



CBROA News Letter

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

email-cbroabr@gmail.com, Web: <https://cboa.co.in/>



DECEMBER 2024

**CANARA BANK RETIRED OFFICERS' ASSOCIATION
WISHES ALL CANARITES
MERRY CHRISTMAS &
HAPPY NEW YEAR 2025**



**J S JAGADEESH
GENERAL SECRETARY**

**G A HANDE
CHAIRMAN**

**A N KRISHNAMURTHY
PRESIDENT**



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DECEMBER 2024

FROM THE DESK OF GENERAL SECRETARY



Dear Members/Associate Members,

In a significant move the Union Government has expanded the Ayushman Bharath Pradhan Mantri Jana Arogya Yojana on September 11, 2024. With this the Scheme will cover all Senior Citizens aged 70 years and above and they will receive health coverage regardless of their income and socio-economic status. This expansion is set to benefit more than 6 crore Senior Citizens, by providing them with free health insurance and coverage of up to Rs.5 lakh.

Senior Citizens within families already covered by the Scheme will receive an additional top up cover of Rs.5 lakh per year. This top up will be for them exclusively and they will not have to

share with other family members under the age of 70.

Senior Citizens who are not part of an existing AB PM-JAY family coverage, will be provided with a cover of up to Rs.5 lakh per year on a family basis.

Senior Citizens who are already benefitting from other Public Health Insurance Schemes such as Central Government Health Scheme(CGHS), Ex-servicemen Contributory Health Scheme(ECHS) or Ayushman Central Police Forces (CAPF) have the option to either continue with their current scheme or opt for AB PM-JAY.

Senior Citizens who are covered by private health insurance policies or the Employees' State Insurance Scheme are also eligible to get the benefits of the Scheme.

The Scheme envisages the following key features:

Cashless Treatment: Beneficiaries can receive medical care at empanelled hospitals without paying upfront, removing the need for out-of-pocket expenses and making health care more affordable.

Comprehensive coverage: The Scheme offers wide ranging coverage, including hospitalisation costs and various medical treatments. Beneficiaries can get treatment for serious conditions such as cancer, heart disease and kidney ailment. It covers primary, secondary and tertiary care, allowing patients to receive medical treatment without worrying about the cost.

Emphasis on preventive Health Care: The Scheme focuses on preventive care offering regular health check-ups, screenings and vaccinations. By promoting early detection and prevention, the scheme aims to reduce the number of illnesses and improve overall health in the community.

Financial Protection: With health coverage of Rs.5 lakh the scheme provides crucial financial protection. It acts as a safety net for the senior citizens, helping them avoid falling into debt during medical emergencies.

Large network of Empanelled Hospitals: The Scheme includes a vast network of 29,000 Empanelled hospitals across the country, both Public and Private. This ensures that beneficiaries can access quality health care services, wherever that are, with hospitals equipped to provide necessary treatments.

The Scheme also includes costs for pre-hospitalisation check-ups, tests and follow-up care after discharge, post-hospitalisation such as follow-up care upto 15 days after discharge. There are no co-payment clauses under the scheme. Do the senior citizens do not have to bear a percentage of treatment out of pocket.

This progressive move creates ease of financial expenses and acknowledged the unique health care needs of Senior Citizens enduring they have access to essential medical support without financial strain. This initiative will bring peace of mind and health security to nearly six crore seniors across India. It provides a safety net which is crucial given the rising health care costs in India and the affordability of senior citizens, especially those who can no longer be in the regular workforce and depend on others for their wellbeing.

The AB PM-JAY is the world's largest publicly funded Health Assurance Scheme which provides health cover of Rs.5 lakh per family per year for secondary and tertiary care hospitalisation to 55 crore individuals corresponding to 12.34 crore families. All the members of the eligible families irrespective of age are covered under the scheme. The Scheme so far has covered 7.37 crore hospital admissions including 49 per cent women beneficiaries. The public has benefitted to the extent of over Rs 1 lakh crore under the scheme.

The Scheme is a fully funded scheme with implementation costs shared between the Central and State Governments in 60:40 ratio. By alleviating financial burden of health care expenses, the scheme strives to ensure equitable access to quality medical services, this contributing significantly to the welfare and wellbeing of millions of families across the country. One of the most essential goals throughout our lives is maintaining our health in the best possible ways. With the launch of this scheme, achieving this goal has become possible. With this the Government of India aims to achieve universal health coverage enduring that everyone regardless of their socio-economic status receives the best health care services any time anywhere.

While the scheme offers a lot of benefits, however it is not a silver bullet which will solve all health related woes for senior citizens.

While the Scheme offers substantial benefits there are certain limitations.

LIMITED COVERAGE AMOUNT OF RS.5 LAKH.

This coverage may not be adequate for serious illnesses or prolonged hospital stays. The coverage per year may not suffice for major surgeries or cancer treatment which is what a large number of seniors face and be left out by their families to fend for themselves. The coverage may fall short for extensive treatment procedures or chronic conditions requiring frequent hospitalizations and limited pre and post-hospitalisation benefits may restrict the overall support seniors can access. This means that the beneficiaries may still have to bear out of pocket expenses for certain procedures

RESTRICTED NETWORK HOSPITALS.

The coverage primarily includes general wards, which may not suit the comfort preferences of senior patients. The empanelled hospital network while broad often excludes many premium private hospitals due to lower treatment tariffs, reducing access to high tier care. Furthermore, the treatment rate structure agreed upon with hospitals may restrict the range and quality of available treatments, creating a need for supplementary policies to ensure adequate comfort and access to specialised facilities.

NO REIMBURSEMENT OPTION.

The Scheme does not offer reimbursement for medical expenses incurred at non-empanelled health care facilities. Consequently, beneficiaries are limited to seeking treatment at hospitals and clinics that are part of that are part of the scheme network. This restriction may pose a significant challenge for individuals who prefer

specific health care providers or require immediate medical attention.

The Scheme marks a significant step towards Universal Health Care for India's elderly population. While the scheme opens the door, it may not always cover the entire medical journey. The Government is not approaching the hospitals for empanelment rather the option is given to the hospitals.

The contribution of 60:40 by Central and State Governments, the implementation is purely depending on the State.

We advise our senior, eligible members to enrol in to the scheme.

We wish all our members and their families a merry Christmas and a happy New Year filled with health, happiness, prosperity, abundance and blessings.

(J S Jagadeesh).
General Secretary

BENGALURU
09.12.2024





The Canara Bank Retired Officers' Association (Regd)

Central Office: 1 & 70, 9th Main, 3rd Block, Jayanagar,
Bangalore Email: cbroablr@gmail.com. Web: <https://cbroa.co.in>

CBROA Welfare Schemes: (Effective from 29.11.2024)

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

Objective:

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

Eligibility:

All the life members are eligible for the scheme. The benefit of the scheme will be **available one year after** becoming a life member of the Association.

Other Provisions:

1. Maximum limit for each member is **Rs.30000/-** during his/her lifetime (a sub-limit of **Rs.10,000/-** would be made available for the spouse of the member, **provided he/she is our associate member.**
2. **Minimum** hospitalization expenses incurred must be **Rs 3, 00,000/- (Rs Three Lakhs only)** under single hospitalization bill concept. However, in case of critical illnesses like cancer, kidney ailments etc the treatment is for a longer period of time. Hence, in such cases, expenses regarding treatment given up to **one year** may be consolidated and claimed for the purpose of reimbursement. Investigation / Medicine expenses incurred before and after 30 days of Hospitalization (Pre & Post) on the medical advice will be considered as hospitalization expenses for reimbursement purpose.
3. CBROA will reimburse **75% of the disallowed portion** over and above the hospitalisation bill of **Rs.3 lakhs** and above (per hospitalisation bill) subject to a **minimum reimbursement of Rs.7500/-** in respect of members **and Rs.5000/-** in respect of spouses of members.
4. Members may prefer any number of claims during his/her lifetime, including claim for his/her spouse, subject to the overall limit of Rs.30000/-
5. In respect of members who are not covered under any insurance scheme, but claiming the amount from CBROA, reimbursement will be made at **50%** of the amount over and above the minimum hospitalisation bill of **Rs.3 lakhs**, subject to a **minimum reimbursement of Rs.7500/-** in respect of members **and Rs.5000/-** in respect of spouses of members.
6. Hospitalisation claims from CBROA shall be made within a reasonable period of **2 months** after discharge from the hospital.

