
394457	Ms GEETA M BISHT	OF3	VICHUMBE	919820835771
403838	Ms SHWETA S JUVEKAR	CLK	MUMBAI MALAD (EAST)	919869023012
432029	AMRATSING VIJAYSING BAROT	OF3	NALLASOPARA	919930237005
442314	Ms LALITHA SUNDER THINGALAYA	CLK	AMBERNATH (WEST)	918551055946
PATNA CIRCLE				
46098	SUDARSHAN PRASAD	OF2	PATNA CP HUB	918002329544
48459	BIBHUTI KANT JHA	CLK	MUZAFFARPUR	919939350311
59623	Ms MAYA DEVI	SBS	ARRAH	919430467939

60180	SATYENDRA KUMAR CHAUDHARY	OF2	PATNA CP HUB	06200137073
PUNE CIRCLE				
49480	MAHENDRA SINGH C R DEHARIYA	OF1	NAGPUR CURRENCY CHEST	919423222755
56598	Ms M A KHATAVKAR	CLK	PIRANGUT	919423862040
405285	TRYAMBAK ANANDA RANE	CLK	DHULE SAKRI ROAD	919421888596
438823	Ms SNEHA P MEHTA	CLK	PUNE PANCHAVATI PASHAN	919850039440
438948	Ms JYOTSNA ARUN BHUJBAL	CLK	PUNE BIBWEWADI	919545921343
RANCHI CIRCLE				
67386	HARIPADA MAHTO	CLK	SAKRA	917739074684
411994	HITESH CHANDER GOEL	OF7	RANCHI C.O.	+919891426974
464341	KISHUN KERKITA	CLK	RANCHI	919631200338
INSPECTION WING				
400833	KAUSHAL KUMAR AGRAWAL	OF5	ZI KOLKATA (ADMIN)	919140205636
446576	BABULAL	OF3	ZI CHANDIGARH UNIT:FARIDABAD	918607220695
463427	SUSHEEL KUMAR SHARMA	OF4	ZI DELHI (ADMIN)	919873151205
TRIVANDRUM CIRCLE				
62969	K V HAREESH	CLK	MALLOOR	919567475754
63508	Ms HEMAKUMARY L	CLK	TRIVANDRUM TECHNOPARK	919495628636
VIJAYAWADA CIRCLE				
56028	Ms J B PADMA	CLK	TENALI	919052636671
57416	P SIVA DAS	OF3	RAJAHMUNDRY CC	919963339595
59751	M RAMA RAO	CLK	VIJAYAWADA VENKATESWARAPURAM	919666848028



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 October 2023.

Medical Relief Beneficiaries during the month of October 2023

Sl	M. No.	Name	Staff No.	Place	Self/ Spouse	Amount
1	3516	GANESAN R	12438	BANGALORE	SPOUSE	10000
2	4338	MURALIDHAR D BARVE	15449	MUMBAI	SELF	25000
3	8286	ARUNACHALAM	52529	MADURAI	SPOUSE	10000
4	12762	GOKUL DAS P	52832	CHENNAI	SELF	22000
TOTAL						67000

Death Relief Beneficiaries during the month October 2023

Sl	M No.	Name	STAFF	Place	Spouse	Amt
1	105	A M MANGALVADEKAR	865	DHARWAD	ROOPA MANGALVADEKAR	7500
2	1584	S H DODDAMANI	13715	RANEBENNUR	LAKSHMI DEVI	7500
3	9408	N B NARAYANA	11811	BANGALORE	NEELA NARAYANA	7500
4	6236	PRABHAKAR U H	13869	MYSORE	MANORAMA	7500
5	1544	GHANASHYAM N KULKARNI	6794	AKOLA	PRE-DECEASED	0
6	7922	M VEERABHADRA	37932	BANGALORE	V KANTHA	7500
7	12985	D KRISHNA NAIK	57897	MANGALORE	RATHNAMATHI	7500
8	9412	ASHOK KUMAR WAHI	50549	FARIDABAD	AMITA WAHI	7500
9	5613	ASHOK HARI KHAIRKAR	12005	MUMBAI	MADHURI ASHOK KHAIRK	7500
10	2675	VIJAY V EK HAR	11993	NAGPUR	VIDHYA VEJAY V EK HAR	7500
Total						67500

