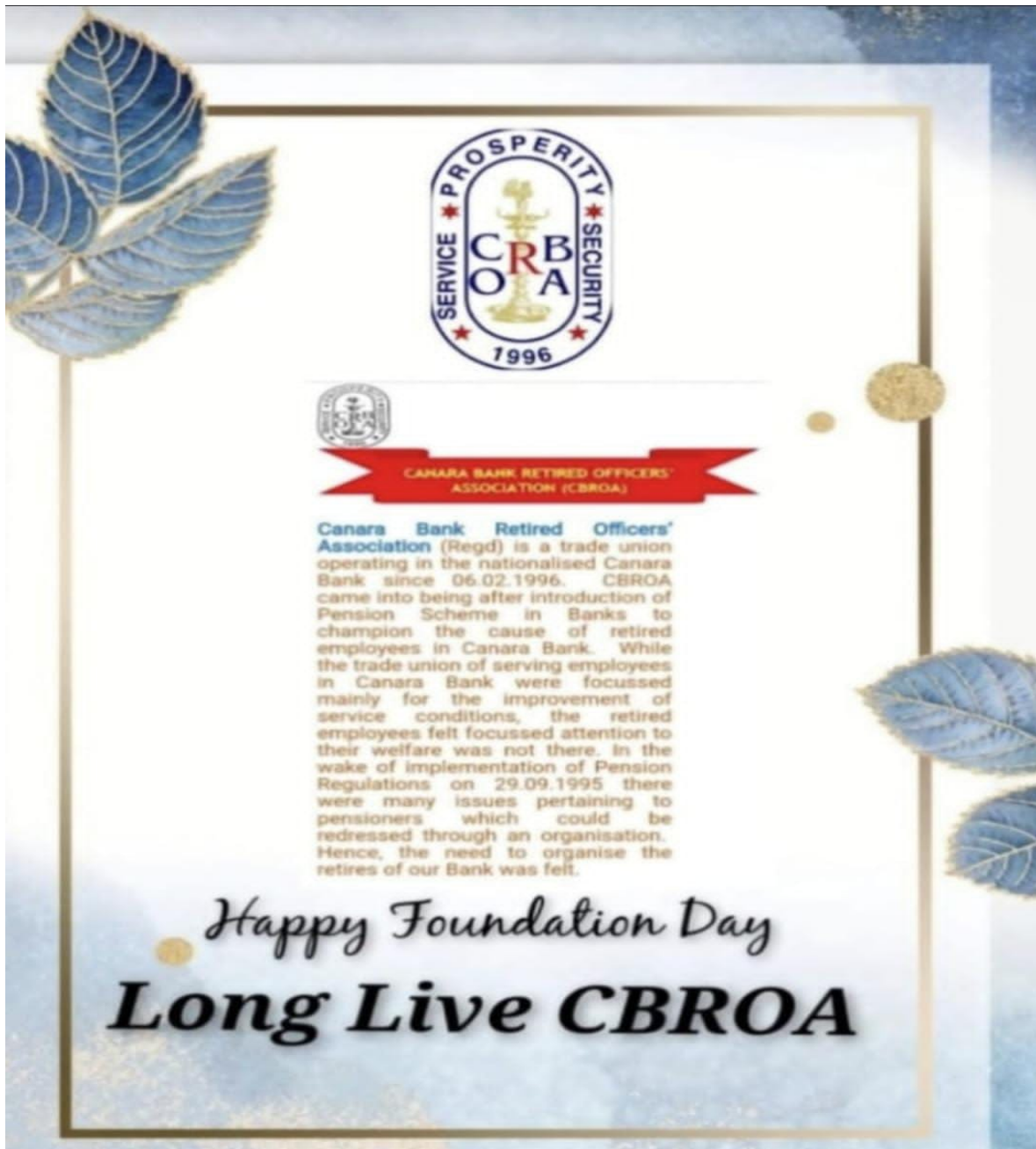


CBROA NEWS LETTER

FOUNDATION DAY ISSUE

FEBRUARY 2024





CBROA News Letter

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



FEBRUARY 2024 FROM THE DESK OF GENERAL SECRETARY



28th Foundation Day of CBROA....

Today, 6th February 2024 is the 28th Foundation Day of our beloved CBROA. I feel honoured and privileged to be the General Secretary of this great organisation at this juncture. I would like to reminisce the glorious path tread by CBROA during the last 28 years.... CBROA came into being on 6.02.1996 after introduction of Pension Scheme in Banks to champion the cause of retired employees in Canara Bank. While the trade union of serving employees in Canara Bank was focused mainly for the improvement of service conditions, the retired employees felt the need for focused attention of their issues. In the wake of implementation of Pension Regulations on 29.09.1995 there were many issues pertaining to pensioners which could be redressed through an

organisation. Hence, the need to organise the retirees of our Bank was felt. The erstwhile leaders of Canara Bank Officers' Association (CBOA) having felt the pulse of retired employees decided to organise the retired employees under the aegis of CBOA and founded **Canara Bank Retired Officers' Association** with the aim and object of protecting the interest of the retired bank employees in Canara Bank. Sri.B Sudhakar Shetty then General Secretary of CBOA played a key role in forming and giving the Association a concrete shape.

All India Bank Pensioners' and Retirees Confederation (AIBPARC) was formed on 12.03.2012 in its foundation Conference held at Nagpur. Canara Bank Retired Officers' Association is now one of the proud contingents of AIBPARC which has

grown in strength and stature in a short span of time. Now CBROA is the largest Retired Officers' trade union in Canara Bank. Canara Bank Retired Officers' Association with the vanguard support of Canara Bank Officers' Association has been able to prevail upon our Canara Bank to extend the following benefits. a) Issue of Identity Cards to Retired Officers b) Reimbursement of Medical Expenses c) Waiver of Processing Charges d) Issue of Identity Cards to SVRS optees e) Extension of additional 1% interest on Retirees Deposits f) Extension of Holiday Home facility g) Permission to open Joint Account with spouse for Pension Account h) Loan to Pensioners i) Engaging retired officers as Inspecting Officers(Field), Inquiring Authority, Faculty Members, Recovery Agents, Direct Selling Agents (DSA), etc. j) Reimbursement of Medical Expenses to family pensioners k) Payment of additional ex-gratia to pensioners and family pensioners to pre 01.01.1986 retirees. l) Creation of structured bilateral forum for redressal of Pensioners' Grievances at periodical intervals. Canara Bank is the first Bank in the entire Banking Industry to create a structured forum for redressal of pensioners' grievances by holding Meetings with the representatives of CBROA at regular intervals. The Top Office bearers of CBROA will be calling on the Executives at Head Office regularly to sort out some of the grievances of the pensioners/retirees. Ever since CBROA has been formed, the CBROA has been involving itself in ameliorating the grievances of retired employees, be it defending the beleaguered retired officers in disciplinary actions, helping them in drafting suitable replies to the memos issued, extending financial assistance in the form of death relief, reimbursement of hospitalisation expenses,

welfare measures, settlement of grievances regarding IBA Medical Insurance in co-ordination with Bank, TPA and Insurance Company.

Apart from the above benefits/achievements which are secured from our Bank, CBROA has been spearheading the cause of retirees by taking up the major issues like, Improvement in Family Pension, 100% DA neutralisation of pre-Nov 2002 retirees, Pension option to resignees, pension updation and affordable group medical scheme for retirees. Out of the above issues, 3 issues viz., Improvement in family pension, 100% DA neutralisation, pension option to resignees have been resolved. CBROA is still fighting for decent pension updation and affordable medical insurance scheme through our apex organisation AIBPARC.

Friends, as on today the cumulative membership of CBROA is 14374, the active membership is at 11955. We have a huge challenge in the coming days to increase our membership. You are aware that the total retired officers in Canara Bank is around 32000 out of which around 12000 belong to e-Syndicate Bank, where majority of them are part of another retirees organisation. Though, we are enrolling e-syndicate officers who have retired after amalgamation to our fold, still many retired officers both from Canara Bank as well as E-syndicate are non-members. Hence, we need to focus on these retirees and bring them into our fold. **Recently, CBROA has facilitated our members to opt for SBI Super Top policy floated by K M Dastur Company. Many non-members have utilised our facility and used our link to subscribe for the super top up policy. I call upon all these non-members to become members of CBROA in order to have uninterrupted service from us.**

You are all aware that CBROA has passed a resolution in the General Body meeting held at Mysuru on 10th and 11th April 2023 to bring all the family pensioners as well as the spouses of our members to the fold of CBROA by enrolling them as **Associate Members**. The idea behind organising the family pensioner and potential family pensioners is to inculcate a spirit of cooperation, **one for all and all for one!** While we are extending assistance to the spouse of the deceased, in most of the cases, women, we noticed that after the demise of their husband, were forlorn and left uncared. They had to run from pillar to post to submit their family pension applications and get their family pension. Though they were free to seek the help of CBROA, they were not adequately informed of the role played by the CBROA in helping the retired bank officers' community. Many of them were not even aware of Family Pension, procedure, etc. Approaching the branches, was found unhelpful. Either they were asked to come again or approach the Pension Fund.

Hence, the CBROA has rightly resolved to bring the family pensioners and spouse of our members under their umbrella in order to give them feedback about organisational affairs, communicate with them in submitting Life

Certificates, arranging Life Certificate camps at centres where adequate of number of pensioners are concentrated, and such other services.

During the last 9 months, we could enroll about 2600 associate members and still we have a very long way to go. We request you to join hands with CBROA in this noble endeavour and enroll your spouse as an Associate Member. (If not already done). Also, we request you to spread the message among all **family pensioners** and bring them to our fold.

