



## CBROA News Letter

A monthly News bulletin for the members of  
Canara Bank Retired Officers' Association

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SEPTEMBER 2024

FROM THE DESK OF GENERAL SECRETARY



### UNIFIED PENSION SCHEME

Dear friends,

The Central Government introduced the Unified Pension Scheme (UPS) on 24th August, 2024 for the Central Government employees. The Scheme will be introduced from 1st April, 2025 and is expected to benefit more than 23 lakh Central Government employees.

The Scheme aims to provide stability, dignity and financial

security for the Central Government employees post-retirement, ensuring their well-being and a secure future.

The Central Government employees who joined the Central Government service after 01.01.2004 did not receive the benefits of the Old Pension Scheme (OPS) and they were brought under the National Pension Scheme. Old Pension Scheme was a defined benefit

scheme where employees received 50% of their past drawn salary as a lifelong pension, with DA adjustments twice a year. In contrast NPS is a defined contributory scheme where employees contribute 10% of their Salary and the Government makes matching contribution of 14%.

#### Eligibility:

\*All the Central Government employees who have completed at least 10 years of service are eligible for the Unified Pension Scheme which assures a fixed pension amount.

\* Government employees who have completed at least 25 years of service are eligible to receive 50% of their last drawn average basic pay as pension.

\* Government employees who are covered under the National Pension Scheme and those opting for Voluntary Retirement Scheme under NPS.

The Scheme assures a pension of 50% of the average basic pay drawn during the past 12 months prior to superannuation for employees with a minimum of 25 years of service. For service

between 10 to 25 years the pension is proportionate.

The Scheme assures minimum pension of Rs.10,000/- per month on superannuation, provided the employee has completed at least 10 years of service.

The Scheme provides a guaranteed family pension equivalent to 60% of the pension drawn by the employee immediately before his/her demise.

The Scheme also includes inflation indexation and a lump sum payment upon superannuation. This lump sum payment will be equal to one tenth of the monthly emoluments i.e Pay + DA as on the date of superannuation for every six months of completed service. This will not reduce the amount of assured pension.

The Government / employers will contribute 18.5% of the basic pay + Dearness Allowance, while employees will contribute 10% of the Basic Pay + Dearness Allowance every month.

The Unified Pension Scheme draws features from both the Old Pension Scheme and National Pension Scheme. UPS provides assured pension, minimum

pension and family pension, providing security to retired employees. It also offers protection against inflation by adjusting the Dearness Relief of the employees.

This Pension Scheme is clearly aimed at addressing the perceived shortcomings of the NPS among a large section of Government employees. When the NPS was first introduced in 2004, it completely revamped the prevailing pension architecture, now referred to as Old Pension Scheme. For Central Government employees joining service after 1st January, 2004, the NPS replaced the assured monthly pension of the previous "defined benefit" regime, with a market-linked vehicle in the shape of a "defined contribution" scheme. In simple terms it shifted the burden of retiral payouts from the exchequer to the capital market. However, it also took away the fixed security net the Government employees were used to in the previous regime. Today notwithstanding the stock market boom in recent years, those retiring under the NPS are convinced that their retiral benefits are at risk, and that they could end up fetching a much lower pension than the one they would have received under the OPS.

Effectively the UPS offers a hybrid model featuring the fixed benefit of the OPS, along with a contribution based, market-linked component akin to the NPS. This provides the employees with both a guaranteed Pension and the possibility of high returns. Clearly, for any Central Government employee desiring a guaranteed, predictable income stream after retirement, the UPS is definitely a go-to option.

The introduction of UPS by the Union Government for its employees marks a significant change for Govt.employees. The Scheme ensured that the employees can consider sound financial planning for retirement. While UPS is not a return to OPS, it is a step towards securing and ensuring the future of employees. The UPS represents a policy shift, aiming to balance fiscal responsibility with the need for a secure and predictable pension system for Govt. employees.

The State Governments can also adopt and implement the UPS Scheme for State Government employees. Maharashtra is the first state to implement the UPS for State Govt.employees on 25th August 2024. If all states adopt the UPS Scheme, it could benefit over 90 lakh Government employees currently covered under the NPS Scheme across India.

Our Apex Body AIBPARC has already taken up the issue of implementing the Unified Pension for all those Bank Employees who joined the services of Bank after 01.04.2010. These employees have been covered by the National Pension Scheme.

Our Apex Body AIBPARC has been campaigning for reduction of the Qualifying Service for full pension from the present 33 years to 20 years. Now that the Government has fixed the qualifying service for full pension at 25 years, there should not be any impediment for fixing the Qualifying Service of 25 years for full pension for Bank employees. As the Central Pay Commissions have been improving the pension structure for Central Government employees, updation of pension

for Bank Employees which is hanging fire for the last 30 years, should also be considered by the Central Government.

Our campaign to clinch these benefits for Bank employees will continue under the banner of our Apex Body AIBPARC.

We wish all our members and their family members a very happy and joyous Ganesh Chaturthi.

Yours sincerely,  
(J S Jagadeesh)  
GENERAL SECRETARY



**PANDIT VINAYAK TORAVI, OUR MEMBER HAS BEEN AWARDED THE PANDIT BASAVARAJ RAJGURU NATIONAL AWARD, INSTITUTED BY THE GOVT.OF KARNATAKA, FIR HIS CONTRIBUTION TO HINDUSTANI CLASSICAL MUSIC.**

We are happy to inform our members that Pt.Vinayak Toravi, the famous Hindustani Classical Singer the Pt.Basavaraj Rajaguru National Award, instituted by the Government of Karnataka, for his outstanding contribution to Hindustani Classical Music.

The Award was presented to Pt.Vinayak Toravi in a glittering ceremony held at Srujana Ranga Mandira Dharwad on the 23rd August, 2024. The Award was presented by Pt.Venkatesh Kumar another legendary Hindustani Classical Singer from Dharwad.

The event was attended by a large number of music lovers, members of CBROA, the Officials of the Department of Kannada and Culture, Govt of Karnataka.

Rich tributes were paid to Pt.Vinayak Toravi who has contributed immensely for the Hindustani Classical Music. He has earned a niche for himself in the field and has his admirers spread all over the world.



Replying to the felicitations offered to him, Pt.Vinayak Toravi, said that he is overwhelmed and humbled by the Award instituted in the name of the legendary Hindustani Classical Singer Pt.Basavarsj Rajguru, who was his guru during the initial stages of his career at Dharwad, the Centre of Hindustani Classical Singers. It is unique that the Award is conferred on the doyen's disciple.This Award has put a great responsibility on him as the Award is in recognition of the immense contributions made by the Hindustani Classical Singers in the country.

Pandit Vinayak Toravi has done all of us in CBROA proud by winning this Award. We convey our Hearty Congratulations to Pt.Vinayak Toravi for this great honour conferred on him. We wish him all success and glory in his future endeavours.





## The Canara Bank Retired Officers' Association (Regd)

(Affiliated to AIBPARC)

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CBROA BLR CIRCULAR 4/2024

DATE: 02.09.2024

### Sub: Restoration of the Commuted Portion of Pension

Bank Employees Pension Regulations 1995 - sub-regulations 41(4) and 41(5) provides for an employee to be entitled to commute a portion of pension not exceeding one-third of the pension. The lump sum amount payable to a pensioner is calculated in accordance with the table showing commutation value for a pension of Re. One per annum, which for a pensioner superannuating at the age of 60 years is shown as 9.81. In other words, a person who is retiring on superannuation and commuting his pension would receive in advance an amount equivalent to aprx. **10 years** of his commuted value of portion.

Regulation 41(5) further provides that the commuted portion of the pension shall be restored after the expiry of the period of **fifteen years** from the date of commutation.

It has always been a subject matter of contention that when the lump sum amount payable to a pensioner opting to commute the admissible portion of pension for ten years, why the commuted portion is to be restored after 15 years instead of 10 years. The Pension Regulations 1995 do not contain any basis or justification for continuing the recovery up to 15 years. However, **it must be noted that there will not be recovery of the commutation amount from the family pensioner upon the death of the pensioner.** The idea to stipulate recovery for 15 years could be to cover this risk factor and eventualities. Moreover, in the case of those who retired well before the date of superannuation will get a higher commutation amount (the commutation factor goes up to 13.25 to those who take VRS at the age of 50) and pay less.

Though the commutation factor and percentage of pension to be commuted differs vis-à-vis Central/State Govt. employees, the period of recovery of the commuted value of pension remains the same i.e. 15 years in respect of both the Bank as well as Central/State Govt. pensioners.

In October 2022, State Government of Gujarat took a decision for reduction in the period of restoration of the commuted portion of Pension to 13 years for its employees.

It was in this backdrop that some pensioners of the Government of Punjab followed by the Pensioners of the Haryana Government approached the Hon'ble High Court of

Punjab and Haryana at Chandigarh and the High Court granted an interim stay on recovery of commuted portion of pension after completion of ten years from the date of commutation. Those respective Governments have already honoured the orders of the Hon'ble High Court and have issued instructions to stop recovery of the commuted portion of the pension for all those who have completed 10 years after the date of commutation subject to final orders from the Court.

Consequent to these developments, the Bank Pensioners falling within the Territorial Jurisdiction of the Hon'ble High Court of Punjab & Haryana, Chandigarh encompassing the States of Punjab & Haryana and Union Territory of Chandigarh also approached the Hon'ble High Court, Chandigarh, invoking Regulation 41 of the Bank Employees Pension Regulations 1995 and the Hon'ble Court granted **similar stay order directing the respective Banks** to stop recovery of the commuted portion of the pension **for all the petitioners** who have completed **ten years from the date of commutation**.

On similar petitions filed in different High Courts by the Pensioners of Defence and Railways, similar relief has been given by respective High Courts.

Though the pension regulations with regard to restoration of commuted portion of pension after 15 years from the date of commutation has been existing since 1995, no one whether UFBU, AIBOC or any retirees' organisations have raised this issue until the Gujarat Govt. reduced the period of restoration to 13 years.

Now, thanks to many such persons who are doing a yeomen service to the community of retirees by flagging this issue by approaching the Court of Law and getting an interim stay for stopping the recovery of the commuted portion of pension. We sincerely thank all these persons for flagging this issue and approaching the Courts for relief.

It is further submitted that the **Banks are implementing the Order of the Hon'ble High Court, Chandigarh only in respect of the petitioners**. When similarly placed pensioners having completed ten years or more from the date of commutation applied for stopping the recovery from pension, the Banks are declining their request.

Subsequent to this happening, the Retirees of different Banks staying primarily in Punjab, Haryana and the union territory of Chandigarh **formed homogeneous groups of similarly affected persons** and approached the same HC and got favourable orders in favour of themselves restraining the respective Banks to stop recovery on completion of 10 years. As a sequel to this, being encouraged by the outcome of the proceedings for obvious reasons, the Retirees of different Banks approached the High Court of other states (for instance Kerala HC) and got favourable verdicts in the same line as stated above.

Our **Apex organisation AIBPARC** has been vigorously following up with IBA/DFS/Finance Minister and requesting them to accept the court orders and advise the Banks to stop recovery of commuted portion of the pension on completion of 10 years after availing the same. Unfortunately, UFBU/AIBOC and many other retiree's organisations are maintaining a silence in the matter, for the reasons best known to them.

It is also surprising and perplexing that IBA and MOF are mute spectators and maintaining a strategic silence and not initiating any action to help the retirees, forcing the senior citizens to approach the Court of Law by spending their hard-earned pension.

