



CBROA News Letter

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

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



DECEMBER 2025



WISHING ALL OUR MEMBERS A MERRY CHRISTMAS



J S JAGADEESH
GENERAL SECRETARY

G A HANDE
CHAIRMAN

A N KRISHNAMURTHY
PRESIDENT



CBROA News Letter

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

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



DECEMBER 2025

FROM THE DESK OF GENERAL SECRETARY



Dear Members and Associate Members,

We met a senior colleague sometime back and found that he is in good health but we could see streaks of pain and pathos on his face. His conversation with us revealed the fact that he is leading a lonely life with his wife. He was pouring out his heart talking about his two sons and their achievements in their professional career in foreign land. The couple in their evening of Life are leading their life with the help of some assistants. We asked him how often his children come to India to see their parents, he slipped into silence and he never answered our question. We ascertained from other sources that his children rarely visit their parents. They have been insisting the couple to go and stay with them in foreign land. But the couple want to live on their own without putting any burden on anybody including their children. It is a sad story that in the evening of his life none of the children or their families care for them or support them.

This incident made us to reflect on the conditions of the elderly in our society a few decades back. There was a time when the elderly was revered in India as symbols of tradition, respect, wisdom, knowledge and experience. The elders controlled and guided the destinies of all the members of the joint family. Urbanisation and industrialisation has led to the breaking up of the joint family system. The disintegration of joint families has had an adverse impact on the elderly people, especially in the rural areas. Many elderly people get neglected because of the emergence of nuclear set up of families. The aged are now viewed as useless and non-productive entity. Modernisation has led to the degradation of their status and authority. Their existence as integral part of the family is now uprooted. With the decline in their functional position as head of the family they have lost their authority, respect and prestige they used to command earlier.

The changing values and the dependence of the aged on their sons and daughters-in-law has complicated the problems. The aged are marginalised, alienated and left out of the mainstream. Neglect, lack of respect, verbal taunts, interactional stress and increasing gap in communication make the aged feel unwanted and unpleasant entities. The only peaceful place for these weak, sad and depressed people in the evening of their life are, the homes for the aged. In the backdrop of this unfortunate development, the need for old age homes has certainly increased and old age homes have become the refuge for the elderly to lead a peaceful and happy life among those who share and care for them.

Fortunately, our retired colleagues are having the comfort of financial security by way of monthly pension. Most of these retirees belong to middle income group and are capable of weaving safety nets to take care of their health and physical existence. Because of lack of support from children and other family members, they dulk in themselves, curse at their fate, muse at their helplessness and blame others for their current status. It is pertinent to note here that most important thing in this stage of life is health and facing health issues including physical pain, memory decline and an increased risk of conditions like depression or anxiety.

The only way out is embracing the hard realities of life as they come. Let us be realistic. The period of joint family as a safety net is over. It is high time for all of us to join with peer groups and build safety nets for the evening of life.

We are on the threshold of another New Year. The year 2025 is coming to an end but its memories will forever be etched in our hearts as we journey into the New Year 2026.

We wish all our members and Associate Members a Merry Christmas. May Christmas bring joy to your heart and happiness to your home.

J S JAGADEESH
GENERAL SECRETARY

BENGALURU
08.12.2025

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.



AIBPARC NEWS

CIRCULAR NO.	GIST OF THE CIRCULARS ISSUED DURING PREVIOUS MONTH
102/2025 03-11-2025	Notice is hereby given to all the above mentioned persons that the 6th meeting of the Governing Council of AIBPARC for the term 2023-26 will be held at Bengaluru on 13th & 14th December, 2025 to transact the following agenda items: https://aibprc.co.in/pdf/circularno_102-25.pdf
103/2025 07-11-2025	Meeting of the Governing Council of AIBPARC at Bengaluru on 13th & 14th December, 2025. https://aibprc.co.in/pdf/circularno_103-25.pdf
104/2025 11-11-2025	Initiation of Pension Scheme in the Banking Industry - the events revisited for Fact Check in brief for the younger generation of Retirees. https://aibprc.co.in/pdf/circularno_104-25.pdf
105/2025 12-11-2025	Denial of a stagnation increment to a section of scale V officers. https://aibprc.co.in/pdf/circularno_105-25.pdf
106/2025 12-11-2025	Updates on the case pending before the Hon'ble High Court of Kerala at Ernakulam in regard to the exemption of GST on Health Insurance Premium. https://aibprc.co.in/pdf/circularno_106-25.pdf
107/2025 18-11-2025	An update on M.C. Singla case pending before the Supreme Court of India. https://aibprc.co.in/pdf/circularno_107-25.pdf
108/2025 19-11-2025	Update on the case in regard to GST exemption on annual premium of health insurance policies pending before the Hon'ble High Court of Kerala at Ernakulam. https://aibprc.co.in/pdf/circularno_108-25.pdf
109/2025 20-11-2025	CBPRO Meeting with the Secretary, DFS, MOF, GOI on date. (20th November 2025) https://aibprc.co.in/pdf/circularno_109-25.pdf
110/2025 24-11-2025	Non - payment of ex-gratia to the Pensioners by most of the Private Sector Banks and also the taken-over Banks. https://aibprc.co.in/pdf/circularno_110-25.pdf
111/2025 26-11-2025	Updation of Pension In Banks. https://aibprc.co.in/pdf/circularno_111-25.pdf





REGIONAL ROUNDUP

PHOTOS ARE POSTED IN THE "PHOTOS GALLERY"

AHMEDABAD

Our Gujarat Region felicitated Sri K P Buch (Stf No.1423, LM No.111) on his completing 90 years of age. Sri J G Parmar, AGS, Sri R M Prajapati, RS and Activists Sri Tushar Shah, Sri P C Mistry, Sri M S Panchal, Sri Satish Mahajan, Sri J J Maharaja, all Local committee members graced the occasion. We handed over Citation Certificate, flower bouquet and a Shawl to Shri Buch Saheb. Cake was cut by him to mark the Birthday Celebration. His Family Members, Son, Grandson, Daughter in law, Daughter, grand daughter and Son in law were present. The function was small but Sweet n Memorable.

Same day evening our Gujarat Team felicitated Shri S H Patwa at his residence on completion of 75 years of age. Sri Tushar Shah, Sri N P Vankar, Sri P C Mistree and our AGS Sri J G Parmar were present. A Flower Bouquet, Citation Certificate and Shawl were offered to Shri Patwaji. His spouse, Daughter, Son in law and Grandson were also present.

ALIGARH

A general body meeting of CBROA MEMBERS of Aligarh & Hathras was held at our Vikas Bhawan Branch, Aligarh on 13/11/2025. Mr R C Gupta (Regional Chairman) preside over the meeting. The meeting started at 5.30 pm with welcome of the members by the Regional Secretary, Mr. Kanchhi Lal. JGS, Mr. Vidhu Mohan informed the house about the latest development, achievements in the Banking Industry. He described in detail about the latest changes in Nomination and it's applicability. The members appreciated that the bank is reimbursing ₹ 6200/- to IBA Mediclaim Policy

subscribers and the amount will automatically be credited to such retirees' respective account.

Mr. Amit Varshney of Canara HSBC Life Insurance company gave a presentation of various insurance policies of his company.

The Chairman of the Meeting suggested that an annual contribution of ₹ 2500/- may be collected from the Aligarh District Members. The amount so collected, he suggested, will be spent on 4 bimonthly meetings with hi-tea and 2 bimonthly meetings with dinner. The house hailed the idea and agreed to contribute as suggested.

The meeting came to end with summing up & vote of thanks by the Chairman followed by Tea & Snacks. There were 18 members present.

COIMBATORE REGION - ERODE

On 04.11.2025, Team Erode felicitated Mr.Samuel Asir Raj (14965) at his residence on the occasion of attaining 75 years of age. Mr.R. Boopalan welcomed Mr Doraisamy, DGS, Mrs.Sudha Kalyanasundaram, AGS, Mr Sathyanarayanan and Mr.Kolandaivel who have all along come from Coimbatore. Totally 10 members of CBROA were present. Mrs. and Mr.Samuel Asir Raj were honoured with shawl and maala by Mr.Palanivelu, Retd GM and madam Sudha. Sam has explained about his family history. Members have felicitated him. Mr.R.Boopalan, RS, CBROA, Erode read out the citation sent by our central committee and the it was presented to Mrs. and Mr.Samuel Asir Raj. Members were served with sweet, karam and coffee. The function came to an end with vote of thanks.

FARIDABAD

General Meeting of members of CBROA Faridabad District was arranged at Canara Bank Sector 16 Faridabad. During the discussion Mr Vipin Kumar Kakkar DGS CBROA explained in detail thread bear the challenges before the banking industry in general and Canara Bank in particular. Specific request was made for AM membership Donation to one and all for strengthening the hands of CBROA. He was happy to mention that the call was taken positively and got the 3 Associate Membership forms and willingness for donations.

Further some good suggestions were accepted from the members regarding the ATMs which were not available at the branches either due to total closure or due to not proper maintenance by the branches. A separate letter is being sent to RO Faridabad and CO Karnal for looking into the matter and restoring the closed ATMs. Further difficulties faced by the Retired Officers at the branches was discussed and assured the members that the same would be brought to the notice of the executives at RO CO level. Vote of thanks was given by Sh Rakesh Gupta AGM (Retired).

GHAZIABAD

On November 9, 2025, the General Body Meeting of CBROA Ghaziabad NCR Unit was held at Natthu Sweets and Restaurant, RDC Rajnagar, Ghaziabad. In the general members' meeting, it was decided to discuss the organization's activities, banking-related problems, and to honour senior colleagues (who have gained 75 years of experience in their lifetime).

The meeting began with the garlanding of the picture of the bank's founder, Shri A. Subbarao Pai, and the lighting of a lamp. Subsequently, dignitaries from other cities, Shri V. Ramani, Vice President CBROA, Shri Vidhu Mohan, Joint General Secretary CBROA, and Shri Kanchi Lal, Regional Secretary Aligarh Unit, were welcomed by various colleagues, and Shri Hridesh Varshney was honored as Chairman for the smooth conduct of the meeting.