Members claiming the reimbursement of Hospital expenses must submit the claim form to CBROA, Bengaluru office along with xerox copies of hospitalization / medicine bills & discharge summary.

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

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



The Canara Bank Retired Officers' Association (Regd)

Central Office: 1 & 70, 9th Main, 3rd Block, Jayanagar, Bangalore

Email: cbroabl@gmail.com. Web site : cbroa.co.in

Claim form for reimbursement of hospitalisation expenses from CBROA

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

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

Signature of Member with Date

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



CIRCULAR NO.	GIST OF THE CIRCULAR ISSUED DURING JUNE 2024
131/2024 02-11-2024	4th meeting of the Governing Council for the term 2023-26 takes place at Delhi on 24th October, 2024 – the meeting congratulates all concerned for making the centralized Dharna at Delhi at the call of CBPRO a historic event- the members take stock of the development of all issues in between the period March, 2024 to October, 2024 and urges upon GOI/IBA to resolve all pending issues affecting the retirees of the Banking Industry. https://aibprc.co.in/pdf/circularno_131-24.pdf
132/2024 02-11-2024	Submission of Memorandum to various authorities on the day of Dharna held at the call of CBPRO on 23rd October,2024. https://aibprc.co.in/pdf/circularno_132-24.pdf
133/2024 08-11-2024	Change of address of the office of General Secretary, AIBPARC. https://aibprc.co.in/pdf/circularno_133-24.pdf
134/2024 08-11-2024	Pension Updation https://aibprc.co.in/pdf/circularno_134-24.pdf
135/2024 14-11-2024	Non-Payment of Ex-Gratia to Pensioners and Non-Extension of the opportunity of option for Pension for the Resignees of Private Sector Banks. https://aibprc.co.in/pdf/circularno_135-24.pdf
136/2024 14-11-2024	Removal of DA disparity adversely affecting the Pensioners. https://aibprc.co.in/pdf/circularno_136-24.pdf
137/2024 15-11-2024	Request for one more option of Pension for the left outs. https://aibprc.co.in/pdf/circularno_137-24.pdf
138/2024 25-11-2024	AIIBPARA, our affiliate at Indian Bank, held their All India General Body Conference at Nagpur on 21st November, 2024. https://aibprc.co.in/pdf/circularno_138-24.pdf
139/2024 27-11-2024	Anomaly in respect of stagnation increment due payable to a section of scale V officers of the Banking Industry. https://aibprc.co.in/pdf/circularno_139-24.pdf
140/2024 27-11-2024	Non-payment of Ex-gratia to Pensioners of Private Sector Banks. https://aibprc.co.in/pdf/circularno_140-24.pdf
141/2024 28-11-2024	COM. T.S. ARUMUGAM PASSES AWAY. https://aibprc.co.in/pdf/circularno_141-24.pdf

FOUNDER'S DAY CELEBRATIONS IN VARIOUS REGIONS

BHOPAL

We are very much happy to celebrate 119th Founder's Day of our mother bank at Circle office and almost all the branches of Bhopal Circle. GM, DGM of Bhopal Circle invited the retirees at CO and our members accepted invitation and participated in Founder's day function. We retirees are honoured with flower, shawl and mementos. This type of celebration and remembering retirees is good initiative of our Bank and we congratulate and thanks to CMD Sir and GS of CBOA Mr Ravikumar and our GS Mr JS Jagadeesh for this type of initiative. We also thanks to Mr K K Tripathi DGS and his team of CBOA Bhopal. Hope same trend will continue in future.

MADURAI – SIVAKASI

Founder's Day was celebrated with pomp & gaiety at our Sivakasi Branch on 19/11/2024. Sri Mahesh Veerappa Gunari presided over the function and Sri M N Manoharan, Ex AGM & DGS CBROA Madurai was the Chief Guest. A large number of customers, staff n ex-employees took part in the celebrations and paid floral tributes to our Founder. Sri V Varadharaja Perumal, Manager made elaborate arrangements and proposed vote of thanks

MANGALORE

Founders Day was celebrated all over India in a grand manner. CBROA members participated actively in various branches, offices of the Bank. They were honoured by the Bank. CBROA Mangalore celebrated by distributing scholarships worth about ₹5.00 lakhs to 143 economically weaker students of Canara group of educational institutions.

MUMBAI

We are happy to inform that CBROA Mumbai ladies had a virtual celebration of Founder's day. Mr R M Joshi presided over the function. It was a serene celebration with members singing prayer and devotional songs. Virtual lighting of the lamp and garlanding the Founder's portrait was followed by welcome address by Ms Snehalata Kanchan. Ms Savithri Natarajan presented the founding principles of our Bank. Ms Vrinda Paithankar and Swathi Kulkarni gave rich tributes to the great soul, Shri. Ammembal Subbarao Pai. The day's singers were: Ms Jyothi Vishwanathan, Ms Mugdha Modak, Ms Radha Lad Ashok Raut & Ms Chhaya Choudhari. It was truly a "Happy Founder's day", as everybody is wishing.

ODISHA

119th Founder's day celebration organised by our Delta Square branch Bhubaneswar. Circle Management advised all the branches to conduct such a mega meeting throughout the state of Odisha where Stakeholders and Retired Canrites are invited and being felicitated. Branch manager Mr Ratikanta

Jena arranged the meeting by inviting all the pensioners of Delta Square branch and customers. Manager appealed to invest in the new Canara investment scheme which is appreciated by customers. Present in the occasion the Retirees Sri Sadanand Swain, Sri Dhobei Pradhan, Sri P R Pattanaik, Sri Sisir Kumar Sahu, Sri Bikram Kishore Rout, Sri P L Moharana and Sri H K Panda. Retirees assured all possible assistance to reach the target of making mother Bank Number One.

On 19th November, 119th Founder's day was celebrated at Bapuji Nagar, Bhubaneswar branch. It was a delight and privilege to be invited and share our views along with CBROA leaders Hemant Panda and S K Khatua.

PUNE

Saptapadi of Canara Bank – A Heartfelt Celebration of 119 Years of Legacy.