In the meanwhile, due to pressure from some affiliates and retirees who have completed 10 years of service, AIBPARC had been in regular touch with the Lawyers to explore the possibility of approaching the Court of Law in their representative capacity to seek similar such relief for all the members of their affiliates who are similarly placed. However, the Lawyers are insisting on furnishing the very list of the names of members who are affected with certain details of each member. Since the number of beneficiaries in the total membership being too huge, it was felt that it is going to be a complicated and a very exhausting exercise for AIBPARC as an Apex body of Bank Pensioners and Retirees with a very large membership. Further, the legal costs involved too are exorbitantly high as the lawyers are asking for a certain fixed sum of fee per member, which collectively runs into several lakhs of rupees. In view of the foregoing, AIBPARC has advised the affiliates to consider the feasibility of their approaching the Court of Law on behalf of the eligible members of their members and such legal recourse can be tried before the Hon'ble High Courts of Punjab and Haryana and Kerala where already Stay Orders are obtained.

In the above backdrop, many of our members, especially those who have completed 10 years after retirement, are seeking clarification and requesting us to file a suit on behalf of the affected retirees.

Friends, in light of the above, we opine/advise as under:

We are having 3600 members who have completed more than 10 years after retirement and are eligible to seek relief from the Courts. Now, if we have to approach the Court of Law, we need to collect a certain set of documents and also the requisite fee from the concerned members. The exercise involves humongous/arduous task of collecting the data from these members. The number of beneficiaries in the total membership being too huge, it is going to be a complicated and a very exhausting exercise for CBROA with a very large membership. The legal costs involved too are exorbitantly high as the lawyers are asking for a certain fixed sum of fee per member, which collectively runs into several lakhs of rupees. Further, the number of eligible pensioners is dynamic in nature. The number keeps changing with each passing day- many may come in the bracket of completing 10 years and many others would be completing the 15-year period. How to manage the



same? Further, many of our members whose commuted portion has already been restored are seeking a refund of the amount already recovered!

It is a catch 22 situation for us. We all know, how courts function and there is no definite time frame within which we can get a judgement. It may take several years for the courts to pronounce the final judgement as it is happening in pension updation case.

It is further clarified that in case of any relief to the retirees in final order, **it could be implemented only after the Pension Regulations are amended accordingly. An important aspect of the case is that whatever decision emerges from the court, will apply to all retirees.** Article 14 & 15 of the Indian Constitution enshrines the guarantee of equality before law and prohibition of discrimination. While there may be temporary relief through interim stays for a few, the facts suggest a different picture.

It is a matter of understanding that any petition filed in a court of law is decided on its own merits. Simply getting the stay referring some other petition where Hon'ble Court has already granted the stay, does not serve the purpose in final disposal of the petition. There is a raging debate with regard to the recovery of commuted portion of pension for 15 years even though the entire commuted portion of pension is recovered in less than 10 years. Unfortunately, the regulation doesn't provide for any basis for the same. One argument is that it is linked to charging nominal interest on the lumpsum commutation amount which works out to 6.1% for bank pensioners. Another argument is that it might have been linked to the life expectancy of the retiree which was around 60 years during 1995-2000. If we take this argument, then while introducing pension scheme in Banks, **the commutation allowed was purely a welfare scheme**, where majority of pensioners were not expected (anticipated) to pay back full amount disbursed as commutation. Hence higher commutation factor is allowed to those who take VRS, few years prior to superannuation. Now, the average life expectancy is around 76, the entire commutation amount would be recovered from 90% of the pensioners. **Hence, time has come to review the 15-year recovery period. In all fairness, the recovery period shouldn't exceed beyond the recovery of the entire lumpsum amount given as commuted value of pension.**

In CBROA, we have already burnt our fingers by spending huge money on pension updation case in high court of Karnataka. Our case is yet to come up for hearing even after couple of years. AIBPARC is also fighting the pension updation case in Supreme Court which is getting adjourned regularly and hapless retirees are still waiting to get justice from the courts!

Friends, we being the trade unions representing lakhs of retirees, if we start approaching the courts for resolution of our legitimate demands, then where it will end? We are retirees' associations with limited funds and infrastructure. Do we have the wherewithal to keep fighting the legal cases on behalf of our members?

We feel that the best way forward for the apex body/affiliates is to take up in right earnest with the Govt/IBA and resolve the issue. The issue of early restoration of commuted portion of pension affects not only the pensioners in banking industry but also all the central and state Govt. Pensioners. Hence it is better to co-ordinate with all the retirees' organisations and take up this issue jointly with the finance minister for early resolution. We feel that ultimately, it is a political call- Finance Minister has to consider the legitimate demand of millions of pensioners belonging to central/state Govts/Banks and other public sectors. Hence, let us all join together and bring pressure on the powers that be.

Further, we also note that because of some petitioners approaching the High court of Punjab and Haryana and got a stay in the matter, this issue is being flagged and several other retirees/groups of retirees are approaching the courts and getting a stay. Since the stay orders are applicable **only in respect of the petitioners**, if any of our members/group of members take a call to approach the court in their individual capacities we would definitely help them in filing a case in the high courts of Chandigarh and Kerala.

We stand firmly for the welfare of retirees. We need to wait for Banks/IBA's reply until the next hearing on 18.10.2024.

Hope, you would appreciate our views and take it in right

spirit. With warm greetings,

J S JAGADEESH  
General Secretary



CIRCULAR NO.	GIST OF THE CIRCULAR ISSUED DURING JUNE 2024
79/2024 04-08-2024	Resolution of Long Pending Issues of Bank Retirees <a href="https://aibprc.co.in/pdf/circularno_79-24.pdf">https://aibprc.co.in/pdf/circularno_79-24.pdf</a>
80/2024 05-08-2024	Withdrawal of GST on Medical Insurance Premium for Senior Citizens* <a href="https://aibprc.co.in/pdf/circularno_80-24.pdf">https://aibprc.co.in/pdf/circularno_80-24.pdf</a>
81/2024 05-08-2024	Thanks Giving Letter to Shri Nitin Gadkari, Hon'ble Union Minister of Road Transport and Highways for taking up the issue of withdrawal of GST on Medical Insurance Premium. <a href="https://aibprc.co.in/pdf/circularno_81-24.pdf">https://aibprc.co.in/pdf/circularno_81-24.pdf</a>
83/2024 07-08-2024	Restoration of the commuted portion of Pension - Bank Employees Pension Regulations 1995 - sub-regulations 41(4) and 41(5) <a href="https://aibprc.co.in/pdf/circularno_83-24.pdf">https://aibprc.co.in/pdf/circularno_83-24.pdf</a>
84/2024 08-08-2024	Staff welfare fund in Public Sector Banks. <a href="https://aibprc.co.in/pdf/circularno_84-24.pdf">https://aibprc.co.in/pdf/circularno_84-24.pdf</a>
86/2024 12-08-2024	CBPRO Proposed centralised Dharna at Delhi <a href="https://aibprc.co.in/pdf/circularno_86-24.pdf">https://aibprc.co.in/pdf/circularno_86-24.pdf</a>
87/2024 12-08-2024	Celebration of Bank Nationalization Day with a difference - "Save our planet by planting plants"- We feel proud of our initiative in furthering the Noble Objective of Bank Nationalization-- Green Revolution. Let us see how our organization responded to the call – this is the Third Circular on the subject. <a href="https://aibprc.co.in/pdf/circularno_87-24.pdf">https://aibprc.co.in/pdf/circularno_87-24.pdf</a>
88/2024 14-08-2024	*REQUEST TO GRANT UPDATION OF PENSION TO BANK PENSIONERS* <a href="https://aibprc.co.in/pdf/circularno_88-24.pdf">https://aibprc.co.in/pdf/circularno_88-24.pdf</a>
89/2024 15-08-2024	Withdrawal/Waiver of GST on Medical Insurance Premium for Senior Citizens <a href="https://aibprc.co.in/pdf/circularno_89-24.pdf">https://aibprc.co.in/pdf/circularno_89-24.pdf</a>
90/2024 16-08-2024	Centralized Dharna at Jantar Mantar, Delhi on 23rd October, 2024 at the call of CBPRO <a href="https://aibprc.co.in/pdf/circularno_90-24.pdf">https://aibprc.co.in/pdf/circularno_90-24.pdf</a>
91/2024 16-08-2024	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 24th October, 2024 to transact the undernoted agenda items: <a href="https://aibprc.co.in/pdf/circularno_91-24.pdf">https://aibprc.co.in/pdf/circularno_91-24.pdf</a>
92/2024 17-08-2024	Allowing retired officers to act as Defence Assistants of retired Bank officials in Departmental Proceedings initiated against them after retirement. <a href="https://aibprc.co.in/pdf/circularno_92-24.pdf">https://aibprc.co.in/pdf/circularno_92-24.pdf</a>

93/2024 17-08-2024	Removal of DA disparity adversely affecting the Pensioners <a href="https://aibprc.co.in/pdf/circularno_93-24.pdf">https://aibprc.co.in/pdf/circularno_93-24.pdf</a>
94/2024 22-08-2024	Asset—Liability mismatch in Banks vis-a vis the role of the senior citizens of the country. <a href="https://aibprc.co.in/pdf/circularno_94-24.pdf">https://aibprc.co.in/pdf/circularno_94-24.pdf</a>
95/2024 23-08-2024	Implementation of 100% DA neutralization for Pre- November, 2002 Retirees/ Pensioners at erstwhile LVB (now merged with DBS). <a href="https://aibprc.co.in/pdf/circularno_95-24.pdf">https://aibprc.co.in/pdf/circularno_95-24.pdf</a>
96/2024 25-08-2024	Unified Pension Scheme. <a href="https://aibprc.co.in/pdf/circularno_96-24.pdf">https://aibprc.co.in/pdf/circularno_96-24.pdf</a>
97/2024 27-08-2024	Bipartite talks with IBA on residual issues. Ref: UFBU circular no 2024/7 dated 26.08.24. <a href="https://aibprc.co.in/pdf/circularno_97-24.pdf">https://aibprc.co.in/pdf/circularno_97-24.pdf</a>
98/2024 28-08-2024	Restoration of Commuted Value of Pension. <a href="https://aibprc.co.in/pdf/circularno_98-24.pdf">https://aibprc.co.in/pdf/circularno_98-24.pdf</a>
99/2024 29-08-2024	DA scheme for all Pensioners to be at the uniform index of 8088 points. <a href="https://aibprc.co.in/pdf/circularno_99-24.pdf">https://aibprc.co.in/pdf/circularno_99-24.pdf</a>
100/2024 30-08-2024	Restoration of the commuted portion of Pension <a href="https://aibprc.co.in/pdf/circularno_100-24.pdf">https://aibprc.co.in/pdf/circularno_100-24.pdf</a>
101/2024 30-08-2024	Restoration of the commuted value of Pension after expiry of 10 years and above ---the situation prevailing in the Industry after the passing of the Interim order by the High Court of Punjab and Haryana, several other High Courts and CAT Jaipur. <a href="https://aibprc.co.in/pdf/circularno_101-24.pdf">https://aibprc.co.in/pdf/circularno_101-24.pdf</a>
102/2024 31-08-2024	Maha Sangram For Updation of Pension—National Dharna at Jantar Mantar on 23 <sup>rd</sup> October 2024. Sub: Preparation on the part of affiliates and state committees of AIBPARC for making the centralized Dharna programme at Jantar Mantar, Delhi on 23 <sup>rd</sup> October, 2024 at the call of CBPRO a Grand and Thundering Success. <a href="https://aibprc.co.in/pdf/circularno_102-24.pdf">https://aibprc.co.in/pdf/circularno_102-24.pdf</a>
103/2024 31-08-2024	A few clarifying notes on our circular numbers 101-24 dated August 30, 2024 and 103-24 dated August 31, 2024. <a href="https://aibprc.co.in/pdf/circularno_104-24.pdf">https://aibprc.co.in/pdf/circularno_104-24.pdf</a>



# REGIONAL ROUNDUP

ALL PHOTOS ARE POSTED IN THE "PHOTOS GALLERY"

## AHMEDABAD

On 15/08/24, Flag hoisting ceremony was attended by our Ahmedabad Unit members at RO, Ahmedabad Gujarat and Subsequently, meeting of members was held there. CBROA Ahmedabad team joined with RO Ahmedabad & celebrated 78th INDEPENDENCE DAY. Shri S BABU AGM hoisted the NATION FLAG at 8.15 am & NATIONAL ANTHEM sung by all participants. There were nearly 45 officials including 12 CBROA members. S BABU AGM greeted all on the occasion & offered SHRADHANJALI to all SHADEEDS ( martyrs). He further told to preserves our AZADI & also to play an extra ordinary role by all employees to bring our bank a new height. Sri Ramesh Prajapati, R S also spoke on the occasion. Our CBROA LOCAL WELFARE FORUM member Shri MUKUND

## PANCHAL

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RASHTRABHAKTI GEET.

