

# CBROA NEWS LETTER JANUARY 2024





## CBROA News Letter

A monthly News bulletin for the members of  
Canara Bank Retired Officers' Association  
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JANUARY 2024

FROM THE DESK OF GENERAL SECRETARY



### PENSION UPDATIONv/s EX GRATIA PAYMENT - ANALYSIS OF THE VARIOUS VIEW POINTS...

I am furnishing/analysing the various/differing viewpoints of various stake holders for the benefit of our members.

When all the retirees' organisations are harping on pension updation, suddenly, UFBU entered into an agreement with IBA to introduce monthly ex-gratia payment to all the retirees retired prior to 31.10.2022, the terms and conditions would be decided later. All these years, the retirees' organisations are demanding pension updation on the lines of RBI and they have taken up the matter with various authorities like IBA, DFS, Bank managements etc. and vigorously following up for the same!

However, as if bolt from the blue, UFBU, as if to circumvent the efforts of these retirees' organisations and with some design and motive, have introduced the concept of ex-gratia payment to retirees in lieu of pension updation. Why? It appears it is a case of one upmanship! Or is it a design to negate the adverse decision of the Supreme Court in the M C Singla's case which is scheduled to come for hearing on 1<sup>st</sup> March 2024? The undersigned warned the AIBPARC leaders 15 days prior to the signing of the agreement with IBA by UFBU about the introduction of "ex-gratia" and requested them to act proactively to take up the matter with DFS. But unfortunately, the prediction came true! Now, the issue of pension

updatation for Bank retirees has become so much complicated that the different stake holders, like DFS.UFBU, IBA, AIBPARC and other retirees' organisations are playing different tunes at different times and it appears that everyone is trying to outsmart the other on the issue of pension updatation for bank retirees. It is quite clear that UFBU, IBA and DFS are not having any sympathy towards the plight of aged pensioners drawing meager pension for two decades. It is quite clear that Government is not ready to increase burden of pension payment anymore. That is why the issue of pension updatation is pending for more than two decades, especially, even after so called advice given by FM in November 2020, IBA is not resolving it. UFBU is aware of the facts and hence not ready to resolve the issue of pension updatation.

IBA and other stake holders always tried to deny legitimate entitlement of Pensioners on one or other pretext as "No mandate from banks", Pending Court cases: matter sub-judice, No funds in Pension Funds, huge costs, No provision of pension updatation in Pension Regulation 1995. There have been no restrictions on IBA, UFBU or DFS to release ad hoc payment pending final disposal of Court cases. Courts never object on any ad hoc payments but encourage such gestures. However, IBA and UFBU suddenly entered into an agreement introducing ex-gratia payment to Bank pensioners in lieu of updatation of pension!

After the introduction of ex-gratia payment, all our retirees' organisations felt betrayed and demanding updatation of pension on RBI lines and sending various representations/letters to IBA/DFS demanding pension updatation in terms of regulation 35(1) provided in BEPR 1995. Now, coming to introduction of ex-gratia payment, UFBU Convener has gone on public saying that the suggestion of ex-gratia is an interim relief arrangement pending finalisation of pension updatation through Court. If it is so, it must have been stated clearly in MOU/agreement dated 7<sup>th</sup> December, 2023.

UFBU says that Pension agreement was part of BPS & that any amendment will be decided with mutual consent but do nothing to amend the regulations in favor of Retirees. It appears IBA/UFBU are hands in gloves with each other for twisting the clause 35(1) to suit their interpretation even after its inclusion in 2003.

If AIBEA and UFBU jointly and collectively taken a decision to accept Ex Gratia offered by IBA as an interim arrangement, the responsibility lies with the authorities to give reasons. Then why Ex-gratia is permitted instead of Pension Updatation under amended regulation 35.1 inserted 20 years back in the year 2003. IBA owes responsibility to explain the circumstances under which Regulation 35.1 was amended in 2003.

Anyhow, the matter is in court since a long time, and may be court verdict will be delivered in the Month of March 24, unless vested interests managed to get it adjourned further. In fact court case had to be adjourned for more than a year, just because, despite repeated orders by SC, IBA did not submit in SC the report of their committee. When the matter has reached final stage, it is really puzzling why Unions, especially AIBEA is eager to offer Ex gratia instead of Pension Updation on RBI line?

Such hurriedly taken decision about an issue which was never a part of BPS for past 20 years, gives clear indication and proof that IBA and AIBEA are having different motives than just to give financial benefits to pensioners. If the decision was taken with honest intentions, IBA and AIBEA could have released Ex-gratia in 2015 itself when they signed record note stating that pensioners have no contractual relationship with Banks. Once you have taken such stand, it was but natural that pensioners can get any monetary benefit as a mercy and not as a right. Why IBA and AIBEA did not show such mercy towards 5 lakh bank pensioners for more than 8 years after signing record note in May 2015. What were the compelling reasons to declare Ex Gratia before signing 12BPS. What were legal compulsions to club Ex gratia with BPS, that too when Pension Regulations have no provision for Ex gratia.

Retirees' organizations demand for Pension updation on RBI lines is as per agreement/understanding as laid down in sub-committee report of 1994 also. It is also a misfortune that clause 35(1) appendix I, as amended in 2003 are not properly understood. Why it is continuing if it was meant for the retirees retired during the period of 01.01.1986 to 31.10.1987 only. Emphatically it remained in regulations as Pension was to be updated with every wage revision. No doubt, Pension Scheme was introduced in banks only after agreement was signed between Management and Unions. That was necessary, as per rules prevailing at that time. Employers, including banks were compelled to pay certain amount as PF contribution. This was statutory responsibility. Hence, you cannot by pass such legal provision unless both the parties agree to replace PF system with any other system including assured monthly pension.

As the pension scheme was replacing then statutory provision of PF applicable to all employers, pension was made optional. That's why only those who opted for pension were covered under Pension scheme. There were legal issues to make pension mandatory. Although, scheme was introduced as a sequel to agreement between Banks and Unions, it was not introduced in banks under agreement.

The pension scheme was introduced through a bill passed in the Parliament. Hence pension scheme introduced in banks is now under statutory provisions and terms and conditions of the scheme are governed by the act passed in the Parliament.

Naturally, any changes or amendments in the Pension Scheme can be brought only after amendments are passed in Parliament. Thus, Pension Scheme as stands today is the property of Government backed by a bill passed in parliament. Under statutory provisions; government has full rights to make any amendments in the bill, provided it does not take away any rights available to retirees and pensioners. At the same time government has got every right to extend additional benefits or improvement in the scheme if amendment is passed in the Parliament.

As pension scheme is product of the bill passed in Parliament, courts have jurisdiction to ensure that any beneficiary is not denied rights or benefits available under the scheme. In contrast other service conditions are governed by BPS, agreement executed between Banks and Unions. Hence dispute about BPS terms can be referred to labour Courts, and governed by ID Act.

Whereas dispute or grievance in pension matters are resolved directly

through court proceedings, the court will look into dispute within the framework of actual provisions incorporated in the bill passed by the Parliament. It's immaterial what was discussed in preliminary stages and what was the intention of the parties, especially employees. The issue of pension updation has become complex as whatever we pensioners claim as rights are not clearly included in the bill. If the bill lacks clarity or has omitted certain provisions, unions were expected to raise the issues with IBA and Government to ensure that proper changes are made in Pension Regulations to give benefits as desired by the beneficiaries.

Regulation 56 is just a guiding principle and not a legal provision. Equality and uniformity cannot be claimed as a matter of right, unless suitable changes are made in the scheme in line with provisions incorporated in RBI Pension Scheme.

Although IBA and UFBU can recommend certain changes in the scheme, the final decision lies with DFS. Unless DFS bring amendment and arrange to issue notification in Gazette the amendments cannot be implemented by banks or IBA. They need clearance from DFS, including date of effect of such changes contemplated through amendment. That's why all changes made in recent past are introduced only after notification was issued by govt. Family Pension Revision was affected only

after govt issued notification in the month of August 21.

Our fingers are crossed, Hope we will be able to prove our points effectively and legally in the Supreme Court. Emotions cannot give you success in court battles.

Ultimately, we believe that whether the court judgement will be in our favour or not, we the public sector bank retirees have inalienable right to demand for reasonable pension updation, because, pension of central govt/state govt/RBI/NABARD employees are being updated periodically. All these retirees of Central/State Govt are not only getting pension updation, but also additional pension after attaining an age of 80 plus years. Now, the Govt. is thinking

of extending additional pension to all retirees who have attained the age of 65, 70 and 75 years too. Even State Bank of retirees has got their pension increased from 40% to 50% despite the same being a third benefit. What an irony? Hence, instead of solely depending upon the court judgement, all our serving and retired trade unions should bring pressure on the Central Govt to get our rightful, reasonable pension updation. Ultimately, it is a political call to be taken by the Govt.

**“Wishing you and your family A  
Happy, Healthy And Peaceful  
New Year.”**

J S JAGADEESH  
General Secretary





CIRCULAR NO.	GIST OF THE CIRCULAR
97/2023 (05/12/2023)	An urgent necessity on the part of MOF, GOI for intervention to ensure implementation of Regulation 35 (1) duly amended in 2003 for Bank Retirees by notifying updation formulae by IBA as done in case of RBI. <a href="https://www.aibprc.co.in/pdf/circularno_97-23.pdf">https://www.aibprc.co.in/pdf/circularno_97-23.pdf</a>
98/2023 (08/12/2023)	The second phase of agitation launched by AIBPARC -- Sending of online memorandum to The Hon'ble Union Finance Minister, The Secretary, DFS, MOF and The Chairman IBA on all long pending demands of Bank Retirees including the most important one of Updation of Pension, <a href="https://www.aibprc.co.in/pdf/circularno_98-23.pdf">https://www.aibprc.co.in/pdf/circularno_98-23.pdf</a>
99/2023 (08/12/2023)	: "They" have acted on predictable lines – relevant Regulation of BEPR (1995) completely ignored –RBI formula of Pension Updation thrown away in the air – decide to pay ex gratia in the form of alms to Pensioners reducing their stature to beggars – MOU between IBA and UFBU arrived dashing the hopes of their Elders on the Midnight of 7 th December, 2023 – our demand for pension updation gets stronger than ever and struggle is on. <a href="https://www.aibprc.co.in/pdf/circularno_99-23.pdf">https://www.aibprc.co.in/pdf/circularno_99-23.pdf</a>
100/2023 (12/12/2023)	A fervent appeal for immediate intervention directing IBA to implement Pension Updation in line with Regulation 35(1) with its amendment in 2003 and in pursuance of RBI formula. <a href="https://www.aibprc.co.in/pdf/circularno_100-23.pdf">https://www.aibprc.co.in/pdf/circularno_100-23.pdf</a>
101/2023 (17/12/2023)	Long live the Pensioners Day to remember with gratitude the late D.S. Nakara who fought for years to bring dignity to the community through the judgement of the SC dated 17.12.1982. <a href="https://www.aibprc.co.in/pdf/circularno_101-23.pdf">https://www.aibprc.co.in/pdf/circularno_101-23.pdf</a>
102/2023 (19/12/2023)	MOU signed between IBA and UFBU on 7th December,2023 on wage revision. <a href="https://www.aibprc.co.in/pdf/circularno_102-23.pdf">https://www.aibprc.co.in/pdf/circularno_102-23.pdf</a>
103/2023 (22/12/2023)	Organizational updates – (i) (E) Vijaya Bank Pensioners and Retirees Association holds silver Jubilee Celebration and 8th Triennial General Body Conference with magnificent success on 2nd December, 2023 (ii) Second Phase of agitation – sending of on-line memorandum reaches a new height – to be further stepped up in next week. (iii)AIBPARC's protest against the