In the meeting, the following members who have completed 75 years of age were honored with a shawl, flower garland, sweets, and a symbol of appreciation provided by the organization, along with a certificate:

1. Shri K.K. Malhotra, 2. Shri P.L. Luthra, 3. Shri Pratap Singh, 4. Shri Jahan Singh, 5. Shri B.M. Govil, 6. Shri P.K. Malhotra

Shri P.K. Agarwal (Member Central Committee) informed about the 26 new life members enrolled since the last meeting, and the membership forms of two new members, Shri P.K. Varshney and Shri P.K. Swami, and 4 Associate Members were accepted by the dignitaries. Shri Ramani addressed the meeting, informing about the organization's efforts for the

welfare of members, and Shri Vidhu Mohan expressed his happiness about the number of members present and informed about current banking-related issues. Shri P.K. Agarwal appealed to make all colleagues in the list of defaulters sent by the headquarters new members of the organization.

Finally, the office bearers of the newly formed unit for the smooth conduct of the organization's activities in Ghaziabad NCR were introduced to the dignitaries and members present. In the end, Shri V.P. Singh thanked all the dignitaries and members present for their cooperation in making the program a success and thanked Shri P.K. Agarwal, Shri Raj Kumar Gupta, Shri Sushil Gupta, Shri C.S. Gupta, Shri Prem Pal Gupta, Shri P.K. Malhotra, and Ravi Dabar for the successful conduct and arrangements of the meeting.

JHARKHAND

A picnic was organised on 19/11/2025, to commemorate the birthday of our founder, Sri A Subba Rao Pai. All participants enjoyed the picnic and celebrated the Founder's day, as well. Venue of the Picnic has been a water Fall namely Palani Fall, near Patratu Dam. The venue is approx 50 km from Ranchi, and 90 km approx from Hazaribagh. Our friends from Hazaribagh also joined the picnic, covering a distance of 90 km approx. The group assembled at Patratu valley view point. The location was mesmerising. Beauty arrests both sight and sense. So did happen to our Jharkhand team us at the first sight of the amazing, astounding view of too capturing the scenic beauty at the Fall. So cool and soothing impact indeed!! Water is flowing down in it royal majesty, guarded and surrounded by hillocks and greenery. At Patratu Dam, the participants took speed boat rides.

A meeting of members was conducted. Participants remembered our Founder, Sri A Subba Rao Pai. Sri Hemant Kumar elaborated the contributions of our founder, Sri A Subba Rao Pai and his vision, for information of one and all. He enumerated in chronological order how Sri A Subba Rao Pai started his efforts, to help the poor and develop saving habits among the common people. His initiatives culminated in formation of

a great institution, Canara Bank. We all have been enjoying the fruits. A great tribute to the great visionary!! Sri R P Chaudhary then focussed on the latest developments, at CBROA level, with a request to all to increase membership strength. Sri Chaudhary talked about pension updation case in the H'ble Supreme Court and the latest date for hearing. He also explained the benefits of pension updation for retirees.

Sri G K Sinha informed various activities of the CBROA, Jharkhand Region. He also informed the achievements of CBROA as well as AIBPARC and the need for strengthening the hands of our leadership, to get the pending issues like pension updation and consultative status for AIBPARC, resolved at the earliest. Our leaders are working hard and are much efficient. Under our CBROA and AIBPARC leadership, we shall achieve pension updation, in favour of all retirees. We all need to act together and strengthen our leaders' hands. We must follow our leaders and their calls / agitational programs.

All shared their feelings and pleasure joining the picnic. Many lady participants also expressed gratitude for the great & well organised picnic. Three members joined as Associate member.

Sri D P Shah did the compereing. He also requested one and all to increase number of life members and Associate in the Jharkhand Region. He also suggested that Associate members should get communications wrt various relevant developments. The meeting concluded with vote of thanks by Sri Rajesh Kumar.

KERALA

Honouring BN Rao P K Vijayan and PPJNAIR who attained 75 Years. Photos from Bank road Kasaragod News already posted in the group sir

MANGALURU

Founders Day Celebrations - Scholarship distribution: On 19th of November, with the coordination from Canara School Management, CBROA Team Mangaluru organized the function at Sudhindra hall of Canara Institutions, Mangaluru. The function commenced at 9.30AM.

Our General Secretary Shri Jagadeesh J S and Vice President Shri K V Sai Ram Raj from Bengaluru and 75 members from Mangaluru attended the function. Guest of honour Shri Jagadeesh J S addressed the gathering and distributed scholarships to 122 students. Shri Vittal D Pai, President of our Mangaluru Unit accompanied GS on the Dias.

Thereafter, the entire team visited Founders Monument and offered floral tributes.

Evening meeting of members of Mangaluru held at our Office at 04.30 p m. About 50 members attended. GS, Shri Jagadeesh J S addressed the members and briefed about the organisational matters and latest developments. Shriyuths K V Sai Ram Raj and K Ramesh Naik addressed the members. Shri V S Venkatakrishna welcomed and Shri Vittal D Pai proposed vote of thanks.

MUMBAI

Sri Pratap Bhalerao and Sri Ravi Kamath felicitated Sri Ashok Govilkar on 27/11/2025 on attaining the age of 75 years on 10/09/2025. He retired on superannuation on 30/09/2010 from Mulund Camp branch. We wish him and his wife, who is also our associate member, very happy, healthy and peaceful life years ahead. On this occasion Mr Govilkar donated Rs 7500/- to our Welfare Fund. We thank him for his generosity. Their daughter Meghna Damale was present on this occasion.

MYSURU

CBROA, Mysore Region held a members meeting on 22/11/2025 at the residence of our member Sri Devaraj Urs at Vidyaranyapuram, Mysuru. Invocation was rendered by Sri Puttanna. Sri Dharmaraj, RS welcomed the gathering.

In coordination with New Medd Health Diagnostics we have conducted Master Health check camp, around 40 members were checked and the reports given immediately. Camp was conducted and coordinated by Sri Venugopal. Sri Seshadri, Kannada Sahithya Parishath J P Nagar branch

Mysuru has requested the members to register for eye donation on death of a member and distributed application forms to all the members. Many are submitted immediately.

Sri Shivaprasad, DGS extended warm welcome to all the members and informed the latest developments in banking industry vis-a-vis retirees. Informed the proposed Triennial conference date and place ie 21st and 22nd of March 2026 at Bengaluru.

Spontaneously, the following members have assured to donate as below:

1) Sri H N Athmaram Rs 5000, 2) Sri M D Krishna Rs 5000, 3) Sri N Srikanta Murthy Rs 5000, 4) Sri J V Venugopal Rs 4200, 5) Sri V Prabhakar Rs 3000, 6) Sri A R S Bhatta Rs 5000, 7) Sri A S P Sastry Rs 3000, & 8) Sri D R Somasundram Rs 3000.

CBROA thank them for their generosity. It is decided to send information in our Mysuru group and request others to donate liberally and to finally send the consolidated amount in one lump sum to the central office.

Mysuru Region obtained 1 Life membership from Sri A S P Sastry and 3 AMs. Welcomed Sri A S P Sastry and Ravindranath officer to the meeting.

Sri Shivaprasad requested all the members to bring more attendance in future and fixed the future date of the meeting as 2nd Saturday of the month. He requested to help the family pensioners who have not applied for Medical Expenses reimbursement under SWM of Rs 4200.

Sri Thandava murthy was honoured on attaining 75 years of age along with his family member. SRI Thandava murthy complimented the CBROA for this type of honouring celebration on his attaining 75 years and thanked the unit.

Shri M R Yogananda proposed vote of thanks and specially thanked Sri A R S Bhatta, Sri Viswanatha M R & Sri Nagaraj for their sponsorship for today's lunch, and Sri Devaraja Urs for providing place for today meeting.

ODISHA

Our Odisha Team celebrated the 75th Happy Birthday of Sri Jayant Kumar Mohanty at his Parijat Colony residence Pandara. Sri Balaram Sahu, Sri K M Sethy , Benudhar Khilar Sri Pradipta Kumar Tripathy and myself participated. A flower bouquet, Citation from CBROA Central Committee and Shawl were presented by CBROA. Members present on the occasion wished happy healthy and Blissful Birthday to Dear Sri Jayant Kumar Mohanty.

On the occasion of 173rd Happy Birth anniversary of our Founder Sri Ammembal Subba Rao Pai, our Bapuji Nagar, Bhubaneswar main branch invited its Valued Customers, Staff Members and Ex-Employee Senior Citizens to attend the auspicious function. Mr Manoranjan Mohanty, CM of the branch welcomed all the dignitaries. Present on the occasion Our High Value Customer Sri Nanda Kishore Agarwal, Sri Debasish Nayak and others. Ex-employees present on the occasion are Sri R K Swain, Sri P N Dash, Sri Pratap Krishna Mohanty, Sri Bidyut Kumar Rath and others. Though our customers are happy with the services provided by branch still raised concern about shortage of staff in the branch. Ex GM Sri R K Swain, Sri P N Dash highlighted the present position of our Bank and about innovative futuristic approach of our Bank. Chief Manager Manoranjan Mohanty gave vote of thanks.

PUNE

FELICITATION - On 01.11.25, our Team Pune felicitated the following senior members who completed 75 years of age:

1.Sri Subhash Kale (11352), 2.Sri Srinivas Inamdar (12654)

On this occasion our local Regional Committee members were present. Sri Subhash Kale expressed his gratitude towards our Bank. He was little emotional and narrated the journey of his service throughout his service. Shri Inamdar also shared his experience and memories spent in the Bank.

On this occasion Shri Subhash Kale donated Rs 3456.00 and Shri S D Inamdar donated Rs 1000.00 to our welfare fund.

All the members wished both of them good health and happiness.

On 19.11.2025, our Pune Team felicitated Shri. Yashwant Jande on completion of 75 years of age at his residence with shawl bouquet of flowers and a Memento. Regional Secretary Sri Suneel Mehendale read the citation and wished him happy and healthy life. On this occasion Mr. Bhimrao Hajare, Sri Vijay Hardikar, Sri Arun Gothe and Sri R R Bagale, DGS were present.

Shriyuth Jande expressed his gratitude towards Bank and our CBROA. He was little emotional.

On the Occasion of 173 Birthday of our founder Sri Ammembelal Subba Rao Pai our Regional Office Pune – I, headed by Sri Senthilkumar, GM honoured Shri. Ramchandra R Bagale, our DGS under Canara Legends.