During the last 10 months, we could secure couple of benefits from our Bank, like increase in medical reimbursement scheme under staff welfare measures and also enhancement in concession on locker rent. We are taking couple of other issues like improvement in group medical insurance scheme, reduction of interest on pension loans with the Bank. We hope to resolve these issues with the help of our parent organisation CBOA.

With warm Greetings,

J S Jagadeesh
General Secretary
06.02.2024

**A leader is best when
people barely know
he exists, when his
work is done, his aim
fulfilled, they will say:
we did it ourselves.**

—LAO TZU

RD



CIRCULAR NO.	GIST OF THE CIRCULAR
1/2024 (11/01/2024)	<p>“Dharna” of Bank Pensioners & Retirees at Jantar Mantar, Delhi on 22nd February, 2024 (subject to Police permission) under the banner of CBPRO demanding implementation of Updation of Pension and computation of Special Allowance for calculation of Pension.</p> <p>https://www.aibprc.co.in/pdf/circularno_1-24.pdf</p>
2/2024 (14/01/2024)	<p>Notice is hereby given to all the members of the Governing Council, State Secretaries, Special Invitees and Advisors that a meeting of the Governing Council of AIBPARC will be held at Delhi on the following dates and time to transact the under noted agenda items:</p> <p>https://www.aibprc.co.in/pdf/circularno_2-24.pdf</p>
3/2024 (15/01/2024)	<p>One more option for the “Resignees” to join the Pension Scheme.</p> <p>https://www.aibprc.co.in/pdf/circularno_3-24.pdf</p>
4/2024 (19/01/2024)	<p>Interest of Pensioners of Private Sector Banks and Banks taken over by Private and Foreign Banks need protection.</p> <p>https://www.aibprc.co.in/pdf/circularno_4-24.pdf</p>
5/2024 (21/01/2024)	<p>Non-- extension of the benefits of improved Family Pension and 100% DA neutralization to the pre--November,2002 Retirees of erstwhile Bank of Rajasthan Ltd since merged with ICICI Bank.</p> <p>https://www.aibprc.co.in/pdf/circularno_5-24.pdf</p>
6/2024 (23/01/2024)	<p>"DHARNA" at the call of CBPRO Constituents at Jantar Mantar, Delhi on 22nd February, 2024 (From 10 am onwards) to make a full- throated demand for Pension Updation, for Computation of Special Allowance for calculation of Pension and Gratuity, for Health Insurance/Comprehensive Health Scheme at affordable cost and for getting Consultative Status for Bank Pensioners and Retirees Organisations.</p> <p>https://www.aibprc.co.in/pdf/circularno_6-24.pdf</p>
7/2024 (24/01/2024)	<p>Bank of Baroda Retired Officers Association (BOBROA) joins AIBPARC as Affiliate.</p> <p>https://www.aibprc.co.in/pdf/circularno_7-24.pdf</p>
8/2024 (31/01/2024)	<p>A gentle reminder to all Affiliates and constituents of CBPRO about the tasks to be done to make the Dharna programme of 22nd February, 2024 at Jantar Mantar, Delhi a massive success.</p> <p>https://www.aibprc.co.in/pdf/circularno_8-24.pdf</p>



CASH MANAGEMENT & SAFE DEPOSIT LOCKER SECTION OPERATIONS WING HEAD OFFICE ANNEX : MANIPAL	IG No. : IC/67/2024 Date : 03/02/2024
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SUB: ENHANCEMENT OF LOCKER RENT CONCESSION TO STAFF/EX-STAFF MEMBERS OF THE BANK

SYNOPSIS

Enhancement of concession on locker rentals to the Staff/ Ex Staff members of the Bank from existing concession rate of 25% to 50% on *Small /Medium* Locker types

Locker Business is an area of Non-Interest Income. Recovery of Locker Rent on time and letting out Vacant Lockers for income generation are vital in Locker Management. Branches and RO/Cos are requested to gear up action for letting out Vacant Lockers to achieve the desired results for the Bank. There are many vacant lockers available in most of the Branches and Bank as a whole vacancy is hovering around 15% out of which 85% falls under Small Lockers. By letting these vacant lockers Branches can earn/increase yearly non-interest income.

We are pleased to inform that Bank has enhanced the Concession on locker rentals for **Small/Medium** type lockers to the Staff and Ex Staff members from the existing rate of 25% to 50% on the prevalent locker rentals.

Existing guidelines (IC 207/2023)	Modified guidelines	Remarks
Employees/Ex-employees are eligible for 25% concession on rent payable on locker hired w.e.f. 1st April 2020.	Employees/Ex -employees are eligible for 50% concession on rent for Small and Medium Lockers w.e.f. 1st April 2024. However, there is no change in existing concession of 25% on Large and Very Large Lockers.	All other existing guidelines relating to concession remain unchanged.

The Staff/Ex Staff, being part and parcel of Banks growth and profitability, in order to motivate and incentivise them as our Brand Ambassadors, Bank has enhanced the concession of 50% to them.

All the Staff members are requested to utilize and motivate the Ex-staff to avail Locker facility from the Bank.

**RAKESH NAINWAL
GENERAL MANAGER**

To: All the Branches/ Offices

Internal

DA PAYABLE TO PENSIONERS W.E.F. 01/02/2024

Dear Comrades,

Bank Pensioners DA rates applicable w.e.f. 1st Feb 2024 (Increase over previous rates 61 slabs)

Retired prior to 01-11-1992	Up to Basic Pension 1250 1427.77 % + Rs800	1251-2000 1427.77 % + Rs450	Above 2000 1427.77 %
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Retired after 01-11-1992 upto 31-03-1998	Up to Basic Pension 2400 697.90 % +Rs800	2401-3850 697.90 % +Rs450	Above 3850 697.90 %
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Retired after 01-04-1998 upto 31-10-2002	Up to Basic Pension 3550 446.40 % + Rs800	3551-5650 446.40 % + Rs450	Above 5650 446.40 %
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Retired on or after 1.11.2002 - On entire Basic Pension 307.62% (increase 10.98%)
 Retired on or after 1.11.2007 - On entire Basic Pension 235.80% (increase 9.15%)
 Retired on or after 1.11.2012 - On entire Basic Pension 117.10% (increase 6.10%)
 Retired on or after 1.11.2017 - On entire Basic Pension 48.51% (increase 4.27%)



REGIONAL ROUNDUP

COIMBATORE.

We are glad to inform you the General members MEETING of CBROA of Coimbatore, Erode, Pollachi, Udumalpet, Tirupur, Nilgris and Palghat was held at Hotel City Tower Coimbatore on 7.1.24 (Sunday,). The meeting was held with huge gathering of more than 145 members record brake.



Sri J S Jagadeesh, our General Secretary inaugurated the Medical Checkup Camp for all our members before the commencement of General Meeting. Our Vice President, Sri E Sampath Kumar which was presided over by Mr.M.V.Balasubramaniam, Retired DGM. Guest of Honour of the meeting was our GS Sri Jagadeesh. The meeting started with Prayer and self introduction of all members. Welcome address by Mr.Parameswaran, Asst General Secretary.

General secretary. Mr.Jagdeesh made a elaborate speech covering all points pertaining to Association matters, IBA insurance and SBI Insurance, updation of Pension, ex-gratia bipartite matters, legal



matters, Association activities, Associate membership matters and various matters related to pensioners. He also clarified all various points raised by members. Mr.Unnikrishnan, RS from Palghat attended the meeting and briefed the CBROA activities of Palghat area.



Dr.Mahendran, MD, who was selected by TIMES GROUP as Best Human helping Doctor has been hounoured by CBROA. He is regularly helping CBROA, Coimbatore Region in conducting the medical camp for members. Thanking CBROA for felicitating him, Dr Mahendran spoke on how to live a healthy and happy life without medicine and life style and food changes.

75 plus senior citizens were honoured by our General Secretary.

New Year 2024 celebrations were organized with Cake cuttings and sweets distributed to all members. . Lucky draw for participants conducted and distributed prizes. Further it is resolved to conduct members tour for sightseeing places and get together party on a later date.

The meeting ended with vote of thanks by Doraiswamy DGS and rendition of National Anthem .

Finally Good Lunch was arranged for all members

Mr.Unnikrishnan, RS from Palghat attended the meeting and briefed the CBROA activities of Palghat area.

DEHRADUN

On 26.01 .2024, we with our 7 retirees attended and participated in the Great occasion, the Celebration of Republic day at Regional Office Dehradun as we were specially invited.



Executives at RO also honored our senior friend Mr. SURINDER SINGH SUKHIJA ji by presenting memento with love and affection.

DELHI

Today ON 1ST of January 2024, members of Team Delhi visited our Circle Office and

greeted Happy New Year to the Circle Head GM Sri Rajesh Kumar Singh ji, DGM Sri Rajni Kant Ji, Sri Arun Kumar ji, and Sri Abhay Kumar Malviya Ji. We discussed with our Circle Head about retirees issues and urged to depute one officer to attend the retirees issues. He took the suggestion very positively and informed he will depute Sr Manager HRM section, Mr. Gaurav Piplani to address the issues concerning Retirees. Our Circle head said that the Retired Officers are our Bank's Brand Ambassador and would like to have meeting with retired officers.



Same day, Team Delhi Visited RO South, RO Central, RO West, RO North and RO New Delhi and wished New Year greetings to RO Heads and other executives. RO Heads welcomed the Team and requested to help in improving bank business and also said to come forward and participate in the CO/RO Activities. We informed that Delhi

CBROA Members will willingly participate wholeheartedly in such CSR Activities.