On the occasion of Canara Bank's 119th Founders Day, celebrated on November 19th, we come together to honour the remarkable legacy of Late Ammembel Subbarao Pai, the visionary founder of Canara Bank. This special day not only marks the birth anniversary of a great leader but also serves as a reminder of the enduring principles that have guided the Bank through over a century of growth and social impact. As part of the celebrations, Canara Bank's Pune Regional Office (RO I) organized a memorable event to felicitate retired employees and pay tribute to the Bank's founder. Mr. Sharan Monger, AGM of the Pune RO, extended a warm welcome to members of the Canara Bank Retired Officers' Association (CBROA), Pune unit, who gathered at the Regional Office to reflect on their shared history and the bank's journey. Esteemed retirees including Mr. Deepak Dalvi, Mr. Suresh Sheth, Mr. Arun Gothe, Mr. Bhimrao Hajare, Mr. Anil Deshpande, and Mr. Ajay Mutatkar graced the event. Mr. Sharan Monger began the function with an inspiring address, acknowledging the tremendous contribution of the founder, Ammembel Subbarao Pai, in establishing Canara Bank as an institution that has continued to serve the public with dedication and integrity. Mr. Suresh Sheth recited a beautiful poem dedicated to Canara Bank, capturing the essence of its legacy and the values it stands for. Mr. Deepak Dalvi shared insights on the transformative changes in banking over the past three decades, especially after globalization, and highlighted the evolution of Canara Bank in new technologies and systems. Mr. Anil Deshpande and Mr. Arun Gothe reminisced about their careers at Canara Bank, narrating their personal journeys that spanned the transition from manual banking operations to the digital age. Their stories reflected the Bank's resilience and the adaptability of its people. Mr. Ajay Mutatkar took the opportunity to highlight the seven fundamental principles that were established by the Bank's founder and have continued to guide its operations and emphasised that these principles have not only shaped the Bank's operations but have also defined its role as a socially responsible institution, dedicated to uplifting communities and empowering individuals.

A heartfelt thank you to the Canara Bank Pune Regional Office and its leadership, especially AGM Mr. Sharan Monger, for organizing such a meaningful and thoughtful event to honour the contributions of retired employees. It was a gesture that truly celebrated the spirit of the Canara family, connecting past and present generations of Canarites.

RANCHI

Greetings on 119th Founder's Day celebrations at Circle Office, Ranchi. Retirees are invited to and felicitated on Founder's Day celebrations. The celebration meeting is addressed by Circle GM, Sri Sujit K Sahoo, besides Circle DGMs and other executives here. All retirees also spoke on the occasion. All felt nostalgic and relived the days before retirement.

Retirees got emotional as the beloved Bank has given enough to all of us. Many suggestions emanated from interactions with retirees. It was a great occasion to be part of the Founder's Day celebrations.

VELLORE

Our CBROA Members and other Retirees were invited and felicitated by our Vellore Main Branch, Gandhi Nagar West, Vellore Branch, Katpadi, Vellore Branch, Cheyyar Branch, Tiruvannamalai Branch, Vaniyambadi Islamiya College Branch and Ranipet Branch. All our Members participated actively and spoke in the Function. Overall this year Founder's Day was very happily Celebrated by our Members with Customers and Staff of the Branches and offered various suggestions for the development of our Mother Bank. All our Members were felicitated with Shawls, Sweets and Mementos. Thanks to our MD and CEO Sri Sathyanarayana Raju, G.S. and all our Central Office Bearers.

UDUPI

Founder's Day was celebrated on 19th November at Hindi Prachar Samithi Hall in the afternoon under the presidentship of Sri P R Bhakta. Office bearers Sri Yogesh bhat, Sri K M Nayak, Sri Sudeendra Bhandary were on the dais. Program commenced with invocation. Sri Sudeendra Bhandary welcomed the gathering and introduced members attended the meeting for the first time. Traditional lamp was lit and Sri P. R. Bhakta garlanded Founder's photo. Sri Maruthi Prabhu narrated the life history of Founder Ammembal Subbarao pai and his principles. Sri K M Nayak gave an account of celebration of Founder's day by our region and various social activities undertaken during the last ten years. He announced the names of schools which have been selected for assistance this year. President handed over the sports items worth ₹ 7000/ to the H M of Govt lower pry school, Nanchar and Maths lab Items costing ₹ 35000/ to H M Govt Higher Pry School, Holebagilu. Both H Ms thanked association for considering their requests for help and assured that donation of items will definitely help children in their studies and sports. Sri Yogesh bhat spoke about activities of our region in helping the members. President in his address told that the teachers of rural schools are the architects in moulding the students in becoming the assets to the country. He advised teachers to inculcate good manners in small children and encourage them to follow the principles of great personalities of our nation. Sri Maruthi Prabhu compered the program and Sri Sudeendra Bhandary proposed vote of thanks. Life members, Associate members and teachers from two schools were present. House thanked Smt Suma S Nayak for sponsoring sumptuous refreshments on Founder's Day.

UTTARAKHAND

November 19th marked the 119th Founder's Day of Canara Bank, a momentous to honour the remarkable legacy of our founder late Shri Ammembal Subbarao Pai. We were delighted to have retirees from the Uttarakhand region join the occasion courtesy of an invitation from Dehradun Branch Head. Members from various branches and our other retiree friends have participated enthusiastically. The

event was a wonderful opportunity to recognize and felicitate our retired colleagues, who were honoured by the bank. We extend our heartfelt gratitude to the Canara Bank management and our General Secretary for initiating this thoughtful gesture. It was truly a privilege to be part of this celebration, reconnecting with our esteemed retirees and reaffirming our bank's commitment to its rich heritage.



BIHAR



BHOPAL



UTTARAKHAND



DELHI



HARYANA

HOLENARASIPURA



KERALA



MADURAI



MUMBAI



NAGPUR



ODISHA



ODISHA



PUNE



RANCHI



RANCHI

SECUNDERABAD



UDUPI

VELLORE



VELLORE



REGIONAL ROUNDUP

PHOTOS ARE POSTED IN THE "PHOTOS GALLERY"

BENGALURU

CBROA chairman Mr G A Hande & activist Mr S R Ramanand visited Mr. Keshava Nayak's house & honoured him with a shawl & garland. He is 86 years old & staff number is 900 & CBROA LM no. 592. He joined Canara Bank on 18.1.1961 & retired on 31.3.1998 as Sr Manager. During the fag end of his career, he lost one his legs in an accident. Since then movement is restricted & uses Walker. He was very happy to receive



CBROA honour & full of praise for the services provided/ activities undertaken by CBROA. In this visit we have also helped him to submit his Life Certificate on line.

BHOPAL

Happy to inform that on 13th November, Our Madhya Pradesh Unit conducted meeting of our members at Indian Coffee House Narmadapuram Road, Bhopal. Total 14 members attended the meeting. Meeting started under the chairmanship of Sri N S Raghuwanshi ji. Meeting started with the permission of chair and discussed on various issues. Some important points of discussion are as below:



1. IBA health Insurance and top up with KMD.
2. Position of pension updation and waiting decision of Singla case

3. Pension commutation related matter specially decision of court case filed by about 19 individuals of UP.



4. Staff welfare matter - some members were not happy about discrimination in amount of 4000/- and 6000/-

5. Meeting ended with vote of thanks given by Sri P A Deshpande

KERALA

Honouring ceremony of Sri.George Joseph, Thodupuzha former ED of CANARA BANK and Chairman of SYNDICATE BANK who had attained 75 years of age.The event was organised by Our Ernakulam Team and IDUKKI Team.

Photo shows our Senior most colleague Sri.PG.Balakrishnan sir from Thodupuzha, Smt Lailithambal, AGS, Sri.M.Krishna Kumar, RS, Sri.Ullas, AGS of AIBPARC and our strong activist, Sri Babu Jose, Secretary

Ernakulam, Sri Vijayakumar, Thodupuzha and other colleagues.



Sri.George Joseph Sir had expressed his happiness to see his colleagues and thanked our organization for our Kind gesture. Sri. Jose Muttath, former AGM and our activist from Thodupuzha coordinated the entire event jointly with Sri.M.Krishna Kumar, RS, Ernakulam



The following District committees had conducted briefing sessions for their members district wise or jointly with other Districts on IBA Health insurance and Go digit super top up policies Trivandrum, Kollam (camp), Alappuzha, Kottayam,

Pattanamthitta, Trichur, Palghat, Malappuram, Kannur, Kasaragod. Our Trivandrum Dist exclusively conducted a wide briefing sessions on Go digit super top up policy with K M Dastur Trivandrum officials' participation. They have invited our members across the State and around 60 members participated. Members actively participated in the deliberations which has helped us to take a final decision to choose the policy.

