



CBROA News Letter

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

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



OCTOBER 2025



WISHING ALL OUR MEMBERS HAPPY DEEPAVALI

J S JAGADEESH
GENERAL SECRETARY

G A HANDE
CHAIRMAN

A N KRISHNAMURTHY
PRESIDENT



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FROM THE DESK OF GENERAL SECRETARY



Dear Members/Associate Members,

Come the month of October, every Bank Officer/employee, anxiously looks forward to the floating of Group Medclaim Policy for Bank Retirees. The anxiety is about the premium amount and expectations that the bank will subsidize the premium amount to some extent. This year the expectation that the GST on health insurance premium will be withdrawn or reduced has gone for a spin. The GST Council has considered the proposal to withdraw the GST on individual health insurance policies and has not considered the same for the Group Medclaim policies. GST on the premium payable to subscribe to Group Medclaim policy continues at 18% and this has come as a rude shock to Bank Retirees. All the Retirees' Organisations including our Apex Body AIBPARC have submitted a memorandum to the Ministry of Finance with a plea to withdraw the GST on the premium payable to subscribe to Group Medclaim policies, where the Bank retirees have to bear the premium cost. Hitherto the Government has

not responded to the representations submitted by the Retirees' Organisations.

All of us are again confronted with Hamlet's dilemma, "To be or not to be" i.e whether to subscribe to the policy or not, in the background of unaffordable premium amount. For all of us it is imperative to subscribe to the policy because medical contingencies typically strike when we least expect them and can leave us financially distressed. The only way to overcome these unforeseen situations and manage the inflating medical costs is to invest in a good health insurance plan.

Health insurance is the shield that ensures us to get the necessary medical treatment without worrying about the exorbitant costs. The health insurance policy gives us the freedom to seek good, quality medical care without draining our hard-earned savings.

While medical technology is advancing with every passing year the cost of accommodating and utilising the newer technologies are often transferred to the patients. Likewise, the expenses associated with hospitalization, diagnostic tests, doctor consultation fees, surgeon charges etc. are also consistently spiraling. Without health insurance, managing these inflating costs becomes challenging.

Subscribing to a health insurance plan, particularly one with a high sum insured, gives us the freedom to access the best, quality health-care solutions.

Health insurance helps protect our family's wellbeing. With the financial security of health insurance, we stay prepared for any medical emergency our family faces.

While health insurance plays pivotal role in helping us manage planned treatments, its role during emergencies is unparalleled to anything else.

With health insurance we can safeguard our hard earned savings as our insurer bears the medical costs. Medical expenses can quickly deplete our savings if we are not covered by adequate health insurance cover. We have observed that the inflating cost of health-care has caused many of our colleagues to fall into a debt trap.

With health insurance cover we can prioritise our and our family's well-being and get the necessary coverage to manage medical costs

effortlessly. This investment assures us peace of mind, lets us combat medical expenses head-on.

The IBA sponsored Group Mediclaim Policy is a tailor-made policy for us and by subscribing to the policy, we are securing financial protection during medical emergencies but also ensuring access to quality health-care services without the burden of out of pocket expenses. This time the sum insured under the base policy is enhanced to Rs.5.25 lacs for Scales I to V and Rs.7 lakh for Scales VI and above with affordable premium amount.

Through M/S. K M Dastur reinsurance brokers, we have arranged a Super Top up policy from SBI General Insurance with affordable premium amount. We suggest that our members may go for base policy of Rs 5.25 / 7 lakh and opt for Super Top Up policy with a threshold limit of Rs.5 lakh offered by SBI General Insurance.

We wish our Members/Associate Members a very happy, joyous Deepavali. May the bright lights of Deepavali bring all of you, health, happiness, cheers, prosperity and success.

J S JAGADISH
GENERAL SECRETARY

BENGALURU
06.10.2025

Dear Members, we have introduced a column titled “**Letters To The Editor**” in our News Letter from September 2025 Issue. This helps us in getting the feedback from our readers Monthly News Letter and express their views. This, in turn will give the editorial team to tweak the News Letter in a better way which is appealing to our members. The letters may be sent to our Mail ID cbroablr@gmail.com, with Subject of the mail as “**Letter To The Editor.**” The letters should not be more than 100 words. Editorial Team reserves the right to publish the letters received.



CIRCULAR NO.	GIST OF THE CIRCULAR ISSUED DURING JANUARY 2025
77/2025 02-09-2025	Com. M.U. Pai passed away. https://aibprc.co.in/pdf/circularno_77-25.pdf
78/2025 03-09-2025	Congratulations to Com. G.D. Nadaf, the newly elected General Secretary of Federation of SBI Pensioners' Associations. https://aibprc.co.in/pdf/circularno_78-25.pdf
79/2025 05-09-2025	Waiver of GST on Health Insurance Policies for the Senior Citizens and exemption/ reduction of GST on numerous items giving relief to the Common Man and impetuous to Developments. https://aibprc.co.in/pdf/circularno_79-25.pdf
80/2025 05-09-2025	Com G. D. Nadaf, Advisor, AIBPARC, felicitated on his becoming the General Secretary of FSBIPAs & also the Joint Convener of CBPRO at a function in Bengaluru. https://aibprc.co.in/pdf/circularno_80-25.pdf
81/2025 16-09-2025	Group Medical Insurance Scheme for Bank Pensioners and Retirees for the year November 2025 to October 2026. https://aibprc.co.in/pdf/circularno_81-25.pdf
82/2025 17-09-2025	Birthday Greetings to Hon'ble Prime Minister, Shri Narendra Modi ji https://aibprc.co.in/pdf/circularno_82-25.pdf
83/2025 20-09-2025	Request for Exempting Health Insurance Premium from GST in respect of the Senior Citizens of the Banking Industry. https://aibprc.co.in/pdf/circularno_83-25.pdf
84/2025 20-09-2025	Prayer for exemption of GST on the annual premium of health insurance for Bank Retirees. https://aibprc.co.in/pdf/circularno_84-25.pdf
85/2025 21-09-2025	Request for Exempting Health Insurance Premium from GST in respect of the Senior Citizens of the Banking Industry. https://aibprc.co.in/pdf/circularno_85-25.pdf
86/2025 23-09-2025	Our affiliate at Union Bank, Union Bank Pensioners & Retirees Federation, organized their Annual General Body Meeting on 10th September, 2025 in the midst of enthusiasm and participative involvement of members. https://aibprc.co.in/pdf/circularno_86-25.pdf
87/2025 24-09-2025	Issues further cropped up affecting the interest of the Bank Pensioners and the Retirees. https://aibprc.co.in/pdf/circularno_87-25.pdf
88/2025 26-09-2025	Group Medical Insurance Scheme for Bank Retirees for the year November 2025 to October 2026 – AIBPARC's advisory to members of its affiliates to remain with the IBA policy to make it sustainable and viable in the long run. https://aibprc.co.in/pdf/circularno_88-25.pdf



REGIONAL ROUNDUP

PHOTOS ARE POSTED IN THE "PHOTOS GALLERY"

BENGALURU

In tune with our tradition and also as a part of Welfare Measure Scheme of CBROA, our Team Bengaluru arranged a Felicitation Function to honour our members who have attained the age of 75 years. It was a festive mood on Saturday, the 20th of September, at the new premises of CBOA/CBROA. It is also the first function we are holding in the spacious new premises. The following members were honoured: 1. Sri B Vishwanath Pai (Stf No. 7355, LM 3164), 2. Sri B S Vijayendra (Stf No. 8083, LM 2162), 3. Sri Prakash (Stf No. 8971, LM 1885), 4. Sri P Madhava Murthy (Stf No. 9224, LM 3132), 5. Sri Abdul Rahiman G (Stf No. 9445, LM 7331), 6. Sri K Chandrashekar Holla (Stf No. 9707, LM 2014), 7. Sri Kishore Kamath K (Stf No. 9990, LM 1096), 8. Sri M S Vishwanath (Stf No. 10145, LM 1987), 9. Sri N Prabhakar (Stf No. 10088, LM 4883), 10. Sri H N Suryanarayana (Stf No. 10277, LM 3506), 11. Sri M S Shenoy (Stf No. 10666, LM 7204), 12. Sri V Yakub Beary (Stf Nao. 10329, LM 3518), 13. Sri D R Shankar Rao (Stf No. 10931, LM 14829), 14. Sri H R Srinivas Rao (Stf No. 10974, LM 2491), 15. Ms Vatsala Mony (Stf No. 12113, LM 587), 16. Sri Manjunatha Murthy S (Stf No. 12387, LM 2703), 17. Ms Sumangala Dinesh Nayak (Stf No. 12415, LM 4162), 18. Sri. M G Varadarajan (Stf No. 12729, LM 1992), 19. Sri D N Lakshmana Swamy (Stf No. 13525, LM 3948), 20. Sri B M Umesh (Stf No. 14632, LM 9333) & 21. Sri Leslie Francis Lazarus (Stf No. 15402, LM 4914).

