



CBROA News Letter

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

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



JULY 2025

JULY
19th is celebrated as
Bank
Nationalisation
Day in India

Aim

Need to nationalise banks was felt as they were a huge help to the country's big businesses & massive industries.

The agriculture sector, exports sector & small-scale industries also needed financial guidance to pace up.

14 banks were nationalised through an Ordinance by the then **PM Indira Gandhi** on July 19th, 1969





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FROM THE DESK OF GENERAL SECRETARY



Dear Members/Associate Members,

BANK NATIONALISATION DAY

Come the month of July every year we become nostalgic about Nationalisation of Banks in the year 1969. 56 years ago on July 19, 1969 the then Government nationalised 14 large private commercial banks through the Banking Companies (Acquisition & Transfer of Undertakings) Ordinance 1969. Likewise, in the second phase on April 15 1980, six more private Banks with a capital base of Rs.200/- crore were nationalised. With this 90% of the Banking Sector came to be wholly owned by Government of India.

Till 1968 all the private banks in India were confined to big cities only. All of them were monopolized by industrial houses with the share of industry in credit disbursement by private banks doubling between 1951 and 1968 from 34% to 68%, while agriculture the backbone of our economy was receiving less than 2% of the total credit. India being basically an agrarian economy,

agriculture sector needed capital infusion, with the initiation of Green Revolution in India that aimed to make the country self-sufficient in food security.

As the banks were owned and managed by the private owners the services of the banking industry had a narrow reach - the masses had no access to the banking services.

The Government needed to direct the resources in such a way that greater public benefit could take place, Nationalisation of banks paved the way out.

The planned development of the country required a certain degree of government control on the capital generated by the economy.

Other reasons that necessitated the Nationalisation were, social welfare, controlling private monopolies, expansion of banking to rural areas, removing regional imbalances and rural-urban divide.

Nationalisation of banks led to removal of social, economic or political barriers between bankers and customers. This resulted in a massive quantitative expansion in the customer base and helped improve the services.

This enabled the banks to widen their reach. The banks embarked upon a massive expansion programme by opening branches in hitherto unbanked areas. With this the economy also expanded and employment opportunities were created even in the remote corners of the country. Expansion of branch network witnessed rise in the number of branches from 7219 in 1969 to more than 86,000 branches today.

This accelerated the process of development of the priority sectors of the economy viz small scale industries, small business enterprises, village artisans etc which were not getting any attention from the commercial banks. Agriculture and allied sectors viz dairy farming, pisciculture, poultry farming etc emerged as the largest contributors to the national income.

Nationalisation helped the bank branches to mobilise savings of the people to a great extent and utilise them for economic development.

It is the Public Sector Banks which have supported the Central Government's poverty alleviation programmes. Opening of Jan Dhan

Accounts has brought more than 30 crore families within the ambit of the Public Sector Banks.

All the foregoing factors contributed immensely to achieve self-sufficiency in food grains, milk production.

But the step had its negative side also.

Even though the Public Sector Banks' reach has increased across the country, many parts of the country have remained unbanked. This was due to lack of competition.

With Nationalisation banks were brought under the control of the Government which led to political interference and pressures thereby hampering professionalism. Many Public Sector banks badly suffered due to political interference and populist policies of the Government. During 1970's and 80's political interference and populist policies were seen in arranging massive loan melas which resulted in huge non-performing assets. Even today the Public Sector Banks are grappling with huge amount of NPAs.

Huge expansion in branch network, large staff administrative expenditure led to increased expenditure and consequently reduction in the profitability of the Banks.

After introduction of Prudential norms, the Public Sector Banks had to undergo a traumatic experience. But still the Public Sector Banks waded through the rough waters and continued to perform well.

The impact of Nationalisation is believed to be greater than the economic reforms of 1991.

But the present Government is emphasising on the privatisation of Public Sector Banks but it is not hidden from anyone how the Private and Public Sector Banks have performed in times of crisis, including the Covid-19 pandemic.

We have resisted the privatisation move of the Central Government and hence, the move is kept on hold. But the merger of Public Sector Banks had taken place reducing the number of Public Sector Banks to 12. The Government should not rush with the privatisation of Banks, rather should focus on comprehensive governance reforms, because if the Banking

Sector is run by independent boards and in a dynamic manner then Public Sector Banks also can work like any other Private Sector Banks.

We are proud that we were part of this glorious saga and we vow to continue our struggle for retention of the Public Sector character of the Banks

We wish all our members /Associate members a happy, healthy, joyous time for all the days ahead.

J S Jagadeesh
General Secretary

Bengaluru
09.07.2025.



**Real leadership is
about transforming
limitations into
possibilities.**

Robin Sharma





CIRCULAR NO.	GIST OF THE CIRCULAR ISSUED DURING JANUARY 2025
45/2025 07-06-2025	Health Insurance Scheme for Bank Retirees for the year November 2025 to October 2026. https://aibprc.co.in/pdf/circularno_45-25.pdf
46/2025 09-06-2025	Anomaly in respect of stagnation increment due payable to a small section of scale V officers in the Banking Industry. https://aibprc.co.in/pdf/circularno_46-25.pdf
47/2025 13-06-2025	Group medical insurance policy for the On- service Employees/ Officers & the Retirees for the year November 2025 to October 2026. https://aibprc.co.in/pdf/circularno_47-25.pdf
48/2025 15-06-2025	The 5 th meeting of the Governing Council of AIBPARC in the term 2023-26 takes place at Chennai on 11 th June 2025 – the full house takes stock of the prevailing situation and decides for momentous future course of actions including HUNGER STRIKES. https://aibprc.co.in/pdf/circularno_48-25.pdf
49/2025 19-06-2025	CBPRO circular on agitational programmes. https://aibprc.co.in/pdf/circularno_49-25.pdf
50/2025 26-06-2025	Group Medical Insurance Scheme for the Bank Retirees for the year November 2025 to October 2026. https://aibprc.co.in/pdf/circularno_50-25.pdf
51/2025 30-06-2025	Annual subscription payable by the affiliates for the financial year 1st April, 2025 to 31st March, 2026. https://aibprc.co.in/pdf/circularno_51-25.pdf

VAYAH VIKAS CELEBRATES ANNIVERSARY

Dear Members,

Many of you are aware that M/s. Vayah Vikas is a Not for Profit Organisation, taking care of various issues of Senior Citizens. Eminent Personalities like, Mr Kris Gopalakrishnan (Infosys), Dr. Alexander Thomas (Baptist Hospital), Dr. Devi Prasad Shetty (Narayana Health), Dr. Gowri Kumar, IAS (Retd) & others took the initiative to start an organisation to bring some cheers in Senior Citizens across the Country..

Having got registered in April 2021, after complying with all formalities, M/s. Vaya Vikas took off its activities from June 2022 from Bengaluru. Now, the Organisation has spread across Karnataka, has opened a Chapter at Chennai & planning to open Chapters Pan India, the

present Membership has crossed One Lakh. M/s. Vayah Vikas is undertaking various Activities in the area of: HEALTH, LEGAL ISSUES, DIGITAL LITERACY, CYBER CRIMES AWARENESS & INSURANCE, etc.



To mark the Anniversary, a Programme was organised on Monday, the 26th May 2025 at Hotel Leela Palace, Old Airport Road, Bengaluru. Among other Activities, a Panel Discussion was held on Longevity/Aging & other related issues, which was very informative & useful for elders. Many individuals & Organisations were recognised for their Contribution to Vayah Vikas & to the Senior Citizens.

Accepting the invitation of VAYAH VIKAS, Sri K V Acharya, AIBPARC President, Sri G D Nadaf, AIBPARC Advisor, Sri M R Gopinath Rao, AIBPARC Karnataka State President, Sri A N Krishna Murthy, AIBPARC Karnataka State Secretary & Sri Ramesh Rao, President, Karnataka SBI Pensioners' Association were present

It was a good programme aimed at the wellbeing of all the Senior Citizens, irrespective of Groups or Organisations they belong to & organise themselves, so that the voice of Senior Citizens is heard by the Authorities concerned.

We sincerely thank the TEAM VAYAH VIKAS for the successful conduct of the Programme & for the Opportunity given to us. We wish VAYAH VIKAS to reach greater heights and to become a true voice of all the Senior Citizens.

REGISTRATION OF AYUSHMAN BHARAT HEALTH CARDS & DEMENTIA SCREENING FOR SENIOR CITIZENS ON 19/06/2025 - A GRAND SUCCESS.

Dear Members,

Happy to share that, as informed earlier, more than 140 Senior/Super Senior Citizens attended the Dementia Screening & could register/download the Ayushman Bharat Health Cards at the Camp organised on Monday, the 16th June 2025 under the Banner of AIBPARC, in coordination with M/s. Vayah Vikas & M/s. Dementia India Alliance. While thanking all our Members, Affiliates & Constituents of CBPRO, we place on record our Sincere thanks to Bank



Officers' Cooperative Housing Society, AICOBOO Nagar for providing the Space & other Logistic Support (Secretary, Sri Kishor Kumar & other Staff Members), Sri K V Acharya Sir, Sri G D Nadaf Sir, Sri M R Gopinath Rao Sir, Sri Shivaram Alva & Office Bearers of AIBPARC for their guidance, assistance & coordination, Team of Vayah Vikas & Dementia India Alliance led by Sri Srinivas.



All our other Office Bearers & Activists for their Contribution, involvement & assistance throughout the program, which was a Success.

Summary of AIBPARC Governing Council Meeting (Chennai, 11 June 2025)

Dear Comrades,

The 5th Governing Council Meeting of AIBPARC (2023–2026 term), held in Chennai, was a decisive gathering marked by spirited deliberations, deep concern for long-pending issues, and a firm commitment to intensify our movement. The leadership, affiliates, and members from across the country, including active participation of CBROA, reasserted their collective resolve.



The key focus of the meeting was the long-overdue pension updation, health insurance, special allowance exclusion, issues of VRS optees, resignees, and denial of ex-gratia. The leadership acknowledged the legal delays and reaffirmed the need for a parallel agitational path along with legal remedies.



Major Decisions & Action Plan:

- ◆ Legal Follow-up: Continued active support to the pending legal cases in Supreme Court (MC Singla Case) and High Court (ARISE) with close coordination by our Legal Assistance Team.
- ◆ Nationwide Hunger Strike Programmes: State Committees to hold day-long Hunger Strikes with a public meeting in July 2025. A centralised Hunger Strike at New Delhi is to follow in August/September 2025.
- ◆ Joint Struggle under CBPRO Banner:
All actions will be carried out jointly with CBPRO constituents to reinforce strength and visibility.
- ◆ Consistent Engagement with Stakeholders: The leadership is in active dialogue with UFBU constituents and has appealed for their support to Retirees' issues.
- ◆ Organisational Strengthening:
Reactivation and support to dormant State Committees and enhanced use of digital tools for better communication and mobilisation.

Appeal for Support from Members of CBROA

Dear Comrades,

The path to justice is neither short nor easy. But with unity, dedication, and clear direction, we shall reach our goal. It is in this spirit that CBROA, appeal to each one of you to extend wholehearted support to the agitational programmes under the banner of AIBPARC and CBPRO. The State Committee of AIBPARC Kerala will soon meet to finalise modalities. As the second-largest affiliate of AIBPARC, CBROA units across Kerala must maintain close coordination with respective district and town committees of AIBPARC. Let our presence be strong, disciplined, and visible in all forthcoming programmes.

AIBPARC and CBROA together will continue to take care of your rights and welfare. The struggle is ours. The victory will also be ours. Let us rise in solidarity and act in unity In comradeship,



REGIONAL ROUNDUP

PHOTOS ARE POSTED IN THE "PHOTOS GALLERY"

AHMEDABAD

The General Meeting of CBROA AHMEDABAD held on 22/06/2025 at Jain Kachchhi Samaj Bhavan, Ahmedabad attended by nearly 40 members. The programme started with invoking prayer " अस्तो मा सत गमय" by Shri P D PUROHIT Veteran member. A minute silence was observed in respect of departed Pious Soul of our members during current year & also for the all departed souls of fateful plane crash at Ahmedabad on 14/06/2025.