UDUPI

Special meeting was held on 20th November'25 @ Syndicate Towers, Catholic centre, Udupi. Sri Yogesh bhat, AGS presided over the meeting. Sri K V Sai Ram Raj, Vice President, Sri J S Jagadeesh, General Secretary, Sri K M Nayak, CC Member and Sri Sudeendra Bhandary, Regional secretary were on the dais. Sri M R Bhat, DGS from Mangaluru Region and Sri Vittal D Pai, President of Mangalore Region were also present. 105 members and associate members attended the meeting.

Meeting commenced with Invocation rendered by Smt Shrimathi D Rao. Sri Sudeendra Bhandary welcomed the guests and members. In the beginning house paid tributes to deceased members Late Sri Pradeepa R Bhakta, President of our unit, Sri A Premananda Pai and Sri Laxmeesha Upadhya by observing a minute silence.

Guests and office bearers Garlanded Founder's photo and lit the traditional lamp. Sri Maruthi Prabhu spoke about the founder and his life principles and his activities in uplifting the socio-economic conditions of the society. In remembrance of 173rd birth anniversary of Sri Ammembal Subba Rao Pai, 130 Karate/Kabaddi mats worth ₹ 1.27 lakh were symbolically handed over to the Headmistress of Government Girls' High School, Udupi. She

profusely thanked association for providing an essential sports facility to the school.

Chief guest Sri Jagadeesh, our General secretary spoke about his close relationship with late Sri Bhakta and offered his condolences. In his 90+ minutes speech he explained in detail about Updation of pension, commutation, IBA health insurance, SBI super top-up policy, staff welfare measures of the bank, ex-gratia payment, GST on health insurance premium and different court cases. He also gave a brief account of organisational matter, membership position, welfare scheme and financial status of our organisation. He gave a call to enrol 800 E-syndicate retirees who are non-members in and around Udupi district. He congratulated Udupi region for continuously enrolling new life members as well as Associate members. He appreciated the social activities of the region.

Sri Sai Ram, Vice President CBROA also briefed about the activities of Apex level organisation. House heard both the leaders with rapt attention. Sri Yogeesh Bhat delivered presidential speech. Sri K M Nayak proposed vote of thanks. Sri Maruthi Prabhu compered the program.

UTTARA KANNADA

Meeting of members of CBROA Uttara Kannada District held on Friday, November 21 at 3 p m at Sirsi Hotel Madhuvan. About 50 members attended. Shri Jagadeesh J S, General Secretary, Shri K V Sai Ram Raj, Vice President and Shriyuths M U Kulkarni, V S Venkatakrishna, B Dinesh Kamath from Mangaluru participated.

General Secretary and Vice President addressed the gathering and briefed about the organisational matters like Pension Updation, 100 % DA neutralisation, affordable Health Insurance, Staff Welfare Measures and other relative matters.

Shriyuths A M Moger, L V Nayak, and M H Pathan were on the Dias with GS and VP. Shri Sreepad Seetharam Gayathri was honoured on completion of 75 years.

Shri Prabhakar Shirali welcomed and Shri S H Gaithonde proposed vote of thanks. Shri M H Pathan compered. Meeting concluded at 6 p m.

UTTARAKHAND

On the occasion of Founder's Day, our Rajpur Road, Dehradun branch's Chief Manager had extended an invitation to the ex-staff of his branch and customers to join the celebrations. CBROA Uttarakhand appreciated the gesture and our members to attended the function with the current staff and our fellow retirees.

The General Body Meeting of the Dehradun Region of CBROA was held on 23 November 2025 at Hotel Doon Regency, Dehradun. The meeting was presided over by Shri C. P. Giri, Ex-General Manager (HR), Head Office, Bangalore. Shri M. S. Jangapangi, Ex-AGM, and Shri Rajul Jain, Ex-DM, also graced the dais.

Before the commencement of proceedings, the house paid homage to the members who passed away since the last General Body Meeting. A two-minute silence was observed in memory of:

1. Late Shri Devender Kumar Sharma, 2. Late Smt. Veena Bakshi, Wife of Shri M. M. Bakshi (Associated Member) & 3. Late Shri R. K. Gulati.

The meeting began with a welcome address by Shri V. K. Kathuria, CC Member. He welcomed all participants and expressed special gratitude to Shri C. P. Giri. He informed the house that the region comprises members from Uttarakhand and three districts of Uttar Pradesh—Saharanpur, Bijnor and Muzaffarnagar. During the intervening period, both officers who retired from the region joined the association. He urged members to help enrol retirees of the erstwhile Syndicate Bank and requested those who have not enrolled their spouses as Associated Members to do so. He invited suggestions ahead of the virtual CC Meeting scheduled for 28th November 2025. He also advised members interested in attending the Triennial Conference in March 2026 to submit their online options before 27 March 2025.

During the course of his address Sri Kathuria informed members regarding the concern on the rise in fraudulent activities in uttrakhand, particularly in Dehradun, relates to property matters and flats/ building deals by builders. Our CC Member Sri V K Kathuria advised the members to exercise caution before entering into any deal. Requested to ensure thorough verification and careful consideration before making any purchases. He shared a fraudulent activity that took place recently and solving it with the connection he has with concerned authorities. While accepting our gratitude with humbleness the concerned Police authority remembered the help rendered by our CC Member Sri Kathuria.

Shri S. K. Ghai, Deputy General Secretary, elaborated on several pension-related issues including Pension Updation, Special Allowance, Gratuity, IBA Health Insurance Policy and claim settlement procedures, GST on IBA policy. He highlighted significant achievements secured through sustained efforts of CBROA leadership and the apex body:

- * Improvement in Family Pension

- * 100% DA Neutralization

He informed the members that the premium under the IBA Health Insurance Policy became reasonable from 1 November 2024 after calling for the quotation for common policy for working staff and retirees which is also an achievement.

He also conveyed his thanks to the General Secretary for successfully bringing the Super Top-up Policy of SBI General Insurance Co. Ltd. for the third consecutive year at an affordable premium. He emphasized the need for younger retirees to come forward and assume leadership roles. He also detailed the continuous support extended to family pensioners in the region regarding health insurance, staff welfare measures and life certificate submissions.

During the special Health Awareness Session, Shri Tara Chand Gupta and Shri T.P.Sharma addressed the members on the importance of maintaining good health after retirement. They highlighted the usefulness of homeopathic treatment, particularly for the diabetic and heart patients by explanation. They also clarified common misconceptions and encouraged

members to adopt homeopathy. The session was well received and generated interest among the participants.

Members raised several queries, all of which were satisfactorily addressed. An issue related to the Holiday Home online booking portal was discussed. Members pointed out that once a booking for a particular station is cancelled, the system does not allow rebooking at the same station within the same year. The house recommended rectification of this anomaly.

Shri C. P. Giri, Shri M. S. Jangapangi and Shri Rajul Jain addressed the gathering. Shri Jangapangi and Shri Jain appreciated the successful conduct of the meeting. Shri C. P. Giri shared his experiences of participating in IBA–UFBU meetings during his tenure as GM (HR). He expressed concern over UFBU's acceptance of the Special Allowance formula, which has caused financial loss to pensioners in terms of terminal benefits.

The meeting concluded with a vote of thanks by Shri Ashok Arora. He offered special appreciation to Shri Dinesh Dhingra for attending from Haridwar, Shri Tara Chand Gupta and Shri T. P. Sharma for their valuable presentations on health and homeopathy. A total of thirty members attended the meeting. During the meeting, two associated members were enrolled.

VELLORE

A General Meeting was conducted on 22.11.25 at our Vellore Main Branch. The Meeting started with Tamil Thai Vazhthu. Mr. N Rajendran, Retired Chief Manager presided over the Function. Mr.M Gnanasundaram, our Regional Committee Member welcomed the Chief Guest and all the participants including new Members who attended the Meeting for the first time. Smt.N. Vijayarani, new Member was honoured by Smt. Komala, our Associate Member and Mr C. Boopalan was honoured by Sri N Rajendran for attending the Meeting for the first time.

The Chief Guest Dr. Ajay Kumar, BDS, was honoured by the Regional Secretary Sri K Bhoopalan. The Dentist spoke in detail about maintenance of our teeth, how to brush, what brush is to be used etc. He advised four things to be followed which include Dental check-up once in 6 months. Also the Dentist answered all the queries of our Members patiently. Overall his speech was very useful and well received by the participants.

Our Vellore Unit honoured our Life Member Sri K Chandrasekar (16429), Retired Officer from Vellore along with his Spouse Smt. Vennila for attaining 75 Years. He was honoured with Shawl, Citation, Memento and Fruits. His Family Members also participated in the Function happily. Mr Chandrasekar spoke about his Journey in Canara Bank and requested our Members to always support the activities of the Association which in turn will benefit the Members only. He appreciated our Central Leadership for honouring Senior Retirees on completion of 75 Years.

We also as per wishes of the Members honoured Smt.S. Vedeswari, our Associate Member (A.M.No.777) on her attaining 75 Years. She was honoured with Shawl, Memento and Fruits. Smt.S. Vedeswari is the wife of late Sri R Sivalingam, staunch CBOA District Secretary of Vellore during 1990s.

We also invited Sri S Sathish Kumar, DM of R.O. Mandya to our Meeting. He is the elder Son of late Sri R Sivalingam. The Chief Guest Dr Ajay Kumar, BDS, is the younger Son of late Sri R Sivalingam. Smt Vedeswari was honoured in the presence of her two Sons. The function was also attended by her Brother and Sister-in-law.

Sri S Sathish Kumar, DM was honoured by Sri N Rajendran. The Divisional Manager honoured our Regional Committee Members Sri A P Srinivasan, Sri M Gnanasundaram, Sri S. Mohan and Smt. V Sumathi for their invaluable service to the Members. He spoke emotionally about his Father Late Sri R Sivalingam. He also spoke about the achievements of our Bank and appreciated the Retirees for their contributions in the development of

our Mother Bank. He thanked CBROA Vellore Unit for honouring his Mother for attaining 75 years.

Earlier after welcoming all the participants 2 minutes silence was observed for the departed Soul of Sri K Natarajan (52546), Retired Senior Manager who passed away in July 2025. Smt. N Shanthi, the Spouse of Sri Natarajan attended the Meeting and expressed happiness in getting her Family Pension within a month of her husband's death. She thanked wholeheartedly and appreciated the efforts of the Office Bearers of the Vellore Unit.