More than felicitation, it was more of a get-together and reminiscing their days in the Bank. It was also thrill to note that most of them knew each other and worked together in various Circles. Sri ANK, President and Sri J S Jagadeesh briefed the members present the developments in the Banking Industry and also the latest position of Health Insurance and Updation of Pension. Responding to Felicitation Sri M G Vardarajan, Sri Kishore Kamath, Sri B S Vijayendra, Sri Yakub Beary and Sri B M Umesh thanked CBROA and lauded the good work of the Association.

The day is also one to be cherished that our own poet and author Sri B M Umesh thought it fit to get his book "Manthana" released from our Leaders. He also made it a point that whatever sale proceeds from the 25 books he donated will generate will go to the kitty of Welfare Fund. On this joyful occasion of felicitation function and also lauding the Welfare Activities undertaken by CBROA, following honourees extended their helping hand by contributing to the Welfare Fund generously. They are: 1. Sri B Vishwanath Pai – Rs 5,000/-, 2. Sri B S Vijayendra – Rs 10,000/-, 3. Sri P Madhava Murthy – Rs 12,000/-, 4. Sri Abdul Rahiman G – Rs 10,000/-, 5. Sri K Chandrashekar Holla – Rs 25,000/-, 6. Sri Kishore Kamath K – Rs 10,000/-, 7. Sri H N

Suryanarayana – Rs 3000/-, 8. Sri M S Shenoy – Rs 15,000/- 9. Sri V Yakub Beary – Rs 10,000/- 10. D R Shankar Rao – Rs 5,000/-, 11. Ms Sumangala Dinesh Nayak – Rs 7,500/-, 12. Sri M G Varadarajan – Rs 10,000/- & Sri D N Lakshmana Swamy – Rs 5,000/-.

CBROA Thank all the donors for their generous contribution to the Welfare Fund. Link for the photos taken on the occasion is provided at the end of the Photo Gallery.

CHENNAI

Our Regional Secretary Sri Kuppuswamy M, was invited to attend the Mega Agricultural Camp hosted by RO, Vellore on 12th September.

In the above event there was a huge gathering of SHG members. Sri Saravanan DGM Circle Office Chennai asked me to speak about our schemes, in particular about int subvention.

Some of the SHG members raised about CIBIL Rating and schemes suited to them.

Some MSME Loans were also distributed to Rice Mill owners of Arni and Kalambur area

GOA

On 9th Sept, group of members of CBROA Goa Unit felicitated Sri L R Kamat (Staff No. 15686, LM. 3361), visiting his residence at Margao, Goa, on his attaining milestone age of 75 years (on 2nd Sept). Total 16 members attended the function, as all of them knew Sri L. R. Kamat well, having worked together in some branch or the other, mostly in Goa. His Spouse Mrs. Chitra has been ex staff of our Bank is also well known to all of them. Sri M K Patnekar, RS, Goa Region, welcomed all the members and appreciated Sri L R Kamat & his family for hosting this meeting in his house. Sri Patnekar read out the citation followed by presentation to Sri L R Kamat. All other members joined in presenting Shawl, fruit bowl to Sri L R Kamat & spouse and wished him on attaining this milestone age of 75 years and prayed for their many more years of good health, prosperity, and happy family life.

Sriyuths N V Walavalkar, S N Naik, Sridhar Assoldekar, Mahesh Bandkar, A S Rebello, S K Naik Desai spoke/ shared their past experiences with L. R. Kamat. Other members who spoke on the occasion were Sriyuths A M Lad, Audhut Karmali, Dilip Prabhu, Vinod Prabhu, Subhash Pai, Madhukar Borkar, Ravindra Lotlikar, Devendra Sukthankar, Arvind Malkarnekar. Sri L R Kamat shared his own experience with each one of us, being worked with each one in different branches. He thanked all the members for being present in large numbers to felicitate him. His son and his family were happy to see we all banker friends of his parents coming to felicitate and he also thanked all us for making his father's 75th birthday so memorable.

On same day evening ie. 9th Sept, Our members led by Sri S K Naik Desai & Sri A S Rebello visited Margao residence of Sri K. Prabhakar Kamath (Staff No. 9640, LM. 5487) and felicitated him on his attaining milestone age of 75 years on 4th Sept. Sri A S Rebello read out the citation of CBROA and all members joined in presenting the shawl and fruit bowl to Sri Kamath & the spouse. Sri MK Borkar, Sri Ravindra Lotlikar also spoke on the occasion.

All the members wished him & Mrs Kamath, many more years of happy healthy and fruitful family life. Sri K P Kamath thanked CBROA team for remembering and felicitated him on this occasion of his 75th birthday.

GUNTUR

CBROA GUNTUR REGION MONTHLY MEMBERS meet conducted at 10.30 am on 05/09/2025 Tuesday at the residence of Sri Katta Seetha Ramaiah. The Regional Secretary Sri Katta Seetha Ramaiah has invited all the members and requested Sri Mowlali Shaik, AGS and Sri B Narisi Reddy, CC Member to elaborately discuss with the members attended the latest developments of the activities of CBROA AND AIBPARC. 16 members attended and a good interactions took place with the AGS and CC member. Sri Mowlali Shaik, AGS, has informed the various latest developments related to the bank pensioners and Industry issues. He has also emphasised the need of getting more enrolment of LM and AM and issues related to IBA health Insurance policy, pension updation and the latest agitational programmes conducting by AIBPARC. Sri B Narisi Reddy, CC member has informed to the house that enrolment of new membership of LM and AM personal meetings with other non-members going on. He has requested the members to help for getting more 100 % membership. All the members actively participated and discussed about the latest Court matters and IBA and Circulars of AIBPARC. Sri B Narisi Reddy has proposed the Vote of thanks and appreciated the efforts of membership campaign in AP under the leadership of Sri Mowlali Shaik. During the month, we have obtained One life membership from Sri Rayana Balakrishna and 2 AM from Smt Rayana Anuradha of Tenali and Sri Kandimalla Sivaprasad H/O Smt Jayalakshmi LM ,Guntur. 74 Retirees have actively participated INDEPENDENCE DAY CELEBRATIONS 15 TH AUGUST at 8.00 am at RO, CANARA BANK, GUNTUR. Most of our members have undergone medical check-up conducted by RO.

HUBBALLI – DHARWAD

On 27th September 2025 evening, our JGS Sri Kishor Madalgi alongwith our Advisor Mr.K B Ballur, Mr.K N Kulkarni, Mr.Shrikant Killedar, Mr.S M Deshpande and Mr. N L Hosamani visited Mr.Vinayak G Jogalekar (Staff no.12432, LM.1408) at his residence to honour him on attaining 75 years. He took SVRS on 31/3/2001 from Currency Chest Hubballi. He was honoured with shawl, garland, memento, fruit bowl and gift packet. Sri Kishor Madalgi, JGS, read the citation. Mrs. Jogalekar joined the honouring ceremony.

Again on the same evening our JGS Sri Kishor Madalgi along with our Advisor Mr.K B Ballur, Mr.K N Kulkarni, Mr.Shrikant Killedar, Mr.S M Deshpande visited the house of Mr.Malatesh Ramachandra Daddikoppa (Staff No.19679, LM 3420) on his birthday to honour him for having attained 75 years of age. He superannuated as Officer on 1/3/2010 from Dharwad Narayanpur branch.. Because of 75th birthday entire family members were present and all participated happily in cake cutting ceremony. CBROA honoured him with a shawl, garland, memento, gift, and fruit bowl. Sri Kishor Madalgi read the citation. All of them expressed their happiness and thanked CBROA for the honour to Mr. Daddikoppa.

