



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/>



NOVEMBER 2025

FROM THE DESK OF GENERAL SECRETARY



Dear Members/Associate Members,

In the recent past many of our colleagues approached us to help them find suitable old -age home which offer services such as nutritious meals, recreational activities and medical facilities. Those who approached us are financially well placed with their own houses and what is the compelling reason for them to go in search of senior living homes? We made a study of this disturbing development and we found the following factors compelling some of our colleagues to move to old-age homes.

As children migrate for better career opportunities, older parents are left behind in need of support. This is especially true where a single child,

particularly daughter moves out after marriage, leaving parents with few support systems. The traditional Indian Joint family provided a strong system of support and companionship for the elderly but this model is eroding due to factors like urbanisation, economic pressures and the rise of nuclear families, leading to increased isolation and neglect among the elderly. While the joint family offered emotional security and shared caregiving, the breakdown of this structure has left many elders more vulnerable, highlighting the need for new support systems, both formal and community based.

Safety is a growing concern for seniors, especially those living alone. Reports of house break-ins, frauds and scams targetting the elderly have increased in urban areas.

Elder abuse which includes emotional, physical or financial mistreatment, is alarmingly under reported due to stigma and fear. This lack of safety both inside homes and in communities deeply affects seniors' confidence and well-being.

Case studies of Indian old-age homes reveal that a significant number of residents are placed there due to family conflict, abuse or abandonment, with some well-off seniors also opting for care and comfort old-age homes.

These factors have been driving many of our colleagues to go in search of old-age homes where medical care, comfortable accommodation, community life, nutritious food, secure environment and a sense of peace is ensured.

As individuals age, they may develop chronic illnesses or need assistance with daily activities, making it difficult to live alone. Old-age homes can offer a safe environment with peers, medical support and supervision. Many elders may experience more isolation due to a combination of factors such as poor health, hearing loss, impaired movement and the inability to maintain themselves. It is reported that 75% of elderly suffer from chronic illnesses like diabetes, hypertension and arthritis, while 20% face mental health issues like depression.

Solutions to these problems involve mental and emotional well-being, strengthening of social security, expanding geriatric care and accessible health -care facilities, fostering community and family engagement to combat loneliness.

Several organisations and service providers have emerged to provide dedicated elder care services. These services range from emergency support to companionship ensuring the well-being of elderly individuals.

Initiatives aimed at creating awareness about the needs and rights of the elderly are essential. This includes promoting healthy ageing and addressing issues like elder abuse.

Active involvement of communities and social organisations can help combat loneliness and isolation among the elderly. Community activities and support networks contribute to their well-being.

As the elderly have specific health-care needs, development of geriatric care services and facilities is crucial. These services cater to the unique requirements of older adults.

The increasing elderly population presents both challenges and opportunities. Providing comprehensive care and support for this demographic group is not only a moral obligation but also essential for the nation's overall well-being. As India moves forward addressing these challenges and fostering a culture of respect, care and support for the elderly will be instrumental in ensuring a dignified and fulfilling life for senior citizens in their sunset years.

We wish all our members, Associate members health, happiness for all the time ahead.

J S Jagadeesh
General Secretary

Bengaluru
06-11-2025

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.

MESSAGE FROM OUR GENERAL SECRETARY

ASSOCIATE MEMBERSHIP

Dear Friends,

Please find CBROA circular 3/2025 regarding Associate Membership.

To overcome the difficulty in submitting physical AM application, we are introducing Google Form for enrolling to AM.

Please find the Link for submitting Associate Membership (AM) application:

<https://forms.gle/oEHDdNnmBfbP111m7>

Mode of remitting AM fee -(Rs. 1000) to CBROA:

CBROA's account No. 0408111100140 (IFSC Code – CNRB0000408) with Canara Bank, Jayanagar Shopping Complex Branch, Bengaluru.

REMITTANCE CAN BE MADE BY FUNDS TRANSFER /IMPS using Mobile App/Net Banking

Please mention your staff number/name under Remarks field

Please note that you can make payment using DIRECT PAY option under our Ai1 (mobile) app. No need to create/add beneficiary. Please ensure furnishing correct account number as above. and mentioning CBROA as Beneficiary.

With warm regards,

**J. S. JAGADEESH
General Secretary**

OUR ASSOCIATION'S CIRCULAR IS ENCLOSED HERewith FOR READY REFERENCE:



The Canara Bank Retired Officers' Association (Regd.)

4th Floor, Express New City Complex, 13, N. R. Road, Kalasipalya, Bengaluru-560002.
Email: cbroabl@gmail.com, Website: <https://cbroa.co.in>

REF: CBROA BLR AM 3/2025

DATE: 1.11.2025

Sub: Associate Membership (AM)

Dear Members,

At our historic General Body Meeting held at Mysore during 2023 CBROA took a path-breaking and compassionate decision – to bring the spouses of our life members and the family pensioners of our departed colleagues into our fold as Associate Members.

This was not just an administrative decision – it was a heartfelt initiative to strengthen our emotional bond and ensure that the CBROA family remains connected, informed, and cared for- always

Why Associate Membership Matters?

- To enable our spouses to avail of welfare benefits as a sub-limit from the primary member's entitlement
- To invite and involve them in CBROA functions, gatherings, and celebrations.
- To keep them informed about developments affecting retirees and the banking fraternity.
- To help families discuss and understand banking-related matters confidently at home.
- Above all, to support and guide our family pensioners, ensuring that no one among us ever feels alone.

Eligibility Simplified:

- Every life member can propose their spouse for Associate Membership.
- Family pensioners may join even if their late spouses were not members of CBROA
- A nominal one-time contribution of ₹1,000 is collected for enrollment – not as a fee, but as a token of belonging and shared responsibility within our extended CBROA family.

The Road Ahead - Let's Achieve It Together!

- We have nearly 12,700 life members, but only around 4,200 have taken Associate Membership apart from 750 family pensioners so far.
- That means more than 8,000 families are yet to be brought under this beautiful umbrella of togetherness.
- Friends, before our forthcoming General Body at Bengaluru, let us all join hands and hearts.

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- Let every Region, and every member take this up as a mission of love, unity, and service.
- Let us aim for 8000 Associate Members and reach out to every family pensioner possible.
- Together, we can make CBROA stronger – not just as an association, but as a family that truly cares
- Let's act now – enroll your spouse today and invite our family pension sisters to join us.
- Because CBROA is not merely an organization... it is a family for life

Google Form for submitting AM application:

One of the reasons for slow pace in enrolling Associate Membership could be that many members may be finding it difficult to submit the application and send it to us - as it involves taking a print out of the application, filling it and sending the same to our office or scanning it and forwarding it to our office by mail. To overcome this difficulty in submitting AM application, we are introducing Google Form incorporating the AM form details. The same can be used to submit /take AM enrolment. Hope this helps in enrolling AM easily since it avoids submitting hard copies/sending scanned copies. Those who are comfortable in filling in Google forms can use this option to enroll for associate membership.

Please find the Link for submitting Associate Membership (AM) application:

<https://forms.gle/oEHDdNnmBfbP111m7>

Please also find the Associate Membership Enrollment form.

With warm regards

Yours in fraternity

J. S. JAGADEESH
General Secretary



To: The General Secretary

The Canara Bank Retired Officers' Association (Regd.)

4th Floor, Express New City Complex, 13, N. R. Road, Kalasipalya,
Bengaluru-560002. Email: cbroabl@gmail.com. Website: <https://cbroa.co.in>

APPLICATION FOR ENROLLMENT OF ASSOCIATE MEMBERSHIP

Dear Sir,

Please enroll me/my spouse as an Associate Member of the CANARA BANK RETIRED OFFICERS' ASSOCIATION. I have read the Rules and Byelaws of the Association and undertake to abide by the same.

I am remitting Rs.1000.00 to the credit of CBROA's account No. 0408111100140 with Canara Bank, Jayanagar Shopping Complex Branch, Bengaluru. (IFSC Code – CNRB0000408).

Details/Date of Remittance	
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I hereby furnish the following details:

NAME OF THE ASSOCIATE MEMBER [IN CAPITALS]	Date of Birth
Shri/Smt.	d d m m y y y y

TYPE OF ASSOCIATE MEMBER: SPOUSE OF THE LIFE MEMBER ☐ FAMILY PENSIONER ☐

NAME OF THE LIFE MEMBER/SPOUSE OF THE FAMILY PENSIONER [IN CAPITALS]	STAFF NO

FULL ADDRESS (IN CAPITALS)							
	PIN CODE						

PENSION A/C NO. (IN CASE OF FAMILY PENSIONERS)	DATE OF DEATH OF THE SPOUSE (IN CASE OF FAMILY PENSIONER)

MOBILE NO	E-MAIL ID (IN CAPITALS)

I hereby agree to keep you informed of any change in address/email id/mobile number etc. and agree to receive information from CBROA by Email and SMS/Whatsapp by bulk messaging system.

Place:

Date:

Signature of the applicant/Primary Member

For office Use:

Received on	Admitted on	Receipt No.	Membership No.