A bimonthly meeting of CBROA Ahmedabad unit was held on 15/08/2024 at 9.00 am at RO Ahmedabad. 12 members were present. All members happily participated in INDEPENDENCE DAY CELEBRATION. Thereafter, the meeting started. Sri Ramesh Prajapati emphasized the canvassing 1. Associate members, 2. Voluntary contribution by all members, 3. Bringing earlier Syndicate Bank Retirees (officer) under umbrella of CBROA & 4. IBA INSURANCE Shri TUSHAR SHAH CHAIRMAN LOCAL FORUM expressed his happiness for RELIGIOUS TOUR organized for all members on 27/06/2024 & thanked all members for all support & timely presence. He also informed that this year IBA medical HEALTH premium should be affordable. CBROA Senior members Shri



RAJENDRA PRASAD & Shri R S TRIVEDI were also attended meeting. Shri Rajendra Prasad humbly request to make voluntary contribution to CBROA. Welfare forum Secretary Shri NK VANKAR. Treasurer Shri P C Mistry also expressed views on above points.

### **ALIGARH**

A general body meeting of CBROA MEMBERS of Aligarh & Hathras was held at our Vikas Bhawan Branch, Aligarh on 28.08.2024. Mr. C. P. Singh, Ex-DM, was nominated to preside over the meeting in the absence of Mr. R. C. Gupta, Regional Chairman. The meeting started at 5.30 pm with welcome of the members by the Regional Secretary, Mr. Kanchhi Lal. The new member, Mr. Suresh Babu, Ex-DM, RO, Aligarh retired on 31.07.24 was welcomed by the house by wrapping shawl and garlanding. He also expressed his happiness to become a part of the mighty CBROA. Incidentally, it was the birthday of our veteran and active member, Mr. M. L. Bansal. He was wished and greeted by the house. The JGS & RS with Chairman of the meeting

garlanded him. The JGS, Mr. Vidhu Mohan informed the house about the latest developments in and around banking industry. The statement of the Dy. Governor of RBI to insure full deposits of the Senior Citizens was well taken note of. Mr. C. P. Singh informed in brief about the Unified Pension Scheme and how it differs with NPS & OPS. The meeting came to end with summing up & vote of thanks by the Chairman.

### **BHOPAL**

Happy to inform that central committee meeting of CBOA held on 27 & 28 July at Crescent Resort Seashore. Delegates from all over India attended the meeting. This time we following retirees were invited there by CBOA and honoured us with Shawl and sreefal as gurus of them.

- 1.O. P .Budholiya
2. B S R Murthy
3. P A Deshpandey
- 4.K M Nawre
5. Ashok Vyas & 6. B S Solanki

Our team on behalf of CBROA welcomed GS, CBOA with bouquets and congratulated Sri Ravikumar ji and Sri K K Tripathi ji for being elected as Sr Vice President and Sr Joint General Secretary respectively of AIBOC. Mr Solanki, meeting Sri Ravi

Kumar, GS, CBOA for the first time was carried away by his charm and dynamism. He was happy that GS CBOA is helping us Retirees. He is hopeful that Mr Ravi Kumar will help retirees in the following matters too - Pension updation & Health Insurance premium.

On behalf of CBROA MP and CG unit, we thank Sri Ravikumarji, Sri K K Tripathy Ji, Sri Sanjay Goyal Ji and all other dedicated members of CBOA for their invitation and support.

### **CHATTISGARH**

On 25/8/2024, General body of CBROA Chhathisgarh was conducted at Raipur. Out 34 members, 23 members from Raipur, Bhilai, Durg & Bilaspur participated in the meeting. After brief introduction of all the members, new members joined CBROA after last meeting was introduced. We have observed 2 minutes' silence on heinous act of crime happened with a Lady Doctor at Kolkata. During the meeting the house has been appraised with the latest developments of Pension Updation, IBA Health Insurance Scheme, Enrolment of Associate

Members etc. All the members have actively participated in the deliberations. Few photographs taken are appended.

### **DAVANAGERE**

We have conducted long waiting General Members Meeting successfully. It is possible because of all of you who attended the meeting and also who make them to attend. According to feedback expressed by you all and our dignitaries the meeting is served its purposes. We are extending happy thanks to all for your efforts and congratulations for your success in conducting the meeting. We have to ensure Let it continue in coming days also. We have to extend our sincere Thanks to our Beloved General Secretary CBROA Sri J S Jagadish and Beloved Permanent Advisor to CBROA Sri K B Ballur Sir for their valuable information sharing about information relevant to us and guidance. We also extend sincere thanks to Beloved DGS Sri R N Pandit sir, Beloved AGS Sri N H Venkatesh sir for their presence and guidance. We profusely Thanks to all members, meeting hall sponsor Smt and sri M N Billalli Sir, lunch sponsor sri

Sathish Shenoy sir, well-wishers, Rotary Club administration and Caterer for their excellent service. Once again thank you all.

Our General Secretary and other guests honoured Sri M N Billalli and Sri Rahamath ullakhan who have crossed mile stone of 75 years of age.

### **DELHI**

On 17.08.2024 our Delhi Region Office Bearers felicitated our Senior Members Sri Ashok Taneja (50611) Membership no. 1112 on his 75th birthday on 17.08.2024. He has taken VRS from bank as officer in March 2001. He was Ex CC Member of CBROA and still continue to guide our Delhi team.

We have honoured him at his residence at Bhiwadi Rajasthan (recently shifted from Delhi) with Shawl, Sweets, & Memento and also handed over the Citation of our Central Committee in person.

We wished him on behalf of CBROA good health and long life. His family members thanked and expressed gratitude for the felicitations by CBROA. His children and grandchildren were also present.

He also shared his experiences while working in the bank during his service in different branches.

The photos taken are attached herewith.

On 12.08.2024, our Delhi Region Office Bearers felicitated our Senior Member Sri O. P. BHAGWAT (17589) Membership no 2811 on completing 75 yrs of age on 17.07.2024. He retired on 31.05.2009 as Asst. General Manager from CO Chandigarh. We have honoured him at his residence with Shawl, Sweets, & Memento and also handed over the Citation of our Central Committee in person. We wished him on behalf of CBROA good health and long life. We have also obtained the Associate Membership form of his wife Mrs A. K. BHAGWAT. His family members thanked and expressed gratitude for the felicitations by CBROA. He also shared his experiences while working in the bank during his service in different branches.

### **GOA**

On 31/08/24, the members/activists of CBROA Goa Unit under leadership of president Goa unit Mr S N Naik retd AGM, visited

Mr M. K. Patnekar retd AGM, & present AGS CBROA to felicitate him on attaining 75 years. Amongst those who were present on occasion for celebrations were Mr N. A. Walavliker, ex DGS CBOA, & member CBROA, Mr M Bandker, Mr Arun Rege, Mr Ajit Lad, Mr D. P. Kamath, Devendra Sukhthanker, Mr Vinod Prabhu, Mr Subhash Pai. Mr S S Assoldekar read the citation, shawl was offered by Mr SN Naik & Mr N A Walavliker, Mr D Sukhthanker presented a bouquet & a fruit basket was presented during the celebration. All Members spoke on the occasion and shared sweet memories of the past & also shared some highlights of association with Mr Patnekar. All family members of Mr Patnekar were present during the function all throughout. Mr Patnekar while responding to the celebration thanked CBROA central office & Goa unit members for making this function a success. Mr M K Patnekar is presently a CEO of Deen Dayal Cooperative multipurpose society, Bicholim & also a trustee on Deen Dayal Jan Seva Gratis than. A grand celebration was organised on his birthday ie on 25th of August

under chairman ship of Goa C M Hon Mr Pramod savant, & local MLA s & other directors & trustees of coop society & trust respectively. We are sharing a few selective photographs of today's function as well as of public celebration that took place on 25th august.

### **GUNTUR**

CBROA Guntur Region, conducted monthly meeting at 10. 30 am on 27/08/2024 for Guntur Members at Guntur and for Ongole Members at Hotel Sarovar, Ongole at 10. 30 am on 31/08/2024

We have conducted the August Monthly meeting on 27/08/2024 at 10. 30 am at the residence of AM Smt. Gnaneswari and Sri B. Narisi Reddy. Sri B Narisi Reddy, CC member has invited all the members and requested to interact in the meeting. He informed about the latest developments connected to Pension updation and visit of Rajasthan Retirees delegation to Finance Minister, requesting her to take up the matter with IBA and other constituents. He informed about our CMDs thoughts to have Single Insurance policy to all

employees along with Retirees. And increase of Staff Welfare Fund to 90 Crores.

Sri. Radha Krishna Murthy, conveyed vote of thanks to all, specially to Narisi Reddy and family for hospitality and high tea.

We have also conducted CBROA Ongole members meet at 10. 30 am on 31/08/2024 at Hotel Sarovar, Ongole. Sri Katta Seetha Ramaiah, RS, Guntur Region has informed the members the latest activities of CBROA and enrolment of new LMs and AMs and invited the members and for active discussions and requested Sri Kavuri Anjaneyulu to preside over the meeting. Sri Anjaneyulu has emphasized the importance of conducting regular monthly meetings in the interest of our own members for the wellbeing of our Canbank retired family members. He has requested Sri B Narisi Reddy, CC member to speak. Sri Narisi Reddy has touched the matters of Updation of Pension issues in SCI, DOF, IBA and clarified the issues raised by our members Sri Moparthy Sambasiva Rai with regard to Pension updation , Smt P Suman , Sri A Satyanarayana, Sri P Subramanyam. The RS conveyed

special thanks to Sri Satyanarayana who came all the way from Singarayakonda Smt Suman from Addanki during heavy rains and to Sri Ravuri Laxmaiah from Hyderabad. During the meeting, we have discussed all the issues pertaining to the reduction of rate of interest on HL, Car Loans, Pension Loan. The RS said that with the coordinated efforts of GSs of CBOA and CBROA, most of our issues pertaining to our bank will be resolved under their effective leadership. The RS has conveyed thanks to Sri Kavuri Anjaneyulu and Smt Rathnakumari for taking initiative to arrange the meeting at Ongole and hosted/offering Lunch in the hotel. Thank you for the opportunity given to us for interacting with CBROA Ongole members.

### **INDORE**

On 20th August, we visited house of Sri. S P Bhukaria ji (10151/11532) and honoured him with CBROA citation on his 75th birthday. We also honoured him with a shawl, shrifal, moti mala and offered him a bouquet of flowers and some sweets. Friends n relatives also joined the



celebrations. We wish him best of health n happiness always.

## **JHARKAND**

56<sup>th</sup> Anniversary of Banks Nationalisation Day on 19/7/24 was celebrated under the banner of AIBPARC, Jharkhand Region. A series of programs and meeting took place in Ranchi. As vibrant affiliate, CBROA, Jharkhand Region too attended the functions. We visited a village, "Chene" in Rampur Panchayat, Namkom Block, Ranchi (approx 18 km from Ranchi), for plantation programs. 100 families (identified by the village Mukhiya) are given three plants each, one mango, one Jackfruit and one Guava, for plantation.

10 old and poor men of the village are given one Dhoti each, 10 old and poor women of the village are given one Saree each. We also donated school bag to School children of the village. One Dari will be given to the School. Students who stood first and Second in different classes during last academic session are felicitated. Copies and Pens are given to the school children. Ladoos are distributed to school children and other villagers there.