GUNTUR

We have conducted January 2024 monthly meeting at 11. 00 am on 23/01/24 Tuesday at the residence of Sri K Radha Krishna Murthy garu. He has invited the members. Sri R Lingamurthy presided over and appealed to continue this type of meeting to promote mental and physical strength of the members. Sri K Seetha Ramaiah, RS and Sri B Narisi Reddy have initiated the discussions on XII BPS and proposed benefits to our retirees and all the members actively participated. It was discussed to chalk out a plan to enroll of E-Syn members to our fold. In a meeting, we have properly planned more representation from Guntur and around places to attend CBROA Vijayawada meet on 28/01/2024 where GS of CBROA and CBOA will be attending. Sri G Laxmi Reddy has initiated discussion on medical check up and other related matters.



Smt T Revathi, AM has addressed to extend support to coordinate the AMs. Sri Rajaratnam has invited the members to attend February Monthly Meet at his residence. Smt K Sri Vani proposed a vote of thanks. We are happy to inform during this month, we have secured One LM from Sri Y Balakrishna (516127) and AMs from Smt Rachakonda Padmini and Smt J Neeraja Lakshmi. 31 members including 4 AM from Guntur, Mangalagiri, Tenali,

Chilakaluripet and Chirala attended the meeting conducted at CBROA Vijayawada on 28/01/24. Our members actively participated. Smt T Revathi, AM, has addressed in the meeting

JHARKAND

CBROA, Jharkhand Region organised a picnic at Patratu Dam, Ranchi on 30/01/2024. The location is about 50 km away from Ranchi. A beautiful venue for occasional outing. A huge dam with a big water reservoir attracts persons of all age. Its beauty arrests both sight and sense.



The picnic was participated by as many as 15 persons, including ladies. All family members had nice time there. We all had speed boat rides, reliving our young age days. The ride was so thrilling and worth enjoying indeed. The participants had snacks, dhokla, fruits, paani puri as part of enjoyment. Further, we celebrated birthday of Sri RP Chaudhary, in presence of family and friends. Bouquet is presented to Sri RP Chaudhary. And cake is distributed. It was maiden picnic of the Jharkhand Region. All appreciated the idea, initiative and the venue, of the picnic. The idea of get-together matched the motto of the Region ie "coming together and knowing one another better". It is relevant to mention here that our three friends from Hazaribagh Dist were also to join. But, for some compelling reason, they could not. G K Sinha thanked

the participants for attending and making the first get-together a grand success.



CBROA, Jharkhand Region conducted its monthly meeting on 31/01/2024.

Sri GK Sinha, Reg Secy welcomed all to the meeting. He talked about major activities of the Region. There are encouraging developments in the Region.

A separate Dist. "Hazaribagh Dist" is created for better organizational activities in the Region. This will also help better membership drive. Sri Sinha advised that we would create separate districts at Jamshedpur as well as at Dhanbad. The Region has been working together to execute its motto of "coming together and knowing one another better". Regular meetings, birthday greetings in person, picnics are some steps towards the Region's motto.

Sri G K Sinha hoped better involvement of the members in the Region. Also, pace of increasing members in the Region has to be geared up.

Sri Hemant Kumar, senior most leader of Region's erstwhile CBOA, also shared his feelings. He wished that all retirees should come closure, for quality life. Most of the children are on their job at different locations, away from the retirees. So each retiree is a close relative for other retirees. We all have to look after one another.

Further, Sri RP Chaudhary, CC member, spoke about better membership drive. He put thrust on increasing Associate members also. Three new Associate members were enrolled, during the meeting. Forms are collected. Sri RP Chaudhary emphasised the need of Associate membership. Sri DP Shah also addressed and elaborated that the lady participants / Associate members that their involvement in the CBROA would help them. They need to be aware of latest developments in the Organization. They must know how to proceed in case of any eventuality. Suggestions were well taken. Sri Jawahar Lal recited some touching (self composed) poems relevant for the retirees. Sri Mandalik Tiwari also put his views regarding CBROA, Jharkhand Region.

Further, all the lady participants introduced themselves. They spoke and showed interests in CBROA activities as Associate members. Thus, the meeting was attended by primary as well as Associate members. The meeting concluded with vote of thanks proposed by Sri DP Shah.

KOLKATA

A Regional Committee meeting of Kolkata is conducted on 23th January 2024 at CBOA guest house at Mahim Haldar Street, Kolkata. The meeting was Presided over by Sri Bhuban Chandra Pramanik, Regional Chairman. One minute silence was observed for those who passed away recently.



Sri Prabir Chakraborty, Regional Secretary, narrated the details of regional activities including membership and associate membership position. He expressed his satisfaction on enrollment of new membership and associate membership. Regarding Membership he informed the house that our achievement is 100% and till date our total number of Associate membership is 82 and our drive for Associate membership will continue. Sri Asit Ranjan Rakshit narrated in detail the issue of Pension Updation, ex-gratia and informed the members about the Dharna Program at Jantar Mantar, Delhi at the leadership of CBPRO and AIBPARC. In the meeting it was decided to organise a picnic for members, Associate members and their family will be arranged on 11.02.2024. The meeting was attended by 20 and concluded with vote of thanks.

MANGALORE

GIST OF WEEKLY MEETINGS HELD IN JANUARY 2024.

03.01.2024 Mr A N Krishnamurthy, President of CBROA, attended. Mr Ramesh Naik, OGS of CBOA distributed Bank's calendar. He assured all assistance to CBROA. Mr A N Krishnamurthy explained in detail developments concerning retirees. 10.01.2024 House appreciated Mr Denis Rodrigues completing his PhD. Problems of CanCard FTV debit was discussed. Information on "Vayah Vikas" was shared.

17.01.2024 80th birthday of Mr K Shantharam Kudva celebrated. Details of Picnic to be conducted on 28th was shared.

24.01.2024 DK District Ex Servicemen's Association invited CBROA for function on 28.01.2024. A J Hospital officials made presentation regarding facilities available for Seniors in their hospital.



31.01.2024 Feed back on a very successful Picnic held on 28.01.2024 to Ishwaramangala temple and Madavu Farm. Support to Bank's call for Savings Bank account campaign was sought. MASCA sports meet and cultural festival invitation given.

MUMBAI

On 13/01/2024, Sri P R Bhalerao, Mr.Ravi Kamath, CC and Mr Milind Shringarpure - Active member of CBROA felicitated Shri K. D. Nellikari Staff no 7507. at his residence



on his attaining 75 years of age. He is born on 18/05/1948.He joined the bank on

17/03/1969 at our Dadar branch .Thereafter, though he has branch experience, he has mostly served in ID & administrative set up. He worked and retired as Senior Manager, on 31/05/2008 from Nariman Point branch on superannuation. We wish him a very happy, healthy and peaceful retired life . We thank him for his nice gesture of donating Rs 7500/- to CBROA Welfare fund .



On 31st Jan.2024, we have felicitated Mr Narendra A Vora(Staff no 8978) on his attaining 75 years of age on 27/10/2021.He joined the bank on 9/11/1970 at Kalabadevi branch and after working in various branches in Mumbai Circle and Thousand Light branch in Chennai circle ,retired from the Girgaon branch on 31/03/2001under SVRS. On this occasion Mr Ravi Kamath (c c member)and other activists Mr D C Painter,Mr S B Pawar and Mr Y R Kamath were also present. CBROA wishes him a very happy, healthy and peaceful retired life. CBROA thanks him for his donation to the welfare fund.

MYSURU

CBROA Mysore Region held a meeting on 29.1.2024 at Bankers' Recreation Club, Bogadhi, Mysore. The meeting was presided over by Mr. K. A. Khan, senior

most member and activist. Shri Shivaprasad, DGS extended a warm welcome. This being the first meeting of 2024, he wished all the members and their family members a Happy and Prosperous New Year. On behalf of CBROA, he extended a warm welcome to Mr. B. H. Kamath, who has recently joined CBROA after taking VRS. Mr. Kamath shared his feelings. Further, the DGS apprised about various developments at the industry level regarding pension updation, ex-gratia payment etc. However, quantum and other details on ex-gratia payment are yet to be concluded.



Later, an open discussion followed. Following are the gist of discussions:

1. Mr.V. Rajagopalachar complemented CBROA for implementing SBI Top-up Policy and thus helping the pensioners in getting health coverage at a reduced premium. Shri. Shivaprasad placed on record appreciation of the efforts of top office bearers, especially the General Secretary in this regard.

2. The house felt members meeting be conducted at frequent intervals and it was concluded that, barring unforeseen circumstances, the meeting shall be conducted once in two months on the second Tuesday of the month. First of such meeting to be held in March 2024. Mr. Bhaskar Murthy shared his experience in conducting bankers' meetings in Shivamogga and outlined various steps for ensuring conduct of purposeful meetings by

earmarking some of the meetings for all the family members, arranging talk by experts on various topics of interest.



3. It was suggested to explore arranging tours for members and their family members. It is tentatively decided to arrange one day tour to Shravanabelagola and Melkote. Mr. Chandrashekhar has offered to arrange for the above tour.

4. It was decided to intensify efforts for enrolling associate members and new life members. Three Associate Members were enrolled during the meet.

5. Mr. Dharma Raja urged the members to explore availing alternate medical streams like Naturooathy, Rekhi etc.

6. The house appreciated the efforts of Mr. V. Rajagopalachar in helping the pensioners to submit life certificate.

Smt. Aparjitha Ravindra delivered an interesting improptou address quoting verses from Bhagavad Geetha and Mankuthimmana Kagga and urged the members to explore Aadhyatma to help ourselves to lead the remaining life with purpose and in a peaceful manner. Mr. Puttanna and Smt. Gayathri rendered melodious songs to entertain the house. Mr. K. A. Khan, president of the meeting urged upon the members to take more interest in Association activities and requested to urge other members to attend CBROA future meetings. Mr. Chandrashekhar proposed vote of thanks. Over 40 members participated in the meeting.

On 31st of January, we have honoured Sri K M Sheshadri, Retd Manager, who completed 75 years, at his house in Mysuru. He is not able to sit on his own due to spinal card injury.

