



CBROA NEWS

A monthly News Bulletin for the members of
Canara Bank Retired Officers' Association (Regd)

1 & 70, First Floor, P.B. No. 1162, 9th Main, III Block, Jayanagar, Bangalore - 560 011.
Phone : 080 2664 0003 Fax : 080-2654 1655 E-mail : cbroablr@gmail.com



SEPTEMBER 2023

General Secretary writes

Sub: Group Medical Insurance policy for Bank retirees - Need for an affordable, fair and decent policy



J S Jagadeesh
General Secretary CBROA

The understanding reached between UFBU and IBA on 19.7.2023 regarding introduction of a base group medical insurance policy of Rs.2 lakhs to all categories of bank retirees in addition to the existing policy has come as a bolt from the blue.

Contrary to the expectations of the retirees that a composite and combined policy for both serving as well as retired employees/officers with substantial reduction in the premium amount is in the offing and hopes of subsidising the same by the public sector Banks in lieu of the huge profits over 1 lakh crore made by these banks during the previous financial year, the proposed new policy with reduction in the sum assured amount from Rs. 4 lakhs to Rs.2 lakhs and capping the limits for bed charges, ICU and various surgeries/treatments is an insult heaped on the hapless bank retirees. Unfortunately, the gentlemen who negotiated this new base policy for retirees are also retired persons who are at the helm of affairs of serving employees/officer's organisations. The policy defies all logic for an affordable health insurance

policy for retirees who are in their twilight years of life. The only aim of the new base policy is to somehow reduce the huge premium being charged on the existing policy and how nicely it is done! Reduce the sum assured by 50% and put a cap/limit on everything from bed charges to surgery/various treatments.

The new base policy which is in addition to the existing policy has created chaos and heartburn. There is no clarity on several issues and different organisations and persons who signed the minutes are coming out with their own versions regarding the funding of this policy. One retired gentleman from AIBOC is telling that premium on this policy would be borne by the retirees and another organisation is claiming that individual banks would be partially/fully funding the scheme! Further, there is no clarity regarding the top up amount which is up to Rs 10 lakhs. In case if someone opts for top up say another 6 lakhs, whether still there will be a cap on bed /ICU/surgical charges as applicable to the base policy? Or the limits would be increased proportionately? Further, what is the fate of existing policy? Already only 30-35% of the retirees are opting for it and there will be definitely further migration to new

base policy, which would result in further increase in the premium on the existing policy.

We feel that the new policy is not in the interest of retirees especially the officer retirees and we are sorry to say that AIBOC who negotiated on behalf of the officer retirees has belied the hopes of every one of us and it appears that the AIBOC leadership is playing to the whims and fancies of workmen unions and betraying the cause of officer retirees.

Last but not the least, we do not understand why IBA negotiated an issue exclusively pertaining to Retirees with only the serving officers' organisations? That too when the scheme is not funded by the Banks? In the fitness of things, IBA should have negotiated with the Retirees Associations/Organisations for arriving at a fair, decent and affordable medical insurance policy for Retirees.

Many modern governments have implemented various schemes to deal with the medical expenses of the geriatric population, who typically require more healthcare services due to their age-related health conditions. Unfortunately, in India we do not have any such systems available as on date, though the Indian Government has taken a few initiatives like Ayushman Bharat Yojana that aims to provide free access to health insurance coverage for the low- income earners in the country. Also, all the retired Govt. employees are covered under affordable health care.

Hence, we call upon IBA, Bank managements and the Govt. of India to help the retirees in their twilight years to have an affordable healthcare policy for bank retirees who have contributed their might for the development of Indian economy which has been duly

acknowledged by the honourable Prime Minister of India.

We understand that the IBA has called for tender from insurance companies for their new base policy for retirees. We the bank retirees are waiting with bated breath and our fingers are crossed and we do not know what is in store for us as the next renewal of our insurance policy is fast approaching.

We earnestly hope that all the stakeholders will come out with an affordable group Medclaim policy for bank retirees, without compromising on the quantitative and qualitative aspects of the existing policy and fondly hope that premium on our health policy would be subsidised by the bank managements.

We request all the stake holders to consider the following for an affordable group medical insurance policy for Bank Retirees.

1. There should be a composite/combined group medical insurance policy for both serving as well as retired employees/officers.
2. The sum assured of Rs. 4 lakhs fixed under Group Medical Insurance for officer Retirees was 8 years back. Since then, the cost of hospitalisation and charges for medicines and various medical procedures have gone up substantially. Hence there is an urgent need to increase the base amount to Minimum Rs.10 lakhs as done by LIC, general insurance companies and SBI.
3. There need to be a reasonable cap on bed charges/ ICU charges and only critical illness like cancer, kidney, liver transplants etc. need to have a cap in order to keep the premium at reasonable levels.

.Continued in page 3

4. There should not be any relation or link between cap on bed/ICU charges with any surgery /treatment charges. They should be independent of each other.

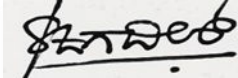
5. GST on the premium paid by the retirees is a huge burden. We request the IBA/UFBU/Retirees organisations to make an appeal to the finance minister for waiver of GST on Medical/Health Insurance policies of senior citizens. It would go a long way in helping the distressed geriatric population in India. This would be an enormously helpful gesture to the seniors of India.

6. Individual banks should subsidise the

premium paid by their retired employees/officers. This demand is reasonable considering that 100% medical expenses incurred by the whole-time directors of the Bank and their dependents are absorbed by the Bank during their lifetime.

With warm greetings,

Yours Sincerely,



J S Jagadeesh General Secretary

Circular No.	AIBPARC CIRCULARS	Details
70/23 (28/08/2023)	Reminder to The Secretary, DFS, MOF, GOI for immediate clearance of the issue of 100%DA neutralization to Pre-November,2002 Retirees.	More Details..
69/23 (24/08/2023)	23rd August, 2023 will always remain a red-letter day for every proud Indian to celebrate the perfect touch down of Vikram at a place where no nation has gone before --a great success of Chandrayan 3 ushers in a new era.	More Details..
68/23 (21/08/2023)	100% DA neutralization to Pre-November,2002 Retirees -- Reminder to The Secretary, DFS, MOF, GOI for early clearance of the Government.	More Details..
67/23 (07/08/2023)	Bank Nationalization Day celebrated by different state committees through various programme	More Details..
66/23 (05/08/2023)	Letter to The Chairman, GST Council requesting for exemption of GST from medical insurance premium.	More Details..
65/23 (04/08/2023)	Reply of MOS, Finance on 31st July,2023 to the unstarred question no 1621 raised by Shri Raj Mohan Unnithan Member of Parliament.	More Details..
64/23 (02/08/2023)	100% DA neutralization to Pre - November, 2002 Retirees – Advice of IBA should encompass all eligible pensioners who are covered under BEPR (1995)- special reference to erstwhile LVB and BORL.	More Details..
63/23 (01/08/2023)	100%DA neutralization to Pre-November,2002 Retirees-- Thanks-- giving letters to The Chairman, IBA and the Convener/ Constituents of UFBU.	More Details..