	reply of MOS Finance in regard to alleged non existence of any provision of pension updation in BEPR (1995) under process. <a href="https://www.aibprc.co.in/pdf/circularno_103-23.pdf">https://www.aibprc.co.in/pdf/circularno_103-23.pdf</a>
104/2023 (23/12/2023)	Reply of Hon'ble MOS, Finance in Lok Sabha on 18.12.23 to an un-starred question number 2472 raised by Dr. Ravi Kumar D, Hon'ble member of Parliament. <a href="https://www.aibprc.co.in/pdf/circularno_104-23.pdf">https://www.aibprc.co.in/pdf/circularno_104-23.pdf</a>
105/2023 (27/12/2023)	Demystifying the IBA's Myth on Cost of Pension updation and family Pension. <a href="https://www.aibprc.co.in/pdf/circularno_105-23.pdf">https://www.aibprc.co.in/pdf/circularno_105-23.pdf</a>
106/2023 (29/12/2023)	Adieu 2023--Welcome the New Year 2024. <a href="https://www.aibprc.co.in/pdf/circularno_106-23.pdf">https://www.aibprc.co.in/pdf/circularno_106-23.pdf</a>







# REGIONAL ROUNDUP

## AGRA

Minutes of General body meeting of CBROA Agra held on 20.12.2023 at RSTC Agra. The meeting commenced with welcome address by Sri Pankaj Kumar Saxena, Regional Secretary, he spoke about the developments took place after the last meeting, efforts initiated to highlight the steps taken by central leadership and appex body. R S requested our senior stalwart Sri R P Khandelwal ji to chair the meeting and guide us with his rich experiences, In his guidance meeting continued. In the open session, all our issues including Pension Updation and about recent MOU signed on 07.12.23 in the 12th Bipartite Talks, Ex-gratia to Retirees were discussed. All the participants were of the opinion that our fight for Pension Updation should continue and all will cooperate for the same with our CBROA as well as our parent Organization AIBPARC. The Regional Secretary responded to the queries raised by the members.



He informed the house that good number of members have submitted online Memorandum as advised by AIBPARC and our General Secretary. He also requested all the eligible

members to submit Associate Membership form with fee. He further informed the house about the decision taken in the Virtual CC Meeting conducted on 22/11/2023 by our General Secretary with regard to discontinuation of Death Relief and increase in the Medical Relief to Rs.30000/- and the new procedures. Sri Khandelwal ji shared his rich experiences of past. Sri R B Dubey, Sri S S Gupta , Sri S K Agarwal and Sri Sanjay Goyal spoke about banking culture and way of functioning, social welfare measures of the bank at the time of joining the bank. The RS requested for Membership mobilisation and requested the Members to canvass more non Members to our fold. The meeting Chairman Sri R P Khandelwal, summarised the deliberations with suggestions for further improvement in the functioning. The vote of thanks extended by Sri K M Diwakar.

## ALIGARH

A general body meeting of CBROA members of Aligarh and Hathras Districts was held at Aligarh Main Branch on 19.12.2023. The meeting started at 5.30 pm with welcome of members by the Regional Secretary, Mr. Kanchhi Lal. He set the tone of the meeting by referring to the signing of MOU between UFBU & IBA on 7th December. He also requested the members to submit the Associate Membership form of their respective spouse.13 Associate Membership

forms were submitted to the end of the meeting. Then, JGS, Mr Vidhu Mohan took over. He informed in detail about the decisions taken in the latest CC meeting held on virtual platform. The scrapping of the Death Relief Scheme, modifications in Welfare Scheme, honouring the super seniors etc were informed. The JGS informed about the depleted fund position as the background of taking these decisions. He also informed about the latest MOU signed on 7th December.



The members during open House session, the members expressed their varied range of views as under:

1. The scrapping of Death Relief is unfortunate. It was a token of gratitude towards the departed members which was giving an opportunity to meet and offer our condolences to members of the bereaved family.
2. Considering the shortage of funds the amount could be reduced. The members offered to contribute ₹ 100/- pm to the welfare fund.
3. The 2 years cooling period for new Life Members to be eligible to avail medical relief is not good. How can we be sure that the Member will not fall sick during this period? Even the IBA insurance policy is not putting this condition.
4. The minimum Hospitalisation bill amount cap of ₹ 3.00 lakh may be reduced to ₹ 1.00 lakh for those who do not have any mediclaim cover.

5. The minimum claim amount of ₹ 10000/- may be done away with.

6. The members unequivocally pledged to strengthen the beloved CBROA by giving full support to clinch benefits for the members.



The Meeting Chairman Mr R. C. Gupta, a veteran and very seasoned member summarised the proceedings and deliberations giving full consent to the feelings of the members.

The RS, Mr. Kanchhi Lal, thanked the members for their attending the meeting despite the severe cold.

There were 34 members present.

## DEHRADUN

On 25th December 2023, a General Body of Dehradun unit of CBROA was conducted at Hotel Doon Regency, Dehradun. Sri R.K Wadhwa, Senior member and Sri M.S.Jangapangi, Ex AGM was nominated to chair and co-chair the meeting. The meeting started with welcome address of Sri V.K.Kathuria, CC member. While welcoming the members, he briefed about need of enrollment of Associated Membership. He informed that so far 30 associated members have been enrolled in our region and there is need to make it to achieve 100 percent. Sri S.K.Ghai, DGS in his speech informed about the developments at industrial level since after last General Body Meeting which took place on 01/10/2023.



He discussed in detail on MOU signed on 7th December 2023 and also on Ex-gratia in lieu of "Updation of pension". He informed in brief how our AIBPARK leaders have been fighting hard for last several years for all the issues of the bank retirees. So far, due to their hard fight two big achievements viz improvement in family pension and 100% DA neutralization have been made. He informed the house that our retired associations shall continue fighting till achievement of updation of pension on line of RBI and other issues such as IBA medical insurance, special allowance etc. He also had a detailed discussion on SPECIAL ALLOWANCE and informed how it is affecting our pension. He also replied various queries of the members. He also briefed on IBA medical Policy and Super Top policy of SBI General Insurance Ltd. The house appreciated the efforts of our association to bring Super Top Policy of SBI General Insurance co ltd for the members. During the meeting, Sri Tara Chand Gupta, our member who is the expert in Homeopathic medicine briefed upon the problems of prostate, precautions to be taken and homeopathic treatment etc. He also informed the house to contact him freely if any consultation regarding homeopathic treatment. The house honored Sri S K Ghai on his nomination as DGS for AIBPARK and Sri V K Kathuria on his elevation as CC member.

Felicitation;-During the meeting, Sri Gopi Chand Ashra who attained the age of 75 years on 4th

Oct 2023 was felicitated by offering the bouquet and shawl. 27 members were present



in the meeting. The meeting ended with the vote of thanks of Sri Ashok Arora who thanked the members for their active participation in the meeting.

### **DHARAWAD - HUBBALLI**

On 15/12/2023, CBROA Team Hubballi-Dharawad visited Mr.C.Chandrashekar Rao (17354) residence at Hubballi to honour him on his attaining 75 years today. Mr.K B Ballur, Mr.P N Deshpande, Mr.V V Mahale and DGS, Sri Kishor Madalgi was present on the occasion. He was honoured with a shawl/garland/gift item/sweet and citation. Family members of Sri C Chandrashekar Rao served the CBROA Team with snacks and tea. Mr.Rao appreciated the gesture of honouring him on his birthday itself. All family members were happy and enjoyed the honouring ceremony.



On the same day the team visited Mr. S S Kabbur (18056) at his residence in Hubballi to honour him on his attaining 75 years today. Team led by DGS Sri Kishor Madalgi along with

our past President Mr.K B Ballur, Mr.P N Deshpande, Mr.V V Mahale, Mr.B R Deshpande were present on the occasion. Mr Kabbur was honoured with a shawl/garland/gift item/sweet and citation. We were served with snacks and tea by Mrs Kabbur. Mr. Kabbur appreciated the gesture of honouring him by visiting his residence. The couple was happy and enjoyed the honouring ceremony.



Dear Members today we visited Mr. T G Pai (8935) residence at Hubballi to honour him on his attaining 75 years today. Mr.K B Ballur, Mr.P N Deshpande, Mr.V V Mahale, Mr.S P Bhat, Mr.H B Saraf, Mr.D L Shenoy, Mr.G H Shantageri along with DGS Madalgi was present on the occasion. He was honoured with a shawl/garland/gift item/sweet and citation. We



were served with snacks and tea by Mrs Surekha Pai our ex staff. The couple appreciated the gesture of honouring him by visiting his residence. The couple was happy and enjoyed the honouring ceremony.

Again on 15<sup>th</sup> December the Team visited residence of Mr.Shrinivas Kulkarni (167051) at Kalyannagar Dharwad to honour him on him attaining 75 years of age. Today being his birthday it was a great occasion to honour him along with spouse with shawl/ garland/ memento/ sweet and citation.



Mr.K B Ballur, Mr.V V Mahale, Mr.B K Bhandiwad, Mr.Kumatakar, Mr.V V Kadapikar and Smt.Geeta Kolgal were present on the occasion along with DGS. The teas was given a warm welcome from the family and they served snacks and tea to all members. It was a memorable event and was appreciated the gesture of CBROA.