UDUPI

Monthly meeting of our region was held on 24th Jan.,24 at Syndicate towers Catholic Centre Udupi. Felicitation. Sri K Krishna Kamath LM 5422 and Sri G Damodar Rao LM 13671 were honoured on attaining 75+ years of age in the presence of 60 members and associate members. Biodata and citations were read by Sri B M Shetty and Sri Avinash chandra Hegde respectively. Office bearers and senior colleagues joined in felicitating Sri Kamath and Sri Rao.



Sri Pradeep Bhakta President of our region and other office bearers were on the dais.

Wellness Program for Older Adults: Miss Purva Malhotra MAHE doing master's in occupational therapy (neuro rehabilitation) has taken a sessions on Understanding the difficulties faced by older adults who have mild memory issues in using day to day technologies like mobile phone, washing machine etc

Members took keen interest in the session and memory screening which followed thereafter.

Sri K M Nayak narrated 3 instances how CBROA is coming to the resque of members.

In one case health insurance reimbursement claim was rejected in full

and in another case claim was settled partially. In these cases CBROA guided members for approaching the Insurance ombudsman. First case was settled by full reimbursement and in second case additional amount was settled. In a third instance wherein member received a show cause notice from bank for non claiming of Educational loan interest subsidy and bank has suffered a loss by making the payment after the customer approached banking ombudsman. This case was taken up by our association at appropriate level and was settled without imposing any penalty to the member.

Nayak told that above achievements are talking points for canvassing membership.

Sri Sudeendra Bhandari welcomed the members and proposed vote of thanks at the end. Sri Maruthi Prabhu compered the program. House thanked Sri N Umesh Bhat for sponsoring refreshments..

VELLORE

On the invitation from R.O. Vellore, our CBROA Members have participated in the Republic Day celebration on 26 01 2024 at R.O. Vellore. Sri Madhava Rao Maddu, AGM hoisted the National Flag. Sri D Michael, DM, Staff of R.O. and other Retired Staff participated in the Function.



Our Members Sri N Rajendiran, Sri P Vanarajan, Smt. V. Sumathi, Regional

Committee Member, Sri K Chandrasekhar, Sri M Dayanidhi, Sri G Panneerselvam and Sri M Rajendran participated in the Function. Some photos taken on the occasion are forwarded for information:

VIJAYAWADA

Minutes of Members Meet held at Vijayawada on 28.01.2024 We are happy to inform you all that a Members Meet held on 28.01.2024 at Canara Bank, CLDC, Vijayawada We are proud to inform you all that our beloved General Secretary Sri J S Jagadeesh, The General Secretary Sri K Ravi Kumar, CBOA and our Vice President Sri PVLN Sarma attended the meeting along with all office bearers of Vijayawada and Guntur. There are 70 plus members attended the members meet at Vijayawada. Our Assistant General Secretary Sri Mowlali Shaik welcomed the guests on to the Dias and requested Sri PVLN Sarma garu , Vice President CBROA to preside over the meeting.



The president of the Meeting Sri PVLN Sarma Garu commenced the meeting with Lighting of Lamp and paid homage to our founder of our Canara Bank Sri Ammambal Subba Rao pai. Sri PVLN Sarma ji called for a minute silence in memory of departed colleagues in the recent past. All the members were very happy to witness and listen to the General Secretaries of CBROA

and CBOA. Sri J S Jagadeesh ji has covered all the latest developments including the evolution of CBROA, the parental relationship between CBOA & CBROA, 100% DA Neutralization, Revision in Family Pension, Pension Option to Resignees, Consolidation of CBROA LIFE and Associate Membership, Canvass for Non members LIFE membership, Donations to CBROA Welfare fund, Welfare measures to our Members, Ex gratia along with Pension Updation.



Further he requested the CBOA General Secretary to look into and support the retiree fraternity in the matter of Affordable Health Insurance scheme with reduced Health Insurance Premium, support in consolidation of CBROA membership strength, Concession in Locker Rent for Retirees, Concessional or Free ROI on Pension Loan availed for the purpose of



remittance of Health Insurance premium etc.,. The General Secretary of CBOA Sri K Ravi Kumar addressed the members and praised the retirees efforts in building the Institution and stood like a Back Bone of the institution. The CBOA shall play the role of Parent as well as children to the CBROA and shared about the latest developments on Pension Updation, Bipartite settlement, Staff welfare measures to the retirees, and a big assurance with regard to having a uniform / single Group Health Insurance policy for existing and retired staff members in order to reduce the Premium. He assured the members that the concession in Locker Rent, Concessional ROI on Pension Loans will be implemented very soon. We have felicitated both the General Secretaries Sri J S Jagadeesh ji and Sri K Ravi Kumar, Sri Ramaprasad Vice President CBOA and Sri PVLN Sarma Vice President. We have felicitated our Senior Member Sri Bh.Nageswara Rao, Staff NO 22953 who completed 75 Years of age as at 08.01.2024. The meeting was concluded after felicitation to our beloved Top office bearers with lots of High hopes in future by achieving the Demands for the Pensioners and working officers community. Our Office Bearers Sri M Jayaraju CC Member, Vijayawada, Sri B Narisi Reddy, CC Member Guntur, Sri M Nagaraju, Regional Secretary, Vijayawada and Sri Katta Sitaramaiah Regional Secretary Guntur also participated and are instrumental in making the members meet a Grand Success. Sri Katta Sitaramaiah garu proposed a Vote of Thanks.

**CANARA BANK RETIRED OFFICERS' ASSOCIATION, MUMBAI
EMPOWERD LADIES GROUP**

NAVTRATI NAVRANG HANDICRAFT PROGRAMME- 2023

"Creativity is intelligence having fun"

- Albert Einstein

Most of us will remember the *baithe baithe* game "Rock, Paper, Scissors" where the scissors defeats paper. But in our activity of Navratri – 2023, Paper and Scissors rocked. They both won with the help of glue. The fun activity was to make paper collage art. Though the art is very ancient (believed to have developed in China with the invention of Paper, and a thousand years later in Japan, the development of modern concept is attributed to artists painters Georges Braque and Pablo Picasso.

"Our talents are the gifts what God gives to us. What we make of our talents is our gift back to God" — Leo Buscaglia

That sums up our activity for Navratri – 2023. The 228 pieces of talent in the form of paper collage art were truly Divine presentations in the colour of the respective day. The nine days of Navratri saw our ladies participate with the colour wear of the day. The colour co-ordinated clothes and accessories added a combination of devotion and energy in all its grandeur to make the event a success. It was a collaboration between the God and the talented artists.

Here are a few samples:



As always, it was proved that Art brings happiness; art brings satisfaction; art unifies.

The 'feel good' factor generated made the heads turn; it did well for the image building of the CBROA – Mumbai Unit.

The success was more because of the lovely audience pasting their likes, applause and posting their encouraging messages. A big THANK YOU to all of them and to all who supported the event.

-Pratibha Jayaram

CANARA BANK RETIRED OFFICERS' ASSOCIATION, MUMBAI

*OM Poornamadah Poornamidam Poornaat PoornamUdachyate
Poornasya PoornamAadaaya, PoornamEvaAvashishyate*

Brain is a wonder organ and it always balances to be at its fullest potential. Our member, Shri. Madan Bagayatkar (Membership No.10574), is one such person we all have to be proud of. He is visually challenged and never considers it as a disability. He says, *"never feel that there is a disability in you, never feel that you can't do anything, just surge ahead thinking that you are a unit of the society, and you will achieve wonders"*



They say that when one faculty of your senses becomes weak, the other senses become sharper (that's how the brain balances itself); and Mr. Bagayatkar is an example of this.

International Purple Fest 2024: A Global Celebration of Inclusivity and Empowerment, was held in Goa from 8th Jan, 2024 to 13th Jan, 2024. Mr. Madan Bagayatkar stood 15th in the Purple international Chess Tournament.

Incidentally, Mr, Bagayatkar is also a good singer.

Our heartiest congratulations to him and wish him many more accomplishments in the days to come.



I am reminded of a story that I had heard as a child.

A blind man used to carry a light lamp whenever he would go out. People would make fun of him and would ask, "Oh foolish man, you are blind; why are you carrying the lamp? What is the use of it to you?"

The blind man used to reply, "the light is not for me. It is for others who have eyes and can see. When I go out in the dark, others cannot see me. If I hold the light, you can avoid hitting me while walking and mind your own path."

This story is relevant to all age groups from small children to senior persons, with different interpretations. Take is yours.

Be courteous to others.



-Pratibha Jayaram

MEMBERS PAGE

POEMS By Arun Sunder Raj

1. ALL ARE EQUAL

All are not above or are not below,
All are not learned or all are not dolts.

All cannot be right nor are always wrong,
All cannot be good and all are not bad.

All are not fair and all are not unfair,
All are neither rich and all are nor poor.

Disparities prevailed then and now too,
But we are all same as human beings.

Humanity is the need for ever,
If we are humane we are equal then.

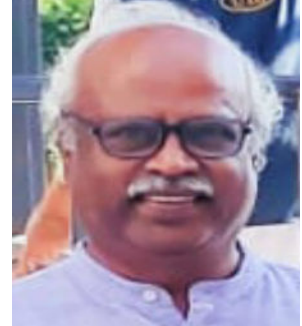
None superior none inferior,
Though unique and differently appear.

2. DARK AND BRIGHT SIDES

Except human beings, all living creatures,
Live in accordance with, by obeying nature.
Human beings, fight with nature too, to conquer.

All living creatures, except human beings,
Do not tamper with resources available.
Human beings keep meddling and live not simple.

Except human beings, all living creatures,
Accumulate not, assets for generations.
By hook or crook human beings does, sans limits.

