

## KNOW YOUR CBROA

C	<p>Canara Bank Retired Officers' Association (<b>fondly called CBROA</b>) has been in existence since 1996. CBROA is an offshoot of <b>CBOA</b>, the largest association of serving officers in Canara Bank. It has been doing yeoman service to the retired officers' community by its meaningful and fruitful existence and continues to wage an unending crusade for achieving the desired goals of the Association ultimately benefitting all the retired officers.</p>
	<p>is an <b>apolitical</b> association/trade union affiliated to All India Bank Pensioners and Retirees Confederation (AIBPARC), manages its affairs <b>democratically</b> from its own funds through membership contributions, holds periodical General Body Meetings/conferences and elects its office bearers from its members.</p>
	<p>has the <b>exclusive privilege</b> to hold <b>Liaison</b> with the Bank management on matters concerning the retired officers and participate in the periodical structured meetings with the Bank for redressal of the grievances of the retired officers.</p>
B	<p>has evolved a <b>unique Medical Welfare Scheme</b> of reimbursement of 75% of the disallowed portion over and above the hospitalisation expenses of Rs.3 lakhs and above. Eligibility - One year after becoming life member. Maximum limit of Rs.30,000/- during the life time. If the spouse of the existing member is our associate member, then a sub-limit of Rs.10000/- is available under medical welfare scheme subject to the above conditions</p>
	<p>has evolved a <b>novel scheme</b> to honour its members on their attaining the age of 75/90/100 years by presenting mementoes. Birthday greetings are also sent to the members on their Birthday.</p>
	<p>has a team of dedicated office bearers spread all over the country who co-ordinate with Defence Representatives of CBOA, in case any retiree officer lands in problem in service matters.</p>
R	<p>has secured <b>many benefits</b>, notable among them are 1. Reimbursement of medical expenses of Rs.4000/- to retirees under Staff Welfare Measures 2. Increase in family pension. 3. Reimbursement of medical expenses of Rs.2000/- to family pensioners. 4. Holiday home facility to all the retired officers. 5. Increase of ex-gratia amount to Rs.10000/- to pre-1986 retirees. 6. Increase in concession on locker rent from 25% to 50%.</p>
	<p>has achieved an increase in Family Pension to 30% of last drawn pay which was one of the foremost demands of CBROA. and recently, after a great deal of struggle and follow up with IBA, Govt. could clinch the 2 decades old pending demand of 100% DA neutralization for pre-November 2002 pensioners/family pensioners. UFBU signed the MOU with IBA on 28<sup>th</sup> July 2023 in this regard.</p>
	<p>has been spearheading the <b>cause of retired officers</b> by demanding Pension up-dation, affordable group medical insurance scheme for retirees, reckoning special allowance for superannuation benefits and various other issues by conducting and organizing various demonstrations, Dharanas, Relay hunger strikes for resolution of our demands. Due to the pressure from retirees' organizations, IBA introduced monthly ex-gratia payment in 12<sup>th</sup> BPS to all the retirees pending w.e.f. Nov. 2022.</p>
O	<p>has a well-equipped office at Bengaluru to serve the members and to have regular liaison with Head Office, Pension fund and a network of office bearers/activists at various centers to attend to the grievances of its members.</p>
	<p>has been organizing health checkup camps, helping retirees in getting speedy settlement of their group medical claims, helping in submission of life certificates and obtention of identity cards etc.</p>
	<p>has been sending various communications periodically to educate the members and also publishing a monthly house magazine '<b>CBROA News Letter</b>' where in the latest developments pertaining to Bank and Banking sector are published besides matters pertaining to CBROA.</p>
	<p>has facilitated members to subscribe to <b>SBI Super Top Health Insurance Policy</b> by negotiating with reinsurance brokers M/s. K M Dastur and Co.</p>
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