## GUNTUR

We have conducted the December 2023 monthly meeting at 2. 00 pm on 22/12/2023 at the residence of Smt & Sri Ch N Lalitha Kameswararao on the occasion of Sri Satyanarayana Swamy Vratam on performance of their son's marriage. The members who attended the function are greeted happy married life with a gift. During monthly meeting Sri Katta Seetha Ramaiah have invited the members for active participation in getting LM and AMs campaign. Sri B Narsi Reddy, CC member , has given the developments took place in the matter of BPS in terms of Pension Updation and Ex Gratio. Sri

RammohanRao, Rtd DGM, staying at Vijayawada has participated and initiated the discussions and importance of annual medical check up for retirees as done in Bangalore . Sri Rammohan Rao garu has discussed with the board member of Manipal Hospital at Tadepalli for medical check of members of



CBROA , Guntur and Vijayawada on the earlier lines conduct as per initiative taken by our Gen Secretary. We are waiting for their decision. And Sri R M C Prasad has given AM form of his wife Smt B V Lakshmi. The members attended the meeting discussed the implications of ex gratia and what extent it is beneficial to us. The meeting has opined to conduct Medical Check Up Camp during 3 week of January 2024. Finally, during December 2023 , the Guntur Region team has secured one LM of Sri P Vijayachandra, Nellore and two AMs of Smt B V Lakhmi and Smt S Malathi. So far , our Guntur Region has obtained 28 Associate Memberships with all the efforts and cooperation of our team members.

## JHARKAND

CBROA, Jharkhand Region meeting took place on 12/12/2023 at Hazaribagh. The meeting started with birthday greetings, in person, of Sri Anant Krishna. Brief celebration took place. After that, Sri Anant Krishna, CBROA life member (and President, AIBPARC Hazaribagh

District) welcomed the participants to the meeting. He appealed all to strengthen CBROA position in Jharkhand through membership drive and Organization related activities. Sri G K Sinha, RS, Jharkhand Region discussed various issues. He enumerated a series of events / activities related to CBROA as a whole and that of Jharkhand Region in particular. One minute silence is observed to pay homage to sad & sudden demise of our life member Sri Fulgence Kujur, CBROA Vice President, Sri Gopal Pattanaik, and husband of our life member Ms Anita Ekka. Latest agreement by UFBU of ex-gratia payment to retirees is highly condemned. All opined that we should intensify our struggle and stand with our CBROA and AIBPARC top leadership in the struggle for pension updation. Sri R P Chaudhary, CC member, CBROA advised to continue our participation in any program / call by CBROA or AIBPARC. Sri Chaudhary highlighted the need of increasing the no of Associate membership in the Region. He even distributed the Associate membership application forms.



All the participants including DP Shah, SK Chandra, Nazrul Rehman, Ajay Kumar, Rajesh Kumar came forward with their opinion on various issues. A good deal of discussion took place. Further, a District Committee, Hazaribagh District is formed to give impetus to Organizational activities and membership.

The following are unanimously elected as Office bearers;

- 1) Sri AP Burnwal President
- 2) Sri Ajay Kumar (389916) District Secy
- 3) Sri Nazrul Rahman (26981) Dist Committee member
- 4) Sri SK Chandra (31808) Dist Committee member

Sri Ajay Kumar and Sri SK Chandra assured to do their best in the district, and Jharkhand Region as a whole. The meeting concluded with a vote of thanks proposed by Sri Nazrul Rahman. GK Sinha thanked the participants from Hazaribagh for their arrangements and conducting the meeting there.



On 10/12/2023, AIBPARC Jharkhand Region meeting is held at Ranchi. Our State Secretary Sri Debashish Sengupta addressed the participants. Various issues related to retirees were discussed.

We attended All India Bank Pensioners' And Retirees' Confederation (AIBPARC) Jharkhand Region Executive Committee meeting.

G K Sinha, Sri RP Chaudhary and Sri DP Shah attended the meeting in the capacity of Organizing Secretary, Dy Secretary and EC member, respectively. It is resolved to stand by our leadership in any agitation program as a part of struggle for achievement of our legitimate demand of pension updation for the retirees.

## MANGALORE

428th Wednesday Weekly Meeting 06.12.2023: Today's Weekly Meeting was presided by Mr I P Nagaraja Rao. Mr M R Bhat and Mr Lakshmikanth Nayak were also on the dias. 33 members attended the meeting. Mr I P Nagaraja Rao extended a warm welcome to all members. He specifically welcomed Mrs Roopakala R Bhat wife of Mr K Ramachandra Bhat who attended today's meeting and joined CBROA as Associate member. On behalf of entire house Mr I P Nagaraja Rao conveyed Birthday wishes to Mrs Mahalaxmi U N, Mr Sadashiva V S and Mr Vasanth Shetty who are celebrating their birthday today. Mr J Ratnakar Bhat was felicitated today on his attaining 75+ years of age. Mr K Prabhakar Pai read out the biodata and Mr T Balakrishna Rai read the Citation of CBROA. Mr B H Ananth Pai felicitated Mr J R Bhat with a shawl and Mr U Shyamsundar Kamath presented the Citation. Mr K S Hegde presented the Memento and Mr I P Nagaraja Rao honoured Mr J R Bhat with fruit bowl. One organic Papaya from Kodman was presented by Lakshmikanth Nayak. Mr J Ratnakar Bhat thanked CBROA for felicitating him and shared few memories of his service days. Mr M R Bhat speaking on the occasion recollected his association with Mr J R Bhat and narrated many good qualities of Mr J R Bhat. On behalf of CBROA he wished him good health, happiness and prosperity in the days ahead. Mr M R Bhat informed the house that a request letter has been received from Karnataka Public School Muttur, Post Kolavoor 574144, near Sornad to provide inverter with battery. It is a Government School and facing problems due to power failures. Mr M R Bhat said Mr J Vishwanath Shetty our CC Member has received the request letter and the same has been placed before the house for considering

donation by CBROA as an extended social activities in connection with Founder's Day. Mr Bhat however said that the School will be visited by CBROA shortly and an assessment will be made and then placed before the house. The cost of the inverter with battery is about ₹ 29000.00 he said. Mr Lakshmikanth Nayak thanked Mr J Ratnakar Bhat for accepting the felicitation and wished him good health, happiness and prosperity in the days ahead. Mr Nayak said the e-cards of health insurance both IBA and SBI Super Top Up are yet to be issued. He said those who are in urgent need have been helped in getting their e card and proper coverage under the insurance policy. He narrated few instances in this regard. Mr Nayak informed the house that whenever hospitalisation is required, members need to submit their Aadhar, PAN card and passport size photo. He said these documents of both member and Spouse may be carried to avoid last minute confusion. Mr Lakshmikanth Nayak requested all members to submit the online memorandum through the link provided by AIBPARC the umbrella organisation of retirees. He said just like Family pension improvement and 100% DA neutralisation, updation of pension also will be a reality. We need to support our leadership in all respects so that the issue can be clinched in our favour. Mr Lakshmikanth Nayak also touched upon WhatsApp Banking facility of our Bank and narrated the features. Mr Nayak touched upon a case where the papers submitted by the spouse of the deceased member were not properly uploaded in the system by the branch resulting in undue delay in getting family pension. Mr N M Padiyar suggested that the branches should be properly trained in matters like this. Mr I P Nagaraja Rao thanked Mr Gurunath Hegde for sponsoring today's sumptuous refreshment in celebration of his

Birthday which was on 3rd December. A small gift of fresh organic vegetables was presented to him. About 10 members won leafy vegetables in the lucky draw.

429th Wednesday Weekly Meeting 13.12.2023: Today's weekly meeting had attendance of 38 members. Mr Vittal D Pai presided. Mr Lakshmikanth Nayak, Mr J C Shetty and Mr P H Balakrishna were also on the dias. Mr V D Pai



welcomed the members. He specifically welcomed Mr K R Shenoy who is celebrating his 92nd Birthday today. House wished him and gave a standing ovation. Every one wished him for long, healthy and rejoicing days ahead. Mr V D Pai said that celebrating 92nd birthday is indeed a great achievement. He said we will surely celebrate Mr K R Shenoy Mam's 100th Birthday also. Mr K R Shenoy in response informed that he is keeping good health and all his teeth are original and he doesn't use denture. He said he has been drawing Pension for the past 33 years. The 100% DA neutralisation has come and exgratia which has been agreed upon will also come during his life time. Mr Shenoy in his humourous talk for about 10 minutes said that he eats both

vegetarian and non vegetarian food. He said two secrets of his good health he can't disclose. Mr Lakshmikanth Nayak speaking on the occasion informed that the MOU signed by UFBU has come as a rude shock for Retirees. Instead of Updation of Pension, ex-gratia payment has been agreed upon. He said as there are no details available, now it is not proper to talk on the subject. He said AIBPARC has raised the issue very vociferously and written letters to all concerned. Mr Nayak said some people have opined that Updation of Pension can be done only through amendment to pension act and exgratia announced now may be a step towards updation. He said three major benefits have been clinched in a short period of time viz; Ex-gratia of ₹10000.00 to pre 1986 retirees, improvement in Family pension and 100%DA neutralisation to pre November 2002 retirees. Likewise updation of pension also will be achieved. Talking about extended social activities of CBROA, Mr Nayak said our CBROA Udupi unit has been conducting various social activities in a highly appreciable manner. In Mangalore out of total donation of ₹ 374406.00 collected this year, ₹205000.00 has been given as scholarship to 65 economically weaker students studying in various Canara group of Schools. As decided by the members in the meeting held on 25.10.2023 the balance amount was set aside for donating to Government Schools in Dakshina Kannada District. Accordingly ₹48800.00 was used for providing Public Address System to Chethana School for Differently Abled children and ₹29756.00 was utilised for donating a smart TV and a voltage stabilizer to DKZPHP School Meenadi. 125 Sweet packets costing ₹3250.00 were distributed to students of the school. Mr Nayak said now 3 more requests have been received. The Karnataka Public School Muttur Near Kuriala has requested for a inverter with

battery costing ₹28000.00 and mid day meals cooking utensils costing ₹22000.00. Government Pre University College Kavoor has requested to provide 100 armless plastic chairs costing ₹49000.00 for the school auditorium and DKZPHP School Kodman has requested to provide table top computer costing ₹33000.00. Mr Lakshmikanth Nayak requested the house to approve all the three activities. The house unanimously approved all the three social activities. Mr Lakshmikanth Nayak said simple programmes will be conducted in all three schools. He requested maximum number of members to attend these programmes. Lakshmikanth Nayak gave details of how his Facebook account is hacked and dummy account opened. He said fraudster has demanded money from many friends in his name. However no one has credited any amount he said. Mr J Vishwanath Shetty in his address informed that a 15 day yoga class will be conducted by Rotary Club from 17.12.2023 to 31.12.2023 at Rotary Bal Bhavan Mannagudda Mangalore and requested members to utilise the opportunity. He also said that the cooperative Society started by retirees of Syndicate Bank and Canara Bank has earned profit for the last two years and planning to open a branch in Udupi. Mr Shetty requested members to support the Society as shareholders. Mr N Jagathpala speaking on the occasion said that the Foundation Day of Syndicate Bank which falls on 20th October also may be celebrated every year in a befitting manner. He said this will strengthen the emotional bondage. Mr V D Pai appealed to all members to enroll their spouse as Associate member. He said till date only 195 Associate membership have been registered in Mangalore. He expected the numbers to cross 200 and march towards 300 mark at the earliest. Mr V D Pai thanked Mr K R Shenoy for



sponsoring today's refreshment. A gift of fresh vegetables was presented to him.

