

Dear friends,

At the outset, I wish you all a very happy and prosperous Deepavali. Today is Bali Padyami (Bali pratipada), the fourth day of Diwali, festival of lights, celebrating the notional return of Daitya King Bali, who was blessed by Lord Vishnu for his *Benevolence and Generosity.

As if taking a cue from Bali, our elders have started donating to our Welfare fund. I am humbled and overwhelmed by the generosity of our elders, especially the super senior citizens*. They are sharing their joy of getting 100% DA neutralisation and contributing to the welfare fund. Many elders are sending messages /calling me personally *appreciating the work done by CBROA in the last 6 months especially subscribing to SBI Super top health insurance policy, besides many initiatives.

*Donating is a selfless act. It is simply feeling good about giving. Being able to give back to those in need helps you achieve a greater sense of personal satisfaction. Many members have made it a habit to contribute on their Birthdays. The contribution by our members shows **their love and affection towards CBROA and trust and confidence in the leadership that the money would be spent fruitfully and to the needy.**

In this connection, I would like to bring to the notice of all members that CBROA is running a very **ambitious welfare schemes, unique only to CBROA.** However, the successful running of these welfare schemes will be solely dependent on the contribution made by the members as well as interest earned on our core deposits. However, off late while the expenditure is increasing, receipt of life membership amount is decreasing on account of the slowness in retirements. Hence, we need to build up a robust corpus in order to run the welfare schemes without any hindrance. In the above backdrop, I request all our dear **members to contribute generously to the welfare fund.** Let us emulate King Bali on this auspicious occasion to contribute whatever possible, which would ultimately help our own brethren who need a helping hand in their hour of distress. Let us make it a habit to contribute on our Birthdays, our children, grandchildren Birthdays and on important occasions.

Please send your contributions to our account No *2725111001868* maintained at our Mahila Banking Branch, Bengaluru (IFSC -CNRB0002725). *Please mention your name and staff number while making remittance.

With warm Deepavali Greetings,

J S JAGADEESH
GENERAL SECRETARY

11.12.2023

