

CBROA NEWS LETTER – DECEMBER 2023



**Big Pranams to the visionary Sri Ammembal Subbarao Pai on his
Birthday.**

FOUNDER'S DAY ISSUE



CBROA News Letter

A monthly News bulletin for the members of
Canara Bank Retired Officers' Association
email-cbroabl@gmail.com, Web: <https://cboa.co.in/>



DECEMBER 2023 FROM THE DESK OF GENERAL SECRETARY



SUB: WELFARE SCHEMES OF CBROA

Friends, you are aware that we are having two welfare schemes - 1. Death Relief Scheme where on the sad demise of a member an amount of Rs.7500/- will be paid to the spouse of the deceased member and 2. Reimbursement of hospitalisation expenses of upto Rs.25000/- (maximum limit) on the disallowed portion with certain conditions. So far it has been running smoothly, thanks to generous donation given by our kind members. However, we had to take a hard look at our welfare schemes, considering future generation of income by life membership, which is anyway, dwindling month after month. Further, any welfare scheme cannot be relied upon only by donation given by members. The interest earned on our core deposits would be just sufficient to meet the expenditure incurred towards biennial conference, various meetings across the country, honouring our members and day to day office expenditure. Hence, we are largely dependent on donation from our generous members to meet the obligations under welfare schemes.

In our central committee meeting held on 22.11.2023, we deliberated on the above issue besides various organizational issues. Hence, considering our funds position and the future obligation to meet the welfare expenses (we need to make a provision/generate funds to the extent of over Rs.9 crores over a period of 15-20 years), Central committee has decided to **discontinue the Death Relief Scheme**. However, maximum limit under **medical reimbursement scheme** has been enhanced from **Rs.25000/- to Rs.30000/-** with certain terms and conditions.

The rationale for stopping the death relief scheme is as follows - 1. When the scheme was introduced, the family pension was very meager; however, family pension was increased to 30% of the last drawn pay without any ceilings during 2019. Further, after 100% DA neutralisation, family pension was increased by 20-30% to pre-November 2002 retirees. 2. Many of our members are opting out of the scheme voluntarily. 3. The amount of Rs.7500/- is a meager amount offered to the bereaved family.

However, the future obligation under the scheme is huge for CBROA. 4. We cannot run any welfare schemes basing solely on the generous donation from members. Hence, the death relief scheme is stopped forth with and the amount likely to be saved would be made available for improving medical relief scheme.

Friends, we would like to reassure the members that **CBROA always stand for the welfare of its members and their families** notwithstanding the decision for withdrawal of death relief scheme, which was taken purely basing on the present funds position and future generation of income. In fact, the very **purpose of introducing Associate membership** for the spouses of the existing members is to continue the relationship with bereaved family even after the sad demise of a member and help the spouse in getting family pension, submission of life certificate and to secure other benefits from the Bank. Hence, there need not be any apprehension on the part of the members that CBROA is severing its relationship after the sad demise of a member. **CBROA IS WITH THE RETIREE DURING HIS LIFE TIME AND THEREAFTER TOO!**

Friends, though we have improved our medical relief scheme amount from Rs. 25000/- to

Rs.30000/-, **the successful and uninterrupted implementation of the scheme depends upon the future funds generation for CBROA.** In the above backdrop, the central committee has proposed to float a contributory medical relief scheme for our members by seeking a monthly contribution of Rs.50/100 from our members subject to our **Bank accepting check off facility** or deducting the monthly contribution from the members who are lodging a mandate with the bank for deducting the amount from their pension. We feel that without check off facility, it would be a herculean task to collect the monthly contribution from the members and reconcile the same. We are working on the same and have taken up with the Bank for check off facility. Hope the same would materialize.

The salient features of the revised medical relief scheme are furnished in the annexure. The revised scheme will be effective from 1st December 2023.

With warm greetings,
J S JAGADEESH
GENERAL SECRETARY

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**GIVING IS NOT JUST ABOUT
MAKING A DONATION.
IT IS ABOUT MAKING
A DIFFERENCE.**

— KATHY CALVIN

CBROA Welfare Schemes: (Effective from 01.12.2023)

I. Medical Relief Scheme (Reimbursement of Hospitalization Expenses):

Objective:

To assist the member/spouse by way of reimbursement of hospitalization expenses for any ailment/disease/accident to the member or his/her spouse.

Eligibility:

All the life members are eligible for the scheme. The benefit of the scheme will be available two years after becoming the life members of the Association.

Other provisions/conditions:

1. **Maximum** limit for each member is **Rs.30000/-** during his/her life time (a sub-limit of **Rs.10,000/-** would be made available for the spouse of the member, **provided he/she is our associate member**).
2. **Minimum** hospitalization expenses incurred must be **Rs. 3,00,000/- (Rs. Three Lakhs only)**, under single bill concept. Investigation/Medicine expenses incurred before and after 30days of hospitalization (Pre & Post) on the medical advice will be considered as hospitalization expenses for reimbursement purpose.
3. CBROA will reimburse **75% of the disallowed portion** over and above the hospitalization bill of **Rs.3lakhs**, subject to a **minimum claim of Rs.10000/-** and above (per hospitalization bill).
4. Members may prefer any number of claims during his/her lifetime, including claim for his/her spouse, subject to the overall limit of Rs.30000/-
5. In respect of members who are not covered under any insurance scheme, but claiming the amount from CBROA, reimbursement will be made at **10%** of the amount over and above the minimum hospitalization bill of Rs.3lakhs, subject to a minimum claim of Rs.10,000/-and above on single bill basis.
6. Hospitalisation claims from CBROA shall be made within a reasonable period of 2months after discharge from the hospital.
7. Members claiming the reimbursement of Hospital expenses must provide the information on plain paper and forward the same to CBROA, Bengaluru office along with Xerox copies of hospitalization/Medicine bills & discharge summary.

II. Honouring of Members who have attained the age of 75+, 90+, 100+years:

Members who have attained the age of 75+years, 90+years and 100+years will be honoured at Biennial Conference/various meetings conducted at different cities/places. In case, if the members are unable to attend such conferences, meetings, our office bearers/activists will call on such members at their residences to felicitate them.

Claim form for Reimbursement of Hospitalisation Expenses from CBROA

1.	Name with Staff number	
2.	Address of Member & Mobile Number	
3.	CBROA Membership Number	
4.	Name of the Patient:(Member or Spouse)	
5.	If spouse, Associate Membership No.	
6.	Nature of ailment/treatment	
7.	Date of admission to Hospital	
8.	Date of Discharge from Hospital	
9.	Total Hospital Bill amount (including Pre & Post medicine bills amount)	
10.	Amount settled by Health Insurance Co.	
11.	Disallowed portion of claim amount by Health Insurance Co.	
12.	Details of previous claims Preferred with CBROA-if any	
13.	Canara Bank branch name with Account number(13digits)	
14.	Whether Photocopies of the following are attached? 1.Hospital/other medical bills 2.Hospital Discharge summary. 3.Sanction copy relating to Insurance settled amount.	Yes/No

The above are true and correct to the best of my knowledge. Please permit me the eligible reimbursement.

Signature of Member with Date

PS: Please send the claim form along with documents mentioned under Sl.No.14 to Canara Bank Retired Officers' Association, No.1 & 70, 9th Main, 3rd Block, Jayanagar, Bangalore - 560011



CIRCULAR NO.	GIST OF THE CIRCULAR
89/23 03/11/2023	Governing Council meets at Chennai on 29th & 30th October, 2023 to take stock of events – congratulates the organization for achieving the apparently unachievable demand of 100% DA neutralization for Pre- November, 2002 Retirees and pledges to continue its struggle for achieving Pension Updation, Health Insurance coverage at affordable cost, resolution of the issue of special allowance Pension Option to Resignees, and Negotiation Status to Apex Retirees Organizations Link to Circular: https://aibprc.co.in/pdf/circularno_89-23.pdf
90/23, 08/11/2023	Pension Updation --- immediate implementation of Regulation 35(1) of Bank Employees Pension Regulations (1995) is sought for Link: https://aibprc.co.in/pdf/circularno_90-23.pdf
91/23, 11/11/2023	One more option for the " Resignees" to join the Pension Scheme - - a long pending issue honourably resolved. Link: https://aibprc.co.in/pdf/circularno_91-23.pdf
92/23 11/11/2023	Our congratulations to SBI Pensioners Association for achieving the long pending demand of calculation of pension at the uniform rate of 50% for all the Pensioners. Link: https://aibprc.co.in/pdf/circularno_92-23.pdf
93/23 15/11/2023	Urgent necessity for intervention of GOI to ensure implementation of Regulation 35 (1) of BEPR (1995) by notifying updation formulae as done in case of RBI. Link: https://aibprc.co.in/pdf/circularno_93-23.pdf
94/23 25/11/2023	Organisational updates Link: https://aibprc.co.in/pdf/circularno_94-23.pdf

Dear Friends,

On 4th of December 2023 our parent Organisation, AIBPARC, issued a communication informing all the members regarding the Memorandum to be submitted to our Hon'ble Union Finance Minister, the Secretary, DFS, MOF and the Chairman IBA on the long pending demands of Retirees, including Pension Updation. President and GS of AIBPARC have requested all our members to send the individual Memorandum online as per the guidelines issued in the Circular. I am reproducing the Circular here below.

Regards ,

A N Krishnamurthy

President, CBROA

96/23 04/12/2023	Sending of on- line memorandum by all the members of our affiliates, Constituents of CBPRO and also by other willing Retirees to the Hon'ble Union Finance Minister, the Secretary, DFS, MOF and the Chairman, IBA on the long pending demands of Bank Retirees including the most important one -- updation of pension. Link to Circular: https://aibprc.co.in/pdf/circularno_96-23.pdf
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REGIONAL ROUNDUP

ANDHRA

CBROA, UTTARA ANDHRA REGION have today 11-11-2023, conducted our Districts' members meet at the residence of Sri M S Prakasa Rao (M.No.829) at Srikakulam. Members from Vizianagaram and Srikakulam Districts Sri G Narayana Rao, Sri G NARASINGA RAO (RS), Sri S Bala Govinda Rao, Sri S R Chetti, Sri P Bhaskara Rao, Sri Waddi Kameswara Rao and Sri M S Prakasa Rao have participated in the deliberations. Activists from Visakhapatnam District, viz., Sri R V Subramanyam (RS), Sri P V Satya Rao, Sri G V S P Rao and Sri S Visweswarayya have also participated in the meeting.