430th Wednesday Weekly Meeting 20.12.2023: Today's weekly meeting had a moderate attendance of 20 members. Mr Vittal D Pai presided. Mr M R Bhat and Mr Lakshmikanth Nayak accompanied him on the dias. After extending a warm welcome to all the members, Mr V D Pai wished Mr Faustine V Tauro, Mr M Mohan Kamath, Mrs Chandrika S Baliga and Mrs Sarojini K on their Birthday today. The house wished all the four birthday celebrities very happy, healthy and prosperous days ahead. Mr V D Pai informed the house about two social activities conducted in connection with Founder's Day Celebration.



He said the students in Karnataka Public school Muttur and Government Pre University College Kavour were very happy to receive the donations from CBROA Mangalore. In both places small functions were arranged for handing over the donated items to respective

schools. Mr Pai said in both occasions good number of CBROA members were present. He said details of the programmes have been already shared in the group. Mr V D Pai said the last activity of handing over table top computer to DKZPHP School Kodman will be held on 22.12.2023 at 10 am. He said CBROA has bondage with Kodman and therefore expected good number of members to be present for the function. Mr M R Bhat speaking on the occasion touched upon the MOU signed by UFBU with IBA and said the matter of exgratia to pensioners mentioned in the MOU has been strongly opposed by AIBPARC through many letters addressed to all concerned. He said we will hope that our demand for Updation of Pension will be agreed sooner than later. Mr Lakshmikanth Nayak informed the house that the reason for today's moderate attendance may be due to many functions taking place in the city. Mr Nayak informed the house that the new variant of Covid is spreading fast and Government has already issued advisory in this regard. Wearing masks for senior citizens has been made as mandatory. Mr Nayak said it is necessary to follow the rules strictly to avoid covid. He said the present variant is reportedly very dangerous and therefore utmost care has to be taken. Mr Lakshmikanth Nayak said that members have suggested to conduct a picnic or tour as the same is long overdue. He agreed with the suggestion and requested members to suggest a good spot for picnic or good destination for a tour. He said trip to Tirupati and Mysore were very good and in similar lines something can be planned. Mr P H Balakrishna raised the point of increasing cyber frauds and people losing money from their accounts. Mr Nayak said the cyber crimes in various forms are going on unabated and everyone has to be careful. He said in each case innocent people commit mistakes and fall in the trap. Mr Nayak

expressed satisfaction in the utilisation of the fund collected on the occasion of Founder's Day by reaching out to many Government Schools besides our own Canara Group of Schools. He said a suggestion of Mr U S Kamath and others to increase the number of students for scholarship in Canara Group of Schools to 100 will be considered for next year. Mr Nayak said in the next weekly meeting to be held on 27.12.2023 CBROA will be felicitating Mr K Ramdas Shenoy (5840) on his attaining 75+ years of age. Mr Vittal D Pai thanked Mr N Jagathpala for sponsoring today's refreshments. A gift of vegetables was presented to him on the occasion. Mr V D Pai wished Merry Christmas in advance and hoped new year 2024 will bring good luck, happiness and prosperity to all.



431st Wednesday Weekly Meeting 27.12.2023: 24 members were present today for the meeting which happens to be last meeting of year 2023. Mr Vittal D Pai presided and Mr Venkatakrishna V S and Lakshmikanth Nayak accompanied him on the dias. Mr V D Pai welcomed all the members. On behalf of entire

house he wished Mr A Subraya Hegde who was celebrating his 80th Birthday today. The house prayed for good health, abundant happiness and prosperity to Mr A S Hegde and family. Mr V D Pai informed that Mr A S Hegde has donated ₹8080.00 to CBROA Welfare Fund on his 80th Birthday. He said Mr A S Hegde is a philanthropist and always involves himself in many social activities. Mr V D Pai said that today's main agenda is to felicitate Mr K Ramdas Shenoy on his attaining 75+ years of age. He welcomed both Mr K Ramdas Shenoy and his wife to accept our felicitation. Mr H Madhusudan Bhandarkar read out the biodata in a very impressive way and Mr P H Balakrishna read the Citation of CBROA. Mr K Ramadas Shenoy and his wife were honoured with a shawl by Mr K Vishwanath Nayak and Mr U Shyamsundar Kamath presented the Citation. Mr N Jagathpala honoured Mr Shenoy with fruit bowl and Mr M Gopalakrishna Shenoy presented a memento. Speaking on the occasion Mr Venkatakrishna V S explained the importance of celebrating 75th year in anybody's life. He wished Mr K R Shenoy a healthy, happy and prosperous future. Mr V D Pai informed that Mr K R Shenoy 's wife Mrs Ganga Nayak is from his native place and he knew the family very closely. He said that the Nayak family is a very reputed family. Mr K R Shenoy in his reply to the felicitation recollected some important events in his banking career. His first leg of service in Chandni chowk Delhi under legendary B Ratnakar and also N D Prabhu is unforgettable. He narrated an interesting event under N D Prabhu. Mr K R Shenoy thanked CBROA for the felicitation. Mr Vittal D Pai informed that today (27.12.2023) Mr Venkatakrishna V S will be presiding over a function in Sanghnikethan at 5 pm. He will be talking on "Geetha Sandesh". Mr Venkatakrishna briefly explained about the

programme and invited everyone to attend the function. Mr M Sadashiva Kamath informed the house that Mangalore Senior Citizens Association (MASCA) is going to hold summer sports and cultural festival in February 2024. He said cricket and chess have been added for the first time this year Mr Kamath explained about all programmes and invited all members to participate in the festival. Mr Lakshmikanth Nayak informed the house that 3 officers are retiring this month and we must ensure that all the three join CBROA. He said Mr Ramesh Naik, OGS of CBOA has already contacted all the 3 and requested them to join CBROA. Mr Nayak said our activists should approach them and get the membership. Mr Nayak said that the process of selling the premises of CBOA where we conduct our meetings is in progress and registration may take place in January 2024. He said new proposed building is under construction and may be ready by May 2024. Therefore we have to take decision on conducting our weekly meeting elsewhere with modification in frequency. Mr Nayak said the donation to CBROA Welfare Fund is nearing ₹2.00 lakh mark. Members who are benefitted with 100%DA neutralisation have very well responded to the call of General Secretary. Mr Nayak said today's meeting being the last one this year, we have decided to take a group photo. He wished the new year will bring good luck, good health and prosperity to all members. Mr Vittal D Pai also wished Happy New Year 2024 to all members. He thanked Mr K Ramdas Shenoy for sponsoring today's refreshment. A gift of fresh vegetables was handed over to him by Mr V D Pai.

## MUMBAI

Our Member Mr Ashok V Pednekar ((12738) Ex Manager is celebrating his 75th Birthday today.

He is born on 24th Dec 1948. On this occasion CBROA Mumbai Team felicitated him at his Badlapur residence.

Mr. Pednekar joined Dombivli East branch in June 1972. Promoted scale I in March 1982 from Kakad Market branch scale II in April 1996 from Jawale branch and retired on Superannuation from Kulgaon branch in 2008. In the photos are seen Mr. G D Devdikar, Mr S D Phade, Mr. M J Laghate, Mr. A T Anarthe, Mr. Sanjay Dabhade, Mr. P M Gade and Mr and Mrs Pednekar and his family. CBROA Mumbai Team thanks him for his donation to CBROA Welfare Fund Rs 2500/- and Associated Membership of spouse. CBROA wishes him very happy and healthy future retired life.



CBROA felicitated Mr. Satish N Sunthakar at his Dombivli West residence on attaining his 75 years on 27<sup>th</sup> of December. He is born on 30<sup>th</sup> Oct. 1948. He joined FD Mumbai in July 1972 promoted to scale I in June 1998. He retired on SVRS in March 2001. Mr Sunthakar has written six books in Marathi after his retirement. One of his books "Senior citizen & Retirees" was written in 2014 & in the first year of publication itself more than 50000/- copies were sold. Another book for devotees of Shri Gondawalekar Maharaj named "Upasana". He has written books on "Cricket" also. From 2006 he was writing for daily News Paper "Tarun Bharat" every Wednesday on Cricket for six years. Apart from this he was teaching

"Mediation "at Patanjali Yoga classes. CBROA salute him for all these activities. In the photo are seen Mr.R M Joshi, Mr.G D Devdikar, Mr.A R Joshi, Mr.A K Bhattachary, Mr.M J Laghate, Mr.Sudhir Kulkarni, Mr.P M Gade, Mr T N Raut, Mr.Jayant Kelkar, Mr Mukund Dhaliwadekar, Mr.Sanjay Sant, Mr.Ganesh Sendre and Mrs Prajna Mande. CBROA wish Mr.Sunthankar very happy, healthy and peaceful retired life.



Our Member, Mr.Suresh S Shikkenis is celebrating his 75 th Birthday today.He is born on 1st Dec.1948.

On this occasion CBROA Mumbai Team felcitated him at his residence at Ghodbunder Thane West.

Mr.Shikkenis joined Dombivli East branch in Aug 1970, & has worked in various branches like Byculla, Ghatkoper east, NDC Bhandup,and at Ahmedabad. He retired on SVRS on 31st March 2001 from Mulund East br. In the Photo are seen Mr.K P Iyer, Mrs.Pratibha Jayaram, Mr.P M Gade, Mr.Sudheer Kulkarni, Mr.Jayant Kelkar and Mr.Shikkenis family. CBROA wish him a very happy, healthy & peaceful retired life. Mrs Shubhangi Madam has also joined us as Associate Member.

On 27<sup>th</sup> CBROA, felcitated Mr A R Bhatwadekar at his Kalyan west residence on his attaining 75 years.

He is born on 28th Oct.1948. He joined Ulhasnagar-3 br in 1970 and was promoted to

scale I in 1983 and after working at various branches, retired on SVRS in March 2001 from NSE branch. In the photo are seen Mr.R M Joshi, Mr.S S Abhyankar, Mr.Sudhir Kulkarni, Mr.P M Gade ,Mr.Jayant Kelkar, Mr.Jayant Bhawe and Mr.Bhatwadekar with his family and friends. CBROA wish him very happy, healthy and peaceful retired life.

On 28<sup>th</sup> of December, CBROA Mumbai Region felcitated our Member Mr. S D Pendse, who was celebrating his 75th Birthday. He is born on 20th Dec.1948. On this occasion, CBROA Mumbai Team felcitated him at his Thane residence. MR. Pendse joined Mulund West branch in Oct.1970. Promoted to scale I in 1980 from Clg.Sec.Mumbai and transfered to Delhi. Promoted to scale II in 1998 from T.Lane Mumbai and transferred to Kalamboli branch. He retired on SVRS in June 2001 from Kalamboli branch. He has passed Diploma in "YOG" in 2011 and conducting Yoga classes at Vishranti Bldg Thane.