The following Members were honoured in the Meeting:

Sri M Karthikeyan for his guidance to Members regarding Income Tax Return Filing, Investment in Mutual Funds and other important matters.

Sri P Vanarajan and Sri C Gurunathan were honoured for their contribution in the Canara Legends Campaign announced by our Head Office for Retirees. Smt C Lakshmi was honoured by Smt. Geetha Ranjini Devakumar, our Associate Member, for attending the Meeting regularly and also for advising the Members about various Mudras.

The following Members spoke on the occasion: Sri R Ravichandran, Sri M Dayanidhi, Sri C Gurunathan, Sri N Rajendran, Sri G Ramalingam, Sri K Thirugnanam, Sri K Krishnamurthy and Ms Sumathi .

Sri Krishnamurthy, Retired Officer sang a nice and touching Tamil Cine Song which was appreciated by all the Members.

Earlier in his speech, the Regional Secretary K Bhoopalan touched upon various matters including Pension Updation, various cases in the Courts and the follow up done by AIBPARC. He requested the Members to help for mobilizing new membership including Associate Membership. He informed the house about digitalisation of various activities of the Association by our General Secretary and the Google Forms developed by him for Life Membership and Associate Membership. Members welcomed the same. The Regional Secretary also informed about the link sent by our G.S. for submitting willingness to attend the Triennial Conference on 21st

and 22nd March 2026 and requested the willing Members to submit the same at the earliest on or before 27th of this Month. He further informed the Members that only 5 members have to give their Spouses membership as Associate Members and he is actively following up with them.

Sri J Shanmugam, our Member gave vote of thanks. The Meeting ended with National Anthem. After this a sumptuous Lunch was served to all the participants.

ON 19.11.25 Founder's Day was celebrated at R.O. Vellore and Katpadi Branch. At R.O. Vellore: CBROA Members and Canara Syndicate Pensioners and Retirees Association Members attended the Function. Sri H S Ragavendra, AGM, Sri H S Devaraja, DM and CMs of Vellore Main branch Sathuvachary Branch, CM of RAH and Staff Members of R.O. participated. Sri V Natarajan retired Clerk from Panapakkam branch was honoured for canvassing 24 Quality accounts under Canara Legends' Privilege Campaign for Retirees. Our Member Sri P Vanarajan was honoured for canvassing 4 Quality Canara Angel accounts. Bhoopalan R.S. was also honoured for motivating our Members to participate in the Campaign. Myself and Mr Gnanasundaram spoke in the Function. Under Group A Toppers List under Chennai Circle, R.O. Vellore and R.O. South Chennai topped the List under Canara Legends' Campaign. Some Photos taken are forwarded for information. Our Members Sri M Dayanidhi and Sri K Bhoopalan, RS participated in the Celebrations. Photos taken are forwarded for information.

VIJAYAPURA

CBROA- Vijayapur & Bagalkot unit - General Meeting of members was held at RUDSETI Bijapur on 21/11/2025. Shri K H Dasar, Regional Secretary, welcomed the participants and explained the developments regarding pension updation, GST on insurance premium. He also informed the members about upcoming CBROA triennial conference to be held in Bangalore in the month of March 2026. He requested the members, who are willing to attend the conference, to fill up google form and furnish required details. One more meeting will be held in the month of January next year to discuss about attending the conference. Members enquired

about reduction in commutation period for recovery of commuted portion amount. Shri Dasar informed the members that the matter is in the courts. Shri R T Uttarkar proposed vote of thanks

VIJAYAWADA

We are happy to share that our Vijayawada unit conducted its members meet of Northern part of Vijayawada Region at Visakhapatnam on 08.11.2025. Members were fortunate that they had the august presence of our beloved General Secretary Sri J S Jagadeesh, our President Sri A N Krishna Murthy and beloved CC members from various Regions of CBROA across the country in the meeting who came to Visakhapatnam to attend the Triennial conference of CBOA. In total, we have the presence of 53 members in that meeting.

Sri R V Subramanyam, RS, Visakhapatnam welcomed the dignitaries from various regions and other members to the meet. While delivering the welcome address, he explained the gathering about the membership position and new LIFE/AM enrolments made in this part of the Region during the current year. He assured the gathering that he would try to enrol another 6 to 7 life memberships during the next 3 or 4 months.

Sri Shaik Mowlali, AGS while addressing the gathering explained how the membership enrolment drive is going on in the Region.

Later, our beloved General Secretary Sri J S Jagadeesh addressed the gathering. In his address, he explained the members regarding IBA HEALTH INSURANCE policy, pension updation issues, present position of the court cases, GST issue and Staff Welfare measures elaborately. He has also answered various queries raised by the members relating to the retired officers issues. He has appreciated the efforts of the Region in the enrollment of new/AM membership. However, he advised the office bearers of the Region to contact the non-members of CBROA and try to bring them to our rolls as early as possible.

Later, Sri A N Krishna Murthy, our beloved president has supplemented some of issues relating to pension updation and GST matters. He also appreciated the efforts of the office bearers of the Region in the matter of membership enrolment.

Later, Sri P V L N Sarma, beloved Vice President of CBROA from Hyderabad also addressed the gathering and explained about the need for enrolment of the family members as Associate Members of CBROA.

Some of the CC members also wished the members present there in the meeting and actively participated in the proceedings. The meeting has concluded with the presentation of vote of thanks by Sri G Narasinga Rao, RS of the Region.

TO ACCESS PHOTOS, GO TO PHOTO GALLERY



It is a nice house but I don't have enough funds to complete the construction. --- I have already put into the building loan from the bank, my own saving, money borrowed from friends.....

MEMBERS PAGE

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

FORGIVE, FORGET AND HEAL

Knowingly or unknowingly some harsh words thrown at us,
By our kith and kin, keep paining and for quite long lingers.

Sharing this unwanted feeling with our close confidants,
Ease the pain and motivate us to forgive and forget.

But singing the old song often, by dishing out the same,
Not only annoy any, but display our shortcomings.

Forgive, forget and heal, to replenish your own fair health,
Only Divine and none else, can be perfect on this earth.



BLESSED ARE THOSE

Some arrive but depart soon, unknown reasons unfold,
Some others live longer, journey of life to behold.
A few struggle in life, strive, achieve, and make their mark,
But who among all these deserves to wear blessing's spark?

Some say, it is those amidst challenges and life's storm,
Finding peace, Contentment's calm, with a heart that is warm.
Others strongly claim, blessed are those untouched by birth,
Who know not life's trials and tribulations on earth.

Yet, we are born unasked, and it's up to us to make,
Entire life a blessing and joyous for our own sake.
Let us cherish every moment and find best way,
And turn our existence into a blessing each day."



Retirement Plan

- By Laxman Gorlakatte

As my last working day in my Bank was about to close, my mobile phone rang. It was my boss calling. He said "Wish you happy Retired Life.. How I wish, I would be there to personally wish...." I noticed an unusual sweetness in his voice. I double checked with the display on my mobile phone to know the caller. Yes, it was indeed my boss! In a moment with his sweetness he had wiped out all his rantings all these years as my boss. He went on praising my contribution to the Bank and asked me "What is your retirement plan"?

Can anyone plan for one's retirement? I remembered the saying "Life is what happens when you are planning for other things"! How true!



"SO...HOW MANY DAYS TO RETIREMENT, BOB?"



Reprinted from The Funny Times / PO Box 18530 / Cleveland Heights, OH 44118
phone: (216) 371-8600 / e-mail: ft@funnytimes.com



SET TO CROSS MILE STONE

Attaining 75 years of age is a milestone in the life of a retiree. Though statistically, longevity of life has increased, we are coming across several instances where many souls depart from us even before reaching the above milestone. Under such circumstances, it is really a cause for

greeting the retirees who are set to reach the milestone and enthruse them to tread along. With this objective and in response to desires of several members that CBROA News features a list of members who are crossing 75 years of age during **DECEMBER 2025**.

NANOGENARIANS							
MEM NO	NAME	STF NO	CADRE	PLACE	PIN	MOBILE	DOB
1953	RAMDAS C S	2459	OFF3	BENGALURU	560041	9844119792	22-12-1935
581	VAIDYANATHAN R	3962	OFF4	CHENNAI	600115	9884865060	28-12-1935
SEPTUAGENARIANS							
MEM NO	NAME	STF NO	CADRE	PLACE	PIN	MOBILE	DOB
995	KRISHNAN D S	13491	OFF2	MYSURU	570022	8197985767	01-12-1950
3398	RAI P V	14902	OFF4	MANGALURU	575008	9448793868	01-12-1950
3404	GUDURU NARASINGA RAO	12489	OFF2	VIZIANAGARAM	535003	9347088819	01-12-1950
3171	RAMADAS NAYAK K	9793	OFF3	MANGALURU	575003	9880981150	03-12-1950
3847	M P KINI	9848	OFF6	BENGALURU	560098	9008799117	04-12-1950
9823	LAKSHMI S SHIROOR	15668	OFF1	PUNE	411018	9767353401	07-12-1950
492	VITTAL V SHETTY K	9208	OFF2	MANGALURU	575002	9845111174	08-12-1950
4824	Ms RAMA SHYAM SUNDAR	8677	OFF1	BENGALURU	560076	7483869231	10-12-1950
954	NARAYANA MURTHY G	19343	OFF1	COIMBATORE	641041	9790971944	11-12-1950
13719	RAJARAM	22279	OFF1	PATNA	800001	9579010993	12-12-1950
4191	K SUBRAMANYA	14070	OFF5	BENGALURU	560062	9019350239	13-12-1950
4539	R CHANDRAVADANA	16290	OFF1	MUMBAI	400068	9320221098	13-12-1950
3516	GANESHAN R	12438	OFF5	BENGALURU	560078	9448840185	15-12-1950
12239	V U SREEKUMAR	11956	OFF5	PALGHAT	678007	9946500366	15-12-1950
5982	SHRINIWAS AGRAWAL	13348	OFF2	HATHRAS	204101	9412850798	16-12-1950
6136	N RAMANI	14436	OFF6	CHENNAI	600087	9445193900	18-12-1950
9319	K SUKUMARAN	21995	OFF1	BENGALURU	560036	9035436963	19-12-1950
13923	SURENDRAN K N	10284	OFF4	PALAKKAD	678001	9496603446	20-12-1950
3485	SAMBASIVAN M S	10966	OFF4	BENGALURU	560086	9986233737	21-12-1950
3888	K VARADARAJ KINI	12885	OFF1	PUTTUR	574202	9844519977	21-12-1950



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 enthuse them to tread along. With this objective and in response to desires of several members that CBROA News features a list of members who are crossing 75 years of age during **DECEMBER 2025**.