Treasurer

General Secretary



CIRCULAR NO.	GIST OF THE CIRCULARS ISSUED DURING PREVIOUS MONTH
89/2025 01-10-2025	Updation of Pension in Banks by implementing Pension Regulation 35(1) duly amended in the year 2003 and Removal of D A Disparity among the Pensioners. https://aibprc.co.in/pdf/circularno_89-25.pdf
90/2025 03-10-2025	Safeguarding Senior and Super Senior Citizens of the Banking Industry from Cybercrime – Request for Robust Safeguards and Advisory https://aibprc.co.in/pdf/circularno_90-25.pdf
91/2025 04-10-2025	Pension Updation and other Pending Issues of Bank Pensioners and Retirees. https://aibprc.co.in/pdf/circularno_91-25.pdf
92/2025 05-10-2025	October 06, a great day to remember by all of us being the 41st Foundation Day of AIBOC. https://aibprc.co.in/pdf/circularno_92-25.pdf
93/2025 08-10-2025	The exemption of the component of GST from the annual premium of the Health Insurance Policy for the year November, 2025 to October, 2026 – the issue is now under Judicial Scrutiny of the High Court of Kerala at Ernakulam. https://aibprc.co.in/pdf/circularno_93-25.pdf
94/2025 16-10-2025	Exemption of GST on the Annual Premium of Health Insurance Policies. https://aibprc.co.in/pdf/circularno_94-25.pdf
95/2025 17-10-2025	Exemption of GST on the Annual Premium of Health Insurance Policies. https://aibprc.co.in/pdf/circularno_95-25.pdf
96/2025 19-10-2025	Request for immediate issue of Advisory to all member Banks and taken over Banks not to collect GST from the Retirees along with the stipulated premium -- Vide WP(C) No: 38552 of 2025 in the Hon'ble High Court of Kerala at Ernakulam. https://aibprc.co.in/pdf/circularno_96-25.pdf
97/2025 20-10-2025	Order of the Kerala HC at Ernakulam dated 17. 10. 2025 in regard to exemption of GST on health insurance premium. https://aibprc.co.in/pdf/circularno_97-25.pdf
98/2025 22-10-2025	GMISR for the year November 2025 to October 2026. https://aibprc.co.in/pdf/circularno_86-25.pdf
99/2025 24-10-2025	Ad-interim injunction order issued by the Hon'ble High Court of Kerala at Ernakulam on 17.10.2025 in regard to the WP(C) 38552 of 2025 directing the Respondents (IBA & Several Banks) to renew the health insurance policies for the current year without insisting on GST. https://aibprc.co.in/pdf/circularno_99-25.pdf
100/2025 28-10-2025	AIBPARC's Centurion Circular with the Great News of GMISR for the year November 25 to October 26-- Insurance Company's Advisory to Banks not to collect GST on Premium as per Hon'ble High Court of Kerala Order. https://aibprc.co.in/pdf/circularno_100-25.pdf
101/2025 31-10-2025	Exemption of GST on health insurance premium - update on the Court case pending before the Hon'ble High Court of Kerala at Ernakulam. https://www.aibprc.co.in/pdf/circularno_101-25.pdf

KARNATAKA

The Karnataka State unit of AIBPARC held a meeting of its Office Bearers and activists on October 23, 2025 at the party hall of Krishna Prakash Apartment, AICOBOO Nagar, BTM Layout. The meeting was presided over by Sri M R Gopinath Rao, President of the unit, Sri K V Acharya, President, AIBPARC, Sri G D Nadaf, Advisor, AIBPARC and Sri A N Krishnamurthy, Secretary of the unit.

At the outset the Secretary welcomed all participants and requested all to actively participate in the deliberations. The President in his opening remarks told that the recent interim stay granted by the Kerala High Court on collection of GST on the insurance premium on the Group Health Insurance Policy and subsequent developments has necessitated for an emergent meeting. He said the Central Office of the Confederation has asked the Bengaluru unit to host the Governing Council meeting in November/ December. He said the General Body Conference of the Confederation and the State unit also fall due in the early 2026.

Sri G D Nadaf in his address told that though the next of hearing of GST exemption case in the Kerala High Court is fixed for 31st Oct, there no likely chances of deciding the case in the next one month. He likened the case with the interim stay granted by Bombay High Court in the Income Tax on Perquisites case back in late 80s which took more than two decades to pronounce final judgement.

Sri K V Acharya dealt in detail about the M C Singla case in the Supreme Court. With the death of the original Plaintiff and four of the LRs, there is no urgency being shown by the plaintiffs. Now the PNB Retirees' unit of the AIBPARC has to make an application for urgent listing of the case and the Confederation is following up with them. He dealt upon the issues settled on 100% DA neutralization case where lots of efforts were to be put to finally succeed. While deliberating the dates for the ensuing Governing Council meeting, it was decided to hold it by December 10, 2025. The date and venue of next GBC may be decided in the GC meeting, he said.

Sri Krishnamurthy while summing up said that the financial implications of the GC meeting are to be estimated and contributions from affiliate units may be required.

The meeting concluded with vote of thanks.

KERALA

The General Body meeting of AIBPARC Kasaragod District Committee was held through Google Meet on 11.10.2025, presided over by Sri. P. P. Janardhanan Nair, President, and welcomed by Sri. N. K. Premachandran, Secretary.

Members discussed in detail the IBA Health Insurance Scheme and SBI General Super Top-Up Policy facilitated by CBROA through Sri. K. M. Dastur, clarifying doubts and helping members complete enrolments.

Sri. P. K. Vijayan strongly criticized the IBA and UFBU stand for denying flexible options to retired officers under the health insurance scheme, and the forum unanimously supported his views. The meeting also expressed concern over non-exemption of GST for senior and super senior citizens.

A key highlight was the decision to hold a Family Get-Together of AIBPARC members and families during Christmas–New Year, to promote fellowship and unity among members.

The meeting also approved launching a Members' Mutual Benefit Fund from November 2025 for welfare support, marking a major step in mutual cooperation.

It was decided to begin a Birthday Greeting Initiative from January 2026 under the coordination of Sri. A. Gangadharan, and to honour senior members above 75 years at the forthcoming get-together.

Members were requested to contribute to the AIBPARC Working Fund and support the organizational activities. The meeting concluded with a vote of thanks by Sri. P. K. Vijayan.



REGIONAL ROUNDUP

PHOTOS ARE POSTED IN THE “PHOTOS GALLERY”

ALIGARH

On 10/10/2025 a meeting of Retiree Officers was held at RO, Aligarh at the call of the R O Head, Mr. A. K. Jagga. The meeting started with welcome of the seniors by the DGM who informed that the RO has achieved all the Half-yearly targets except CASA. He also appreciated that due to actively participation by the retirees, the RO could garner deposit of more than ₹ 2.00 crores under the Canara Legend Scheme. But, he informed that at least 5 accounts should be brought to qualify in the campaign. He gave a call to bring in more and more deposits and accounts under the campaign schemes as the date has been extended to 31.10.25.

The JGS, Mr. Vidhu Mohan thanked the DGM for the nice gesture and requested the fellow retirees to come to the expectations of the Bank. Meanwhile, the RS, Mr. Kanchhi Lal informed the DGM about some complaints of debiting folio charges, ATM AMC charges to staff accounts to which the DGM instructed the concerned to address the complaints suitably.

There were 9 members present in the meeting. The meeting ended with tea & Snacks.

ANDHRA PRADESH – GUNTUR

Monthly Meeting of CBROA Guntur Region was held on 12th October 2025 at 10.30 AM at the residence of our Life Member Sri. D. Chidambara Rao, Nehru Nagar, Guntur. The meeting was presided over by Sri. B. Narisi Reddy, CC Member, who extended a Warm Welcome to all the members. In his opening remarks, Sri Narisi Reddy expressed his appreciation for the excellent turnout and urged members to share their queries and suggestions freely in the forum, requesting all the members to apply for IBA Health Insurance Policy, and to select one top up policy also, depending on

their health needs, preferably SBI Top up policy which is designed for retiree's with cheaper premiums and recommended by CBROA.

Mr. Reddy also emphasised the need of increasing membership by contacting non-members to extend welfare benefits of CBROA and to guide the retiree's locally in the day to day issues including medical assistance. He also thanked on behalf of members to Sri. D.Chidambar Rao for hosting the meeting in their house.

The Chief Guest, Retd. General Manager, Sri. B.Chandra Sekhar Rao while appreciating the encouraging participation, conveyed special thanks to Sri. Chidambar Rao for coordinating and inviting members to the meeting. The guest appreciated the active involvement of all members in the regular monthly meetings and assured to extend his best support and services to Guntur Unit and members at large.

Members initiating the discussion on the IBA Health Insurance Scheme, observed that although the scheme is retiree-friendly, the high premium burden remains unaffordable for many retirees and family pensioners and urged the Bank to extend more financial assistance to retirees.

Members expressed that AIBPARC could have expedited legal action on the GST issue to obtain a favourable judgment earlier.

Members expressed gratitude to the General Secretary and Central Committee for their effective liaison with CBOA and the Bank's top management, which helped secure improved benefits for retirees.

The meeting concluded with a vote of thanks by Sri. Chidambara Rao.

Activities during the month:

Team Guntur is happy to bring to the notice of the members that they are extending helping hand in submission of application of IBA Group Insurance Policy in time and sharing of information of Top Up Policies etc. The Informations on various issues received from our Central Office are passed on to the members as and when received. Provided needed clarifications when sought by members, which relieved the members from anxiety and tensions. The details of reimbursement of premium debited are helped the members. Guntur Region is thankful to the office bearers in Bangalore in

resolving the issues timely and concerted efforts at their end for the welfare of the retired employee community of our Canbank Family.
Jayaho Jayaho Jayaho CBROA.

GOA

On 31/10/25, CBROA activists Sri A S Rebelo, Sri Shridhar Assoldekar, Sri Ajit Lad, Sri L R Kamat, Sri R V Lotlikar, Sri S K Naik Desai, Sri M L Borkar and Arvind Malkarnekar felicitated Ms Crossy Barneto on her attaining 75 years on 11/10/25 at her residence Margao. At the outset Sri Rebelo thanked Ms Crossy and her husband Sri Olencio for giving us the opportunity to hold the felicitation function at their residence.

Sri Rebelo read out the bio data of Ms Crossy Barneto in various branches she worked in Goa and Ms Crossy shared her experiences. Our activists shared their experiences while working with Ms Crossy. Sri S K Naik Desai read the citation followed by honouring with shawl and fruits by the members. There was interaction among all present while snacks were served.

At 1.30pm veg and non veg lunch was served. A beautiful cake specially ordered by Sri Naik Desai was cut with the singing of happy birthday song by all as a remembrance of working together while in Bicholim. Also present were Crossy's son in law, daughter and grand daughter.

The felicitation concluded with a vote of thanks.

HUBBALLI – DHARAWAD

Meeting of CBROA members of Dharwad was held on 06/10/2025 at Seeta Ram mandir to deliberate on IBA health insurance and other organisational matters. 35 members attended and actively took part. Sri Kishor Madalgi, JGS, CBROA, welcomed the members and briefed about the activities undertaken from June to till date. Minute silence was observed in memory of our departed colleagues. Mr.Lalasangi presided. Mr.K B Ballur addressed the members on IBA insurance in detail and advantage of SBI insurance sponsored by CBROA considering the premium difference. He briefed about pension updation and special allowance cases. All the queries of members were answered with clarification. Assurance was given to collect hard copies of willingness letters from members who feel it

difficult for online submission. Request was made to send the willingness letters through E mail or online method by which members will have acknowledgement. We assured the members that steps will be taken to collect life certificate next month. Mr. Lalasangi in his presidential address lauded the work of CBROA and asked the members to strengthen the hands of leaders. Undersigned proposed vote of thanks. Tea and biscuits were served prior to meeting.