DEARNESS RELIEF PAYABLE TO BANK PENSIONERS FROM 01.08.2023 TO 31.01.2024

RETIRED DURING THE PERIOD	BASIC PENSION	Average Index/ Slabs Aug.23 Jan.24	DA Rate per slab (%)	DEARNESS RELIEF	
				Amount	% of Basic pension + in excess of previous slab (vide column-2)
1	2	3	4	5	6
01.01.1986 to 31.10.1992 (WORKMEN)	Upto ₹1,250		0.67	-	1386.90%
	₹1,251-₹2,000	8881	0.55	₹ 17,336.25	+ 1138.50%
01.01.1986 to 30.06.1993 (OFFICERS)	₹2001-₹2,130	2070	0.33	₹ 25,875.00	+ 683.10%
	above ₹2,130	(over CPI 600 points)	0.17	₹ 26,763.03	+ 351.90%
01.11.1992 to 31.03.1998 (WORKMEN)	Upto ₹2,400		0.35	-	676.55%
	₹2,401-₹3,850	8881	0.29	₹ 16,237.20	+ 560.57%
01.07.1993 to 31.03.1998 (OFFICERS)	₹3,851-₹4,100	1933	0.17	₹ 24,365.47	+ 328.61%
	above ₹4,100	(over CPI 1148 points)	0.09	₹ 25,186.99	+ 173.97%
01.04.1998 to 31.10.2002	Upto ₹3,550		0.24	-	431.76%
	₹3,551-₹5,650	8881	0.20	₹ 15,327.48	+ 359.80%
	₹5,651-₹6,010	1799	0.12	₹ 22,883.28	+ 215.88%
	above ₹6,010	(over CPI 1684 points)	0.06	₹ 23,660.45	+ 107.94%
				DEARNESS RELIEF	
01.11.2002 to 31.10.2007	On the entire Basic Amount	8881 1648 (over CPI 2288 points)	0.18	296.64%	
01.11.2007 to 31.10.2012	On the entire Basic Amount	8881 1511 (over CPI 2836 points)	0.15	226.65%	
01.11.2012 to 31.10.2017	On the entire Basic Amount	8881 1110 (over CPI 4440 points)	0.10	111.00%	
01.11.2017 ONWARDS	On the entire Basic Amount	8881 632 (over CPI 6352 points)	0.07	44.24%	

Chart Prepared by CBROA

CBROA ACTIVITIES

MANGALURU : 02-08-2023



Today's meeting was presided over by Sri V D Pai. Sri V D Pai informed the members that invitation had been extended to the General Secretary, Shri Jagadeesh, Shri A N Krishna Murthy, President and Shri C B Prabhakar, Vice President, to visit Mangaluru on 15th August 2023 and address our members. The members were also informed that a social activity will be conducted that day and in the evening a general meeting of members had been arranged. He requested members to be present for the meeting in large numbers. He called for suggestions for conducting suitable social activity on 25th August 2023.

Sri M R Bhat spoke about other social activities conducted in the last 2 or 3 years (for the benefit of new members).

Sri B V Pai spoke about latest settlement for retirees about 100% DA neutralisation to pre 2002 retirees. He appreciated the role played in this by AIBPARC, other retiree's organisation as also CBROA top leaders. With this he informed and hoped that other major demand of retirees - pension updation, relief for insurance premium would also be settled at

the earliest.

He also stressed the need for increasing associate membership drive and called upon members to contact their known acquaintances and get membership.

Sri T G Shenoy appreciated the gesture of Sri Lakshmikanth and his wife Smt Gauri in visiting our Benjanapadavu branch and honouring one employee retiring on 31st July 23. That day the branch manager was on leave, other staff were not knowing what to do. It was a small rural branch with just 4 staff. This act of honouring a retiring employee on his day of retirement at the branch was well appreciated by all staff, created a goodwill for CBROA and lot of accolades for Sri Lakshmikanth Nayak and Smt Gauri.

Sri T G Shenoy suggested visiting retired seniors once in a while who are not able to move about on their own, spend an hour or so talking to them, playing some games, updating on recent developments, singing etc. This will drive away their monotony in their life and make them happy. He also suggested a talk and demonstration of exercises for elderly by Sri M S Kamath, a CBROA member who is actively involved in conducting such activity with KMC Attavar under their senior citizens health care programme.

The meeting concluded with vote of thanks by Sri V D Pai.

*"Kindness is a language
the deaf can hear,
and,
the blind can see."*

~ Mark Twain

CBROA ACTIVITIES

ALIGARH : 25-07-2023



A general body meeting of CBROA members of Aligarh and Hathras Districts was held at Vikas Bhawan Branch, Aligarh on 25.07.23.

The meeting started at 5.30 pm with invocation song by veteran retiree, Mr. H. B. Sood.

Mr. R. C. Gupta was unanimously nominated to Preside the meeting and guide the proceedings.

The Regional Secretary, Mr. Kanchhi Lal welcomed the members and expressed his happiness at the presence of new faces who earlier could not attend for personal and other reasons. He called upon the members to share their problems, suggestions, if any. Mr. Vinod Kumar of Kasganj invited the attention of the house on the following:

1. Requirement of maintaining minimum balance in SB Account should be done away.
2. Education Loan defaulters may be benefited by Loan Waiver.

Thereafter, the JGS, Mr. Vidhu Mohan dwelt upon the latest status of 100% DA Merger for pre-2002 retirees, pension updation etc. On Medical Insurance Policy, he informed

the House about the changes which have, in principle, been agreed upon. He told that the new policy will be in addition to the existing Policy, as confirmed through other sources.

The meeting ended with observance of 2 minute silence in memory of the departed CBROA Vice-president, Late Gopal Patnaik. There were 26 members present in spite of the high temperature.

KOLKATA :05-08-2023

CBROA Kolkata Regional Committee conducted a General body meeting on 05.08.2023 (Saturday) at 3 pm at Krishna Pa-



da Memorial Trust Hall, 55 Surya Sen Street, Kolkata. The meeting was presided over by the Regional Chairman Sri Bhuvan Chandra Pramanik and was attended by 52 members.

The Meeting observed one minute silence in memory of the departed souls. The Regional Secretary, Sri Prabir Chakravarty welcomed all the members .

Six Senior members out of Eight, who attained 75 years of age during last one year, were honoured with flowers bouquet, shawl and one Citation signed by CBROA President

and General Secretary.

The General Secretary of AIBPARC Sri Suprita Sarkar, in his key note address congratulated all the members of AIBPARC for successfully conducted the Dharna programme and rallies called by AIBPARC in major cities throughout the country in furtherance of the demands of pensioners/retirees including pension updation. He also congratulated all for achieving family pension and 100% DA neutralisation for pre 2002 retirees. He hoped that before 2024 Lok Sabha election the Wage Settlement of Bank employees and officers would be completed simultaneously with pension updation. He urged upon all to prepare for next course of action program to be called by AIBPARC within few days to achieve our goals. He informed that all the court cases for updation of pension, reckoning Special allowance for calculation of superannuation benefits etc. pending before different courts of our country would be heard by honourable Delhi High court. He opined that the victory of the demands are definite only it is the matter of time due to delayed court proceedings.

The Vice President of CBROA and Vice President of AIBPARC, Sri Asit Ranjan Rakshit addressed the members and urged upon all to participate whole heartedly in the programs of CBROA and AIBPARC and urged upon all members to enroll their spouse for associate membership.

The Central Committee Member of CBROA, Sri Shyamal Kumar Sinha, reported in details the proceedings of Mysore Biennial Conference of CBROA.

The senior members who were felicitated spoke about their experience and feelings

with our bank and CBROA and expressed their gratitude to CBROA for honouring them.

Eight members spoke and suggested some points to improve organizational activities and to improve the mental and physical health of members.

The Central Committee Member of CBROA, Sri Swapan Haldar, replied to the points raised by members and urged upon all to participate all the programs called by the organisation.

The meeting ended at 6 pm with vote of thanks by Sri Madhab Chandra Dey.

DEHRADUN : 09-08-2023

Award of Insurance ombudsman in favour of Sri R.K.Wadhera:-

Shri S K Ghai, DGS won one more Award of Insurance ombudsman for our member Sri R.K.Wadhera. In this case, Sri Wadhera submitted insurance claim documents for pre & post hospitalization for Rs.19036/- to TPA MD India Health Insurance Pvt Ltd under speed post cover. TPA misplaced original claim documents. Then Sri Wadhera submitted xerox copies of claim documents in lieu of misplaced original claim documents with a request to TPA to trace out original documents at their end. But TPA again & again insisted on providing original documents instead of searching for misplaced documents at their end. At last, they repudiated the claim.