SEPTUAGENARIANS

MEM NO	NAME	STF NO	CADRE	PLACE	PIN	MOBILE	DOB
3955	ARUN KUMAR ACHARYA B	9806	OFF3	UDUPI	576102	9916866257	21-12-1950
3906	B R SOMANATH	11392	OFF4	BENGALURU	560114	9916507835	24-12-1950
6614	PRAKASH ANANT SHENAI	11467	OFF4	MUMBAI	400012	8355852219	24-12-1950
3454	KULVINDER SINGH KHANDPUR	50832	OFF1	BENGALURU	560072	9972523111	27-12-1950
9781	Ms RADHA DEEPAK	12836	OFF1	THANE WEST	400610	9769965945	27-12-1950
13938	JOHN C V	17627	OFF3	KOTTAYAM	686101	9447051826	27-12-1950
3480	RADHAKRISHNAN D	28390	OFF2	ROBERTSONPET, KGF	563122	9964352711	28-12-1950
4051	T Y PRABHU	9251	OFF7	BENGALURU	560076	8861341647	30-12-1950
5794	R C GUPTA	13273	OFF2	ALIGARH	202001	9837970379	30-12-1950





RETIREMENT DURING THE MONTH OF DECEMBER 2025

EMPLID	NAME	GRADE	DPCD	BRANCH/OFFICE	BIRTHDATE	MOBILE
AGRA CIRCLE						
83198	SANJEEV KUMAR	OFF1	19352	MEERUT ROHTA RD	02-12-1965	9568458152
484699	JALAJ MEHROTRA	CLK	322	AGRA BELAGANJ MAIN	23-12-1965	9627207657
492021	KAMAL SINGH	SBS	18917	BINDU BULAKI	07-12-1965	7037658596
506245	DEVI SINGH	SBS	194	AGRA IDGAH	09-12-1965	8954851295
519720	SATISH CHAND	SBS	18651	BULANDSHAHR D A V COLLEGE	01-01-1966	9720902629
575629	JAKIR ALI	SBS	18511	ALIGARH MUSLIM UNIVERSITY	18-12-1965	9012873516
AHMEDABAD CIRCLE						
56165	V P AJAGIYA	CLK	17100	PORBANDAR MG ROAD	08-12-1965	9426226662
BENGALURU CIRCLE						
58217	GAYATHRI BALASUBRAMANIAN	OFF1	430	BENGALURU INDIRA NAGAR	08-12-1965	9036986619
66203	PUTTASWAMY	SBS	3837	MADAPURA	30-12-1965	7259120957
68625	VENUGOPAL B K	CLK	12807	BENGALURU CC	02-12-1965	9611667042
70340	SUBRAMANI M	CLK	1914	MADDERI	30-12-1965	7975015990
455822	POOSARLA NEERAJA	CLK	883	BENGALURU SARAKKI LAYOUT	11-12-1965	9482892810
475169	CHRISTINA MALATHI	OFF2	7952	BENGALURU CENTRAL RO	23-12-1965	9480215699
475789	SHANTHI VENKAT	CLK	683	BENGALURU IISc	04-12-1965	9740630958
BHOPAL CIRCLE						
57225	VIJAY PAGEY	CLK	4772	BHOPAL KUNJAN NAGAR	25-12-1965	9826086387
62056	SHYAM SINGH RATHORE	SBS	359	INDORE SIYAGANJ	01-01-1966	9753062505
543396	ARUNKUMAR DAS	SBS	289	DURG	30-12-1965	7400619417
BHUBANESHWAR CIRCLE						
56428	JAGDISH CHANDER	OFF7	7525	BHUBANESHWAR C.O.	05-12-1965	9810769516
CHANDIGARH CIRCLE						
54748	SURINDER KUMAR	OFF2	2338	DERA BABA JAIMAL SINGH (BEAS)	07-12-1965	7973606675
68797	RAM PARKASH	CLK	8028	CHANDIGARH CC	13-12-1965	9417193389
75328	BALKAR SINGH	SBS	2100	JUNDIALA GURU	06-12-1965	9780183080
CHENNAI CIRCLE						
56795	M VENKATESAN	OFF3	8303	VELLORE RO	29-12-1965	9952232631
64614	P SRINIVASAN	CLK	2361	CHENNAI ARM BRANCH	01-01-1966	9941006990
469173	V HEMAMALINI	CLK	16033	CHENNAI VELACHERRY	26-12-1965	9444494725
DELHI CIRCLE						
59025	VIMAL KUMAR SAMBHALWAL	OFF2	18894	GHAZIABAD TRONICA CITY	01-01-1966	9805421460
60123	SOM PRAKASH	OFF1	7400	DELHI C.O.	01-01-1966	9891703904
65449	DALIP SINGH	CLK	19040	DELHI KAMALANAGAR BHATIA CHOWK	10-12-1965	9643369344
66167	VIJAY SINGH CHAUHAN	OFF1	19140	DELHI MOUNT CARMEL SCHOOL	01-01-1966	9868925455
99437	SURENDER SINGH DALAL	CLK	2972	BAWANA	18-12-1965	9968303743
459833	MANJU BALA	CLK	1098	DELHI PARLIAMENT STREET	15-12-1965	9540600975
464178	OM PRAKASH MEHTO	SBS	19054	DELHI JANAKPURI JANAK CINEMA	31-12-1965	9971444232
GUWAHATI CIRCLE						
55039	SANCHAMAYA KHARBANEY	OFF2	8675	NEEPCO (SHILLONG)	21-12-1965	9436119560



RETIREMENT DURING THE MONTH OF DECEMBER 2025

EMPLID	NAME	GRAD	DPCD	BRANCH/OFFICE	BIRTHDATE	MOBILE
HEAD OFFICE, BENGALURU						
60448	NELLUTLA LALITHA VIBHOOSHAN	OFF5	401	HEAD OFFICE BENGALURU	01-01-1966	9490676706
498353	KUSHALA SAMAGAR	OFF2	10096	C I B M MANIPAL	20-12-1965	7676019837
PI0046	K SATYANARAYANA RAJU	CEO	401	HEAD OFFICE BENGALURU	28-12-1965	6364065377
HYDERABAD CIRCLE						
473767	B B MARY KUMARI	CLK	13068	HYDERABAD BEGUMPET	18-12-1965	9160387210
JAIPUR CIRCLE						
53556	DEVENDRA KUMAR KOCHAR	OFF3	7331	8 MMK KIKARWALI	01-01-1966	8826377311
57120	DEEN DAYAL	SBS	8321	JODHPUR RO	01-01-1966	9784015679
65578	PROMOD KUMAR	CLK	6043	BHARATPUR SME	01-01-1966	7597795598
KARNAL CIRCLE						
57962	SHIV SHANKAR	OFF2	19273	TAIN	01-01-1966	9466227287
KOLKATA CIRCLE						
58562	KRISHNA GOPAL BASAK	CLK	19771	BAGUIATI	27-12-1965	9432486758
58911	ANAL KANTI BISWAS	CLK	19752	BARASAT	31-12-1965	9163565233
60538	SADANANDA DAS	CLK	19566	JANGIPUR	01-01-1966	9735241289
60804	MUKUL KANTI HALDER	CLK	19707	SHYAMNAGAR	02-12-1965	9163627427
63930	SWAPAN KUMAR MONDAL	CLK	1665	KOLKATA SHAKUNTHALA PARK	15-12-1965	9231580252
472968	BASANTA HELA	SBS	19576	MALATIPUR	27-12-1965	9804371489
477907	BISWAJIT NASKAR	SBS	19795	KOLKATA-PURBALOK	25-12-1965	9831912742
692373	KHOKAN JASH	SBS	19500	KOLKATA N S RD	12-12-1965	9748018102
KOZHIKODE CIRCLE						
65360	BALAKRISHNAN K	CLK	833	CALICUT WESTHILL	08-12-1965	9388180845
66256	RAJENDRAM M	CLK	835	VELANTHAVALAM	19-12-1965	9745206153
462156	JAYACHANDRAN C V	OFF3	55046	RUDSET KANNAPURAM	08-12-1965	9447703902
LUCKNOW CIRCLE						
55740	GURMEET SINGH	OFF2	18596	NAUGAONA SADAT	03-12-1965	9012250130
60878	KUMAR INDU SHEKHAR	OFF3	9294	AWADH RAH	31-12-1965	9452064086
74271	MANORAM	CLK	1843	JAISINGHPUR	07-12-1965	9453261084
75071	RAM KRIPAL SINGH	CLK	4282	AURAIYA	08-12-1965	8439765803
444624	SATYESHWAR SINGH PARMAR	OFF4	2204	SEOHARA	10-12-1965	8130702877
578059	RAJENDER SINGH	SBS	18594	MORADABAD CIVIL LINES	15-12-1965	9837232579
MADURAI CIRCLE						
536187	RUCKMANI	SBS	8047	COONOOOR CURRENCY CHEST	19-12-1965	9943981602
MANGALURU CIRCLE						
56066	MURALIDHAR GOPALKRISHNA BHAT	OFF2	1333	MANGALURU BALMATTAROAD	03-12-1965	9448857936
62068	K SUNITHA JOGI	SBS	3060	VAMANJOOR	02-12-1965	9743519983
73666	SAKAMMA D A	SBS	1813	DAVANGERE VIDYA NAGAR	01-01-1966	8277001746
74580	R L SUNANDA	SBS	2443	DAVANAGERE S S NAGARA	04-12-1965	8722838862
82989	SHRIKANT KESHAV HOLLA	OFF2	865	BALEHONNUR	31-12-1965	9483973631
481616	BERNADETTE KULAKANTHI	OFF1	10120	BELTHANGADY	07-12-1965	9449386238
742366	SUSHEELA	SBS	1162	MUDIGERE	01-01-1966	9480739067