The forum Chairman Shri Tushar Shah presented report of the activities done during year 2024-25. All members have appreciated the sincere & strenuous efforts put by Shri Tushar Shah. Shri N K Vankar Secretary appreciated the very active role of Chairman & also active & whole hearted support from all members. A warm welcome extended to new member Shri Harish Rane. Blessings were showered on Birthday boy Shri Shivprasad R Trivedi & Shri Balakrishna Ji. Shri P C Mistry, Treasurer account statement of Forum & unanimously approved by all present members.

Shri Ramesh Prajapati, R S expressed his views & recent development in IBA Health Insurance for year 2025-26. He told that Pension updation is not begging & it is our right. We should be ready for sacrifice & to be prepared for Hunger strike until death.

Shri Arvind AGM CO Gift City spoke on present banking scenario & assured all possible help for retirees Bank related problem. Shri J G Parmar, DGS updated all members regarding present industry level retirees problems & expressed his feelings that the Pension Updation Problem will be resolved by IBA & DFS by March 2026. Shri Brijesh Richariya, Senior Vice President CBOA assured to take up the matter to appropriate level for IBA HEALTH insurance premium & SWM amount to all retirees on parity. Shri Ashiq Kumar, R S, CBOA assured all possible help to all retirees in case of Bank related problems.

Shri Suresh R Shah senior most members pleased all members by presenting filmy song in his melodious voice. Shri P D Purohit senior most members told humorous jokes & made all members laugh. Shri Jayesh Maharaja Committee member proseed vote of thanks & thanked members for today's remarkable attendance. On the eve of their Birthday Shri R S Trivedi & Shri B R Solanki donated ₹1100 & 1500 to the forum.

There was question answer session & the doubts & questions of members were replied to the utmost satisfaction of members.

It is decided to arrange PICNIC programme for two days in first week of September MALSAR & POICHA. A delicious foods served to all members & the meeting was concluded.

ALIGARH

On 26th June 25, General Body meeting of CBROA Members of Aligarh & Hathras Districts was held at B/O Vikas Bhawan, Aligarh. The meeting started at 6.00 pm with welcome address by the Regional Secretary, Mr. Kanchhi Lal. The Joint General Secretary, Mr. Vidhu Mohan informed the latest developments in the bank & banking industry. He appraised the members about the new Health Insurance Policy of IBA which is to made effective from 01.11.2025. The salient features of the approved draft were informed to the house. He also informed the main points discussed in the recent Governing Council Meeting of AIBPARC held at Chennai. He appreciated the organisers for the wonderful arrangements including stay and food.

The new Branch Manager of the branch Mr. Rohit Saraswat was felicitated on his joining the branch recently. Mr. Amit Varshney from HSBC informed on the latest scheme on regular pension floated by the company. Mr. R. C. Gupta, Regional Chairman summed up the proceedings and thanked the members for attending the meeting actively.

The meeting concluded with tea and snacks. There were 22 members were present in the meeting.

CHANDIGARH

A team from the CBROA Chandigarh Unit visited the residence of Shri. Hari Babu Verma to greet and honour him on the joyful occasion of his 75th birthday. As a token of love and respect, a shawl and memento were presented to him, followed by a cake-cutting ceremony. The celebration continued with tea, snacks, and a marathon session of heartfelt conversations, filled with fond memories and stories, reminiscing the golden days of camaraderie and togetherness.

CHENNAI

There was an informal meeting of CBROA Chennai Unit at Circle Office, Chennai on 10/06/2025 for honouring the seniors who have completed 75 years and above. The presence of top leaders from Central Office, President Sri A N Krishna Murthy. General Secretary Sri J S Jagadeesh and Treasurer Ms Thriveni Barkur made the function more glittering. The top leaders were in Chennai to attend the General Council Meeting of AIBPARC at Chennai to be held on 11/06/2025 at IOBOA, Viruguambakkam, Chennai. Team Chennai was also very privileged that Sri Raghavendra Rao Kanala, DGM, Chennai CO accepted our invitation and graced the occasion.

The following members are honoured in the occasion (Staff Nos in brackets):

1.) Sri M Mani, 2.) Sri R Kannan (7992), 3.) Sri S Nagarajan (9394), 4.) Sri Deenadayalan (9484), 5.) Sri S Ramakrishnan (10612), 6.) Sri V Nagasubramanian (11239), 7.) Smt S Saroja (11345), 8.) Sri A G Suresh (11370), 9.) Sri A J Jagadeesh

(11589), 10.) Sri V Raman (11851), 11.) Sri S Sivasubramanian (13616), 12.) Sri Kalyanaraman (14309), 13.) Sri Suryanarayanan (14763), 14.) Sri S Chandrasekaran (19313), 15.) Sri S Manoharan (19819) & 16.) Sri V V Sridharan (24358).

We thank all the seniors, cbroa office bearers and Canara bank circle office team for their support to conduct the above meeting in a successful manner.

DEHRADUN

On 1st June, 2025, a General Body Meeting of Dehradun Region of CBROA was conducted at Hotel Doon Regency, Dehradun. Sri R K Wadhera presided over the meeting. Sri A.D.Singhal and Sri Vijay Rishi co-chaired. Mr Ravi Budhiraja, Regional Secretary, Saharanpur also shared the dais. Before the start of proceedings of the meeting, the house paid the rich tributes to Sri Inder Singh (Pasa) who expired on 16th March 2025, by observing two minute silence. The meeting started with welcome address of Sri V.K.Kathuria, CC member. Sri Kathuria while welcoming the participants in the meeting gave a special thanks to Sri Ravi Budhiraj, RS, Sri O P Chopra, Sri Ramesh Kumar from Saharanpur and Sri V P Pandey who visited from Saharanpur and Haridwar. He also welcomed Sri Surendra Singh, Ex AGM who is our member from Delhi. He in his further address informed the house about present position of membership of our region. He while conveying the message of our GS requested the members for their support in enrolling the non-members specifically from erstwhile Syndicate Bank. He further communicated that our Dehradun region comprises the membership from Uttarakhand state and the membership from three districts of UP viz Saharanpur, Bijnor, and Muzaffarnagar. He also briefed the house about issues discussed in our last CC meeting held on 9th April 2025 at Hubli. He specifically advised the member that for maintaining the good health there is a need to carry on physically activity including yoga and regular walking.

Sri Ravi Budhiraja, RS in his brief address reminded the house about old memories of our activities in CBOA during the service days. He also briefed the achievements made by our organizations. He appealed the members to be cautious to your health.

Sri S.K.Ghai, DGS, in his speech informed the house that our region since inception maintained a minimum of 85% membership. He emphasized that there is need to increase our membership strength. He also narrated the house how our organization is different and best among other retiree's unions/association which exist in our bank. He narrated that only CBROA is a retiree association which has been conducting regular meetings at regional levels and national levels with the motive to reach to each & every member. In his speech, he briefed on all the important issues viz Updation of pension, Special allowance, Medical Insurance policy etc. He reminded the house our two big achievements at Industrial levels viz., "Improvement in family pension" and "100 % neutralization of DA". He informed us that a family pensioner who used to get a family pension around Rs.10000/- is today getting a family pension around Rs.27000 or more. He further told that in last 2 years, after achievements of 100 % neutralization of DA and introduction of ex gratia, the pre-2002 retirees have got increase in their pension from Rs.8000/- to Rs.15000/-. He told the house how our organization has

been fighting hard to achieve our remaining issues. He also briefed upon the insurance claims settlement. He also informed that the complaints against Raksha TPA in settling claims have been increasing day by day. He also emphasized the members to maintain good health. He appealed the members who have not yet enrolled as the associate members, to get the subscription forms from us to enrol them.

Capt Sanjay Gandhi also briefed the members on health issues and informed how he learned more from his health issues. He emphasized that everyone must follow the advice of his treating doctor.

During open session, various queries of the members were replied. The members showed the unhappiness on the poor services of Raksha TPA. Another agenda of the meeting was the felicitation our two senior members Mr Ashok Dayal Singhal and Mr Vijay Kumar Rishi who are completing 75 years of age during this week. Both the senior members were honoured by the house by offering them bukes, garlanding, citation certificate. In their honour, Sri Ghai, Sri Kathuria, Sri Budhiraja and other members delivered their speeches on the occasion. The house congratulated them and wished them for a long joyful and prosperous life.

Sri A D Singhal and Sri Vijay Rishi also delivered the speeches and thanks the house for honouring them. Sri Singhal got emotional while reminding the old memories during his service days. Sri Singhal and Sri Rishi donated Rs.5100/- each towards CBROA Welfare Fund. Sri V P Pandey our member from Haridwar also donated Rs.1000/- towards CBROA welfare fund.

The meeting ended with the vote of thanks delivered by Ms Alpana Bhalla who appealed to conduct the next General Body Meeting on a day other than Sunday. Thirty-three members participated in the meeting.

On 10th June 2025, Team Uttarakhand led by CC Member Sri Vijay Kathuria felicitated Mr Surinder Singh Sukhija on attaining 75 years of age on 10th June 2025 We wish him a happy life, prosperity, and good health. Mr Satish Ghai, DGS, CBROA/ AIBPARK couldn't attend the function due to AIBPARK meeting at Chennai. We have conveyed his good wishes. Team Uttarakhand wished Mr Sukhija and his family members a cheerful life prosperity and good health.

Mr. Sukhija joined the bank in 1976 and took VRS after 25 years of service and established his own business. His children are well settled. Team Uttarakhand honoured him with a bouquet, garland, memento, and citation from CBROA. All present members warmly welcomed him. On this occasion Mr Sukhija donated Rs 7500/-to our welfare Fund for which we are grateful to Mr Sukhija Sir.

Mr. Surinder Singh Sukhija thanked all the participants who joined the birthday celebration. We thank Mr. Sukhija and his family for the hospitality and special thanks to his wife, sister, and granddaughters who prepared nice refreshments like mini dinner.

Our JGS, from Aligarh Sri Vidhu Mohan had an opportunity to meet Mr. Sangamesh Padanar, DGM, RO, Dehradun on 18th June during his visit to Dehradun. Mr. Satish Ghai, DGS & Mr. V. K. Kathuria, CC Member, were kind enough to arrange the meeting. Mr. Sangamesh received all of our Office Bearers with warmth & offered tea.

They had a fruitful discussion for the benefit of Retirees/Pensioners. It was a nice meeting indeed.

GOA

On 10/6/25, CBROA activists of Goa Unit visited the residence of our member Sri Vithukrishna K. Kamat (staff no. 13400, LM no. 5259) at Porvorim, Goa and felicitated him on his attaining milestone age of 75 years. We read out the citation, presented the shawl, fruit bowl and a bouquet. Besides the undersigned, other Members present were Sri N A Walavalkar, Sri Sridhar Assoldekar, Sri Arun Rege, Sri Ajeet Lad, Sri Mahesh Bandkar and Sri D P Kamat. Sri V K Kamat & his spouse, were very happy to see us all at their residence. Sri Kamat and we all shared our past associations, memories when we worked together at different Branches. He was overwhelmed thanked CBROA for such a good gesture of remembering and felicitating the members on 75th birthday. He also thanked all members present and also CBROA Goa unit making his 75th birthday memorable.

HARYANA

Our Faridabad Unit felicitated four members of CBROA who attained landmark 75 golden years at Canara Bank Faridabad. They are (Staff No in bracket): 1. Sri Lalit Saini (51764), 2. Sri Ashok Sharma (11005), 3. Sri J P Sharma (15307) & 4. Sri A S Pasricha (12634).

After felicitation ceremony we had the regular quarterly meeting and a record 19 members attended the meeting. Latest developments in the banking industry with particular reference to the retirees were discussed and healthy interaction between the members were shared to the full satisfaction of the members were put on record. A special call was made for the membership drive (Associate membership) and also voluntary donation to CBROA was made.

HUBBALLI-DHARAWAD

On 3rd June, Sri Kishor Madalgi, JGS, accompanied with Mr.Ballur, CBROA Advisor, Mr.K N Kulkarni, Mr.Vilas Mahale and Mr.Nagesh Puranik visited house of Mr.Y A Lande (Stf No.15095 and LM.3414) to honour him on attaining 75 years. Mr.Lande was felicitated with shawl/garland/memento/gift/ sweet box and citation. Mr Madalgi read the citation. Mr.lande lauded the work of CBROA of honouring members on attaining 75 years. As a generous gesture he donated RS.5000/- to welfare fund. He retired on superannuation in 2009.