On 28th September 2025 our JGS Sri Kishor Madalgi along with our Advisor Mr. K B Ballur and Mr. Shrikant Killedar travelled 45 km to Tergaon village near Haliyal to honour Mr.Mohan Durgappa Metri (Staff No.13755, LM 1444) on him attaining 75 years of age. Mr.Metri, Mrs.Metri and son happily welcomed Team Hubballi. He opted for SVRS on 31/3/2001. Team honoured him with shawl/garland/memento/gift and fruit bowl. Our JGS read the citation. Entire family was in joyous mood and conveyed thanks to CBROA for the honour extended.

KERALA – CALICUT

CBROA Calicut team (Sri K P P Nair, Raghavan K V, Ramakrishnan P, Anil Kumar V and Bhuvandas K) on 9th September visited Sri P V Sadique (Stf no.11562, LM 2632) who has turned 75 years of age at his residence and honoured him by draping with a shawl. The citation from Central Office was read out and handed over to him. He and his family were very happy on this noble venture of CBROA. He expressed his appreciation and thanks to all. He also shared a few memories of his service tenure in the bank

– KOLLAM

Kollam District Unit of Team Kerala conducted the District Committee meeting on 26th August 2025 at Ramavarma Club, Kollam The meeting was chaired by Sri. TSM Nair Retd AGM, the President of the district unit and Sri. KM Philip, District Secretary welcomed the gatherings. The meeting was attended by 30 members. Started the meeting with tea and snacks.

Following members were honoured on attaining the age of 75 years:

1 Smt T R Vijayakumari Pillai (Stf No 19150, LM 4040) & 2 Shri Purushothaman K (Stf No. 19151, LM 3162)

A shawl is presented to them as a token of affection and the honourees expressed their happiness and showed heartfelt gratitude to CBROA. They have explained their experience while in service.

Sri R R Pai, Retd AGM, Sri Jayakumar, Sri TSM Nair, Smt Vijayalkshmi and Sri G S Pillai, AGS spoke on the occasion. AGS read the Citation and handed over to the honourees. He then distributed the Application form for the Associate Membership to those who have not taken the membership yet. He explained the necessity and the importance of taking the Associate Membership. Happy to note that they could obtain 4 AMs in the meeting. The meeting was concluded with the vote of thanks by Sri Muralimohan.

Kollam Unit of Team Kerala have then celebrated the Kerala's traditional and our national festival Onam. The land of Kerala blossoms with vibrant pookalam and joyous celebrations. Some of the members came with their family to celebrate the onam. Members attended were provided with the great onam sadya to all on the banana leaves.

KOLKATA

CBROA Team Kolkata visited the house of Our Senior members, Smt. Basanti Aiche on 31.08.2025 and of Sri Amalendu Shikdar on 06.09.2025, who attained 75 years of age but could not attend the Kolkata Unit General Meeting held on 23.08.2025. Our regional committee

members of Kolkata unit felicitated them with Citation from Central Office, a Shwal, one potted plant and a Sweets packet. Team felt honoured by honouring them. LONG LIVE CBROA

MUMBAI

CBROA Mumbai Team felicitated Mr Sadhu L Dhaware (Stf No.16620, LM 9040) at his son in law's Kalyan Khadakpada residence on completion of his 75th years of age on 06/09/2025. Mr Dhaware was retired on Superannuation on 31st May 2009 from Z I Mumbai. His family welcomed our Mumbai with great enthusiasm and celebrated his birthday with grand way, they impressed with such CBROA activities.

Following Office bearers & activists participated in this function: Mr.D A Meshram, Mr.B S Patil, Mr L B Patil, Mr Surendra Chavan, Mr.Sanjay Sant & Mr.P M Gade. CBORA wishes him and family very happy and healthy future retired life and thanks for his Associate Membership of spouse.

On 7th Morning CBROA Mumbai Team felicitated Mr Maruti V Rokade (Stf No. 15704, LM 4002) at his Dombivli (W) residence on completion of 75th years of age.

Mr.Rokade opted out of service on VRS from Anand Gujrat branch on 31st March 2001. Following Office Bearer & Activists participated in the felicitation programme: Mr.Satish Sunthankar, Mr.A K Bhattacharya, Mr.A R Joshi, Mr.Mukund Dhaliwadekar, Mrs.Prajna Mande & Mr.P M Gade. CBROA Thanks for AM of spouse and Rs. 1000/- donation to CBROA welfare Fund. CBORA wish him and family very healthy and happy future life.

Happy to inform CBROA Mumbai Team on 7th afternoon felicitated Mr.K P Jain (Stf No. 14590, LM 3332) at his Thane Charai residence on completion of 75th year of age (Platinum Jubilee celebration). He retired on Superannuation from Katemanivali kalyan on 31Aug.2010. Following office bearers & activists participated in the felicitation: Mr S Y Panhale, Mr.J B Vernekar, Mr.Madhav Kelkar, Mr Satish Kshirsagar & Mr.P M Gade. CBROA Thanks Mr.K P Jain for the donation of RS 5000/- CBROA welfare Fund. CBROA wish him very healthy and happy future retired life.

On 20th September 2025, Our Vice President Sri R M Joshi, Mr Ravi Kamath, CC Member & Mr Milind Shringarpure, RS felicitated Mr Ratnakar A Shenoy (Stf No 828, LM 259) at his residence at Kandivli on his attaining 90 yrs of age on 15th June 2025.

Mr Shenoy joined the Bank on 14th Jan 1956 & after serving the Bank in various capacities, he retired on superannuation on 30th June 1995, as Senior Manager.

We wish Mr Shenoy a long, healthy life.

MYSURU

CBROA, Mysore Region held a members meeting at the residence of our member Sri Devaraj Urs's house at Vidyaranya Puram, Mysuru on 16 09 2025

Invocation was rendered by Sri Puttanna. Sri Dharmaraj, RS, welcomed gathering. Welcoming the gathering Sri Shivaprasad, DGS, informed the latest developments in banking industry vis-a-vis retirees. He also briefed the audience the latest information about Insurance renewal and

the premium & the participation in Vyah-Vikas walkathon held on 30th of aug 2025. Members requested the office bearers to inform next walkthan date and are eager to participate in the walkathan.

Sri Shivaprasad, DGS, welcomed Sri Selvakumar Retd DM, who joined Association immediately on retirement, to the meeting and all the participants wished him all the best. He retired on 31/08/2025 from RO Mysore 1. DGS requested all the members to bring more attendance in future and fixed the future date of bi monthly meeting as 2nd Saturday of the month. He requested to help the members in updating the life certificate in the coming month starting from 1st Nov 2025, more particularly family pension holders which helps us to take Associate membership.

Sri Harish informed about the latest frauds happening in the society and also how we have to take care of our accounts with full explanation. Sri Devaraj Urs explained why and how Dasara Festival being performed in Mysuru since inception. Really it was a very wonderful information to all the participants, everyone listened with pin drop silence. Sri Laxman informed his joining story to Canara Bank at Yadgiri and how was his journey in the bank. Sri Hema Shankar informed to be more helpful to our retiree community in Mysuru during their illness and requested each one to inform about any happening to their family members in the group.

Sri Shivaprasad, DGS informed the gathering, the help rendered by our AGS Sri Sathish Ghai from Dehradun in the Insurance field (Raksha TPA). Shri M R Yogananda, RS, proposed vote of thanks and specially thanked Sri Vithoba, Sri V Prabhakar and Sri Umesh Rao who sponsored the lunch, Sri Devaraja Urs for making available the place and members in general for attending the meet.

NAGPUR

27/09 was a special day for our friend Satish Andhareji. He celebrated his "अमृत महोत्सवी" Birthday along with his family. Of course as per CBROA'S tradition, a few members shared the celebrations by visiting his home and felicitated Satishji along with his wife with the shawl, shrifal, sweets, bouquets and a gift. Citation was read by Mr Laxman Sankade, Retired GM and presented to Mr Andhareji. Besides Mr Sankade, Mr Hemant Chandekar, RS, Mr Gadkari, Mr Dehariya and Mrs Prema Krishnamurthy were present on the occasion. Everyone expressed their feelings about Andhareji his family and remembered his association. Satishji too reciprocated and expressed sincerely his thanks to the CBROA, bank and his friend circle in bank. He retired on superannuation in 2010. On behalf of CBROA we wish him a happy, healthy, contended long life in the years to come. His two daughters, son in law, grand son and wife participated the celebrations.