Actually, TPA should take responsibility for the misplacement of documents because it was their mistake. They could have approved the claim on the basis of duplicate documents, but they deprived the insured person from natural justice by rejecting the claim. Hon.'able

Insurance ombudsman awarded justice to Sri Wadhwa by directing the insurance company to settle the claim. This is another win for our member.

CBROA News congratulates Shri S K Ghai, DGS for his efforts.

PUNE : 16-07-2023



There was long time plan to set up a Ladies platform of CBROA Unit at Pune. The dream became true under the leadership of Mr R R Bagale AGS CBROA Pune & Team Pune Unit. A meeting / informal get together was arranged by CBROA for the Retiree Lady Officer of CBROA on 16/07/2023 at RSTC Pune. The meeting was graced by Mrs Pratibha Jayaram DGS CBROA Mumbai. Mr Ajay Mutatkar introduced Mrs. Pratibha Jayaram to the Ladies Group. Mr R R Bagale AGS appraised the details of the Associates Membership of CBROA. He also requested the members to contribute articles pertaining to one's hobby of self or their family members for our Annual Diwali Magazine , which is published every year by CBROA Pune unit. Mr. Deepak Dalvi RS who was also present

on this occasion briefed the various new activities undertaken in recent times by CBROA. During this event 1 Life Membership and 9 Associated Membership was obtained. Madam Pratibha Jayaram stressed the need for formation of a ladies group at Pune, and she shared her experiences of fun activities and various Social activities which are conducted by CBROA Ladies Unit Mumbai. Madam briefed us her creative ideas and how we can go about with the functioning of this Ladies unit at Pune. Various Brain Games was conducted which was well responded by 24 vibrant Ladies of Pune.

Finally came the naming of our Group..and with collective discussion Group was named as PEARL

P.....PUNE
E.....EMPOWERED
A.....ACTIVE
R.....RADIANT
L.....LADIES

Yes, now PEARL will definitely take an initiative and leap forward to activities collectively. Meeting was well hosted by Ms. Sangita Karnik vote of thank was given by Ms. Seema Yeolekar.

Meeting ended with refreshing minds and sweet memories followed by tasty lunch.

"Do your little bit of good where you are. It's those little bits of good put together that overwhelm the world."

~ Desmond Tutu

PUNE : 08-08-2023



PUNE MEMBERS MONSOON PICNIC

On 8th of August, a group of 19 members from Pune under the guidance of our AGS Shri R R Bagale ji organized a monsoon picnic to Thamani Ghat and Valley. The purpose of this picnic was to enjoy the beauty of the rainy season, indulge in traditional food, and experience the thrill of waterfalls in full flow during the monsoon.

The leader for picnic Mr P M Jain, Mr Arun Gothe and Mr Suneel Mehendale welcomed all the members and the team travelled to Thamani Ghat. The journey was filled with excitement and anticipation as they drove through the lush green landscapes and witnessed the beauty of the rainy season. Upon reaching Thamani Ghat, the breathtaking view of the valley covered in mist and the soothing sound of waterfalls greeted the team. The weather was pleasant, and a light drizzle added to the overall charm of the place.

The team visited Palse waterfall, enjoyed under waterfall, visited Thamani valley, Table top view and Vile waterfall. Traditional Maharashtrian food items for lunch

was served with a wide variety of delicious homemade food, the picnic turned into a gastronomical delight.

During the picnic, the team explored the surroundings and took a closer look at the captivating waterfalls. The monsoon turned them into magnificent cascades of water, creating a picturesque setting that was perfect for photography enthusiasts.

As the day progressed, the rain shower increased, creating a magical ambiance. The sound of raindrops hitting the leaves and the ground created a soothing melody, adding to the enchanting atmosphere. Members danced, played games, and shared laughter while getting drenched in the rain. Best part of this picnic was all the 19 participants were active in all the activities they did.

Also, an informal meeting was done where members were informed the importance of associate membership, discussed about bank welfare measures to Ex employee and planned of more such nice picnics periodically.

The monsoon picnic at Thamani Ghat and Valley was a memorable experience for all the participants. Members bonded over delicious traditional food, enjoyed the beauty of the rainy season, and had great fun under the monsoon clouds. This picnic served as a refreshing break from routines, allowing the participants to reconnect with nature and create unforgettable memories.

"Live your life and forget your age."

~ Norman Vincent Peale

MANGALURU : 15-08-2023



CBROA Mangalore Region celebrated 77th Independence day in a befitting manner. General Secretary Mr J S Jagdeesh on his first visit to Mangalore after assuming GS post, participated in Flag hoisting ceremony in a School where CBROA Mangalore Region donated 20 bench cum desks to Nursery class children and conducted repair work of washroom doors. General Secretary also visited Founder's Monument and paid tribute to Founder. In the evening the General Secretary addressed members. On this occasion a cheque for ₹50000.00 was handed over to Ex Servicemen Association for repair work of Sainik Bhavan in Mangalore. About 110 members and Associate

KAKINADA : 18-08-2023

Members meet was held at Satish Kumar's house on 18th Aug evening from 5.30 pm to 8 pm. 89% of our members (23 out of 26) attended meeting and all participated very actively..

The following matters discussed:

1. Complaints of retirees regarding the response being received from some branches -

and it is decided to put them on record and escalate to our leaders for redressal wherever it is not possible to solve here.

2. Importance of nomination and WILL - It is decided by members to check the nominations in accounts once again in view of updations in software..

3. In PPO of a family pensioner there is a DOB mistake and our active members have assisted in taking up with Pension Fund, and the Fund has advised the member to take up with concerned HRM Section.

4. The actual position of 100% DA neutralisa-



tion matter and where it stands is discussed.

5. The unit has enrolled 7 Associate members so far and distributed the AM applications to remaining all members for enrolment.

6. It was decided to conduct next meeting with families in September end and invite our leaders for the ensuing meetings.

Getting old is like climbing a mountain; you get a little out of breath, but the view is much better." ~ Ingrid Bergman

UDUPI : 16-08-2023

Special Meeting of the Region was held on 16th August 23 at 3.30 p m @ Hindi Prachara Samithi Udupi. Our newly elected General secretary who was on his first visit to Udupi was the chief Guest. Mr Pradeepa R Bhakta President of the region, office bearers Mr Yogesh Bhat Mr K M Nayak, Mr Sudeendra Bhandary were on the dias. 76. members and associate members attended the meeting.

Sri Maruthi Prabhu welcomed the dignitaries and members. President Sri Pradeepa Bhakta initiated the proceedings. Mr K M Nayak presented the report of activities of Udupi Region.

Felicitation:

Following seniors were honoured on attaining the age of 75 years:

Mr U Rathnakar kini and spouse

Mr K Gopinath Shenoy

Mr Mohan S Upadhya

_Biodata and Citation were read by Mr Yadava Kumar, Mr Ganapathi V Kamath, Mr Hoovayya Naik respectively. All the dignitaries and super seniors joined in felicitation. The honoured members expressed their happiness and thanks for the gesture of the Association. General Secretary, Mr J S Jagdeesh in his address for about 70 minutes touched upon all major issues. He said 100% DA neutralisation for pre 2002 retirees is a major victory. Likewise updation of pension also may happen. However he said resolving the problem of retirees with an affordable health insurance policy is the prominent issue. He said if Banks provide base of ₹2.00 lakhs to all retirees by ab-

sorbing the premium, it will be very good for retirees. The top up and super top up policies as mentioned in various communications of UFBU is also good development. Mr Jagdeesh said there is no representation to Retirees Associations in the talks concerning retirees. Our parent body AIBPARC is doing its best to pressure all concerned to achieve the best for Retirees.