On the same day Our Hubballi- Dharwar Team visited the house of Mr.Ramachandra N Nayak (Stf No.9013 & LM.1612) to honour him on attaining 75 years. Mr.R N Nayak was honoured with shawl/garland/memento/gift/ sweet box and citation. Our JGS read the citation. Mr.Nayak lauded the work of CBROA of honouring members on attaining 75 year.

On 3rd June again, Our Team Hubballi-Dharwad visited Gadag to honour Mr.Chandrashekhara U Mylad (Stf No.14630 and LM.7987) on him attaining 75 years of

age. Function was arranged in branch premises wherein around 15 CBROA members were present. Team Members honoured Mr.Mylad with Shawl/ garland/ memento/gift/sweet box. Citation was read by Sri Madalgi. Mr.Mylad lauded the work of CBROA and donated 2000/- to welfare fund. Most of the members expressed their happiness and wished Mr.Mylad. They shared their memories and got clarification from Mr.Ballur on various issues concerning retirees.

On 30th June 2025 Sri Kishor Madalgi, JGS, along with Mr.Ballur, Advisor to CBROA, Mr.K N Kulkarni, Mr.V V Mahale visited Mr.K Padmanabha Rao (Stf No. 12728, LM 3424) house at Hubballi to honour him on attaining 75 years. Mr.N M Joshi, Mr.Ashok Rane, Mr P N Deshpande, Mr. S P Bhat and Mr.Shripad Ranebennur our members were already present along with full family members of Sri Rao. Office bearers and Activists present, honoured Mr Rao with Shawl/garland/memento/gift article and sweet box. Sri Madalgi, JGS, read the citation. Mr.Rao narrated his banking journey and thanked CBROA for its gesture of honouring members. He donated RS.2000/ towards CBROA Welfare Fund.

KERALA-THRISSUR

The Annual General Body Meeting of the Canara Bank Retired Officers Association (CBROA), Thrissur unit, was held on 28th May, with a strong call for justice to retired bank officers across the country. The meeting was presided over by Sri Babu Kurian, District President, CBROA Thrissur. Sri Sureshkumar N, District Secretary of the unit, welcomed the gathering. Sri K Balakrishnan, Regional Secretary, CBROA submitted the activity report for the past years. The RS in his welcome address reiterated the need for total involvement of members in the organisational activities and requested the members to assist our Association to enrol Non-members to our fold. He told a kit containing important communications are being distributed to members now which will be useful to them. The District President in his address touched up on the latest developments in the matter of the Pension updation. He appealed to our members that each one of us should be cautious while investing money other than in Banks

The keynote address was delivered by Dr. Thomas Isaac, noted economist and former Finance Minister of Kerala. Dr. Isaac expressed serious concern over the inordinate delay of over 25 years in implementing pension updation for bank retirees. He pointed out that such anomalies do not exist in other sectors and urged the Central Government, Department of Financial Services (DFS), and the Indian Banks' Association (IBA) to take immediate action. In a side-line interaction, he called upon retired bankers to act as mentors for the youth, helping build their skills for better employment prospects.

The event was inaugurated by Sri P. P. J. Nair, Joint General Secretary of CBROA, who lit the ceremonial lamp along with other dignitaries. In a powerful address, Sri Nair demanded that the long-overdue pension updation be implemented before the upcoming Bank Nationalisation Day on July 19th, failing which retirees may resort to nationwide relay hunger strikes. He criticized the lack of negotiation rights for retiree associations and called the ex-gratia payment a poor substitute for pension revision. He

also slammed the exorbitant health insurance premiums under the IBA scheme and demanded that banks bear the cost. He requested our members to enroll their family as Associate members and avail the CBROA welfare measures for medical expenses. He also appealed to the members to enrol one Non-member by each member.

Sri Vijaya Raghavan, Secretary of CBROA Kerala State Committee too repeated the need to increase the membership under LM and AM. Sri K. Balakrishnan, RS, Sri Raphael, Assistant Secretary of CBOA, and office bearers Sri Krishna Kumar, Sri Madana Gopal, Sri Girish Sri S Ravi Namboodiri and Sri Parameswaran also addressed and felicitated the meeting, reinforcing solidarity for the cause. Our Senior Veterans Sri S Ravi Namboodiri, Sri Ramankutty Sri Shiva Ramakrishnan and subsequently Sri TKK Raja at his residence on a subsequent day were honoured. The meeting concluded with a renewed resolve to intensify the movement for pension updation, fair health coverage, and dignity for all retirees.

KERALA-PALAKKAD

CBROA MEMBERS meeting held on 15/6/2025 at Lead Bank Office. Palakkad. 29 members attended. The meeting started at 10 am and ended at 1pm. 29 members from various parts of the district attended. Senior members who have attained 75 years were honoured in the meeting. They were garlanded with shawls by the district. President Sri.Vijayaraghavan. The members honoured are:

1. Sri K Vasudevan 2. Sri Sivadas.K 3. Sri Muralidharan 4. Sri P T Unnikrishnan 5. Sri A P N Mohandas and 8. Sri T Vijayan.

The members honoured shared their experiences during their service in the bank. The meeting is presided by Sri Vijayaraghavan. Sri K.V.Mohanan District Secretary presented the activities conducted since last general body. Sri K.Unnikrishnan, Regional Secretary explained Issues connected with pension updation, commutation, Insurance issues and other organisational matters. Sri K.Krishnaranjan welcomed the gathering and Sri M.Krishnan proposed vote of thanks. Other members also participated in the discussion. The meeting elected Sri Krishna Ranjan as new District President in place of Sri Vijayaraghavan who is elevated as State Secretary of CBROA. The meeting ended following lunch.

KOLKATA

A regional committee meeting was held on 19.06.25 at 5pm at CBOA guest house, Kolkata with the following agenda:

1) Bereavement 2) Regional activities 3) Fixing of General meeting of Kolkata Region and felicitation of our Senior members who attended 75 years of age after last general meeting. 4) Fixing date and venue of our annual picnic & 5) Any other matters as permitted by chair:

The meeting was presided over by Regional Chairman Sri Bhuban Chandra Pramanik. The meeting was attended by 18 members.

At the beginning one-minute silence was observed to Mark respect to the departed souls during this period i.e after last R C meeting to this meeting.

It was reported by RS that Sri Ashok Kumar Biswas of e Syndicate Bank breathed his last on 20th April 25 but we came to know only on first week of this month. All the members present expressed that we should be careful to avoid such situations in future.

It was proposed that our Annual Picnic tentatively to be held at 7th January 2026. On this issue Sri Susanta Chowdhury, Regional Committee member proposed a Picnic spot near Dakshineswar/Baranagar at a Pump House with beautiful ambience along with huge lake. He and Sri Sachhidananda Banerjee have already visited the spot and proposed for another visit again on 23.06.2025 by some of our RC members for a final decision if everything is suitable.

It was decided to arrange our Annual General meeting of Kolkata Region to be held on 23th August '25 from 10am to 2 pm with arrangements of tea snacks followed by lunch at the end of meeting. It was also announced by Sri Asit Ranjan Rakshit, Vice President that this year we will facilitate 8 senior members who attended 75 years of age and above from last General meeting. It was also decided to invite Sri Suprita Sarkar, General Secretary and State General Secretary of AIBPARC as guest speaker and also to invite our General Secretary, President and Chairman of CBROA in the Annual general meeting.

Regarding regional activities, Sri Prabir Kumar Chakraborty narrated in details the regional activities including enrolment of new life membership and associate membership. Sri Chakraborty expressed happiness regarding collection of funds as proposed in last R C meeting of our region. He informed that till date 110 members contributed to the fund and total collection is around Rs.66000/. He also requested lady Regional Committee members to have meaningful contact with our lady members and Associate members.

During deliberation Sri Swapan Halder expressed his unhappiness that when we approach our CC in our CC WhatsApp group regarding some problems of our members, we didn't get any reply or help. He narrated that some of our members like Sri Arani Guha, Sri Paresh Mondal, Sri Badal Chattaraj, Smt. Manju Wadhwa, Sri Jayanta Biswas faced different problems with Pension or loan account specially HL account but their problems are not properly addressed by our bank and couldn't solve. He opined that for addressing such problems we should maintain a regular follow up with our Circle Office and requested Regional Secretary to get appointment with the top Circle Management for a meeting in this regard.

In his deliberation Sri Shyamal Kumar Sinha, CC member announced that the Governing body of PRAYAS permitted the donation of fund of Rs.24000/ to the Shree Ramkrishna Ashram, Putunda Shaktigarg, Burdwan and as decided in the meeting we will visit Shaktigarg Ramkrishna Ashram at last week of July to hand over the donation.

Sri Asit Ranjan Rakshit, Vice President of CBROA urged upon to attend en masse at the hunger strike called by our apex organisation AIBPARC during last week of July 25 to clinch the demand of pension updation and other long pending issues of the retirees as decided in the last Governing Council meeting of AIBPARC held at Chennai. He also invited willing members to attend the central level hunger strike scheduled to be held at Jantar Mantar, Delhi to be announced shortly.

The meeting was concluded at about 7.30pm.

MADURAI

We are pleased to inform that CBROA MADURAI Members meeting was held on 24/06/2025, Tuesday at 6.00 pm at Conference Hall, I Floor, RO Madurai, Pandyan Building, Grand Central, Madurai. The meeting commenced with a brief self-introduction of participants for the benefit of all members.

Sri M N Manoharan, Deputy General Secretary, CBROA, Madurai welcomed Sri Rahul Ranjan, DGM, CO, Madurai, Smt Bhagyarekha, DGM, RO, Madurai, Dr Smt Riswa Haryani, Chief Lasik Cataract Surgeon, Vasan Eye Care Hospitals, Madurai and a large number of Retiree Executives/Officers including Lady members and Associate members.

For the first time in the history of CBROA, Madurai, a Free Eye check-up camp was organised for the benefit of our members in collaboration with M/s Vasan Eye Care Hospital Madurai, the DGS highlighted. He briefed the audience the latest developments on IBA Health insurance package for 2025-26 and Pension updation.

The DGS remarked, of late that the retirees face delay in getting sanction of extension of HL /Vehicle loan liability from CO, resulting in hold funds on retirement benefits. The retirees are issued with explanation letters on flimsy grounds and in some cases, even after the lapse of four years from the date of occurrence and also the date of retirement. The DGS requested the Circle DGM to look into these cases individually. The DGS also emphasised the enrolment of Associate members and non-members in to our fold, besides retiree officers as our Life members every month. The DGS thanked both the DGMs for having accepted his invitation to attend CBROA meeting cum Eye check-up camp at a very short notice.

Sri Rahul Ranjan, DGM, CO, Madurai who looks after HR matters assured the forum that the Circle shall take care of interests of retirees sympathetically. He congratulated CBROA on organising welfare activities such as honouring of members who attain age of 75 plus and 90 plus, medical reimbursement, conducting of free eye camp, other social welfare measures etc.,

Smt Bhagyarekha, DGM, RO, Madurai expressed her happiness in attending CBROA meeting in RO premises. She solicited business support from our members in the form of CASA/Retail Deposits and good Leads of Advances to augment/sustain the growth of our mother Bank. She informed steps are afoot to sensitise the counter staff for providing prompt customer service to Senior citizens including our Bank Retirees. Both the DGMs acknowledged with gratitude the strong foundation laid by the retirees for the growth of our mother Bank.

The serving DGMs were felicitated by the then CO DGM, Sri G Rajendran and the then RO Head, Sri S Rajagopalan.

CBROA Team Madurai honoured:

- 1) Sri S Muthukrishnan, Veteran Retiree Officer (90+), Dindigul: CBROA Citation was read by Sri S Deenadayalan Retd SM and shawl was adorned by Sri S Rajagopalan Ex AGM.
- 2) Sri A Amala Doss, Ex Manager (75+), Dindigul: CBROA Citation was read by Sri V Thondiraj, Ex DM and Sri M Devaram, former RS, CBROA adorned the shawl.

Sri S Muthukrishnan and Sri A Amala Doss in their acceptance speech thanked CBROA for its kind gesture and narrated their inspiring bio data and work achievements in their various placements.