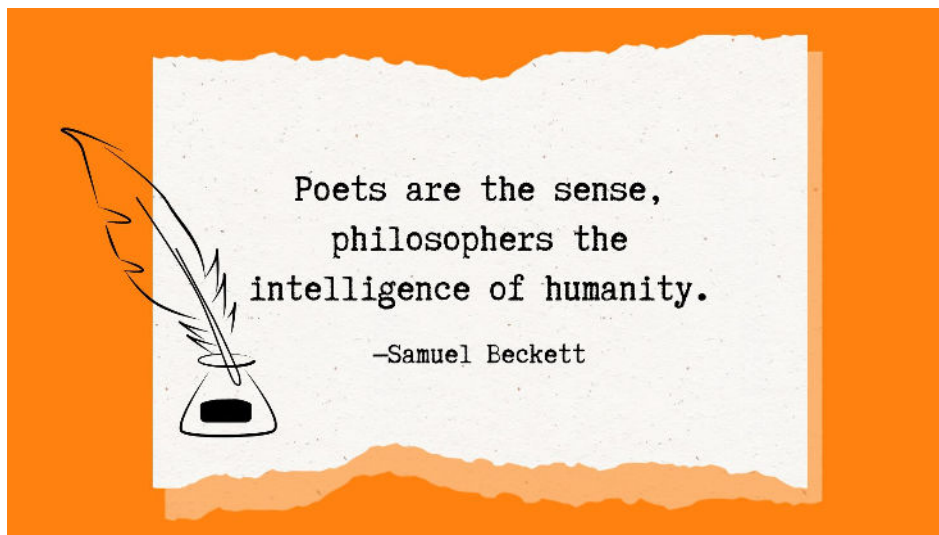


All living creatures, except human beings,
Never create their own Gods, to worship and praise.
Human beings spend, time and resources on this.

Except human beings, all living creatures,
Fight not to prove others, right is only their faith.
Human beings reject others, who differ with.

All living creatures, except human beings,
In open indulge in, biological acts.
Human beings avoid, not to upset others.

Except human beings all living creatures,
Have no knowledge and bother not, for decency.
Human beings are regarded high for this trait.





SET TO CROSS MILE STONE

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

greeting the retirees who reached the milestone and entuse them to tread along. With this objective and in response to desires of several members that CBROA News features a list of members who crossed 75 years age during JANUARY 2024.

SEPTUAGENARIANS					
MEM NO	NAME	STAFF NO	PLACE	MOBILE	DOB
2586	AGRAWAL B P	15977	RANCHI	9431109127	01-01-1949
2830	SINGH GOPAL SHARAN	25894	RANCHI	9934603248	01-01-1949
3694	DHRUBANJAN SARKAR	9881	KOLKATA	9883704494	01-01-1949
9710	ABDUL JABBAR	16215	RAIPUR	7999668516	01-01-1949
424	BHEEMA KAMATH H	1528	BENGALURU		02-01-1949
2178	VITTAL MARIO MADEIRA	15165	TALEGOA	9850450049	02-01-1949
3838	B A GOPALASWAMY	7226	BENGALURU	9535876474	02-01-1949
4725	JITENDRA KUMAR GUPTA	50826	NOIDA	9811596340	03-01-1949
12796	T P BHASKARAN	52696	KALPETA NORTH	9447650209	04-01-1949
14226	GOWRAMMA A S	10003	BANGALORE	9916861076	04-01-1949
3155	SEEMATHINI BAI V	14566	KOLLAM		05-01-1949
5057	KRISHNA CHANDRA PAL	13389	NOIDA	9873668576	05-01-1949
7246	HARI KRISHNA SAXENA	17232	MATHURA	9456828211	05-01-1949
12825	HARIHAR PANI	7274	CUTTACK	9437403677	06-01-1949
2592	DEVIDAS VYNKATRAO KITE	27461	AMRAVATI	9423424031	07-01-1949
2633	RAO BHIMAVARAPU NAGESWARA	22953	VIJAYAWADA	9908566114	08-01-1949
11624	ASOK KUMAR DAS	17571	KOLKATA	9433670763	08-01-1949
2616	GNANASEKARAN P	17074	THENI		10-01-1949
3024	MANICKAM S	16982	BIKSHAKANDAR KOIL	9443586835	12-01-1949
5830	NAGARAJAN R	42971	MADURAI	9578116773	12-01-1949



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SEPTUAGENARIANS					
816	SUNDARA RAJU	10928	MYSURU		14-01-1949
2154	KAMAL NAIN SHARMA	51181	JALANDHAR		14-01-1949
2380	MULTANI BHISHRAM P	9798	DOMBIVLI EAST	9322633336	14-01-1949
2433	HEBBAR K S	8236	BENGALURU	9844599541	15-01-1949
6529	SAMINDRA NATH BASU	20161	BURDWAN	9434137983	16-01-1949
2831	SELVARAJ G	17779	CHENNAI	9092734741	19-01-1949
3456	UMANATH JAVALE	14886	BENGALURU	9945010517	19-01-1949
3867	SATHYANARAYANA H	16231	MYSURU	9916495488	19-01-1949
3128	RADHAKRISHNAN S	6679	MYSURU	9731358700	20-01-1949
13882	MADHAVA BHAKTA	136181	MANGALORE	9480600021	21-01-1949
4342	REKHA AJIT VAINGANKAR (Ms)	11923	MUMBAI		22-01-1949
126	SAVALO BABU NAIK S	1191	HUBBALLI		25-01-1949
2609	JANARDHAN REDDY N	19364	HYDERABAD	9948481993	25-01-1949
865	SRIKANTA T R	13468	BENGALURU	9845407300	26-01-1949
2613	NARAYAN P L	22921	HYDERABAD	9290595453	26-01-1949
13425	JEEVENDRA BALLAL	69899	MANGALURU	9986138533	02-01-1949
1509	NATARAJAN R	13447	CHENNAI	9444823995	27-01-1949
2622	SHETYE SUDHIR B	10882	MUMBAI	9869106597	28-01-1949
2614	SINGH NARESH CHANDER	8985	SECUNDERABAD	9704151434	29-01-1949
7539	JITENDRA M THAKKAR	10537	MUMBAI	9819297509	30-01-1949



RETIREMENT DURING THE MONTH OF JANUARY 2024

EMP_ID	NAME	DESIG	BRANCH	MOBILE
AGRA CIRCLE				
52212	AXMA CHAUDHARY	OF1	SAHARANPUR PULL JOGAIN MAIN	919997508211
59858	UMA SHANKAR JAIN	CLK	HATHRAS NEW MARKET YARD	919837174402
62291	BABU LAL	SBS	AGRA C.O.	919557675909
64361	BIRENDRA KUMAR BATTANKER	OF1	AGRA CUR CHEST	919536886091
74738	AJAB SINGH	CLK	KUMAR HERA	918057411193
400970	PARVATI KAPOOR	OF1	MEERUT DEFENCE COLONY	919720079998
466651	ANAND KUMAR SHARMA	OF2	AGRA LOHAMANDI	07983158007
497853	RAM NARAYAN	OF2	MEERUT SHATABDI NAGAR	919897617236
AHMEDABAD CIRCLE				
47934	M N JOSHI	CLK	SURAT VESU	917600222228
49485	P J DESAI	CLK	AHMEDABAD SCIENCE CITY	919426415307
406187	TRUSHAR JAYANTILAL MODI	OF2	AHMEDABAD REGIONAL OFFICE	919913944455
526009	DEEPAK PRASHANTBHAI DAVE	SBS	AHMEDABAD VATVA GIDC	917600821948
BENGALURU CIRCLE				
45028	PRABHA O	OF1	BENGALURU HAL 2ND STAGE	919741925577
52280	GANGADEVI B K	CLK	MYSURU CHAMARAJA MOHALLA	918123163228
55499	MANJUNATH C	CLK	BENGALURU CENTRAL RO	919743105118
64504	LAKSHMINARAYANA L	CLK	BLORE VIJAYA COLLEGE	919980571648
66075	NAGARAJA	CLK	BLORE INDIRANAGAR	917760879209
68624	NARAYANA RAO E	SBS	BENGALURU RAJAJINAGAR I BLOCK	918147663208
68631	A KRISHNAPPA	CLK	BENGALURU HO CUR CHEST	919481470639
71667	CHANDRASHEKARAPPA	CLK	BEVOOR	919164791240
71675	MUNIRAMAIAH K	CLK	DASARA HOSAHALLY	919900827780
457420	L R M SWAMY	CLK	TUMAKURU ANTHARASANAHALLI SME	919448333028
471147	VASANTHA LAXMI	OF2	BENGALURU WEST REGIONAL OFFICE	919845973899
498308	SHAKUNTALA G D	CLK	MYSURU N R MOHALLA	919448589770