Mr J S Jagdeesh appreciated Udupi region for its wonderful activities. He gave membership details of the region and requested enrolling maximum retirees from e Syndicate Bank who reside in good numbers in and around Udupi/Manipal. Mr B V Pai, Vice President also spoke on the occasion. _Mr Prabhu compered the program and. Mr. Sudeendra Bhandary proposed vote of thanks. One Life member and 3 associate members joined our association. Couple of members assisted seniors to submit medical expenses claim online.

RAJAHMUNDY : 30-08-2023



Today our Rajahmundry region conducted members meeting in the house of Sri GV Rangarao, which was attended by 22 members and associate members. Shri K

Ramesh Babu of Hyderabad is the chief guest and guest of honour of the function. Programme started with invocation of God by Dr Ganesh Ram.

Our activist Sri GV Ranga Rao welcomed the members and briefed about the activities. And requested for one minute silence for the members passed away during this period. He told about the advantages and usages of WILL and NOMINATIONS very clearly and understandable way to the members. Dr Karunakar Saka, Regional Secretary in his address briefly touched upon the minutes of the biennial conference held at Mysore. He requested to have Associate Membership by the family pensioners and spouse of our members. He also told about the latest developments in the industry like 100% DA neutralisation to pre-2002 to retirees agreed by IBA and UFBU, updation of Pension, special allowance, medical insurance premium and efforts put forth by CBROA for the betterment of retirees fraternity.

We discussed on death relief amount payable to the spouse of the deceased member and the group unanimously concluded the old system of crediting directly to the spouse account without insisting for any documents / receipts etc.,

Members were seen very happy talking and sharing the joy and the support of our activist Shri GV Ranga Rao who contributed greatly to the success of the function. The meeting was concluded with vote of thanks by Sri, GLN Rao. Members praised Sri GV Ranga Rao for the arrangements made for smooth conduct of the function and for delicious dishes.

BENGALURU : 02-09-2023

The General Secretary, CBROA had requested Jayadeva Hospital to extend the facility of their Master Health Package to all the retired employees of our Bank.

The world renowned Jayadeva Hospital, Bangalore has extended their Master Health Check up package at concessional rates to all the retired employees and officers of Canara Bank.

CBROA Bengaluru proffusely thanks Dr. C N Manjunath, Director of Jayadeva Cardiovascular Sciences for this kind gesture.

The package includes two more tests - HBA1c and Thyroid tests - T3, T4 TSH additionally to the existing package without increasing the cost of the package.

The cost of the package is very nominal - Rs. 1500/- for single and Rs. 2000/- for two (husband and wife) for 18 number of tests in the package. This pares the best in comparison to the prices in other private hospitals for the same package where in the charges for the master health checkup package varies from Rs. 4000 to Rs.6000/-.

The members are advised that they can visit the hospital on all Thursdays without appointment and on all other days with appointment. Please note to carry the Identity card issued by the Bank while visiting the hospital.

“He who sees all beings in his Self and his Self in all beings, he never suffers; because when he sees all creatures within his true Self, then jealousy, grief and hatred vanish.”

— The Upanishads

**CANARA BANK RETIRED OFFICERS' ASSOCIATION
MUMBAI UNIT
EMPOWERED LADIES GROUP
CELEBRATION OF WORLD NATURE CONSERVATION DAY**

"Let not 'Nature' become 'Once upon time' story."

Humanity exists on this planet because there is Nature. Man being the most intelligent creature on earth (or so we self-proclaim). But we are the worst in maintaining the balance of the ecology. The harm we are causing to our eco-system is leading to our own destruction. To create awareness in the young minds, a programme named "Srushti Naman" was designed by Empowered Ladies group of CBROA-Mumbai unit, on World Nature Conservation Day on 28th of July, 2023, involving their grandchildren.

The task was to dress up in Nature Indicating costumes and give their idea about Nature conservation.

We were in for a big surprise; the response was amazing; the performances were astonishing. Almost everything about the Nature conservation came to the fore through these children.



It was an amazing display of effort by parents and enthusiasm of grandparents.

We received 65 entries, from different parts of the world showing the convergence of attitude over a truly necessary issue. The event connected the three generations; we have given here a collage of some photographs of the participants.

Grandmothers became children in their enthusiasm and children became grown-ups in their presentations.

We have released the event in three Volumes of videos.....

Happy watching.

-Pratibha Jayaram



**CANARA BANK RETIRED OFFICERS' ASSOCIATION
MUMBAI UNIT
EMPOWERED LADIES GROUP**

CELEBRATION OF INDEPENDENCE DAY-2023

*"JANANI JANMA BHUMISHCHA SWARGADAPI GARIYASI"
"MOTHER AND MOTHERLAND ARE SUPERIOR EVEN TO HEAVEN"*

The Empowered Ladies group of CBROA, Mumbai Unit celebrated the Independence Day with such elan and grandeur that raised the patriotic fervour to a new high in everyone present.

Our National Flag was raised accompanied by 'Vandya member Smt. Radha Lad. The and "Bharat Mata ki Jai" As custom would have it, the rendered by the Ladies. This was followed by a sumptuous breakfast which matched the grand event. It was an event cherished by all and gave unforgettable happy moments. The venue was the residence of Smt. Pratibha Jayaram.



in a decorative set-up to the Vande Mataram" sung by our cheering of "Vande Mataram" reached the skies. National Anthem was



-Pratibha Jayaram



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

"Overcoming Poverty is not a task of charity, it is an act of Justice.." – Nelson Mandela

World Humanitarian Day was observed at Mumbai on 19-08-2023 in a meaningful way by the Mumbai Unit of Canara Bank Retired Officers' Association.

We, at Mumbai, gifted a Desk-Top Computer and a Refrigerator to The Pragati Kendra's Meera Vidyalaya, A School for the Mentally Challenged persons.



Though it was a holiday for the school, a few students and staff members attended the event. The school kids commenced the programme

with a Prayer Song and welcome song. Members of the Pragati Kendra Trust and Members of CBROA, Mumbai Unit unboxed and untied the ribbon as a mark of opening.

The event was well co-ordinated by their staff members, Smt. Kartiki Kamble, Smt. Swati Maragale, Smt. Kushala Tiwari and Smt. Radha Mauriya and Smt. Rohini Jadhav. Among other things, they also made and served us tasty snacks.



Sri. S V Kulkarni (CBROA); Sri Rajiv Athalye (Treasurer); Sri Manmohan Singh (CBROA) And Sri Satish Bhat (CBROA).

The Picture says it all: The Trust members and members of CBROA, Mumbai Unit were as follows:

L to R:
Smt. Tanishka Phanasgaonkar (Committee Member, Admin and Public Relations); Smt.Savita Gokhale (Vice-President); Smt. Jayashree Hulge (Principal); Smt. Uma Munje (Vice-President); Smt. Snehalata Kanchan (CBROA); Smt. Shubhada Godbole (President); Smt.Pratibha Jayaram (CBROA); Sri. R M Joshi – Vice President); Sri P R Bhalerao (CBROA);

- PRATIBHA JAYARAM

A REASON TO REJOICE! ATHULYA IS IN BENGALURU.



**You've spent a lifetime caring for others,
now it's time to be cared for,
at a place that cherishes your well-being above all.**

Are you ready to embark on a new era of senior living in namma Bengaluru? We're thrilled to introduce Athulya Senior Care, your haven of compassionate care and unparalleled comfort right in your city.

Your needs are unique, and so is our approach. Athulya Senior Care crafts individualized care plans that cater to your specific requirements. Whether it's assisted living, transition care, or dementia care, we're here to provide the support you deserve round the clock, backed by a team of skilled professionals who genuinely care.

And yes, we operate on a flexible monthly rental model, void of long-term financial pressures.

Move for better. Move to Athulya.