Meeting of CBROA members of Hubballi was held at our Traffic Island branch on 11/10/2025 morning. Around 22 members attended the meeting. Our JGS, Sri Kishor Madalgi welcomed the members and wished them for ensuing Deepavali festival. Mr. D L Shenoy, our well-wisher, presided. Mr. Ballur, our advisor, addressed the members regarding IBA health insurance, pension updation, special allowance and staff welfare measures. He clarified all the doubts of members and informed about the tie up of CBROA towards SBI insurance. Around 10 members handed over hardcopies of willingness letters. Undersigned explained the procedure followed at CO and advised them to be patient. Further steps to be taken by members after issuance of policy and I Cards. Tea and biscuits were served. Meeting concluded with vote of thanks

JHARKHAND

On 09/10/2025, CBROA Jharkhand Region conducted a camp at Circle Office, Ranchi, for submission of application for IBA Health Insurance policy, in hard copy. A good no of CBROA members submitted the forms. Immediately, the applications were handed over to HRM Section there, against acknowledgement. Many submitted application for Identity card also. Others filled up the life certificate forms, as well, and submitted there. The camp was well appreciated, by all.

Further, Team had a meeting with Circle GM, DGM and AGM also. Office Bearers met Sri Pushkar Sinha, CGM, Inspection Wing also, who happened to be in Ranchi for ZACE Meeting. It was a good effort by CBROA, Jharkhand Region, to support / help the members here.

On October 12th, Sri G K Sinha from CBROA, Jharkhand Region has attended Third Triennial Conference of All India Indian Bank Pensioners & Retirees Association at Hotel Green Park, Lalpur, Ranchi, as special invitee. The meeting was well organised, with mammoth gathering and great attendance.

Sri Rajesh Saran, Zonal head, Indian Bank, ZO, Ranchi inaugurated the Conference and spoke on the occasion.

Sri Vishnu Prabhakar, Zonal Head, Indian Bank, ZO, Deoghar also graced the occasion as chief guest. Distinguished guest Sri Nirmal Bari, Working President, AIBARA shared many information and his views about retirees' issues. Other speakers included Sri K K Singh, DGS, AIBPARA, Sri Lakshman Giri, Sr Vice President, AIBPARC, Jharkhand Region.

Special invitees from various Bank, affiliates of AIBPARC, Jharkhand Region Sri Nand Kishor Shahi (from Bank of India), Sri Ram Bali Ram (from erstwhile United Bank of India), G K Sinha (from Canara Bank retirees Organisation), Sri S K Pathak (from Union Bank) also expressed their views and confidence in top leaders of AIBPARC as well as in those at Jharkhand Region level.

Sri RL Gupta, GS, AIBPARA elaborated on issues related to retirees, in general and issues related to Indian Bank pensioners, in particular. All the invitees were also felicitated there.

KERALA – KASARGOD

The General Meeting of CBROA members of KASARAGOD district was held on 6th October 2025 in a cordial and lively atmosphere. The event witnessed enthusiastic participation from members who shared their views and experiences, reflecting the strong bond of fraternity and commitment that CBROA stands for. The meeting began with the usual formalities, after which Sri P. P. J Nair, Joint General Secretary, CBROA, initiated the discussions and welcomed all members.

Agenda and Discussions

1. Health Insurance – GST and Policy Options: Sri P. P. J Nair briefed the members on the latest developments regarding the Group Medical Insurance Scheme. He pointed out that despite repeated representations, the GST Council and Ministry of Finance have not exempted senior citizens

from GST on group insurance policies. Emphasizing that “health is more important than GST,” he advised members to continue with the IBA Health Insurance Policy, which remains a reliable and comprehensive option. He also observed that the SBI General Top-up Policy is a welcome addition since its premium is comparatively lower than the IBA top-up plan. Members were urged to complete renewal formalities well before the due date. Assistance was extended to several members, including family pensioners, in filling out the application forms.

2. Mutual Benefit Fund Scheme: The working of the CBROA Mutual Benefit Fund Scheme was reviewed. It was noted with satisfaction that the scheme continues to function smoothly and provides valuable support to members.

3. Upcoming CBROA Meetings: Members were informed that the Virtual Central Committee Meeting will be held during November 2025, and the General Body Meeting is scheduled for March 2026 at Bengaluru.

4. Membership Drive – Kasaragod District: It was resolved to achieve 100% membership enrolment in Kasaragod district under AMs. Two participants were given enrolment forms during the meeting and were encouraged to complete the process promptly.

5. Proposal for Family Get-Together: Members enthusiastically proposed organising a family get-together, recalling the enjoyable boat journey event held earlier. It was informed that AIBPARC is planning a large-scale family gathering, and members agreed that CBROA could join hands with them. It was also suggested that affiliate organisations could conduct their respective meetings in the afternoon session of the event.

6. Updates on Pension and Grievance Matters: The Joint General Secretary briefed members on the current status of Pension Updation and the Special Allowance case pending before the Hon’ble Supreme Court. He also provided updates on the recent Grievance Redressal Meeting and discussions concerning staff welfare measures proposed for retirees.

Conclusion: The meeting concluded at 6.30 p.m. after a session of fruitful discussions and deliberations. Members then enjoyed a round of High Tea, sharing moments of camaraderie and goodwill. The meeting reflected the spirit of togetherness, awareness, and proactive participation that continues to define the activities of CBROA in the Kasaragod district.

KERALA – KOLLAM DISTRICT

Kollam District Unit of CBROA held members' meeting on 13th at Kollam Kadappakada Sports club hall. Sri T S M Nair, District Unit President, Sri K M Philip and Sri G S Pillai, AGS, Kerala Region, spoke about the IBA insurance and SBI General Insurance. Sri Philip explained about SBI General Insurance and clarified the doubts raised by the members. 25 members including Four E-syndicate retirees attended the meeting. We have obtained 22 applications for renewal and the same is forwarded to HRM section CO Thiruvananthapuram. It is a pleasure to inform that District Unit have obtained 5 Associate membership of the spouses of following Life Members:

1. Smt Thnkamma L (LM 5003), 2. Smt P Geetha (LM 14161), 3. Sri V Chandra Babu (LM 8131), 4. Sri G Madhusoodhana Nair (LM 15434), 5. Smt C Ambika Devi (LM 10353).

The application forms and vouchers sent to our Central Office.

They have also obtained the Life Membership of Smt Anjana Prathap (Stf No. 64186) and the Associate membership of her husband Sri Prathap.

KERALA – KOZHIKODE

CBROA Kozhikode Region conducted a family get together on 14th October 2025 at BelleVue homestay, Pookad, Quilandy. About 30 persons (including family members) participated in the programme which started at 10.30 am. Lot of entertainment programmes like music, fun games were there till 5 pm. Everybody enjoyed very much and all were in full praise about the Programme.

Our senior member from Wayanad Sri K P Sudhakaran (Stf No.25981 and LM 3365) who has turned 75 years of age was honoured in the programme by garlanding with a shawl. Sri K P Sudhakaran's wife was also present on the occasion. The citation was also handed over to him. The programme concluded at 5.00 pm

KERALA – PALAKKAD DISTRICT

The General Body Meeting of CBROA Palakkad District Committee was held on 12th October 2025 at Lead Bank, Sultanpet, Palakkad, presided

over by Sri. Krishna Ranjan. Twenty-five members participated with great enthusiasm.

In his welcome address, the President stressed the importance of strengthening organisational unity and shared updates on the IBA Group Health Insurance scheme. Sri. K. Unnikrishnan, Regional Secretary, reported on CBROA activities and appreciated the active participation of Palakkad members in the Hunger Strike held at Kozhikode on 19th July, in which over 400 members took part.

Sri. A. Suresh, Treasurer, presented the financial report and sought wider member participation in supporting organisational needs.

A highlight of the meeting was the felicitation of senior members — Sri. P. Nageswaran and Sri. R. Santhaswaran, who attained 75 years of age. They were honoured with shawls and certificates, and both recalled their cherished memories with CBROA.

The members decided to hold a Family Get-together on 13th December 2025, forming a six-member committee to plan the event. The meeting concluded with a vote of thanks and a fellowship lunch at Nalanda Hotel, Palakkad.

KOLKATA

Like the previous year, the members of two fraternal organisations — the Canara Bank Officers' Association (CBOA) and the Canara Bank Retired Officers' Association (CBROA) of the Kolkata Region — came together for a cordial fraternity meet on 15th October 2025 at the Bijaygarh College Auditorium, Kolkata.

The meeting, convened by the CBOA Kolkata Regional Committee, was designed as an informal interactive session to share views, experiences, and perceptions about our mother institution, Canara Bank, and the officers' organisations representing both serving and retired officers of Canara Bank and the erstwhile Syndicate Bank.

From the CBROA side, around 40 members participated, while nearly 20 members attended from the CBOA side.

The programme began with an inaugural address by Sri Ujjwal Narayan Saha, Organising General Secretary and CCO of CBOA, Kolkata. His heartfelt speech set the tone for the evening. He warmly welcomed the senior members and urged them to share their vast knowledge and valuable experiences with the younger generation of officers. He mentioned that there was no formal agenda for this meet — it was an open forum to exchange ideas and feelings freely between past and present officers of the Canara Bank family and mentioned as "Nostalgia"

Sri Debabrata Aich, retired Deputy General Manager, delivered an inspiring address highlighting the work culture and values of the earlier days of banking. He recalled the immense dedication and commitment of bankers of that era, which played a pivotal role in elevating Canara Bank to great heights. He, however, expressed concern over the declining sense of commitment among present-day bankers and urged everyone to revive the old spirit and work collectively to make our bank the greatest once again.

Sri Mihir Lal Samaddar, retired General Manager, spoke next, emphasizing the transformation of the banking industry over the years. He pointed out the shift from knowledge-based to technology-based banking, and while acknowledging the changes, he remarked that “old is not always gold.” He urged everyone not to view the present generation of bankers with undue criticism but to appreciate their efforts in adapting to a new, fast-evolving banking environment.