RETIREMENT DURING THE MONTH OF DECEMBER 2025

EMPLID	NAME	GRAD	DPCD	BRANCH/OFFICE	BIRTHDATE	MOBILE
MANIPAL CIRCLE						
55635	SHARLET SALDANHA	CLK	10111	MANIPAL	20-12-1965	9945789035
55990	G SUGANDHI	CLK	656	KODAVOOR	01-01-1966	9481145851
491554	MAGADALIN S MASCAR NHAS	SBS	673	PALA	01-01-1966	8971139417
546243	STANY MASCARENHAS	SBS	633	KATAPADI	31-12-1965	9880240083
MUMBAI CIRCLE						
57222	P P DUDWADKAR	CLK	15481	THANE MIRA RD EAST	07-12-1965	9967141331
60169	B N SHINDE	OFF2	2356	NERUL NEW MUMBAI	29-12-1965	9757403219
61293	CHANDRASHEKHAR A BANDEKAR	CLK	2843	MUMBAI DAHISAR WEST SSB	13-12-1965	7400244299
61333	P R RANE	CLK	215	KULGAON	19-12-1965	9892799132
68617	PADMA R NAIDU	SBS	15547	MUMBAI MATUNGA BAZAR CC	29-12-1965	7045138223
74207	SUDAM RAGHO KADAM	CLK	8034	KALYAN CC	11-12-1965	9619427679
449283	JAIKISHAN SUBHA SINGH CHOCHAN	CLK	232	MUMBAI AMAR MAHAL CHEMBUR	14-12-1965	9324239144
525185	GAJANAN RAJARAM SAKPAL	SBS	15480	DOMBIVLI (WEST)	01-01-1966	9702653335
PATNA CIRCLE						
55730	SANJEEV KUMAR	OFF3	8070	MUNGHYR CC	01-01-1966	7870298444
59231	NAND KISHORE PRASAD SINGH	OFF4	182	BEGUSARAI	01-01-1966	9455492228
59349	SHASHI BHUSAN PASWAN	OFF3	2272	RETAIL ASSETS HUB GAYA	15-12-1965	9523287565
60565	RAMANAND PANDEY	SBS	2315	SASARAM	28-12-1965	9931016025
61694	SHEONATH PASWAN	CLK	2474	SHEIKPURA	01-01-1966	8252916654
71574	SHAMBHU KUMAR	CLK	6110	PATNA SARISTABAD	01-01-1966	9534969486
483063	NAVEEN PRASAD	OFF4	1161	PURNEA	06-12-1965	7045867089
PUNE CIRCLE						
594547	MADHUKAR NARHARI SARODE	SBS	234	NANDED	01-01-1966	9850813693
RANCHI CIRCLE						
59706	SAMSON EKKA	OFF3	7175	RANCHI C.O.	29-12-1965	9996048182
453442	NIRMAL PURTY	CLK	1932	JHALAK	02-12-1965	9431950818
INSPECTION WING						
59652	H RAGHURAJA	OFF6	50031	ZI LUCKNOW (ADMIN)	10-12-1965	9449777001
64762	V K YADAV	OFF6	50003	ZI BENGALURU (ADMIN)	09-12-1965	9931490844
VIJAYAWADA CIRCLE						
60494	V V SUBBA LAXMI	CLK	626	KAKINADA	16-12-1965	9949485722
473686	P VENKATESWARA RAO	OFF4	55206	VISAKHAPATNAM DRT	07-12-1965	9052858280
525923	KETHA YOGANANDAM	CLK	620	VISAKHAPATNAM DABHAGARDENS	15-12-1965	9866038987



LIFE MEMBERS ENROLLED DURING THE MONTH OF NOVEMBER 2025

LM No	NAME	STF No	DOB	SCALE	MOBILE	PLACE
15488	JYOTIRMAY BISWAS	32837	02-01-1953	OFF2	9433775894	KOLKATA
15489	RAJENDRA R MANJREKAR	55155	09-10-1965	OFF3	9371252571	MUMBAI
15490	VENKATESAN K	39295	13-07-1955	OFF1	9443302269	COIMBATORE
15491	MARIANUS LAKRA	453453	19-10-1965	OFF1	9937104950	AINTHAPALLI
15492	PRAMOD KUMAR SWAMI	456676	28-12-1961	OFF3	9313707879	GHAZIABAD
15493	N SEKAR	10427	22-03-1951	OFF4	9962275458	CHENNAI
15494	S INBAVALLI	59100	28-01-1967	OFF1		DOMBIVILI
15495	PRADEEP KUMAR VARSHNEY	305666	02-07-1956	OFF1	9412621145	GHAZIABAD
15496	P K NATARAJAN	197111	22-07-1953	OFF2	9894709400	COIMBATORE
15497	SHARADA SHIVSHARAN HONAKERI	445755	28-10-1965	OFF3	9901450995	BIJAPUR
15498	NAGARAJ PANDURANG KULKARNI	457235	05-10-1965	OFF2	9880446259	HUBBALLI
15499	K B MISTRY	49364	13-11-1965	OFF3	8905696407	THANE
15500	U SURYANARAYANA KUKKILLAYA	166388	25-02-1954	OFF2	9449245001	UPPOOR
15501	SHIVKUMAR NEMA	38273	25-02-1960	OFF1	9407264345	VIDISHA
15502	TEEGALA SURESH KUMAR	509572	09-01-1975	OFF4	9492953279	VISAKHAPATNAM
15503	VENKATESAN V	35933	05-03-1959	OFF2	9443147057	KOVILPATTI
15504	A RAMANJINEYALU	44966	18-12-1960	OFF1	9480178699	BENGALURU
15505	K R SRINIVASA MURALI	448314	19-09-1960	OFF2	9449519338	BENGALURU
15506	RAJENDRA B MALIK	57469	30-12-1967	OFF2	9967906362	BADLAPUR WEST
15507	RAVI SEKHAR ODETI	68060	24-06-1971	OFF4	9182938273	TENALI
15508	T VENUGOPALA RAO	29297	22-09-1956	OFF2	9989095331	HYDERABAD
15509	N BALASUBRAMANIAN	10037	10-04-1948	OFF3	9480942162	BENGALURU
15510	RAGHAVENDRA BHAT	142030	18-02-1952	OFF3	8722213545	DHARWAD
15511	PRADEEP KUMAR	57964	01-11-1965	OFF2	9927357468	BAREILY
15512	A V SURESH KUMAR	29861	02-02-1958	OFF3	9666967941	HYDERABAD



Now think of your Financial worries, Tax problems, Labour troubles - You will not feel the pain.



LIFE MEMBERS ENROLLED DURING THE MONTH OF NOVEMBER 2025

LM No	NAME	STF No	DOB	SCALE	MOBILE	PLACE
15513	VINNIE MALTI DAVID BAPTIST	484666	09-11-1965	OFF5	9999021770	DELHI
15514	K RAMAKRISHNAN	29146	08-11-1956	OFF1	9870530405	MUZHAIYUR
15515	SAROJINI JAYAPPAUL	23717	27-04-1949	OFF2	9444935439	CHENNAI
15516	SURESH KUMAR PANDEY	350378	06-12-1957	OFF3	9399404675	MUMBAI
15517	BISWANATH MUKHOPADHYAY	29599	30-09-1952	OFF2	9433005137	GHOLA BAZAR
15518	K VENKATESWARA RAO	473402	23-08-1962	OFF4	9036942169	VIZIANAGARAM
15519	ASHOK ANKUSH TIKHE	63078	05-02-1969	OFF4	8007772967	PUNE
15520	PRADIP KUMAR PATI	63524	01-09-1966	OFF3	6200317260	SAMBAL
15521	MANJULA N	72870	07-02-1974	OFF4	9740403964	BENGALURU
15522	K RAGHUNATH	16388	06-01-1954	OFF2	9945398320	BENGALURU
15523	R SASIKALA	472083	22-10-1965	OFF1	9444780164	CHENNAI
15524	D MURUGESAN	70202	31-10-1966	OFF1	9994922627	CHENNAI
15525	JOISHY K P -	518292	01-01-1942	OFF3	9448532126	BENGALURU
15526	GIRIDHAR PAI	211549	14-11-1957	OFF4	8762364477	UDUPI
15527	SUSHIL KUMAR MAZUMDAR	60873	05-11-1965	OFF4	9412328832	MEERUT
15528	A SEETHAPATHY SHASTRY	18465	07-12-1951	OFF 2	9916242844	MYSURU
15529	GANAPATI S SHANBHAG	439541	02-12-1959	OFF2	9113076605	KUMTA
15530	S DEVANARAYANAN	69735	03-08-1973	OFF3	9894660795	MADURAI
15531	HITENDRA K RASALIA	69537	03-04-1971	OFF1	9925410663	AHMEDABAD
15532	N SHEELA VERGHESE	55397	18-04-1966	OFF1	9769757749	MUMBAI
15533	H N SAMPANGIRAMAIAH	396516	20-07-1956	OFF2	9480613216	BENGALURU
15534	S R CHATTERJEE	57371	27-11-1965	OFF1	8116888233	PURULIA
15535	K DINESHCHANDRA HEGDE	211398	08-10-1951	OFF2	9449208977	UDUPI
15536	NANDKISHOR MANILA T	7334	30-08-1947	OFF1	9821502694	MUMBAI



How can you say I am neglecting you all? For your sake I have taken a big Insurance policy, I have put money in FD, In Savings Bank, in the Post Office Savings, in Recurring Deposit. I have bought Savings Bond.....