During the discussions, we have explained the various updates with regard to updation/improvement in pension cases, persuasions made by our beloved organisation CBROA and AIBPRC in this matter. We have explained about the Health Insurance policies and requested the members to make use of extended dates to get coverage under IBA/SBI super top up policies. We have requested the members to submit ASSOCIATE MEMBERSHIP forms of their spouses at the earliest. We have specially requested our recently enrolled activist member Sri Waddi Kameswara Rao (Ex Syndicated SM) to give leads and pursue with their ex colleagues to get enrolled as Life Members of CBROA. He has assured to work in that direction and to enroll in fresh members as

early as possible. We have taken this opportunity to felicitate our senior member Sri M S Prakasa Rao (M. No. 829) who has completed 75 years of age. His family members



have felt very happy and expressed their heartfelt gratitude to CBROA and members who have attended today's meeting. Sri M S Prakasa Rao has arranged nice refreshments to all the members. The meeting concluded with the proposal of Vote of Thanks by Sri P V Satya Rao Garu. In this connection we are happy to share that we have obtained AM applications from 10 members. We will be uploading these applications and remit the amount in a day or two. We are happy to inform that we propose to hold a similar meeting for Vizag Region shortly.

On 20th of November, 2023, we have conducted members' meet in our REGIONAL OFFICE 1 premises of VISAKHAPATNAM at 10.00 A.M. We are very much privileged to have the presence of Sri P V L N Sarma, Vice President of CBROA who is on visit to Visakhapatnam for some other

purpose. We have the pleasure to share that, despite the busy marriage season, ongoing CWC final match today 15 members of our Districts have attended the today's meet. We are also privileged to have the presence of Sri V Rama Ratna Kumar, DGS of CBOA along with his deputies in today's meeting.



Today being Canara Bank's founder's day, before commencement of today's meet all the participants have paid their respectful tributes to Sri Ammembal Subbarao Pai. The meeting has commenced with the welcome address given by Sri J V Seshagiri Rao. While addressing the members, Sri R V Subramanyam, RS, Visakhapatnam Region has explained the details of new members brought to the fold of CBROA after the Triennial Conference. He has also deliberated on the activities of the Region during the last 5/6 months. He has requested the members try for the enrolment of new members out of the non-members of the area. He has also requested the members to submit AM ENROLMENT applications of their spouses at an early date. He has specially thanked the senior most member of the region Sri G Surya Narayana, aged 84 years who took all the pains to attend the meeting. Later, Sri G Narasinga Rao, RS of Vizianagaram and Srikakulam Region explained the contents of recent letter addressed to DFS by AIBPRC to the members.



He has informed the members that they hope to hear some good news about pension updation in the near future. Speaking on the occasion, Sri P V L N Sarma, Vice President of CBROA touched upon various issues concerning the retirees with main focus on pension updation, special allowance consideration for pension, Health Insurance policies and apprised the members of the latest position in those matters. He also touched on the funds position of our Association and explained the importance of enrolling the new members/ associate members. He has advised all the members to put in all-out efforts to enroll maximum members to CBROA so that our beloved organisation does not find it difficult to continue the ongoing welfare measures to the members. Later he has clarified the doubts of the members regarding ongoing legal cases regarding pension updation and health insurance policy.

Sri Rama Ratna Kumar, DGS of CBOA expressed his thanks to the seniors and assured to extend support and solidarity for the causes of CBROA members. Sri I V Krishna Prabhu, Divisional Manager, Canara Bank, R.O.-1, Visakhapatnam requested our members to convert their pension accounts to NEW JEEVANDHARA VARIANT and avail additional facilities of the scheme. Sri P V Satya Rao, Ex RS of the Region reiterated the necessity and requested the

members to put maximum efforts to enroll new members to our CBROA. The meeting was completed with the proposal of Vote of Thanks by Sri P V Satya Rao Garu.

Tea and snacks were served to all the members. It is unanimously agreed to conduct members' meets at frequent intervals henceforth. The photos taken on the occasion are sent enclose

BELAGAVI



The meeting of the Belgaum Region members was held on 22nd Oct at RO Belgaum premises. Sri. K B Ballur and Sri.Kishore Madalagi attended the meeting. Sri. Kishore Madalagi, and Sri. K B Ballur addressed the members with regard to latest developments and IBA insurance policy. Sri. Anand V Joshi and Sri. K B Ballur were felicitated for attaining 75 Years of age. On the day we have secured LM of Sri.S G Galgali (\$130206), and Sri. G G Uppaldinni (\$95927) from e- synd. We also secured 4 AM of E- synd members. Sri B S Budihal welcomed the members, Sri. D R Katti, presided over the function Sri.Ashok Parwatikar proposed vote of thanks. Around 40 members attended the meeting. Sri. V K Shivkamat (12134), donated Rs 2500, for CBROA welfare fund.

DEHRADUN

On 01/10/2023, a General Body Meeting of CBROA Dehradun unit was conducted at Hotel Doon Residency, Dehradun. Mr M.S. Jangapangi, Ex AGM and Mr Hari Om Harjai, Senior Member were nominated to chair and co-chair the Meeting. The meeting started with welcome address of Mr S .K.Ghai, DGS who gave warm welcome to two new members named Mr Deepak Joshi and Mr Rohit Singh. In his further address, Mr Ghai narrated the house on achievement of 100% DA neutralization for pre retiree Nov 2022 and explained how and in what way this is an important and big achievement for our senior brothers. He also informed about the present position of Updation of Pension. He discussed with the members about new IBA Medical Insurance Policy and replied their questions.



The members showed the concern on the hike in insurance premium and capping on treatment. The members were also very concerned to the delay in implementation of 100% DA Neutralization. Mr Ghai replied all the queries of the members on all other issues such as Special Allowance, Holiday home booking, Insurance Claims, other insurance policies for the retirees etc. In the meeting, Mr Joginder Maurya, the Marketing officer, Tata AIG General Insurance Co Ltd was also invited to inform the members about the health insurance products of TATA AIG for the retirees. Mr Maurya

explained in details about the policy, Pre existing diseases, waiting period, Insurance claims etc. He also replied the various questions of the members. The house thanked Mr Maurya for the services being rendered by him in settling all kinds of the claims such as health check up, reimbursement claims, cashless claims. The meeting ended with vote of thans of Mr Tara Chand Gupta. There were 35 members present in the meeting.

INDORE



Our CBROA Team Indore met on 20th of November to greet our senior friend respected Sri. R C Sharma ji (Mem. no.10450, Staff no. 13071) on his attainment of 75 years of age. A few of our friends from Indore Unit visited his house and extended warm wishes to him n his family. We honoured him with greetings card issued by central office CBROA, garlands, shrifal, shawl and sweets. We wish him best of health n happiness years ahead.

MANGALORE

423rd Wednesday Weekly Meeting held on 01.11.2023. Today's weekly meeting was converted into a special drive to register Biometric Life Certificate of members. We are very glad to inform that we have successfully registered digital life certificates of 114

members in the Association Office and 7 at the residence of members. In all 121 life certificates were obtained today from morning 9 am to 12.30 pm. Three new Associate members joined today. Members also donated to CBROA Welfare Fund (2725111001868). Mr S M Pinto (₹5000.00), Mr B Seetharama Karanth (₹2000.00), Mr B M Ramachandra (₹1500.00), Mr B K Balakrishna (₹2000.00), Mrs Renuka S Kamath (₹1500.00) have donated today. Today members have started donating for Founder's Day celebration. Mr N M Padiyar started it with a donation of ₹6000.00. Mr S M Pinto also donated ₹3000.00 along with Mr T Balakrishna Bhat (1000.00), Mrs Renuka S Kamath (₹2000.00) for Founder's Day celebration. Again on 02.11.2023, we continued our camp for obtaining Digital Life Certificate from morning 9.00 am to 11.00 am at Association office. Many members used this opportunity to register their LCs.

424th Weekly Meeting held on 8.11.2023 had 42 members attendance. DLC's were registered and also other matters were discussed. 91 year member Mr K R Shenoy was very special. One minute silence was observed in respect of



departed member K Laxminarayan Rao. Generous donation to Founders day

Celebration and CBROA Welfare Fund was highly appreciated. The efforts of General Secretary in making it possible to get SBI Super Top Up policy at an affordable rate and reconciliation of the applications was informed to the house.

In the weekly meeting held on 15th of November, Sri V D Pai presided over the meeting. Sri V S Venkatakrishna and Sri M R Bhat were also on the dais. Sri Pai welcomed



the members. He also welcomed Sri Ramdas Shenoy (Staff number 5840) as new Life member to CBROA. Smt Kusuma N Rao w/o Sri U Naveen Kumar joined CBROA as Associate Member. Sri Pai also welcomed her too to CBROA. Condolences were paid on the sad demise of our Retired General Manager Sri K Padmanabha Pai and 2 minutes silence was observed as a mark of respect. Following members/Associate members who celebrated their birthdays on 15th November were extended warm Birthday wishes and greetings on behalf of CBROA, Mangalore by Sri V D Pai. Special birthday wishes and greetings were also extended to Sri B R Kamath a very senior Member and one of the Founder and active Member of CBROA, who celebrated his 89th birthday on 14th November 2023. Sri Ramadas Shenoy, New Member of CBROA shared his experience in our Bank. This was followed by main agenda of the day, honouring Sri Bantwal

Vaman Bhat on his 75th birth anniversary. (Belated honouring) Sri Vaman Bhat and his wife were invited to be seated near the dais. Sri V S Venkatakrishna read the bio data of Sri Vaman Bhat. Sri T G Shenoy, Senior Member presented the couple a shawl, Sri R Madhav Prabhu, a friend colleague of Sri Vaman Bhat presented the Memento to Sri Vaman Bhat, Sri V D Pai presented fruit bowl to Sri Vaman Bhat and his wife. Later Sri Bhat spoke about his experience in the Bank. Sri T G Shenoy spoke on the occasion and wished the couple good health and happiness, invoked the blessings of God on them. Sri M R Bhat gave information about the programme of 19th November, our Founder's day at Canara Girls high school and also about the programme at Seva Bharathi, (Chethana School) V T Road, Mangalore on 20th Nov. 23. He invited the members to present for both the functions. He also informed that details of the programme will shared in the group shortly. Tea, snacks and sweet box were sponsored by Sri Vaman Bhat. Sri V D Pai thanked Sri Vaman Bhat for thus gesture and meeting concluded with a vote of thanks. After and before the meeting Sri V S Venkatakrishna obtained 5 to 6 Digital Life Certificates from the members who wanted to submit the DLC.