9 world-class
senior friendly
facilities



5 Cities across
South India



1000+ luxurious,
custom appointed
rooms



750+ qualified &
trained Employees



20,000+ clients
served till date



7+ years in
operation

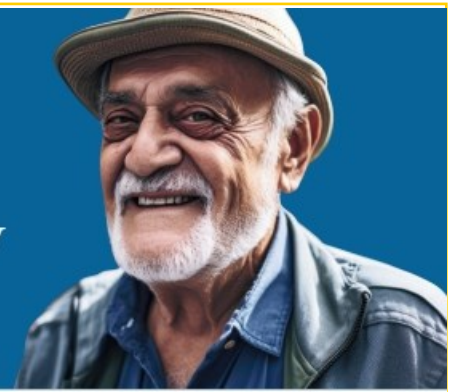
WHERE COMPASSION MEETS CARE. ATHULYA SENIOR CARE

Bengaluru | Chennai | Kochi | Hyderabad | Coimbatore | and growing!

988 49 45 900 | enquiry@athulyaseniorecare.com | athulyaseniorecare.com



Aging with Grace, Comfort, and Dignity at Athulya Senior Care.



As you progress in age, your needs evolve, requiring a level of care that goes beyond the ordinary. Welcome to Athulya Senior Care, a haven of compassion, dignity, and wellness, where we provide personalized care in a luxurious setting.

We understand the importance of compassionate care in a comfortable environment. At Athulya, we seamlessly combine healthcare and hospitality, offering personalized health plans, secure living spaces, and a variety of engaging activities. We are more than just caregivers; we are committed partners, celebrating your journey of aging with dignity, joy, and comfort.

Our team of dedicated professionals, state-of-the-art infrastructure, and comprehensive services ensure you receive the highest quality care. Athulya's senior-centric ecosystem includes medicine management, regular checkups, nutrition monitored by dietitians, 24/7 nursing assistance, cognitive and physical activities, on-site physiotherapy, and an on-site doctor and ambulance.

We take the time to understand your individual needs and create meticulously tailored care plans. Our team is trained to provide compassionate and respectful care, ensuring you feel valued and supported.

The infrastructure at Athulya is designed with your needs in mind. Individually appointed rooms, a warm and inviting ambiance, and engaging activities are curated to invigorate you mentally and physically while encouraging social interaction. We offer a spectrum of premium services tailored to your needs, including Assisted Living, Transition Care, Palliative Care, Dementia Care, Physio & Rehab Care, and Home Care.

Choosing Athulya means choosing a life of dignity, independence, and joy. We are more than just caregivers; we are a family offering understanding, respect, and support throughout your aging journey, ensuring you receive the love and care you deserve.

Choose Athulya. Choose happy, healthy and safe aging!

**WHERE COMPASSION MEETS CARE.
ATHULYA SENIOR CARE**

Bengaluru | Chennai | Kochi | Hyderabad | Coimbatore | and growing!
98849 45900 | enquiry@athulyaseniorecare.com | athulyaseniorecare.com



MEMBERS' PAGE

Views expressed in this Section are of the author of the article



Arun Sunder Raj
Mem No 4857
Bengaluru
Mob:8762013645

LIFE IS A BOOK

*We arrive as fresh as, blank pages of snow white,
Go on filling each day, till the end of our life.*

*Life lived is a book of ones own true episodes,
Flowered as big novel of real life stories.*

*Containing escapades, fun, love and mysteries,
Pain, strife and tragedies, with dreams and fantasies.*

*Worth preserved are some books for others to glance at,
Rest of the remaining may draw attention least.*

*Each life is a story, its someone's history,
Of those great people lived, need be preserved dearly.*

*Its an eye opener, a ready reckoner,
May be a guide for those, who know how to refer.*

LIKE LEAF AND FLOWER

*While tender they are, we welcome,
For their freshness and innocence.
In full bloom admire and love them,
For their pristine beauty and looks.*

*While old and weak, brittled and dried,
If they fail to fall on their own,
Making way to bloom for new one,
We hate to see, tend to get rid.*

*Stages in life we too endure,
Same way like the leaf and flower.*



SET TO CROSS THE MILESTONE

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

retirees who reached the milestone and enthruse 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 JULY, 2023.

NANOGENARIANS

MEMNO	NAME	STF NO	PLACE	CONTACT	DOB
3639	CHANDRASEKAR N	1620	BENGALURU	9880766955	05-08-1933

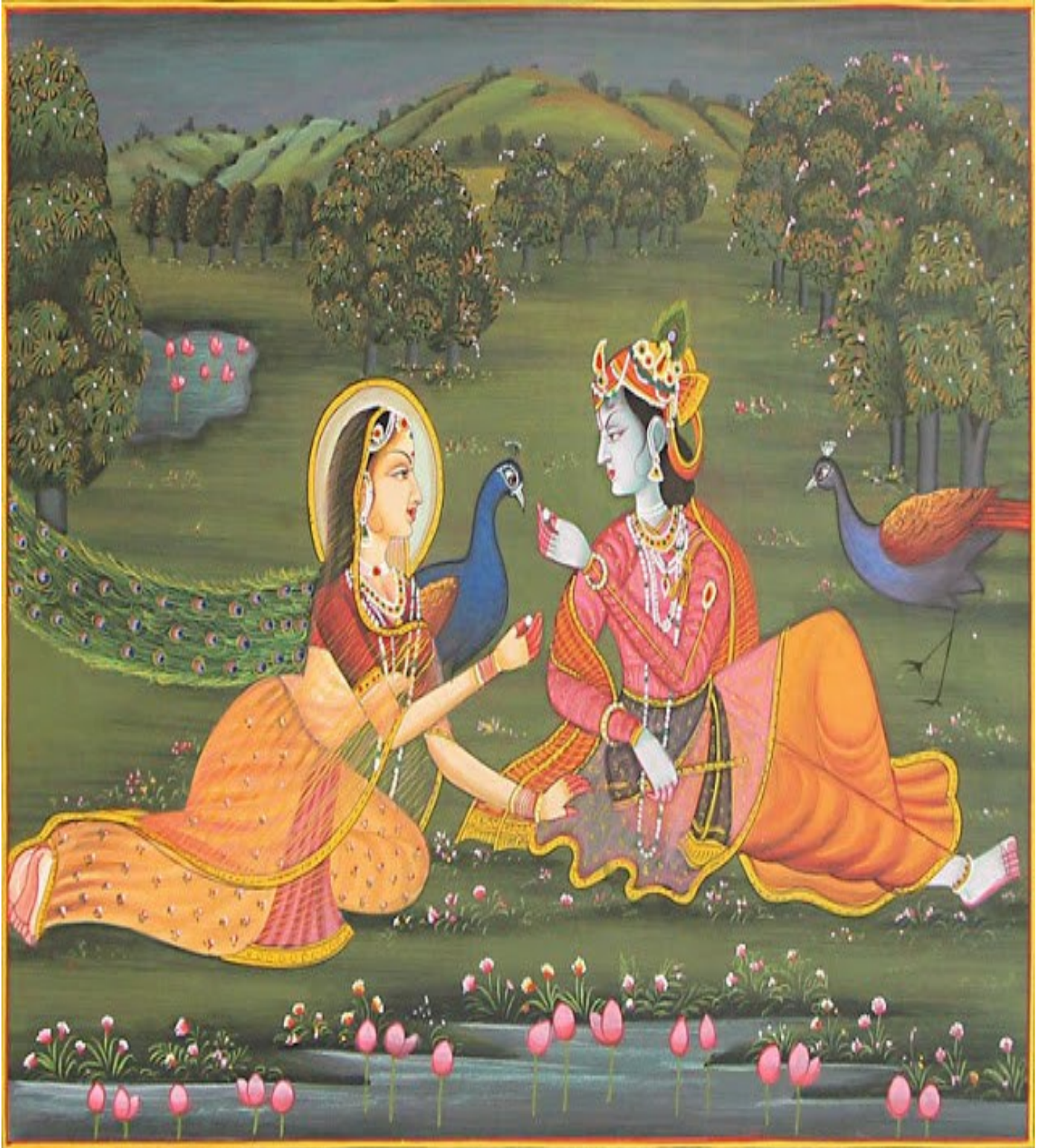
SEPTAGENARIANS

MEMNO	ASSOCIATE MEMBER	SPOUSE STAFFNO	PLACE	CONTACT	DOB
AM-404	SMT. PADMA PRASAD w/o K S N PRASAD	8208	BENGALURU	9901819427	02-08-1948