CBROA salute his extra ordinary activities. In the photo are seen Mr.K P Iyer, Mrs.Savitri Natrajan, Mr Jayant Bhawe,Mr And Mrs Pendse, Mr.Sudhir Kulkarni, Mr Jayant Kelkar and Mr.P M Gade. CBROA thanks for Associated Membership of spouse. CBROA wish him very happy and healthy future retired life.

## PUNE

Pune region had Monthly meeting of Regional committee on 12 Dec 2023 under the guidance of Mr Bagale Ji DGS and felicitation of Four senior members who had completed 75 years (platinum jubilee years). Mr Bagale DGS has



informed the brief of our Vertual Central committee meeting held on 22nd November, latest development on Pension issues and other developments. Meeting was attended by 14 members. We Pune region had felicitated following members: 1. Mr Abdul Sattar Mohamed Yusuf Attar (LM 3100), 2. Mr Prakash Vaman Barve (LM3207), 3. Mr Prakash Narayan Joshi (LM 3258) at Hotel Multi Spices, Pune and 4. Mr. Dilip P Deshpande (LM 1823) at his residence. All the seniors were overwhelmed by remembering and felicitating, Members were happy to see the activities being conducted by CBROA and expressed their big thanks to CBROA. Mr Prakash Vaman Barve 3207 has donated Rs 7,500/- to CBROA welfare fund during the program of felicitation. MR Suneel Mehendale RS, gave vote of thanks. We pray for long and healthy retired live to our senior members.

## RAJAHMUNDRY

Our Rajahmundry region members met today at Sri Thyagaraja Narayana Das seva samiti auditorium to grace the classical songs of



Sivapadam written by Brahmasri Shanmukh Sarma and sung by Sri Devulapalli Gopi Kishore of CanaraBank , Rajahmundry .Tea & Snacks are served in the meeting hall. Members felt very happy.

## TELANGANA



CBOA has performed Bhoomi Puja today in Hyderabad for commencing the construction of Guest house owned by CBOA. Sri D L Rao, DGS and Sri KVS Murthy Regional Secretary are present on the occasion and greeted their General Secretary Sri K Ravikumar and Team on behalf of CBROA

## UDUPI

As an extended social activity on the occasion of founder's day 2023, furniture and fans worth Rs. 45000/ were handed over to Govt Higher

Primary School Palimar on 12 th Dec.'23. Mrs U Jayanthi,our member sponsored this project. President of our region Sri Pradeep Bhakta presided over a simple function arranged on this occasion. AGS Mr Yogesh Bhat,CC Member Mr K M Nayak, RS Mr Sudeendra Bhandary and 11 members were present along with Panchayat President, SDMC members, HM and teachers and parents of the students. School authorities appreciated the activities of retired association by helping Govt schools by providing much needed infrastructure. President Sri Bhakta advised the children to study well and follow the principles of the great personalities of our nation. He also told to inculcate habit of savings in younger days for their future. A book on the Life history of the founder A Subbarao Pai was handed over to the school library. Sweets were distributed to the children sponsored by Mr Ganapathi V Kamath



Monthly meeting of our Udupi Region was held on 20th December '23 at Syndicate Towers, Catholic Centre Udupi. Sri Pradeepa R Bhakta, president of our region presided over the meeting. Sri Sudeendra Bhandary welcomed the members. House paid tributes to Late Sri Gopalakrishna Kolpe, LM 714 who expired on 26th Nov.'23 by observing a minute silence and prayed for sadgati to the departed noble soul. Sri K M Nayak presented the report of the activities of the region since last meeting. The accounts of the Founder's day 2023 were presented which showed a surplus of ₹ 37682.

Members appreciated and thanked Smt U Jayanthi for donating furniture and fans worth Rs 45000/ to Govt Hr Pry School Palimar on the occasion of Founder's day. He informed about the changes made in the CBROA WELFARE schme.



He also touched about communications from IBA health insurance and SBI Super Top-up policy of CBROA, MOU signed between IBA and UFBU and membership position. Sri N Umesh Bhat Kaup, Staff no.12895, LM 5424, who has completed 75years on 19th Dec'23 was felicitated. Sri Ganapathi Kamath read the biodata and Smt Shakuntala Pai read the Citation. Sri Bhat was felicitated by offering fruit bowl and shawl. Sri Vishwanath Kamath and Sri Ganapathi Kamath spoke about Sri Bhat. Sri Umesh Bhat in his speech recollected his banking days and specially mentioned about second option for pension which was very helpful for members who missed on the first occasion.

Donation: House gave clearance to the appeal of Govt Model Higher Pry School Udupi North to Provide Drinking water facility at a cost of ₹31500/. Members enthusiastically took part in the discussion regarding conducting a Picnic or Get-together. A team is formed for arranging the event.

Sri Gunduraya Hegde gave a informative talk on Harmony in Family Life in kannada ( ಜೀವನದಲ್ಲಿ ಸಾಮರಸ್ಯ) in a humorous way, which was well appreciated by the members. Sri Pradeep Bhakta in his presidential speech summed up the proceedings and requested members to come forward to present their talents to make the meetings more lively and meaningful. Sri Sudheendra Bhandary proposed vote of thanks. Sri Maruthi Prabhu compered the meeting. Refreshment was sponsored by Sri Ganapathi Kamath. 40 persons were present.

## VELLORE

CBROA VELLORE UNIT MEMBERS MEETING was conducted on 17.12.23, Sunday. The Meeting was started with Invocation Song. Sri M Gnanasundaram, Regional Committee Member welcomed all the 28 Members including 4 Associate Members. Two minutes silence was observed for the departed souls of Sri S Venkataraman former GM, Sri S.Velu, Member and Sri A Santharaj, Regional Committee Member. Rich tributes were paid to all the above persons by Sri L M V Devakumar, Sri Bhoopalan, Sri Gnanasundaram, Smt Sumathi, Sri Mohan, Sri Dayanidhi, Sri Ravichandran and Sri Shanmugam. Sri L M V Devakumar, Senior Member recollected about his acquaintance with former GM and also about his helping nature, boldness, etc.. He informed the house that Vellore Unit is helping the Members at times of need and the same should continue. Sri M Kuppusamy, RS, Tiruvannamalai spoke about Membership mobilisation and requested the Members to canvass more non Members to our fold. Madam Sumathi spoke about Associate Membership, IBA and SBI Insurance, Life Certificate updation and Founder's Day Celebration. She requested our Members to

attend the meetings without fail. She also requested to contribute liberally to CBROA Welfare Fund account. She reminded about the contribution of Rs.5000/- made by Sri L M V Devakumar. Sri C Gurunathan while speaking



stressed the importance of attending the Social Functions of the Members which gives a real satisfaction and real bonding among the members of CBROA. He wished that CBROA Vellore Unit should continue it's good efforts in serving the Members. Smt.C. Lakshmi explained to the Members about various " Mudras" helpful for maintaining our health which was well received by our Members. Sri V Palani and Sri Ravichandran explained about Meditation and various exercises as taught by Swamy Vedanta Maharishi and advised the Members to visit Aliyar, near Pollachi at least once in a life time to maintain our health in good condition. In the open session, all our issues including Pension Updation and about recent MOU signed on 07.12.23 in the 12th Bipartite Talks, Ex-gratia to Retirees were discussed. All the participants were of the opinion that our fight for Pension Updation should continue and all will cooperate for the same with our CBROA as well as our parent Organization AIBPARC. The Regional Secretary Sri Bhoopalan answered to the queries raised by the Members Sri P Vanarajan and Sri Natarajan. He informed the house that more than 90% of the Vellore Unit Members have submitted

online Memorandum as advised by AIBPARC and our General Secretary.



He also informed more than 90% of the eligible Members have given Associate Membership. He further informed the house about the decision taken in the Virtual CC Meeting conducted on 22/11/2023 by our General Secretary with regard to discontinuation of Death Relief and increase in the Medical Relief to Rs.30000/- and the new procedures. Vote of thanks was given by Sri J Shanmugam.

## VIJAYAWADA

A get-together of members from Vijayawada Region was held on 10/12/2023. Sri U S Murthy garu a Senior Member hosted the meet at his residence in Currency Nagar, Vijayawada. All the senior members attended and our AGS Mr Mowlali Shaik briefed about the latest developments with respect to Ex-gratia, Updation of pension, Raksha Cards generation, submission of Memorandum to Finance Minister Madam Smt Nirmala Seetharaman etc., All the members actively participated and

requested us to organise a meet of retiree's wherein a Tech person from our Bank may be called and explain about the Do's of Tech Products like ai1, FASTag, life certificate online submission, IT declaration with proofs etc..



All the members expressed their anxiety and support to CBROA and AIBPARC to fight for pension Updation. We impressed the attended members to enrol Associate membership of spouses immediately and made available the suitable AM application. We are expecting a good number very shortly and we are committed to 100% enrollment of AM. Further we ensured that all submitted the Memorandum to FM. All expressed the dissatisfaction over the abnormal delay in the settlement of claims by Raksha TPA. Our CC member Sri M Jayaraju and Sri Nagaraju, RS, clarified the doubts of the members with respect to Raksha TPA and Associate Membership. Both appealed the members to make an attempt towards a drive to enroll non members to strengthen CBROA.



**CANARA BANK RETIRED OFFICERS' ASSOCIATION, MUMBAI  
EMPOWERED LADIES GROUP  
"GOOD Cheer" celebration at BAL ANAND**

*"Christmas comes but once a year  
And when it comes, it brings good cheer"*

Empowered Ladies of CBROA – Mumbai Unit began the celebrations on 17/12/2023, the third Advent Sunday. It was the 'Candle of Joy' Day. The enthusiasm of our ladies knew no bounds. The Joy just exuded from the radiant participants. The Pink wear and the Pink Candles added vibrant colours. The songs of joy brought in a happy musical mood too.



The spread of Joy did not confine to the members alone. In a more meaningful way, our warmhearted women, had a social outreach programme at the Bal Anand orphanage home of World Children Welfare Trust. Toys and clothes were collected from our members and presented to God's own children. Monetary donation of a total of Rs.23,000/- was made. The highlight of the programme was cutting the Christmas cake much to

the merriment of the little ones.

The interaction and playtime with the little children made everybody's heart swell.