ODISHA

The CBROA Office Bearers are invited to attend the much awaited CBOA Odisha unit Members meet organised at KIIT Auditorium Bhubaneswar on 13th September. The mega meeting was

attended by over 500 active CBOA members from across the state on the occasion of General Secretary Com K Ravi Kumar's Visit to Odisha. On behalf of CBROA Com H K Patra RS Berhampur unit attended the meeting. Com Patra felicitated Com Ravi Kumar and Other Leaders on the occasion. It was reciprocated by the General Secretary and Vice President CBOA and both have felicitated and thanked Com H K Patra. On behalf of CBROA we have thanked Com K Ravi Kumar for his whole hearted support, ably raised and assisted by our General Secretary Beloved J S Jagdeesh for the Senior members in clinching the benefits from mother Bank. We urge G S Com K Ravi Kumar for raising the much awaited Pension Updation issue with apex body as he is the Senior Vice President of AIBOC. Hope it will reach MOF via UFBU and IBA. CBROA thanked Vice President Com P K Mohanty, OGS Com S N Tripathi and Other Leaders of the state on the occasion. Present on the occasion Our Circle Head Sri Jagdish Chander Ji, GM in waiting Sri Suman Chakraborty ji, DGM Sri Netrananda Patra and other executives. The Circle Head addressed the members with an encouraging message to motivate each and every one to do their best for mother Bank. After welcome address the business session started. The GS, CBOA enlightened the members with passionate approach to do smart business to make our Bank number one. CBROA Odisha unit thanked all the participants.

PUNE

The CBROA Pune Team had the honour of felicitating our esteemed senior member, Shri M G Kulkarni (Staff No. 13904, LM 2155), at his residence, Mandar Society, Sahakar Nagar, Pune, on his 75th birthday (Platinum Jubilee Year) celebrated on 1st September 2025. After his voluntary retirement in Bank he is doing extra ordinary religious activities and famously known as “RANGA KAKA” in the area. Shri Kulkarni ji was deeply touched by the gesture and expressed his heartfelt gratitude to CBROA. He was happy to witness the active involvement and meaningful initiatives undertaken by the association.

During the interaction, he fondly recalled his early days in the Bank, dating back to 1971, when the number of branches was limited and Canarites shared a close-knit bond — not only as colleagues but like extended families. He shared memorable experiences from his tenure at Swargate br,F D Pune and Worli Mumbai prior to his voluntary retirement in 1998. Mrs. Kulkarni, who is also an ex-employee of Union Bank reminiscing about the camaraderie and support extended by fellow Canarites across his career. Both Mr. and Mrs. KULKARNI extended their warm wishes for good health, happiness, and prosperity to all CBROA members and their families.

The felicitation ceremony was attended by Mr. R.R. Bagale, DGS, Mr. Vijay Hardikar, Mr.Hajare, Mr. Madhav Aphale, and Mr. Suneel Mehendale, RS.

PATNA

We are pleased to inform you that on 21/09/2025, CBROA (Patna unit) conducted quarterly meeting at Muzaffarpur. 25 members were present in the meeting. It was live meetings among the members. The meeting was presided by Sri Brajendra Prasad (Ex DGM). Sri Prabhanshu Kumar, RS presented his quarterly report in the meeting and welcomed all the members and

CBOA Regional Secretary and Chairman of Muzaffarpur region. He narrated the latest position of membership and latest development of the region. Our, AGS Sri R N Thakur narrated the history of CBROA and the benefits of the CBROA members. In the open house discussion following points have been raised by members:

1. Pension updation & special pay, 2. Gratuity as latest news circulated in whatsapp, 3. HL interest problem of retiree due to migration to CBS, 4. Grievance redresel of local problems of Retirees at Circle level.

Our president replied, "All the points raised by the members and given suitable solutions to the members. CBOA Regional Secretary requested participants to bring to his notice any problems faced by Retirees, which will be taken care and tried to solve.

At the end of the meeting, the vote of thanks was given by Sri B C Sinha (Ex, DM). Special thanks given to Sri Sajid Rasool (Ex,DM) for organising a beautiful meeting in his office premises. During the meeting, 2 LM and 1 AM were also collected, and two LM will be given next month.

UDUPI

Monthly meeting of our Udupi Unit was held on 01.09 '25 at Syndicate Towers, Catholic Centre, Udupi. Sri Yogeesh Bhat, AGS presided over the meeting in the absence of Sri Pradeepa R Bhakta, President of the region, Sri K M Nayak, CC Member and Sri Sudeendra Bhandary, RS were on the dais. 62 members and associate members were present. In the beginning house paid tributes to late M Mohan Bhandary, LM 3548. House wished Sri Seetharama Tantry who celebrated his birthday on this day.

FELICITATION: Following senior members were felicitated on attaining 75+ years.

1.K Yogeesh Bhat (Staff No 10596, LM 3335). Biodata and citation read by Sri K M Nayak. Sri Bhat Maam was secretary of CBOA Udupi district. He was Regional secretary of CBROA and now Asst Gen Secretary. He was instrumental in enrolling members and strengthening CBROA in Udupi district. He is very sympathetic towards ex-employees irrespective of cadre and union affiliation in solving their issues.

2.Sri Mohan B Badkar (Staff No S69199, LM 13314). Biodata and citation read by Sri G G Hegde. Mr Badkar is a too simple man and is instrumental in shaping the life of many many customers by helping them in the time of need.

3 Sri P Shripathi Bhat (Staff No 9216 LM 3982). Biodata and Citation read by Sri B M Shetty. He used to conduct classes to the employees who were appearing for promotion test. Sri Bhar was pillar of CBOA Mangalore region, touring Udupi District branches and taking up the issues of Officers at Circle level. Post retirement Sri bhat is serving in Shiroor mutt and assisting in maintaining financial records

Sri Mohan Kini, Sri N Raghava Naik, Sri Maruthi Prabhu, Sri Nagaraj P & Sri Pundalik Bhat spoke about the honourees and wished them peaceful and healthy days ahead.

Sri Mohan badkar and Sri P Sripathi Bhat shared their experiences during their services and the challenges faced by them. They expressed their gratitude to CBROA for remembering the senior members and honouring them which they cherish during the remaining part of their life. K M Nayak presented the report of the activities since last meeting. He informed about claiming funeral expenses of members expired after March 31st.

Donation to Govt Girls high school Udupi: A discussion was held on the appeal received for donation from the school for purchase of Mats for Kabaddi and Karate. House permitted donation of Rs. 1.20 lakhs for the said purpose. Sri Yogeesh Bhat expressed his thanks for honouring. He also spoke about how CBROA has grown in Udupi which today stands as a vibrant unit among other regions.

Sri K Premananda Mallya compered the program. Sri Sudeendra Bhandary welcomed the gathering in the beginning and proposed vote of thanks at the end. House thanked Sri Raghava Naik K for sponsoring refreshments.

Sri H Suresh Prabhu (Stf No S86578, LM 14112) was honoured on 5th Sept '25 on his attaining 75 + years at his residence in Udupi. Sri Yogeesh Bhat AGS, Sri K M Nayak CC Member, Sri Sudeendra Bhandary, RS, Sri K Mohan Kini, Sri Avinschandra Hegde, Sri Radhakrishna, Sri H R Nayak were present.

The team spent quality time with Prabhu Maam for two hours who recollected many interesting instances of his banking life. On behalf of CBROA, Sri Yogeesh bhat wished Prabhu Maam a healthy and peaceful and contented life in the days to come.

On 19/09/2025 (Friday) evening Team Udupi felicitated Sri I R Shekar Shetty (Stf No S46802, LM 14972) at his residence in Indrali Udupi on attaining 75+ years of age. Now he is aged 82 years. Office bearers Sriyuths Yogeesh Bhat, K M Nayak, Sudeendra Bhandary and Activists Sriyuths K Avinaschandra Hegde, B M Shetty and S M Nayak were present. Sri Shetty praised CBROA and profusely thanked for honouring him at his residence. He recollected some of the old memories of his service. CBROA wishes Sri Shekar Shetty and Smt Shetty healthy, peaceful and contented life in the days ahead.