LIFE MEMBERS

MEM	NAME	STAFF NO	PLACE	CONTACT	DOB
2471	SUNDARSINGH M	17581	HYDERABAD	9440194498	01-08-1948
4808	JAYANT M KAMAT	10069	SAGAR		03-08-1948
9666	K VIDYA SAGAR	11426	HYDERABAD	9440481555	03-08-1948
1687	MOHAN KUMAR S. UGARE,	24059	GOKAK	9481727426	04-08-1948
1684	LAWRENCE PINTO	9953	MANGALURU	9449390456	05-08-1948
3425	SAIPRASAD MOHAN	10561	HUBBALLI	9449031813	06-08-1948
966	KAUNDS R D	7921	PUNE	97642 20581	06-08-1948
2590	RAMAMURTHY K	8698	CHENNAI	9442341793,	07-08-1948
11942	ANIL KUMAR ACHARYA	8655	BENGALURU	9980311270	07-08-1948
2856	MOHAN RAM K.G	9396	MADURAI	9003611149	09-08-1948
13235	GUNDURAYA HEGDE G	78591	UDUPI	6360486694	09-08-1948
1457	R.CHELLIAH,	14985	MADURAI		12-08-1948
2507	MALHOTRA B S	56141	PATIALA		12-08-1948
2508	SUSHIL KUMAR SAINI	31123	JAGADHARI	9466261073	12-08-1948
9833	D SUNDARESAN	8432	CHENNAI	9840431190	13-08-1948
1033	MOHAN UPADHYA S	10226	UDUPI	9844632155	14-08-1948
2517	RAGHUNATHAN E K	17246	CHENNAI	9600119766	14-08-1948
4614	N. VENKITARAMAN	8207	TIRUVANMIYAR	9443595863	14-08-1948
2092	ANANDA V	8036	BENGALURU	9.8456E+10	16-08-1948
7438	VASUDHA V PAI	10704	VASAI ROAD (W)	9819057638	16-08-1948
6629	P P J NAIR	8464	AJANURE	9400305235	18-08-1948
1402	VAMAN BHAT B	6968	KARKALA	08258 735275	19-08-1948

MEMNO	NAME	STAFFNO	PLACE	CONTACT	DOB
1024	RAMSING SHAMSING PAWAR	7057	DOMBIVILI EAST	9869390950	20-08-1948
1593	TRIMBOCA V. DESAI,	11020	BARDEZ - GOA	9822104853	21-08-1948
2495	SHARMA LALITKUMAR MADANLAL	11914	NAGPUR	9820272784	21-08-1948
1795	SUNDARAM, V	14464	TIRUCHIRAPALLI		23-08-1948
2085	VENKATA RAO J	9422	HYDERABAD	9652775375	23-08-1948
12647	SUNAYANA MANOHAR WALTERS	109211	UDUPI	9663929577	23-08-1948
3563	GAJANAN GOVIND THAKUR	8210	DOMBIVLI WEST	9420398006	24-08-1948
7611	K P RADHAKRISHNAN	8554	TRIVANDRUM	7736526400	24-08-1948
4299	RAJENDRA PRASAD	17254	PATNA	9905453380	26-08-1948
5608	VENKATESH BHAT	11128	PUTTUR	9964898983	29-08-1948





EMPLID	NAME	GRADE	BRANCH_NAME	MOBILE
AGRA CIRCLE				
65644	VIDYA SHARAN JAIN	CLK	ALIGARH-2 RAMGHAT ROAD	919760014819
73555	LAXMI NARAYAN	CLK	AGRA CANTONMENT	917895076803
74277	LAXMI NARAYAN	CLK	AGRA KACHERIGHAT	919557490632
435264	DEVENDRA KUMAR,	CLK	BARAUT	919927333990
518987	ANIL KUMAR,	SBS	HARAUDA	919756009195
500197	MUKESH KUMAR,	OF3	MEERUT REGIONAL OFFICE	919411079110
AHMEDABAD CIRCLE				
43042	BIBHAS NIRMAL KUMAR DEY	CLK	AHMEDABAD DRIVE-IN-ROAD SB	917874822408
62540	V A PRIYADARSHI	CLK	AHMEDABAD C G ROAD	919426573209
507527	DHARMISTA N NAGAR,	SBS	AHMEDABAD PALDI	919924384996
45787	M A PANDYA	OF1	RAOPURA VADODARA	919426377572
BENGALURU CIRCLE				
43913	MEENA ROBERT	CLK	KOLAR	919986922503
58223	NANDISH KUMAR N	CLK	BENGALURU SHANTINAGAR	919880751900
65680	SHIVALINGE GOWDA G K	CLK	BENGALURU BYATARAYANAPURA	918971489760
65692	VIJAYAKUMAR B R	CLK	BENGALURU ELECTRONIC CITY	919448563200
74364	C M DEVAIAH	CLK	BENGALURU DODDAKANNA HALLY	919535852657
395496	SMITA S N,	CLK	BLORE MALLESHWARAM 18TH CROSS	918105284760
406534	K KANTHA RAJU,	CLK	BLORE MALLESHWARAM 18TH CROSS	919448507421
448129	PADMAJA T WALVEKAR,	CLK	BENGALURU RAJAJINAGAR I BLOCK	919448051044
475620	SHASHI U KARANTH,	CLK	BENGALURU KONANAKUNTE	919916296921
73272	KRISHNAMURTHY T	SBS	BENGALURU KUMARAPARK WEST	919448015418
52794	PRABHAKAR R	OF1	BENGALURU CC	919448901156
60659	S D THILAKANALINI	OF1	BLORE RAMAMURTHYNAGAR	918904956338
475619	S SRIVALLI,	OF1	BLORE JAYANAGAR	918867793991
58517	ASHOK KUMAR	OF2	BENGALURU SOUTH REGIONAL OFFICE	917665430902
46926	P GOVINDAPPA	OF3	BENGALURU ACCOUNTS SECTION	919740615351
52425	Y MANAVALAN	OF4	BLORE KRISHNARAJAPURAM	918892820257
BHOPAL CIRCLE				
46563	MRS SUNITA JAIN	CLK	INDORE SIYAGANJ	919826627224
49481	JAIDEEP MALIK	CLK	BHOPAL MAHARANA PRATAPNAGAR	918827490446
61672	SH ANILKUMAR TIWARI	SBS	BINA	918989422493
BHUBANESWAR CIRCLE				
500522	YACUB LOMGA,	CLK	ROURKELA UDIT NAGAR (BP UNIV)	919937096694
CHANDIGARH CIRCLE				
423061	RAM LAL,	CLK	CHANDIGARH SEC-36 A P S B T E	919876236586
74725	NIRMAL SINGH	SBS	ABOHAR	919915444086



Happy Retirement.
Goodbye tension,
hello pension.