A meeting of the General Body was conducted on 14th November, 2024 at Canara Bank RO Conference Hall, Sankranti, Kottayam. Registration started at 10.15 am. Programme commenced at 10.30 AM with Silent Prayer remembering our departed colleagues and spouses. Homage to our founder Sri Ammembal Subbarao Pai followed. Sessions started with welcome address by Sri Paul Mathew, Secretary and Presidential Address by Sri M. C. Jacob, President. He requested all to take efforts to add non-Member retirees as life members and spouses as associates, especially of E Syndicate. The meeting was Inaugurated by Sri. Ajay Prakash, AGM, Canara Bank. He emphasised the great efforts taken by senior

colleagues like us in upbringing the Bank to glorious heights. After that, Sri Aswin Joseph, Regional Secretary, Canara Bank Officers' Association, Kottayam addressed the gathering. He also praised the retired officers for the magnificent work they have done to preserve the name of "Canara."

Sri Thomas Mathew Thevalakkara, Retd. GM, Canara Bank talked about the good old days. Smt.Lincy Pamplany, DM, RO, Kottayam and Sri Sijo, Regional Chairman, CBOA, Kottayam addressed the meeting. Sri PRT Pillai, District President, CBROA, Pattanamthitta also attended and spoke.

Felicitation of those of our Members who have completed 75 years of age followed: Mssrs 1. A.M. Abraham, 2 K.G.Somanathan Nair, 3 K. T. Thomas, 4 K. V. George, 5 K. P. Somasekharan Nair, 6. P. U. Ipe, 7 V. D. Chacko, 8 M. C. Jacob, 9 K. S. Gopalakrishnan, 10 S. P. Hareendran, 11 Joseph Mathew Arekalam, 12 Tomy Thomas and 13 Thomas Augustin were felicitated. Sri M. Krishna Kumar, R S, CBROA briefed the gathering regarding organisational matters. Interaction of the members followed. All 36 members actively participated in the session. Vote of Thanks was

proposed by Sri K. S. Gopalakrishnan. Every one pointed out that they got a new energy for day to day activities. And we should continue to meet at least once in a 6 month. CBROA Team Kerala express deepest gratitude for the RO, Kottayam Officials, especially, Sri Ajai Prakash, AGM for his kind gesture for allowing us to meet in RO Conference Hall and for inaugurating the conference, Smt Lincy Pamplany, DM and Sri Vishnu (who made all arrangements for tea snacks water and good lunch).

ALL TOGETHER, IF PUT IT IN THE WORDS OF OUR SENIOR-MOST MEMBERS:

“ഇന്നലത്തെ നമ്മുടെ മീറ്റിംഗ് വളരെ ഗംഭീരമായിരുന്നു ...“

“Really glad to attend the meeting. It was a mega event.”

MUMBAI

Friends on 17/11/24, Our Sr Vice President Sri R M Joshi along with Mr Ravi Kamath, CC Member and Mr Milind Shrigarpure felicitated our member Shri Gopalkrishna Shanbhag at his residence after attaining the age of 75 years on 12/11/2024. He is born on 13/11/1949. He joined the bank on 1/08/1970 at Gulbarga branch and served at Hubballi in

Karnataka state. On promotion he served various branches in Delhi circle and after next promotion as scale II he was in Chandigarh and Faridabad branches. Before taking SVRS he was transferred to R I Mumbai for 2 years and settled in Mumbai after retirement. Serving the bank for 31 years. On this occasion he has donated Rs 2500/- to CBROA and his wife Smti Sudha joined as associate member. We welcome her in CBROA and thank him for his nice gesture.

His two daughters were also present on this occasion along with our C C Member Ravi Kamath and Activist Mr Milind Shrigarpure. We wish both Mr and Mrs Shanbhag a very happy, healthy and peaceful retired life.

UDUPI

Our Team Udupi successfully organised a camp for submission of DLC at Town branch Udupi on 10th November. They also visited residences on call for those who are in need of their services. 73 people took benefit of the camp. Senior pensioners appreciated the efforts of the association in helping for hassle free submission of DLC. Declaration for claiming Medical expenses reimbursement were also collected.

We thank team members Mssrs: K R Ganesh, H R Nayak, S G Bhandary, Ganapathi Kamath, K K Kini, Shakuntala Pai, Vishwanath Kamath

and other volunteers for their co-operation. President Sri P R Bhaktha and office bearers were also present on this occasion.

TO VIEW ALL PHOTOS PLEASE VISIT PHOTO GALLERY



AIBPARC NEWS

On 11th of November 2024, CBROA had arranged a meeting of AIBPARC leaders led by President Sri K V Acharya, and Sri G D Nadaf, Advisor with our MD & CEO. It was a courtesy call by the leaders to discuss about the pending issues of retirees.

J S Jagadeesh
GS, CBROA



MEMBERS PAGE

POEM By: Arun Sunder Raj, Mem No. 4857

Mobile No.: 8762013645

INFANT AND THE AGED

*Infants and the aged, similar fates entwined in life's design,
Dependent on others, vulnerable, fragile, and divine.*

*While children demand care, parents provide and nurture with
love,
Protecting and grooming till independence they rise above.*

*Aged ones, once providers, now require their own provisions made,
Failing which, they depend on others' mercy, concern, and aid.*

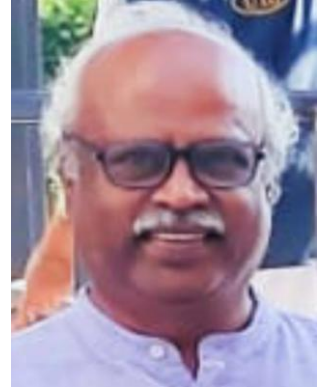
*To day elders with offspring too are left to fend for themselves,
Deserted by children, pursuing own futures and prospects.*

*The poor aged souls, now dependent, with no provisions to claim,
Now witness hell's darkness, despite life's fleeting heavenly flame.*

*Their cries unheard, ignored, and unseen, in isolation's grasp,
Left to face life's final journey, with no loving hand to clasp.*

*Time's cycle, infants' dependence, aged vulnerability,
Interconnected a story, of love, loss, and dignity.*

*Let us cherish and support, and honor life's every stage,
Embrace responsibility, compassion, and turn life's page.*





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 **DECEMBER 2024.**

NANOGENARIANS						
MEM N	TITLE	NAME	STF NO	PLACE	DOB	MOBILE
2462	Shri	VAIDYARAMAN T S	555	N S W 2212	01-12-1934	120297739123
14813	Shri	M NARASIMHA PAI	S2435	BANGALORE	22-12-1934	9845741551
SEPTUAGENARIAN						
MEM N	TITLE	NAME	STF NO	PLACE	DOB	MOBILE
9424	Shri	TOMY THOMAS	16701	KOTTAYAM	02-12-1949	9895815804
3042	Shri	DEVADIGA B P	9349	MYSURU	04-12-1949	9900349693
9747	Shri	J RAMANI	14405	COIMBATORE	05-12-1949	8148202637
3194	Shri	GURUMOORTHY R	9840	CHENNAI	06-12-1949	8838481963
12334	Shri	A P NARAYANAN KUTTY	17614	TRICHUR	06-12-1949	9495940492
4403	Shri	O S RAWAT	11637	AGRA	07-12-1949	8218231896
2912	Shri	SHENOY DAMODAR V	12451	UPPUNDA	08-12-1949	9880092269
3250	Shri	JAYAPRAKASH A R	8458	BENGALURU	08-12-1949	9845324041
1194	Shri	SURIYANARAYANAN S	9563	BENGALURU	10-12-1949	9845290546
8190	Shri	M RAJARAM PAI	9449	MANIPAL	10-12-1949	9820647939
2973	Shri	TETE PETER PAUL	22384	ROURKELA	11-12-1949	9861193796
9101	Smt	VATSALA KAMATH	7419	UDUPI	11-12-1949	9480266967
11691	Shri	SUSHIL KUMAR KOHLI	48219	DELHI	13-12-1949	9958877184
13677	Shri	ANANTHARAMA H BHAT	S110431	UDUPI	13-12-1949	8050142724
2141	Shri	PRASAD V K	11170	VISHAKAPATNAM	20-12-1949	9704004050
8988	Shri	JASHVANT M SHAH	11436	MUMBAI	23-12-1949	9220758287
1211	Shri	MANGESH SHENOY U	9316	MANGALURU	24-12-1949	9986244785
3252	Shri	HALSE MANOHAR BALWANT	12658	SOLAPUR	25-12-1949	9403871188