In the evening programme on 19/7/24, a General members meeting is held on 19/7/24 at 4.30PM in the premises of "Hotel-Green Park" located on Debuka Nursing Home Road, Burdwan Compound, Ranchi. Dr.Sajal Kumar Mukherjee, Ex-HOD of Economics, Vinobha Bhave University has been the Chief Guest. Special speech by the economist on the topic of "importance of Nationalisation of Banks" was attended by more than 300 members. Great participation by all affiliates (including CBROA) in the evening meeting as well as in the morning programs has been highly encouraging. The great celebrations and the meeting on 19/7/2024 got due coverage in local dailies.

CBROA, Jharkhand Region visited Circle Office, Ranchi. We met then CBOA leader from Jamshedpur, Sri K K Sinha (now a retiree). We had good time and recollected old days. We discussed about CBROA activities in the Region. Further, we met new HRM in-charge, Ranchi CO. We also visited other sections there, to develop liaising and ensure CBROA presence in the Region.

We also met DGM and other executives at the Circle Office.

## **KERALA**

### **1.ALAPPUZHA**

Proceedings of the General body meeting of CBROA Alappuzha District on 25<sup>th</sup> August 24. The meeting commenced with Sri.A Thaha Senior most colleague in the Chair. After paying obeisance to Sri.Joseph James former DGS of CBOA who left us recently and also to the departed souls in the Wynad disaster, Sri.F.Pushpataj the District Secretary welcomed the members and other speaker invitees. Sri.C.K.Sudhakaran Regional Secretary made an introductory address. When Sri Baiju Antony joined the President's responsibility was handed over to him. Thereafter Sri.PPJ Nair, JGS briefed on the following issues of the retirees and present position of various court cases along with organisational matters.

1.Pension Updation.MC Singla case in Supream court, 2.To reckon special allowance for the purpose of gratuity and other benefits, 3.Recovery of commutation amount beyond 10 years. Various courts stay orders stopping the recovery in response

to the petitions filed by Individuals, 4. Exgratia Payment to PSB's employees and keeping aloof the Pvt sector employees. Anamoly again in the case of Pre 2002 retirees. Review of ex-gratia payment in April not done. In all the above cases AIBPARC continuously take up the issues with FM, DFO and IBA.

Organisational Matters: 1Enrollment of Non-members as LMs, 2. Enroll of our own spouses as AMs so also Family PENSIONERS. In all the above cases the performance of the District is not at all satisfactory.

Need for total involvement of our office bearers are sought for improving these areas. Smt.Lalithammal AGS touched up on the activiteess of AIBPARC Kerala State, Sri.M. Krishnakumar RS Ekm spoke on donation for Wynad relief fund and Sri V.Padmanabhan for CC member on IBAinsurance scheme and the redressal mechanism in co for solving our problems. District committee was reconstituted/expanded with President, two VPs, Secretary, two JGSs and 7 Executive members to make the functioning of the District more effective.

The RS CK Sudhakaran is Ex officio member. Office bearers from Mavelikkara and Chertala to convene the meeting of the members in these areas urgently. Sri.Krishna Kumar VP who retired very recently spoke on the occasion simultaneously proposed vote of thanks also.

## **2. KANNUR**

Proceedings of the occasional General body meeting of members of CBROA Kannur District on 23rd August 2024. Sri Sudhakaran the Secretary welcomed the members. Sri.Majeed the President presided over the meeting. Both of them stressed the need for occasional meeting of members to know what is happening in the Banking sector where the issues of the retirees stand and analyse how our associations are effective in solving our problems. Sri.PPJ Nair, JGS who was present during the occasion congratulated the Kannur Team for arranging meetings occasionally and requested them to keep up the trend. There after he briefed on Pension updation and its latest position in the Supreme Court, Commutation recovery from 15years to 10 years and related

court cases in Punjab and Haryana High court and Kerala High court, Computation of special allowance for DA and Pension benefits, affordable IBA insurance premium for retirees etc. Touching up on the organisational matters JGS recalled the proceedings of the April 24 General body at Mysore and there after the CC meeting at Blore where in there was appeal to enrol the member's spouses and Family pensioners as Our Associate members. Our total Associate memberships count is only 152 a low level percentage when compared to our membership strength. Even our own office bearers have not responded the call of the GENERAL Body. He has requested the members to help our Association to build up the AM memberships. With regard to the enrollment of new members he requested the office bearers to go to Non-members list and do the needful.

The GS and the team had clinched an extra amount of Rs 900 under medical reimbursement in spite of stiff resistance from CBOU and CBEU. Locker rent concession is made available to the retirees. The G.S had written

to the competent authority to extent this concession to our Family pensioners. Our level of participation in AIBPARC meetings in various district is very low when compared to our membership strength. In the recently held dharna too conducted in all the districts on 19th July our involvement was also poor except TVM ,EKM, PGT and KSD.

Discussed about a mutual benifit fund scheme for the welfare of members, Honouring senior members in time to be taken up in the right spirit, details our welfare scheme was also briefed in the meeting and requested our office bearers to identify the needy officers and help them.

Sri.PV.Surendran, RS, who was indisposed due to illness regained his health now and joined in the meeting. He also appealed our members to be responsive to the needs of the organisation and work hard. He has requested the Association to discharge him from RS post and a substitute may be selected. All most all the members participated in the discussions. Smt.Geetha thanked all the participants for their presence.

### **3. KASARGOD & KANHANGAD**

CBROA Kasaragod meeting held on 5.8.24 at S V M T auditorium Kottacherry Kanhangad. Sri.V.Ravindran secretary Kasaragod presided over the meeting in the absence of our beloved past President, Sri.P.V.Gurudas who left us on 31 st July. The members mourned his death and prayed for his eternal peace. Sri. PPJ.Nair, JGS remembered his association with CBROA and his sudden death is a great loss for CBROA and people like us who looked up on him for all guidance. We normally conduct our small meeting in the past President house. We again extended our heartfelt condolences to Smt Kamaladas Our associate member and his two sons. There after we have briefed the present status on various issues being faced by our retirees and how effectively AIBPARC and CBROA intervened in the matter. We are sure that CBROA will take care of our various needs Bank specific by our active team at Blore. The dharna we have conducted on 19thJuly was a great success with our strong presence and our members deserve all appreciation.

Our G.S is paying his maiden visit to Kerala and he will be addressing our members at TVM on 10.08.24. Our earlier visit was about 7 years back by Sri. K.B.Ballur our past President and now adviser, Sri. A N Krishnamoorthy our past G S and present President and Sri G A Hande past Treasurer and present Chairman visited more than 5 to 6 districts and laid foundation for strong membership base. They addressed our members at Kanhangad. Sri Ramadas and Sri G.S Pillai accompanied them. The present G.S has promised that he will visit Kasaragod also when he pays his next visit at Mangalore. The meeting was adjourned after tea.

### **3. MALAPPURAM**

General Body meeting of the members of CBROA MALAPPURAM DISTRICT on 27th August 24. After the formal welcome address by Sri.MK.Abdul Rasheed Secretary a resolution was passed by the forum.

Mourning the sad demise of Sri Kunhiraman, Sri Veda Prakash and Sri Raveendran who left us in the recent past, a minute silence was observed. We also paid our last respects to Wynad disaster

victims who lost their Life. Sri. Rajan President presided over the meeting. Both President and Secretary expressed their happiness to see the members and desired that meeting of this nature will help us to share our thoughts and it should be conducted regularly. Sri.PPJ Nair, JGS, Sri. K.Raghavan, CC member, Sri P.Ramakrishnan RS and Sri V Padmanabhan former CC member were present during the occasion. Sri.PPJ.Nair, Sri. K.V. Raghavan, Sri. P. Ramakrishnan and Sri. V. Padnabhan in their brief touched the following matters. Present status of issues of retirees and the Court cases in the matter of Pension updation, Computation of special allowance for pension benefits and calculation of Gratuity, Restoration of Commutation recovery, DA for all pensioners at the uniform index 8088 and remove disparity among pensioners, early review of ex-gratia payments. Affordable health insurance premium. With regard to the organisational matters an appeal has been made to enrol non-members as Life Members, Associate members from Family pensioners and our



own families to be in the main stream. The details of CBROA welfare schemes were briefed so also on the increased amount for honouring our Seniors. The role of AIBPARC and CBROA in resolving our issues were stressed by the speakers. Sri.K.V.Raghavan requested our members to extend their helping hand for Wynad disaster victims by their rich contributions. Sri.P Ramakrishnan informed the house that the donation will have to be remitted on 3rd September. Sri.V.Padmanabhan requested the members to utilise the services of the health insurance grievance solving mechanism at circle level through CBROA task force. The TF is attending the GSM meeting every quarter at CO TVM. PPJ NAIR put up a suggestion to start a mutual benefit fund scheme as done in some of the Districts. Sri Rajan, President has given an innovative suggestion that the donation given to Wynad relief can also be utilised for repayment of loans of the living borrowers. This suggestion will be placed before AIBPARC State committee on 5 th of September. Interaction session started thereafter and many of our members shared their thoughts

and expressed their desire to have frequent meetings. A panel for nomination of our members for the post of Vice President, Joint Secretary, Treasurer and a team of Executive members from different areas was approved and declared them elected. Smt.Thankamami Vice president proposed vote of thanks.

#### **4. TRIVANDRUM**

Trivandrum District General body meeting conducted on 10th August 2024. Members from Trivandrum District were joined by Members from Kollam, Alleppey, Kottayam, Ernakulam & Tirunelveli districts also. The meeting started by 10.15 am with silent prayer and special observance of one-minute silence to the victims & families of Wayanad Disaster. Following the welcome speech by Regional Secretary, Sri. D R. Balasubramonia Pillai, District President Sri. R.Vijayakumar addressed the members. A brief report was presented by the District Secretary Sri. T. Anilkumar.

GS, in his speech, touched upon almost all issues and concerns of the retired members. His thought provoking speech of around one and a half hours was heard by the

audience very patiently. Many issues were explained in detail and he almost covered many concerns of retirees which the members were eagerly waiting for and to their satisfaction.

Two Senior members, Sri.N.Ramachandran and Smt.K.Lalithambal were honoured having completed their 75 years age. The citations received from our Central Office were read out by Sri. V.J. Sathishkumar, Asst.Secretary. They were honoured with Shawls by GS & RS Kollam, Sri. G. Sasidharan Pillai and GS & Retired AGM, Smt. C.K. Sasimangalam respectively. Our Kollam RS spoke mainly on higher health insurance premium which many of the retirees are finding very difficult to afford. Tirunelveli AGS Sri. Varagunan. S. and Ernakulam RS Sri. M. Krishnakumar also graced the occasion. CBOA Organizing Secretary Sri.Manoharan.P was also present and delivered a heart touching speech which had driven all the members to their good old memories while in service.

Thereafter a very meaningful interaction with GS took place. Our former executives and senior members raised many points,

issues and suggestions which were heard patiently by the GS. GS, clarified/answered the queries raised and was able to clear the doubts of members. The vibrant meeting ended with vote of thanks by Sri. R.S.Kumar. About 100 members attended the meeting not only made it a grand success, but also paved way for an unforgettable reunion which will be cherished in minds of all for a long period. Our senior member Sri. Antony Francis covered the function through many snaps and did a great job. We had arranged a sumptuous lunch which was enjoyed by all the members and it created a homely atmosphere in the dining hall. It was 2.30 pm when all left the venue with a big smile in their faces and great satisfaction in their hearts. Members participated made the meeting a nostalgic get together and no doubt that it was a grand success showcasing our strength and unity.

## **KOLKATA**

CBROA West Bengal unit conducted a General body meeting on 10.08.2024 (Saturday) at 4 pm at Krishna Pada Memorial Trust Hall, 55 Surya Sen Street,

Kolkata. The meeting was presided over by the Regional Chairman Sri Bhuban Chandra Pramanik and was attended by 43 members.