EMPLID	NAME	GRADE	BRANCH_NAME	MOBILE
CHENNAI CIRCLE				
73576	GOVINDARAJAN T	CLK	DEVALA	919443048342
48421	A VASANTHA	SBS	SALEM LEIGH BAZAAR	919003703972
65863	S BHAGYA LAKSHMI	SBS	SALEM GUGAI	917397060578
544003	SHANMUGAVEL S P,	SBS	COIMBATORE SINGANALLUR	917708827601
403883	S SAROJA,	OF1	ERODE VEERAPPAN CHATRAM	919486575117
41795	P R YESHODHAR	OF6	SALEM REGIONAL OFFICE	919958502107
63617	K ANI MUTHYALU	OF6	CHENNAI C.O.	918790686668
DELHI CIRCLE				
37100	SHAMSHER SINGH	CLK	DELHI DDU MARG - LBO	919818194567
40420	HARI KISHAN	CLK	DELHI MAYUR VIHAR PHASE 2	919971335308
480703	MADAN PAL,	SBS	MODINAGAR GOVINDPURI DMP SCHL	919897212050
502337	ROSHNI DEVI,	SBS	DELHI PITAMPURA	919871382575
456735	SWAMI SHARAN NATH,	OF2	GHAZIABAD REGIONAL OFFICE	919910428365
457947	KANHEYA LAL BHARTI,	OF2	DELHI ASAF ALI CC	919350123849
44056	DINESH KUMAR	OF4	DELHI TAGORE GARDEN	919811480780
GUWAHATI CIRCLE				
502485	JATIN CHANDRA DAS,	OF3	GUWAHATI C.O.	919101598562
HEAD OFFICE : BENGALURU				
415352	SATYANARAYAN ANURADHA,	OF3	HEAD OFFICE BENGALURU	919322608633
HUBBALLI CIRCLE				
46835	UMESH R BHAT	CLK	DHARWAR MARKET MAIN	916360798346
48930	VANI M S	CLK	BELLARY ROYAL CIRCLE	919986447126
54407	VEERANNA	CLK	KOPPAL	919916030047
495624	LAXMAN S HUTAGI,	CLK	BELAGAVI CITY CORPORATION BRANCH	919964494686
66401	CHANNABASAPPA	SBS	SEDAM	919148555898
517421	PRABHANJANA RAO V,	SBS	BELLARY REGIONAL OFFICE	917204859288
523163	SIDDALINGA SWAMY K M,	SBS	HOSPET MAIN BAZAR	919008554086
49449	SOMASEKHARA	OF5	KARNATAKA GRAMINA BANK	919379996491
HYDERABAD CIRCLE				
52441	D V V S V PRASADA RAO	CLK	HYDERABAD SSI KUKKATPALLI	919849872135
473066	MR MOHD ASHRAF,	SBS	HYDERABAD ASIF NAGAR	919030823068
454366	HARATHI PADMA,	OF1	HYDERABAD BASHIRBAGH	919573813261
57270	S SARASWATHI	OF4	HYDERABAD ABID ROAD MAIN	918341421941
JAIPUR CIRCLE				
57905	KAILASH CHAND MEENA	SBS	SIKAR	919887406706
KARNAL CIRCLE				
461162	LALIT KUMAR,	CLK	REWARI MODEL TOWN	919416371557
470223	SUDERSHAN KUMAR,	CLK	REWARI	919467186700
54103	PRABHU DAYAL	OF1	FARIDABAD CUR CHEST	919810409799
411695	SUNITA CHAWLA,	OF2	GURGAON PALAM VIHAR	918743045008



EMPLID	NAME	GRADE	BRANCH_NAME	MOBILE
KOLKATA CIRCLE				
48153	PRABIR KUMAR DAS	CLK	KOLKATA CUR CHEST	918697568748
49013	NITISH SARKAR	CLK	KOLKATA H B MARKET	919433781012
53546	BROJEN DEY	CLK	DOMJUR	919051905795
59264	SIBENDRANATH MONDAL	CLK	CHANDANNAGAR	918902129264
422125	SUJIT MANDAL,	CLK	ASANSOL	919474486108
442635	PARTHA PRAMANIK,	CLK	CHANDANNAGAR	919432438348
469623	SAMBHU NATH GHOSH,	CLK	DUM DUM AIRPORT	919830407311
480677	NEMAI CHATTERJEE,	CLK	KOLKATA BHOWANIPORE	919831773815
486426	MILAN BHATTACHARYA,	CLK	HOWRA M G ROAD	919432236337
497484	GORA ROY,	OF3	KOLKATA ASSET REC MGMT BRANCH	919830241376
LUCKNOW CIRCLE				
45430	HUKAM SINGH	CLK	KANTH	919719143056
459431	MADAN MOHAN SARAN,	SBS	LUCKNOW A M C CENTRE SCHOOL	917607056601
519122	RAJU JAISWAR,	SBS	LUCKNOW INDIRANAGAR SECTOR 8	919628944692
55440	BALRAM MISHRA	OF1	BIKAPUR	918528025270
MADURAI CIRCLE				
56752	RAJASEKAR A	OF1	T KALLUPATTI	919486720500
MANGALURU CIRCLE				
45683	IQBAL AHMED	SBS	TOGARIHANAKAL HOSAPETE	919482717241
52413	I S RAVI	OF1	SURATKAL	919611006636
MANIPAL CIRCLE				
65522	D SUDHAKAR PRABHU	CLK	SHIVAMOGGA CUR CHEST	919986614864
65526	ROCKY D'SOUZA	CLK	SASTHAN	919449451426
513074	PRAMOD K KORGAONKAR,	CLK	GOA PARRA	918788256860
61728	PALAMMA	SBS	CHITRADURGA	917259700952
63693	RANGASWAMY S	SBS	CHITRADURGA CUR CHEST	919481291520
516220	PARVATHI SHETTIGAR,	SBS	PARKALA	918453849741
693150	PRABHAKAR,	SBS	UDUPI CAR STREET	919901353172
MUMBAI CIRCLE				
55720	B L BHATIA	CLK	ULHASNAGAR 5	917709019439
56344	V R JOISHY	CLK	CBD BELAPUR NAVI MUMBAI	919372238365
56920	BABU K SUTAR	CLK	MUMBAI CLEARING SECTION	919757481309
59485	A A CHAVAN	CLK	MUMBAI DADAR WEST	919869074641
59499	V R LATKE	CLK	MUMBAI ANDHERI EAST	919619017188
60759	MAHADEO B TAWATE	CLK	ULHASNAGAR 4	919420621006
394321	CHANDRASHEKHAR V RAJPAL,	CLK	ULHAS NAGAR	919819408088
395337	JAYSHREE ANAND SHARMA,	CLK	MUMBAI MALAD WEST	919820807353
442325	RETU KAMAL SHARMA,	CLK	MUMBAI VILE PARLE (EAST)	919833423569
457095	ASHOK KHEMCHAND LAHEJA,	CLK	MUMBAI MATUNGA (WEST) CENT RLY	919969183008
512622	KUNDA PRAKASH KADAM,	SBS	MUMBAI MULUND	919321248908
43828	SATHYA EMMANUEL,	OF1	MUMBAI GHATKOPAR EAST	919870818708
46276	N S GHOGALE	OF1	MUMBAI KURLA EAST NEHRU NAGAR	919869007188
52678	MUKUND RAMNIKLAL THAKKAR,	OF1	MUMBAI C.O.	919967020007



EMPLID	NAME	GRADE	BRANCH_NAME	MOBILE
PUNE CIRCLE				
439046	ALKA PURUSHOTHAM JOSHI,	CLK	PUNE LAXMI RD MAIN	918551098408
453936	KARANDIKAR S KRISHNAJI,	CLK	CHIPLUN	919403504796
364696	ARVIN KOTHIRAM BUDHE,	SBS	GONDIA	919370389951
57465	S W WAGH	OF1	NAGPUR GITTIKHADAN	919850383809
STAFF ADMINISTRATION SECTION : HEAD OFFICE				
59032	KHEM RAJ	OF2	ZI LUCKNOW UNIT : KANPUR	919425342407
71933	SOMU SEKHAR REDDY B	OF4	ZI HYDERABAD (ADMIN)	919686093397
439493	UMESH SHENOY K,	OF5	ZI BENGALURU (ADMIN)	919449067260
TRIVANDRUM CIRCLE				
461232	K S GIRISH KUMAR,	OF2	TRIVANDRUM ACCOUNTS SECTION	919495394835
VIJAYAWADA CIRCLE				
52457	P ARUNA	CLK	VIJAYAWADA BHARATINAGAR	919493867538
433208	SRI P SUBRAHMANYAM,	CLK	PARIGI	919030412039
473756	BATCHU SUJATHA,	CLK	NELLORE BALAJI NAGAR	919533599966
678841	SAMBASIVA RAO BADUGU,	CLK	CHODAVARAM	919848782977
45967	M RADHAKRISHNA	SBS	CHATAPARRU	919618244373
425463	SRI T SRINIVASULU,	SBS	BADVEL	918293171505
72759	O SANTHARAM	OF1	L & D CENTRE - VIJAYAWADA	919059367197
516127	Y BALA KRISHNA,	OF1	MOPIDEVI	917989789665
455992	PEDAPUDI UDAY BHASKAR,	OF2	KAKINADA	919849972099
460938	J VENKATAPPAIAH,	OF2	VIJAYAWADA REGIONAL OFFICE	919701694652