The DGS informed that the left out one veteran retiree officer, Sri S Muthuraman (age 90 plus, undergoing medical treatment at Trichy) and 4 Super Seniors, namely Sri M Nagoor Ghani (now in Hosur), Sri A R Srinivasan (out of station), Sri G R Desigan (under cancer treatment) and Sri P Gnanasekaran (undergoing dialysis) shall be honoured by CBROA Team at their residences.

Sri P Raju, retired SM, Rajapalayam and Sri R Shanmugam, retiring officer, Dindigul were honoured in the meeting on their enrolment as our Life members as well their spouses as Associate members. We could mobilise 6 Associate members and 2 new Life members on the spot.

Dr Smt Riswa Haryani, Eye Surgeon spoke at length regarding eye care, cataract procedure, diabetic retinopathy etc and clarified the doubts raised by our members, Sri R Chandrasegaran, Ex LDDM, Sri B Ravichander, ret'd SM n others.

The eye surgeon was honoured by our DGM, Sri Rahul Ranjan.

Sri Vijayan Francis, Tamil Nadu Marketing Head and Sri Ajmer PRO, Vasan Eye care thanked CBROA for having given the opportunity of serving our members. In all, around 50 members underwent free eye check-up in our camp. They were adorned with the shawls by the DGS.

Sri M S Chandrasekaran, RS, Madurai urged the members to have adequate health cover, quoting the example of one of our retired SM who needed liver transplantation at a cost of ₹ 35 L, while his cover was ₹ 4 L only.

Sri M Devaram, former RS CBOA/CBROA, Sri S Deenadayalan, the senior most retiree and the media executive, Sri G Rajendran, Ex DGM and Sri S Rajagopalan, Ex AGM spoke on the occasion and were honoured by the DGS.

There was a modest attendance of around 50 participants with people coming mostly from Dindigul, Madurai n Karaikudi, besides a strong team of 12 Doctors/Staff from Vasan Eye care.

The meeting came to an end with a vote of thanks proposed by Sri R Arjunan Muthiah, RS, Dindigul followed by sumptuous dinner hosted by M/s Vasan Eye care, Madurai.

MANGALURU

Meeting of members of CBROA Mangaluru unit held today at our CBOA Mangaluru Office at 10 AM, on 19/06/2025.

1. Sri. Vittal D Pai presided over and Shriyuths M R Bhat, Venkatakrishna, and Harish D Shetty accompanied him on the Dias. 45 members were present.
2. In the beginning, one-minute silence observed in respect of Late Sri Gurunath Hegde and Late Smt. Sandhya Kamath, w/o of our member, Sri M S Kamath.
3. Sri M R Bhat addressed the gathering and gave a brief about latest developments w r to Pension Updation and Health Insurance to retired officers.
4. Sri B Mohammad Ali (12288) was honoured on completion of 75 years. Sri Vijayakumar read out the bio data and the Citation. Shriyuths T G Shenoy, N Jagatpal, and P V Shenoy joined to honour Sri. Mohammad Ali by offering shawl, memento, Citation, and fruits. Sri. Laxmikanth Nayak offered fresh organic vegetable grown at his Kodman farm.
5. Shriyuths T G Shenoy, N Jagatpal, Venkatakrishna, Vittal D Pai, and Harish D Shetty rendered felicitation address to Sri B Mohammad Ali. Also, offered condolences to the departed souls duly praying God to give strength to the family members to sustain the great loss.
6. Sri. B Mohammad Ali in his reply to the felicitation, expressed gratitude to 1. God for blessing with health and longevity, 2. Canara Bank for giving job opportunity and thereby financial security to lead the life, 3. CBOA and CBROA for all their good works aiming welfare of the members.
7. A warm welcome extended to our new member Sri. Anant Rao Padubidri. He addressed the gathering and shared the memories of his career.
8. Sri M B Naik donated Rs. 1000 to our Mangaluru Unit.
9. One Associate Membership obtained from Smt. Meera Bhandary, w/o our member, Sri. Ravindra Bhandary. (48588)

10. Five lucky members won fresh organic vegetables. Thanks to Sri. Laxmikanth Nayak.

11. It has been decided to hold our next meeting during last week of July.

Meeting concluded with vote of thanks. Special thanks to Sri. K Mohandas Shetty who is celebrating his birthday today, and sponsored today's sumptuous Refreshments.

MYSURU

On 18-06-2025, CBROA Team Mysuru honoured Sri S V Sathyanarayana Iyer (Stf No. 12518, LM 8396) on attaining 75 years at his residence. Sri Atmaram, AGS and Shivaprasad, DGS were present.

MUMBAI

Mr. Shivaji Dnyandeo Dhende (Stf No. 15899, LM 3448) is 75 today the 1st of June and happy to note that his family has celebrated this function very nicely at "Hotel Nandi Palace Dombivli east. They are also residing at Dombivli east. Following our members participated 1. Mr. Sanjay Sant, 2. Mr. Mukund Dhaliwadekar 3. Mr. Satish Sunthankar & 4. Mr. P M Gade. Good number of participants were present including relatives, friends and our retiree staff. CBROA wish him and family very happy and healthy future retired life. CBROA also Thank him for donation Rs. 5000/- to welfare fund.

On 1st June 2025, our member, Mr Satish Kapoor (Stf No. 53328, LM 5530) is also celebrating his 75th birthday. He was strong Activist of CBOA & was Regional Secretary of CBOA. On his 75th birthday, he has donated Rs 7500/- to CBROA & also given Associate Membership of Mrs Sangita Kapoor. While welcoming Madam Sangita to our fold, we wish both of them (seen in the photo with their grandchildren) a very Happy, Healthy & Long life.

Platinum jubilee celebration of our member Shri S M Thombare was arranged by his family at Borivali East on 1st June 2025. Many of his relatives and all his colleagues from Canara Bank were graced the occasion and wished him on his birthday today. He is born on 1 st June 1950. All the members of CBROA present in the function felicitated him and wished him and his spouse a happy, healthy and peaceful retired life. On the eve of his felicitation Mr Thombare donated Rs, 5000/- to our welfare fund.

On 3rd June 2025, our Office Bearers & Activists from Mumbai (Mr Jayant Kelkar, Mr. Sudheer Kulkarni, Mr & Mrs Pratibha Jayaram, Mrs. Swati D Kulkarni, Mrs. Savitri Natrajan and Mrs. Vrinda Ramanan) felicitated Mr. M. Nagesh Prabhu, Staff No. 1275, who celebrated his 90th Birthday, on 3rd June 2025. Along with his wife Mrs. Hema M. Prabhu, his daughter and grandson were present. On the occasion we have obtained Associate Membership of Mrs. Hema M. Prabhu, (she is sister of stalwart Sri Eknath Pai)

On 4th June 2025, our office bearers & activists felicitated Mr. P. H. Sadekar at his Mulund residence on his attaining 75 years of age. Following CBROA members also participated in the function along with our Office Bearers, Mr Sudheer Kulkarni & Mr Jayant Kelkar— 1) Mrs. Mansi Sawant, 2) Mrs. Malati Ziradkar & 3) Mr. Gajanan Desai.

On this occasion Mr. Sadekar donated Rs.11000/- to CBROA Welfare Fund. CBROA appreciates his gesture and wishes Mr.and Mrs.Sadekar a long , healthy and peaceful life. Mrs.Sadekar is also our Life Member.

It is a Felicitation Festivities at CBROA Mumbai: On 06/06/2025, Team Mumbai felicitated our member Shri Uday D Divekar (Stf No 13358, LM 3257) on his attaining 75 years of age on 3rd June 2025. On this occasion we have obtained associate membership of his wife. Considering the best privilege and appreciating the system of felicitating the member by office bearers of CBROA at members residence, he donated Rs 5000/- to our Welfare Fund. While thanking Mr Divekar for his nice gesture, we welcome Mrs Divekar as associate member and wish both of them, a very happy, healthy and peaceful retired life. On this occasion along with our DGS Sri P R Bhalerao, Mr Ravi Kamath, CC Member and our active senior member Mr G M Sabnis were present.

Continuing the tradition of felicitating members who have completed 75, on 8th June 2025, our Vice President Sri R M Joshi, Mr Ravindra Kamath, CCM, Mr A M Pandhre, RS & our Activists, Mr Dilip Sawant felicitated Mr K Yashwant Mallya on his attaining 75 years of age on 26th May 2025. On the occasion, Mrs Nandini Mallya joined us as Associate Member. The felicitation was graced by Mr Mallya's Son, Daughter in Law & Grandson. Mr Mallya donated Rs 7500/- to our Welfare Fund for which we are grateful to Mr Mallya. We wish a Happy, Healthy & Peaceful life to Mrs & Mr K Yashwant Mallya. On 12/06/2025 evening, CBROA Team Mumbai felicitated Mr.A.R.Tendulkar (Stf No.11298, LM 3141) at his Mulund residence on attaining 75 years of age on 19/04/2025. Born on 20/04/1950. On this occasion Mr.Tendulkar donated Rs.2500/- to CBROA. CBROA appreciates his gesture and wishes Mr.and Mrs.Tendulkar a long, healthy and peaceful life.

On 21/06/2025, our Mumbai Team felicitated Shri Hasmukhrai P Sheth (Stf No.12672, LM 794) after attaining 75 years of age on 19.06.2025. On this auspicious occasion his wife Mrs Prafulla joined as associate member. We welcome her and thank her for her associate membership and also thank Mr Hasmukhji for his nice gesture for donating Rs 7500/- to our welfare fund. CBROA wishes both of them a very happy healthy and peaceful retired life. On this occasion Mr Ravi Kamath and Milind Shringarpure were present.

PUNE

The CBROA Pune Region team had the privilege of felicitating two of our esteemed senior members – Sri Vishnu G. Patil (Stf No. 14131, LM. 8538) and Sri Suresh Balakrishna Sheth (Staff No. 13633, Membership No. 2182) – on the occasion of their Platinum Jubilee (75th Birthday), which they both celebrated on 01 June 2025.

The felicitation ceremony was held at Hotel Multi Spice, D. P. Road, Kothrud, in the warm presence of CBROA members and well-wishers. On this joyous occasion, both members were congratulated and wished a happy retired life. The gathering prayed to the Almighty to bless them and their families with good health, prosperity, and longevity.

Sri Suresh Balakrishna Sheth shared insights into his healthy and fulfilling lifestyle post-SVRS in 2001. An accomplished poet, one of his recent poems was selected by the Marathi Sahitya Parishad, New Delhi. He has received numerous awards and recognition from both Indian and US-based social organizations. Known for his meaningful poems on contemporary social issues, he continues to inspire with his daily poetic reflections.

Sri Sheth expressed heartfelt thanks to CBROA for its persistent efforts on behalf of retirees. He acknowledged the substantial benefits he received—SVRS benefits, full pension, and recent ex-gratia payments—which he credited to CBROA's tireless pursuit of retirees' welfare. As a token of appreciation, he donated Rs. 6,150/- to the CBROA Welfare Fund, a symbolic reverse of his birthdate in the US format.

Sri Vishnu G. Patil, after his superannuation on 31 May 2010, dedicated a decade to social service, supporting various needy organizations. A former active member of CBOA, he has expressed his intent to re-engage with CBROA activities after a period of personal commitments. In appreciation, he donated Rs. 5,000/- towards the CBROA Welfare Fund.

Both honourees were deeply moved by the recognition and expressed joy at witnessing CBROA's growing activities and camaraderie.

The event was graced by the presence of Sri R R Bagle, Sri Deepak Dalvi, Sri Pradeep Jain, Sri Bhimrao Hazar, Sri Arun Gote, Sri Vijay Hardikar, Sri Anil Deshpande, Sri Nitin Lokhande, Sri Satish Kulkarni, Sri Madhav Aphale, Smt Jayashree Rajpathk, Smt Sangeeta Karnik, and Smt Seem Yeolekar. The event concluded with camaraderie, celebration, and renewed enthusiasm to serve and support our fellow retirees.

CBROA Pune – Donation to Snehalaya on 14th June 2025 - A Gesture of Care and Commitment by PEARL Group.

On the occasion of International Women's Day 2025, the PEARL Group of CBROA Pune made a meaningful contribution toward a noble social cause. A cheque of ₹10,000 along with donated clothes was presented to Snehalaya, an organisation dedicated to supporting underprivileged women and children. To formalize this gesture, a few members of the PEARL Group, along with dignitaries from CBROA Pune, visited the Snehalaya office in Pune on 14th June 2025.