Founder's Day Celebration at Mangaluru: A brief report on Founder's day celebration today by CBROA Mangalore Region at Canara Girls High School, Mangalore which was started by our founder Late Sri Ammembal Subbarao Pai way back in 1892. Chief guest of the today's function Sri B Srinivasa Hegde garlanded the Founder's statue and paid floral tributes. Followed by garlanding of the statue by Sri D Vasudeva Kamath, President of Canara High School Association. Sri Vittal D Pai, President of CBROA, Mangalore Region paid floral tribute to Founder's statue on behalf of Mangalore Region. Other dignitaries, our members also

paid floral tributes. All members of CBROA, dignitaries of School Management, School staff, students of the school who got the scholarships and their parents/wards assembled at Sudhindra AUDITORIUM in the school campus. Smt. Aruna Kumari, Headmistress of school welcomed the Chief Guest, dignitaries from CBROA, School committee, students and staff of the school and others present for the function. CA Sri Vaman Kamath, treasurer and member of School committee, in his Keynote address recalled his Association with Canara High School as alumni of the school. He also recalled his Association with Canara Bank as his father was working as an officer in Canara Bank till 1970s. He paid rich tribute to founder of both institutions, specially appreciated the gesture of CBROA in sponsoring scholarships to poor students for the last several years. He thanked CBROA for this and appreciated their concern for students and other poorer section of the society. He also appreciates Canara Bank for their donations to school in the past. Sri B Srinivasa Hegde, retired GM of Canara Bank and



Senior Member of CBROA, chief guest of today's function, recalled how in a small way CBROA started this scholarships scheme several years back, he advised the students to study well and be good citizens. Scholarships certificates were distributed to about 65 students of the various Institutions under Canara High School Association. Same were handed over to the

students by Sri B Srinivas Hegde and other dignitaries on the dias. Sri D Vasudeva Kamath, President of Canara High School Association thanked CBROA for this gesture and appreciated the concern of members for poor students. Smt Pushpalatha P K delivered Founder's day Speech recalling the High ideals of our Founder, his concern for girls' education way back in 1890s, his concern for common man for financial independence which prompted him to start Canara Bank. Today both institutions have made a mark in National and International level. Smt H Sheethal Shenoy proposed vote of thanks. Smt. Prema Bhat was Master of Ceremony of the programme. Many of our retired General Managers, DGMs, AGMs, CMs were also present for the function. On 20/11/2023, a new public address system was donated to Chetana Child Development Centre a unit of Seva Bharathi (R), Mangalore,



costing Rs.48,800/-. The function started at 10 am in the said institute hall. It was attended by Trustees, Staff, Students of the Institute, office bearers of CBROA. Sri V D Pai, Sri T G Shenoy was the chief guest, Sri H Nagaraj Bhat Secretary and Trustee of Seva Bharathi and Sri Umesh Shenoy our retired GM were on the dias. Sri Nagaraj Bhat welcomed one and all for the function. He informed the gathering about various service activities of the Trust under various Trust institutes like Chetana Child

Development Centre, Ronan and Catherine Lobo Residential School for visually impaired, Navachethana Communication Development Centre and Seva Chetana Project. Sri T G Shenoy addressed the gathering and briefly explained about the institutes started by our Founder Sri Ammembal Subbarao Pai. He also informed the CBROA an organization of retired officers of Canara Bank is conducting various socially relevant activities like distribution of Scholarships to poor students, donation needy assets to various schools and others. He appreciated the services being provided by Seva Bharathi to the society. Sri T G Shenoy, Sri V D Pai, Sri Lakshmikanth then handed over the Public Address System to the Trustees Sri Nagaraj Bhat and Sri Vinod Shenoy. Sri Umesh Shenoy our retired GM and a volunteer at Seva Bharathi was also present during handing over of the P A System. Later Sri Umesh Shenoy spoke about various activities planned by Seva Bharathi and sought co operation of all in implementing the same. Sri Nagaraj Bhat invited all for the 2 functions planned by them on 15th December 2023 (Annual Day Celebration of Chetana Child Development Centre) at Town Hall and one more function, a carnival for specially abled children of Chetana Child Development Centre planned on 21st January 2023 at Canara High School (main). The programme concluded with vote of thanks by Headmistress of the School. Team CBROA Mangalore thanks one and all for their co operation and presence for the function. CBROA Mangalore donated a 43" smart TV to a Government School costing ₹26006.40 in a function held on 27th of November. A voltage stabilizer also will be donated at a cost of about ₹3000.00. The donation is done in connection with Founder's Day celebration. The school teachers and students expressed utmost gratitude for donating the smart TV which is

very much needed for imparting education. Sweet packets were also distributed on this occasion for all those who were present for the short but impressive function of handing over the TV.



In the meeting held on 27th, 20 members were present for the meeting. Mr Venkatakrishna V S presided. Mr Lakshmikanth Nayak accompanied him on the dais. Mr Venkatakrishna welcomed the members. He wished Mr M Vasudeva Bhat, Mr K Vishwanath Puranik, Mrs Laxmidevi S Kini and Mrs Jyothi Balakrishna Bhat on their Birthday today. The house observed 1 minute silence as a mark of respect to the recently departed member Sri Gopalakrishna Kolpe. Mr Venkatakrishna explained about the donation made to DKZPH School Meenadi. Mr Venkatakrishna said the school nicely arranged the programme for handing over 43" Smart TV to the school costing ₹26006.40. He praised efforts put in by teachers to maintain the school and impart quality education to the students. Mr Lakshmikanth Nayak speaking on the occasion expressed happiness for helping a Government School under Founder's Day celebration 2023. Mr Nayak said a voltage stabilizer costing ₹3750.00 also has been donated to the school to protect the TV. He said 125 sweet packets costing ₹3250.00 has been distributed to students, parents of students and

teachers. He requested house to approve both the expenses and accordingly the house unanimously approved the same. He said members to suggest if any Government School in Mangalore needs any assistance so that CBROA can donate. Mr Nayak informed that the IBA medical insurance policy ecard for Base policy of ₹2.00 lakhs can be downloaded through WhatsApp of Raksha TPA. The TPA will issue ecards shortly for all. In case of any urgency Mr Nayak said he will assist the members in getting their cards. Mr Nayak referred to a bad experience faced by our member Mr K S Hegde with Manipal cigna. Mr Hegde has paid ₹1.64 lakhs being 2 years premium for health insurance policy of Manipal Cigna in October. They have conducted telephonic health check immediately but till date haven't informed about issuing the policy. His money also not been refunded. Mr Venkatakrishna V S thanked Mr Gurudath Pai Kulyadi for sponsoring today's refreshments. A gift of fresh organic vegetables was presented to him.

MUMBAI



On the evening of 04/11/2023 CBROA Mumbai unit felicitated Mr.N.R.Swamy and his wife Mrs.Uma Swamy at their Nerul residence. Myself, and CBROA activists Mr.K.Rajagopal,Mr.Vijay Sawant, Mr.Ramakant Barhale, Mr S.Sundaram, Smt.Priya Kunder participated in the function. Mr.Swamy celebrated his 75th Birthday on 16/11/2022. He is born on 16/11/1947 ,joined the Bank on 01/09/1971 at Chembur Main branch and after working at various branches/ administrative units, retired on 31/01/2001 from Lonavala branch. On this occasion Mr.Swamy donated Rs.5001/- to CBROA Welfare Fund. We appreciate his gesture and wish Mr.and Mrs.Swamy a long, healthy, and peaceful life. Their relative and neighbour also graced the function.

PATNA

We have conducted quarterly meetings of CBROA members at CBOA Office Patna on



26/11/2023. The meeting was presided by Sri Brajendra Prasad Ex DGM, and 21 members were present in the meeting.

First of all, we paid homage to Sri Om Prakash Gupta ji, who left us heavenly on 13/11/2023. The meeting was conducted in a very cordial environment and greeted the central leaders for achieving 100% DA neutralization of pre November 2002 retirees. There was a discussion

on IBA GROUP HEALTH INSURANCE Scheme on an affordable insurance premium. Members endorsed to convey central leaders to explore some alternate health insurance scheme for retirees. We have also informed the members about decisions taken in virtual CC meetings. The meeting ended with the felicitation of Sri Yadunandan Chaudhary (18673) and membership no 12198, who attained 75 years of age.

TRICHY

Dear friends, We are pleased to inform you that CBROA TRICHY Region Members Meeting was conducted on 24.09.2023 at 5.30 PM at Canara Bank, Conference Hall, Regional Office, Trichy-620 001. Sri. S. Ganesan, Regional Secretary, Trichy arranged the Meeting and welcomed the gathering. Our Sri. V P Mohan, Vice President, Sri. J.S.Jagadeesh, General Secretary, and Sri. M.N. Manoharan, Deputy General Secretary & Sri. S. Varagunan, Assistant General Secretary, participated in the meeting and addressed the gathering and key note address delivered by General Secretary Sri J S Jagadeesh. Sri. K. Swaminathan, Retired Divisional Manager was asked to conduct the proceedings as president. The Meeting commenced with an invocation song by Sri. S. Rajaraman. Sri S. Varagunan, in his inaugural speech, impressed upon members to increase the CBROA membership by canvassing from all the retired employees including non members. Sri. M N Manoharan, Deputy General Secretary, informed to increase the membership of CBROA. Only with increase of the membership, we can achieve all the demands by our members. He also informed that nearly 10- to 12 issues of our members solved within a very short span of time including Mr. Narayanasamy and Mr. Akbar, issues of Trichy Region which is due to our strength. He