TO ACCESS PHOTOS, GO TO PHOTO GALLERY

MEMBERS PAGE

POEM By: Arun Sunder Raj, Mem No. 4857 Mobile No.: 8762013645

FLEETING MOMENTS, LASTING REGRETS

**Ashamed of quarrels with dear friends,
Over trifles that won't last,
Ashamed to have stopped talking,
With loved ones over petty past.**

**Ashamed for scolding children,
For innocent mistakes of youth,
Ashamed to ignore elder wisdom,
And brush aside their gentle truth.**

**Ashamed to bargain with small vendors,
Over coins that barely count,
Ashamed for not lending a hand,
When needy souls came knocking around.**

**Ashamed while lost in worldly joys,
I forgot the Divine above,
Ashamed for exploiting earth's gifts,
To feed my greedy, endless love.**

**Ashamed of all the silly acts,
I've indulged in life's fleeting span,
Ashamed I wasn't wiser, kinder,
In moments that will not come again.**





Don't Stop at 70!

By: Laxman Gorlakatte

Mem No 2902

Mob No: 9886728829

Why do people retire at 60? Why do people retire at all? Why should the number 60 brings in a sort of apprehension in people?

No, it is all in your mind. You get real busy only after retirement. You had put off visiting a hill station for long. You had dreamt to walk alongside a beach and bathe in the morning sun. You went on postponing to visit your old friend. You had put off visiting UNESCO heritage sites for want of time. You could not take your spouse out for a trip. You had postponed all that you loved to do, because you were busy with your office work all these years. But now you are your own boss! No quarter ends, half year ends or Year ends. No targets whatsoever. Go and do all those things which you had loved to do, but did not.

Are you growing old? Remember how Robert Browning enthusiastically commented on getting old 'Grow old along with me, the best is yet to be'! Thank God you are one among those lucky who live up to their old age.

Occasionally enjoy ice cream (small cup") or just savour a lolly pop or a Gol Guppa, don't feel guilty at that.

Are you 60 plus? Aim at 70, Are you Seventy already? Aim at 75 CBROA is waiting to honour you. You have already crossed that milestone award? How Lucky you!

Don't stop at Seventy or Seventy-Five. You remember when the Branch deposit target was reached there used to be a call for "T. P. T. P"!

What is TPTP? Think about it. It was Target plus Ten percent (deposits)

And when TPTP also was achieved there used to be another T. P. T. P

And it meant Target plus Twenty percent.

Apply TPTP. Don't stop at Seventy and don't stop at Seventy Five!

CBROA is waiting to felicitate you @ 90!!!

"The Older I Get" – By Alan Jackson

<https://youtu.be/VfJcC5bzNAQ?si=aKpUN9vMurlNPB0>



CYBER CRIME – Precautions to be taken.

By Anant Dashputre, Mem No: 5701, Mobile No: 9422245137

With the easy availability of smartphones and the internet, the roots of the cyber world have been firmly planted in society. And the problem of cybercrimes arising from it is increasing day by day.

With the changing times, our habits have also become high-tech. Letters have been replaced by e-mail. From banking transactions to almost all purchases, the trend of doing everything online is increasing. It is very important to take proper precautions to stay safe without falling into the trap of cybercriminals. Here are some useful tips for this:

1. Do not click on any message or email.
2. Do not choose a password that can be easily guessed. In a secure password, include the right combination of letters, numbers, stars, hashtags, etc. Keep changing the password frequently. Never use the same password for two different accounts.
3. Do not share personal information on social media. Do not share your personal information on social sites if possible.

Avoid friend requests from strangers.

Also, do not share your account details with anyone. Before sharing photos or messages, set your privacy settings properly. If there is an option to block a person on Facebook or WhatsApp, be sure to use it. Keep an eye on which websites you visit and which apps you use.

4. Do not answer calls from unknown numbers. Scammers always try to cheat people and steal data in new ways. Sometimes they cheat by making video calls on WhatsApp, sometimes by sending messages on Facebook, and sometimes by calling. Therefore, to avoid such fraud, do not answer unknown calls. If you check the number from which the phone call and

message comes to you on the site: Chakshu portal, you will know whether the number from which the message/phone is received is on the criminal record.

5. Be careful of fraudulent e-mails and messages. Have you ever received a message or email from someone else saying that the government is depositing one lakh rupees in your bank account or that you have won the lottery? If you have received any such message in your mobile or mail inbox, be careful.
6. **Use public wi-fi safely:** Free Wi-Fi hotspots are available at railway stations, airports, hotels and other public places, but these public Wi-Fi connections are not necessarily as secure as your home Wi-Fi. When using public Wi-Fi, hackers can steal data from your phone and misuse it for cybercrime. They can misuse it.
7. **Avoid fraudulent apps:** When you install any app on your mobile, some of them ask you for permission to access it. Check which permission the app you are installing is asking for. And keep an eye on whether you want to give it or not. Do not give permissions like location, camera, photo and video without any reason. Read the guidelines of any app carefully. Many third-party apps may be fake. Apps that record the mobile screen. In this situation, if you do financial transactions online, sensitive information about your bank accounts falls into the hands of cyber criminals and that information is misused. Do not install third-party apps. Download the official app of the bank. Uber, Ola, Swiggy, Zomato these apps record your location and photos. Install the above apps only when necessary and uninstall the above apps immediately after work. Install McAfee paid antivirus and update this app daily.
8. Check whether the website to which you have given your data is yours or not.
9. Do not give your phone to anyone. If a person uses your phone to make a call and he is a terrorist, then you may be in trouble, so think carefully before giving your phone to anyone.

10. After you are cheated, dial 1930 or file a complaint on cybercrime.gov.in. Also, to stay safe from cyber scams, visit the website staysafeonline.in and use the information on it.
11. **Digital arrest:** You get a call and it says that a courier has been sent in your name to an Islamic country, in which your Aadhaar card has been found, and you are called by video. Do not fall prey to such video calls or voice calls.
12. Use mask Aadhaar/PAN Card for the Xerox copy of them. Aadhaar/PAN card you have given can get you into trouble.
13. Do not fall prey to advertisements on Instagram, they are fake and the products on them are also fake.
14. Do not download any apk file, if such files are downloaded, they take all the permissions from you and when you sleep at night, this application completely empties your bank accounts.
15. If you want to sell your mobile, just formatting the mobile is not useful because even if you format the mobile, someone else can extract the data from your mobile. For that, do a factory reset of the mobile and record a video on the mobile until the full memory is filled and then format the mobile twice. After doing this, your data is overwritten. And after formatting the mobile, no one can extract the data from your mobile.
16. Add your location to your child's email account by clicking on the photo of your email account and add your email to the child's email, so that your children understand your location.
17. If your mobile is lost, you should log in to sancharsathi.gov.in and file a complaint. After filing a complaint, you can lock your mobile, so your data remains safe. Also, download an app called find my device, from which you can lock or trace your mobile. For this, if your mobile is lost, you can log in to your laptop and lock your mobile.
18. Update banking apps and passwords as usual. Log out of your laptop or mobile after work.

19. If a stranger call you in any language, you should speak in Local Language. The advantage of this is that the caller gets bored and blocks your number and you do not fall prey to his fraud.
20. Go to the Aadhar site (<https://uidai.gov.in>) and block your Aadhaar. This means that no one will use your Aadhaar card illegally.





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 **OCTOBER 2025**.

