

KNOW YOUR CBROA

C	<p>Canara Bank Retired Officers' Association (fondly called CBROA) has been in existence since 1996. CBROA is an offshoot of CBOA, the largest association of serving officers in Canara Bank. It has been doing yeoman service to the retired officers' community by its meaningful and fruitful existence and continues to wage an unending crusade for achieving the desired goals of the Association ultimately benefitting all the retired officers.</p>
	<p>is an apolitical association affiliated to All India Bank Pensioners and Retirees Confederation (AIBPARC), manages its affairs democratically from its own funds through membership contributions, holds periodical General Body Meetings/conferences and elects its office bearers from its members.</p>
	<p>has the exclusive privilege to hold Liaison with the Bank management on matters concerning the retired officers and participate in the periodical structured meetings with the Bank for redressal of the grievances of the retired officers.</p>
B	<p>has been spearheading the cause of retired officers by demanding Pension up-dation, affordable group medical insurance scheme for retirees, reckoning special allowance for superannuation benefits and various other issues by conducting and organizing various demonstrations, Dharanas, Relay hunger strikes for resolution of our demands. Due to the pressure from retirees' organizations, IBA introduced monthly ex-gratia payment in 12th BPS to all the retirees pending pension updation w.e.f. Nov. 2022.</p>
	<p>has achieved an increase in Family Pension to 30% of last drawn pay which was one of the foremost demands of CBROA. and recently, after a great deal of struggle and follow up with IBA, Govt. could clinch the 2 decades old pending demand of 100% DA neutralization for pre-November 2002 pensioners/family pensioners. UFBU signed the MOU with IBA on 28th July 2023 in this regard.</p>
R	<p>has been fighting for affordable group Mediclaim policy for retirees. Thanks to the consistent efforts of CBROA and AIBPARC, IBA agreed for a combined policy for serving as well as retired employees and on account of the same and the premium paid on IBA health insurance policy was reduced from Rs.77000/- to Rs.40,900/- for the year 2024-25.</p>
	<p>has secured many benefits, notable among them are 1. Reimbursement Rs.6000/- to all the retirees/family pensioners who opted for IBA health Insurance scheme and Rs.4000/- to retirees/family pensioners (other than those who opted for IBA insurance) under Staff Welfare Measures 2. Holiday home facility for all the retired officers. 3. Increase of ex-gratia amount to Rs.10000/- to pre-1986 retirees. 4. Increase in concession on locker rent from 25% to 50%.</p>
	<p>Is instrumental in introducing Cremation expenses of Rs.10,000/- to the retirees under staff welfare measures for the first time, with the help of our parent organization CBOA.</p>
O	<p>has evolved a unique Medical Welfare Scheme of reimbursement of 75% of the disallowed portion over and above the hospitalization expenses of Rs.3 lakhs and above. Eligibility - One year after becoming a life member. Maximum limit of Rs.30,000/- during the lifetime. If the spouse of the existing member is our associate member, then a sub-limit of Rs.10000/- is available under medical welfare scheme subject to the above conditions</p>
	<p>has a well-equipped office at Bengaluru to serve the members and to have regular liaison with Head Office, Pension fund and a network of office bearers/activists at various centers to attend to the grievances of its members.</p>
A	<p>has been organizing health checkup camps, helping retirees in getting speedy settlement of their group medical claims, organizing camps and helping members in submission of life certificates and obtention of identity cards etc.</p>
	<p>has been sending various communications periodically to educate the members and also publishing a monthly house magazine 'CBROA Newsletter' where in the latest developments pertaining to Bank and Banking sector are published besides matters pertaining to CBROA.</p>
	<p>has facilitated members to subscribe to Go digit Super Top Health Insurance Policy by negotiating with reinsurance brokers M/s. K M Dastur and Co.</p>
	<p>has evolved a novel scheme to honour its members on their attaining the age of 75/90/100 years by presenting mementoes. Birthday greetings are also sent to the members on their Birthday.</p>
	<p>has introduced Associate membership for family pensioners and spouses of existing members to foster a family culture and help them in case of need.</p>