also expressed that within the available opportunities, we can solve all the issues of our members. He also thanked the organizers of this meeting Mr. S. Ganesan, and other members for having participated in the meeting. He also informed that we have attended the meeting on 23.09.2023 held at Tirunelveli and 24.09.2023 morning meeting at Madurai and evening at Trichy for the benefit of our members. Also he informed the present situation of the pension updation to the members. Next, Sri. R Mohan, Vice President, delivered the address to the members. He welcomed all the persons sitting in the Dias and other members. He narrated the achievements of CBOA/CBROA. He thanked GS, for his continuous attending of the meeting at Tirunelveli, Madurai and Trichy without any gap. He thanked Mr. S. Ganesan, Regional Secretary for his arrangement of the meeting. He also requested all the members to canvass other non members into our fold. GS achieved to increase the medical aid from Rs.3,000/- to Rs.4,000/-. Further he told that Trichy Region is covering vast area including Thanjavur, Kumbakonam, Mayiladuthurai, and Karaikal, Tiruvarur, Nagapattinam, Perambalur and Ariyalur Districts and necessary for one more Regional Secretary for the Region. Then Sri Subas, CC Member, CBOA, Trichy delivered his speech among the members participated in the meeting. He told that we are enjoying all the benefits and surviving very peacefully only because of our hard work done during our tenure before retirement. CBOA is the only active association in the Canara Bank. CBOA/CBORA is taken all the shortcomings, issues of our retired employees and also working employees' benefits. Our Bank has achieved 31 lakhs crore business only due to our hard work; otherwise it is not possible to come to this level. Updation of pension and

medical issues are the real need of the hour and thanks all for having arranged the meeting. Sri. J S Jagadeesh, General Secretary, CBROA, Bangalore in his key note address covered various issues such as Pension updation, DA neutralization to pre November, 2002 retirees, Reckoning of special allowances for calculation of Pension, the hot topic of steep hike in IBA Medical Insurance Premium and also Base policy amount reduction from Rs. 4.00 lakhs to Rs.2.00 lakhs and also Locker Rent concession to retirees, allotment of Holiday Home to Retirees, release of Stagnation increments to eligible employees and the same issues will be taken up at the proposed Grievances redressal meeting at HO etc., The General Secretary stressed the importance of membership mobilization especially from Non Members and e Syndicate retirees. He further informed that Life membership subscription is revised to onetime fee of Rs.6,000/- from 1st July 2023. As per the decision taken in our Mysore Conference, Associate membership is extended to family pensioners and the spouses of existing pensioners with a onetime subscription of Rs. 1,000/-. As per the appeal made by our General Secretary, our Region has obtained 23 Associate memberships at the meeting. The General Secretary assured the members that he and our top leaders and AIBPARC leaders are following up with the GOI/IBA relentlessly for making Pension Updation a reality as in the case of Family Pension. He also informed our Bank Management is very positive in resolving the grievances of Retirees at Bank level due to our rapport with MD & CEO. Our General Secretary clarified the doubts raised by the members in the lively interaction of the members. The following members who completed 75 years of age were felicitated by our General Secretary, Vice President, DGS, AGS, Regional Secretary and other dignitaries. CBROA Citation was read

out, Shawls and Mementos were presented to the following Super Seniors; 1. Sri. K. Swaminathan (8841), 2. Sri. S. D. Razario (10858), 3. Sri. K. Perumal (16829), 4. Sri. M. Muthusamy (39779) & 5. Sri. R. Santhanam (9361). Sri. S Ganesan, Regional Secretary requested the members to maintain Joint Pension SB Account with Spouse to avoid problems at a later date. 45 members attended the meeting that too some members attended from far of places. The Meeting came to an end with a Vote of thanks given by Sri .R. Rajagopal followed by Dinner.

UDUPI

On 8th Nov 2023, 97 people gathered at Syndicate Towers, Catholic centre for submission of DLC and monthly meeting held thereafter at 4PM. Camp for submission of DLC commenced at 2.30 PM and went on up to 4PM, in which 79 pensioners submitted DLC with the help of 8 enthusiastic volunteers. After a break for refreshments, meeting commenced with Mr Pradeep R Bhakta , President and office bearers Mr Yogesh Bhat, Mr K M Nayak, Mr Sudeendra Bhandary on the dais. After the welcome speech by Mr.K M Nayak, Mr Bhakta in his opening remarks gave an account of the visit of the team on 2 nd Nov. to four Govt schools who have appealed for help on the occasion of Founder's Day celebration by our region. He explained the need of our assistance to these schools in which the basic amenities like toilet, class room furniture and other requirements are lacking. He sought permission of the house to proceed in the matter. Mr K M Nayak presented the report of activities of Udupi Region. He introduced new members. The efforts taken by the committee for submission of renewal options of IBA insurance and online application of SBI general insurance

were put forth before the members. He gave an update on the status of fund collection for Founder's day celebration. He appealed for generous contribution by members who are yet to join their hands in our endeavour. House desired that the Founder's day be celebrated in a meaningful way keeping in mind the principles of the great visionary and founder of our bank thereby helping the society. President in his presidential speech desired that conducting structural meeting is to be changed so that all members can enthusiastically participate. On behalf of the region he wished a very happy and prosperous Deepawali and prayed for the wellbeing of the members and their family. Mr Maruthi Prabhu compered the program and Mr. Sudeendra Bhandary proposed vote of thanks. House thanked Sri K K Kini for sponsoring refreshments.



Founder's Day: On 20th November a simple function was held at Govt Higher Primary School, Laxminagar, Belkale to hand over stainless steel stand and a speaker with microphone worth Rs. 21000/ in memory of 118th Birthday of Founder of our bank Sri A Subba Rao Pai. President of our region Sri Pradeep R Bhakta handed over the items to the school in the presence of teachers, students and few members of our association. Mr.Bhakta

addressed the students and advised to study hard and to come up in the life by following the principles of great personalities of our nation. Further, he told to inculcate the habit of savings in banks in the early age itself. School authorities thanked association for fulfilling the need of the school and appreciated the good work of the retirees.



As a part of celebration of 118th Birthday of Founder of our bank A Subba Rao Pai Rs 100000/ was donated to Karkada New Higher Primary School towards washroom facility to girls In a simple function arranged on 21st November '23 President of our region Sri Pradeep R Bhakta handed over the cheque to the School authorities. Members of our association, school development committee members, teachers, students and parents were present. Mr.Bhakta addressed the students and advised to study hard and to come up in the life. Further, he told to make the habit of savings in banks in the early age itself . A book on the Life history of the founder and few Kannada story books were handed over to the school library. Sweets were distributed to the students. Headmaster thanked association for the gesture and appreciated the social commitment of the members.

Birthday of Founder of our bank A Subba Rao Pai was celebrated in a grand manner in Govt Higher Primary School, Kumragodu, Saligrama

on 21st November '23. On this occasion 10 sets of wooden bench and Desks were donated to the school as our third social activity of the Founder's day 2023. President of our region Sri Pradeep R Bhakta handed over the furniture to the School authorities. He presided over the function arranged in this regard. Sri Gopal Ganiga retired G M, Yogesh Bhat, AGS, Headmistress of the school, President of the SDMC, President of the old students association were on the dais. Students rendered invocation. H M Smt Renuka welcomed and presented a brief history of the school. Dignitaries garlanded Founder's photo and lit the traditional lamp. Mr K M Nayak narrated the social activities conducted by the association on Founder's day every year. Mr. Maruthi Prabhu spoke about the life history of the founder and his principles. Mr Gopal Ganiga appreciated the activities of the association. Sri Rajesh Shetty, President of old students committee thanked for fulfilling the urgent necessity of the school by retirees. President Sri Bhakta in his address advised Student to follow the principles of great personalities and become good citizens and be helpful to the society. A book on the Life history of the founder and few Kannada story books were handed over to the school library. Smt Sulochana compered the program and Smt Shaila proposed vote of thanks. Sweets were distributed to the students sponsored by our member Mr. G V Ashok.

VELLORE

On 18/11/2023, CBROA Vellore Region celebrated Founder's Day at Katapadi Branch.

The Function started with welcome address by the Manager Sri Arul Raj. Our Member Sri J Shanmugam welcomed the gathering and spoke



about our Founder, our Bank and requested the customers to help the branch to grow further. The Divisional Manager of MSME Sulab, Vellore, Sri Hari Prasad spoke about the saving habit inculcated by our Founder among the customers which has entirely changed the customers' life style into better one. Sri K. Bhoopalan, R.S. spoke about the vision of our Founder in detail and about our Bank's growth since 1906 to till date. He also spoke about the need for opening our branch at Katpadi which now serves lot of people in and around Katpadi to their full satisfaction. Sri M Dayanidhi spoke about our Retirees contribution in developing the branch and requested the customers to help the branch by way of Deposits and Advances. Mr Arul Raj, Manager gave vote of thanks. The Branch Staff and Staff of MSME Sulab also participated. Our Members Sri P Vanarajan, Sri M Rajendran, Madam Sumathi and our ex staff Sri Sironmani participated in the Function. On behalf of CBROA a Sweet Box was handed over to the Manager and Asst. Manager for distribution to Customers.

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

The man who made parallel lines meet; The man who made Business and Commerce on one line and social welfare on the other line meet in the economics. The man who founded a Commercial Bank, and made it a social heart of the society.

He is none other than our beloved founder, Shri. Ammembal Subbarao Pai.

19th November 2023 was his 171st birth anniversary and our Bank's 118th Founder's Day.

When our empowered ladies of Canara Bank Retired Officers' Association, Mumbai Unit celebrated his Birth anniversary, they celebrated not only his birthday but also his ideology.

True to his vision, they paid him tribute by organising a Social Outreach programme at Divyaprabha shelter home for destitute girls.

The programme commenced with the customary prayer followed by garlanding the portrait of Shri. Ammembal Subbarao Pai and lighting of the candles. AND: cutting the cake.

Our ladies group gave school bags, bath towels and bath soaps to the inmate girls.

They had an activity of getting the children make roses out of Satin ribbons by teaching them how to do it.

The group also distributed snacks with milk, and concluded the event with a sense of gratitude and satisfaction.