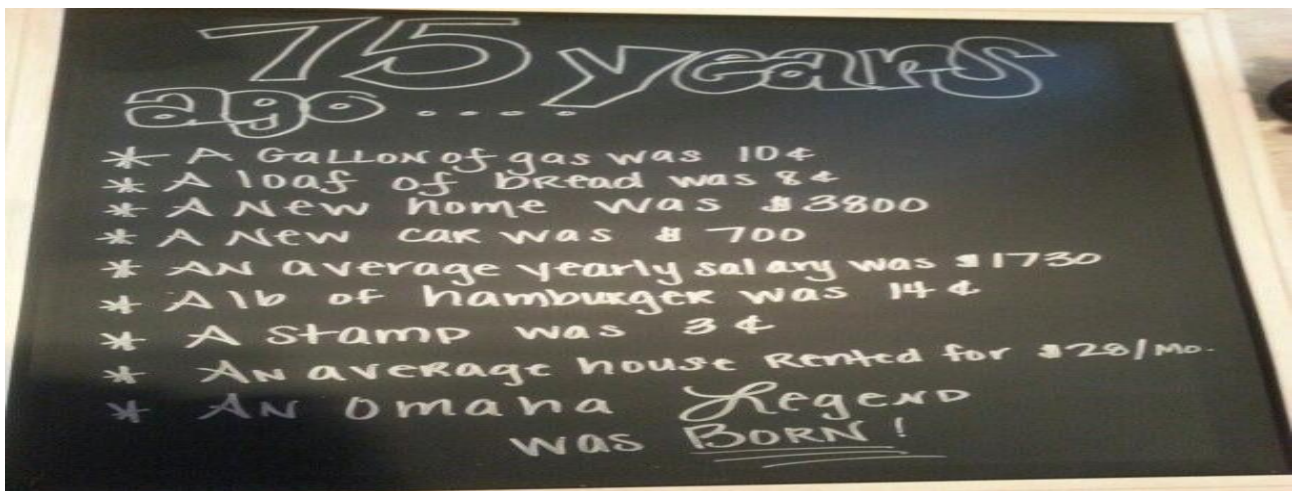
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SEPTUAGENARIAN

MEM N	TITLE	NAME	STF NO	PLACE	DOB	MOBILE
2961	Shri	RADHAKRISHNAN V R	61039	GUDALUR	26-12-1949	
1613	Shri	SURESH D DEVARMANI	12589	HUBBALLI	27-12-1949	9742844212
248	Shri	SHANBHAG V H	1356	HUBBALLI	28-12-1934	0836 2277 470
3336	Shri	BALIGA VASUDEV VISHWANATH	7713	PUNE	28-12-1949	020-25286800
6919	Shri	G R DESIKAN	10029	MADURAI	28-12-1949	9940874519
5533	Shri	V B SAWKAR	1306	BENGALURU	29-12-1934	9845211489
2992	Shri	BANWARI LAL	18188	AGRA	30-12-1949	9412591368
3027	Shri	KHADTALE DEVIDAS	16876	NASIK	30-12-1949	9070212018





RETIREMENT DURING THE MONTH OF DECEMBER 2024

EMPLID	NAME	GRAD	BRANCH_NAME	DOB	MOBILE NO
AGRA CIRCLE					
47571	ASHOK KUMAR	SBS	AGRA J H COLONY	20-12-1964	8791474734
59859	SUBHASH CHAND SAVITA	SBS	FIROZABAD DAKIYAN STREET MAIN	10-12-1964	8865884147
60944	SURESH KUMAR	OF1	AGRA NARAICH	08-12-1964	9411201171
62166	MUNNA LAL	CLK	CHAND GARHI	01-01-1965	9457302516
62194	KEDAR SINGH	SBS	BAROLI AHIR	01-01-1965	8394969150
67170	HAKIM SINGH	OF1	FATEHBAD	04-12-1964	9760557035
67789	JOGINDER SINGH GHANGAS	OF7	AGRA C.O.	05-12-1964	9205350976
460628	NARESH KUMAR	OF4	MATHURA RO	01-01-1965	9456069139
483708	OMVIR SINGH	CLK	MEERUT COLLECTORATE	01-01-1965	9412802698
554033	PHOOL SAMUDRI	SBS	MUSAWALI PRAHLADPUR	06-12-1964	6395740544
575641	RADHEY SHYAM	SBS	MAINPURI	25-12-1964	9760934793
AHMEDABAD CIRCLE					
66439	IM RATHOD	CLK	AHMEDABAD ODHAV GIDC	16-12-1964	9327748614
499266	RL HARIJAN	SBS	ANAND	14-12-1964	8849746418
575788	MOHAMMAD IQBAL A TIRMIZI	SBS	AHMEDABAD PATHERKUVA	03-12-1964	9723078631
BENGALURU CIRCLE					
48914	KAMALA K V	OF1	MYSURU SOUTH INDUSTRIAL SUBURB	07-12-1964	9448930166
55480	YAMUNA DEVIS	OF2	KOLAR RO	04-12-1964	8296577129
57686	RADHA V	CLK	BENGALURU ISRO LAYOUT SB	01-01-1965	9902556450
65664	M PALANI	CLK	BENGALURU AVENUE ROAD	17-12-1964	9590424676
432535	GAYATHRI R RAO	CLK	BENGALURU NAGARBHAVI II STAGE	15-12-1964	9900292229
436225	HINDUMATHIR	CLK	BLORE NATIONAL GAMES VILLAGE	21-12-1964	9986726087
475561	ASHALATHA RAMAPRASAD	CLK	BENGALURU D V G ROAD	09-12-1964	9449461692
CHANDIGARH CIRCLE					
56242	BALDEV RAJ	OF2	JALANDHAR RO	03-12-1964	9814065001
57439	MOHINDER PAUL SINGH SIDHU	CLK	GARHSHANKAR	01-01-1965	7508560161
59429	RENU SHARMA	CLK	PATHANKOT MDK	12-12-1964	6280369943
60225	MANJU BALA	OF1	CHANDIGARH SECTOR 35B	01-01-1965	8290382827
60686	SHOWKAT AHMED NAIKOO	OF1	SRINAGAR	01-01-1965	9419071997
97173	RAJIV RANJAN DAS	CLK	MOHALI SHIVALIK PUBLIC SCHOOL	01-01-1965	9041895842