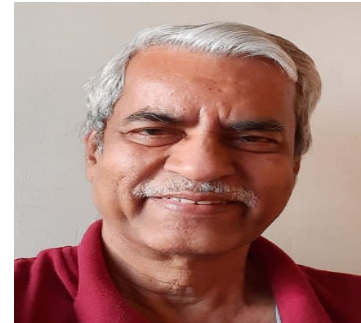


*-Pratibha Jayaram*

# MEMBERS PAGE

## RETIREMENT PLAN

My last working day in my Bank was about to close. My mobile phone rang. It was my top boss from Head Office Bangalore calling. He said “Wish you happy retired Life. How I wish I would be there to personally wish you.....” I noticed an unusual sweetness in his voice. I was surprised. I moved my mobile phone from my ear and held it in front of my eyes to make sure who the caller was. Yes, it was indeed my boss calling! In a moment, with his sweet voice, he had wiped out the bitterness of his rantings all these years as my boss. He went on praising my contribution to the Bank. If only he did it during Branch Managers’ conferences in front of all, so I thought! Before cutting the line he asked me “What is your retirement plan”? I just pondered over the question. Can anyone plan for one’s retirement? Where is the need for me to plan my retirement? They have already prepared my final relieving order (or marching order?) I thought. Then what is a retirement plan? I remembered the saying “Life is what happens when you are planning for other things”! My last working day was something unusual. The staff members who always swarmed in my chambers with one or the other problems chose not to disturb me today. For all and sundry complaints, the staff members were directing customers to me for resolving the complaints. But today the staffs were handling all issues of customers on their own. No Customer came inside my chambers. All these years, I was at my wits end to resolve customers’ complaints. But today, I felt I was abandoned. Whether the customers also got an air about my last day (I mean my last working day?) I felt as though I was unemployed! How can they desert me like this? A “send off” party followed in the evening. Many came to me and offered shawls and showers of praise to me. If not those showers, those shawls would be of great comfort for my ‘evening days’ ahead, I thought. A wrist watch with our Bank’s logo was gifted to me. Was it to tell me that my time is up now!



By up, I mean to get up from my cozy chair. Did they mean that my time to “look up” has come? I took good look at the wrist watch. a It was ticking! As though reminding me that my time also was ticking! After the function, I was escorted to my home in the Bank’s car. My last ride in that car! All the staff followed in their cars and bikes. My convoy would have out beaten even that of a VIP, if only Police were to be there in front, with their escort Jeep with the shrilling Siren! My wife was all smiles (somewhat mischievous one) looking at me garlanded and followed by the huge convoy. May be it reminded her of the procession to file nomination papers for election by a politician! Once they all left, I relaxed on the sofa (which was as good as to be thrown out , but sold to me instead, by Bank at throw away price).My wife came with a cup of steaming coffee for me. She sat by my side and while I sipped the coffee, she opened up her plans for my retirement! She went on explaining her plan. “As you told, we will have to vacate the Bank’s quarter and move on to our modest flat. With your meager pension we will be compelled to cut short on our expenses. I know that you will not get those perks also. Now that our kids are all well settled and are away. It is only we two now. We can manage all household chores by ourselves” She paused for a while when I stared at her, without a clue about what she was planning. Unmindful of my reaction, she declared “There is no need

**Laxman G**

**Mem No. 2902**

**Mysuru**

for a maid servant. I told her that we no longer require her services. I am sure you would love to help me"! After another pause, she added lovingly "Don't worry dear, you will get good news soon about your pension updation. Soon after I will recall the maid servant" Just an hour ago someone was in the send off meeting was reminding me: You are retired, but not tired! I remembered the saying 'Life is what happens when you are planning for other things' How true! Especially for the Life after retirement!

### **The Dreaded Dental Chair!**

Have you ever had a chance to sit on a dentist's chair? I had to sit not once but several times, thanks to my aching teeth. No doubt a chair in a Dental clinic is a great thing to look at, to sit, to recline or even to sleep lying flat! But wait, which Dentist would you think, allow it for you to do? Whenever I sat in a Dentist's chair the first thing I noticed were the sharp stainless steel instruments each with terrifying sharp ends placed in a tray. It was a terrible sight and made me to think; Oh my God, which one he will pierce into my mouth? Even as I sat dreading what next, my dentist pushed his legs into the lever below the chair and lowered the chair. Next he ordered me to open my mouth. When I opened my mouth, he was not happy. He ordered "open widely, still more, still more" repeating till I felt although my cheeks may burst open! He was merciless and without even an inch of sensitive to my feelings, he went on to detect the sensitivity in my teeth. He poked through in between my teeth and explored the edges of my gums using those instruments one after another. In between he used to splash water in an instrument, what could be called as a "mini water cannon." A chilling radiation went through my body as he worked on my teeth. For a moment, I felt as though I was made to sit on an electric chair. But looking at the dentist with his hands holding metal instruments inside my mouth, I wondered why he is not getting shocks! I was relieved when he said "your decayed teeth giving you a radiation"! I was unable to breath when the rubble dug out from my gums and the gushing water from the "water cannon" building up in my mouth. He was not at all bothered about my predicament. I started gulping the built up liquid and all that extracted material into my mouth. I thought enough is enough and raised my hand to signal him to stop. That was when he called his assistant to suck the welled up water and all the rubble extracted from under the teeth and gums. A vacuum cleaner inside my mouth! Why did he not arrange for sucking it earlier? "There is a deep cavity on your Molar" he announced his discovery. I was not amused. He continued "It requires root canal" he said. Root Canal? I had heard about Suez Canal, Panama Canal and a few water canals in country side, but never heard about the Root Canal. He told that after root canal the tooth or whatever part of it remained needs a Cap! I felt I was being capped. But I had no other option or caption to counter his capping! As if it was not enough he told me that my teeth need scaling! "Scaling"? Scaling new heights? With teeth? I was confused. He clarified that my teeth needed cleaning of plaque deposited around my teeth. Now I started worrying about his scratching or cleaning or scaling as he meant and started feeling my teeth with my tongue. I came out after fixing the date of "dredging" "capping" and "scaling" with him. Just before exiting his clinic I noticed a display "SMILE" with a smiling picture of a young lady with sparkling white teeth! I made a face at the picture and came home. Back home, I was relaxing in my favourite rocking chair thinking about the dental chair. That was when my wife called out to me "why are you keeping your mouth wide open? Please shut up dear, will you"?

POEMS By Arun Sunder Raj

**(1) LIVE-IN RELATION**

As long you handsomely earn,  
Meet my luxurious needs,  
As long you dance to my tunes,  
Let me be your only wife.

From your parents and siblings,  
Always away you must keep,  
Lest, will say good bye, so long,  
Claiming huge alimony.

This new trend of modern brides,  
Desist boys to get married,  
Force them to stay Bachelors,  
Some choose "live-in relations".

Averse to stay committed,  
Ignoring family ties,  
Should we live like birds and beasts,  
Are we not better than that?

**2. RISKY**

Drinking water is risky, if contaminated,  
Consuming food too is risky, if not hygienic,  
Even breathing the air is risky, if polluted,  
Prone to accidents, driving vehicles is risky.

Walking is risky, if maintain not proper balance,  
Talking is risky, if it can hurt and pain others,  
Loud singing is risky, if it irritates any,  
Marrying a wrong partner will be lifelong risky,

Since all appear to be risky, we will not keep quiet,  
Though risky, we breathe, talk, walk, drive, sing, marry, drink, eat,  
However risky, everything we do to live,  
But banking on others for our risks is most risky.

All risky exposures, we have to go through once born,  
Only they escape all risks are those who are not born



**Arun Sunder Raj**  
**Mem No 4857**  
**Bengaluru**



## 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 features a list of members who crossed 75 years age during NOVEMBER 2023.

### SEPTUAGENARIANS

MEM NO	NAME	STF NO	PLACE	MOBILE	DOB
2546	KABBUR S S	18056	HUBBALLI	9448860849	01-12-1948
8294	SURESH SHRINIWAS SHIKKENIS	9086	THANE WEST	9769497365	01-12-1948
4473	FAQIR CHAND GOYAL	16064	NEW DELHI	9899669952	04-12-1948
2588	LALITHAMBAL K (Ms)	15349	TRIVANDRUM	9495928832	05-12-1948
1823	DILIP P DESHPANDE	10452	PUNE	9820868081	10-12-1948
2600	JESUKANI P	11381	CHENNAI	9444949849	10-12-1948
2697	GANDHI VIJAYA KUMAR	50631	KARNAL	9896431212	12-12-1948
5902	MADHAV RAO BOLA	9571	BENGALURU	9900917352	12-12-1948
7895	M A G PRABHU	8664	ERNAKULAM	9447607339	14-12-1948
1312	VINODBHAI A SONI	13083	AHMEDABAD		15-12-1948
3795	C V C RAO	9582	SHIVAMOGGA	9448933109	15-12-1948
4035	SHYAM LAL C K	15479	DELHI	9891117135	15-12-1948
6596	T N SUNDARAM	9985	CHENNAI	9444481412	15-12-1948
7296	NARENDRA DEV GUPTA	11027	VARANASI	9415620165	15-12-1948
2621	GOPALAKRISHNA IYER P R	11903	CHENNAI	9962117601	12-12-1948
12884	SHRINIVAS K KULKARNI	167051	DHARWAD	9886242078	17-12-1948
2681	KRISHNAMOORTHY B	13441	COIMATORE	9443519048	18-12-1948
3643	N BALAJI	28751	HYDERABAD	9849161594	20-12-1948



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<b>SEPTUAGENARIANS</b>					
<b>MEM NO</b>	<b>NAME</b>	<b>STF NO</b>	<b>PLACE</b>	<b>MOBILE</b>	<b>DOB</b>
5424	N UMESH BHAT	12895	KAUP	9448296610	20-12-1948
10381	SADASHIV DATTATRY PENDSE	9664	THANE WEST	9167084143	20-12-1948
2583	ANBALAGAN P	17772	COIMBATORE	948656837	21-12-1948
4028	P V RAMA KUMAR	8044	BENGALURU	9663069719	23-12-1948
487	NAGARAJA RAO K	12767	BENGALURU	9448148149	24-12-1948
1799	SARALA J SHIVALKAR Ms	11156	THANE WEST		24-12-1948
2689	PEDNEKAR ASHOK V	12738	BADLAPUR	9604410630	24-12-1948
6773	C N KAMATH	7575	KUNDAPUR	9886673747	24-12-1948
2603	MARIMUTHU M	17155	SALEM	9865193338	24-12-1948
2579	RAMANAN R	8576	CHENNAI	9830295644	26-12-1948
2702	SHUKOOR K H A	12778	KODLIPET	9980162632	26-12-1948
2812	CHATURVEDI S C	8239	AGRA	9412660731	28-12-1948
2829	RAGHAVAN C V	6159	BENGALURU	9573593720	28-12-1948
2572	PHADE SASHIKANT D	12073	BADLAPUR	9892828078	31-12-1948
3716	R Y KAMATH	6509	BENGALURU	9449636774	31-12-1948
13671	G DAMODAR RAO	S109392	UDUPI	9901091767	31-12-1948