The Meeting Started with bereavement and one-minute silence in respect of the departed souls. Then our Regional Secretary, Sri Prabir Chakravarty welcomed all the members present in his introductory speech and after that there was felicitation programme of our 4 Senior members, Sri Drubanjan Sarkar, Sri Ashok Kumar Das, Sri Ajit Kumar Das and Sri Bhuban Chandra Pramanik who have already attained 75 years of age during last one year. They were honoured with flowers bouquet, shawl and one Citation signed by CBROA President and General Secretary. Then the senior members who were felicitated have spoken about their experience and feelings with our bank and CBROA. They also expressed their gratitude to CBROA for honouring them.

Then the General Secretary of AIBPARC Sri Suprita Sarkar, in his key note address he narrated in details the achievements such as 100% DA neutralisation of prior to

2002 retirees, improvement of family pension etc by retirees organisation by their consistent struggle and for which he congratulated all the members of AIBPARC. He also explained the position of Pending pension updation case, the case against non-inclusion of special allowance in pension and gratuity calculation and restoration of computation after 12.5 years in different courts. He is hopeful for positive result. He also explained to members that how AIBPARC has been trying to settle those issues by administrative ways also. He narrated in details the present position of IBA Medical insurance policy and hopeful in substantial reduction of premium. Then the Vice President of CBROA and Vice President of AIBPARC, Sri Asit Ranjan Rakshit addressed the members and urged upon all to participate whole heartedly in the programs of CBROA and AIBPARC. He also requested all members to enrol their spouse for associate membership. Then the Central Committee Member of CBROA, Sri Shyamal Kumar Sinha, reported in details the proceedings of last CC meeting of CBROA held at Bangalore. He

also narrated in details the welfare activities conducted by CBROA through PRAYAS, a joint initiative of CBROA and CBOA. He urged upon all to donate generously to continue the activities of PRAYAS. Then the president asked all the members to speak in the open forum. Sri M. L. Samaddar, ex General Manager spoke and suggested some points to improve our organizational activities and to improve the mental and physical health of members. Then the Central Committee Members of CBROA, Sri Swapan Haldar, replied to the points raised by members and urged upon all to participate all the programs called by the organisation.

The meeting ended at 7.10 pm with vote of thanks by Sri Jyoti Shankar Roychowdhury.

## **MANGALORE**

447th meeting held on Wednesday, August 21 at Hotel Janatha Delux, Pattumudi Soudha, Ballalbagh, Mangaluru. Members started assembling at 09.00 a m and Refreshments served from 09.30 onwards.

Meeting commenced at 10.00 a m. Sri Venkatakrishna welcomed the members gathered in large

number, perhaps 115 + is a record. He welcomed senior members Shriyuths K Varadaraja Kamath, Ramachandra P, K Vishwanath Nayak, U S Padiyar, and K Krishnananda Shenoy who were honoured on completing 75 years. Two minutes silence was observed in due respect of the members deceased recently.

Following members were honoured on completing 75 years :

1. K Varadaraja Kamath,
2. K Vishwanath Nayak,
3. U S Padiyar,
4. K Krishnananda Shenoy &
5. Ramachandra P

Shriyuths M K S Prabhu, John Corda, Balakrishna Rai, I P Nagaraja Rao, and Nagaraj S Shenoy read out bio data and citations. Shriyuths T G Shenoy, Madhava Prabhu, Shyamasundar Kamath, N M Padiyar, Jagatpal N, B S Shetty, J V Shetty, M P Bhat, P Srinivas Pai, M P Bhat, B H Ananth Pai, P V Shenoy, Narendra Baliga, Vijayakumar, G R Nayak, K M Shetty, Madam Shambhavi honoured our senior members with shawl, memento, citation, and fruits bowl. Sri T G Shenoy and Sri. N M Padiyar on behalf of members of Mangaluru Unit of CBROA rendered

felicitation address wishing them good health and happiness in the days to come. In reply, Shriyuths Ramachandra, K V Nayak, U S Padiyar, and K K Shenoy shared their experiences during the service and post retirement as well.

Sri Vijayakumar and Sri Narendra Baliga, our youngest members who are attending the meeting for first time, were introduced. Sri M R Bhat in his briefing, informed the latest developments in banking industry with special reference to pensioners. He also informed present position of overdue issues relating pension updation and health insurance premiums. Sri Vittal D Pai in his presidential address :

1. Thanked members for making the meeting grand and memorable. 2. Told that today's meeting is real celebration of international Senior Citizens Day and best way of exchanging greetings mutually on the occasion. 3. Informed details of recent donations to CBROA welfare fund and also total donations received during the year. 4. He welcomed new members, associate members and solicited support of everyone in

achieving 300 + associate members by December 2024. 5. Achievements of members Sri G V Ashok, Smt Sumathi Shenoy, Smt Shambhavi Prabhu, Sri T G Shenoy, and Smt Kusuma N Rao in the field of sports, social service and recreation are appreciated and placed on record. 6. In view of the reason that the new premises of CBOA is not yet ready, we may have to organise meetings outside for some time. 7. Space available for meeting hall in the proposed new premises is comparatively less in view of opting for 2 Holiday Homes. Hence we may have to think alternative way-out.

8. As suggested by some of our senior members one option is going for our own premises. He requested members to keep this point in mind and we may have detailed discussions in future meetings. 9. In the last Committee Meeting, it has been decided to request Canara High School Association to provide space for our meetings at their Boys High School premises at Dongerkery till alternative arrangement is done.

Shriyuths I P Nagaraja Rao, Vijayakumar, K V Nayak, U S Padiyar, and Lakshmikanth Nayak

sponsored today's sumptuous refreshments. Sri Dinesh B Kamath proposed vote of thanks. Meeting concluded with National Anthem.

## **MUMBAI**

On 2nd August 2024, Sri R M Joshi, VP & Mr Ravi Kamath, CCM felicitated Mrs Durga Gude at her residence on her attaining 75 yrs of age on 30th June 2024. She is born on 30th June 1949. Mr Dilip Sawant (our activists) & Mrs Vandana Joshi (worked with Mrs Durga Gude) also were present. Mrs Durga Gude joined the Bank on 31/01/1972 & after serving in various branches, retired under SVRS on 31st March 2001. Also seen in the photos are sister of Mrs Gude & Mr Ashok Gude. On the occasion Mrs Durga Gude donated Rs 7500/- to CBROA. While wishing a healthy, happy & peaceful retired life to both Mr & Mrs Gude, we extend our sincere thanks to Mrs Gude for her donation.

On 17/08/24, CBROA Mumbai Unit felicitated Mr. Santosh S Pawar, Stf No. 14137 LM 9041, at his Rambaug Kalyan residence on completion of 75th years of age. He was born on 16th Aug.1949.

Yesterday was his 75 th Happy Birthday. In the photos Mr P M Gade and Mr.Uttam Sartape and Mr.Pawar family are seen. CBROA Thanks him for donation Rs.5000/- to welfare Fund, his wife is already our Associated Member. CBROA wish him & family very happy and healthy future retired life.

On 24th Aug 2024, Our Mumbai Region Office Bearers & our activists felicitated Mr K C Darade on his attaining 75 years on 31st March 2024. He is born on 1st April 1949. He joined the Bank on 26th March 1971 at Girgaum branch & after service in various branches as well as Administrative Offices, retired under SVRS scheme on 31st May 2001 from JVPD branch as Divisional Manager. His Son grandson & granddaughter graced the occasion. Mr K C Darade donated Rs 3000/- to CBROA on the occasion. While thanking him for his donation, we wish him & Mrs Darade a Happy, Healthy & Peaceful life.

On 25/08/2024, our Mumbai Unit Office bearers felicitated our member Shri Ratnakar A.Rao after attaining his age of 75 years on 24/06/2024.He is born on 24/06/1949. He joined the bank at



our Mahim branch on 23/11/1972 as clerk and got promoted to Scale I in 1983 and during the year 1990 Promoted to scale II. He Superannuated on 30/06/2009 from Bandra East. On this occasion along with his retired lecturer wife, Doctor son -Cancer Surgeon and daughter in law- a skin specialist in Plastic Surgery with their little champ, were also present. While thanking CBROA for our noble and Welfare activities, Mr Rao donated Rs 25000/- to CBROA welfare fund. CBROA is very thankful for his nice gesture and wishes him and his wife a very happy healthy and peaceful retired long life.

### **NAGPUR**

Happy to inform that today evening we have visited Mr Anil Deshpande's house. The occasion was his felicitation on completion of 75 years of age. We also felicitated his better half along with him by offering Shawl shریف, Bouquet, a gift and Sweet Box. As a good gesture, while thanking CBROA for felicitation, Mr Anil Deshpande ji donated Rs 2000.00 to CBROA welfare fund and handed over the cheque. He also offered snacks and tea as part of

celebration. Mr Anil Balnath Deshpande staff no 13920 was born on 13th July, 1949 joined the bank on 28.12.1972 at our Gandhinagar Nagpur branch. There after worked at Itwari and Sitabuldi Nagpur branches and then promoted as scale 1 officer in 1984, posted to Madurai DO East. He transferred back to Nagpur DO and thereafter worked at Gandhinagar Nagpur. He then promoted as scale 2 and worked at Ambarnath Kulgaon, Ratnagiri, CO Ahmedabad and Accounts section Kopri Colony Thane. He retired from bank services on superannuation on 31.07.2009 and settled at Nagpur. On behalf of CBROA, we wish him and his family

a happy, healthy and contented long retired life. The function was attended by me alongwith Sri Laxman Sankade, Sri A K Pandit, Mr Atote, Mr Gadkari, Mr Deharia, Mr Tapikar, Mr A P Bhishikar . His son and daughter in law were also present on the occasion. Photographs taken on the occasion by his son are appended.

### **ODISHA**

CBROA Odisha unit observed the First Shraddha Barshiki of Our Stalwart Leader Sri Gopal Pattanaik on 29th July at Basudev Kalyaan Mandap Old town Bhubaneswar. On the occasion around 100 Retirees from across the State of Odisha attended the function apart from his Family Friends Relatives and dignitaries from the society. It was a huge gathering to convey their highest regard to Late Sri Gopal Pattanaik. Speaking on the occasion were Pattanaik babu's family members, relatives and CBROA friends. Present on the occasion were Sri N K Sahoo, ex-ED, Allahabad Bank, Sri Ajit Kumar Das, Ex ED UBI, Sri Sarada Kumar Hota, Ex MD, National Housing Bank, Sri R K Swain Ex GM, & Ex DGMs Sri Premanada Das, Sri A K Sahu, Sri B K Rath, Sri G K Mohapatra, Sri Sadanand Swain, Sri Swapan Kumar Dutta, Sri Prataap Krishna Mohanty, Ex GM Mr Mishra from Syndicate Bank, Other Executives, General Members and Associate Members. After lighting of lamps floral tributes were given by one and all present on the occasion. Though time was short, still many of the Members and Pattanaik Babu's ex Colleagues, near & dear

of his family, friends from his native place Dhenkanal and Outstation members spoken on the occasion. More than 300 invitees attended his Shraddha Barshiki which was well organized. Speaking on the occasion his close friends from native Dhenkanal were astonishing about the huge gathering of CBROA Members on his Shraddha Barshiki. And everyone wants to speak about the departed Leader. Such was the liking to Late Leader Sri Gopal Pattanaik. The meeting was smoothly organized by Sri Pravakar Nanda Ex DM and Sri Mohan D Majithia. Vote of Thanks given by Sri Pravakar Nanda followed by Lunch.

Sri Gopal Pattanaik Amar Rahey.