NANOGENARIAN								
MEM	MEM NO	NAME	STF NO	CADRE	PLACE	PIN	MOBILE	DOB
LM	66	DINESH NAYAK H	942	ED	BENGALURU	560041	9845561610	14-10-1935
SEPTUAGENARIANS								
MEM	MEM NO	NAME	STF NO	CADRE	PLACE	PIN	MOBILE	DOB
LM	3387	BABU RAJENDRAN S	11520	OFF2	BENGALURU	560028	8861159378	01-10-1950
LM	3401	ANANT KRISHNAJI KULKARNI	12154	OFF1	VIJAYAPUR	586103	9972693555	01-10-1950
LM	3473	CHANDRASHEKAR A	13976	OFF3	BENGALURU	560083	9945325086	01-10-1950
LM	3374	ASHOK BASAVANNI PATIL	12128	OFF1	BELAGAVI	590016	9449624271	02-10-1950
LM	4691	K V RAMESH KUMAR	18309	OFF4	BENGALURU	560071	9845221061	02-10-1950
LM	6172	M C PUTTAIAH	28086	OFF2	BENGALURU	560091	9448013377	02-10-1950
LM	9026	Ms VINAYA V SARAF	15090	OFF1	MANGALURU	575003	8197133851	03-10-1950
LM	3397	MANOJ BHATIA	50673	OFF3	KARNAL	132001	9896293440	04-10-1950
LM	10089	GOPAL PRASAD KHANNA	51781	OFF2	INDORE	482010	9837409439	05-10-1950
LM	3080	VENKATARAMANAPPA P N	12344	OFF3	BENGALURU	560098	9880546155	07-10-1950
LM	3178	SUBHASH VISHNUPANT KALE	11352	OFF3	PUNE	411021	9890960710	07-10-1950
LM	2091	IDRIS SHARIEF	12988	OFF3	SHIVAMOGGA	577201	9448839911	08-10-1950
LM	3554	SHIV KUMAR SHARMA	50655	OFF1	NEW DELHI	110064	7838002584	08-10-1950
LM	3418	DILIP R MUTALIK DESAI	12441	OFF2	HATTARAGI	591243	9449634445	10-10-1950
LM	3655	SUKUMAR M	18803	OFF1	KUMBLA	671321	9446614109	10-10-1950
LM	9254	PUSHPENDRA KUMAR MALHOTRA	51608	OFF1	GHAZIABAD	201001	9810741731	10-10-1950
LM	10176	RAJESWAR MANGOJI RAUT	30584	OFF1	NAGPUR	440005	9970955324	10-10-1950
LM	10443	SAJJAN KUMAR TIBREWALA	9461	OFF2	INDORE	452018	9826013669	10-10-1950
LM	3377	CROSSY FILONELA D'SILVA BARNETO	14106	OFF1	MARGOA - GOA	403601	9822585504	11-10-1950
LM	3891	GERALD MONTERIO	8793	OFF4	MANGALURU	575002	9845080550	11-10-1950
LM	5556	K V NAIK	27720	OFF3	MANGALURU	575019	9945783881	11-10-1950
LM	3536	SHRINIWAS DHUNDIRAJ INAMDAR	12654	OFF1	PUNE	411009	9822537001	12-10-1950
LM	3392	KRISHNA NAIK B	14797	OFF3	MANGALURU	570006	9900269703	13-10-1950
LM	7978	R N THANDAVA MURTHY	15107	OFF2	MYSURU	570031	9611015209	13-10-1950
LM	9608	PRAKASH MADHUKAR DESHPANDE	13727	OFF1	HADAPSAR	411028	9820185388	14-10-1950



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SEPTUAGENARIANS								
MEM	MEM NO	NAME	STF NO	CADRE	PLACE	PIN	MOBILE	DOB
LM	3383	YESHWANT RANGANATH JANDE	11662	OFF1	PUNE	411005	9422373973	16-10-1950
LM	3476	SAROJ KUMAR SINHA	17883	OFF1	PATNA CITY	800009	9431062551	16-10-1950
LM	6993	A RAJASEKARAN	17314	OFF1	TANJAVOOR	613006	9444127948	16-10-1950
LM	10595	SHILPA VIJAY KHEDKAR	16735	OFF1	INDORE	452016	8871961887	16-10-1950
LM	10652	Y JACOB	22201	OFF1	MADURAI	625014	9840282186	17-10-1950
LM	3048	KRISHNA MURTHY H	17283	OFF3	BENGALURU	560109	9449084511	18-10-1950
LM	3508	ADIGA U R	13025	OFF5	BENGALURU	560064	9880198061	19-10-1950
LM	7684	VAMAN SHENOY	8843	OFF5	BENGALURU	560085	9972980687	19-10-1950
LM	1873	RAJALAKSHMI V	11883	OFF2	BENGALURU	560078	9886336968	23-10-1950
LM	3785	U ARUN KUMAR NAYAK	7126	OFF5	MANGALURU	575004	9746006759	24-10-1950
LM	3992	B S KUMAR	14896	OFF3	BENGALURU	560030	9449487411	24-10-1950
LM	1518	VASUNDHARA B KUMAR	9924	OFF1	BENGALURU	560040	9880042163	27-10-1950
LM	3503	SWARGENDRA MOHAN ROY	17594	OFF3	KOLKATA	700034	9903803381	28-10-1950
LM	7762	RAMAKRISHNA NAYAK	10280	OFF7	BENGALURU	560076	9972990015	31-10-1950





RETIREMENT DURING THE MONTH OF OCTOBER 2025

EMPLID	NAME	GRADE	DPCD	BRANCH/OFFICE	DOB	MOBILE
AGRA CIRCLE						
56389	SHASHANK KUMAR SINGH	OF4	18610	AGRA (MAIN)	01-11-1965	8787085823
57999	ATUL CHOPRA	CLK	19355	SAHARANPUR DELHI RD	31-10-1965	9412359311
59456	ASHOK KUMAR	SBS	2336	ALIGARH KELANGAR	01-11-1965	9639231922
BENGALURU CIRCLE						
528906	MEENAKSHAMMA	SBS	10434	BLORE SADASHIVNAGAR	08-10-1965	9535147767
BHUBANESHWAR CIRCLE						
64056	S GOCHHAYAT	CLK	9240	TARAKOR	15-10-1965	9937719730
453453	MARIANUS LAKRA	OF1	7983	SAMBALPUR RO	19-10-1965	9937104950
CHANDIGARH CIRCLE						
55842	NEERU SARDANA	OF1	2586	CHANDIGARH 40-C SB	09-10-1965	9501034944
56251	NARINDER PAL	CLK	4201	TAPAMANDI	29-10-1965	9417234200
64437	SOM NATH	CLK	8028	CHANDIGARH CC	19-10-1965	9501212979
65834	SHINGARA RAM	SBS	2093	DHESIAN KAHNA	10-10-1965	9530718432
65871	JAI KISHAN	SBS	2094	FEROZPUR	13-10-1965	9592175258
68798	SUBASH CHANDER BOHIT	CLK	8028	CHANDIGARH CC	01-11-1965	7837003319
74659	KULWANT SINGH	SBS	2088	BHUREKHONA	02-10-1965	9463724979
496456	BALINDER SINGH	OF4	7988	JAMMU RO	15-10-1965	9316174104, 9915848813
CHENNAI CIRCLE						
59182	V RAVI	CLK	1374	CHENNAI BROADWAY	17-10-1965	9840952591
59189	R THIRUMANI	SBS	6259	RAH CHENNAI ASHOK NAGAR	13-10-1965	9791145894
67260	A GOWRI	CLK	16036	CHENNAI SAIDAPET	01-11-1965	9840155308
70202	D MURUGESAN	OF1	1760	CHENNAI A/C SEC	31-10-1965	9994922627, 8608700414
472083	R SASIKALA	OF1	8088	CHENNAI-II CC	22-10-1965	9444780164
529129	ARUL SAHAYA MARY	SBS	976	CHENNAI PARK TOWN	12-10-1965	9791108523
DELHI CIRCLE						
45883	RAM AVTAR	SBS	1762	DELHI GANESH NAGAR	08-10-1965	9953813235
55805	MEENA KUMARI	SBS	1682	DELHI SHANKARNAGAR	06-10-1965	8130506718
56268	MANOJ KUMAR GAUR	OF4	2624	DELHI NEHRU PLACE LCB	01-11-1965	9136783024
59051	SH LAL CHAND	OF2	19010	DELHI SHAHDARA METRO STATION	12-10-1965	8800856936
66168	OM PRAKASH	CLK	2801	DELHI MAYUR VIHAR PHASE I	15-10-1965	9958492794
67832	RAJ KUMAR	SBS	2876	DELHI DWARKA SECTOR -12	06-10-1965	9560165723, 8860804540
393751	RAJ KUMAR	SBS	5548	BHANGEL	05-10-1965	8800978862
459213	SATVINDER PAL SINGH SIDHU	OF1	389	DELHI KASHMERE GATE	07-10-1965	9811601198
459774	RAJ KUMAR ANAND	OF5	7400	DELHI C.O.	18-10-1965	7011150381
HEAD OFFICE						
55496	VENKATESH R S	OF6	401	HO BENGALURU	30-10-1965	9620208733
59133	SAGAYA ROSILIN MARY S	OF2	401	HO BENGALURU	28-10-1965	9449565361
HUBBALLI CIRCLE						
445755	SHARADA SHIVSHARAN HONAKERI	OF3	10809	SULEBHAVI	28-10-1965	9901450995
457235	NAGARAJ PANDURANG KULKARNI	OF2	8347	HUBBALLI RO	05-10-1965	9880446259
475642	REKHA S MURTHY	CLK	10602	BELLARY ROYAL CIRCLE	15-10-1965	9448444899