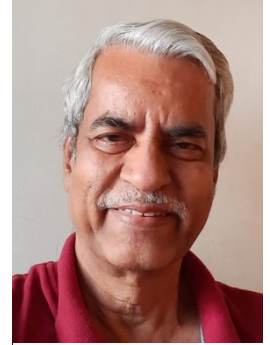


- *Pratibha Jayaram*

MEMBERS PAGE

Child is Father of the Man

The idiom “the Child is father of the man” has made me wonder what really it means. William Wordsworth used this saying effectively in his poem “My heart leaps up”. The poet, as believed by many, used the idiom to declare that a man grows by habits and behaviour developed in his youth and childhood. But I believe that Children are “fatherly figures” who teach us many a things. In just two months a baby starts smiling! Not just at its mother but anyone who looks intently at it. Smiling comes at ease for a baby. How many of us can smile so easily and as often as a baby? We smile only when it is necessary and for a reason. If I smile at strangers, some people may even brand me as a “mental” case! I know of some who smile before asking for a favour. So the moment a person approaches with a smile, many become defensive. But once we know their purpose of that prelude before asking for some favour which they do not deserve, our smile turns into a stare! While sleeping also a baby smiles, what it dreams, I wonder. I also try hard to smile at least while sleeping, but my wife complains I snore! Do children not cry and make faces? You may ask. But I wonder how thin a layer between their cries and smiles. My grandson 5 year old (or young) quarrels with his friends and comes to me complaining. Even before I make out what went wrong with him, he is out and doing a HiFi to renew his friendship with his friends with whom he had fought just a while ago! Now I know why they say “Be like a Child”! How difficult it is to change our “childish” behaviour into “childlike” disposition. Now I know Child is like a father figure with a message to us on this Children’s Day!



G Laxman
Mem No 2902
Mysuru

**Furnished Below is the Link to a video on Millet Rangoli to
celebrate
International Year of Millets
Video creation by – Empowered Ladies, CBROA Unit: Mumbai**

<https://1drv.ms/v/s!AriI-Esio3fJo26YjWYse2xxXMRw?e=S3vyks>

Hold Control (Ctrl) Key on the key board and click the link to play.

1. MISSING FEEL

Children young or old, while feel missing their parents,
Parents bother much, since their children are their life.
While parents at old age, feel missing their children,
Children bother less, since own life is dear to them

2. PRE-DICTIONS

A few believe in predictions, made by fortune tellers,
A few trust that well in advance, scripted all our future.
Kept future as guarded secret, the Divine most clever,
The cunning try to encash this, to fool dolts all over.

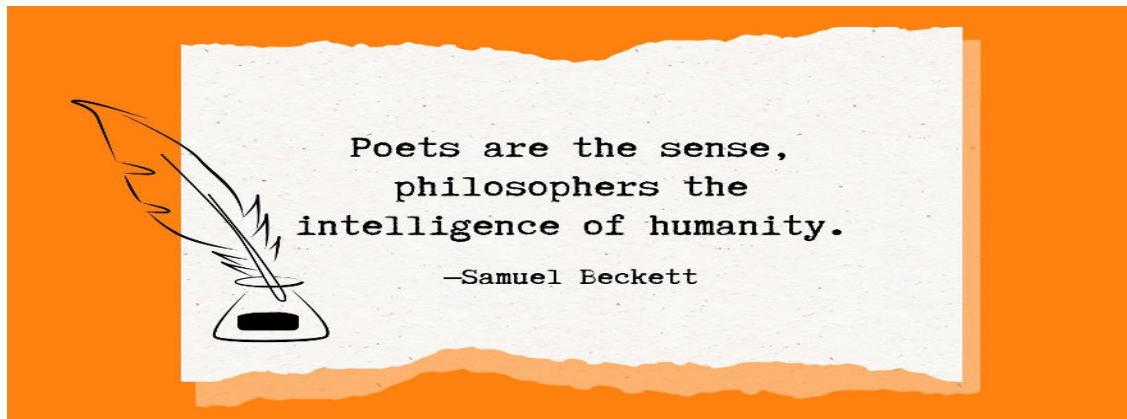
Based on science, circumstances and little intelligence,
As to what may be the outcome, any can make a guess.
Some guessings may turn out to be right, by coincidence,
As even any dead clock displays, each day right time twice.

Winning and losing are results, of elections or sports,
Depends on in both plights, who play well on the crucial days.
Going to be born, baby shall be, either boy or girl.
Your guessing either way will be right, fifty percentile.

None can foresee, the moment next, what exactly happen,
Life would become more worrisome, if we know before hand.



Arun Sunder Raj
Mem No. 4857
Bengaluru





Sports Arena

Our Life Member Sri Gopappa Naik is nominated as a Technical Committee member for the Asian Master's Athletic Championship 2023 held at New Clark City, Capas, Tarlac Philippines. It's a rare and once in a life time opportunity. The events were held from 08.11.2023 to 12.11.2023 in which 29 Asian countries have been participated. 290 athletes from our country aged from 35 to 98 years have participated.

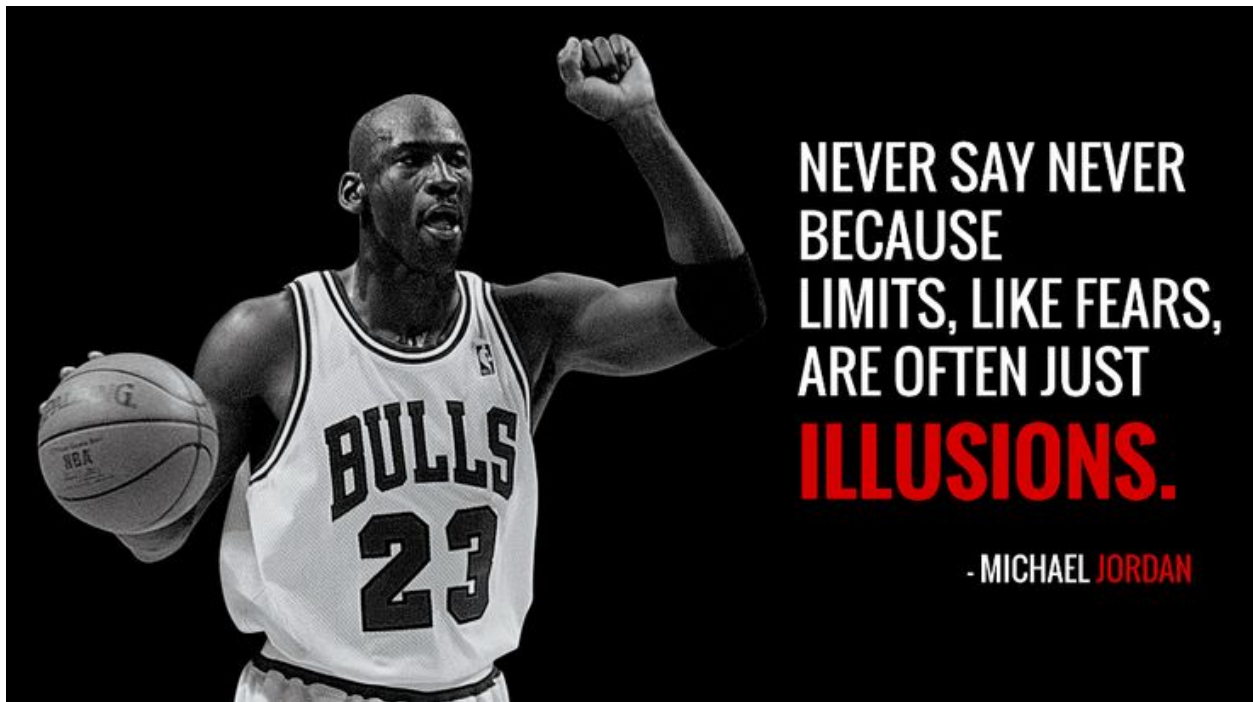


Our country bagged an overall championship with Gold - 70, Silver – 63 and Bronze - 82=215 medals. While congratulating Sri Gopappa Naik on his appointment, CBROA wishes him good luck and all the best in his new endeavour.

In the recently concluded National Bench Press Championship at Bengaluru, our Life Member Sri G V Ashok secured Bronze Medal. For this achievement, he has lifted total weight of 115 Kgs. While congratulating him, CBROA wishes him more success in future competitions. Sri G V Ashok is a Power Lifter, represented our Bank, Karnataka State and in the Masters' Competition represented our Country too. A notable achievement.



It is yet another superlative performance by our member Mrs S L Kanyakumari. She has won Gold - in 80 mtrs hurdles, 60 mts run, 100 mts run, Badminton Women's Doubles. She also won Silver - in 300 mts run, Javelin throw, Badminton Singles, TT mixed doubles and one bronze - in Badminton XD. This is absolutely stunning. She won all these in the Karnataka open national masters games 2023 held at Dharwad on 4th & 5th November 2023 conducted by Master games Association of Karnataka, Pan India Master games Federation. Congratulations, Ms Kanyakumari, CBROA is very proud of you. Wish you very best in the future too.





SET TO CROSS 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 entuse them to tread along. With this objective and in response to desires of several members that CBROA News feature a list of members who crossed 75 years age during NOVEMBER 2023.

NANOGENERIANS					
MEM NO	NAME	STF NO	PLACE	CONTACT	DOB
296	KESHAVA MURTHY H K	1234	BENGALURU	080-23326703	20-11-1933
SEPTUAGENERIANS					
MEM NO	NAME	STF NO	PLACE	CONTACT	DOB
4314	RAMACHANDRA KAMATH K	10937	MANGALURU	8123771639	01-11-1948
3207	PRAKASH VAMAN BARVE	7865	PUNE	9860444438	03-11-1948
4741	B N PRASANNA	13322	BENGALURU	9448277504	05-11-1948
1665	Ms CHITRA N BELTHANGADI	10000	MUMBAI	022-28612424	06-11-1948
6997	SANTHASWARUPAN R	7951	PALAKKAD	9388692509	06-11-1948
4502	EMIL BARA	16025	BILASPUR	7587471430	07-11-1948
10435	RAWAT G S	51826	KOTDWARA	9720782831	07-11-1948
1277	SUDHEENDRA B	8993	BENGALURU	9986081524	10-11-1948
3222	PRABAKARAN P	8704	CHENNAI	9629546295	10-11-1948
7625	VINOD KUMAR CHANDNA	50378	NEW DELHI	9311150769	10-11-1948
10450	RAMESH CHANDRA SHARMA	13071	INDORE	9301300400	10-11-1948
2384	GOPALAKRISHNA PAI T	8935	HUBBALLI	9886431947	11-11-1948
2582	MANMOHAN SINGH	18733	JALANDHAR	9873431112	11-11-1948
3078	RAJAGOPALAN S	8344	CHENNAI	9791126270	13-11-1948
1151	ARYA P	9437	COIMBATORE	0422-2844665	14-11-1948
6506	JAYARAMAN S	8538	BENGALURU	9945516599	15-11-1948
1018	Ms GEETHA SELVARAJ	7549	MYSURU	9480158210	16-11-1948