## RETIREMENT DURING THE MONTH OF DECEMBER 2023

EMPLID	NAME	GRADE	BRANCH_NAME	MOBILE
<b>AGRA CIRCLE</b>				
56246	SURESH KUMAR GARG	OF4	AGRA II REGIONAL OFFICE	919417429167
61088	RAM SHANKAR	SBS	KHANDOLI RAMNAGAR	919760045092
75186	ASHOK KUMAR	SBS	JAHANGIRABAD	919958702835
75310	PREM PAL SINGH	CLK	SHAHNAGAR TIMARUA	919456413811
404844	DEVENDRA KUMAR MALIK	CLK	MEERUT CC	919917225955
404936	ALOK MISRA	OF4	ETAH G.T. ROAD U.P	919889036111
468499	MAMTA MALIK	CLK	MEERUT SHASTRINGR ZAIDINGR SOC	919917225956
524261	KARAN SINGH	SBS	MATHURA CC	919458030289
<b>AHMEDABAD CIRCLE</b>				
73597	K V DAYMA	SBS	VADODARA ALKAPURI	919879750787
474245	DINESH KUMAR MORE	SBS	SURAT MAJURA GATE	919974629499
510644	LILABEN C SURTI	SBS	PARLE POINT SURAT	916351877346
604864	RATHOD NARESH ISHVARLAL	SBS	SURAT VESU	919979627979
<b>BENGALURU CIRCLE</b>				
44375	ANANDA RAJ	SBS	BENGALURU LAVELLE ROAD	919945308394
44954	B ANANDAN	OF5	BENGALURU C.O.	09141013054
46337	RADHA VENKATESAN	OF1	BENGALURU WEST REGIONAL OFFICE	919902581379
46948	GAYATHRI DEVI D	OF1	BENGALURU VIVEKANANDA NAGAR	07676143368
47377	RAJESWARI B L	OF2	BENGALURU NARASIMHARAJA ROAD	919481857719
49336	M H KALAJYOTHI	CLK	BLORE NATIONAL GAMES VILLAGE	919945252595
54591	JALAJA B N	CLK	BENGALURU MADIWALA	919972590925
64525	SASTRARADHYA C	SBS	BENGALURU PEENYA II STAGE SME BR	919731292327
68558	A NAGALAMBIKE	SBS	BENGALURU PADMANABHANAGAR SB	919900990961
69847	MAHADEVA	SBS	BENGALURU BYATARAYANAPURA	919535337506
394217	RAJA	CLK	BLORE BASAVESHWARANAGAR	919739346065
415950	K V SAI RAM RAJ	OF3	BENGALURU WEST REGIONAL OFFICE	919449619280
422273	SUMATHI	OF2	BENGALURU URBAN - LBO	919844317754
451280	CATHERINE MARY A	CLK	NELAMANGALA	919449661119
489867	NARASIMHAIAH V	OF1	TUMAKURU CUR CHEST	919480537633



## RETIREMENT DURING THE MONTH OF DECEMBER 2023

EMPLID	NAME	GRADE	BRANCH_NAME	MOBILE
<b>BENGALURU CIRCLE (CONTD)</b>				
543444	RAJU S P	SBS	HEMMANAHALLI	919380781328
43432	SOURABH KUMAR ROY	CLK	SHAH DOL	919425180551
<b>CHANDIGARH CIRCLE</b>				
49496	ASHWANI KUMAR	OF1	KAKKAR	919418562562
49600	ARVIND KAPOOR	OF5	CHANDIGARH C.O.	919868177307
55585	CHARANJIT KUMAR	CLK	AMRITSAR GOPAL NAGAR	919814096246
65942	RAJ KUMAR	SBS	CHANDIGARH SECTOR 17C MAIN	07347242534
<b>CHENNAI CIRCLE</b>				
44306	P CATHERINE SHEELA	CLK	CHENNAI PADMANABHNAGAR ADYAR	918056167996
52602	S MURALI	OF1	CHENNAI TEYNAMPET	919445232814
<b>DELHI CIRCLE</b>				
46666	RAKESH KUMAR	CLK	DELHI ACCOUNT SECTION	919871470379
53507	SATYA NAND	CLK	DELHI ACCOUNT SECTION	919958089570
53920	SUDHA TEWARI	OF3	DELHI EAST OF KAILASH	919871980051
57354	NIKESH KUMAR	OF4	DEHRADUN-II REGIONAL OFFICE	916290761693
64414	SHIV NARAYAN AGGARWAL	CLK	DELHI MONGOLPURI SME BRANCH	919873092015
65480	PAWAN KUMAR	CLK	DELHI - SECTOR 16 - ROHINI	919711956760
384265	DHARMENDER KUMAR UTRAJA	CLK	DELHI SPLSD MCB B-39 CON PLACE	919818883418
385721	JAYASHREE IYER	CLK	GHAZIABAD INDIRAPURAM	919911004162
430867	SEEMA VATYANI	CLK	DELHI AIR FORCE STN RAJOKRI	919711144154
442222	NAVNEET GAMBHIR	OF2	DELHI ACCOUNT SECTION	919870977761
465221	SURENDAR PRASAD	SBS	DELHI ADARSH NAGAR	919971810524
<b>GUWAHATI CIRCLE</b>				
60176	NAGEN CHANDRA BORO	OF1	GUWAHATI NOONMATI	07636025481
<b>HEAD OFFICE</b>				
54744	NALINI PRATAP	OF2	HEAD OFFICE BENGALURU	08317493740
55424	Dr. A K PANDEY	OF7	HEAD OFFICE BENGALURU	919449024475
58168	POORNIMA PAI	OF4	HEAD OFFICE BENGALURU	919845204719





## RETIREMENT DURING THE MONTH OF DECEMBER 2023

EMPLID	NAME	GRADE	BRANCH_NAME	MOBILE
<b>HUBBALLI CIRCLE</b>				
418508	YATISH KUMAR GOYAL	OF5	HUBBALLI C.O.	918527481863
467656	UMESH S HALAPANNAVAR	CLK	MANKAPUR	919632241710
<b>HYDERABAD CIRCLE</b>				
52603	PADMINI K	CLK	SECUNDERABAD SAINIKPURI	919010530593
59743	L VISWA MOHANA REDDY	CLK	NALGONDA	919912536230
66096	G MUTHYAM RAJU	CLK	WARANGAL CUR CHEST	919701817151
466097	MVA NARASINGA RAO	OF1	HYDERABAD VANASTHALIPURAM	919866741807
<b>JAIPUR CIRCLE</b>				
508810	SHEELA DEVI	SBS	JAIPUR CUR CHEST	919587416958
<b>KARNAL CIRCLE</b>				
60026	NEERAJ NARANG	CLK	HISAR GANDHI CHOWK	919466672888
68970	RAJ RANI	CLK	KARNAL CUR CHEST	919729027889
74711	KARAN SINGH	CLK	PANIPAT TEHSIL CAMP	919416316665
<b>KOLKATA CIRCLE</b>				
47658	AMITABHA MUKHOPADHYAY	OF1	KOLKATA C.O.	919830811865
47661	S GOSWAMI	SBS	MAJERHAT	918420460150
56437	ENAKKSHI MOHAN	OF4	KOLKATA C.O.	918336814960
57564	MRINAL CHAKRABORTY	OF3	KOLKATA REGIONAL OFFICE II	917416565036
508739	SAMAR BANERJEE	SBS	KOLKATA BURRA BAZAR	919903904303
<b>LUCKNOW CIRCLE</b>				
45343	PRAVIN KUMAR BAJPAI	OF2	KANPUR ACCOUNTS SECTION	919412654318
49769	GIRI HAWALDAR	CLK	KURAU LI	918127206019
60024	SURESH PRATAP SINGH	CLK	LUCKNOW@CHOWK BRANCH	919415784975
506924	SHAKUNTALA DEVI	CLK	KANPUR KALYANPUR	919565122182
<b>MADURAI CIRCLE</b>				
467782	S SANTHA BAI	CLK	TRICHY COLLECTORATE	919345211862



## RETIREMENT DURING THE MONTH OF DECEMBER 2023

EMPLID	NAME	GRADE	BRANCH_NAME	MOBILE
<b>MANGALURU CIRCLE</b>				
47284	HARIDEVANANDAJI RAO PAWAR	OF3	MANGALURU C.O.	919448624489
73037	K RAMESHA	CLK	MANGALURU VALENCIA	919449065068
404198	VEERAPPA NAIK M	OF1	MANGALURU CUR CHEST	919481620694
446358	ARUNA PRABHU	OF2	RETAIL ASSETS HUB MANGALURU	918904790517
<b>MANIPAL CIRCLE</b>				
38377	SATHISHA M	CLK	DAVANGERE CUR CHEST	919980447871
58405	LEELAVATHI G MAVINAKERE	CLK	SHIRVA	918152829169
66162	SURYAKANT M SHETGAONKAR	CLK	GOA CANDOLIM CONFRARIA VADDO	919158768679
444314	JAGADISH RAO B S	CLK	HONNAVAR CC	919880523080
503491	H PRAHALLAD	OF3	MANIPAL CPC	917892856753
516552	BASAVARAJ	SBS	SALIGRAMA	919980896967
<b>MUMBAI CIRCLE</b>				
43071	S S SURVE	CLK	THANE GOKHALE RD (SHIVAJIPATH)	919969015244
54117	P N THAKUR	OF5	SOUTH MUMBAI REGIONAL OFFICE	07376456866
55157	CHHAYA B DESAI	CLK	MUMBAI KANDIVLI EAST	919833103012
56905	CHANDRAKANT A DHURI	CLK	MUMBAI CLEARING SECTION	919969965058
58350	A B UDASI	OF1	MUMBAI CLEARING SECTION	917083276000
60760	V G MAINGADE	CLK	MUMBAI GOREGAON WEST	919969075701
61775	ASHOK H MAHADIK	CLK	DOMBIVILI EAST MAIN	919819415346
62333	V S POTADE	CLK	MUMBAI GIRGAUM	919561939617
64146	DHANANJAY PUNDLIK NARKAR	CLK	MUMBAI DANA BUNDER (BROACH ST)	918850694875
67992	NARENDRAKUMAR SHARMA	SBS	MUMBAI COLABA	917276862963
69383	VRUSHALI SANJAY KARANDIKAR	CLK	MUMBAI FORT MARKET(FRERE ROAD)	07208634314
73412	SHRI KADAM V RAJARAM	SBS	MUMBAI FORT	919076360870
74256	P P CHALKE	CLK	MUMBAI VILE PARLE EAST	919869553919
396192	PRATHAMESH PURSHOTAM SERAI	OF3	MUMBAI KURLA WEST	918779307017
433666	ANAGHA PRAKASH PATWARDHAN	CLK	KHALAPUR KHAIRA PATALAGUNGA	917620652604
443308	SHEELA RAMCHANDRA KHEDKAR	CLK	THANE GOKHALE RD (SHIVAJIPATH)	919892831096