RETIREMENT DURING THE MONTH OF JANUARY 2024

EMP_ID	NAME	DESIG	BRANCH	MOBILE
BHUBANESWAR CIRCLE				
66343	CHINTAMANI MISHRA	CLK	PATRAPUR	919777198129
80711	TRILOCHAN SWAIN	SBS	DHUMALA	917064047567
395636	SANATAN NAIK	SBS	CUTTACK UM	917894886849
486471	DHARMENDRA KUMAR PADHY	OF3	BERHAMPUR RO	917978056586
CHANDIGARH CIRCLE				
56698	RAJUSANTOSH	CLK	PHAGWARA	919041170858
73101	PALWINDER SINGH	OF1	CHANDIGARH LCB	917837027546
CHENNAI CIRCLE				
52107	JAYAKUMAR V	OF4	NAMAKKAL	919543250704
52604	P RAJESWARY	CLK	SALEM ERUMAPALAYAM	919629816913
52916	JEEVANANDAM B	CLK	CHENNAI SANTHOME HIGH ROAD	919444923358
53018	KALA SESHADRI	CLK	CHENNAI THYAGARAYA NAGAR	919566141769
53036	S INDRA	OF1	RAH CHENNAI ASHOK NAGAR	919445565180
66281	K NEELARAJ	CLK	CHENNAI ACCOUNTS SECTION	919840262630
66396	R GANDHI	SBS	CHENNAI-I CUR CHEST	919791087856
467438	L B SHOBAN	OF3	CHENNAI ANNANAGAR EAST	09884035511
DELHI CIRCLE				
47088	JAWAHAR LAL	OF1	DELHI ASAF ALI CC	917678675080
49866	BRIJESH SHARMA	CLK	DELHI KAMLANAGAR BIRLA MILLS	09560658081
55791	PURUSHOTTAM KUMAR	OF2	NEW DELHI CONNAUGHT PLACE LCB	919811357333
59974	SMT NEELAM AHUJA	CLK	DELHI EAST OF KAILASH	919871078575
60478	AKSHAY KUMAR MANJHI	OF1	DELHI ACCOUNT SECTION	919015381475
64622	VIDHYA SHARAN GUPTA	CLK	RABUPURA	918527030041
74676	RISHI PAL	SBS	SAHIBABAD IND. AREA	919968091701
75715	RAM KUMAR	CLK	DELHI NANGLOI	919896625443
369440	RAMA BANGARI	OF1	GHAZIABAD INDIRAPURAM	919873491740
412449	DINESH KUMAR	CLK	SOUTH DELHI REGIONAL OFFICE	919811863486
446727	H S SRIVASTAVA	OF4	DELHI BHOGAL LANE	919810886705
448705	RAJEEV KUMAR	OF1	DELHI IPTO	918745885587



RETIREMENT DURING THE MONTH OF JANUARY 2024

EMP_ID	NAME	DESIG	BRANCH	MOBILE
DELHI CIRCLE (CONTINUED)				
459615	PARMOD JAIN	OF3	DELHI GOLE MARKET	919650063830
461173	ASHOK KUMAR	CLK	DELHI RAJOURI GARDEN	919911518070
466581	DINESH KUMAR VERMA	CLK	DELHI DWARKA SECTOR-6	918744062175
485948	PURAN RAM	SBS	DELHI DHAULAKUAN	918375856151
500164	RAM PRABESH RAM	OF2	DELHI ACCOUNT SECTION	919719364155
523808	PANWA SINGH	SBS	KASHIPUR	919457529081
GUWAHATI CIRCLE				
55673	TAPAS ROY CHOUDHURY	OF1	GUWAHATI DISPUR	919954051227
57277	P K ROY	OF4	GUWAHATI REGIONAL OFFICE	916003102760
73151	DEEPAK KUMAR THAPA	SBS	NONGMYNSONG	919366705779
75073	DHARMA KANTA CHOUDHURY	SBS	BHOTANTA SADERI (PATHSALA)	918472831524
501859	NAVIN KUMAR	OF5	GUWAHATI C.O.	918779050881
506599	KHAGEN CH DAS	SBS	GUWAHATI	916901743192
HEAD OFFICE				
440808	SEETA K SASTRY	OF2	HEAD OFFICE BENGALURU	919448976552
HUBBALLI CIRCLE				
55544	SHIVANAND C HUMBERWADI	OF1	RETAIL ASSETS HUB BELAGAVI	919844930111
HYDERABAD CIRCLE				
55554	Y SRINIVASA REDDY	CLK	HYDERABAD CUR CHEST	919490989119
JAIPUR CIRCLE				
75091	CHANDRA HARIJAN	SBS	PALI	918078649863
400660	DHIRENDRA KUMAR SUMAN	OF4	JAIPUR REGIONAL OFFICE	919161969470
455648	MAHAVIR	OF5	JAIPUR BANI PARK BRANCH	919527716451
KARNAL CIRCLE				
61801	RANG LAL	CLK	HISAR GANDHI CHOWK	919991581702
63473	SHASHI BALA	CLK	JAGADHARI	918818050477
420527	RAM KISHAN	CLK	KARNAL MEERA SADBHAVANA CHOWK	919416470199
519672	SITA RAM	SBS	CHAJJUNAGAR	919050823049



RETIREMENT DURING THE MONTH OF JANUARY 2024

EMP_ID	NAME	DESIG	BRANCH	MOBILE
KOLKATA CIRCLE				
52363	AMAR MANNA	SBS	KOLKATA M D ROAD	919093227227
55664	SHEKHAR MAJUMDAR	CLK	MADHYAMGRAM	919674804292
57597	PRADIP KUMAR KUNDA	CLK	SILIGURI	919932489799
61534	GAUTAM CHAKRABORTY	SBS	CHANDANNAGAR	919163222770
68760	ZAKIR HOSSAIN	SBS	KANKURIA	919332572003
74696	RAJ BALLABH PRASAD	CLK	KOLKATA CLEARING SECTION	919007679731
469601	DULAL GUHA	CLK	KOLKATA BEHALA	919903396071
470669	NIKHIL KUMAR MONDAL	SBS	KOLKATA THAKUR PUKUR	919593451148
490386	SK YOUSUF	SBS	KOLKATA CIRCUS AVENUE	918820437831
LUCKNOW CIRCLE				
44037	RAM SHANKAR	OF3	LUCKNOW CUR CHEST	919044455700
55478	S M BHATT	OF3	LUCKNOW C.O.	919936342140
55906	ASHWANI KUMAR	OF4	LUCKNOW AMINABAD	916239889073
456687	SANTOSH NIGAM	SBS	LUCKNOW AMINABAD	918707559229
468433	MAHABIR SINGH	SBS	MORADABAD RO	919837247211
MADURAI CIRCLE				
52900	RAMAR K	CLK	TIRUNELVELI JUNCTION MAIN	919486558400
52913	BABU G	OF3	DINDIGUL MSME SULABH	919629104156
64276	PIRAMANAYAGAM M	CLK	ERUVADI	919486204339
72198	MALAICHAMY K	OF1	THUMBAIPATTI	919486824465
MANGALURU CIRCLE				
47282	M USHA SHETTY	OF3	MANGALURU - M G ROAD	919008890893
64308	RANGAIAH	CLK	GANGOOR	919731025871
65502	BALAKRISHNA KALBAVI	CLK	KOMPADAVU	919449450190
475206	M SHAMBHAVI PRABHU	OF3	MANGALURU CAR STREET	919845233972
606129	T CHANDRASHEKARA	CLK	YELEMODALU	919481394418



RETIREMENT DURING THE MONTH OF JANUARY 2024 2023

EMP_ID	NAME	DESIG	BRANCH	MOBILE
MANIPAL CIRCLE				
46243	NEELIMA BANDKAR	OF1	PORVORIM GOA	919637501633
52327	LAKSHMI DEVI L	CLK	CHITRADURGA	919449144517
65541	PRAVEENA K	CLK	KARKALA	919886738789
67183	YOGEESHA	CLK	MIYAR	919945771239
80505	MEENA UDAY SAMPGAONKAR	SBS	CASTLE ROCK	918197562493
402327	UDAY VASUDEV SHANBHAG	CLK	KODKANI	919448011807
475424	BABY MARAKALTI	SBS	BIDKALKATTE	919731990722
483650	OLIVIA MENEZES	CLK	UDUPI TOWN BRANCH	919900408960
542645	GANAPATHI A HEGDE	SBS	CHENDIA	919449500086
MUMBAI CIRCLE				
44496	P P NANDAGAONKAR	OF1	MUMBAI FORT	919987505036
46274	NILIMA S JOSHI	OF1	MUMBAI BHANDUP(WEST)	919920674921
49494	VANITA K GAIKWAD	OF1	MUMBAI SME BRANCH	919869874118
56159	M K SANIL	OF2	SPLSD SME GOREGAON (E) BR	918450906033
57478	S S TAMBRAPARNI	CLK	SPLSD SME AMBARNATH (E) BR	919096779845
58327	R T MANJREKAR	CLK	BALKUM	919930295532
59469	A G GHEVADE	CLK	VIRAR EAST	919819199598
60163	V V NAZARE	CLK	MUMBAI KAKAD MARKET	919594957024
71636	SHANTARAM DEJU KUNDER	CLK	ULHASNAGAR II	919967022452
394309	K KAMALPUSHPA SUBRAHMANYAM	CLK	DOMBIVLI (WEST)	918097134878
398893	ASHA P MENON	CLK	MUMBAI MULUND	917678030086
401436	PADMAJA SURENDRA KELASKAR	OF1	MUMBAI MULUND (WEST)	919967014281
403698	ANIL RUGHLAL BATHIJA	CLK	MUMBAI PALIHILL	918879346036
415318	MANGESH D KESARKAR	CLK	MUMBAI GOREGAON (E) UM	919869154951
PATNA CIRCLE				
43942	KANTA RAM	CLK	NADAON	919504016282
54434	PREM KUMAR GUPTA	CLK	DIBHIYA	919572244637
54743	KAMKHOCHON CHONGLOI	OF3	PATNA CP HUB	918638261074
57558	SANJIV KUMAR	OF2	DUMARI	919973161322
57600	SHWETAMBAR JHA	OF3	PATNA BUDHMARG	918130217104