RETIREMENT DURING THE MONTH OF DECEMBER 2024

EMPLID	NAME	GRAD	BRANCH_NAME	DOB	MOBILE NO
CHENNAI CIRCLE					
56008	SURI SHARADA PRAKASH	CLK	CHENNAI NORTH RO	30-12-1964	9884106767
56774	P LAKSHMANAN	CLK	CHENNAI MYLAPORE	15-12-1964	9444664935
60282	P GOVINDAN	OF3	THIRUNINDRAVUR	22-12-1964	9444126161
73701	SACHITHANANDAM B	CLK	CHENNAI TONDIARPET	19-12-1964	9940060557
75312	K SIVASANKARAN	CLK	CHENNAI GUINDY	28-12-1964	9444911434
410645	VANI R	CLK	CHENNAI PALLAVARAM	20-12-1964	9790825404
528375	VJAYALAKSHMI M	SBS	CHENNAI WEST MAMBALAM	01-01-1965	9940273358
DELHI CIRCLE					
49671	TARUN KEAYLA	OF1	DELHI ASHOK VIHAR CC	01-01-1965	9716102014
57719	DEEPAK SINGH	OF4	GREATER NOIDA ALPHA COMML MKT	01-01-1965	9953417334
59013	JASWANT SINGH	OF1	DELHI ROHINI SECTOR 5	01-01-1965	9873456120
62160	SANTOSH DEVI	SBS	DEHRADUN CLOCK TOWER	05-12-1964	9997552430
62307	RAJ BALA	SBS	DELHI RAJA GARDEN	01-01-1965	9911454971
67093	ASHOK CHAND	SBS	DELHI INDIRA PARK	01-01-1965	9958022043
69360	PURAN CHAND	SBS	DELHI WAZIRPUR INDUSTRIAL AREA	01-01-1965	8750612618
75758	RAM KAWAR	SBS	DELHI PASCHIM VIHAR SSB	20-12-1964	9910218962
78942	JAIBIR SINGH	OF1	DELHI D T C YAMUNA VIHAR	15-12-1964	7976283521
458399	HARI SHANKER KHARE	OF3	GHAZIABAD L D O	01-01-1965	8131997600
559234	PROMILA	CLK	DELHI MODEL TOWN	01-01-1965	7669301080
HEAD OFFICE BENGALURU					
58913	MEERA G	CLK	HO BENGALURU	24-12-1964	9480496594
59664	RAVIKRISHNAN M K	OF7	HO BENGALURU	28-12-1964	9606490554
59693	B PARSWANATH	OF6	HO BENGALURU	31-12-1964	9845455495
61602	PRANAY RANJAN DEO	OF7	HO BENGALURU	05-12-1964	7604006099
457361	K J SRIKANTH	OF8	HO BENGALURU	04-12-1964	9482996575
HUBBALLI CIRCLE					
409997	DATTATREYA KRISHNA PATIL	SBS	BELGAUM BIMS	24-12-1964	9380488648
443032	S SHEKHAR	SBS	BALLARI INFANTRY RD	01-01-1965	8884849750
518091	SHANTAPPA H	SBS	RAICHUR S S R G WOMENS COLLEGE	18-12-1964	8762953250
HYDERABAD CIRCLE					
67358	M NARSING RAO	SBS	HYDERABAD SHAH ALI BANDA	10-12-1964	9490995404
76986	RAGHAVENDRA CHARY V	CLK	SEC'BAD SPLSD D B BRANCH	08-12-1964	9951135289
484208	M P ANAND	OF1	HYDERABAD SHAH ALI BANDA	11-12-1964	9493228411



RETIREMENT DURING THE MONTH OF DECEMBER 2024

EMPLID	NAME	GRAD	BRANCH_NAME	DOB	MOBILE NO
JAIPUR CIRCLE					
56614	JAIPRAKASH JAIN	OF1	BAGRU	13-12-1964	9784301482
KARNAL CIRCLE					
59303	SMT R B NIMBAL	CLK	FARIDABAD NIT-5	01-01-1965	9540038085
73366	LALITA YADAV	CLK	HAILEY MANDI	02-12-1964	9991008832
578037	REWATI	SBS	KARNAL AGRI FINANCE BRANCH	01-01-1965	9991379930
KOLKATA CIRCLE					
47655	BANOMALI MONDAL	CLK	KOLKATA HARE STREET	01-01-1965	9432100353
60981	RATAN MAJUMDAR	OF1	SANTRAGACHI	10-12-1964	9831783560
472360	SANKAR KUMAR MONDAL	CLK	KOLKATA-PURBALOK	22-12-1964	8001439954
477974	RAM LAKHAN SHARMA	SBS	KOLKATA RO 1	09-12-1964	9903444578
LUCKNOW CIRCLE					
67046	MAHESH BALMIKI	SBS	KANPUR-1 MSME SULABH	02-12-1964	8687078318
412863	MAHIPAL SINGH	OF1	NOORPUR BHADARSA	04-12-1964	6306297962
440336	ABHJIT BANERJEE	CLK	ALLAHABAD SULEMSARAI	24-12-1964	9839044730
471228	ABHAI KUMAR PANDEY	CLK	BAIDWAR KALAN	27-12-1964	9506046547
478360	RAKESH KUMAR	SBS	LUCKNOW KALYANPUR	05-12-1964	9307970075
616609	SHIV KUMAR AWASTHI	CLK	KANPUR BIRHANA ROAD	09-12-1964	9336337441
93005	POTHUM PEN M	SBS	MANJUR	01-01-1965	9952116187
MANGALURU CIRCLE					
65505	S ROHIDAS SHENOY	CLK	MANGALURU CC	06-12-1964	8762106356
67272	M GIRIDHAR YADAV	SBS	MANGALURU RBC KODIALBAIL	11-12-1964	9844323173
80601	MANJAMMA	SBS	SHUKRAVARASANTHE	15-12-1964	9686493319
432513	RATHNAVATHI	CLK	KEDILA	23-12-1964	9481390269
477424	S ASHOK	CLK	SRINGERI	29-12-1964	9481075103
MANIPAL CIRCLE					
42331	M K KUNDER	OF3	UDUPI RO	22-12-1964	9869476963
48920	M MAHESHA PADIYAR	OF1	BIJADI	17-12-1964	9845195180
426343	USHA BHAT K	CLK	UDUPI MARUTHI VEETHIKA ROAD	30-12-1964	8310122840
517144	D SADASHIVA	SBS	UDUPI COURT ROAD	15-12-1964	9449089144
517177	D SADASHIVA	SBS	MANIPAL C.O.	25-12-1964	9880810324