Sri Sekhar Haldar, retired Deputy General Manager, then shared some cherished memories and experiences from his service days, evoking nostalgia and admiration among the participants.

This was followed by brief but meaningful deliberations from senior CBROA functionaries — Sri Bhuban Chandra Pramanik, Regional Chairman; Sri

Swapan Haldar and Sri Shyamal Sinha, CC Members; and Sri Asit Rakshit, Vice President of CBROA and Vice President of AIBPARC. Each of them shared thoughtful insights on maintaining unity between serving and retired officers and strengthening the fraternal bond within the Canara Bank family.

Before the conclusion, all members introduced themselves, creating a warm atmosphere of mutual respect and camaraderie.

The meeting concluded with closing remarks by Sri Sukanta Dey, Assistant General Secretary of CBOA. The gathering ended on a sweet note with mementos to Seniors followed by the distribution of dinner packets and a collective assurance to meet again soon in a grander way.

MADURAI

Sri P Gnanasekaran (17074), Retd Manager, Theni was felicitated at his residence on his completion of 75 years. The ailing Manager is undergoing dialysis twice a week at his home and hence could not attend CBROA Felicitation Meetings held at Madurai on two occasions. He lost his wife 3 months ago due to sudden cardiac arrest.

Sri M Surulirajan, Retd DM read out the citation, while Sri D Dhanasekaraperumal presented a memento on behalf of CBROA. Sri M N Manoharan, DGS, CBROA adorned our Super Senior Life member with a shawl and wished him a happy n healthy retired life and expressed his desire to honour our octogenarian on his 90th birthday.

Sri P Gnanasekaran hosted sumptuous refreshments to CBROA dignitaries and thanked GS, CBROA for the benevolent act of honouring Super Seniors.

MANGALURU

On 04/10/2025, CBROA Team Mangaluru conducted a camp for collection of IBA insurance policy applications from our members. Team Mangaluru is always in the forefront while coming out with innovative ideas to help our members. Response was very good. About 30 people have already

submitted forms today. Another 15 to 20 people have collected forms, which they will submit on the camp to be held at Canpal Kudla office on 8th October 2025. Today's camp was held at the terrace of the building of Sri A S Hegde. Very good arrangements were made by Sri Hegdemam. He had taken pains for arranging chairs, tables, drinking water, snacks and soft drinks to all who attended Today's camp. CBROA profusely thank Sri Hegdemam for this gesture.

Sri Lakshmikanth Nayak, Sri M R Bhat, Sri U S Kamath, Sri V D Pai helped members in filling the forms and collecting the same. Sri Lakshmikanth Nayak also visited the house of some very Senior Members and obtained their applications.

CBROA Mangalore thank one and all for their participation and their contribution for today's camp.

Members are requested to actively participate on the camp to be held on 8th October 2025.

MUMBAI

IBA Mediclaim Insurance application submission Camp

On 16th of October, CBROA Team Mumbai conducted a IBA Medical Insurance applications submission camp at our Dombivli (W) branch between 11.00 AM to 1.30 PM total 24 retirees attended the camp. Out of the 24, 18 application submitted online and six applications were submitted at HRM Sec, Mumbai CO. These six we could not submit on line due to their mobile no issues. Member from Panvel, Mulund, Thane, Badlapur came for submitting their application. Mr.Ganesh Saindre, Mr.Sanjay Sant, Mr.S R Khuprao, Mr. Antony Farnando, Mr.Raskar helped the members for online submission.

Same time Mrs Meena Srivatsan joined our CBROA.

There is good response from our Dombivli, Kalyan area members and are happy with our activities.

ODISHA

Dear Friends we are pleased to inform you about 75th Happy Birthday Celebration of Our Senior Member Sri Binod Bihari Murmu at his Baripada

residence on 19th of this October. Present on the occasion are Sri R C Panigrahi, Sri Purna Chandra Patra and Sri Purna Chandra Singh along with the Family members. CBROA Odisha Unit presented a Shawl and flower bouquet as a mark of respect. Born on 2nd September 1950 Sri B B Murmu joined bank in 1979 and retired as Senior Manager from Baripada branch in September 2010. Sri Murmu is a very humorous, humble, helping, knowledgeable and kind hearted person. CBROA Odisha Unit praying Lord Jagannath to Shower his divine blessings on Sri Binod Bihari Murmu with good health and long life. We thank Our friends of Baripada Unit and special thanks to Com Purna Chandra Patra.

PUDUCHERY

The Regional committee meeting was conducted on 12-10-2025. In this meeting Com.C.Rajaraman(13790) SM was felicitated on his completion of 75 years of age. Around 29 members attended and greeted.

PUNE

On Saturday, 4th October, CBROA, Pune unit organised a General Body meeting of local members around 90 members attended the meeting. Sri Suneel Mehendale, Regional Secretary welcomed the GS and members and briefed the activities of our Unit. He informed the gathering the activities like Diwali Ank, Jalasa and Bela Ke Phool, Warkari Seva etc. He appealed the gathering to enrol to Associate Membership. Sri. R R Bagale, DGS, briefed the various initiatives taken by our unit and to activate and strengthen the organisation by increasing membership.

Our beloved General Secretary Mr. J S Jagadeesh in his speech touched various aspects like pension Updation, DA neutralisation, Ex gratia payment, IBA Group insurance policy, impact of GST, website of CBROA. He answered various queries raised by members. He complimented the Pune unit for its various initiatives like Jalsa, Bela Ke Phool, Pandharpur Wari, Pearl group etc. He also called the Pune unit one of the most vibrant units among all.

After the General Body Meeting the publication function continued:

Publication of Diwali Ank - मुक्ताछंद - 2025 by CBROA, Pune Unit

In Maharashtra, Pune there is a saying, If Diwali Comes, Can Diwali Ank be far behind. The importance and popularity of Diwali Ank in Maharashtra is well known all over. CBROA, Pune unit has had the unique distinction of publishing its own Diwali magazine for the last six years. It offers a wonderful opportunity to its great array of writers, bloggers, poets and artists to showcase their talent and skills.

Sri Anand Madgulkar, son of the great Modern Valmiki, Sri G D Madgulkar was the Chief Guest for publication of MUQTCHAND, Diwali Ank. He congratulated the Editor, Sri Suresh Sheth and his team for the brilliant job they did in bringing out the colourful magazine. Ms Sangita Karnik interviewed Sri Anand Madgulkar for an hour and that was the major highlight of the function. He narrated the life and time of his illustrious father Sri G D Madgulkar with great delight. He advised all budding writers/bloggers to pursue their passion with love and dedication. He requested narrated interesting stories behind birth of magnum opus 'Geet-Ramayan' and great friendship between Babu ji & GaDiMa. He also emphasised the bond that exists between RAMAYAN and several generations across boundaries and times. Watching, listening to him was an unforgettable experience for the erudite audiences.

DGM, Sri Senthil Kumar, Guest of honour, congratulated CBROA, Pune unit for their creative initiative in bringing out such a magazine. He paid tributes to all Ex-Canarites for their hard work and sincerity in laying a strong foundation of Canara Bank. Sri Suresh Sheth made his editorial remarks in the beginning while Ms Seema Yewalekar, Ms Anjali Joshi, Ms Priya Bhise and Ms Supriya Paranjape rendered soulful Bhajans. Regional Secretary, Sri Suneel Mehendale did the Thanksgiving while concluding.

A large number of members attended the function while contributing handsomely financially for the publication.

Mr. Bhalchandra Kulkarni from Ekveera Publication was also felicitated on this occasion. Our back office team of Sriyuths: Pradeep Jain, Vijay

Hardikar, Anil Dehspande, Bhimrao Hajare, Nitin Lokhande, Arun Gothe deserve applause for their silent job while our Videographer/Photographer Sri Ananta Dashputre must be complimented for his brilliant work behind the camera. Special mention needs to be made of anchor Ms Jayashree Rajpathak and interviewer Ms Sangita Karnik for their onerous job.

Last but not the least, the delicious lunch served at Swami Kripa Hall was icing on the cake at the end. Post-Retirement, CBROA, Pune unit is enabling their otherwise मुक्त members to follow their creative छंद around the year.

दैवजात दुःखे भरता दोष ना कुणाचा...
पराधीन आहे जगती पुत्र मानवाचा...

SHIVAMOGGA

CBROA Shivamogga unit conducted meeting of members on 13.10.2025 evening. Around 20 members attended the meeting. Regional Secretary Sri Sarja Jagadeesh, welcomed the members. As a mark of respect to the departed soul of members who passed away subsequent to the last meeting a minute silence was observed. Sri Sarja Jagadeesh briefed the members about IBA Health Insurance Policy and also Super Top up policy of SBI Insurance for our members.

On attaining 75 years of age the following members were honoured: Sri B K Kundurappanavar and Sri S Krishna.

Members got clarified their doubts about Health Insurance Scheme. They expressed that CBROA has to take up with the Bank management to bear at least 50% of the premium amount. Members have expressed their concern about pension updation and the inordinate delay by MOF/GOI in implementing in line with RBI.

Finally, the meeting concluded with vote of thanks by Sri L Subba Rao.

UDUPI

In the monthly meeting held on 3.10.25 at Syndicate Towers, Catholic Centre, Udupi, 1. Sri H Dinesh Gadiyar (Stf No. S124117, LM 14125), 2. Sri U Suresh (Stf No. S93042, LM 14669) were felicitated on attaining

75+years of age. Office bearers Sri K Yogeesh M Bhat, Sri K M Nayak and Sri Sudheendra Bhandary were on the dais. Deliberations on renewal of IBA health insurance policy and subscription to SBI top-up policy were held. IBA renewal forms were distributed.