RETIREMENT DURING THE MONTH OF JANUARY 2024

PATNA CIRCLE (CONTINUED)				
59286	MUKESH KUMAR CHOUDHARY	OF1	PATNA CP HUB	07979822323
63103	RAVINDRA PRASAD	OF5	MUZAFFARPUR RO	918901585706
67387	SHANKAR KUMAR SINHA	SBS	PATNA EXHIBITION ROAD	918797330414
73820	BRIJ BHUSHAN MAUR	SBS	GAYA G B ROAD MAIN	916200518360
PUNE CIRCLE				
56682	V V DESHPANDE	CLK	PUNE LAXMI RD MAIN	919881729993
59302	KAILASPATI F NANDANWAR	OF1	NAGPUR CURRENCY CHEST	917350174950
60767	P S KADWANE	CLK	JALGAON TOWN	919860318657
66896	N P PAPALE	SBS	PUNE SME BRANCH	919112098855
493978	GAJANAN R BANGADE	CLK	NAGPUR SADAR BAZAR	918983791306
495071	GIRISH C SHAH	SBS	LONI	919881313072
RANCHI CIRCLE				
57537	SUDHIR KUMAR PASWAN	OF1	JHARIA	919431724524
60480	RAJENDRA DASS	OF1	RANCHI CP HUB	919430009991
400327	SURENDRA BHAGAT	OF1	RANCHI RATU ROAD	919431770654
401805	JAI PRAKASH KINDO	OF1	RANCHI CPHUB	919798742138
TRIVANDRUM CIRCLE				
65640	JOSEPH JOSEPH	CLK	PUNNAPRA	919495343159
66253	VISHWANATHAN P	CLK	KUNNAMKAI	919656453667
67297	CHELLAPPAN A	SBS	KAIRADY	919446637125
67875	REMADEVI K R	CLK	OTTAPALAM	919495449901
73170	K L MICHAEL	CLK	CHINGOLI	919446040136
93188	K G RAMACHANDRAN NAIR	SBS	KOTTAYAM KANJIKUZH	919400599816
461771	VENKATA SUBRAMANIAN N V	OF1	PALGHAT KALPATHY	919447707895
525554	ROY THOMAS	CLK	RAMAMANGALAM	919744896604
556815	SIVADASAN C	SBS	PAYYOLI (OLD:MELADY)	918921481766
577711	THOMAS K C	SBS	TRIPUNITHURA CUR CHEST	919446491915
VIJAYAWADA CIRCLE				
46706	K SUBBA RAO	CLK	BHIMAVARAM J P ROAD	919704782917
58104	G V NARASIMHA RAO	OF5	VISAKHAPATNAM RO	919686092525
539816	DIDDIGI SUDHEENDRA RAO	CLK	URAVAKONDA	919989859658



RETIREMENT DURING THE MONTH OF FEBRUARY 2024

EMPLID	NAME	GRADE	BRANCH_NAME	MOBILE
AGRA CIRCLE				
68944	YESPAL SINGH	SBS	HAPUR	917065894880
74267	SUVENDRA SINGH	CLK	JALALI	919761720227
488862	JAI PRAKASH	SBS	ARM AGRA	919412475204
AHMEDABAD CIRCLE				
48700	KANCHAN D DAVE	OF1	PETLAD	919892325903
BENGALURU CIRCLE				
52284	GAYATHRI DEVI B	CLK	MYSURU SOUTH INDL SUBURB	919481531431
54422	RAVINDRA KUMAR C	OF1	BENGALURU CC	917892124454
56758	TOLSTOY V R	CLK	BENGALURU CHICKPET	918971718586
57094	BALAKRISHNE GOWDA C	CLK	BENGALURU (TOWNHALL) CC	919008715480
58226	GEETHA KUMARI K	OF2	MYSURU SHAKTINAGAR	919480769118
58814	R ARUN KUMAR	OF1	BENGALURU C.O.	919880736411
58837	SIVAPRASAD PONNURU	CLK	BENGALURU ARM BRANCH	09663384586
66202	KALAI AH J	CLK	MYSURU CC	919986857351
67057	NARASIMHA MURTHY M S	CLK	TUMAKURU CC	919945740907
69980	SHEKAR V	CLK	BENGALURU BDA	919916033251
80567	SANJEEVAIAH V	SBS	TUMAKURU SOMESHWAR EXTN SB	919880610408
474429	S D SURESH	OF2	BENGALURU VYALIKAVAL	919148864616
475745	NAGARATHNA N	OF1	BENGALURU A/Cs SECTION	919986639998
529174	MANONMANI G	SBS	BLORE MALLESHWARAM 18TH CR	919739764765
BHOPAL CIRCLE				
67421	LAKHAN LAL TIWARI	SBS	KHAJURAHO	919424345633
485052	GAYA PRASAD	CLK	GWALIOR MURAR	918305130015
BHUBANESHWAR CIRCLE				
61751	S D BEHERA	OF1	NUAGAM	919437567683
73156	NIRANJAN SAHOO	CLK	DHENKANAL	919938466735



RETIREMENT DURING THE MONTH OF FEBRUARY 2024

EMPLID	NAME	GRADE	BRANCH_NAME	MOBILE
CHANDIGARH CIRCLE				
53450	AMAR SINGH KAMAL	OF1	SUJANPUR TIHRA	917626859041
56224	PROMILA DEVI	CLK	BATALA RAILWAY ROAD	918283834554
56332	PAWAN JINDAL	CLK	MALERKOTLA	919855421731
59519	HARMINDER SINGH	CLK	CHANDIGARH SEC 34	919592839377
59520	AMARJIT SINGH	CLK	CHANDIGARH CC	919876416651
64855	ANTAR SINGH	CLK	BHATINDA CIVIL LINES	917508136581
66462	RAM AVTAR	CLK	CHANDIGARH A/Cs SECTION	919464952592
75329	JASWANT SINGH	SBS	JAINTIPUR	919781082498
75582	RANJIT SINGH	SBS	CHANDIGARH SECTOR 37 SB	919592593525
76501	INDERJIT SINGH	CLK	BEGOWAL	919501677036
423810	SUDESH KUMAR	CLK	LUDHIANA - MILLERGANJ	919876520482
CHENNAI CIRCLE				
41706	V ARUL	SBS	PARANDUR	919787662050
48151	DURAIAMY S K	CLK	NASIANUR	919443368183
58848	R EDWARD	OF2	NEYVELI CC	919488046948
60857	VISWANATHAN M	CLK	SIVAGIRI	919942470999
65455	THANGARAJ A M	CLK	KOLATHUPALAYAM	919486157054
66383	K BALU	CLK	SALEM CC	919500439471
75177	B KANNIAPPAN	CLK	KILMINNAL RATNAGIRI (TN)	919003968052
461346	PARIPOORNAM	OF3	COIMBATORE-I RO	919446439304
510150	V LALITHA	SBS	CHENNAI MYLAPUR	07358729474
DELHI CIRCLE				
46640	GULAB SINGH	CLK	DELHI PARLIAMENT STREET	919868886930
61518	WILLINGTON	OF1	DELHI KHANPUR	919958639028
86418	SHARDA DEVI	SBS	DELHI RAJINDER NAGAR	919250804172
411743	SUMAN LATA	CLK	DELHI DARYAGANJ	919971645030
441858	SUDAMA LAL PIPLIA	OF3	DELHI KAMALANAGAR	919818836801
463748	BINOD KUMAR GUPTA	OF4	NOIDA RO	918383060284
466798	RAJIV KUMAR SETHI	OF2	DELHI RAJOURI GARDEN	918368434725
499004	RAGHURAJ SINGH	CLK	RABUPURA	919536010200



RETIREMENT DURING THE MONTH OF FEBRUARY 2024

EMPLID	NAME	GRADE	BRANCH_NAME	MOBILE
HEAD OFFICE				
45665	K ANNU NAIK	OF4	HEAD OFFICE BENGALURU	919008776961
49465	V NAGARAJA	OF1	HEAD OFFICE BENGALURU	919902031809
57403	S RAVI KUMAR	OF4	CANFINA R.O. BENGALURU	919642645522
66074	K NARASIMHA MURTHY	SBS	HEAD OFFICE BENGALURU	919448889188
68623	SHIVAKUMAR	CLK	HEAD OFFICE BENGALURU	919480423444
73275	KRISHNAPPA D H	SBS	HEAD OFFICE BENGALURU	917760996784
73732	PUTTAMADAI AH	SBS	HEAD OFFICE BENGALURU	917760997940
HUBBALLI CIRCLE				
46919	SARASWATHI	SBS	BALLARI CC	919980302956
61007	TARA BAI	SBS	MASKI	918494836836
65850	M M ALI	OF4	BHALKI	919449047771
69057	PRAKASH G DODDAMANI	SBS	BANKAPUR	919008363195
HYDERABAD CIRCLE				
46698	B VARALAXMI AMARANATH	CLK	SECUNDERABAD CANTT SB	919704530452
48182	HEMANTH L ANNADASULA	OF2	RANGAREDDY RO	917207891517
54720	B VINAYA PRABHU	OF1	HYDERABAD RO	919505888749
62534	M RAJAMANI	SBS	HYDERABAD BASHEERBAGH	919848174455
505941	C PRABHAVATHI	CLK	HYDERABAD J S N COLONY	919885309007
JAIPUR CIRCLE				
58744	SHER SINGH MEENA	OF3	JAIPUR CC	918209750623
499901	ARUNKUMAR ARYA	OF6	JAIPUR C.O.	919416409152
KARNAL CIRCLE				
55742	BABU BAHADUR	OF2	AMBALA CITY	918569981678
643225	SURENDRASINGH PANGHAL	CLK	GURGAON AIR FORCE STATION	918607198345



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RETIREMENT DURING THE MONTH OF FEBRUARY 2024