SET TO CROSS MILE STONE

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

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SEPTUAGENERIANS					
MEM NO	NAME	STF NO	PLACE	CONTACT	DOB
8049	RAMESH KAMATH K	8398	MANGALURU	9242137526	16-11-1948
2574	GANGADHARAN E	8417	CALICUT	9747558811	17-11-1948
790	RAVINDRA KUMAR BHASIN	50252	NEW DELHI	011-25255859	19-11-1948
2606	TEJINDER KUMAR SETHI	50510	KARNAL	9253057307	19-11-1948
5818	VEERAPPAN P R	7476	MADURAI	9442440514	19-11-1948
1680	ASHOK KUMAR R KALE	8364	MUMBAI	022-24710739	20-11-1948
2332	SURYANARAYANA RAO L H	8936	BENGALURU	9900106977	22-11-1948
2567	PALANIVELU V	28601	TIRUNELVELI	9444853581	22-11-1948
3061	AJIT SINGH	51210	AMRITSAR	9878546253	22-11-1948
4147	REMEDIOS J F DOURADO	10507	CORTALIM - GOA	9922294306	24-11-1948
831	RAMANA MURTHY P V	7060	VIZIANAGARAM	9440127059	25-11-1948
2928	MURALIDHAR HEGDE K	7488	BENGALURU	9945557101	30-11-1948
7288	Ms VIJAYALAKSHMI N J	11022	KOLLAM	9447471969	30-11-1948



RETIREMENT DURING THE MONTH OF NOVEMBER 2023

EMPLID	NAME	GRADE	BRANCH_NAME	MOBILE
AGRA CIRCLE				
66475	NAVNEET KUMAR	SBS	DHANIPUR	919319278918
504821	SORAN LAL	SBS	KAJROTHI	918449925704
510758	Ms OMA DEVI	SBS	MATHURA SME	919719242863
AHMEDABAD CIRCLE				
56177	Ms D S PATEL	CLK	NAVSARI	919979289728
404028	SUBHASH D SOLANKI	SBS	RAH AHMEDABAD NARANPURA	917874901588
BENGALURU CIRCLE				
48518	KIRAN CHAND	CLK	BLURU MAHARANI COLLEGE	919880288019
55680	KUNTAL DUTTA	OF4	BLURU SHANTINAGAR	919163892100
62671	RAJASHEKAR	SBS	BLURU HANUMANTHA NAGAR	919900212871
74616	K N YADAV	SBS	BLURU HO CUR CHEST	919945467375
454517	ATMAKUR SATISH KUMAR	OF3	BLURU BILEKHALLI	919849725791
457671	B E SURESHA	CLK	BLORE SHOOLAY	919916130508
459903	Ms VISHALAKSHI S	CLK	BLURU HSR LAYOUT	919481773797
BHUBANESWAR CIRCLE				
59709	SANTOSH KUMAR MOHAPATRA	OF4	BHUBANESWAR RO	919458966771
CHANDIGARH CIRCLE				
56321	KULDEEP SINGH	OF3	BHATINDA RO	919876192383
58121	LALIT KUMAR SEEDHAR	OF2	LUDHIANA B N CHOWK CC	08894331963
58937	DALER SINGH	CLK	CHANDIGARH ACCOUNTS SECTION	919646158024
CHENNAI CIRCLE				
44548	Ms SABITHA M NAYAK	OF6	PONDICHERRY RO	919448066955
53524	Ms S BALA	CLK	CHENNAI ABHIRAMAPURAM	919444739457
54238	R VELLINGIRI	SBS	SALEM GUGAI	919585936503
59179	A ABDUL MALICK	SBS	CHENNAI CO	919789877912
410966	PEREGRINO FERNANDES	OF5	SALEM RO	919405107114



RETIREMENT DURING THE MONTH OF NOVEMBER 2023

EMPLID	NAME	GRADE	BRANCH_NAME	MOBILE
DELHI CIRCLE				
46396	A K MATHUR	OF1	NOIDA SECTOR 62	919415003883
48329	J RAMACHANDRAN	CLK	DELHI NEW FRIENDS COLONY	919873431308
57782	VIJAY SINGH	CLK	DEHRADUN SHASTRI NAGAR	919711275785
58737	ANIL KUMAR ARYA	OF2	HALDWANI RO	918218813951
73583	Ms ARVINDAR KAUR SETHI	CLK	HARDWAR MAIN	919897605807
411868	NIRMAL KUMAR KATNAWER	CLK	LAJPAT NAGAR IV DELHI	919899542684
418449	SURENDER KUMAR MADAN	OF1	DELHI DWARKA SECTOR-6	919312749434
464547	MADAN PAL	OF3	GHAZIABAD MALIWARA UM	919760035644
500201	MEDAR SINGH	OF2	DELHI SOUTH BLOCK	919718576565
HEAD OFFICE				
48325	Ms BHARATHI	CLK	HEAD OFFICE BENGALURU	919481427057
58815	B S SHASHI KUMAR	OF3	HEAD OFFICE BENGALURU	919900309940
431448	RAKESH KUMAR	OF6	HEAD OFFICE BENGALURU	919873588248
HUBBALLI CIRCLE				
66044	YELUKOTI D GORAWAR	SBS	RANEBENNUR	918105114740
68668	M M SHIRAGUPPE	CLK	NIPANI	919663045161
421706	DHARNENDRA KUMAR	OF1	GULBURGA CC	919449115307
HYDERABAD CIRCLE				
517269	MR MD SABIR	SBS	HYDERABAD KACHEGUDA RLY STN	919676905211
JAIPUR CIRCLE				
60089	JAGDEV SINGH	OF5	JAIPUR M I RD (MAIN) UM	09829668808
KARNAL CIRCLE				
55922	RAM PAL	OF2	PANCHKULA HOUSING COMPLEX	919781929227
67560	Ms MUNNI DEVI	SBS	PUNHANA	918607663845
75076	RAJINDER KUMAR KAUSHIK	CLK	JHAJJAR	918607392484
448657	PRAVEEN KUMAR	OF3	PANCHKULA SME BRANCH	919417183995
456713	SUDHIR KUMAR	OF4	FARIDABAD L D O	919412584294



RETIREMENT DURING THE MONTH OF NOVEMBER 2023

EMPLID	NAME	GRADE	BRANCH_NAME	MOBILE
KOLKATA CIRCLE				
48292	ASOKE BATTACHARAYA	CLK	KOLKATA CUR CHEST	919007439079
48355	RATAN ROY	SBS	KOLKATA HARE STREET	919231905254
52362	DWARKA RABIDAS	SBS	KOLKATA CANNING STREET	919903145457
LUCKNOW CIRCLE				
58109	MUNNALAL KANNOJIA	CLK	LUCKNOW CHOWK BRANCH	919044204631
59449	Ms SHAMMI SAWHNEY	OF1	RAH LUCKNOW	919415757314
469807	NIRANKAR SARAN AGARWAL	CLK	BACHRAUN	919536936818
488770	Ms SUMITRA DEVI	SBS	LUCKNOW MAHANAGAR	917310006717
MADURAI CIRCLE				
52947	Ms CECILIA JEYAPRAKASH	CLK	TRICHY CANT	919486066053
MANGALURU CIRCLE				
59147	Ms VASANTHI PAI B	OF1	MANGALORE HAMPANKATTA	918374632795
65528	K JAGADISH SHENOY	CLK	MANGALORE HAMPANKATTA	919945537728
MANIPAL CIRCLE				
474164	B LAXMINARAYANA BHAT	SBS	SHANKARANARAYANA	919901678771
490076	SADASHIVA PRABHU	OF4	HEBRI	919591328240
507295	Ms JAYANTHI SHETTY	SBS	UDUPI MARUTHI VEETHIKA ROAD	919880644471
MUMBAI				
43220	Ms SUNEETA HARENDRA BHAT	CLK	MUMBAI ANDHERI LOKHANDWALA	918879020770
47231	Ms P U TALELE	OF2	BORIVLI (EAST) MUMBAI	919819729399
56426	LALIT DEVIDAS LUNAVARA	OF4	GODDEV	919869542054
58072	A B SATHE	CLK	MUMBAI CHEMBUR MAIN	919833194273
60573	S G PARAB	CLK	AMBERNATH (WEST)	918805761746
61357	KALAPPA T TAVANOJI	CLK	MUMBAI KAKAD MARKET	919869988633
395186	Ms SNEHA S KABRE	CLK	MUMBAI SANTACRUZ (EAST)	919820550568
398882	Ms SHUBHADA DEEPAK JAYAWANT	OF1	KALAMBOLI	919930893725
404235	Ms SNEHA SUNIL PRABHU	CLK	THANE NAUPADA MAIN	919969664625
415400	Ms JYOTI K PATIL	CLK	DOMBIVLI	919969197077
446831	Ms MADHAVI DINESH SHENOI	OF2	MUMBAI CHEMBUR	919819253391
447375	Ms HARSHA SHRIDHAR HUNGUND	CLK	MUMBAI DAHISAR EAST	919892033008



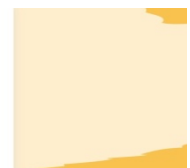
RETIREMENT DURING THE MONTH OF NOVEMBER 2023

EMPLID	NAME	GRADE	BRANCH_NAME	MOBILE
PATNA CIRCLE				
57514	INDRA KUMAR	CLK	MUZAFFARPUR	919801822988
59234	ANIL KUMAR SINHA	OF3	PATNA CP HUB	919430909098
64596	SUSHIL KUMAR	CLK	BARGAON	916200112886
535034	PANCH NARAYAN MEHTA	OF1	PATNA CP HUB	918002123631
PUNE CIRCLE				
39139	V D MAZGAONKAR	SBS	SANE GURUJI VASAHAAT KOLHAPUR	919881458144
46324	S R DATE	OF3	PUNE C.O.	919421508528
47936	Ms S S SHENDE	CLK	PUNE RO	919921358150
438867	Ms SUNANDA RAVINDRA BHOSALE	CLK	PUNE SADASHIV PETH	919860859850
451279	Ms PREMA S RAO	CLK	PIMPRI MAIN	919762230914
455475	MANOJ M HADALE	CLK	DARYAPUR BANOSA	919423622672
RANCHI CIRCLE				
61137	DHANANJAY KUMAR SINGH	OF3	DHANBAD RO	919525114405
TRIVANDRUM CIRCLE				
57153	J ANIL KUMAR	OF2	CALICUT CC	919847100290
66261	PONNU K	CLK	KOLLENGODE	919446240727
385802	Ms RUBY GEORGE	OF2	PARUTHUMPARA	918075583790
393935	MANOHARA K S	OF3	UPPALA	919448622883
VIJAYAWADA CIRCLE				
525945	MODUGUMUDI BAPANIAH	SBS	MACHILIPATNAM	917658940158



**It's not the days
in life we remember,
rather the moments.**

Walt Disney



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 November 2023.