DONATIONS RECEIVED DURING OCTOBER 2023

SL NO	TRANS DATE	NAME	MEM	STAFF	DEPOSIT	PLACE
1	01-10-2023	DIVAKAR BHADRANNA	8904	33602	101	BENGALURU
2	01-10-2023	ANAND SWAROOP WALIA	7400	29702	101	CHANDIGARH
3	03-10-2023	SUBRAMANYAM	4191	14070	5000	BENGALURU
4	04-10-2023	BHASKAR M V	6198	23584	10000	BENGALURU
5	05-10-2023	RAVI PRASAD K S	6098	20328	1500	BENGALURU
6	05-10-2023	SHRIDHAR S BHAT	4636	23559	1000	BENGALURU
7	05-10-2023	BHASKAR MURTHY	3107	9932	2000	BENGALURU
8	08-10-2023	P R LAKSHMINARAYANA ACHAR	13893	S 3980	1000	UDUPI
9	10-10-2023	SHANTHARAM SHANBHOGUE U	4721	6408	3000	UDUPI
10	11-10-2023	LALITHA RAJAN	12511	411204	3000	UDUPI
11	12-10-2023	ANANT S GOKHALE	4410	15544	1500	MMBAI
12	12-10-2023	O S RAWAT	4403	11637	1000	AGRA
13	13-10-2023	P P J NAIR	6629	8464	5000	KERALA
14	19-10-2023	CHANDRASEKAR N	3639	1620	10000	BENGALURU
15	20-10-2023	AJIT J RAJASHIRKE	10463	2557	1111	PUNE
16	20-10-2023	ARVIND OMKARLAL LAD	3382	12750	2001	PUNE
17	23-10-2023	KAUNDS R D	966	7921	10000	PUNE
18	23-10-2023	KAUNDS R D	966	7921	10000	PUNE
19	26-10-2023	RAMACHANDRA RAO B	4786	10977	1500	MANGALORE
20	26-10-2023	MAHALAXMI A	1416	14668	2500	BENGALURU
21	27-10-2023	SRI RAMA REDDY	986	10776	10000	BENGALURU
22	27-10-2023	ASHOK M KELKAR	9672	10168	5000	MUMBAI
23	27-10-2023	SUNDARAM S	9589	12833	7000	MUMBAI
24	27-10-2023	B K SRIDHAR	871	13321	2500	BENGALURU
25	27-10-2023	S R RAMANANDA	5048	11389	5000	BENGALURU
26	28-10-2023	C R NARENDRA VARMA	10006	45355	2000	HYDERABAD
27	29-10-2023	K S NANDINI	2043	4766	5000	BENGALURU
28	31-10-2023	KRISHNA MOHAN	9938	10850	2000	CHENNAI
29	31-10-2023	G R NAYAK 97025 02738	2229	1475	2500	MUMBAI
TOTAL					112314	

RECEIPTS & PAYMENTS FOR THE MONTH OF OCTOBER 2023

CBROA Welfare Schemes	October 2023	Since 01-04-2023 To 31-09-2023	Total
A) Donations— 29 Donors	1,12,314.00	5,38,993.70	6,51,307.70
B) Medical Relief— 4 beneficiaries	67,000.00	5,71,500.00	6,38,500.00
C) Death Relief—10 beneficiaries	67,500.00	2,70,000.00	3,37,500.00
NET TOTAL (A-B-C)	-22,186.00	-3,02,506.30	-3,14,692.30