EMPLID	NAME	GRADE	BRANCH_NAME	MOBILE
KOLKATA CIRCLE				
48448	H C LAYAK	CLK	UARA	919734279098
55665	SULEKHA GOON	OF2	KOLKATA CLEARING SECTION	919830637282
57752	SANNYASI CHARAN NASKAR	CLK	SONAMUKHI	918697487439
60977	FALGUNI MUKHERJEE	CLK	ANDUL	919433516988
73352	SANTI RANJAN UKIL	SBS	KOLKATA LAKE TOWN	919831964762
74639	SAKTIPADA CHAUDHURI	SBS	KOLKATA S BOSE ROAD	919874033584
75087	SUNIL ROY	SBS	KOLKATA BRABOURNE ROAD	07384723199
469612	SANKAR KUMAR SAHA	SBS	KAMARHATI P J MILLS	919830218764
476463	JAYA MANOHAR SINGH	OF1	PORT BLAIR ANDAMAN	919434285752
500887	MOHAN ACHARYA	OF3	BOINCIPOTA	918697215070
LUCKNOW CIRCLE				
47089	V N TANDON	OF3	LUCKNOW-II RO	917800142295
58604	RAVINDRA KUMAR SHUKLA	OF2	VARANASI CHOWK	918840434643
459361	AMAR SINGH	CLK	JOYA	919917851057
MADURAI CIRCLE				
52894	KALARANI K	OF3	PALAYAMKOTTAI	919486453253
55783	MANIAKKARAN S	CLK	THIRUPPUVANAM	07812855784
57948	BASKARAN A	CLK	THENI CC	919865987895
59461	CHAKRAVARTHI R	OF6	MADURAI C.O.	918861847597
71577	JAWAHAR R	CLK	ERUVADI	919952438772
72974	JACKULIN A	CLK	SOUTH SOORANKUDY	919442406426
515627	M SARATHA	CLK	VETTRIYUR	918056348567
MANGALURU CIRCLE				
70065	GEORGE YESUDAS	CLK	MANGALURU SHAKTHINAGAR	918951097956
MANIPAL CIRCLE				
37421	MANORAMA	CLK	UDUPI COURT ROAD	919740550635
49352	JOHN ANTHONY FERNANDES	CLK	GOA MARGOA	919822483120
67184	PARAMESHWARAPPA K	CLK	SHIVAMOGGA S R ROAD	919945045012
68639	SANTHOSH HEGDE	CLK	MANIPAL CC	919242423698
530039	REKHA K AMONKAR	SBS	PANAJI GOA SPLD ARM BRANCH	919921044482



RETIREMENT DURING THE MONTH OF FEBRUARY 2024

EMPLID	NAME	GRADE	BRANCH_NAME	MOBILE
MUMBAI CIRCLE				
48708	K M DESHPANDE	OF3	MUMBAI GOREGAON EAST CC	917506468819
52267	SOPHIA PINTO	CLK	MUMBAI-II MSME SULABH	919820888571
53063	SUJATA PRAVIN SALVI	CLK	MUMBAI MAHIM	919869018351
55160	S J DOIPHODE	OF1	MUMBAI CLEARING SECTION	919819101153
56180	R S POTE	OF1	MUMBAI MATUNGA BAZAR CC	919702806783
56438	MEENA RANI SHAMI	OF5	THANE RO	917718833264
56921	ARUN K BHUTE	CLK	MUMBAI KALINA	919920598251
57766	S G AGAWANE	CLK	PALGHAR	919082463764
415477	RUTUJA DULAJI GAWADE	OF2	MUMBAI VILE PARLE (EAST)	919892112297
415754	MADHURA MADHAV JOSHI	CLK	MUMBAI KANDIVLI (WEST)	919869016112
464123	MANGESH D REGE	CLK	MUMBAI BYCULLA	919967885766
PATNA CIRCLE				
49399	GORAKH NATH YADAV	CLK	SIWAN	919199068749
68821	ARBIND KUMAR SINGH	SBS	SHEIKHPURA - LBO	919661692973
75253	CHANDRA BHANU SINGH	CLK	DINAPUR CANTONMENT	918084036437
PUNE CIRCLE				
70535	JANARDAN JAYSINGA MANE	SBS	LONAVALA	918425878508
71815	DNYANUDEO R BHOSALE	SBS	PUNE MODEL COLONY	919890652027
88481	NANDA RAGHUNATH BORADE	SBS	LOHAGAON	919822689126
TRIVANDRUM CIRCLE				
52759	BEENA ASHOK	CLK	KUTTIKKATTOOR	919495864301
61318	SATHEEDEVI P T	OF1	CALICUT CHALAPURAM	918281466149
67306	RAVEENDRAN V	CLK	ELAVANCHERY	919496292363
72427	K AYISHA	SBS	KOOMPARA	919961455010
496984	ELSAMMA P J	OF3	TRIVANDRUM MUTTADA	919446132042
VIJAYAWADA CIRCLE				
455981	V MOHAN	OF2	NARASAPURA	919989128045
474762	CHALLA SUBBA RAO	CLK	PEDAERLAPADU	919703300451
490803	A PADMAVATHI	OF2	VISHAKAPATNAM-II RO	917386113488

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 paid during the month of January 2024.

CBROA MEDICAL RELIEF DISBURSEMENTS JANUARY 2024

SI	M. No.	Name	Staff No.	Place	Self/ Spouse	Amount
1	4264	KALA NAIK	39519	SRIRANGA PATNA	SELF	25000
2	13328	K VENKATESHWARA RAO	47422	HYDERABAD	SELF	25000
3	3513	RAMACHANDRAN A C	19673	BANGALORE	SELF	25000
4	7808	T CHARLES ZEPHANIAH	41505	VISHAKHAPATNA	SPOUSE	7500
TOTAL						82500

DONATIONS RECEIVED FOR THE MONTH - JANUARY 2024

SI No	Txn Date	NAME	Credit	MEM NO	RECEIPT	STAFF	PLACE
1	01-01-2024	MUTHUKRISHNAN S.	1000	2083	50091	11660	Chennai
2	01-01-2024	VINAYAK P SARAF	10001	3833	50092	12140	Mangaluru
3	01-01-2024	DIVAKAR B	101	8904	50093	33602	BENGALURU
4	01-01-2024	ANAND SAROOP WALIA	100	7400	50094	29702	CHANDIGARH
5	03-01-2024	VINOD H SHAH	2590	8926	50095	11989	MUMBAI
6	05-01-2024	USHA DEVDAS SHENOY	5000	603	50096	1069	UDUPI
7	06-01-2024	KALA ARVIND SHETH	3000	9438	50097	12006	MUMBAI
8	07-01-2024	MALATHI P RAO	2500	13913	50098	8592	MUMBAI
9	08-01-2024	P R L ACHAR	1000	13893	50099	S3980	UDUPI
10	08-01-2024	TONSE VIVEKANANDA PAI	2000	14317	50100	218924	UDUPI
11	11-01-2024	RAJAYYA S S	1000	13315	50101	166713	MANGALORE

DONATIONS RECEIVED FOR THE MONTH - JANUARY 2024

12	11-01-2024	PRAKASH ASRANI R	2000	949	50102	8229	MUMBAI
13	16-01-2024	K D NELLIKERI	7500	2666	50103	7307	MUMBAI
14	16-01-2024	S SUNDARAMURTHY	500	5690	50104	27179	DELHI
15	18-01-2024	P M SHANBHAG	2000	4291	50105	18411	BANGALORE
16	18-01-2024	GEETHA G GAITONDE	3500	AM-2555	50106	987	MUMBAI
17	20-01-2024	SHANBHOGUE V R	30000	2941	50107	1858	BANGALORE
18	21-01-2024	VARSHA DILIP SHAH	2511	7297	50108	30246	MUMBAI
19	24-01-2024	CLEMENTINA FURTADO	2000	AM-2596	50109	6472	MUMBAI
20	24-01-2024	M GOPALAKRISHNA SHENOY	1501	13236	50110	37084	MANGALORE
21	24-01-2024	R M JOSHI	3220	3988	50111	15599	MUMBAI
22	25-01-2024	SRINIVASA NAYAK N	2000	2000	50112	1688	UDUPI
23	27-01-2024	PRASHANT LALYE V	1000	730	50113	2971	PUNE
24	29-01-2024	PRAVEEN K	2100		50114		
25	30-01-2024	N R KAMATH	5000	1234	50115	6124	BANGALORE
26	31-01-2024	C R NARENDRA VARMA	2000	10006	50116	45355	HYDERABAD
27	31-01-2024	K K KAMATH	2000	5422	50117	6564	UDUPI
28	31-01-2024	R K NARGUND	1000	681	50118	1786	BENGALURU
TOTAL			98124				

In the Virtual Central Committee meeting held on 22-11-2023 a decision was taken to discontinue the Death Relief Measure payable to family of deceased member, As such from this month onwards there will not be a table displaying the payment made to beneficiaries under this head.

PHOTO GALLERY



COIMBATORE 07-01-2024



COIMBATORE 07-01-2024



COIMBATORE 07-01-2024



COIMBATORE 07-01-2024



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COIMBATORE 07-01-2024



COIMBATORE 07-01-2024



COIMBATORE 07-01-2024



DEHRADUN 26-01-2024



DEHRADUN 26-01-2024



DELHI 03-01-2024

PHOTO GALLERY



DELHI 03-01-2024



DELHI 03-01-2024



DELHI 03-01-2024



DELHI 03-01-2024



JHARKAND 30-01-2024



JHARKAND 30-01-2024



KOLKATA 23-01-2024



KOLKATA 23-01-2024



MANGALURU 24-01-2024



MUMBAI 13-01-2024



MUMBAI 30-01-2024



MUMBAI 30-01-2024



MYSURU 29-01-2024



MYSURU 31-01-2024



MYSURU 31-01-2024

PHOTO GALLERY



VIJAYAWADA 28-1-2024



VIJAYAWADA 28-01-2024



VIJAYAWADA 28-01-2024



VIJAYAWADA 28-01-2024



VIJAYAWADA 28-01-2024



VIJAYAWADA 28-01-2024



VIJAYAWADA 28-01-2024