RETIREMENT DURING THE MONTH OF DECEMBER 2024

EMPLID	NAME	GRAD	BRANCH_NAME	DOB	MOBILE NO
MUMBAI CIRCLE					
46517	P H WATWANI	OF1	KHADAKPADA, KALYAN	04-12-1964	9930070544
48695	S A RUDRA	OF1	MUMBAI ARM BRANCH	20-12-1964	9920955309
52675	KANCHAN K SALGAONKAR	CLK	MUMBAI TARDEO	22-12-1964	9870402722
57484	S S HARICHANDANI	OF2	MUMBAI CLEARING SECTION	20-12-1964	9892008265
60571	S G SALVI	CLK	MUMBAI NAIGAUM	06-12-1964	9969834776
69152	RAHUL V PATEL	CLK	MUMBAI BANGUR NAGAR	12-12-1964	9867465158
399027	SAVITA RAVINDRA PARKAR	CLK	THANE VASANT VIHAR	26-12-1964	9987251125
423201	DEEPA PRAKASH SAMANT	CLK	DOMBIVILI EAST MAIN	13-12-1964	9930502206
473435	INDIRA V SHRIYAN	CLK	THANE MIRA ROAD	07-12-1964	9967248754
PATNA CIRCLE					
57355	ASRAF HUSSAIN ANSARI	OF3	PATNA CP HUB	10-12-1964	9472889735
57568	AWADHESH PRASAD AMBASTA	OF2	PATNA C.O.	11-12-1964	9835611422
64601	BHIKHAM SINGH	SBS	BETTAIAH	31-12-1964	9430278668
64607	VINOD KUMAR	CLK	PATNA CC	01-01-1965	8757147954
467081	PRABODH KUMAR SINGH	OF2	DEORIA	25-12-1964	9005844347
518389	BICHHO DEVI	SBS	TARAPUR	15-12-1964	9431821932
PUNE CIRCLE					
56886	R P PENDKAR	OF1	PARBHANI	06-12-1964	9890469461
57304	S S SALLA	CLK	PUNE BHOSARI	05-12-1964	9850725958
441962	RAKESH MOHAN	OF4	CHHATRAPATI SAMBHAJINAGAR JALNA RD	28-12-1964	7755926544
451604	CHANDER BHAN	OF4	SHOLAPUR WEST MANGALWARPET	25-12-1964	9350106514
453969	NEELA S DAMLE	CLK	PUNE CAMP M G ROAD	30-12-1964	9881626502
RANCHI CIRCLE					
57524	DEEPAK KUMAR SINHA	OF1	RANCHI CP HUB	01-01-1965	9470368222
65794	ARBIND KUMAR	CLK	PENTACOASTAL SCHOOL BOKARO	09-12-1964	8987853027
87124	SUNIL KUMAR SINGH	CLK	DHANBAD CC	11-12-1964	7004052181
INSPECTION WING					
434797	Y SATISH BABU	OF5	ZICHENNAI (ADMIN)	29-12-1964	9449610402
TRIVANDRUM CIRCLE					
57127	N V BIMAL	OF4	KASARAGOD L D O	30-12-1964	9497063935
457394	R MANJULA	OF3	PARUR EZHIKARA	15-12-1964	9495468003
518541	SIVAJIP	SBS	KOZHICODE PANNIANKARA	23-12-1964	9388682426
519856	MUKUNTHAN K	SBS	ALAKODE	01-01-1965	9744352185
55347	M NARASINGA RAO	CLK	VJAYAWADA AUTONAGAR	10-12-1964	9491754105



NEW LIFE MEMBERS ENROLLED DURING THE MONTH – NOVEMBER 2024

LM No	NAME	STF No	SCL	DOB	MOBILE	DISTRICT
14867	SAHADEV SETHY	61754	OF1	28-10-1964	9937063013	JAGATSINGHAPUR
14868	MEENA KETAN NAYAK	57523	OF1	30-10-1964	9437144771	SUNDERGARH
14869	POORNACHANDRA TEJASWI N P	43187	OF1	15-08-1959	9449017780	BENGALURU
14870	K VENKATA NARASIMHA MURTHY	447641	OF7	17-03-1962	9502099282	BENGALURU
14871	SMT LAKSHMI SAIRAM	14587	OF1	03-01-1952	9729956332	GURGAON
14872	B SHANKAR	28309	OF1	25-09-1955	9449805681	BENGALURU
14873	PREM KUMAR KHATRI,	227410	OF2	08-03-1953	9312517660	GHAZIABAD
14874	RIDDHI SREERAM RANE	62710	OF1	07-04-1971	9969012333	MUMBAI
14875	H V PRASAD	27156	OF2	15-04-1959	9448087870	BENGALURU
14876	SHIVASHANKAR	55353	OF3	28-10-1964	9481826958	CHAMRAJNAGAR
14877	K SHAMA SUNDER	58295	OF3	05-10-1964	9900268239	BENGALURU
14878	CHANDRASEKARAN S K	25584	OF5	03-05-1955	9941049008	CHENNAI
14879	LALITHA DHARMARAJ	52950	OF2	30-10-1964	8754562523	KANCHIPURAM
14880	K RAGHUNATH	18721	OF2	29-03-1957	9448936221	BENGALURU
14881	KRUNAL TELANG	61640	OF1	22-04-1969	9945022469	BENGALURU
14882	SIVA KESAVAN K	163899	OF4	09-07-1950	9447931213	ERNAKULAM
14883	DHANALAKSHMI BAI G	55977	OF2	09-04-1967	9480231833	TUMKUR
14884	LALIT KUMAR	57988	OF2	01-01-1967	9999258491	GHAZIABAD
14885	KUMUDA V KAMATH,	257190	OF1	22-05-1957	8971546751	BENGALURU
14886	RAMESH SHANBHAG,	129156	OF2	19-06-1953	8105108546	BENGALURU
14887	RAKESH CHANDRA MISRA,	184120	OF2	09-11-1953	7753900151	LUCKNOW
14888	GEETA RAO	12208	OF1	27-07-1951	8105084975	BENGALURU
14889	S LAXMIKANTHA RAO	398125	OF5	11-09-1959	9740101005	HYDERABAD
14890	B GOUTHAM SHARMA,	438465	OF5	12-05-1962	9899425507	HYDERABAD
14891	RAJESH KUMAR	58416	OF2	01-08-1968	8909440846	MEERUT
14892	S BALRAJ	371137	OF3	04-12-1954	9655660653	TIRUCHIRAPPALLI
14893	NILOUFAR S BIVIJI	20904	OF1	23-09-1951	9820687757	MUMBAI
14894	BHAVNA Y VAIDYA	60924	OF2	30-10-1964	9969086334	MUMBAI
14895	RAVICHANDRAN A	11464	OF3	01-07-1947	8939959234	TIRUVALLUR
14896	S BHAGAVATHI JAYAPRAKASH	419972	OF2	07-03-1962	9388334016	ERNAKULAM
14897	GOPALAN T	6765	OF3	12-08-1946	9444440846	KANCHIPURAM
14898	U GIRIDHAR KAMATH	5176547	OF3	11-12-1944	9480655242	UDUPI
14899	S VAIDEHI	30743	OF1	02-05-1957	9980476474	BENGALURU
14900	D R VIJAYAKUMAR	19619	OF4	25-11-1954	9448033174	BENGALURU
14901	S B KAMBLE	49275	OF3	28-11-1964	9158912398	PUNE