LIST OF ASSOCIATE MEMBERS ENROLLED DURING THE MONTH OF NOVEMBER 2025

AM-NO	NAME OF ASSOCIATE MEMBER	SPOUSE- MEM No	SPOUSE- STAFF No	PLACE	STATE
5050	CHEBOLU LAKSHMI KUMARI	12447	42214	WEST GODAVARI	ANDHRA PRADESH
5051	HENA TABASSUM	15485	71479	SHEIKHPURA	BIHAR
5052	CHIDAMBARAM	13092	40495	COIMBATORE	TAMIL NADU
5053	RAGHAVENDRA N	14010	55313	BANGALORE	KARNATAKA
5054	USHA BADARINATH	848	8150	BANGALORE	KARNATAKA
5055	UMA RAMESH	6729	43654	BANGALORE	KARNATAKA
5056	A. THILAGAVATHI	0	9372	ERODE	TAMIL NADU
5057	LATHA MURTHY	2720	13486	BANGALORE	KARNATAKA
5058	SAKUNTHALA	11419	42718	ERODE	TAMIL NADU
5059	DILSHAD NIYAJ MUJAWAR	6507	25056	SANGLI	MAHARASHTRA
5060	KAVYA GIRISH GOKARN	11429	40952	BANGALORE	KARNATAKA
5062	LATHA VIRUPAKSHA	9075	37947	BANGALORE	KARNATAKA
5063	MITA SANJAY CHOUDHARI	14158	49279	NANDED	MAHARASHTRA
5064	KIRAN VERMA	10677	35104	GHAZIABAD	UTTAR PRADESH
5065	NAGARAJA M V	13174	41540	BANGALORE	KARNATAKA
5066	SEEMA SWAMI	15492	456676	GHAZIABAD	UTTAR PRADESH
5067	USHA SHESHADRI	781	8438	CHENNAI	TAMIL NADU
5068	MEENA B	14332	11947	THIRUVANANTHAPURAM	KERALA
5069	LATHA NAGARAJU	7511	30396	BANGALORE	KARNATAKA
5070	RADHIKA RAJENDRA MANJREKAR	15489	55155	MUMBAI	MAHARASHTRA
5071	BALDEV KAUR SOKHEY	7475	29991	SOUTH WEST DELHI	DELHI
5072	V SHYAMALA	9476	42864	TIRUCHIRAPPALLI	TAMIL NADU
5073	MRS.VEENA GANGADHAR MUNAVALLI	9508	21325	BANGALORE RURAL	KARNATAKA
5074	O K DAKSHAYANI	13202	42205	TIRUVALLUR	TAMIL NADU
5075	MUTHULAKSHMI GANESAN	12283	74470	TIRUVALLUR	TAMIL NADU
5076	VANDANA I BASAVA	6793	37442	BANGALORE	KARNATAKA
5077	KALAVATHY	7014	26249	BANGALORE	KARNATAKA
5078	INDIRA GOPALKRISHNAN	9822	8635	BANGALORE	KARNATAKA
5079	P PRABHAVATHI	1427	13117	HYDERABAD	TELANGANA
5080	NIDHI KAPOOR	9866	21504	GURGAON	HARYANA
5081	M LALITHA	960	8753	CHENNAI	TAMIL NADU
5082	AKHILA PRASHANTH	0	11401	DAKSHINA KANNADA	KARNATAKA
5083	PRIYA GANAPATHY	4077	17288	BANGALORE	KARNATAKA
5084	ANITHA K NAIR	5281	14100	THIRUVANANTHAPURAM	KERALA
5085	SUMAN E WANKHEDE	4671	20209	THANE	MAHARASHTRA
5086	HEMA S JOSHI	6876	44121	BANGALORE	KARNATAKA
5087	ABRAHAM VEERAMURTHY	5688	28443	HASSAN	KARNATAKA
5088	VEENA P	11420	49462	HASSAN	KARNATAKA
5089	DHARITRY ANIRBAN	12303	56436	KHORDA	ODISHA



LIST OF ASSOCIATE MEMBERS ENROLLED DURING THE MONTH OF NOVEMBER 2025

AM-NO	NAME OF ASSOCIATE MEMBER	SPOUSE- MEM No	SPOUSE- STAFF No	PLACE	STATE
5090	T.RANI	3471	15833	BANGALORE	KARNATAKA
5091	MALATI NAIK	10921	32847	ANGUL	ODISHA
5092	SHOBHA MANMOHAN	13266	42018	BANGALORE	KARNATAKA
5093	KANMANI R	13275	429072	THIRUVANANTHAPURAM	KERALA
5094	JAYASREE B	14049	61762	THIRUVANANTHAPURAM	KERALA
5095	SANTHI R	11391	46824	TIRUCHIRAPPALLI	TAMIL NADU
5096	PRASANNA KUMARI T P	12107	37995	MALAPPURAM	KERALA
5097	LATHA	12324	33755	MALAPPURAM	KERALA
5098	H. GEETHA M. PAI	4407	16718	BANGALORE	KARNATAKA
5099	MARIYA GORETI LAKRA	15491	453453	SAMBALPUR	ODISHA
5100	P ANAND	15060	52369	BANGALORE	KARNATAKA
5101	M. PUSHPA DEVAIAH	3908	19606	KODAGU	KARNATAKA
5102	SNEHALATA KARUA	15445	497565	KHORDA	ODISHA
5103	KUSUM KHILAR	5653	32775	KHORDA	ODISHA
5104	CHANDRIKA PANDA	13764	57273	PURI	ODISHA
5105	BHAGABATI PANIGRAHI	8057	36581	MAYURBHANJ	ODISHA
5106	K V SARASWATHI	6342	31179	CHENNAI	TAMIL NADU
5107	JAYALEKSHMY L	8554	46729	THIRUVANANTHAPURAM	KERALA
5108	REENY PAUL	12130	44425	ERNAKULAM	KERALA
5109	S VIDHYA	15493	10427	CHENNAI	TAMIL NADU
5110	T SANKARANARAYANAN	15494	59100	THANE	MAHARASHTRA
5111	VEENA RANI VARSHNEY	15495	305666	GHAZIABAD	UTTAR PRADESH
5112	MAYA DEVI P	6238	30166	THIRUVANANTHAPURAM	KERALA
5113	K JAYANTHI	7916	31037	PUDUKKOTTAI	TAMIL NADU
5114	SHUBHA RAMESH JOSHI	5232	20080	DHARWAD	KARNATAKA
5115	HEMALATHA M KAMATH	11872	156392	DAKSHINA KANNADA	KARNATAKA
5116	B EMELIYAMMA	0	473468	WEST GODAVARI	ANDHRA PRADESH
5117	SUJATHA	10657	46905	BANGALORE	KARNATAKA
5118	MAGAMANI P S	8672	47746	DHARWAD	KARNATAKA
5119	KULANDHI THERASU	8363	20194	KARUR	TAMIL NADU
5120	SUDHA KAMATH	1934	2860	BANGALORE	KARNATAKA
5121	MUTHU KANI	2275	14965	ERODE	TAMIL NADU
5122	VIMLESH	7329	49187	GURGAON	HARYANA
5123	C. LAKSHMI	4090	10231	BELLARY	KARNATAKA
5124	ANUPAMA K	15007	431884	BANGALORE	KARNATAKA
5125	MOHAN DAS V	10724	42382	THRISSUR	KERALA
5126	SOBHA THOMAS	5197	29867	THIRUVANANTHAPURAM	KERALA
5127	SAROJINI ARAVIND KENJOOR	0	540606	UDUPI	KARNATAKA
5128	MALATI NASKAR	15435	64179	SOUTH 24 PARGANAS	WEST BENGAL



LIST OF ASSOCIATE MEMBERS ENROLLED DURING THE MONTH OF NOVEMBER 2025

AM-NO	NAME OF ASSOCIATE MEMBER	SPOUSE- MEM No	SPOUSE- STAFF No	PLACE	STATE
5129	T MAHALAKSHMI	12986	65471	TIRUNELVELI	TAMIL NADU
5130	SHABANA SYED	8701	38445	BANGALORE	KARNATAKA
5131	INDU D PRABHU	9518	36698	ERNAKULAM	KERALA
5132	BEENA ABRAHAM	9614	40562	THIRUVANANTHAPURAM	KERALA
5133	SUMANGALA R	7035	23808	BANGALORE	KARNATAKA
5134	REETA JEBARAJ	8327	38775	TIRUNELVELI	TAMIL NADU
5135	KUSUMALATHA T S	7768	27887	BANGALORE	KARNATAKA
5136	SHAILAJA HOOLIKATTI	8715	37693	BANGALORE	KARNATAKA
5137	VISWANATHAN VENUGOPANAN	12087	38132	MUMBAI	MAHARASHTRA
5138	LATA V PATIGE	6623	30172	BANGALORE	KARNATAKA
5139	SURENDRA BHAGWATH	3129	8945	BANGALORE	KARNATAKA
5140	SHAILAJA ASHOK PARWATIKAR	9734	43188	BELGAUM	KARNATAKA
5141	JAYASHREE H	11833	35802	BANGALORE	KARNATAKA
5142	KIRTI KAILASH MISTRY	0	49364	THANE	MAHARASHTRA
5143	JAYAMMA	1401	1189	BANGALORE	KARNATAKA
5144	SATYAVATHI HEDGE	2801	14619	UTTARA KANNADA	KARNATAKA
5145	SHUBHADA S KUKKILLAYA	0	166388	UDUPI	KARNATAKA
5146	B USHA	6101	31741	RAIPUR	CHATTISGARH
5147	CHAYA PADMANABHA	9431	41831	SHIMOGA	KARNATAKA
5148	SANGEETA AGARWAL	8584	51821	BIJNOR	UTTAR PRADESH
5149	P GEETHA D SHENOY	15444	554854	BANGALORE	KARNATAKA
5150	PRABHA P PAL	1534	7302	NORTH GOA	GOA
5151	SMT. VANI MURALIDHAR	8044	28058	BANGALORE	KARNATAKA
5152	AMBIKA RAMACHANDRA	5490	22447	BANGALORE	KARNATAKA
5153	C DILLIBABU	6829	36713	KANCHIPURAM	TAMIL NADU
5154	JAYA HARI	12729	41059	BANGALORE	KARNATAKA
5155	SUJATHA B M	9043	32369	BANGALORE	KARNATAKA
5156	J. OBULAKSHMI	8345	42721	ERODE	TAMIL NADU
5157	PREMALEELA.T	4505	25670	TUMKUR	KARNATAKA
5158	SANDHYA SINGH	6568	39641	BANGALORE	KARNATAKA
5159	PRANHAVATHI P S	9690	22986	BANGALORE	KARNATAKA
5160	SUPRABHA SHENOY K	15373	44180	DAKSHINA KANNADA	KARNATAKA
5161	T P BANU	14163	32416	BANGALORE	KARNATAKA
5162	GAYATHRI NAGARAJ	14786	30493	BANGALORE	KARNATAKA
5163	M LAKSHMI CHANDRA KALA	13398	47587	KANCHIPURAM	TAMIL NADU
5164	SHANTA SHARAD WASNIK	13456	57762	MUMBAI	MAHARASHTRA
5165	HEMA RAVINDRA	13318	40075	BANGALORE	KARNATAKA
5166	GEETHA M	8207	36672	KANNUR	KERALA
5167	RUKMINI M BHAT	4013	20623	SHIMOGA	KARNATAKA