### **TIRUNELVELI**

Our Tirunelveli Region (consisting of Tirunelveli Kanyakumari Tenkasi Tuticorin Districts) meet was held at St Francis Xavier Engg College Auditorium, Tirunelveli on 11/08/2024. About 70 members attended the meeting. General Secretary, Sri Jagadeesh J S, in his speech explained about the latest position of updation of pension IBA health ins jointly with serving officers

reduction of interest on pension loan to us He further informed the welfare measures by CBROA to its members. He appreciated the contributors who donated wholeheartedly to CBROA Welfare fund. DGM RO TIRUNELVELI appraised about banking developments & sought our assistance for banks growth Sri S Harikrishnan, Mg Partner of M/S Vaishnavi Entepriees, franchisee of Titan Eye Plus spoke about eye care & spectacles care. He along with his staff conducted a free eye check up to all. Our AGS Sri S VARAGUNAN, RSs Sri MD ISMAIL & Sri ANANDRAJ made all arrangements We have also felicitated 7 of our members who attained 75+ years of age. Our DGS M N MANOHARAN from Madurai also participated Sri V Ganesan(13374) Officer, CO, Madurai who retired in August, 2009 was honoured with CBROA Citation(Life membership no: 4508) at Sivakasi on 17/08/2024 on attaining 75 years of age. Post retirement, he is still employed in one of the famous hospitals of Sivakasi.

## **UDUPI**

We are pleased to inform that on 02.08 24, we had the privilege of felicitating Senior Member Sri Venkatesh Kini, Staff no 7685, LM 1957, DOB 13.08.1947, at his residence in Bailur, Karkala along with his beloved wife Smt Jayanthi V Kini, associate member. Sri Pradeepa R Bhaktha, our President, Sri Yogesh bhat, Sri K M Nayak, Sri Avinashchandra Hegde, Smt Jayashree Nayak , associate member joined the felicitation. Sri Kini maam is married to Jayanthi Kini and is blessed with two sons who are settled in Bangalore. The couple is actively engaged in agriculture activities in their farm land and are living a contended and peaceful life in the midst of greenery of nature.

Sri Kini maam expressed his gratitude to CBROA for honouring him.

Monthly meeting of Udupi Region was held on 28th August 2024 at Syndicate Towers, Catholic Centre, Udupi. Sri Pradeepa R Bhakta, President presided over the meeting, office bearers Sri Yogesh bhat and Sri K M Nayak were on the dais.48 members and associate members were present.

Sri G V Ashok, our member was felicitated for his performance in the National Classic Powerlifting Championship 2024 held at Indore during July. He represented Karnataka State and won 5 Gold, 1 Silver and 1 bronze medals and has been declared as BEST LIFTER OF INDIA M3-2024. He was honoured with a shawl and memento. In his reply Sri Ashok narrated his journey in Powerlifting from student days, during service and also post retirement and his penchant for winning one or the other medal in all the competitions he participates. His tally of medals so far is 104. Gold 20 Silver 48 and Bronze 36.

**TALK ON INDIAN COIN HERITAGE** - Sri Sudhakar Bhat, our member, gave presentation on Indian Coin Heritage explaining its origin, how it progressed during the rule of different dynasties and the present status. He also briefed about his entry to this hobby of coin collection, its preservation, maintenance and told how it helps in studying the history and culture of a nation. He appealed to preserve the old coins so that we can pass on the heritage of our beloved country to our future generation. Sri Bhat

exhibited few coins from his collection.

Sri Bhaktha in his Presidential speech congratulated Sri Ashok for his wonderful achievements even after his retirement and at the age of 64. He wished him good luck in his future endeavours also. Sri Bhaktha appreciated Sri Sudhakar Bhat for his interest in coin collection, knowledge about the history of coins etc. Sri K M Nayak, briefed about the activities of the region since last meeting and informed the latest developments. In the beginning Sri Maruthi Prabhu welcomed the gathering. House paid tribute to late Maya V Kini and late M S Kamath. Smt Sandhya. Sri Ramesh compered the program and read the biodata of Sri G V Ashok and Sri Sudhakar Bhat. Sri Radhakrishna proposed vote of thanks.

House thanked Sri Yogesh bhat for sponsoring refreshments.

### **VELLORE**

On 15/08/24, INDEPENDENCE DAY was celebrated by our Vellore Unit at R.O. Vellore Premises. National Flag was hoisted by Sri Madava Rao Maddu, AGM, R.O. Vellore. The

following CBROA members participated in the celebration, Sri P Vanarajan, Sri M Dayanidhi, Sri J Shanmugam, Smt. V. Sumathi and Sri K Bhoopalan. The members from Canara Syndicate

Retirees Federation also attended in large numbers apart from Executives and Staff of R.O. The Function went on well and ended with breakfast.

**ALL PHOTOS ARE AVAILABLE IN THE “PHOTO GALLERY.”**



# MEMBERS PAGE

POEM By: Arun Sunder Raj

## DESTROYING SELVES

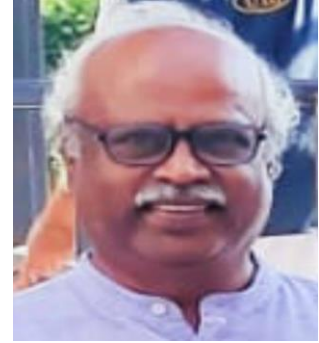
Those intend to devastate other,  
By providence get destroyed themselves.  
It is Divine's justice through Nature.

Those angry and keep firing others,  
Forget they are burning their ownelves,  
Resulting in declining health theirs.

Knowingly those jealous of others,  
Unknowingly develop ulcers.  
Treated not in time that turns fatal.

We reap in plenty than what we sow,  
Hence wish for all, what we seek for us,  
Divine shall reward in many ways.

Try stopping to think negatively,  
Cultivating to think positively,  
Turn this earth a peaceful place to live.



**Poetry is the spontaneous  
overflow of powerful feelings:**  
it takes its origin from emotion  
recollected in tranquility.

— *William Wordsworth*

AZ QUOTES







## 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 are set to reach the milestone and enthruse them to tread along. With this objective and in response to desires of several members that CBROA News features a list of members who are crossing 75 years of age during **SEPTEMBER 2024**.

NANOGENARIANS					
MEM NO	NAME	STF NO	DOB	PLACE	LL/MOBILE
361	NARENDRA VISHNOO THALI	983	08-09-1934	MUMBAI	022-28992443
71	BALAKRISHNAN P P	4259	15-09-1934	CHENNAI	9962503555
560	GANAPATHI PRABHU K A	1654	23-09-1934	KARKALA	08258-234031
SEPTUAGENARIANS					
MEM NO	NAME	STF NO	DOB	PLACE	MOBILE
1338	B VENKATESH BALIGA	10868	01-09-1949	MUMBAI	9819995095
2889	CHITTARANJAN H J	8987	01-09-1949	BENGALURU	9448950060
7275	A ANANTAH RAMA RAO	10944	01-09-1949	MANGALURU	9341306739
12692	K SEETHARAM TANTRY	S106984	01-09-1949	UDUPI	9740948848
6979	VINOD SHARMA	11860	03-09-1949	JAIPUR	9828033949
1044	AJIT K PRADHAN	7228	04-09-1949	DOMBIVILI EAST	9004567191
12925	ANANTH PAI B H	S99710	04-09-1949	MANGALURU	9980882882
3030	MUTHANNA T P	21359	05-09-1949	BENGALURU	9448240532
12855	K C CHACKO	19732	05-09-1949	PATHANMTHITTA	9447411021
2944	CHOUDARY VENNAM RAMESH	46701	06-09-1949	NIDUBROLU POST	9030816500
4257	K V VEERABHADRA	15196	06-09-1949	BENGALURU	9900925905
3363	HAREENDRAN S P	14754	08-09-1949	KOTTAYAM	9847947390
1004	PRAKASH B N	8099	11-09-1949	BENGALURU	9844430983
2884	VARADHARAJAN A	15399	11-09-1949	POLLACHI	9842715399
10841	PRAMOD MANOHAR	10873	11-09-1949	THANE	9004566333
2550	YADAV R S	12516	13-09-1949	AGRA	9319443515
9490	Ms SAROJA K	10264	13-09-1949	CHENNAI	9445274361
14205	BAILUR RAGHAVENDRA BHAT	163523	15-09-1949	UDUPI	9742220412



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SEPTUAGENARIANS					
MEM NO	NAME	STF NO	DOB	PLACE	MOBILE
5054	T P PADMANABHAN	10035	16-09-1949	CHENNAI	9444018997
2978	ARAVINDAKSHAN K	10108	17-09-1949	KOCHI	0484-2408769
5095	R SARANATHAN	13306	18-09-1949	CHENNAI	9363210969
2399	PARAMASIVAN T	17083	19-09-1949	BENGALURU	9888673609
2647	NANDURKAR RAMESH G	9467	19-09-1949	UJJAIN	9479853247
3131	SOMASUNDARAM D R	13467	19-09-1949	MYSURU	9886835034
9868	S SRINIVASAN	10494	19-09-1949	CHENNAI	9840733081
4092	K P BHAT	10824	21-09-1949	MANGALURU	9480660724
1699	Ms MANORAMA J GESOTA	11927	22-09-1949	PUNE	9552515104
9329	DAKSHINA MURTHY	11631	22-09-1949	BENGALURU	9342856880
1768	SANTOSHWAR R V	10763	23-09-1949	NAGPUR	0712-2237567
3833	VINAYAK P SARAF	12140	25-09-1949	MANGALURU	9980538868
3217	INDIRESH R V	11677	27-09-1949	BENGALURU	9731758167
4059	AVNEESH KUMAR MAHENDRU	12046	27-09-1949	FARIDABAD	9717411337
4254	GURUDAS DAMODAR KAMATH BAMBOLKAR	15120	27-09-1949	PONDA GOA	9923750466
2890	ANANTHA RAO B E	11848	30-09-1949	BENGALURU	9980128433



## RETIREMENT DURING THE MONTH OF SEPTEMBER 2024

STF NO	NAME	GRADE	DPCD	BRANCH	DOB	MOBILE NO
<b>AGRA CIRCLE</b>						
75326	HARISH CHANDER	CLK	2144	AGRA HIG KI MANDI	10-09-1964	8191849089
400268	ROSHAN SINGH	OF3	4297	HARDUAGANJ	18-09-1964	8279978795
469933	SWARAN JEET SINGH RAJPOOT	OF4	6976	HAPUR REGIONAL OFFICE	01-10-1964	9971582200
<b>BENGALURU CIRCLE</b>						
57837	NAGARAJA G	CLK	4798	BENGALURU YELACHENAHALLI	01-10-1964	9972013804
58169	SUDHA R V	OF2	11729	MYSORE HOOTAGALLI	23-09-1964	9632084600
58428	ANANTHARAMU A H	CLK	566	MYSURU JAYALAKSHMI PURAM	06-09-1964	9964700617
61715	CHANDRASHEKAR K S	SBS	1821	BENGALURU GIRI NAGAR	23-09-1964	8310478552
68399	P S JANARDHANA MAIYA	CLK	10441	BENGALURU GANDHIBAZAR	14-09-1964	9242210452
68735	NAGARAJA G	SBS	1966	BENGALURU KALIDASA LAYOUT	13-09-1964	9880695778
427038	MALAVIKA P S	CLK	7328	BENGALURU RAILWAY LAYOUT	27-09-1964	9980062775
460514	VARALAKSHMAMMA V N	CLK	4561	GHATI SUBRAMANYA	06-09-1964	9964057008
510563	SANDHYA GAYATHRI	CLK	409	BENGALURU MALLESWARAM	09-09-1964	9632667518
<b>BHUBANESHWAR CIRCLE</b>						
59696	ASHOK KUMAR MEHER	OF4	7525	BHUBANESHWAR C.O.	22-09-1964	7077720568
<b>CHANDIGARH CIRCLE</b>						
64447	RAMESH LAL	CLK	2096	HOSHIARPUR	20-09-1964	1882234417
503778	SAMPATI DEVI	CLK	2945	JALANDHAR DR.B.R.AMBEDKAR NIT	12-09-1964	9464387085
<b>CHENNAI CIRCLE</b>						
54237	S SASIKALA	OF1	16042	CHENNAI VILLIVAKAM	22-09-1964	9840768077
55793	M PARTHIBAN	OF1	1760	CHENNAI ACCOUNTS SECTION	10-09-1964	8248064964
58456	A SAGAYARAJ	OF3	5523	RETAIL ASSETS HUB SALEM	20-09-1964	8903486589
60652	SIVA PRASAD T	OF4	16015	CHENNAI MYLAPUR	15-09-1964	8050969110
63609	VENKATESAN R	OF4	972	CHENNAI SHENOY NAGAR	21-09-1964	9444926451
63772	RAVICHANDRAN R	OF2	1248	COIMBATORE TRICHY ROAD	04-09-1964	9486421550
69136	P DHANASELVI	SBS	2915	CHENNAI MOGAPPAIR	07-09-1964	9790328964
405229	ABHISHEK PREMCHAND	OF4	3261	PADIANALLUR	12-09-1964	7385910511
408039	K ANNAM	CLK	7994	CHENNAI NORTH REGIONAL OFFICE	07-09-1964	9710359027
<b>DELHI CIRCLE</b>						
56367	ABHA KAPOOR	OF2	19006	DELHI EAST PATEL NAGAR	12-09-1964	9810503389
59308	AMRISH SINGH	OF1	8092	DELHI RAJOURI GARDEN CUR CHEST	12-09-1964	9717129832
75713	GANESH SINGH	SBS	8072	DELHI MAYAPURI CUR CHEST	12-09-1964	7503756185
442288	NEERAJ KUMAR GUPTA	OF1	18969	TAPOVAN	22-09-1964	9410149818
455110	NEERJA MALHOTRA	CLK	19198	LAJPAT NAGAR IV DELHI	24-09-1964	9910047746
461140	UMESH KUMAR	OF3	12817	DELHI R K PURAM CC	25-09-1964	9810265057
468651	HARI SINGH BISHT	CLK	1149	GHAZIABAD NAVAYUG MKT MAIN	29-09-1964	9711075979