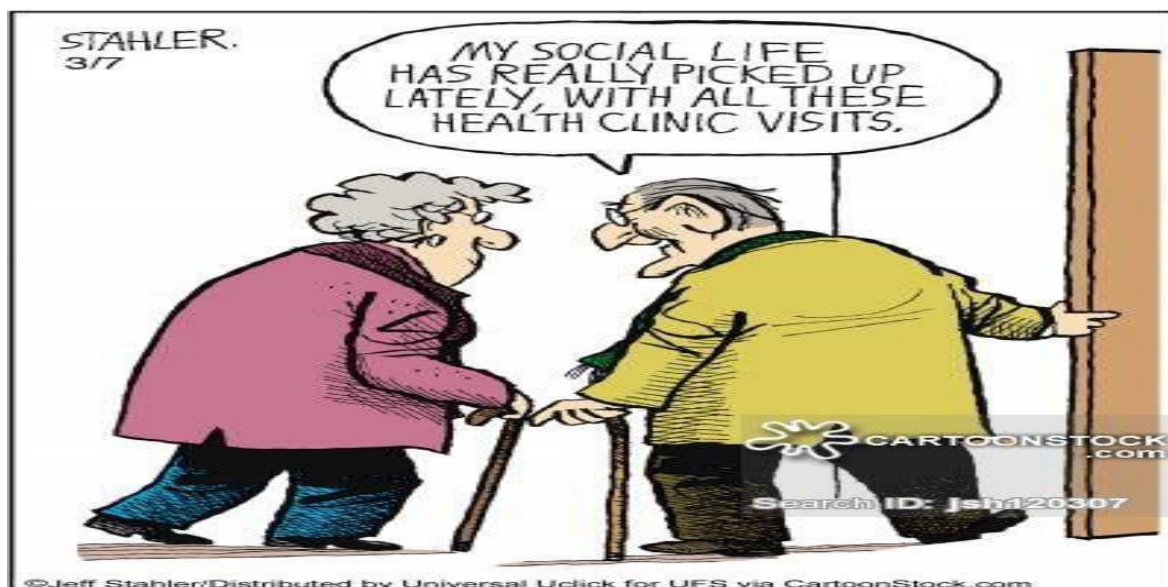
69 members and associate members were present.

VIJYAPURA

General Meeting of our members from Vijayapura & Bagalkot Districts was held on 14/10/2025 at RUDSETI Vijayapura to deliberate on renewal of IBA health insurance policy for the year 2025-26. Shri K H Dasar, Regional Secretary, welcomed the members and explained in detail this year's policy and changes made. The premium includes GST also. Many members felt the insurance premium is on a higher side and GST is burden for retired officers. He explained about super top up policy of SBI and CBROA has tie up with them. Many members enquired about staff welfare measures by the Bank and felt Bank should subsidise the premium burden.

Shri S D Biradar, Retired GM, presided over the meeting. Shri R T Uttarkar proposed vote of thanks. There was good attendance of the members and also active participation of the members

TO ACCESS PHOTOS, GO TO PHOTO GALLERY



MEMBERS PAGE

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

THE EVOLVING DEVINE (A Poem of 11 Syllables)

"Divine" is beyond human imagination,
The form of this supreme power has any seen?

"God crafted man, in His image," scriptures mention,
But man crafted God, in his form, is apparent.

A few skilled artists create and try to convince,
Power of Divine and the unseen resemblance.

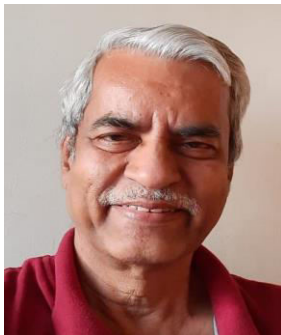
Evolve human, along with evolve the Divine,
Get refined and redefined with each passing line.

It's a reflection of our fears, tears, hopes and dreams,
Force worship 'the gods' shaped by elders' myths and themes.



"Once I start writing a poem, I can't stop."





MY FIRST INTERVIEW

By: Laxman Gorlakatte

Mem No 2902

Mob No: 9886728829

I was thrilled at receiving a letter in a closed envelope addressed to me! Those days in 1960s getting a Letter was a joy. I opened with all curiosity and excitement. It was a communication intimating me to appear for interview for the post of Clerk in a Cooperative sugar factory located at Gauribidanur. I had almost forgotten that I had applied for the job as the call had come after lot of delay. Quickly I planned my journey from Kudligi town in Bellary district, where I was residing, to reach Gauribidanur the venue of interview, on the appointed date and time. The journey plan was to take a bus to Bellary about 2 hours' journey and board an overnight passenger train to Gauribidanur. I did a rough calculation of my expenses for bus and train fare and mobilised the required money from my friends.

I selected one of the best dresses among the two or three I had, for the interview. I had taken lot of care to avoid making curls or creases in my pant and shirt during my journey in bus and train. I had to appear for interview in the same dress!

The train chugged into Gauribidanur station early in the morning. On enquiry I learnt that the Sugar factory where interview is scheduled was 2 miles away, if I go along the railway track. By road it would be more than double the distance! Those days hiring a local conveyance was out of the question. Just then I noticed that dozens of boys alighting from train who started walking along the railway track. On enquiry I learnt that they all were aspirants for the same job for which I was called for interview. I quickly washed my face from the Railway station tap water, drank water from the same tap and started walking along with others towards the Sugar factory. I had no clue whatsoever to face the interview. However, my First Class pass with distinction in SSLC, which I thought, would put me in a better place for the job. Keeping hopes on hopes I reached the venue. It was a massive structure, which I imagined

would be my future work place! All the aspirants gathered outside the office eagerly waiting for the interview. Only then, I realised, I had not eaten my breakfast. But there were no eateries nearby, except a tea stall a few meters away from the sugar factory gate. I had to just gulp a cup of tea quickly and get back running, lest I may miss my turn in interview.

At last a staff came out calling my name. I sprinted inside the office armed with my Marks Card, but not without lot of excitement and fear. Inside three gentlemen were seated behind a big table. I slowly approached them, when suddenly

one of them said to me “You are still below 18 (years of age), so come after you attain 18”!

I felt as though some huge boulder fell on my head. Tears started rolling down from eyes. I was in a shock. Then the gentleman called out the Office boy and ordered him “Next”!

I slowly turned back towards the exit door. I struggled to put each step. I could make to the exit door only after wiping my tears!

P.S. The ad calling for the post had just two line without mentioning age limit and I was also unaware about the minimum age requirement!

And God had a better plan ahead for me to join my Bank.



CBROA – A FRIEND IN NEED IS A FRIEND INDEED

(A Red Letter Day In The Annals Of Retirees Movement)

One of our member had expired after a prolonged illness. She was survived by her spinster sister & bed ridden mother.

It was a Herculean task to get family pension to her Mother, requiring lot of patience, perseverance & running about.

Right from getting the clarification from HO Pension Fund, to first get her mother issued an Aadhar card, (She was physically lifted to 2nd floor of Aadhar Card Centre by driver of Pratibha Madam, Mr Mani) then to get her account opened, (again She had to be physically carried to branch), submit her family pension papers to HO Pension Fund was a job requiring lot of patience & physical hard work.

We are glad to inform that our Deputy Gen Secretary, Mrs Pratibha Jayaram, Assistant Gen Secretary, Mr P M Gade, Mr Surendra Chavan, & Mr C K Aher have successfully accomplished the task. Family pension to her Mother has



commenced now. Our Joint Gen Secretary, Mr Jagdish Shetty relentlessly did follow up at HO level. We are proud of our **“Team Mumbai.”**

Mr Sudheer Kulkarni with his good liaison with Mulund East branch in-charge, Mr Somnath Dhakne, who was all cooperation, helped expedite final leg of the operation.

It proves what CBROA stands for- Welfare of not only the member, but his/her family also.



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 **NOVEMBER 2025.**

NANOGENARIANS							
MEM NO	NAME	STF NO	CADRE	PLACE	PIN	MOBILE	DOB
111	KULIN P BUCH	1423	OFF3	AHAMEDABAD	380015	9428412782	11-11-1935
384	PADMAGIRESAN S	3801	OFF3	CHENNAI	600020	9965449971	11-11-1935
582	HARI KRISHNAN P R	1273	OFF1	CHENNAI	600040	9551088556	16-11-1935
SEPTUAGENARIANS							
MEM NO	NAME	STF NO	CADRE	PLACE	PIN	MOBILE	DOB
2868	RAMKUMAR R	15259	OFF2	BENGALURU	560078	9886123311	01-11-1950
3380	AJIT MANOHAR CHAVAN	12959	OFF1	MIRAJ	416410	9420678885	01-11-1950
3412	BHASIN R K	14336	OFF4	KARNAL	132001	9416915761	01-11-1950
3720	RAJENDRA PRASAD	29790	OFF2	DELHI	110095	9013126147	01-11-1950
1244	ARORA H L	10838	OFF2	AGRA	282001	9997745596	02-11-1950
3324	RAO M V	12587	OFF6	HYDERABAD	500016	9000323032	02-11-1950
3435	NARAYAN VAISHNAV PUSHKER	10896	OFF1	VADODARA	390020	9998020525	02-11-1950
10216	K NANJUNDESWARA	10242	OFF2	BENGALURU	560069	9900212012	02-11-1950
9193	R P BEKAL	10648	OFF3	BENGALURU	560076	9844717161	08-11-1950
7608	S K RAMACHANDRA ACHARYA	10015	OFF3	MANGALURU	575003	9980168085	09-11-1950
3532	GURUPRASAD K R	9526	OFF4	BENGALURU	560078	9986160826	10-11-1950
644	SESHADRI A L	12642	OFF3	MUMBAI	400093	9324968897	11-11-1950
3478	RAMAKRISHNA BHAT M	12437	OFF5	MYSURU	570023	9731982227	11-11-1950
4533	ANANTHA PRAKASH RAO	10229	OFF3	BENGALURU	560098	9743117427	11-11-1950
2700	JAYANTA KUMAR MOHANTY	15035	OFF1	BHUBANESWAR	751025	9437301010	12-11-1950
7837	G THOTHATHRI	11629	OFF3	TIRUNELVELI	627007	9486337744	12-11-1950
12849	P N RAMAMOHAN RAO	S109185	OFF2	UDUPI	576101	9880071191	14-11-1950
2652	VASANTH LAL K	12301	OFF3	BENGALURU	560038	8105708979	15-11-1950
3527	SHIRISH HARGOVANDAS PATWA	13068	OFF4	AHMEDABAD	380051	9376073407	15-11-1950
5390	M S KANNAN	10859	OFF4	CHENNAI	600083	9894749840	15-11-1950