MEDICAL RELIEF BENEFICIARIES DURING NOVEMBER 2023

SI	M. No.	Name	Staff No.	Place	Self/ Spouse	Amount
1	3905	M ESHWARAN	17073	COIMBATORE	SELF	9600
2	12691	SUDARSHAN ROY	37405	KOLKATTA	SPOUSE	10000
3	8254	K RAJA	52992	CHENNAI	SELF	25000
4	1103	A P PAI	2649	BANGALORE	SPOUSE	10000
TOTAL						54600

DEATH RELIEF BENEFICIARIES DURING THE MONTH OF NOVEMBER 2023

SI	M No.	Name	Staff No	Place	Spouse	Amt
1	11619	P SUNDARAM	43471	TIRUNELVELI	SAROJA	7500
2	12310	M Y HARISH	398365	MANGALORE	DHANYA HARISH	7500
3	6307	S VELU	40291	VELLORE	A S PARUVATHAM	7500
4	1549	R SRINIVASAN	6092	COIMBATORE	S THENMOZHI	7500
5	150	B SRINIVAS PAI	1526	MUMBAI	PADMA S PAI	7500
6	13319	KARPE LAXMINARAYANA RAO	S71369	MANGALORE	K VASANTHI RAO	7500
TOTAL						45000

DONATIONS RECEIVED FOR THE MONTH - NOVEMBER 2023

SL NO	TRANS DATE	NAME	STAFF	MEM NO	AMOUNT	PLACE
1	01-11-2023	B M RAMACHANDRA	5625	1205	1,500.00	MANGALURU
2	01-11-2023	BALAKRISHNA B K	19954	4788	2,000.00	MANGALURU
3	01-11-2023	RENUKA S KAMATH	17347	5188	1,500.00	MANGALURU
4	01-11-2023	SURESH SHETTY K	17223	5345	3,000.00	BENGALURU
5	01-11-2023	KARANTH B S	12989	1697	2,000.00	MANGALURU
6	01-11-2023	SUBRAMANYA	68219	11484	1,500.00	PUTTUR
7	01-11-2023	T SRIPATHY SOMAYAJI	12997	3579	1,501.00	MANGALURU
8	01-11-2023	K RATNAKAR R SHENOY	23538	2645	1,620.00	MANGALURU
9	01-11-2023	NAGARATHA V PRABHU	37609	11773	1,500.00	MANGALURU
10	01-11-2023	B S PAI	2547	5990	3,001.00	MUMBAI
11	01-11-2023	M SURESH PADIYAR	14257	2172	2,000.00	MANGALURU
12	01-11-2023	M LOKESH	48242	13640	501	MANGALURU
13	01-11-2023	RAJAYYA S S	166713	13315	1,000.00	SURATKAL
14	01-11-2023	GEETHA G PAI	5604	4734	2,500.00	MANGALURU
15	02-11-2023	V NARASIMHA PAI	9772	2160	5,000.00	MANGALURU
16	02-11-2023	Y C SHENOY	5665	2324	3,000.00	KARKALA
17	02-11-2023	DAMODARA SHENOY	6465	2168	5,000.00	MANGALURU
18	02-11-2023	PINTO S M	10908	1705	5,000.00	MANGALURU
19	02-11-2023	VIMALA VASUDEV RAO	AM79	AM79	5,000.00	MANGALURU
20	02-11-2023	RAMACHANDRA BHAT N	58298	4655	1,000.00	MANGALURU
21	02-11-2023	GOPALAKRISHNA U KAMATH	9904	2745	1,000.00	UDUPI
22	02-11-2023	S ASHOK	419950	14126	1,500.00	MANGALURU
23	02-11-2023	KRISHNAMURTHY V S	43924	6036	1,000.00	PUTTUR
24	02-11-2023	SUPARNA ATTAVAR	61929	14093	1,001.00	MANGALURU
25	02-11-2023	H MADHUSUDHAN BHANDARKAR	195085	13375	1,500.00	MANGALURU
26	02-11-2023	A R BHATWADEKAR	9018	1042	7,500.00	KALYAN
27	02-11-2023	S DEVARAJ	20344	1094	2,500.00	BENGALURU
28	02-11-2023	DEVIDAS RAO K	1881	1656	2,000.00	MANGALURU
29	02-11-2023	MADHUMATHI SHENOY	44662	12579	2,000.00	MANGALURU
30	02-11-2023	SADASHIVA MUNCHOORI	64570	10247	1,500.00	SURATKAL
31	02-11-2023	WALTER JOY SEQUERIA	45664	10815	1,000.00	MANGALURU
32	02-11-2023	ACHUT ANANT SHANBHAG	2463	3844	2,000.00	THANE
33	02-11-2023	SUGANDHI M SHENOY	42805	8557	1,005.00	MULKY
34	02-11-2023	K GANAPATHI BHAT	15531	10426	1,000.00	PUTTUR
35	02-11-2023	JAYANTHI G BHAT	567498	206 AM	1,500.00	MANGALURU
36	02-11-2023	MANOHAR K KULKARNI	1575	1676	5,000.00	PUNE
37	02-11-2023	B K NARAYANA MURTY	24876	5476	1,500.00	MANGALURU

DONATIONS RECEIVED FOR THE MONTH - NOVEMBER 2023

38	02-11-2023	D RADHAKRISHNA NAYAK	45642	7816	1,500.00	MANGALURU
39	02-11-2023	MAXIM H MONTEIRO	13865	4371	1,500.00	MANGALURU
40	02-11-2023	N G SUDHAKAR	45125	13220	1,000.00	SURATKAL
41	02-11-2023	HARIDAS ACHAR	28525	8306	1,102.00	MANGALURU
42	03-11-2023	K P BHAT	10824	4092	1,000.00	MANGALURU
43	03-11-2023	P SRINUVAS	3320	1897	1,000.00	MANGALURU
44	03-11-2023	DIVAKAR B	33602	8904	101.00	BENGALURU
45	03-11-2023	SATHYENDR NAYAK SUJIR	23437	5580	2,000.00	MANGALURU
46	03-11-2023	B V JAYARAM	20272	2611	5,001.00	MANGALURU
47	03-11-2023	VASANTHI K	42189	9374	1,001.00	PUTTUR
48	03-11-2023	B SACHIANNDA SHETTY	22058	5595	2,447.00	MANGALURU
49	03-11-2023	RAMESH KAMATH K	8398	8049	2,500.00	MANGALURU
50	03-11-2023	R G SHENOY	1913	331	5,001.00	MANGALURU
51	03-11-2023	PRAKASH KAMATH	48593	11824	2,000.00	MANGALURU
52	03-11-2023	RAJENDRA PAI	39117	9980	1,500.00	MANGALURU
53	03-11-2023	K GANESH PAI	28205	10069	3,000.00	BENGALURU
54	03-11-2023	K S PRABHAKAR NAIK	15372	3911	1,000.00	MANGALURU
55	03-11-2023	AMITHA P PAI	47965	12727	1,500.00	MANGALURU
56	03-11-2023	NARAYANA	58286	12479	2,000.00	MANGALURU
57	04-11-2023	K V KAMTH	5736	1894	2,000.00	MANGALURU
58	04-11-2023	MADHUKAR K MAHALE	6169	2123	11,000.00	NASIK
59	04-11-2023	GANAPATI V PAI	2298	901	10,000.00	PUNE
60	04-11-2023	GURURAJA K	40601	7832	3,000.00	MANGALURU
61	04-11-2023	B NARASIMHA PRABHU	6361	735	1,000.00	MANGALURU
62	04-11-2023	H N PURANIK	20648	4983	2,500.00	MANGALURU
63	04-11-2023	K DAYAKAR KAMATH	13967	5333	2,501.00	MANGALURU
64	05-11-2023	AITHAPPA NAIK K	60090	12377	2,001.00	MANGALURU
65	05-11-2023	GANAPATI P SOORI	43171	8727	1,001.00	SIRSI
66	05-11-2023	MANJUNATH B BALIGA	18063	8038	2,500.00	MANGALURU
67	06-11-2023	P PUNDALIK SHENOY	7990	2223	1,000.00	MANGALURU
68	06-11-2023	NIRANJAN R SWAMI	10912	3151	5,001.00	NAVI MUBAI
69	06-11-2023	M SURESH PRABHU	7203	8039	1,000.00	MANGALURU
70	06-11-2023	M V SURESH	19958	8029	2,000.00	MANGALURU
71	06-11-2023	DINESH PRABU B	45489	12710	2,501.00	BENGALURU
72	06-11-2023	S JAYARAMAN	47826	9390	10,000.00	TAMILNADU
73	06-11-2023	PRASANTH LALYE V	2971	730	5,000.00	PUNE
74	06-11-2023	YASHAVANTHA RAO M G	41819	12816	2,000.00	MANGALURU
75	07-11-2023	K VENKATESH RAO	17368	1144	5,000.00	BENGALURU
76	07-11-2023	LAXMAN R KAMATH	15686	3361	1,001.00	GOA
77	07-11-2023	B S SHETTY	22070	13788	2,000.00	MANGALURU