Snehalaya – “Home of Love” - Founded in 1989 by Dr. Girish Kulkarni, Snehalaya has been working for over 30 years to uplift and empower vulnerable sections of rural India. Headquartered in Ahmednagar, Maharashtra, the organisation annually supports over 15,000 beneficiaries through a range of impactful services such as:

- Rescue and rehabilitation for women and children
- Healthcare initiatives
- Education programs
- Adoption support
- Awareness campaigns and more

Snehalaya's tireless efforts have earned them recognition across the country for being a beacon of hope for those in distress.

The members of PEARL Group – CBROA Pune, feel honoured to have partnered with such a dedicated and impactful organisation. This visit and contribution reflect their collective commitment to social responsibility, and are inspired to continue such initiatives in the future.

“Service to humanity is the best work of life.”

A Glorious Day of Devotion and Service – On 21st June 2025, the CBROA Pune Team participated in the sacred Pandharpur Wari by offering wholehearted Warkari Seva at two key locations in Pune: Market Yard and Shastri Nagar, Kothrud. This year, our team had the privilege of serving two Dindis — one from Alandi, Pune, and the other from Sindhkhed Raja, a village in Jalna District.

Seva at Market Yard, Pune

- Prasad Seva (lunch) was offered to the Dindi led by Shri Pakhavaj Sevak Gambhir Maharaj.
- Over 150 Warkaris from Nashik, Satana, Dhule, and Alandi were served.
- The event was graced by the visit of Mrs. Rupali Tai Chakankar, President of Maharashtra State Women’s Commission.

Seva at Shastri Nagar Vitthal Mandir, Kothrud

- The Pune team performed Haripath Bhajan followed by Annadanam (community meal).
- 140 Warkaris from Sindhkhed Raja were offered seva here, as part of their 21-day foot pilgrimage to Pandharpur.

Under the guidance of our DGS Shri R.R. Bagale, 21 CBROA members — including four families and two lady members — participated in the sacred activities, making this the third consecutive year of Warkari Seva by our team.

Significance of Haripath & Annadanam

- Haripath consists of 28 Abhangas (devotional poems) by Sant Dnyaneshwar, extolling the power of divine name chanting and the bliss of spiritual living.
- Annadanam, or the donation of food, is considered one of the most sacred offerings in Sanatana Dharma — feeding a being is the truest form of compassion and contentment.

"You may give wealth, but only food brings true satisfaction."

The Tradition of Dindi & Wari

The Dindi tradition was introduced by Haibatravbaba in the early 1800s and is now a structured and deeply spiritual part of the Sant Tukaram and Sant Dnyaneshwar Palkhi Procession.

Each Dindi:

- Represents a group of devotees from a region.
- Is assigned a number and place in the Palkhi procession.
- Has its own flag bearers, drummers, and seva coordinators.

Over 6 to 8 lakh Warkaris walk approximately 250 km over 21 days to reach Pandharpur, making this one of the largest foot pilgrimages in the world, recognized by the World Book of Records.

Spirit of the Wari

The Wari is more than a journey — it is a celebration of faith, unity, and devotion. Saffron flags wave in harmony, veenas and mridangams fill the air with music, and women carry sacred pots with tulsi, all while chanting "Dnyanoba-Tukaram" in unison.

A Warkari shared: "This Wari is everything for us. Each year we wait only for these sacred days to see our beloved Vithu Mauli"

The event was excellently organized by our Regional Secretary Mr. Suneel Mehendale, with enthusiastic support from Mr. Anant Dashputre. The CBROA Pune Team expresses sincere gratitude to all who participated and contributed.

Special thanks to all donors, volunteers, and supporters who helped continue this noble legacy of seva.

"May this tradition grow stronger each year, and may our humble service keep touching lives in the name of Vitthal Mauli."

On 21 June 2025, CBROA Pune team proudly felicitated Sri Kisan Balajirao Landge (Stf No, 13274, M.No. 11847) on the auspicious occasion of his Platinum Jubilee (75th birthday), which fell on 19 June 2025. The felicitation took place during the Pandharpur Wari Seva event, under the leadership of Mr. R. R. Bagale, Deputy General Secretary, in the presence of more than 100 enthusiastic Warkaris. The occasion was marked with deep reverence and joy as Sri Landge was honored for his long and dedicated association with Canara Bank and CBROA. In his heartfelt address, Sri Landge expressed his gratitude towards our Mother Bank and the CBROA organization, acknowledging their unwavering support during both the good and challenging times of his banking service. He also appreciated the CBROA Pune Team for its commendable work in social responsibility initiatives, selflessly contributing to society without expecting personal gains. On this memorable occasion, Sri Kisan Balajirao Landge generously contributed a donation of ₹5,000/- towards the CBROA Welfare Fund, exemplifying his continued commitment to the community.

We take this opportunity to extend our warm wishes to Sri Kisan Balajirao Landge for good health, happiness, and many more such joyful moments. The felicitation programme was graced by the presence of: Mr. R. R. Bagale, Mr. Suneel Mehendale, Mr. Deepak Dalvi, Mr. Hazare, Mr. Vijay Hardikar, Mr. Anil Deshpande, Mr. Kailash Kadam, Mr. Vijay Sambranikar and several dedicated volunteers from the CBROA Pune team,

SHIVAMOGGA

On 22/06/2025 CBROA Shivamogga Region, Davanagere/Chitradurga unit, felicitated Sri Raghunath Rao Tapse (Stf No.12789 LM 1127) Retired Officer from Canara Bank at his Davanagere residence. Sri G G Doddamani, RS, Davanagere and Activists Sri L Ramachandraiah, Sri K Virupakshappa, Sri K B Nanjundappa, Sri Hulugappa Pujar, Sri Hanumanthasetty Bonageri and Sri Raghavendra Rao were present on the occasion. Family Members includes Wife, Sons, Daughters, Daughter in laws, Son in laws, Grand Sons/Daughters, other relatives and friends were present and grace the occasion.

CBROA honoured Sri Tapse with offering Shawl, garlands, fruit bouquet, Memento and Citation sent by CBROA our Central Office. On behalf of CBROA leaders, the CITATION was read by Sri G G Doddamani. The Programme was grand success. On this memorable occasion Sri Tapse donated Rs 2001/- to CBROA Welfare Fund.

Again, on the same day CBROA Shivamogga Region, Davanagere/Chitradurga unit, felicitated Sri K Nagaraja Rao 13789 Retired Manager from Canara Bank at his Davanagere residence. CBROA members Sri G G Doddamani, Sri L Ramachandraiah, Sri K Virupakshappa, Sri K B Nanjundappa, Sri Hulugappa Pujar, Sri Hanumanthasetty Bonageri and Sri Raghavendra Rao were present on the occasion.

Family Members includes Wife, Sons, Daughters, Daughter-in-laws, Son-in-laws, Grandsons/Daughters, other relatives and friends were present and grace the occasion. CBROA honoured with offering Shawl, garlands, fruit boque, Memento and Citation sent by Central Office. On behalf of CBROA leaders, the CITATION was read by Sri G G Doddamani. The Programme was grand success.

UDUPI

Monthly meeting was held on 27th June,'25 at Syndicate Towers, Catholic Centre, Udupi. Sri Pradeep R Bhakta, Region President, presided over the meeting and other office bearers were on the dais. Sri T S Poornanand AGM RO II Udupi was the chief guest. 57 members and associate members were present. In the beginning house offered tributes to late Sri Gregory J Andrade LM 14076 who expired on 27th May '25. FELICITATION Following senior members were felicitated on attaining 75+ years.

1). Sri P Chand Saheb (LM 5425, Stf No 10597), Sri K Avinash Chandra Hegde read the biodata and Citation. Mr Chand Saheb Married in 1978 to Mrs Nafisa. Couple is blessed with two sons who are well settled.

2). Sri K Mohan Kini (LM 12339, Stf No 197247). Sri Radhakrishna read the biodata and Citation. Sri Kini Maam is having vast experience in all the banking fields. He had the distinction of rolling out CBS in Manipal branch. He was also the Lead district manager. Married in April 19982 Smt Prathima kini who is also our Life Member. Blessed with two sons who are well settled. He is instrumental in enrolling many Esyndicate retirees as our life and associate members.

Sri H R Nayak spoke about Sri Chand Saheb and Sri H Ramananda Nayak spoke about Sri Mohan Kini. Both Sri Chand Saheb and Sri Mohan Kini shared few experiences of their banking service. They thanked CBROA for remembering the senior members in the age of 75 and honouring them. Chief guest Sri T S Poornanand, AGM RO II Udupi addressed the members and informed about the present status of our bank and wished the retirees good health and peaceful days ahead.

Sri K M Nayak, CC Member spoke in detail about the latest developments with regard to IBA insurance policy which is due for renewal in October. Members were informed about shifting of our Central office to an alternate location at N R Road Bangalore. House appreciated the efforts of the office bearers in membership mobilisation.

President Sri Pradeep Bhakta in his speech summarized the proceedings. He on behalf of CBROA wished the honourees and their family a happy, healthy & peaceful days ahead.

Smt Sandhya Ramesh compered the program. Sri Sudeendra Bhandary, RS welcomed the gathering in the beginning and proposed vote of thanks at the end.

House thanked Smt P Sandhya Dinesh Nayak for sponsoring refreshments in remembrance of her birthday on 11th June. House also thanked Sri Maruthi Prabhu for distributing sweets on the occasion of his Wedding Anniversary on this day.

UTTARA KANNADA

Our Office Bearers from Uttara Kannada Region of Karnataka have felicitated our member Shri.Laxminarayan V Nayak (Stf No S82970. LM 13242) on his 75th birthday on 1st June 2025 at his residence, Sirsi. Following members were present on this occasion. Sri Dayanand B Bhovi, Sri Prabhakar Shirali, Sri S H Gaitonde, Sri M S Hegde, Sri G P Soori, Sri B G Vaidya, Sri R N Gokarn and Sri A G Hegde.

CBROA members meeting of Sirsi, Uttar Kannada district, along with retirees of e-syndicate including non-members was held on 15th June 2025 at Sirsi. In spite of heavy rain, some 20 retirees were present. Sri.Mangesh U Kulkarni, DGS explained issues connected with pension updation, commutation, insurance and other organizational matters. Shri.Laxminarayan V Nayak has explained the importance of union and urged the retirees from esyndicate for enrollment of membership. We have obtained membership form for 4 life member and 2 associate member. Our member Sri.Dayanand B Bhovi, has taken lead role for arranging the meeting. Meeting was concluded with votes of thanks by Shri.Prabhakar Shirali.

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Can't you wait a little more..IBA has asked Unions to submit fresh proposals on Pension updation ..!!!



MEMBERS PAGE

POEM By: Arun Sunder Raj, Mem No. 4857

Mobile No.: 8762013645

RIDDLE OF REALITY

Unasked we all come and unasked we go, but want not to live alone,
Lead life but what for and keep moving but where to, both remain unknown.

Whatever little we achieve, feel as if, that was our purpose main,
Wherever we reach in life, we construe that as, our destined terrain.

Which is the real and which is fantasy, we fail to recognise,
Everything appear to be meaningless, helplessly we surmise.

RHYTHMIC LIFE

By setting letters, words can be formed,
At the right places, and not jumbled.

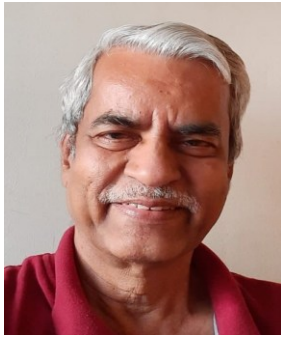
At proper sequence words to be stowed,
For forming sentences meaningful.

Sounds melodious, the notes arranged,
Pretty be living, well organised.

Life, like music, is a work of art,
If shaped with care and a gentle heart.



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MY DAY OUT IN SALOON

By: Laxman Gorlakatte

Mem No 2902

Mob No: 9886728829

I am compelled to visit my favourite Hair Dresser once in a month. That is because I still have a few strands of hair left on my balding Crown called my head. Some grey and some greying hairs here and there dilly dallying on my head. They are like dry shoots of grass grown helter-skelter on round and rocky hill. Looking at my dishevelled hair my grandson says with an appreciative look “Grandpa with your hairstyle you look just like Albert Einstein!” My wife quips “Oho! Einstein? With or without brain”? To this I retort ‘Yes, Without Brain, that is why I married you!’