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SEPTUAGENARIANS

MEM NO	NAME	STF NO	CADRE	PLACE	PIN	MOBILE	DOB
14317	VIVEKANANDA PAI T	218924	OFF2	MANIPAL	576104	9480346083	15-11-1950
9344	MOHAMMED IQBAL	18061	OFF2	BAJPE	574142	9449042996	17-11-1950
3479	MUTHUKANNAN K	14246	OFF3	COIMBATORE	641035	8870898094	19-11-1950
6145	ANAND BHASKAR PRASADE	11990	OFF4	MUMBAI	400092	9819968954	19-11-1950
5179	V SUNDARESAN	9482	OFF7	CHENNAI	600100	8939679296	21-11-1950
3426	BIJAPURI S S	13896	OFF1	MUMBAI	400102	9702481820	23-11-1950
15179	K PUNDALIKA BHAT	172190	OFF1	YEMIGNUR	574105	9964244984	23-11-1950
1136	Ms SEETHAMANI	15204	OFF2	BENGALURU	560024	9449465362	25-11-1950
4138	M S PAWASKAR	13740	OFF1	MUMBAI	400028	9969258754	25-11-1950
4654	GANESH C U	18371	OFF1	AMMATHI	571211	9480290339	25-11-1950
3402	SADANAND S HEGDE	14622	OFF2	BENGALURU	560076	9632828537	26-11-1950
1751	MOHAN BHANDARKAR K	11124	OFF1	BENGALURU	560019	9916130745	27-11-1950
3403	RAGHU RAMAN V	14196	OFF1	MADURAI	625014	7760521246	28-11-1950
7863	R SAMPATH	14458	OFF2	CHENNAI	600061	9884350872	28-11-1950
3665	K SRINIVAS RAO	9903	OFF5	MYSURU	570011	9482139668	29-11-1950



RETIREMENT DURING THE MONTH OF NOVEMBER 2025

EMPLID	NAME	GRAD	DPCD	BRANCH/OFFICE	BIRTHDATE	MOBILE
AGRA CIRCLE						
44832	ANIL KUMAR	SBS	8105	MEERUT CC	10-11-1965	9997015417
57255	VIRENDRA SINGH	OFF4	1470	KUNDOL	01-12-1965	8192804630, 9410882450
60873	SUSHIL KUMAR MAZUMDAR	OFF4	18803	MEERUT LDO	05-11-1965	9412328832
65851	RAJ KUMAR	SBS	2205	SHAHPUR (MUZAFFARNAGAR DT.)	01-12-1965	7078852672
488851	RAMESH	SBS	19356	AURANGABAD MATHURA	22-11-1965	8449599897
AHMEDABAD CIRCLE						
56178	M M GAMIT	OFF2	2703	NAVSARI LUNSIKUI	20-11-1965	9426842838
BENGALURU CIRCLE						
55303	ANIL K S	OFF1	6929	BENGALURU NORTH RO	01-12-1965	9164547465
60665	ANAND A	OFF2	8073	CHINTAMANI CC	23-11-1965	8277107245, 9480320365
68636	NAGANNA M	OFF1	3946	NANDI	29-11-1965	9481303509, 9738499969
68644	RAMACHANDRA M C	CLK	4514	NARASIPURA	19-11-1965	8152819078
69260	L M SAVITHRI	CLK	2638	BENGALURU MAL'WARAM 15TH CR SB	03-11-1965	9342528098
BHOPAL CIRCLE						
57796	SHIV NARAIN	SBS	325	INDORE M G ROAD MAIN	15-11-1965	9926786243
64456	KALI CHARAN SANODIA	CLK	17889	SEONI MATH MANDIR ROAD	08-11-1965	9424639277
BHUBANESHWAR CIRCLE						
447490	BRAHMANAND PRADHAN	CLK	18027	JAGATSINGPUR	29-11-1965	8144509145, 9439541207
CHANDIGARH CIRCLE						
56329	TARUN KUMAR	OFF2	2974	JALANDHAR URBAN ESTATE PHASE II	05-11-1965	9815906558
74706	SUMER CHAND	SBS	2451	CHANDIGARH SECTOR 8	24-11-1965	9780434661
CHENNAI CIRCLE						
56793	V KRITHIKA	OFF1	1287	CHENNAI ST MARYS ROAD	14-11-1965	9443217548
75435	JAY RAM REDDY	SBS	1760	CHENNAI A/C SEC	18-11-1965	9094326379
DELHI CIRCLE						
59008	KRISHNA DEVI	OFF1	3160	DELHI HARI NAGAR	13-11-1965	9911199929
59070	SHAM LAL	CLK	2823	DELHI NEW FRIENDS COLONY	28-11-1965	9899686869
67088	SOHAN LAL	SBS	1745	DELHI A/C SEC	25-11-1965	8447654036
463944	YOGESH DUTT SHARMA	OFF3	19019	DELHI NANGALRAYA	25-11-1965	9971381410
466824	SANJEEV KUMAR WADHAWAN	CLK	5914	DELHI JAHANGIRPURI	17-11-1965	9871677627
471387	SUBHAS CHAND	CLK	19081	DELHI AIR FORCE STN ARJANGARH	03-11-1965	9899017910
GUWAHATI CIRCLE						
471848	ANUP SONOWAL	OFF4	1153	NOWGONG	16-11-1965	9401618993
HEAD OFFICE						
56086	R PANKAJAVENI	OFF3	401	HO BENGALURU	25-11-1965	9449077741
HUBBALLI CIRCLE						
445353	DATTATREYA KOGANOOR	CLK	12819	GULBURGA CC	02-11-1965	9916799604
JAIPUR CIRCLE						
62775	MANOHAR SINGH	SBS	5298	BIKANER KIRTI STAMBH	16-11-1965	9549289072
INSPECTION WING						
484666	VINNIE MALTI DAVID BAPTIST	OFF6	50023	ZI DELHI (ADMIN)	09-11-1965	9999021770



RETIREMENT DURING THE MONTH OF NOVEMBER 2025

EMPLID	NAME	GRAD	DPCD	BRANCH/OFFICE	BIRTHDATE	MOBILE
KARNAL CIRCLE						
56235	KAMAL KANT	CLK	2043	HISSAR GURU JAMBHESHWARA MKT	12-11-1965	9896141418
56615	SANJAY DUA	CLK	6022	PANCHKULA MANSADDEV CMLX SECTOR-5	14-11-1965	9417316014
493510	SURINDER KUMAR ARORA	OFF3	18292	KURUKSHETRA MOHAN NAGAR	30-11-1965	9416411027
KOLKATA CIRCLE						
57371	SHANTI RANJAN CHATTERJEE	OFF1	4983	KHARAGPUR INDA	27-11-1965	8116888233
75339	SHAILEN NANDI	SBS	315	KOLKATA PRINCEP STREET	14-11-1965	8017075137
KOZHIKODE CIRCLE						
55579	PRASOBHA KARTHIAYINI	CLK	732	KADALUNDI	26-11-1965	9495786088
LUCKNOW CIRCLE						
59857	ANIL KUMAR AWASTHI	CLK	12831	LUCKNOW CC	05-11-1965	6306073160
88903	ROSHAN LAL PAL	CLK	5595	KANPUR VIKAS NAGAR	01-12-1965	9621599364
483041	SANJAI KHARE	OFF3	1673	KANPUR DARSHANPURWA	25-11-1965	8081001897
MADURAI CIRCLE						
71733	MARIAPPAN R	CLK	1130	VEERAKERALAMPUDUR	30-11-1965	7708309612
77853	P SASIDHARAN	CLK	8047	COONOR CURRENCY CHEST	08-11-1965	9489033928
MANGALURU CIRCLE						
58965	NAGAVENI PRABHU	CLK	10247	KENJAR (BAJPE MANGALORE)	01-12-1965	9341228989
61928	PARVATHI C	CLK	8613	PUTTUR NEHRUNAGAR	05-11-1965	9449449166
70068	SHIVARAMA K	CLK	10219	DERLAKATTE	04-11-1965	9448572016
MANIPAL CIRCLE						
58357	PADMAJA N V	OFF4	8350	SHIVAMOGGA RO	05-11-1965	9902667252
74719	ULLAS S KADAM	SBS	308	GOA PANAJI	13-11-1965	9503552124
504175	DIVAKARA SHETTY	CLK	10169	MANIPURA	10-11-1965	9449330896
531001	MANJUNATHA H	SBS	10111	MANIPAL	01-12-1965	9480056699
MUMBAI CIRCLE						
49364	K B MISTRY	OFF3	8358	THANE RO	13-11-1965	8905696407
57886	KAVITA K MAYEKAR	CLK	15480	DOMBIVLI (WEST)	28-11-1965	9867268705
60167	P D PATIL	SBS	15538	MCB MUMBAI 1	01-12-1965	8828750421
60168	G R BELE	SBS	170	MUMBAI CHEMBUR CAMP	22-11-1965	9819994227
75001	VIJAY SOMA KADAM	SBS	215	KULGAON	09-11-1965	9920172025
437242	AMRUTA ARUN JOSHI	CLK	2678	MUMBAI OVERSEAS II ANDHERI EAST	15-11-1965	9892526488
438993	PRIYANKA PRASHANT VEDAK	CLK	224	MUMBAI VILE PARLE EAST	22-11-1965	8850713922, 9969722825
463162	NARENDRA TUKARAM PATIL	SBS	15467	BHIWANDI	02-11-1965	9892662691
PATNA CIRCLE						
57239	MAHESH PASWAN	CLK	5751	MUZAFFARPUR BHAGWANPUR	15-11-1965	9835287073, 9431067140
61128	KANHAIYA LAL	OFF2	7150	PATNA C.O.	04-11-1965	6207333843, 9431846870
62645	PANKAJ KUMAR	OFF3	3110	PATNA CP HUB	08-11-1965	8210501203, 7482959868
80672	UPENDRA KUMAR SAH	SBS	1917	BANGALWA	10-11-1965	8092775733
603733	RABINDRA SINGH	SBS	376	ARRAH	30-11-1965	9931834110
PUNE CIRCLE						
63296	R S LAHURIKAR	OFF1	299	NASIK ROAD	23-11-1965	9096690776
478452	PUSHPALATA N SONAWANE	CLK	299	NASIK ROAD	19-11-1965	7972444865