## RETIREMENT DURING THE MONTH OF SEPTEMBER 2024

STF NO	NAME	GRADE	DPCD	BRANCH	DOB	MOBILE NO
<b>GUWAHATI CIRCLE</b>						
55119	NAGENDRANATH MAZUMDAR	SBS	1756	CHOUKHUTY	01-10-1964	7636992583
<b>HEAD OFFICE</b>						
53578	UMESH KUMAR BHALLA	OF7	401	HEAD OFFICE BENGALURU	29-09-1964	9463540397
56456	S J GAWARE	OF8	401	HEAD OFFICE BENGALURU	21-09-1964	8454848566
67754	G SEETHARAMA	SBS	401	HEAD OFFICE BENGALURU	16-09-1964	8892706371
395810	RAJASHREE VIVEK NAYAK	OF1	3084	Integrated Treasury Wing (Mumbai)	15-09-1964	9699484599
451039	LATA N SHETTI	OF2	10096	C I B M MANIPAL	14-09-1964	9483643745
525473	MURALIDHAR S	SBS	401	HEAD OFFICE BENGALURU	12-09-1964	9036366399
<b>HUBBALLI CIRCLE</b>						
71223	SIDDAPPA TIPPANNA CHANDARAGI	SBS	1832	BETAGERI	20-09-1964	7338487579
450366	NARSIMHA R SHARMA	OF1	8511	BELAGAVI CITY CORPORATION	17-09-1964	9449908702
458171	W T SURESH KUMAR	OF5	7695	HUBBALLI C.O.	19-09-1964	8861921660
519993	HASAN DONGARE D SAGAR	SBS	10835	DHAVALGI	01-10-1964	9972119835
<b>HYDERABAD CIRCLE</b>						
45609	R VAIKUNTAM	SBS	1325	ATMAKUR	02-09-1964	9010026278
52392	A MANMADHAN	CLK	13028	HYDERABAD MOULA ALI	02-09-1964	9848032060
436465	C S MEENA KUMARI	CLK	878	HYDERABAD BASHIRBAGH	26-09-1964	9949670049
513867	T VIRAT SARATHY	OF2	8317	RANGAREDDY REGIONAL OFFICE	16-09-1964	8309940812
525901	KONDURI VENKATAIAH	SBS	13063	SECUNDERABAD CDM SAINKPURI	04-09-1964	9440520201
<b>JAIPUR CIRCLE</b>						
56278	LAXMI NARAYAN DHAMU	CLK	2140	JODHPUR CHOPASANI RD	24-09-1964	9928636393
<b>KARNAL CIRCLE</b>						
464226	CHANDER SHEKHER	OF5	7945	KARNAL C.O.	12-09-1964	8860656106
<b>KOLKATA CIRCLE</b>						
60340	SUNIL NASKAR	SBS	2432	SILIGURI	01-10-1964	8170816210
60712	ABHIJIT BARMAN	OF2	8057	KOLKATA JADAVPUR CC	26-09-1964	9051972649
60807	PREM K PARIDA	CLK	1884	HANSPUKUR	17-09-1964	9874043566
<b>LUCKNOW CIRCLE</b>						
46409	AKASH CHANDRA SRIVASTAVA	CLK	18482	LUCKNOW INDIRANAGAR	08-09-1964	9335910106
<b>MADURAI CIRCLE</b>						
73572	RAJAPPA R	SBS	8045	NAGERCOIL CUR CHEST	02-09-1964	9487351453
<b>MANGALURU CIRCLE</b>						
538888	SUBRAMANYA B N	SBS	11400	HASSAN	16-09-1964	9448870730





## RETIREMENT DURING THE MONTH OF SEPTEMBER 2024

STF NO	NAME	GRADE	DPCD	BRANCH	DOB	MOBILE NO
<b>MANIPAL CIRCLE</b>						
57010	ANANTHAPADMANABHA	CLK	8059	SAGAR CUR CHEST	26-09-1964	9448984733
57821	SUNDARA PRABHU	CLK	10130	PERDOOR	20-09-1964	9449367347
401621	VIDYA VILAS KAMATH	CLK	327	GOA SANTACRUZ	22-09-1964	9545483804
483867	SUBHA RAVI SHANKAR	CLK	10112	BRAHMAVAR	20-09-1964	8494843177
<b>MUMBAI CIRCLE</b>						
42346	P R BANE	SBS	125	MUMBAI DAHISAR EAST	24-09-1964	9221069671
46527	KANCHAN V PATEL	CLK	15045	MUMBAI BORIVLI (WEST)	29-09-1964	9821977225
47243	MITALI M DESAI	CLK	111	MUMBAI SANTACRUZ EAST	04-09-1964	9969453436
52671	POOJA R PAI	CLK	107	MUMBAI DADAR WEST	14-09-1964	9819993374
53072	SNEHA S NADKARNI	OF1	136	MUMBAI CLEARING SECTION	07-09-1964	9819000892
55204	RANJANA S THANEKAR	CLK	15460	THANE	04-09-1964	8689857857
56906	BHASKER S KUNDER	CLK	136	MUMBAI CLEARING SECTION	24-09-1964	9820896005
57512	G J REVAR	OF1	2674	MUMBAI MULUND (EAST)	19-09-1964	9930909251
58325	R K PAI	CLK	2667	MUMBAI ANDHERI WEST SB	15-09-1964	9969133946
69002	S M BAGWE	CLK	249	DOMBIVILLI WEST	15-09-1964	8108838724
75593	DEORAM BUDHAJI TOKARE	CLK	221	MUMBAI CHUNABHATTI	12-09-1964	9004835722
415776	SHIRLEY STEPHEN COELLHO	OF2	224	MUMBAI VILE PARLE EAST	24-09-1964	9821042023
441205	KALYANA KRISHNAN B	CLK	15479	VASAI PARNAKA	17-09-1964	9271996160
457109	RAVINDRA JANAJI GAIKWAD	CLK	2645	THANE MIRA ROAD	12-09-1964	8451951381
<b>PUNE CIRCLE</b>						
47004	LAXMAN R MENGHMALANI	OF2	2431	PUNE BHOSARI	22-09-1964	8446114505
47224	R A GHATGE	CLK	262	PUNE MODEL COLONY	14-09-1964	9405868913
75279	RAVINDRA PANDURANG GHULE	CLK	3775	MANJARI KHURD	10-09-1964	9702215801
<b>INSPECTION WING</b>						
45818	S I SONAVANE	OF3	50095	ZI MUMBAI UNIT : SOLAPUR	21-09-1964	9987805818
445445	SUSHIL KUMAR C R	OF5	50003	ZI BENGALURU (ADMIN)	30-09-1964	7338836195
456654	JITENDRA KUMAR SINGH	OF4	50098	ZI MANIPAL (ADMIN)	01-10-1964	8788720872
<b>TRIVANDRUM CIRCLE</b>						
71147	RAMAKRISHNAN K C	CLK	1443	KALLEKAD	11-09-1964	8281676859
<b>VIJAYAWADA CIRCLE</b>						
52419	P RAVI VARMA	OF7	7947	VIJAYAWADA C.O.	01-10-1964	9182915181
74839	CHAKRALA SRINIVASA MURTHY	CLK	13122	HINDUPUR	10-09-1964	8985597771
395072	K NAGARATNAMANI VENKATA	CLK	3655	VISAKHAPATNAM SIRIPURAM	27-09-1964	9441495880



## NEW LIFE MEMBERS ENROLLED DURING THE MONTH – AUGUST 2024

LM	NAME	STF NO	SCALE	DOB	MOBILE	STATE
14680	B SIVAKUMAR	49319	OF1	18-07-1964	9940013502	TAMIL NADU
14681	SUMATHI R	56770	OF1	25-07-1964	9789245538	TAMIL NADU
14682	P V S SRAVANA KUMAR	456562	OF4	20-07-1964	9505639235	TELANGANA
14683	K H PATNAIK	45941	OF8	01-08-1964	9440064102	TELANGANA
14684	L G SHANBHAG	52144	OF4	03-07-1964	8951785231	MAHARASHTRA
14685	SURESH BABU	459246	OF4	18-07-1964	7906583144	UTTAR PRADESH
14686	PADMAVATHI S M	502430	OF3	08-07-1964	6362453483	KARNATAKA
14687	KUNAPAREDDY VIJAYA BHASKAR	47426	OF5	30-07-1964	9032576789	TELANGANA
14688	A V RAMA RAO	56380	OF8	15-07-1964	9000795425	TELANGANA
14689	SAMIR KUMAR LENKA	61349	OF1	16-07-1964	9438130996	ODISHA
14690	SHYAM KUMARI M VERMA	57481	OF1	07-07-1964	9438130996	MAHARASHTRA
14691	RENUKA VIJAYAKUMAR	448842	OF1	11-07-1964	9739973988	KARNATAKA
14692	SURYANARAYANA M	53541	OF1	15-07-1964	8861590306	KARNATAKA
14693	R P VERMA	53557	OF5	04-07-1964	8700392254	RAJASTHAN
14694	CHANDRASHEKHAR S K	60251	OF2	22-07-1964	9481238237	KARNATAKA
14695	C S CHITRALEKHA	55976	OF1	11-05-1968	9980194880	KARNATAKA
14696	SANKAR PRASAD BISWAS	55019	OF3	08-07-1964	9773724939	WEST BENGAL
14697	RAJESHWARI MAHESH HIEMATH	57209	OF1	10-02-1967	9579373675	MAHARASHTRA
14698	S JAYAKUMAR	59663	OF8	31-05-1965	6366374980	KERALA
14699	MURUGAN A	61503	OF2	30-05-1964	9994695426	TAMIL NADU
14700	LAXMINARAYANA UDUPA,	296034	OF5	23-03-1959	9482203360	KARNATAKA
14701	RAKESH TIWARY	57979	OF5	20-07-1964	9431420246	BIHAR
14702	ANIL KUMAR THAKUR	61099	OF4	15-07-1964	7759854589	BIHAR
14703	N RAGHURAMI REDDY,	453154	OF4	26-06-1958	9247296889	ANDHRA PRADESH
14704	VAIDEHI A PATIL	60839	OF2	28-06-1969	9820240754	MAHARASHTRA
14705	PATWARDHAN SUKHINDRA NAGAPPA	495772	OF3	22-07-1964	9448989607	KARNATAKA
14706	YESHWANT SUMANT KOPPAD	57387	OF1	08-07-1964	9449518006	KARNATAKA
14707	SUMITRA	450056	OF1	22-08-1964	9540522932	DELHI
14708	MINI RAGHAVAN	515731	OF4	05-12-1965	9497433665	KERALA
14709	SUBHASH R GUJARATHI	13734	OF2	21-01-1951	9579005499	MAHARASHTRA
14710	SUDHAKAR P	58544	OF3	18-07-1964	9448676370	KARNATAKA
14711	K S HARIHARAN	38743	OF2	14-01-1957	8892592585	KARNATAKA
14712	RUPAN KUMAR KAR	72810	OF2	01-02-1969	9475211144	WEST BENGAL
14713	DARSHNA C BHATT -9029366033	46358	OF4	26-08-1964	9029366033	MAHARASHTRA
14714	PALATLI SHASHIKALA	52322	OF1	20-08-1964	9573589810	KARNATAKA