When I notice that my hair does not fall in line for proper combing (arranging may be a better word), it is time to visit my hair dresser. I cannot simply walk into saloon on any day of my choice. The saloon is closed on Tuesdays for weekly off. On Sundays and holidays, there will be heavy rush of customers which means waiting for my turn for long time. And I hate waiting for long time. 50 Tuesdays plus 50 Sundays take away almost 100 days of the year, narrowing my choice. Once I decide the day of my visit, I have to give advance notice to my wife the previous night itself. Not that I am a henpecked hubby. That is only to alert her so that she serves me my favourite morning filter coffee before I embark on my journey to the saloon. My wife has readymade excuses to throw a spanner in my plan. Her readymade objections are:

“You are forgetting, tomorrow is Amavasya day, inauspicious for hair cut!”

“Tomorrow my brother is visiting us. He has come to India after long time. He will arrive early in the morning. Won’t you feel awkward to be in saloon when he drops in?”

Once she exclaimed “How unlucky I am. You want to sit in saloon on a special Day” to which I exclaim “What special tomorrow? Is any of your relatives will drop in again early morning”? Now she is ready to shed a few drops of tears in her eyes with a comment “It is my misfortune, even after 40 years you do not bother to remember our wedding day anniversary”! Recovering from bewilderment I quickly try to make damage control, “Oho dear, how can I forget that day? I remember for sure and had planned to wish you early morning tomorrow, believe me.” I lied for the 40th time!

Many times her usual objection is “tomorrow is a “.....” festival and you should not be in a saloon on festival day. Is there a day without any festival? In Hindi there is a saying

“Saat vaar, aath thyohaar“! (meaning a week has seven days with eight festivals!) Counting all days to be excluded from my saloon trip, it makes up more than 365 days! Alas a Year has only 365 days. (occasionally one day extra ‘leaps’ in)

So, there I am, in a fix. Many times I felt going bald is better. That will save money for my haircut. One thing my wife never objects to is my going out for my morning walks. She is concerned about my ealth. So what I do is to randomly choose a day and just walk into my favourite saloon, skipping my routine morning walk.

When I return home my wife stares at my differently looking head. With a sheepish smile, I demand for a second round of Coffee. She yells “First go straight to bathroom, have your head bath and only then Coffee, geefty”! I meekly walk into bathroom but with a jubilant mood gently caressing my head and left over hair strands with my fingers!

“Towel please” I yelled out to her from bathroom.



Last Laugh:

When I went to Hair Saloon to get my hair trimmed a few years back at Mangaluru, I was chagrined to find that my regular Barber had increased the rate 100%. I asked him why so much increase in less than 5 weeks’ time. Without flapping his eye lids, coolly he told me: “Prabhakar Sir, you should be happy that rates are only doubled. For you I should charge 3 times more.” Surprised, I asked him, ‘why?’. His reply floored me. He said, “Because, I have to search for hair and then cut.”



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 **JULY 2025**.

NANOGENARIANS							
MEM NO	NAME	STF NO	CADRE	PLACE	PIN	MOBILE	DOB
2170	GOPALAKRISHNA RAO P S	1940	OFF3	BENGALURU	560078	7411872057	03-07-1935
25	S NARAYAN KAMAT	682	OFF5	MUMBAI	400076	9909023665	10-07-1935
408	PAKSHIRAJAN T	1658	OFF2	CHENNAI	600044	9566184369	28-07-1935
SEPTUAGENARIANS							
MEM NO	NAME	STF NO	CADRE	PLACE	PIN	MOBILE	DOB
1207	KOTESHWARA RAO Y	13544	OFF3	HYDERABAD	500018	9290152730	01-07-1950
1514	BASAPPA H	13714	OFF1	HOSAPETE	583201	9242970793	01-07-1950
1576	K RAMANAIAH	15837	OFF2	VIJAYAWADA	520008	8686611126	01-07-1950
3247	NIMJE B Z	16610	OFF2	NAGPUR	440013	9372484621	01-07-1950
3280	SUNDERESWARAN M	15262	OFF3	CHENNAI	600061	9600085536	01-07-1950
3331	VENKATESWARA RAO K	19219	OFF1	SECUNDERABAD	500061	9985369616	01-07-1950
3431	S B AGREY	16588	OFF1	NASIK	422007	9818098089	01-07-1950
3471	GOPAL T	15833	OFF3	BENGALURU	560034	9620412179	01-07-1950
3736	U G PAI	9708	OFF6	BENGALURU	560062	9663385147	01-07-1950
12556	H VARADARAYA SHENOY	134826	OFF2	MANGALURU	575006	9902209511	02-07-1950
14754	PRATAP SINGH	11856		GHAZIABAD	210310	9811364102	02-07-1950
5215	K GANESH BHAKTA	12290	OFF1	MANGALURU	575008	8242213367	03-07-1950
3396	VARAGUNAN S	35863	OFF4	TIRUNELVELI	627011	9843165803	05-07-1950
4610	SOMNATH SRIVASTAV	8290	OFF3	AGRA	282005	9456020434	05-07-1950
14269	RAMESH UPADHYAYA U	9847	OFF4	BENGALURU	560097	9972088001	05-07-1950
3518	V YAKUB BEARY	10329	OFF6	BENGALURU	560072	9741333900	06-07-1950
3271	PUNICHATHAYA K S	13021	OFF2	BENGALURU	560076	9448049824	07-07-1950
1507	LALIT R OZA	12688	OFF2	AHMEDABAD	380015	7567994795	08-07-1950
14469	C SHAMBHU HEBBAR	5107392	OFF1	KUMBLA	671321	8848095637	09-07-1950
14882	SIVA KESAVAN K	163899	OFF4	COCHIN	682019	9447931213	09-07-1950
14766	CHANDRAKANTH R DODDAWAD	28065		BENGALURU	560040	9902136110	10-07-1950



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SEPTUAGENARIANS							
MEM NO	NAME	STF NO	CADRE	PLACE	PIN	MOBILE	DOB
11704	Y N V APPAJI RAO	13552	OFF2	VIJAYAWADA	520011	9989710371	11-07-1950
4375	SATYENDRA KUMAR BHATIA	8898	OFF3	GURUGRAM	122011	9811980700	12-07-1950
13574	SURENDRA NATH TADU	17534	OFF1	RANCHI	834001	9835542215	12-07-1950
6235	SHANTARAM PANDURANG REGE	9655	OFF3	PUNE	411058	7588329117	14-07-1950
308	SHIVAPRAKASAM D	2509	OFF1	CHENNAI	600040	94443 59264	15-07-1935
3275	GHANE S C	21201	OFF1	AMRAVATI	444606	9421081253	15-07-1950
3496	SUNDARAM T R	11657	OFF3	CHENNAI	600028	80721031e+11	15-07-1950
4002	MARUTI VITHAL ROKADE	15704	OFF1	DOMBIVLI WEST	421202	9833589973	15-07-1950
4914	L F LAZARUS	15402	OFF4	BENGALURU	560084	9482534624	15-07-1950
4957	MADHUKAR JAIRAM JADHAV	13089	OFF1	NEW PANVEL (W)	410206	9869726395	15-07-1950
11044	MOHAMMED HANIF SHAIKH	13568	OFF4	THANE WEST	400607	9819519320	15-07-1950
3447	HIRALAL GOPAL WANI	12367	OFF1	NASIK	422010	9881547151	16-07-1950
9985	K P RAMASWAMY	14099	OFF3	ERODE	638012	9442462152	16-07-1950
970	BALAKRISHNAN V	13303	OFF2	CHENNAI	600028	9962974719	18-07-1950
2308	JANARDHANA M K	12122	OFF1	BENGALURU	560085	9538413676	19-07-1950
3722	SHASHI KUMAR SETHI	13159	OFF1	NEW DELHI	110087	9818097676	19-07-1950
12068	M A RIYAZUDDIN	16384	OFF4	HYDERABAD	500104	9849396799	19-07-1950
4077	M M GANAPATHY	17288	OFF3	BENGALURU	560083	8123420997	20-07-1950
5464	P T NARASIMHAN	14199	OFF4	CHENNAI	600028	9940616751	23-07-1950
903	KALYAN SAI N	11645	OFF3	CHENNAI	600011		24-07-1950
6765	G SATHISH KINI	9094	OFF6	BENGALURU	560102	9741509333	24-07-1950
3546	RAVINDRA S PATIL	14644	OFF4	BELAGAVI	590010	9880813818	25-07-1950
4311	NARAYAN NARASIMHA SHENOY	13137	OFF6	VADODARA	390011	9722005477	25-07-1950
2033	BHARATH P SHIRKHANDE	17752	OFF2	NIPPANI	591237	9964084948	30-07-1950
14237	GOPINATHAN K P	14531	OFF2	OTTAPPALAM	679102	9446237403	30-07-1950



RETIREMENT DURING THE MONTH OF JULY 2025

EMPLID	NAME	GRADE	DPCD	BRANCH/OFFICE	DOB	MOBILE
AGRA CIRCLE						
63061	DHANVIR SINGH	CLK	19381	AKDAULI	04-07-1965	9557066482
499037	NAND KISHORE	SBS	18626	BAGHPAT COLLECTORATE	03-07-1965	7906892228
519052	RAJ KUMAR	SBS	18611	AGRA NARIPURA	23-07-1965	8954763438
AHMEDABAD CIRCLE						
56172	M C PATEL	CLK	17137	VEJALPORE	03-07-1965	9426848384
472681	LAKHANI ZAHID ABDULKARIM	CLK	3888	BHAKTINAGAR RAJKOT	19-07-1965	9824267860
472692	PIYUSH M MEHTA	CLK	17150	RAJKOT JUBILEE CIRCLE	05-07-1965	9427209890
493750	VADHER ARUN KUMAR D	CLK	17090	JAMNAGAR KV ROAD	23-07-1965	9724491928
575799	TRIBHUVAN M PARMAR	SBS	17023	SANAND TOWN	07-07-1965	9173043772
BENGALURU CIRCLE						
54666	NAGAI AH P	SBS	432	B'LURU D'COSTA SQUARE	05-07-1965	8105697984
55640	B V ARUNA	CLK	7951	B'LURU SOUTH RO	28-07-1965	8050663718
58374	SHELVA KUMAR	OF4	518	MYSURU MAIN	18-07-1965	9663917966
58808	SOYA K	CLK	55202	B'LURU DRT	06-07-1965	9886401296
58813	RAMESH BABU H	OF1	10662	BLORE RMV EXTN	10-07-1965	9449457383
60555	JAYALAKSHMI G	SBS	516	MANDYA	03-07-1965	9513056465
61699	GANESH K	SBS	485	BANGARPET	05-07-1965	9741142077
65681	SHIVARAM R	CLK	10487	BLORE V V PURAM B I T	16-07-1965	9880400614
71202	PAUL A	SBS	10469	BLORE JALAVAYU VIHAR	09-07-1965	9740588019
75652	K BHASKAR	CLK	1482	UTHANUR	12-07-1965	8105964566
480105	H S RAVISHA	OF3	11705	MYSURU CHAMUNDIPURAM	27-07-1965	9480091319
BHOPAL CIRCLE						
49260	DHARMENDRA	CLK	360	BHOPAL BERASIA ROAD MAIN	01-08-1965	9753247978
62618	S K KATIYAR	SBS	8043	BHOPAL CC	15-07-1965	8120094921
64365	R S KANOJIA	SBS	2555	RAIPUR G E ROAD	04-07-1965	8085774223
457475	RAMLAL HARI	CLK	6365	RATLAM CHANDINI CHOWK	04-07-1965	9424898329
BHUBANESHWAR CIRCLE						
54022	ALOK BRAHMA MISHRA	CLK	8069	BERHAMPUR CC	14-07-1965	9439656295
74468	SURESH CHANDRA PANDA	CLK	4914	KHANDAGIRI	04-07-1965	8658028940
76989	PRABHAKAR SETHI	SBS	2839	BERHAMPUR KONMAPALLI	15-07-1965	7205352559
480688	MANJU MOHAMMED	CLK	17268	KUJANGA	17-07-1965	9861386124
CHANDIGARH CIRCLE						
56257	CHANDER GUPAT	OF3	7049	RAH MOHALI	23-07-1965	9592918523
56504	RAMINDER KAUR	OF2	2112	MALERKOTLA	04-07-1965	9988899194
67884	KRISHAN	SBS	1625	CHANDIGARH SECTOR 35B	14-07-1965	8196981861