RETIREMENT DURING THE MONTH OF OCTOBER 2025

EMPLID	NAME	GRADE	DPCD	BRANCH/OFFICE	DOB	MOBILE
HYDERABAD CIRCLE						
478429	B S RAMANNA	OF3	6934	HYDERABAD SOUTH RO	05-10-1965	8977431246
488105	P BALAMANI	SBS	13112	HYDERABAD ATTAPUR	09-10-1965	9676112827
KARNAL CIRCLE						
60896	SHARDA RANI	CLK	3979	PANIPAT INDUSTRIAL AREA	05-10-1965	098961743, 9996793511
64441	PRADEEP KUMAR	CLK	2036	BHIWANI	31-10-1965	9466053743
83872	MOTI LAL SHARMA	CLK	1775	BARWA	02-10-1965	9424433302
469818	DHARAM CHAND SACHDEVA	OF2	2043	HISSAR GURU JAMBHESHWARA MKT	02-10-1965	9416838940
712675	RAJ SINGH	CLK	8644	ROHTAK DR.AMBEDKAR CHOWK	13-10-1965	7015464279
KOLKATA CIRCLE						
48356	GADADHAR PANJA	CLK	8057	KOLKATA JADAVPUR CC	03-10-1965	9051652399
59409	BISWAJIT ACHARYA	OF4	8325	KOLKATA I RO	04-10-1965	9836374628
60806	SHYAMAL K PURKAIT	OF3	8005	KOLKATA CC	07-10-1965	8910460375
60808	MANAS SARDAR	OF2	8005	KOLKATA CC	10-10-1965	9830432395, 7605009119
64179	GOBINDA KUMAR NASKAR	OF2	5811	UTTAR LAKSHMINARAYANPUR	28-10-1965	9593352912, 9593991368
67623	DINABANDHU KARMAKAR	CLK	19582	GOBINDNAGAR BANKURA	10-10-1965	8637300309
67969	HABUL MAJUMDAR	SBS	4984	KOLKATA BAGHA JATIN	09-10-1965	9903388955
95285	KAMAL ROY	CLK	3053	KOLKATA NAGERBAZAR	31-10-1965	9836237356
110168	ALOKE KUMAR MONDAL	CLK	19529	DURGAPUR PHULHORE MORE	28-10-1965	9932877278
477125	TAPAN KUMAR SIKDAR	CLK	1665	KOLKATA SHAKUNTHALA PARK	27-10-1965	9051564432
718963	MUKUNDA NANDY	CLK	6241	PANIHATI SODEPUR	13-10-1965	7278437900
KOZHIKODE CIRCLE						
539539	RAGHAVA U	SBS	14206	KUMBLA	10-10-1965	8921235390
LUCKNOW CIRCLE						
57964	PRADEEP KUMAR	OF2	6968	MORADABAD RO	01-11-1965	9927357468
464606	BIJAY KUMAR	CLK	2851	BARABANKI	01-11-1965	9837233006
525509	DEEPAK THAPA	CLK	12831	LUCKNOW CC	24-10-1965	9208696663
MADURAI CIRCLE						
62135	BALAKRISHNAN M	CLK	1326	IRUGUR	09-10-1965	9488485454
MANGALURU CIRCLE						
66991	MAHADEVA	OF1	5451	AMBUGA	12-10-1965	9482064370
70403	N K NAGARAJA	CLK	697	TARIKERE	13-10-1965	9449362961
MANIPAL CIRCLE						
494674	PREMANATH POOJARY	CLK	12834	MANIPAL CC	20-10-1965	9449055906
531089	SUMATHI	SBS	603	KUNDAPUR	01-11-1965	7338086220
MUMBAI CIRCLE						
55155	RAJENDRA R MANJREKAR	OF3	8354	MUMBAI NORTH RO	09-10-1965	9371252577
67983	RAJENDRA R AMIN	CLK	8034	KALYAN CC	18-10-1965	8080128611
73413	SHRI TULSIRAM R SAKPAL	SBS	202	DOMBIVILI EAST MAIN	05-10-1965	9867734901, 8976772802
73613	R G CHANDE	SBS	8034	KALYAN CC	29-10-1965	9004322156
74330	RAJENDRA BALARAM UTTEKAR	SBS	130	MUMBAI PRABHADEVI	27-10-1965	9702187699
441537	ANITA S OAK	CLK	15214	KHAIRA PATALAGUNGA	08-10-1965	9881357787



RETIREMENT DURING THE MONTH OF OCTOBER 2025

EMPLID	NAME	GRADE	DPCD	BRANCH/OFFICE	DOB	MOBILE
PUNE CIRCLE						
57491	VEENA N. DESHPANDE	CLK	15338	PUNE HSG FIN	19-10-1965	9769672269
73601	P S SALUNKHE	SBS	418	PIMPRI MAIN	18-10-1965	9673110032
74278	SAHEBRAO TATHU PATIL	CLK	4864	CHOPDA	01-11-1965	9860815923
THIRUVANANTHAPURAM CIRCLE						
496995	LOVIS GEORGE	OF4	14350	KOTTAYAM	13-10-1965	9847863957
TIRUPATI CIRCLE						
456078	A RAGHAVAN	OF3	13174	TIRUMALA HILLS	19-10-1965	9849082802
VIJAYAWADA CIRCLE						
67499	P VENKATESWARA RAO	CLK	777	BHIMAVARAM	13-10-1965	9493253633
509088	SIVAKAVI SUBRAHMANYAM	CLK	13260	KAKINADA ADITYA ACADEMY SRINGR	20-10-1965	9989890529





LIFE MEMBERS ENROLLED DURING THE MONTH OF SEPTEMBER 2025

MEM NO	NAME	STF NO	SCALE	DOB	PLACE	MOBILE
15377	B S SURIYA	57725	OFF2	25-08-1965	BADLAPUR	9870906524
15378	B SRINIVASA RAO	55346	OFF4	10-08-1965	VISHAKAPATNAM	9398300410
15379	SUBHASH CHOUDHARY	59348	OFF1	15-08-1965	BISHUNPUR	6200348279
15380	KRISHNANANDA SHENOY G	58802	OFF4	08-08-1965	BENGALURU	9448504732
15381	J SOMASHEKAR	58799	OFF1	03-08-1965	BENGALURU	9844020402
15382	M MURALI KRISHNA	57412	OFF5	10-08-1965	HYDERABAD	9491870696
15383	ANOOP KUMAR SINGH	61123	OFF4	17-08-1965	DANAPUR	9471860538
15384	RAKESH KUMAR	62299	OFF3	03-08-1965	MOTIHARI	8010476094
15385	YASHAVANTH NAYAK P	387411	OFF4	12-12-1960	UDUPI	9449387712
15386	Ms PRATIMA RAMACHANDRA	57497	OFF1	15-09-1966	MUMBAI	9920153737
15387	LAKSHMI NARAYANA	62071	OFF4	10-05-1969	HYDERABAD	8050001112
15388	H MANJUNATH PRABHU	283364	OFF1	16-07-1959	MANIPAL	9481227078
15389	S SURESH KUMAR	30410	OFF7	04-06-1955	PONDICHERRY	9444929955
15390	Ms M KANAKAVALLI	268815	OFF1	13-04-1950	VISAKHAPATNAM	7893275504
15391	Ms SUNITA VIVEK GAWASKAR	62946	OFF2	26-02-1969	PUNE	9975346086
15392	MEENAKSHI SUNDARAM M	61455	OFF3	14-08-1965	CHENNAI	9442271609
15393	MAHESH CHANDRA KHANDLWAL	57621	OFF6	01-09-1965	JAIPUR	9413843343
15394	P KRISHNA MOHAN	58162	OFF1	16-08-1965	CHIRALA	9491668808
15395	RAMESH BILURKAR	58371	OFF5	30-03-1968	BENGALURU	9480433724
15396	ARJUN	63276	OFF2	22-07-1965	KALBURGI	9964406122
15398	RAJIV KAPOOR	58027	OFF2	08-07-1965	PRAYAGRAJ	9889209203
15399	SHRIDHARA K	181549	OFF2	02-09-1954	KOTA	9481987115
15400	DAYANANDA KALMADY	212005	OFF3	22-04-1955	UDUPI	9986692799
15401	JAYAKUMAR P V	60087	OF6	20-05-1966	THIRUVANANTHAPURAM	9496093349
15402	CHANDRA MOHAN DAS	58563	OF3	05-09-1966	KARANJIA	9438673364
15403	MADAN MOHAN PRASAD	32107	OF1	12-02-1955	MUZAFFARPUR	8987265799
15404	RAM CHANDRA SAH	38304		18-01-1959	MUZAFFARPUR	7206755978
15405	GAURI C KALE	49263	OF2	28-09-1965	KALYAN	9820680719
15406	ARAWALLI HANUMANTH SHANKAR	64261	OF1	16-12-1972	MYSURU	8073483143
15408	PARESH PRABHAKAR NAIK	437301	OF4	06-09-1965	NANDANAGADDA	9448989657
15409	SITAKANTA SATAPATHY	237967	OF1	05-04-1956	BHUBANESHWAR	9437364613
15411	KRISHNA KUMAR SRIVASTAVA	38925	OF1	12-01-1959	LUCKNOW	8090212684
15412	DEEPAK H NARGUND	60812	OF3	21-07-1969	HUBBALLI	9844948487
15413	RAMPAL SINGH RAGHAV	60949	OF1	09-08-1965	CHANDIGARH	9815904468
15414	Y GOPAL BHAT	290023	OF3	01-05-1959	UDUPI	8762920045
15415	DHANASEKARAN PERUMAL	63666	OF2	21-09-1965	MADURAI	8122962060