## NEW LIFE MEMBERS ENROLLED DURING THE MONTH – AUGUST 2024

LM	NAME	STF NO	SCALE	DOB	MOBILE	STATE
14715	TIPPESWAMY A	58785	OF4	01-05-1964	7625094031	KARNATAKA
14716	E V VIJAYA KRISHNAN	12714	OF3	02-06-1950	7356802955	KERALA
14717	PRATHWI PAL SINGH	73795	OF2	15-07-1964	9719025966	UTTAR PRADESH
14718	GUNAVATHY M	56771	OF3	03-08-1964	9443490910	TAMIL NADU
14719	TALUPURU SAMBHU PRASAD	60484	OF1	24-08-1964	7659085210	TAMIL NADU
14720	N R S KRISHNAMOORTHY	S118017	OF1	14-07-1953	9791903565	MAHARASHTRA
14721	GOPARAJU RAJ	59110	OF1	03-08-1964	9493202862	ANDHRA PRADESH
14722	SUDHAKAR P	57402	OF1	03-08-1964	8332972979	TELANGANA
14723	M S SRINIVAS ACHARYA	52447	OF4	17-08-1964	9502337646	TELANGANA
14724	S S KHAN	49479	OF3	10-08-1964	9329538305	MADHYA PRADESH
14725	B R BENGALI	56429	OF4	31-08-1964	9871155514	DELHI



## 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.

### Medical Relief paid during the month of AUGUST 2024.

#### CBROA MEDICAL RELIEF DISBURSEMENTS AUGUST 2024

Sl	M. No.	Name	Staff No.	Place	Self/ Spouse	Amount
1	4962	HANUMANTH RAJ K R	21154	BENGALURU	SELF	30000

Dear friends,

Many members are voluntarily opting out of CBROA welfare scheme (Medical reimbursement scheme) and sending mails, WhatsApp messages. We are finding it difficult to consolidate. Hence, we have devised a google form to enable us to consolidate it. Please use the below mentioned link, in case if you wish to opt out of the welfare scheme.

[https://docs.google.com/forms/d/e/1FAIpQLSfWqCEh\\_u4aKy\\_KNrm9s\\_Dw8hAOfERsD7JOsHQkvJHeqle8Mw/viewform?usp=pp\\_url&entry.740508370=Yes](https://docs.google.com/forms/d/e/1FAIpQLSfWqCEh_u4aKy_KNrm9s_Dw8hAOfERsD7JOsHQkvJHeqle8Mw/viewform?usp=pp_url&entry.740508370=Yes)

Jagadeesh J S  
General Secretary

## DONATION RECEIVED DURING THE MONTH – JUNE 2024

DATE	AMT (Rs)	NAME	STF NO	MEM NO	RECEIPT NO	PLACE
01 Aug 2024	101	B DIVAKAR	33602	8904	56068	BENGALURU
01 Aug 2024	1000	R K NARGUND	1786	681	56069	BENGALURU
03 Aug 2024	2000	SARADA S	34409	10776	56070	MUMBAI
04 Aug 2024	1000	KUBENDRAN A V	28682	8238	56071	MADURAI
05 Aug 2024	6000	SRIDHARA S P	42777	6764	56072	BENGALURU
06 Aug 2024	5000	R V PARWANI	24929	5264	56073	MUMBAI
06 Aug 2024	2000	S NAGARAJ	14071	4950	56076	BENGALURU
06 Aug 2024	7500	D A GUDE	12033	8513	56074	MUMBAI
06 Aug 2024	3000	G K N MOORTHY	9454	818	56075	BENGALURU
08 Aug 2024	1000	P R L ACHAR	53980	13893	56077	UDUPI
08 Aug 2024	1000	TEJOMOY ROY	39416	7546	56080	NORTH 24 PARGANAS
08 Aug 2024	1000	M VENKU BAI	38612	10248	56078	BENGALURU
08 Aug 2024	1500	SHIB NATH SAHA	26014	6669	56079	KOLKATA
09 Aug 2024	2000	RUPCHAND BESRA	59344	13633	56081	NADIA
09 Aug 2024	2001	A B DESHPANDE	13920	2861	56082	NAGPUR
10 Aug 2024	5000	M J RAO	2873	1139	56083	PALGHAR
12 Aug 2024	1000	LAXMAN	27816	8063	56088	BELLARY
12 Aug 2024	2000	KRISHNAMURTHY RAO D	61988	6788	56087	BELLARY
12 Aug 2024	2000	KARIVIRUPAKSHI	26635	7727	56086	BELLARY
12 Aug 2024	2000	H HONNURAPPA	20690	6787	56085	BELLARY
13 Aug 2024	3000	A V KRISHNA MURTHY	8060	1014	56084	BENGALURU
16 Aug 2024	3000	R T AHIRE	20043	3283	56090	NASHIK
16 Aug 2024	2000	H R SHENOY	2638	1858	56089	BENGALURU
17 Aug 2024	1000	PANNALAL BANDYOPADHYAY	22745	6555	56092	KOLKATA
17 Aug 2024	2501	S S KHAIRE	11904	9098	56091	NASHIK
18 Aug 2024	2000	R SRIRAMA RAO	5639	1805	56093	HYDERABAD
19 Aug 2024	5000	S S PAWAR	14137	9041	56094	THANE
20 Aug 2024	2000	G N SRINIVASA	9937	2019	56095	BENGALURU
26 Aug 2024	2000	SAROJA U BHAT,	3E+05	CLERK	56096	GOA
26 Aug 2024	25000	R A RAO	13458	3231	56097	MUMBAI
26 Aug 2024	1000	R M NARAYANAN	4077	1072	56098	SIVAGANGA
27 Aug 2024	2000	TILAK CHANDRASEKARAN T	14683	1456	56101	MADURAI
28 Aug 2024	150	VIDYA SATISH	AM444	AM	56102	DAKSHINA KANNADA
29 Aug 2024	3000	K C DARADE	10170	5819	56103	MUMBAI
30 Aug 2024	2100	RAMESH CHANDRA	36607	8625	56104	GAUTAM BUDDHA NAGAR
31 Aug 2024	5000	GANESAN V	13374	4508	56106	SIVAKASI
31 Aug 2024	2000	C R N VARMA	45355	10006	56105	HYDERABAD

## CBROA MEMBERS' CONTACT INFORMATION - UPDATE

Dear Members,

Please find the Link (Sign in removed) to update your latest address, email and mobile number. Please use the same in case there is any change in your Contact information.

[https://docs.google.com/forms/d/e/1FAIpQLSfwTFvPqmP2nuZMktMj3VhDyhU4-JaO5gSL02H5MkifCYsYlg/viewform?usp=sf\\_link](https://docs.google.com/forms/d/e/1FAIpQLSfwTFvPqmP2nuZMktMj3VhDyhU4-JaO5gSL02H5MkifCYsYlg/viewform?usp=sf_link)

Jagadeesh J S

General Secretary



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# PHOTO GALLERY





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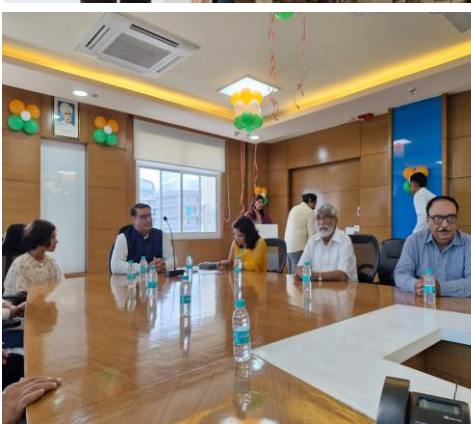


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## SHRADDHAANJALI



With profound grief CBROA Team Bengaluru inform our members the sad demise of Sri H Rohidas Shenoy, popularly known as H R Shenoy, former General Manager (Staff No. 2638 LM No. 1858) yesterday. Late Sri Shenoy apart from being a highly knowledgeable banker was also a Trade Union Leader. He was an office bearer of Canara Bank Officers' Association. He was instrumental in giving solace to many charge sheeted employees of our Bank. A great loss to Banking community. CBROA conveys our Heartfelt Condolences to the bereaved family members. May the departed Soul Attain Sadgathi.

CBROA dips it's banner in memory of Late Sri H Rohidas Shenoy.

### **TRIBUTE TO LATE SRI H R SHENOY BY SRI B SUDHAKAR SHETTY, FORMER GS CBOA AND MAN BEHIND FORMATION OF CBROA.**

Mr H.R.Shenoy fondly known as Rohidas, laid strong foundation for building mighty, vibrant CBOA unit in erstwhile Delhi region consisting of eight states. He has travelled length and breadth of north Indian state branches for consolidation of CBOA units on number of occasions- travelling in unreserved compartment in second class. He was the Regional Secretary and Circle Liaison for more than a decade. Subsequently he was elected all India secretary and member of apex level negotiating team (C.N.T).

He was in forefront of CBOA agitation in Delhi i during 1982-83 against the management for violating the agreed transfer and promotion policy. It is memorable to mention here that he



organized Dharna in front of Delhi Circle from dawn to dusk with mammoth gathering of north Indian members against the victimization of transfer of CBOA leaders. The slogan shouted on the occasion is still ringing in my ears.

He was the valiant soldier of CBOA and responded the organisational call of CBOA given to all the CC members and office bearers till the restoration of bilateralism.

After the impasse, he played an active role in instituting the circle level joint conference and circle level liaison for redressing the grievance of officers which resulted in further growth of CBOA in the region.

He played a vital role in coordinating the case filed in Supreme Court on CBOA trust matter in 1984 which materialised in retaining valuable property in Chamarajpet, Bangalore. Not only the property retained by CBOA but disciplinary action contemplated against the office bearers was re looked by the management. He developed a strong second line in Delhi circle CBOA unit and two of the office bearers became General Secretaries of CBOA.

He has risen to the top executive of our beloved bank and continue to guide the second line leaders for responsive and responsible officer movement.

No doubt, it is a rare occasion in one's career to become a good comrade, Circle level liaison, a member of CNT and to reach top management scale VII.

He was able to attain the above due to his hard-work, commitment, and sincerity whichever the sphere he worked and organised. I had more than a decade close association with him in CBOA and lost a good friend.

He was the first top executive to appreciate me and late Sri Gajanana Rao and late Sri P. Sanjeeva Rao when we formed CBROA which was registered under trade union act. CBROA is now emerging as a strong welfare association which has achieved many improvements in pension scheme. CBROA was close to his heart and he was very much concerned about the senior retirees.

May his soul rest in eternal peace.

**B Sudhakar Shetty**  
Former GS of CBOA