RETIREMENT DURING THE MONTH OF JULY 2025

EMPLID	NAME	GRADE	DPCD	BRANCH/OFFICE	DOB	MOBILE
CHENNAI CIRCLE						
58466	ARULMANI G	OF3	7123	DHARMAPURI MSME SULABH	23-07-1965	9488004808
59099	K SUDHARSON	OF3	2596	CHENNAI LCB	25-07-1965	6369034887
59577	GLADSTONE JEBAKUMAR A	OF3	7200	CHENNAI CO	30-07-1965	9481886215
60411	KR SIGAPPI	CLK	2950	CHENNAI PORUR	04-07-1965	9884029452
73827	VASU M	CLK	5985	KATPADI	14-07-1965	9566877809
75176	R SHANMUGAM	CLK	16258	RANIPET UM	06-07-1965	9443690099
536202	PERUMAYEE	SBS	6427	SAMUDRAM	05-07-1965	7502207836
DELHI CIRCLE						
53928	RAJVEER	SBS	1387	DELHI MALAVIYA NAGAR	11-07-1965	9818261954
55819	KEDAR SINGH	OF4	2163	DEHRADUN S P ROAD	26-07-1965	9149388956
57779	KRISHNA	CLK	19137	DELHI VIKAS MARG EXTENSION	22-07-1965	8826169338
75797	SHRI BHAGWAN	CLK	3413	DELHI MICRO FINANCE BRANCH	25-07-1965	9250896506
93062	DINESH KUMAR	SBS	313	DELHI CHANDNI CHOWK	05-07-1965	9971477596
460639	RINA KUMAR	OF3	1745	DELHI ACCOUNT SECTION	17-07-1965	9868894835
466710	BUTTA SINGH	OF3	3555	DELHI MEERA BAGH	30-07-1965	9910224146
577102	NARESH KUMAR THAPA	CLK	18941	SAHASTRADHARA RD DEHRADUN	08-07-1965	8193988646
GUWAHATI CIRCLE						
74525	JOY KUMAR SINHA	CLK	4720	KAILASHAHAR	07-07-1965	7085670011
456986	N SRINIVASA RAO	OF6	7550	GUWAHATI C.O.	31-07-1965	9949456344
HEAD OFFICE						
56098	JAYALAKSHMI GANESH	CLK	401	HEAD OFFICE B'LURU	22-07-1965	9448852257
57226	BIRENDRA SAHAY	OF5	401	HEAD OFFICE B'LURU	01-08-1965	8762684409
58465	VEENA N	CLK	401	HEAD OFFICE B'LURU	05-07-1965	9844635442
59961	B ANIL KUMAR	OF2	58005	PART OF HEAD OFFICE, MANIPAL	15-07-1965	9482340070
62004	SUDHA RAVIKUMAR	CLK	401	HEAD OFFICE B'LURU	18-07-1965	9739986727
62783	K N SHEKAR	SBS	401	HEAD OFFICE B'LURU	06-07-1965	9483427105
75158	M SEKHAHAR	SBS	401	HEAD OFFICE B'LURU	15-07-1965	6360098710
456469	J S V SUBRAMANYAM	OF5	401	HEAD OFFICE B'LURU	25-07-1965	8333925636
460994	P GOPIKRISHNA	OF7	401	HEAD OFFICE B'LURU	14-07-1965	9538880780
HUBBALLI CIRCLE						
44729	PUSHPA R NITTURKAR	CLK	8515	BELAGAVI KLE H & RC	17-07-1965	9945533499
48339	VIJAY P USULKAR KAKTIVER	SBS	10503	BELGAUM SHAHPUR	07-07-1965	7676994301
58264	RAMA MOHAN REDDY V	CLK	4125	HOSAPETE SME	04-07-1965	9448071178
61940	BHEEMAPPA S HONNAPPANAVAR	OF1	4070	BELUR	06-07-1965	9480073266
63276	ARJUN	OF2	5783	KALABURGI GUNJ ROAD	22-07-1965	9964406122
67063	MAHESH BABU	SBS	3321	RAICHUR HYDERABAD ROAD	10-07-1965	9886324910
503985	JEEVAN NEELNNAVAR	SBS	11257	THIMMAPUR	22-07-1965	9611992608



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EMPLID	NAME	GRADE	DPCD	BRANCH/OFFICE	DOB	MOBILE
HYDERABAD CIRCLE						
55553	A URMILA DEVI	OF3	8316	HYDERABAD NORTH RO	18-07-1965	9704665300
456517	B BABY SAROJA	OF2	13048	SECUNDERABAD A F S BEGUMPET	24-07-1965	9948523446
473343	C V SWARNA	OF1	1976	SECUNDERABAD SAINIKPURI	23-07-1965	9618462469
486747	S VIJAYA LAXMI	SBS	13009	HYDERABAD GOLCONDA	12-07-1965	7702926496
490788	BAYYA NAGA SYAMA KUMAR	CLK	3273	HYDERABAD MICRO FIN BRANCH	13-07-1965	9866016162
505882	SARIKELA VENKATA SASTRY	OF2	12822	HYDERABAD CC	30-07-1965	8500516543
KOLKATA CIRCLE						
61536	TARUN KANTI DUTTA	SBS	2689	BARASAT	07-07-1965	9830350889
77017	EHESANUL HOQUE	CLK	19564	BANSCHATAR	05-07-1965	9733749233
497451	MARIYANUS TIGGA	OF2	1185	PORT BLAIR ANDAMAN	21-07-1965	9531929699
KOZHIKODE CIRCLE						
61874	O S RADHAMANY	SBS	811	PALAKKAD BIG BAZAAR	15-07-1965	9447534431
530729	NARAYANA K	SBS	14228	VORKADI	03-07-1965	9447216729
LUCKNOW CIRCLE						
54938	DINANATH SINGH	SBS	2832	GONDA	20-07-1965	9452805289
58027	RAJIV KAPOOR	OF2	3694	BINDKI BRANCH	08-07-1965	9889209203
73557	RAJ MANI YADAV	SBS	18751	VARANASI MAIN	05-07-1965	9451194483
504843	RACHNA BARANWAL	CLK	19861	SHIVPUR	11-07-1965	9454621429
515029	RAMESH CHANDRA	SBS	18485	LUCKNOW RAI BAREILLY RD	12-07-1965	7505376180
518954	MAHESH CHAND SANWAL	CLK	366	MORADABAD SUPER BAZAAR MAIN	25-07-1965	9412424086
650032	DHARMVIR SINGH	CLK	2192	MORADABAD MANDI CHOWK	10-07-1965	8057711171
MADURAI CIRCLE						
67054	RANGASAMY M	CLK	8007	COIMBATORE CC	19-07-1965	9655085795
105390	BALU R	CLK	922	SRIVILLIPUTTUR	27-07-1965	9944087240
MANGALURU CIRCLE						
55874	H LOHITHASHWA	CLK	10104	MANGALURU BUNDER	22-07-1965	9740939539
60630	USHA	CLK	4205	MANGALURU SHAKTHINAGAR	27-07-1965	9964353481
68679	RAJAN FRANCIS CHERIANKANTH	CLK	1534	MAYAMUDI	20-07-1965	9449128841
71705	MANJUNATHA P E	CLK	11413	HAGARE	20-07-1965	9341894986
74647	N VENKATESH	SBS	8024	DAVANGERE CC	24-07-1965	9481358837
MANIPAL CIRCLE						
70973	CHANDRAKALA ULLAS KOTHARKAR	SBS	674	HALGE	20-07-1965	9480033430
380313	SHEKHARA POOJARY	CLK	10261	MANIPAL ANANTHANAGAR (S I B M)	01-08-1965	9481849545
499820	BAYULA S BHAT	SBS	1067	HONNAVAR	23-07-1965	7829091439
505239	A ULLAS D NAYAK	CLK	1986	UDUPI MARUTHI VEETHIKA ROAD	16-07-1965	9880816110
540047	PUSHPA	SBS	10225	NANDIKUR (MSTP PROJECT AREA)	01-08-1965	9663332155
578174	BHUVANESH	SBS	10154	YENAGUDDE	25-07-1965	9611799416



RETIREMENT DURING THE MONTH OF JULY 2025

EMPLID	NAME	GRADE	DPCD	BRANCH/OFFICE	DOB	MOBILE
MANIPAL CIRCLE (CONTINUED)						
603489	SHANKARA	SBS	10180	HUNGARCUTTA	22-07-1965	7760249187
611707	VANDANA SURESH NETREKAR	SBS	520	SIRSI	22-07-1965	9482383860
MUMBAI CIRCLE						
48300	K M MAHIDA	CLK	12838	MUMBAI NARIMAN PT CC	05-07-1965	9594855313
61269	ANIL TUKARAM RANE	CLK	136	MUMBAI CLEARING SECTION	08-07-1965	8108326854
73592	CHANDAN R KHEDEKAR	CLK	15498	NAVI MUMBAI KHARGAR	02-07-1965	9967491141
74208	PRAMOD GAJANAN BELOSE	SBS	154	MUMBAI MULUND CAMP	01-08-1965	9869012847
436904	MANGESH DWARKANATH PARAB	CLK	217	KALWA	23-07-1965	9869185346
437334	SHOBHA MOHAN	CLK	223	MUMBAI KAKAD MARKET	09-07-1965	9833273199
495554	KAMALAKAR K DHONGADE	CLK	212	MOHONE	15-07-1965	8451828041
PATNA CIRCLE						
57569	SURESH CHANDRA	OF3	8102	GAYA CC	10-07-1965	7903573675
57605	RAJAN KUMAR RAUT	OF3	3110	PATNA CP HUB	23-07-1965	8709389213
61156	MANOJ K GUPTA	OF1	8361	PATNA RO	26-07-1965	8340257847
73818	RAM NARAYAN SINGH	SBS	1405	DINAPUR CANTONMENT	30-07-1965	9955179622
74261	ACHHE LAL SAH	SBS	1728	RAMPURATAULI	23-07-1965	9006418261
74689	SURENDRA SINGH	SBS	17550	CHHAPRA (BIHAR)	22-07-1965	9570506775
PUNE CIRCLE						
48703	A B NARKAR	OF3	15230	KOLHAPUR	09-07-1965	9422412905
559407	LALA YESHWANT JADHAV	SBS	7032	KARAD CC	10-07-1965	9689986343
RANCHI CIRCLE						
59262	POONAM XALXO	CLK	6703	KOKAR	07-07-1965	9431343203
INSPECTION WING						
56674	M R BHOIR	OF4	50098	ZI MANIPAL (ADMIN)	11-07-1965	9773994443
57728	INDRA PAL SINGH	OF4	50032	ZI BHOPAL - UNIT : AGRA	23-07-1965	7007513771
TIRUPATI CIRCLE						
80715	KAMALAMMA ADDANKI	SBS	1828	MOGLICHERLA	20-07-1965	7702153106
524191	MULABANTI VENKATESWARLU	SBS	13644	ONGOLE MANGAMUR ROAD	24-07-1965	9490227701
608141	DASARI SUBBAMMA	SBS	13478	GUDUR (ANDHRA PRADESH)	05-07-1965	7995868267
VIJAYAWADA CIRCLE						
57400	K V RAMANA MURTHY	OF4	2500	VISAKHAPATNAM M V P PALEM	11-07-1965	9290457734
514596	SMT MOVVA LATHA	SBS	13755	PENAMALURU	27-07-1965	9550451431