LIFE MEMBERS ENROLLED DURING THE MONTH OF OCTOBER 2025

MEM NO	NAME	STF NO	SCALE	DOB	MOBILE	PLACE
15416	ANJALI HEMANT JOSHI	62692	OFF1	15-09-1965	9969328695	MUMBAI
15417	SURULIRAJAN M	62923	OFF4	30-05-1970	9486723366	THENI
15418	B SIVA RAMA PRASAD	34455	OFF2	01-07-1957	9490506111	GOLLAPUDI, VIJAYAWADA
15419	H SATHYA SHANKARA	58820	OFF1	18-09-1965	9449212827	BENGALURU
15420	CHARU KUMAR	56414	OFF5	02-09-1965	9451397216	LUCKNOW
15421	ROOPA K	58915	OFF2	20-07-1969	9886977975	BENGALURU
15422	ASHA A	424158	OFF1	09-05-1963	9847113300	ALUVA
15423	B LAKSHMAIAH	21460	OFF2	21-03-1948	9985769485	TIRUPATI
15424	VENNILLA R	55487	OFF1	09-09-1965	9739325259	KGF
15425	JOSEPHINE MARUTHU J	62915	OFF2	05-07-1972	9442725085	TIRUNELVELI
15426	T R BALAJI RAO	52495	OFF6	27-09-1965	9483544135	BENGALURU
15427	GOVINDA NAYAK K	S20613	OFF3	15-01-1944	7483867749	COIMBATORE
15428	RASHMI SINHA	71515	NULL	17-09-1965	9431067857	PATNA
15429	SUJIR RAVINDRA NAYAK	S73635	OFF5	04-10-1945	9945352249	MANGALURU
15430	LEKSHMY AMMAL A N,	424125	OFF2	08-02-1959	9895320952	KOLLAM
15431	A RANGANATH PAI	S117274	OFF3	06-06-1949	7259697965	BENGALURU
15432	K MAYA PRABHU	S62057	OFF3	30-10-1946	9567760219	KOLLAM
15433	MANOHARA P	186968	OFF1	03-08-1952	9448770530	SALIGRAMA
15434	MADHUSUDANAN NAIR	328838	OFF3	07-10-1955	8139877977	KOLLAM
15435	GOBINDA KUMAR NASKAR	64179	OFF2	28-10-1965	9593991368	DHAMUA
15436	RAJAMAHDEV C R	64771	OFF4	05-09-1965	9444555874	CHENNAI
15437	B MOHANKUMAR	60278	OFF1	23-09-1965	9445402609	CHENNAI
15438	SARVESH C SHARMA	324908	OFF3	18-08-1956	8700527780	GHAZIABAD
15439	S R MOHANTY	359421	OFF3	01-07-1957	9437173005	BHUBANESHWAR
15440	K P SUBRAMANIAN	34497	OFF3	02-11-1957	7012407669	THIRUVANANTHAPURAM
15441	LOVIS GEORGE	496995	OFF4	13-10-1965	9847863957	KOTTAYAM
15442	A R GOPAL	15003	OFF1	11-12-1951	9845219442	BENGALURU
15443	ANJANA PRATHAP	64186	OFF1	03-07-1976	9497620796	KOLLAM
15444	DAYANANDA SHENOY P	S54854	OFF2	06-06-1948	9880540697	BENGALURU
15445	NILAMANI KARUA	497565	OFF2	25-08-1959	9437665043	BHUBAN
15446	MEENA SRIVATSAN	18419	OFF1	10-06-1954	9619182254	DOMBIVLI EAST
15447	NEERU SARDANA	55842	OFF1	09-10-1965	9501034944	MOHALI
15448	RAGHAVENDRA P KADNI	60275	OFF4	14-05-1965	9894646975	VADAVALLI
15449	VILAS P HEGDE	S92357	OFF3	12-12-1947	9481093918	BENGALURU
15450	GEETIKA SHARMA	56403	OFF7	13-09-1965	8334993838	NEW DELHI



LIFE MEMBERS ENROLLED DURING THE MONTH OF OCTOBER 2025

MEM NO	NAME	STF NO	SCALE	DOB	MOBILE	PLACE
15451	G SREERAM	29886	OFF7	20-03-1957	7715010001	THRIKKARA
15452	SUMER CHAND BHATTI	54007	OFF2	28-05-1958	8288844298	KAPURTHALA
15453	GEETHA T V	63916	OFF4	20-05-1967	8296991021	PUZHAKKAL
15454	H V SRINIVASA PRASAD	11745	OFF1	29-10-1950	9972216723	BENGALURU
15455	M V SAINATH	66537	OFF4	21-08-1973	7997100620	PRODDATUR
15456	R GULAM MOHIDEEN	437839	OFF4	25-01-1961	9952992799	TIRUCHIRAPPALLI
15457	R KRISHNAMOORTHY	438111	OFF5	10-05-1960	9965397098	TIRUCHIRAPPALLI
15458	T MANIVANNAN	420996	OFF7	03-06-1960	9443719381	MADURAI
15459	SAGAYA ROSILIN MARY S	59133	OFF2	28-10-1965	9449565361	BENGALURU
15460	TAMILSELVAN S	35900	OFF3	05-03-1958	9884015571	CHENNAI
15461	V SURENDRA BABU	57339	OFF3	09-04-1967	9538478432	DHARWAD
15462	B MAHALINGA NAIK	281858	OFF2	13-12-1957	9481513694	UDUPI
15463	DWIJENDRA BHAT K	190013	OFF5	17-11-1953	9740203577	UDUPI
15464	KODURU RAMA MOHANA RAO	21125	OFF1	21-04-1952	9949795758	KRISHNA
15465	BASKARAN S	70479	OFF4	02-01-1969	9488108020	TIRUNELVELI
15466	K VIPRENDRA BHAT	593547	OFF4	12-11-1950	9845814165	UDUPI
15467	SUBHAS CHANDRA DASH	193926	OFF1	25-09-1950	8895217282	KHORDA
15468	G R VARMA	36410	OFF6	18-04-1961	9619124662	ERNAKULAM
15469	APARNA M SAWANT	21513	OFF1	25-06-1957	9699961858	PUNE
15470	BALINDER SINGH	496456	OFF4	15-10-1965	9915848811	HOSHIARPUR
15471	ASIT BARAN DAS	54795	OFF4	21-04-1968	9748882585	KOLKATA
15472	VENKATESH R S	55496	OFF6	30-10-1965	9620208733	BENGALURU
15473	RAMASUBRAMANIAN S	23403	OFF5	10-04-1956	9787001381	CHENNAI
15474	MALA MOHAN	43082	OFF2	18-01-1960	9819827941	MUMBAI
15475	K V JAYARAJAN	492799	OFF1	23-05-1963	9844113087	BENGALURU
15477	C RAMA MOHAN RAO	178101	OFF6	15-07-1953	8500737858	KRISHNA
15478	MUKESH KUMAR CHATURVEDI	21327	OFF4	06-07-1955	8279987853	BAREILLY
15479	R SRINIVASAN	26172	OFF3	27-12-1954	9130359357	CHENNAI
15480	MAHADEVA	66991	OFF1	12-10-1965	9482064370	HASSAN
15481	M SOMASUNDARA RAO	16259	OFF2	01-08-1946	9666082485	PRAKASAM
15482	G SRIKRISHNA	201564	OFF3	10-04-1953	8790472736	HYDERABAD
15483	RAMAMURTHY PULYA	391692	OFF6	09-02-1959	7382552461	EAST GODAVARI
15484	A RAGHAVAN	456078	OFF3	19-10-1965	9849082802	CHITTOOR
15485	MERAJ UDDIN	71479	OFF2	20-05-1971	8757841786	SHEIKHPURA
15486	BAGULWADA SAHADEV RAMN	478429	OFF3	05-10-1965	6281374825	HYDERABAD
15487	JAWAHAR V	7262	OFF3	26-10-1947	9916173345	HYDERABAD