NEW LIFE MEMBERS ENROLLED DURING THE MONTH – NOVEMBER 2024

LM No	NAME	STF No	SCL	DOB	MOBILE	DISTRICT
14902	H S PRABHAKAR	8707	OF3	01-05-1950	9845450454	BENGALURU
14903	K A PADMANABHAIAH	564666	OF1	11-02-1946	8297548321	BENGALURU
14904	AKASAPU BASAVA RAJU	347365	OF2	07-08-1958	9346650580	HYDERABAD
14905	M NEELKANTH	47917	OF3	11-08-1957	9347411646	HYDERABAD
14906	SHANKARA RAMAN VENKATESWARAN	7930	OF2	28-03-1949	9884688468	CHENNAI
14907	C K LAKSHMI	32360	OF2	23-04-1961	9483955909	BENGALURU
14908	KONDI BHANENI NAGA RAJU,	315261	OF2	06-06-1960	9849950276	RANGAREDDY
14909	ROSE MARY DSOUZA,	202363	OF1	27-09-1955	9886019044	BENGALURU URBAN
14910	N K KADKOL	21744	OF1	01-06-1953	9448277311	BENGALURU
14911	U RAMESH POOJARI,	580006	OF4	12-12-1949	9448572019	UDUPI
14912	M SURENDRA NAYAK	21742	OF6	08-12-1953	9900141830	BENGALURU
14913	UPENDRA PAI M	10980	OF3	17-04-1951	9449405275	BENGALURU
14914	CHANDRASEKHARAN K	5779	OF3	08-10-1946	9886758294	BENGALURU
14915	DEVENDRA KUMAR SINGH	23673	OF1	06-10-1952	9410601291	BIJNOR
14916	P R VIJAYARANGAN	65715	OF1	10-06-1965	9008162221	BENGALURU
14917	SRINADH ANNAVARAPU	413710	OF1	13-11-1960	7981964141	GUNTUR
14918	SHYAM MOHAN SRIVASTAVA	37114	OF1	05-07-1958	9838624048	LUCKNOW
14919	M UMAPATHY,	238032	OF3	13-03-1955	9916326399	BENGALURU
14920	M P VISHWANATHAN,	268974	OF2	15-11-1955	9447608878	ERNAKULAM
14921	BANWARI LAL,	168920	OF2	05-03-1953	9971859486	GAUTAM BUDDHA NAGAR
14922	THANGAM T	417385	OF2	04-05-1962	9940624892	KANCHIPURAM
14923	SATHISH KAMATH	331058	OF7	01-03-1960	9449860696	BENGALURU
14924	MS G KARUNAMARY KUMARI	390907	OF1	18-06-1962	9396397269	KRISHNA
14925	UMA SUBRAMANIAN	53066	OF1	19-11-1964	9819003698	MUMBAI
14926	DILIP KUMAR	48732	OF1	05-11-1960	8294988759	RANCHI
14927	K G SHENOY	8557	OF4	14-10-1947	9448243011	BENGALURU
14928	MAMMEN K G	311836	OF4	04-02-1960	9446213141	IDUKKI
14929	MAHENDRA R JANGIPURIA	26904	OF3	16-02-1957	9833170363	MUMBAI
14930	B RAJAN	371388	OF4	25-05-1957	8547120814	KOZHICODE
14931	KOTHAMASU LAXMI VENKATARATNAM	450182	OF4	15-07-1964	9441503622	GUNTUR
14932	HAREENDRA PANICKAR S	201793	OF3	08-06-1950	9567136437	BENGALURU
14933	DEEPAK GOSWAMI	352976	OF2	06-09-1960	9410036919	MEERUT
14934	H RANGARAJAN	180991	OF4	19-09-1953	9597907450	COIMBATORE
14935	CHANDRIMA	47359	OF2	24-12-1959	9934321273	RANCHI
14936	B PRABHAVATHI	493314	OF4	11-04-1961	9866823237	KRISHNA
14937	RASHMI I	69550	OF1	01-05-1977	9448208768	MYSURU



NEW LIFE MEMBERS ENROLLED DURING THE MONTH – NOVEMBER 2024

LM No	NAME	STF No	SCL	DOB	MOBILE	DISTRICT
14938	GANESH MALLYA	218278	OF2	01-12-1955	9448849374	BENGALURU
14939	T GAYATHRI	24895	OF1	18-09-1955	8197706338	CHICKMAGALUR
14940	V RAVEENDRAN	52917	OF3	03-11-1964	9080626397	TIRUCHIRAPPALLI
14941	POONAM K SINGH	55448	OF2	30-11-1964	9759010582	GAUTAM BUDDHA NAGAR
14942	CHANDRAN K A	65320	OF3	06-10-1964	9846420137	THRISSUR
14943	P HARIDAS	29730	OF5	30-11-1955	9447727247	THRISSUR
14944	K P JOSE	12025	OF2	26-12-1949	9447883117	THRISSUR
14945	R R KUPUSWAMY,	127651	OF1	12-12-1947	9949090851	K.V.RANGAREDDY
14946	ARUMUGAM S	19367	OF1	15-08-1949	8838447838	TIRUNELVELI
14947	SANTHI G	46046	OF2	12-11-1964	9994523202	MADURAI
14948	NAVEENAN P	60397	OF4	14-11-1966	9497128609	PALAKKAD
14949	MALATHI D BANGERA	418999	OF1	26-11-1964	9004863332	MUMBAI
4142	S. NAGARAJA RAO	9457	OFF2	02-02-1951	9880465864	BENGALURU
5916	MUKESH MAHAJAN	26953	OFF6	25-03-1955	9891101112	FARIDABAD
7885	G S MURDESHWAR	37595	OFF1	07-09-1955	9845356149	UTTARA KANNADA
8347	S KUMAR	17562	OFF3	24-03-1950	9791068906	KANCHIPURAM
4727	Smt.USHA HORA	50559	OFF1	08-08-1953	9873589159	HARYANA
7150	AJAY KUMAR SHARMA	29899	OFF4	05-01-1955	9414371268	RAJASTHAN
8380	AJAY KUMAR GUPTA	29841	OFF6	24-10-1957	9599961506	UTTAR PRADESH



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 November 2024.

CBROA MEDICAL RELIEF DISBURSEMENTS NOVEMBER 2024

Sl	M. No.	Name	Staff No.	Place	Self/ Spouse	Amount
1	3582	B M LAKSHMI	21239	BENGALURU	SELF	30000.00
TOTAL AMOUNT DISBURSED						30000.00

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_KNm9s_Dw8hAOfERsD7JOsHQkvJHeqle8Mw/viewform?usp=pp_url&entry.740508370=Yes

Jagadeesh J S
General Secretary



**DONATION RECEIVED DURING THE
MONTH – NOVEMBER 2024**

DATE	NAME	AMOUNT	STF NO	LM NO	RECPT	DISTRICT
01-11-2024	R M PRAJAPATI	2000	47924	8383	56179	AHMEDABAD
01-11-2024	C R N VARMA	2000	45355	10006	56178	HYDERABAD
02-11-2024	KRISHNA KUMAR R	1001	26162	FP	56180	COIMBATORE
04-11-2024	K BALAKRISHNA UDUPA	5000	13684	2046	56187	UDUPI
05-11-2024	H DAMODAR KAMATH	5005	8849	3312	56182	DAKSHINA KANNADA
05-11-2024	M NAGESH RAO	3000	12793	3070	56181	BENGALURU RURAL
07-11-2024	B MOHAN PRABHU	5500	8991	3196	56184	BENGALURU
07-11-2024	S H MANIK	2001	43047	7472	56183	MUMBAI
08-11-2024	P R L ACHAR	1000	S3980	13893	56185	UDUPI
10-11-2024	LALITHA RAJAN	2000	411204	12511	56188	UDUPI
11-11-2024	G A KOWSHIK	2500	12954	4775	56189	MUMBAI
13-11-2024	SUJATA M KAMAT	1000	56887	13370	56190	MUMBAI
14-11-2024	VENUGOPAL D	5000	55984	13623	56191	BELLARY
16-11-2024	P PUNDALIKA SHENOY	2000	7990	2223	56193	DAKSHINA KANNADA
16-11-2024	V JAGANNATHAN	5000	12214	2147	56194	BENGALURU
18-11-2024	G L SHANBHAG	2500	8873	3427	56195	MUMBAI
19-11-2024	R V PARWANI	5000	24929	5264	56196	MUMBAI
20-11-2024	P SUNDER RAO	500	2773	1911	56197	BENGALURU
22-11-2024	C V RAGHAVAN	5000	6159	2829	56200	BENGALURU
22-11-2024	S P DESAI	8000	7542	4343	56198	MUMBAI
22-11-2024	A M KELKAR	5000	10168	9672	56199	MUMBAI
26-11-2024	J V SARAIYA	5000	33418	8688	56201	MUMBAI
28-11-2024	VIDYA SATISH	150	AM444	AM	56202	DAKSHINA KANNADA
30-11-2024	C R N VARMA	2000	45355	10006	56203	HYDERABAD
	TOTAL	77157				

We're incredibly grateful
for your monetary support.
Your kindness is
making a difference!



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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

Jagadeesh J S
General Secretary



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ALIGARH - HATHRAS



JHARKHAND



JHARKHAND



KERALA 25-11



KERALA - KOTTAYAM



KERALA - KOTTAYAM



KERAALA - KOTTAYAM



PHOTO GALLERY



KERALA – KOTTAYAM



KERALA – KOTTAYAM



MUMBAI 17-11-2024



MUMBAI 23-11-24



UDUPI