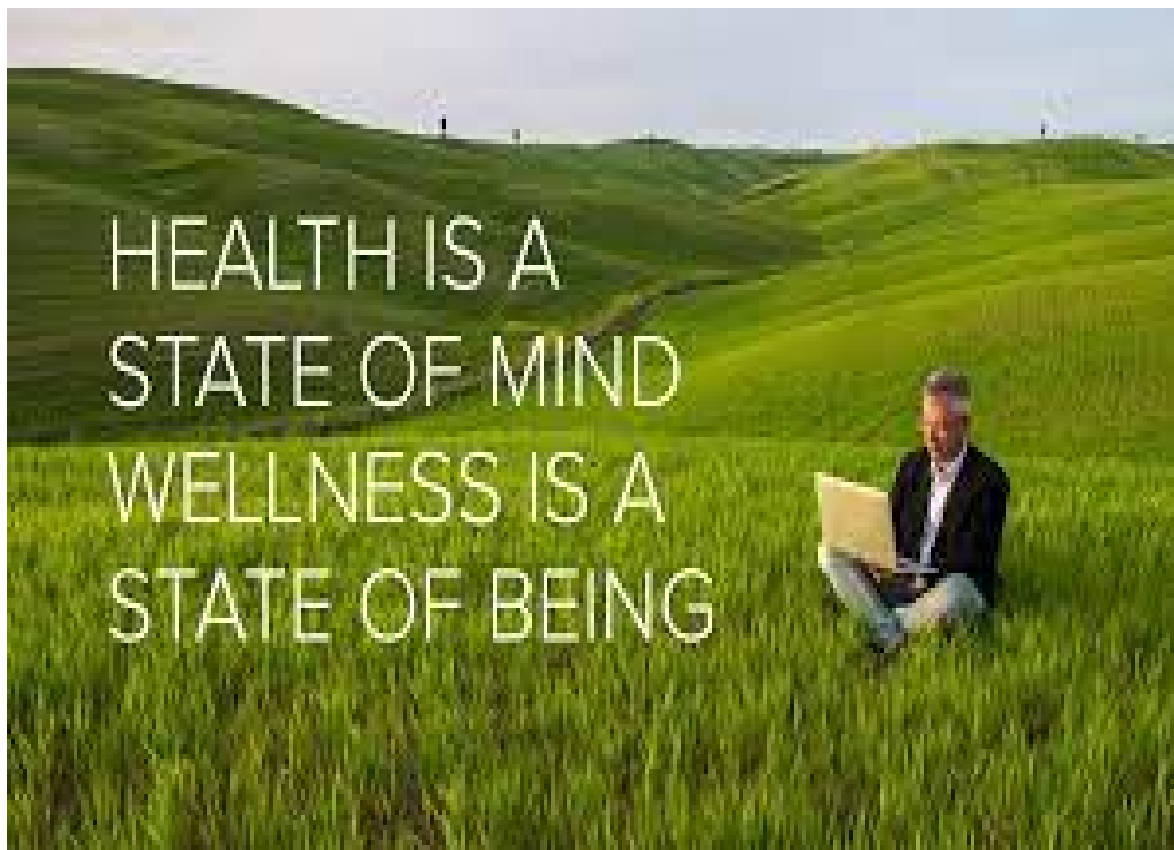


PHOTO GALLERY



ALIGARH MEETING 25-20-2023



Bareilly Meeting 27-10-23



Bareilly 27-10-23



Delhi 07-10-2023



Delhi 07-10-2023



Dharwad 18-10-2023



Faridabad 21-10-2023



Faridabad 21-10-2023



Goa 20-10-2023



Guntur 20-10-2023



Hole Narasi Pura 25-10-2023



Hubballi



Jabalpur 16-10-2023



Kakinada



Mumbai 26-10-2023



Mangaluru 25-10-2023



Pune 21-10-2023



Pune Felicitation



Pune 28-10-2023



Pune 28-10-2023



Udupi 22-10-2023



AIBPARC General Council Meeting Chennai 29th & 30th



AIBPARC Gen Council Meeting Chennai



AIBPARC Gen Council Meeting