LIFE MEMBERS ENROLLED DURING THE MONTH OF JUNE 2025

MEM NO	NAME	STF NO	SCL	DOB	MOBILE	PLACE
15240	BUDHA PRAKASH PUSHKAR	463977	OFF3	24-05-1965	9760054505	GHAZIABAD
15241	K BINDU	461667	OFF1	30-05-1965	9446301339	KOTTAYAM
15242	KUSUMA RAO	58843	OFF1	21-05-1965	9900181265	BENGALURU
15243	P S SREEKANTHA	61641	OFF3	21-05-1965	9480318184	BENGALURU
15244	JAYALAKSHMI	449364	OFF2	04-05-1965	9481037369	BENGALURU
15245	S THILAGAVATHI	58242	OFF1	15-05-1965	8892728279	BENGALURU
15246	K YERRAIAH	56865	OFF2	10-05-1965	9491913322	KHAMMAM
15247	S VADIRAJA ACHARYA	200190	OFF2	15-05-1951	9480710933	UDUPI
15248	ASHOK KUMAR DASH	57262	OFF7	28-05-1965	8450979703	BHUBANESHWAR
15249	JANSI RANI B	56831	OFF2	06-07-1967	9787015395	TIRUNELVELI
15250	VIJAYA R	56783	OFF1	25-05-1965	9095273383	TIRUNELVELI
15251	K K MALHOTRA	16209	OFF1	01-01-1949	9868430846	GHAZIABAD
15252	K SRIMATHI	584501	OFF1	12-04-1949	9449451894	UDUPI
15253	M SRIKRISHNA	585436	OFF3	28-08-1945	9880937104	UDUPI
15254	SHISHIR KUMAR RATH	59691	OFF6	02-05-1965	9557889588	BHUBANESHWAR
15255	LALITHA SRINIVASAN	44924	OFF2	22-07-1958	9449505007	BENGALURU
15256	U RAMANAND PADIYAR	11187	OFF3	13-09-1949	9845991760	BENGALURU
15257	MALINI M KUMAR	61017	OFF1	28-11-1972	9980609815	BENGALURU
15258	S RAMESH CHANDRA	19607	OFF1	27-09-1952	9535370322	MYSURU
15259	KASHINATH M DIVAKAR	166584	OFF5	13-01-1954	9886141944	SIRSI
15260	KAVITHA VISHWANATH	56084	OFF1	25-06-1968	9845631234	BENGALURU
15261	SANDEEP SINGH GARBYAL	59082	OFF2	05-05-1965	9618657616	PITHORAGARH
15262	DEEPAK BAKSHI	58103	OFF1	23-01-1967	9616984861	KANPUR NAGAR
15263	NARASIMHA G ANKOLEKAR	440026	OFF1	06-11-1964	9449769703	SIRSI
15264	SHRIPAD SITARAM GAYATRI	542008	OFF2	04-04-1941	9591985825	SIRSI
15265	MOHAN V GUNAGA	215480	OFF3	05-04-1953	8123618018	RAICHUR
15266	NAVEEN RAWAT	67275	OFF4	23-05-1969	8527312358	MORADABAD
15267	KAMALAKSHA ULLAL	190334	OFF2	07-09-1955	9449936503	UDUPI
15268	SYLVERIA S MARTIN	555594	OFF2	13-01-1948	9844386070	UDUPI
15269	SABITHA DEVI J	143482	OFF2	26-04-1953	9880530620	PARKALA
15270	K PANDURANGA KINI	593053	OFF4	16-10-1947	9972748899	PARKALA
15271	M KASTURI KUDVA	537268	OFF1	01-04-1944	9844891021	PARKALA
15272	SURINDER KUMAR	56448	OFF3	24-12-1965	6239320880	JALANDHAR
15273	RAKENDU	57974	OFF3	30-06-1965	8433065900	MEERUT
15274	ASHOK NAIK N	270513	OFF2	24-01-1952	9008121683	UDUPI
15275	RAVIKALA H	54406	OFF4	24-05-1968	9591919525	BENGALURU



LIFE MEMBERS ENROLLED DURING THE MONTH OF JUNE 2025

MEM NO	NAME	STF NO	SCL	DOB	MOBILE	PLACE
15276	H S R VISHNU	70708	OFF2	13-01-1978	8179138993	KRISHNA
15277	P BHALLU	499624	OFF3	09-06-1965	9441016039	K.V.RANGAREDDY
15278	G RAGHAVENDRA RAO	S84361	OFF1	24-11-1945	9449902933	UDUPI
15279	V SHANTHI KUMARI	57405	OFF1	16-06-1965	9440211276	RAJAMANDRY
15280	RAVI KUMAR P S	61490	OFF3	29-06-1965	8056324791	SELAM
15281	K K MANICKAM	58464	OFF3	24-06-1965	9940950959	SELAM
15282	P RAJU	61468	OFF3	30-05-1965	9442558155	VIRUDHUNAGAR
15283	SHANMUGAM R	62460	OFF1	15-06-1965	9442271058	DINDIGUL
15284	L SOMASUNDARAM	62740	OFF1	24-06-1965	9442472386	TIRUVALLUR
15285	PAULINE MILTON	457729	OFF1	06-06-1965	9884661720	CHENNAI



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 May & June 2025.

CBROA MEDICAL RELIEF DISBURSEMENTS MAY 2025

SL NO	MEM NO	NAME	STF NO	PLACE	SELF/ SPOUSE	AMOUNT
1	5389	K V CHANDRASEKHARAN	10353	CHENNAI	SELF	30000.00
2	13915	B SUBRAHMANYA SAMAGA	S94210	MANIPAL	SELF	30000.00
3	5165	NIRIMAL KUMAR BEHERA	26924	BHUBANESWAR	SELF	30000.00
4	8325	PANDHARI A S	11189	BENGALURU	SELF	30000.00
5	13188	S SRIDHARAN	40239	MADURAI	SELF	30000.00
6	3192	GOPALAKRISHNA BHAT	11941	BENGALURU	SELF	30000.00
7	6434	AMAR SINGH	34592	AGRA	SELF	30000.00
8	13699	HEMKIRAN KONDEJKAR	47949	PUNE	SELF	30000.00
9	2915	Ms SAROJINI JAYAPPAUL	23787	CHENNAI	SELF	30000.00
10	11513	Ms C V MANJULA	45065	HYDERABAD	SELF	30000.00
11	6576	MANIVANNAN R	26174	CHENNAI	SELF	30000.00
12	6157	GOSALA SUBRAMANIAM	23429	KAKINADA	SELF	30000.00
14	10482	Ms U R PAMILA CHANDRIKARANI	40638	PUDUCHERRY	SPOUSE	10000.00
15	8140	TAPASKUMAR PANDA	38932	BHUBANESWAR	SELF	30000.00
16	4219	RANJAN JOHRI	17410	GREATER NOIDA	SELF	30000.00
TOTAL FOR MAY 2025						430000.00

CBROA MEDICAL RELIEF DISBURSEMENT FOR JUNE 2025

SL NO	MEM NO	NAME	STF NO	PLACE	SELF/ SPOUSE	AMOUNT
1	5378	S SEGARAN	29881	CHENNAI	SELF	30000.00
2	9072	J KANNAN (SPOUSE AM - 1785)	42137	CHENNAI	SPOUSE	10000.00
3	8896	T S RAO	47885	HYDERABAD	SELF	30000.00
4	10599	SATISH SALVI	55161	MUMBAI	SELF	30000.00
TOTAL FOR MAY 2025						100000.00

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_KNrm9s_Dw8hAOfERsD7JOsHQkvJHegle8Mw/viewform?usp=pp_url&entry.740508370=Yes

Jagadeesh J S

General Secretary

**DONATION RECEIVED DURING THE
MONTH – JUNE 2025**

[illegible]

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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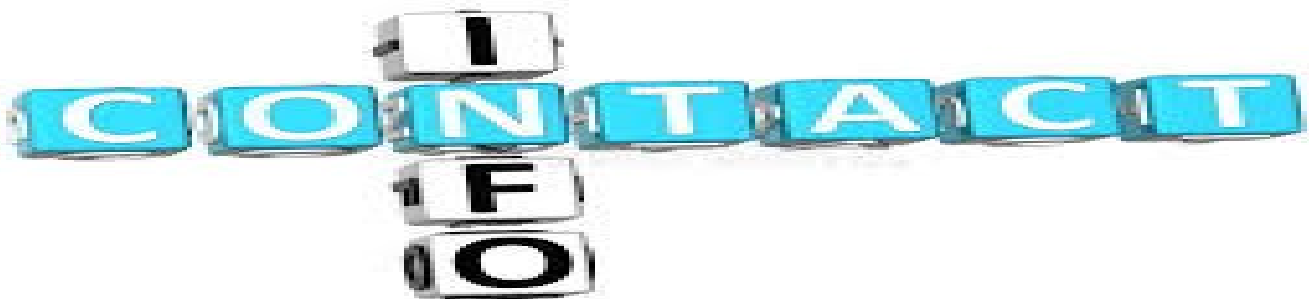
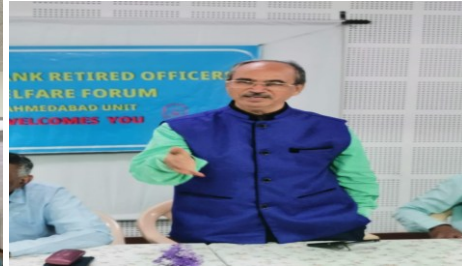


PHOTO GALLERY



AHMEDABAD REGION



ALIGARH REGION



CHANDIGARH REGION



COIMBATORE REGION



DEHRADUN REGION

PHOTO GALLERY



DEHRADUN REGION



GOA REGION

PHOTO GALLERY



HARYANA REGION



HUBBALLI-DHARAWAD REGION



HUBBALLI DHARWAD REGION



KERALA REGION



KERALA REGION

KOLKATA REGION

PHOTO GALLERY



MADURAI REGION



MUMBAI REGION

PHOTO GALLERY



MUMBAI REGION

PHOTO GALLERY



MANGALURU REGION



MYSURU REGION

PUNE REGION



PUNE REGION

PHOTO GALLERY



PUNE REGION - PEARL ACTIVITIES



SHIVAMOGGA - DAVANAGERE REGION



UTTARA KANNADA REGION



KERALA -PALAKKAD

PHOTO GALLERY



KERALA – PALAKKAD



ಕನ್ನಡಪ್ರಭ



ದಾವಣಗೆರೆಯಲ್ಲಿ ಕೆನರಾ ಬ್ಯಾಂಕಿನ ನಿವೃತ್ತ ಅಧಿಕಾರಿ ತಾಪ್ತ ದಂಪತಿಯನ್ನು ನಿವೃತ್ತ ಅಧಿಕಾರಿಗಳ ಸಂಘಟನೆ ಗೌರವಿಸಿತು. ದೊಡ್ಡಮನಿ, ರಾಮಚಂದ್ರಯ್ಯ, ನಂಬುಂಡಪ್ಪ, ಹುಲುಗಪ್ಪ ಪೂಜಾರ್, ಹನುಮಂತಶೆಟ್ಟಿ, ರಾಘವೇಂದ್ರ, ವೇಣುಗೋಪಾಲ ಇದ್ದರು.

DAVANAGERE Edition
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OBITUARY

During the month of JULY 2025, following members left us for Heavenly Abode. CBROA deeply mourn the passing away of our committed members. CBROA dips its banner in memory of these members who stood by the Organisation and supported CBROA in its endeavour to bring relief to the elder bankers during their sunset years. CBROA pays reverential homage to the fallen comrades. May the departed soul attain sadgathi.

SL NO	NAME	STF NO	MEM NO	D O DEATH	PLACE
1	B A RAGHUVeer	1259	1942	04-06-2025	BENGALURU
2	Ms VIJAYALAKSHMI R	41381	10187	05-06-2025	MUMBAI
3	G D NAYAK	20462	4643	05-06-2025	SHIVAMOGGA
4	EDWIN CHELLIAH J P	22251	6043	07-06-2025	MADURAI
5	K KRISHNAKAR RAO	1988	6960	07-06-2025	MUMBAI
6	ASHOK V PEDNEKAR	12738	2689	09-06-2025	MUMBAI
7	P SHERFUDDIN	8999	8457	14-06-2025	CUDDALORE
8	JAGANMOHANA RAO R	14409	14284	14-06-2025	HYDERABAD
9	SURESH S SHIKKENIS	9086	8294	15-06-2025	MUMBAI
10	SURESH A BHAT	6471	9371	15-06-2025	MUMBAI
11	WASUDEO K GHUGE	21046	5071	28-06-2025	MUMBAI