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 September 2025.

CBROA MEDICAL RELIEF DISBURSEMENTS SEPTEMBER 2025

SL NO	MEM NO	NAME	STF NO	PLACE	SELF/ SPOUSE	AMOUNT
1	4490	B Y KEMBHAVI	16905	BENGALURU	SELF	30000.00
2	3156	MURALIDHARA KURUP	14867	KOLLAM	SELF	30000.00
3	4267	SUBHASH MAHADEV AWATE	15538	PUNE	SELF	10000.00
TOTAL FOR SEPTEMBER 2025						70000.00

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 – SEPTEMBER 2025

DATE	MEM NO	NAME	STF NO	AMOUNT	RECEIPT NO	PLACE
01-09-2025	3437	V L PUNAGE	12421	11000	DN E-56437	BELAGAVI
01-09-2025	3223	AJINDRA G KOLKAR	17762	5000	DN E-56436	BELAGAVI
02-09-2025	3310	A S KHAIRNAR	13597	2001	DN E-56439	NASHIK
02-09-2025	13927	NADUWINMANI LAXMAN SHANKAR	12151	10000	DN E-56438	BELAGAVI
06-09-2025	AM-4487	SUDHA K RAO	1988	5000	DN E-56442	MUMBAI
07-09-2025	4002	M V ROKADE	15704	1000	DN E-56443	MUMBAI
08-09-2025	13893	P R LAXMINARAYANA ACHAR	S3980	1000	DN E-56461	UDUPI
09-09-2025	3447	HIRALAL GOPAL WANI	12367	501	DN E-56446	NASHIK
09-09-2025	13522	Ms PRAJNA ARVIND MANDE	490098	4000	DN E-56445	THANE
09-09-2025	3332	KUSHALCHAND PUNAMCHAND JAIN	14590	5000	DN E-56444	THANE
20-09-2025	9333	B M UMESH	14632	1050	DN E-56447	BENGALURU
20-09-2025	1992	M G VARADARAJAN	12729	10000	DN E-56448	BENGALURU
20-09-2025	1096	KISHORE K KAMATH	9990	10000	DN E-56449	BENGALURU
20-09-2025	3506	H N SURYANARAYANA	10277	2000	DN E-56450	BENGALURU
20-09-2025	4162	Ms SUMANGALA DINESH NAYAK	12415	7500	DN E-56451	BENGALURU
20-09-2025	7331	G ABDUL RAHIMAN	9445	10000	DN E-56452	BENGALURU
20-09-2025	3948	D N LAKSHMANASWAMY	13525	5000	DN E-56453	BENGALURU
20-09-2025	7204	M S SHENOY	10666	15000	DN E-56454	BENGALURU
20-09-2025	5833	Ms PUSHPA G KUMAR	21973	1000	DN E-56455	BENGALURU
20-09-2025	3518	V YAKUB BEARY	10329	10000	DN E-56456	BENGALURU
20-09-2025	3506	H N SURYANARAYANA	10277	1000	DN E-56457	BENGALURU
20-09-2025	2014	K CHANDRASHEKAR HOLLA	9707	25000	DN E-56458	BENGALURU
20-09-2025	3132	P MADHAVA MURTHY	9224	12000	DN E-56459	BENGALURU
20-09-2025	3164	B VISHWANATHA PAI	7355	5000	DN E-56460	BENGALURU
20-09-2025	2162	B S VIJAYENDRA	8083	10000	DN E-56462	BENGALURU
25-09-2025	14829	D R SHANKAR RAO	10931	5000	DN E-56463	BENGALURU
28-09-2025	AM-444	Ms VIDYA SATISH	AM-444	150	DN E-56464	MANGALURU



Simply click... donot waste time asking him to smile ...remember he is a banker ...

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



ANDHRA PRADESH



CHENNAI



CHENNAI REGION



GOA REGION



GOA REGION

GUNTUR



HUBBALLI - DHARAWAD REGION

PHOTO GALLERY



HUBBALLI - DHARAWAD REGION



KOLKATA REGION



KERALA - KOLLAM DIST



KERALA - KOZHIKODE DIST

MUMBAI REGION

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MUMBAI REGION



MUMBAI REGION

MYSURU REGION



MYSURU REGION

PHOTO GALLERY



NAGPUR REGION



ODISHA REGION



PATNA REGION



PUNE REGION

PHOTO GALLERY



UDUPI REGION

PHOTOS TAKEN ON THE OCCASION OF FELICITATION FUNCTION @ BENGALURU

Click on the link to view the photos taken on the occasion of Bengaluru Region's Felicitation Programme held on 20/09/2025. Photos are in seriatim according to the number provided against each member in the News provided in the Regional Round up under Bengaluru Region.

<https://photos.app.goo.gl/9KTqhrUEZyZQdcpm7>



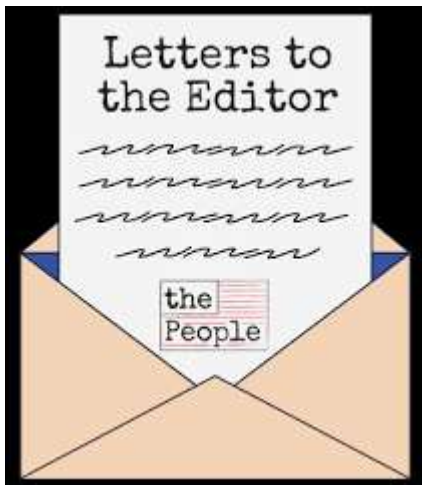
OBITUARY



During the month of September 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	RAVINDRA G PATIL KULKARNI	46912	9027	02-09-2025	RANEBENNUR
2	JAYANT G KELKAR	21887	5548	02-09-2025	MUMBAI
3	Ms NAGALAKSHMI S		AM 4412	05-09-2025	CHENNAI
4	J V R SHARMA	14892	1630	07-09-2025	BENGALURU
5	DEVENDRA KUMAR SHARMA	30000	11425	08-09-2025	GHAZIABAD
6	LINGARAJ N KURTKOTI	1408	362	13-09-2025	BENGALURU
7	SURESH R HUNGUND	8049	1281	19-09-2025	HUBBALLI
8	G PRADEEP VERMA	59687	13037	07-09-2025	KOZHIKODE
9	D N LAKSHMI KUMARI		AM 1425	20-09-2025	HYDERABAD
10	A PERUMAL	68151	7235	24-09-2025	CHENNAI





LETTERS TO THE EDITOR

During September month we didn't receive any feedback from the members.

Dear Members, we have introduced a column titled “**Letters To The Editor**” in our News Letter from September 2025 Issue. This helps us in getting the feedback from our readers Monthly News Letter and express their views. This, in turn will give the editorial team to tweak the News Letter in a better way which is appealing to our members. The letters may be sent to our Mail ID cbroablr@gmail.com, with Subject of the mail as “**Letter To The Editor.**” The letters should not be more than 100 words. Editorial Team reserves the right to publish the letters received.