DONATIONS RECEIVED FOR THE MONTH - NOVEMBER 2023

78	07-11-2023	M NAGENDRA BHAT	6834	8037	2,500.00	MANGALURU
79	07-11-2023	H M NAYAK	5623	1116	5,000.00	MANGALURU
80	07-11-2023	GERALD MONTEIRO	8793	3891	2,000.00	MANGALURU
81	07-11-2023	SAMPATH KUMAR M G	6753	795	1,505.00	BENGALURU
82	07-11-2023	JOHN ISAC CORDA	31525	10070	1,500.00	MANGALURU
83	08-11-2023	P R L ACHAR	53980	13893	1,000.00	MANGALURU
84	08-11-2023	UMESH P PAI	2824	3649	3,000.00	MANGALURU
85	08-11-2023	M G PENDSE	6189	2881	11,000.00	PUNE
86	08-11-2023	SURESH B SHETH	13633	2182	7,948.00	BENGALURU
87	08-11-2023	MUKUND S WAKNIS	11921	666	3,240.00	PUNE
88	08-11-2023	WILLIAM D ALEIDA	20353	4524	2,000.00	MANGALURU
89	09-11-2023	U M SHENOY	9316	1211	1,500.00	MANGALURU
90	09-11-2023	M MOHANDAS	42170	10401	1,000.00	MANGALURU
91	09-11-2023	PEJAVAR KRISHNA RAO	14785	7116	5,000.00	MANGALURU
92	09-11-2023	T GOPINATH SHENOY	5220	3766	5,000.00	MANGALURU
93	09-11-2023	SRINIVAS SHENOY	6588	9767	1,500.00	MANGALURU
94	09-11-2023	LYNETTE PINTO	32139	11148	1,000.00	MANGALURU
95	10-11-2023	GANESH BHAKTHA	12290	5215	2,000.00	MANGALURU
96	10-11-2023	B PANDURANGA NAYAK	6016	2050	5,000.00	MANIPAL
97	10-11-2023	K BALAKRISHNA UDUPA	13684	2046	4,000.00	SALIGRAMA
98	10-11-2023	M PUNDALIKA BHAT	1630	742	3,000.00	MANGALURU
99	10-11-2023	G K S UPADHYAY	17346	3245	2,000.00	UDUPI
100	11-11-2023	VENKATACHALAM S S	8701	1460	1,001.00	CHENNAI
101	11-11-2023	C S PAI	1534	707	5,000.00	MANGALURU
102	12-11-2023	G LAXMINARYAN PAI	1116	1051	5,000.00	MUMBAI
103	12-11-2023	CHANDRESH V BHATT	43556	11851	3,000.00	MUMBAI
104	13-11-2023	BANTWAL VAMAN BHAT	6968	1402	2,005.00	BANTWAL
105	13-11-2023	M M BHAKTHA	136181	13882	2,000.00	MANGALORE
106	13-11-2023	VASUNDHARA DAS	23786	5766	2,000.00	MANGALURU
107	13-11-2023	R K NARGUND	1786	681	1,000.00	BENGALURU
108	14-11-2023	J A LEWIS	42750	12718	1,001.00	BENGALURU
109	14-11-2023	LAXMAN G	17180	2902	1,001.00	MYSURU
110	14-11-2023	C B PRABHAKAR	19964	4260	5,001.00	BENGALURU
111	14-11-2023	RAMA KRISHNA C	36036	5752	1,000.00	BENGALURU
112	14-11-2023	R A VERMANI	5850	4595	2,100.00	BENGALURU
113	14-11-2023	MURALIDHAR PAI	16718	4407	1,555.00	BENGALURU
114	14-11-2023	KASTURI R	12232	4188	500	BENGALURU
115	14-11-2023	SAVITHRI SRIDHAR	37443	11556	1,000.00	MYSURU
116	14-11-2023	SUNIL KUMAR AMBASTHA	45177	10937	1,000.00	BENGALURU
117	14-11-2023	K V NANDKISHORE	30162	3364	2,000.00	BENGALURU

DONATIONS RECEIVED FOR THE MONTH - NOVEMBER 2023

118	14-11-2023	VEERANNA BILIANGADI	42514	8214	5,000.00	HUBBALLI
119	15-11-2023	RAJA SHEKAR S	23808	7035	1,000.00	BENGALURU
120	15-11-2023	RAJAGOPALAN K	3038	1999	5,000.00	BENGALURU
121	15-11-2023	K V SRINIVASLU RAJU	6179	13818	3,000.00	BENGALURU
122	15-11-2023	S KAMALA	45041	8804	3,000.00	NAGARAM
123	15-11-2023	SADANANDA	34802	9435	1,001.00	MANGALURU
124	15-11-2023	GOPALASWAMY B A	7226	3838	5,000.00	BENGALURU
125	15-11-2023	JAYACHANDRA PAI K	29889	4515	2,500.00	BENGALURU
126	15-11-2023	B M PRABHU	1581	2044	10,000.00	BENGALURU
127	15-11-2023	N THILAGAM	36166	10547	3,000.00	SECUNDERABAD
128	15-11-2023	VASUNDHARA B KUMAR	9924	1518	5,000.00	BENGALURU
129	16-11-2023	K S SHENOY	9293	2734	5,000.00	BENGALURU
130	16-11-2023	GOPALAKRISHNA KOLPE	1625	714	2,005.00	UDUPI
131	16-11-2023	SUDHAKAR SHENOY	9293	2734	2,500.00	BENGALURU
132	16-11-2023	N N BHANDARKAR	1882	1688	5,000.00	HUBBALLI
133	16-11-2023	PANDURANG N GOGGI	5919	2653	5,000.00	PUNE
134	16-11-2023	JAGANNATH YEOLE	7570	1802	5,000.00	PUNE
135	16-11-2023	SRINIVAS GUPTA K R	13326	3993	1,001.00	BENGALURU
136	16-11-2023	PARTHASARATHY V	8111	2316	1,001.00	BENGALURU
137	16-11-2023	MOOLKY MANJUNATH SHENOY	5654	2245	4,601.00	BENGALURU
138	17-11-2023	B E ALVARES	5755	9346	5,000.00	BENGALURU
139	17-11-2023	MEENA SUBRAMANIAN	21285	6280	5,000.00	MUMBAI
140	17-11-2023	DATTATRAY SHANKAR BHAT JOSHI	1498	1540	8,000.00	DHARWAD
141	18-11-2023	H M D KAMATH	1982	1320	10,000.00	PUNE
142	18-11-2023	K S SHENOY	1186	1830	7,500.00	PUNE
143	20-11-2023	NARAYAN S	8186	4356	5,000.00	BENGALURU
144	20-11-2023	M SRIKANTHA BHAT	6214	1370	1,500.00	BENGALURU
145	20-11-2023	M B PRAHALAD	7859	3347	5,000.00	BENGALURU
146	20-11-2023	VENKATA RAO J	9422	2085	1,000.00	HYDERABAD
147	20-11-2023	SRIDHARA S P	42777	6764	2,000.00	BENGALURU
148	20-11-2023	SADASHIVA RAO P	2536	967	10,000.00	BENGALURU
149	20-11-2023	K L NARASIMHAN	8304	1812	5,000.00	BENGALURU
150	20-11-2023	MARIA MOEEN KHWAJA	25049	2967	5,000.00	MUMBAI
151	20-11-2023	KARKALA SHRIMANDHARA HEGDE	9037	13902	1,000.00	MANGALORE
152	20-11-2023	K DORAISWAMY	24476	6510	10,000.00	COIMBATORE
153	20-11-2023	VISHNUDAS SHARMA PADUBIDRI	8589	3893	4,000.00	MANGALURU
154	20-11-2023	RAMAMANI K R	9936	1450	5,000.00	BENGALURU
155	21-11-2023	RAMDAS NAYAK	9793	3171	1,000.00	UDUPI
156	21-11-2023	K RAMACHANDRA KARKERA	18067	5189	1,000.00	MANGALURU
157	21-11-2023	SURESH P DESAI	7542	4343	1,000.00	MUMBAI

DONATIONS RECEIVED FOR THE MONTH - NOVEMBER 2023						
158	22-11-2023	SURESH P DESAI	7542	4343	7,900.00	MUMBAI
159	22-11-2023	VASANTH KUMAR RAO	11522	3729	1,111.00	MANGALURU
160	24-11-2023	WALTER F SEQUEIRA	12352	9531	5,000.00	MUMBAI
161	24-11-2023	G S CHAUDHARY	12678	2183	5,000.00	PUNE
162	24-11-2023	SUNDAR M	26905	2122	10,000.00	BENGALURU
163	27-11-2023	VILAS VISHWANATH MAHALE	146948	11871	4,000.00	DHARWAD
164	27-11-2023	VISWANATHAN M S	18612	7547	1,000.00	BENGALURU
165	27-11-2023	DEVAKUMAR L M V	5627	881	5,000.00	VELLORE
166	27-11-2023	YASHODA NAGARAJ	32377	6881	2,000.00	BENGALURU
167	28-11-2023	MAHABALA SHERUGAR	15465	4847	1,000.00	UDUPI
168	28-11-2023	ASHOK RASIK KALE	8364	1680	7,500.00	MUMBAI
169	29-11-2023	C R NARENDRA VARMA	45355	10006	2,000.00	HYDERABAD
170	29-11-2023	H J KHOBRAGADE	15580	3088	5,000.00	MUMBAI
171	29-11-2023	B RAVINDRA SHENOY	3322	1238	5,000.00	MANGALURU
172	29-11-2023	SURYANARAYANAN S	9563	2643	2,000.00	BENGALURU
173	30-11-2023	MANBODH MAJHI	18449	10008	1,000.00	ROURKELA
174	20-11-2023	BY CLEARING-PNB-MUMBAI			5,000.00	MUMBAI
175	20-11-2023	S R HEMANTH			3,000.00	
176	26-11-2023	SAMPATH K			2,000.00	
TOTAL					534765	

We could not ascertain the details of the last three entries. Members who have remitted these amounts, please do confirm the entries either through our e-mail or WhatsApp: 9448453170

RECEIPTS & PAYMENTS FOR THE MONTH OF NOVEMBER 2023

CBROA Welfare Schemes	November 2023	Since 01-04-2023 To 31-10-2023	Total
A) Donations— 176 Donors	5,34,765.00	6,51,307.70	11,86,072.70
B) Medical Relief— 4 beneficiaries	54,600.00	6,38,500.00	6,93,100.00
C) Death Relief—6 beneficiaries	45,000.00	3,37,500.00	3,82,500.00
NET TOTAL (A-B-C)	4,35,165.00	-3,24,692.30	1,10,472.70

PHOTO GALLERY



ANDHRA 11-11-2023



ANDHRA 11-11-2023



ANDHRA 20-11-2023



ANDHRA 20-22-2023



BELAGAVI 22-10-2023



BELAGAVI 22-10-2023



DEHRADUN 01-10-2023



DEHRADUN 01-10-2023



INDORE 20-11-2023



INDORE 20-11-2023



MANGALURU 15-11-2023



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