CBROA Welfare Scheme

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 Grand-children and derive satisfaction of donating for a cause

Donations Received and Medical and Death Relief paid during the month of AUGUST, 2023

CBROA Welfare Schemes	August 2023	Since 01-04-2023 to 31-07-2024	Total
(A) Donations— 19 Donors	69,603	4,00,985.70	4,70,288.70
(B) Medical Relief— 9 beneficiaries	1,47,500	2,80,300	4,27,800
(C) Death Relief— 7 beneficiaries	52,500	2,02,500	2,55,000
NET TOTAL (A-B-C)	-1,30,397	-81,814.30	-2,12,511.30

Medical Relief Beneficiaries during the month of August 2023

Sl	M No.	Name	St No.	Place	Self/Spouse	Amt-Rs
1	5827	KARTAR SINGH	30139	DELHI	SELF	25,000
2	646	K CHANDRASHEKAR	16429	VELLORE	SPOUSE	10,000
3	10500	S MAHESH	36351	CHENNAI	SELF	25,000
4	3854	M G PATIL	37694	BENGALURU	SPOUSE	10,000
5	3479	MUTHUKANNAN K	14246	COIMBATORE	SELF	25,000
6	12114	BALAGANGADHARAN M	12744	KERALA	SELF	25,000
7	750	RAGHUNATH U	6328	UPPOOR	SELF	7,500
8	11765	ANNAMMA PAUL	49467	KERALA	SPOUSE	10,000
9	9602	BHASKARA NAIDU	47062	TIRUPATHI	SPOUSE	10,000
10		TOTAL				1,47,500

Death Relief Beneficiaries during the month of August 2023

Sl no	M No	Name	Staff No	Place	DOD	AMOUNT
1	5481	JEEVAN KISHORE	28757	ANANTPUR	20-07-2023	7,500
2	9713	K M ANANTHAN	28538	CHENNAI	19-07-2023	7,500
3	4959	H L SHANBHAG	5515	MUMBAI	22-07-2023	7,500
4	645	U SARVOTHAM NAYAK	1525	MUMBAI	28-07-2023	7,500
5	3386	A M MANIYAR	10883	MUMBAI	13-07-2023	7,500
6	7908	BAJAJ JAGADISH H	13911	MUMBAI	03-08-2023	7,500
7	1797	ASHOKA V FEGADE	7234	MUMBAI	08-07-2023	7,500
		Total				52,500

Donations received during the month of August 2023

SL	Date	Mem.No	Name : Smt / Shri	Staffno	PLACE	Receipt	Amount
1	01-08-23	8904	DIVAKAR BHADRANNA	33602	BANGALORE	34288	101.00
2	01-08-23	681	NARGUND R K	1786	BANGALORE	34289	1,000.00
3	01-08-23	6764	SRIDHAR S P	42777	BANGALORE	34290	7,500.00
4	02-08-23	10884	DEEPAK GHAI	50421	NOIDA	34291	500.00
5	04-08-23	2501	DURAI SWAMY S	5630	CHENNAI	34293	3,001.00
6	05-08-23	2250	HANUMANTH RAO	24284	HYDERABAD	34295	2,000.00
7	05-08-23	14068	GOPINATH R	18823	CHENNAI	34296	500.00
8	07-08-23	9631	MOHINI RAMDAS	12656	MUMBAI	34297	5,000.00
9	08-08-23	6074	MANOHARLAL G GANVIR	20208	MUMBAI	34298	7,500.00
10	09-08-23	5045	ALBERT PINTO	13488	BANGALORE	34292	2,000.00
11	11-08-23	9213	VENKATESHWARA RAO K	47876	HYDERABAD	34299	2,500.00
12	16-08-23	5264	RATAN V PARWANI	24929	MUMBAI	34300	5,000.00
13	22-08-23	10224	RAMSINGH S PAWAR	7057	BANGALORE	35101	5,000.00
14	24-08-23	13000	CHHAGAN BHAI GA- YAKVAD	39171	GUJARAT	35102	1,000.00
15	25-08-23	6094	LALITHA VEERARA- GHAVAN	33670	KERALA	35103	3,000.00
16	28-08-23	4052	PRADEEP R GONDKAR ST	8363	MUMBAI	35104	10,000.00
17	28-08-23	5879	JAYA PADUBIDRI	35603	MUMBAI	35105	2,000.00
18	30-08-23	5743	PRADEEP SHEKHAR	32803	BANGALORE	35106	10,001.00
19	31-08-23	10006	C R NARENDRA VARMA	45355	HYDERABAD	35107	2,000.00

TOTAL

69,603.00

off the mark.com

by Mark Parisi



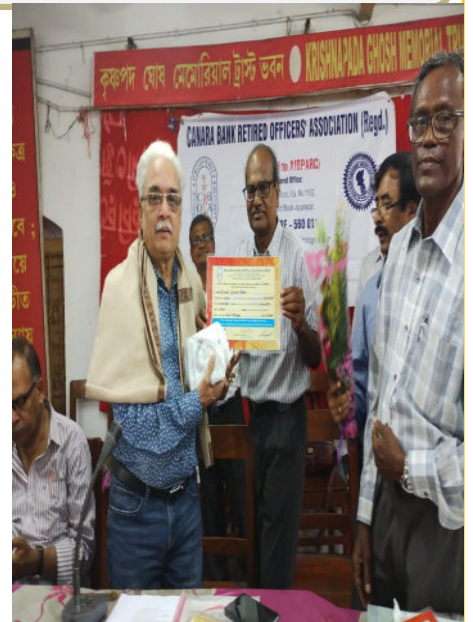
PHOTO GALLERY



CBROA Mangaluru Unit meeting on 02-08-2023



Felicitation of Shri M L Samaddar, on 06-08-2023



Felicitation of Shri D R Desai on 06-08-2023



Felicitation of Shri G K Saha on 06-08-2023



Felicitation of Shri R N Chakraborti on 06-08-2023



Felicitation of Mr Yusuf Ali Salianwala on 27-08-2023 at his residence



Felicitation of Shri Sukhendu Mondal on 06-08-2023



A sapling planted by members of CBROA on 09/08/23 near Konark in memory of Com Gopal Patnaik on his TITHI (Krushna - Navami)...



Felicitations at Udupi on 18-08-2023: Shri and Smt. U Ramanath Kini K Gopinath Shenoy and Shri Mohan S Upadhyaya



General Secretary, J S Jagadeesh, paying tributes to the Founder at Mangluru



Old & Usable Clothes of Comrade (Late) Gopal Pattanaik distributed amongst Poor & Blind People



Team Vijayawada at the bhoomi Pooja programme of CBOA Canpals holiday Home at Vijayawada



Flag hoisting at our Regional Committee Member Sri S Mohan's (Ex Army) house at Katpadi, Vellore by the Regional Secretary Sri K Bhoopalan



Felicitation of Mr Pradeep R Gondkar at his residence at Goregaon (East)



Felicitation of Shri Vadivelu at his residence on 27-08-2023 by P Anandaraj, RS and Janab Anwarddin, Activist.