## RETIREMENT DURING THE MONTH OF DECEMBER 2023

EMPLID	NAME	GRADE	BRANCH_NAME	MOBILE
<b>MUMBAI CIRCLE (CONTD)</b>				
468880	BALWANT M PALGAMKAR	CLK	PALGHAR	919892391142
508809	SUREKHA P BANSODE	SBS	DOMBIVLI	918097166226
<b>PATNA CIRCLE</b>				
38089	ASHOK RAM	SBS	HAJIPUR CURRENCY CHEST	919304237796
55667	BRAJ BHUSAN MISHRA	CLK	HAJIPUR	919934628492
57348	GYANESWAR PRASAD SINHA	OF2	PATNA CP HUB	919804424924
57576	BIBHUTI PRASAD	OF3	MUZAFFARPUR CUR CHEST	917004191368
60211	MAHESH PASWAN	OF2	BEGUSARAI	919430065893
62486	NAND KISHORE SAMANT	CLK	PATNA CUR CHEST	919334902762
<b>RANCHI CIRCLE</b>				
60954	L V BARA	OF3	GUMLA	917897406108
62480	ANAND PRASAD	SBS	DEOGHAR	918873294859
<b>INSPECTION WING</b>				
55239	S KANNAN	CLK	ZI CHENNAI (ADMIN)	919444904735
363392	A PUTTANNA RAO	OF3	ZI MANIPAL UNIT:MANIPAL	919448625899
402017	SUGAN CHAND	OF5	ZI MUMBAI (ADMIN)	919784660099
409148	K KRISHNA MURTY	OF5	ZI HYDERABAD (ADMIN)	918897224629
420206	SATYAJEET KUMAR	OF6	ZI MADURAI (ADMIN)	919430768331
<b>TRIVANDRUM CIRCLE</b>				
45262	E M ALEYAMMA	OF1	ERNAKULAM CP HUB	919447820780
57176	SH S P S VASAN	CLK	PATTOOR	06238200624
64210	ADINARAYANA M	OF4	KASARGOD REGIONAL OFFICE	09945666256
424480	P K GEETHA	OF1	KOCHI CC	919946831798
<b>VIJAYAWADA CIRCLE</b>				
60496	P VIJAYA CHANDRA	OF3	BUCHIREDDIPALEM	919703461201
60793	G APPA RAO	CLK	VISAKHAPATNAM DWARAKANAGAR	919296050596
67493	S BULLI BABU	OF1	MACHILIPATNAM	919440884776
443870	CHEEDI BABU RAO	OF3	RAJAHMUNDRY CC	919494850167
451947	PULLA BALAJI	OF3	VIJAYAWADA REGIONAL OFFICE	919440069971
524124	VEMAVARAPU RAMALAKSHMAIAH	CLK	TADA	919652285157

## 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 December 2023.

#### MEDICAL RELIEF BENEFICIARIES FOR DECEMBER 2023

SI	M. No.	Name	Staff No.	Place	Self/ Spouse	Amount
1	1752	GEETHA LOKANATH	7785	BENGALURU	SELF	25000
2	4853	B K SUDHAKAR	19882	KASARAGOD	SELF	25000
3	1037	K S KARANTH	5741	BENGALURU	SELF	11300
4	10648	P A KANTHIMATHINATHAN	23417	CHENNAI	SPOUSE	10000
5	1866	R VENKATESWARAN	18882	CHENNAI	SELF	10300
6	7198	SHANMUGA SUNDRAM	40662	MADURAI	SELF	8100
7	9988	A P PADMANABHAN	29727	TRISSUR	SPOUSE	10000
8	13216	S D GURUMURTHY	440082	DHARWAD	SELF	25000
<b>TOTAL</b>						<b>124700</b>

#### DEATH RELIEF BENEFICIARIES FOR DECEMBER 2023

SI	M No.	NAME	STAFF	PLACE	SPOUSE NAME	AMT
1	8812	K VEERABHADRA RAO	60045	GODAVARI DST	K MANGAYAMMA	7500
2	2472	ASHOK KUMAR ARORA	50820	ZIRAKPUR PB		LODGED
3	603	DEVDA S R SHENOY	1069	MUMBAI	USHA DEVDA S SHETTY	7500
4	6226	BALACHANDRA S BANTWAL	6170	MUMBAI	SHOBHA B BANTWAL	7500
5	4042	K S LAKSHMINARAYANA RAO	8162	MYSORE	SOWMYA RAO	7500
<b>TOTAL</b>						<b>30000</b>

## DONATIONS RECEIVED FOR THE MONTH - DECEMBER 2023

SL NO	TXN DATE	NAME	MEM NO	STAFF	AMT	RECP T No	PLACE
1	01-12-2023	DIVAKAR BHADRANNA	8904	33602	101	50046	BENGALURU
2	01-12-2023	S D DEVARAMANI	1613	12589	2000	50047	HUBBALLI
3	01-12-2023	YOUSUF ALI	3835	10239	1000	50048	MANGALURU
4	01-12-2023	SRIDEVI P NAYAK	10691	42410	5000	50049	BENGALURU
5	01-12-2023	PALLEGAR H N	4813	27575	5000	50050	CHITRADURGA
6	02-12-2023	M JAGANNATH RAO	1139	2873	5000	50051	MUMBAI
7	02-12-2023	KIRTI G GAGWANI	5200	46530	2500	50052	MUMBAI
8	04-12-2023	BADARINATH A R	848	8150	5000	50053	BENGALURU
9	04-12-2023	ANAND SAROOP WALIA	7400	29702	100	50054	CHANDIGARH
10	05-12-2023	ANANT N TAMBE	3434	6938	2500	50055	MUMBAI
11	05-12-2023	VENKATARAMAN K	6976	9159	5000	50056	BENGALURU
12	05-12-2023	G A HANDE	3110	12439	3800	50057	BENGALURU
13	05-12-2023	KRISHNA RAO T S	1081	13880	2000	50058	BENGALURU
14	06-12-2023	KANTHA SESHADRI	2857	3314	5000	50059	BENGALURU
15	07-12-2023	GUPTA CHANDRA SHEKHAR	1204	11705	1100	50060	GAZIABAD
16	07-12-2023	PRAJNA ARVIND MANDE	13522	490098	5000	50061	MUMBAI
17	08-12-2023	KESHAVA MURTHY H K	296	1234	9000	50062	BENGALURU
18	08-12-2023	P R L ACHAR	13893	S3980	1000	50063	UDUPI
19	08-12-2023	JAGANNATH NARAYAN	6160	13637	17000	50064	MUMBAI
20	08-12-2023	PADMANABHA K	1856	3447	5000	50065	BENGALURU
21	08-12-2023	N. CHANDRASHEKARA MAYYA	4710	6903	5000	50066	BENGALURU
22	08-12-2023	D S GEETHA	1545	15872	4000	50067	BENGALURU
23	08-12-2023	SHIV KAMAT V.K	802	12134	2500	50068	BELAGAVI
24	08-12-2023	SHAH R.N	1297	12912	2000	50069	AHMEDABAD
25	09-12-2023	MEERA R NAYAK SUJIR		585	1000	50070	MUMBAI
26	11-12-2023	VIDYALATHA B	12125	41822	1000	50071	BENGALURU
27	12-12-2023	ANJALEE R WALINJKAR	5761	37898	4000	50072	MUMBAI
28	13-12-2023	RAGHUCHANDRA K	4717	7941	2000	50073	BENGALURU
29	14-12-2023	PRAKASH V BARVE	3207	7865	7500	50074	PUNE
30	14-12-2023	PRIYANKA VIJAY MORVEKAR	10462	37876	2500	50075	MUMBAI
31	16-12-2023	ANANT G. THITE,	1443	8178	1000	50076	DHARWAD
32	16-12-2023	H B SARAF	3696	14631	1000	50077	HUBBALLI
33	16-12-2023	D L SHENOY			1000	35501	HUBBALLI
34	16-12-2023	SUDARSHAN P BHAT	1606	14626	2000	50079	HUBBALLI
35	18-12-2023	RAGHUNATHA RAO TAPSE	1127	12789	5000	50078	DAVANGERE
36	18-12-2023	SHALINI N PUNYAVANT	3438	4853	3000	50080	HUBBALLI
37	20-12-2023	CHITRA NITYANAND BELTHANGADY	1665	10000	10000	50081	MUMBAI
38	21-12-2023	T SRIHARI RAO	4348	15111	5000	50082	GOLLAPUDI

## DONATIONS RECEIVED FOR THE MONTH - DECEMBER 2023

SL NO	TXN DATE	NAME	MEM NO	STAFF	AMT	RECP T No	PLACE
39	25-12-2023	S SRINIVAS SHENOY	9767	6588	1077	50083	MANGALORE
40	26-12-2023	ASHOK V PEDNEKAR	2689	12738	2500	50084	MUMBAI
41	26-12-2023	A SUBRAYA HEGDE	522	2635	8080	50085	MANGALORE
42	26-12-2023	DINESH PRABU B	12710	45489	2501	50086	BANGALORE
43	29-12-2023	N J BOSE	5041	16951	500	50087	TRIVANDRUM
44	29-12-2023	B V SATYANARAYANA	9723	38608	5116	50088	TELANGANA
45	29-12-2023	S MURALI	14279	52602	500	50089	CHENNAI
46	29-12-2023	C R NARENDRA VARMA	10006	45355	2,000	50090	HYDERABAD
TOTAL					163875		



# PHOTO GALLERY



AGRA20/12/23



ALIGARH 19/12/23



ALIGARH 19/12/23



HUBBALLI 17/12/23



HUBBALLI 17/12/23



HUBBALLI 12/12/23



HUBBALLI 15/12/23



HUBBALLI 15/12/2023



JHARKAND 10/12/23



JHARKAND 10/12/23



JHARKAND 12/12/23



JHARKAND 12/12/23



MUMBAI 25/12/23



MUMBAI 27/12/23



MUMBAI 27/12/23

# PHOTO GALLERY



MUMBAI 28/12/23



MUMBAI 30/12/23



PUNE 15/12/23



PUNE 15/12/23



PUNE 15/12/23



RAJAHMUNDRY 02/12/23



VELLORE 17/12/23



VELLORE 17/12/23



VELLORE 17/12/23



VIJAYAWADA 13/12/23



VIJAYAWADA 13/12/23



DEHRADUN 15/12/23



Figure 1 DEHRADUN 15/12/23



DEHRADUN 15/12/23