ASSOCIATE MEMBERS (AM) ENROLLED DURING THE MONTH OF OCTOBER 2025

AM No	NAME OF THE ASSOCIATE MEMBER	STF No Of SPOUSE	STATE BELONGS TO	AM No	NAME OF THE ASSOCIATE MEMBER	STF No Of SPOUSE	STATE BELONGS TO
4925	USHA RANI	429120	KERALA	4971	SRIDHAR	37443	KARNATAKA
4926	HEMANT WASANT JOSHI	62692	MAHARASHTRA	4972	JAYA M	27102	KARNATAKA
4928	M . JOICE NIRMALA	14246	TAMIL NADU	4973	NALINI S. RAO	8571	KARNATAKA
4929	PRAFULLA PURANIK	5288	KARNATAKA	4974	SHALINI K	124117	KARNATAKA
4930	PADMA MONI	26351	KERALA	4975	LALITHAMBIKA K	201793	KARNATAKA
4931	SHOBHA N KAMATH	212511	KARNATAKA	4976	SHEELA.R.LATTHE	12323	KARNATAKA
4932	A JEYANTHI	62923	TAMIL NADU	4977	G NALINI	13545	ANDHRA PRADESH
4933	MANDAVA BHAVANI	34455	ANDHRA PRADESH	4978	B SUMA KINI	6352	KARNATAKA
4934	SHANTALA K	4934	KARNATAKA	4979	PRAFULLA S ACHAR	537154	KARNATAKA
4935	SHILPI KUMAR	56414	UTTAR PRADESH	4980	SENTHAMARAI SELVI-	37749	KERALA
4936	D RADHAKUMARI	S108397	KERALA	4981	D. JAYANTHI	16370	KERALA
4937	B SITA	S19459	KARNATAKA	4982	V SRIVALLI	27047	TAMIL NADU
4938	YALAMANCHI INDIRA KUMARI	15837	ANDHRA PRADESH	4983	S K PRATHAP	64186	KERALA
4939	SUPRIYA JAMBEKAR	13287	MAHARASHTRA	4985	N S SRIVATSAN IYENDER	18419	MAHARASHTRA
4940	H VIJAYA	13386	KERALA	4986	MOGULLURI KUSUMA KUMARI	18256	ANDHRA PRADESH
4941	B SUJATHA	21460	ANDHRA PRADESH	4987	PRANITA KRISHNA KOWE	45783	MAHARASHTRA
4942	L MOHANDAS	55487	KARNATAKA	4988	V RAMACHANDRAN NAIR	19031	KERALA
4943	SUVARNA RAMAKANT KOLI	15945	MAHARASHTRA	4989	REKHA R KADNI	60275	TAMIL NADU
4944	PASUPULETH V NEERAJA	47931	ANDHRA PRADESH	4990	RENUKADEVI B	26996	KARNATAKA
4945	J MILTON	62915	TAMIL NADU	4991	JAYANTHI NAGARAJ	12600	KARNATAKA
4946	AHER MEENAKSHI CHANDRABH	27472	MAHARASHTRA	4992	USHA V PRABHU	12263	KERALA
4947	URMILA MANOHAR THAKUR	7281	MAHARASHTRA	4993	VIJAYALAXMI R PADIGAR	12521	KARNATAKA
4948	R S BRINDA	52495	KARNATAKA	4994	SREEDEVI M N	21839	KERALA
4949	SREELAKSHMI S S	26599	KARNATAKA	4995	GEETHA BALASUBRAMANYAM	17748	KARNATAKA
4950	GAYATRI PRAKASH SHENOY	13477	KARNATAKA	4996	VIJAYALAKSHMI R ULLAL	136653	KARNATAKA
4951	GEETA R NAYAK	S73635	KARNATAKA	4997	C GOPALAKRISHNA PILLAI	40527	KERALA
4952	GOWRAMMA H V	24574	KARNATAKA	4998	SUPRABHA P K	36442	KERALA
4953	B N USHA	24661	KARNATAKA	4999	RADHAKRISHNAN	60362	KERALA
4954	SHANTHI NAGARAJAN	30858	TAMIL NADU	5000	ARVIND SHARMA	56403	DELHI
4955	VIJAYALAKSHMI U	186968	KARNATAKA	5001	LATHA BABU	33753	KERALA
4956	VASTALA R SHABHAG	5837	MAHARASHTRA	5002	ANUSOOYA K	19666	KERALA
4957	USHA RAJAMAHADDEV	64771	TAMIL NADU	5003	DEVAKI		KERALA
4958	SREEDEVI MOHANKUMAR	60278	TAMIL NADU	5004	M SUGUNA	66537	ANDHRA PRADESH
4960	SINDHU R JAYAKUMAR	60087	KERALA	5005	ROSAMMA JOSEPH	23981	KERALA
4961	USHA S KAMATH	7300	KARNATAKA	5006	SINDHU N	45860	KERALA
4962	NALINI SHRINIVAS PATIL	35804	KARNATAKA	5007	FATHIMA NAZREEN	437839	TAMIL NADU
4963	Y SUBBA RAO	473848	ANDHRA PRADESH	5008	VALSAMMA KORAH	5196	KERALA
4964	S PREMA	35943	TAMIL NADU	5009	RADHA E	17899	KERALA
4965	SASMITA PATNAIK	359421	ODISHA	5010	P LAKSHMI	42058	KARNATAKA
4966	PILLI YESUDAS	409414	ANDHRA PRADESH	5011	K VISALASHI	438111	TAMIL NADU
4967	RASHMI	24103	KARNATAKA	5012	PARVATHI M P	22188	KERALA
4968	VEENA HONNAHALLI	212740	KARNATAKA	5013	G R KALAIARASI	29085	TAMIL NADU
4969	PADMA V KAMATH	40855	KERALA	5014	PADMA MANIVANNAN	420996	TAMIL NADU
4970	BODAPATI ALISU RAJA KUMARI	39660	ANDHRA PRADESH	5015	DOMINIC SAVIO C R	59133	KARNATAKA
4971	SRIDHAR	37443	KARNATAKA	5016	NAGARATHNA S SHETTY	S46802	KARNATAKA



ASSOCIATE MEMBERS (AM) ENROLLED DURING THE MONTH OF OCTOBER 2025

AM No	NAME OF THE ASSOCIATE MEMBER	STF No Of SPOUSE	STATE BELONGS TO	AM No	NAME OF THE ASSOCIATE MEMBER	STF No Of SPOUSE	STATE BELONGS TO
5017	V RAJESHWARI	57339	KARNATAKA	5035	NABANITA DAS	54795	WEST BENGAL
5018	POORNIMA B	281858	KARNATAKA	5036	MOHANAKUMAR P S	38028	KERALA
5019	AJITHA K S	328838	KERALA	5037	P POONKUZHALI	47640	TAMIL NADU
5021	KEERTHI D BHAT	190013	KARNATAKA	5038	MOHAN RADHAKRISHNAN	43082	MAHARASHTRA
5022	BEENA R NAIR	7465	KERALA	5039	VIDHYA VISHNUDAS MESHRAM	20425	MAHARASHTRA
5024	KODURU LAKSHMI ANASUYA	21125	ANDHRA PRADESH	5040	SUGANDHA W FULE	12372	MAHARASHTRA
5025	KANAGA POONKODI	70479	TAMIL NADU	5041	SMITA AVINASH BHAGAT	49482	MAHARASHTRA
5026	SULOCHANA RAJAN	9452	KARNATAKA	5042	LATIKA BIMBISARA BARAMASE	34708	MAHARASHTRA
5027	MALATI SATISH	6652	KARNATAKA	5043	GIRIJA KUMARI KUPPA	178101	ANDHRA PRADESH
5028	USHA RAMAMOORTHY	37048	TAMIL NADU	5044	M S JAYALAKSHMI	16706	KERALA
5029	TONSE YESHWANTH PAI	27350	KARNATAKA	5045	N BHARGAVI	453154	ANDHRA PRADESH
5030	H KANTHAMMA	13714	KARNATAKA	5046	S RADHA	26172	TAMIL NADU
5031	JAYA TARACHAND DHAMEJA	13041	MAHARASHTRA	5047	MAMATHA	66991	KARNATAKA
5032	HITESH D NAIK	48690	MAHARASHTRA	5048	M VENKAYAMMA	16259	ANDHRA PRADESH
5033	SUMA V BHAT	593547	KARNATAKA	5049	PRABHAVATHY C	14080	KERALA
5034	K SUVARNA RATNA MANJARI	25820	ANDHRA PRADESH	5051	HENA TABASSUM	71479	BIHAR

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progress so grow and
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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 October 2025.

CBROA MEDICAL RELIEF DISBURSEMENTS OCTOBER 2025						
SL NO	MEM NO	NAME	STF NO	PLACE	SELF/ SPOUSE	AMOUNT
1	1042	A R BHATWADAKAR	9018	KALYAN	SELF	30000.00
2						
3						
TOTAL FOR OCTOBER 2025						30000.00

Dear friends,

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

https://docs.google.com/forms/d/e/1FAIpQLSfWqCEh_u4aKy_KNrm9s_Dw8hAOfERsD7JOsHQkvJHegle8Mw/viewform?usp=pp_url&entry.740508370=Yes

Jagadeesh J S
General Secretary

DONATION RECEIVED DURING THE MONTH – OCTOBER 2025

DATE	MEM NO	NAME	STF NO	AMOUNT	RECEIPT NO	PLACE
02-10-2025	11406	PRADEEP PRAKASH	35223	300	DN E-56465	LUCKNOW
07-10-2025	6085	D T GHAWADE	11935	5001	DN E-56466	MUMBAI
08-10-2025	13893	P R LAKSHMINARAYANA ACHAR	S3980	1000	DN E-56467	UDUPI
13-10-2025	3639	N CHANDRASHEKAR	1620	10000	DN E-56468	BENGALURU
14-10-2025	1514	H BASAPPA	13714	1000	DN E-56469	HUBBALLI
17-10-2025	10823	S F HALLUR	27100	2501	DN E-56470	BENGALURU
22-10-2025	4915	B K ANANTHAKUMAR	13716	3000	DN E-56471	HUBBALLI
28-10-2025	AM444	VIDYA SATISH	AM444	150	DN E-56472	MANGALURU
28-10-2025	12511	LALITHA RAJAN	411204	5000	DN E-56473	UDUPI
30-10-2025	2687	S C PAI	6607	5000	DN E-56474	MUMBAI
31-10-2025	AM130	N R JAYANTI MURTHY	AM130	1000	DN E-56475	BENGALURU
31-10-2025	11766	SARADA KUMAR HOTA	59689	200	DN E-56476	DELHI



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- ✓ 24/7 Nursing assistance
- ✓ Medicine Management & Checkups
- ✓ Cognitive & Physical activities
- ✓ On-site Physio

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CBROA MEMBERS' CONTACT INFORMATION - UPDATE

Dear Members,

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

https://docs.google.com/forms/d/e/1FAIpQLSfwTFvPqmP2nuZMktMj3VhDyhU4-JaO5gSL02H5MkifCYsYlg/viewform?usp=sf_link

Jagadeesh J S
General Secretary



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BENGALURU



GOA REGION



GUNTUR



HUBBALLI REGION

PHOTO GALLERY



HUBBALLI REGION



HUBBALLI REGION

JHARKHAND REGION



JHARKHAND REGION



JHARKHAND REGION

KOLKATA REGION



KOLKATA REGION

PHOTO GALLERY



KERALA REGION - KOZHIKODE DIST



MADURAI REGION



MUMBAI REGION

ODISHA REGION

PUDUCHERY



PUDUCHERY



PUDUCHERY

PUNE REGION

PHOTO GALLERY



PUNE REGION



PUNE REGION



SHIVAMOGGA REGION

PHOTO GALLERY



SHIVAMOGGA REGION



UDUPI REGION



VIJAYAPURA REGION
AIBPARC PHOTO





OBITUARY



During the month of October 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	YOGISH SHENOY	18809	4269	01-10-2025	HEJAMADY
2	I R SHEKAR SHETTY	S46802	14972	02-10-2025	UDUPI
3	SUDHISH KUMAR	31799	10874	06-10-2025	NOIDA
4	S LAXMEESHA UPADHYAYA	292919	12325	09-10-2025	UDUPI
5	SARIKELA VENKATA SASTRY	505882	15338	14-10-2025	HYDERABAD
6	SHRINIWAS AGRAWAL	13348	5982	26-10-2025	HATHRAS





LETTERS TO THE EDITOR

Dear Editor,

The CBROA monthly newsletter is being published neatly and colorfully. The General Secretary's message highlights recent developments in the banking industry affecting pensioners, making for engaging reading. It's heartening to see members contributing their writings. Kudos to the Editor and publishing team for their excellent work!

Arun S Raj (LM 4857, STF No. 19166), Bengaluru

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 cbroabl@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.