LIST OF ASSOCIATE MEMBERS ENROLLED DURING THE MONTH OF NOVEMBER 2025

AM-NO	NAME OF ASSOCIATE MEMBER	SPOUSE- MEM No	SPOUSE- STAFF No	PLACE	STATE
5168	BRINDA	11076	39559	MUMBAI	MAHARASHTRA
5169	JUDITH LEEMA S	13372	63750	COIMBATORE	TAMIL NADU
5170	DHANRAJ G SHRIYAN	7240	60735	THANE	MAHARASHTRA
5172	BURLE ANURADHA	10630	46860	K.V.RANGAREDDY	TELANGANA
5173	MR MADHAV SADANAND PRABHU	8981	34759	PUNE	MAHARASHTRA
5174	R SUGUNA	3794	20669	BANGALORE	KARNATAKA
5175	DEEPA CHANDRASHEKHAR KATAKOL	12817	40060	DHARWAD	KARNATAKA
5176	P V HARI	14285	45541	THIRUVANANTHAPURAM	KERALA
5177	H ASHOK PAI	14306	58168	BANGALORE	KARNATAKA
5178	ASHA RAMDAS	12956	42435	KANNUR	KERALA
5179	NAYYAR SHAKIL	10947	41501	BANGALORE	KARNATAKA
5180	KARANAM PADMAVATHAMMA	13709	464662	CUDDAPAH	ANDHRA PRADESH
5181	VISALAKSHI . V	5736	25597	KANYAKUMARI	TAMIL NADU
5182	RASHMI RAJAN SARANG	9375	29029	MUMBAI	MAHARASHTRA
5183	SHANMUGAVALLI. M	13025	47501	SIVAGANGA	TAMIL NADU
5184	KAVITHA RAVI	11891	47130	TIRUCHIRAPPALLI	TAMIL NADU
5186	LAXMI M BHAT	3099	12547	BANGALORE	KARNATAKA
5187	NANNAM JYOTHI NAVAKIRAN	11694	46965	K.V.RANGAREDDY	TELANGANA
5188	KALMAT K S	8700	41468	CHITRADURGA	KARNATAKA
5189	M. JEMI MALAR	11696	47839	KANYAKUMARI	TAMIL NADU
5191	SHAKUNTHALA V SHENOY	4187	8829	BANGALORE	KARNATAKA
5192	V T DAMODAR	7815	31701	CHICKMAGALUR	KARNATAKA
5193	SUJATHA	14535	47737	DAKSHINA KANNADA	KARNATAKA
5194	HEMALATHA V	7650	43875	TIRUPPUR	TAMIL NADU
5195	SANDHYA K	9052	45677	SHIMOGA	KARNATAKA
5196	K VIJAYALAKSHMI	13468	42737	KANCHIPURAM	TAMIL NADU
5197	NIRMALA PRABHAKAR BHAT	1322	9789	AHMEDABAD	GUJARAT
5198	RAVINDRA WARRIER	12312	447559	MUMBAI	MAHARASHTRA
5199	SUDHA R HEBBAR	7209	28817	BANGALORE	KARNATAKA
5200	PRASANNA M P	13922	34545	PALAKKAD	KERALA
5201	HEMALATHA	0	9853	BANGALORE	KARNATAKA
5203	AKA ANANTHA LAKSHMI	13417	378279	PRAKASAM	ANDHRA PRADESH
5204	VAISHALI SUHAS MEHENDALE	7197	21529	THANE	MAHARASHTRA
5205	C GAYATHRI	4941	33256	BANGALORE	KARNATAKA
5206	VIJAYA C PATIL	2395	20361	Mysuru	KARNATAKA
5207	USHA GANESAN	9281	40305	BANGALORE	KARNATAKA
5208	RASHMI GUPTA	4512	24163	RAIPUR	CHATTISGARH
5209	R HEMA	5219	26343	COIMBATORE	TAMIL NADU
5210	G . CHITHRA	8366	13187	TIRUPPUR	TAMIL NADU



LIST OF ASSOCIATE MEMBERS ENROLLED DURING THE MONTH OF NOVEMBER 2025

AM-NO	NAME OF ASSOCIATE MEMBER	SPOUSE- MEM No	SPOUSE- STAFF No	PLACE	STATE
5211	S. HEMALATHA	8522	53026	BANGALORE	KARNATAKA
5212	RAJIV S PRABHU	9549	36662	BANGALORE	KARNATAKA
5213	JAYANTHI SURESH KUMAR	9302	47928	KARUR	TAMIL NADU
5214	VIJAYALAXMI S	6467	24364	BANGALORE	KARNATAKA
5215	RANJANI V	0	35933	TUTICORIN	TAMIL NADU
5216	N.SELVAM	4428	25083	CHENNAI	TAMIL NADU
5217	HARSHA R MALIK	15506	57469	THANE	MAHARASHTRA
5218	KANCHAN AMBADAS BHAGWAT	3104	5539	THANE	MAHARASHTRA
5219	K RUKMINI DEVI	6699	37089	MEDAK	TELANGANA
5220	S SHYAMALA	9321	33918	K.V.RANGAREDDY	TELANGANA
5221	USHA G	14994	55543	DAKSHINA KANNADA	KARNATAKA
5222	ROOPA MOHAN	8185	3048	MUMBAI	MAHARASHTRA
5223	RAJALAKSHMI SUBRAMANYAM	2777	8195	MUMBAI	MAHARASHTRA
5224	P RANJANI	1948	6526	COIMBATORE	TAMIL NADU
5225	RAJLAXMI GANESH ANDREWS	13089	38133	THANE	MAHARASHTRA
5226	CHANDRIKA P K	7644	19722	THRISSUR	KERALA
5227	SOLI HOMI ENGINEER	6557	20441	THANE	MAHARASHTRA
5228	SUDHA SREEDHARAN	5531	26167	THRISSUR	KERALA
5229	SNEHLATHA BALIGA	0	536263	BANGALORE	KARNATAKA
5230	SUMANA KAMATH	13238	257237	DAKSHINA KANNADA	KARNATAKA
5231	C MADAD MOHAN	13016	43823	COIMBATORE	TAMIL NADU
5232	SUNIL NARHAR SHIRVALKAR	10877	30265	MUMBAI	MAHARASHTRA
5233	KRISHNAJI SEKAR	6836	47854	KANCHIPURAM	TAMIL NADU
5234	SUMAN ELISH PATTI	6603	33604	DHARWAD	KARNATAKA
5235	PENNARASI M	7496	20812	TIRUCHIRAPPALLI	TAMIL NADU
5236	POONGOTHAI S	12477	52969	COIMBATORE	TAMIL NADU
5237	AMUTHAPRIYA A	12695	48222	KANCHIPURAM	TAMIL NADU
5238	SOJWALA PRASHANT LALYE	730	2971	PUNE	MAHARASHTRA
5239	V CHITRA	12951	48803	TIRUCHIRAPPALLI	TAMIL NADU
5240	S. RADHA	5103	19135	CHENNAI	TAMIL NADU
5241	SAVITA C KINI	5759	26717	THANE	MAHARASHTRA
5242	RANJANA SUNIL WAYAL	12572	44521	THANE	MAHARASHTRA
5243	PROMILA SHARMA	3892	16076	PUNE	MAHARASHTRA
5244	S PADMINI	12094	49317	SALEM	TAMIL NADU
5245	JALAJAKSHI R C	7430	29273	BANGALORE	KARNATAKA
5246	RAJIKUMAR K R	12643	39235	THRISSUR	KERALA
5247	K R DHANALAKSMY	2474	5766	PALAKKAD	KERALA
5248	C VIJAYA GOWRI	14855	18156	BANGALORE	KARNATAKA
5249	GEETHA MANOHARA	4840	13487	BANGALORE	KARNATAKA



LIST OF ASSOCIATE MEMBERS ENROLLED DURING THE MONTH OF NOVEMBER 2025

AM-NO	NAME OF ASSOCIATE MEMBER	SPOUSE- MEM No	SPOUSE- STAFF No	PLACE	STATE
5250	RATNA SAXENA	8521	27315	AGRA	UTTAR PRADESH
5251	AMUTHA S KUMAR	7300	29894	BANGALORE	KARNATAKA
5252	KUDUM MAHESWARI	9982	70765	BANGALORE	KARNATAKA
5253	SHEELA S	6715	41684	THIRUVANANTHAPURAM	KERALA
5254	SRILAXMI	4536	14547	SHIMOGA	KARNATAKA
5255	VANGALA LALITHA	10309	37085	K.V.RANGAREDDY	TELANGANA
5256	NAGAMANI V	10692	41065	TIRUPPUR	TAMIL NADU
5257	RUDRARAJU SARADA	6365	28767	EAST GODAVARI	ANDHRA PRADESH
5258	IQBAL KAUR	10867	30404	PATIALA	PUNJAB
5259	RUPA CHAKRABARTY	11345	47774	KOLKATA	WEST BENGAL
5260	JOSE OLENCIO BARNETO	3377	14106	SOUTH GOA	GOA
5261	INDU SADDI	6414	50215	CENTRAL DELHI	DELHI
5262	A KALAISELVI	11157	42453	COIMBATORE	TAMIL NADU
5263	SASHITAL DILIP P	2642	9277	MUMBAI	MAHARASHTRA
5264	SARIPELLA MANIKUMARI	11414	56032	VISAKHAPATNAM	ANDHRA PRADESH
5265	VIVEK G GHODAKE	9139	48196	PUNE	MAHARASHTRA
5266	VINUTHA R RAO	14785	145932	UDUPI	KARNATAKA
5267	GOPAL LAXMAN SHELTE	10795	39999	MUMBAI	MAHARASHTRA
5268	RANJAN SHARMA	3864	50976	JALANDHAR	PUNJAB
5269	SUDHAMANI T S	8400	45115	BANGALORE	KARNATAKA
5270	J S LAKSHMI	14807	11446	HYDERABAD	TELANGANA
5271	TULASA KANAKAPPA DASAR	6776	21092	DHARWAD	KARNATAKA
5272	P SUSEELA	14225	13561	ALAPPUZHA	KERALA
5273	ROHINI SUDHAMA	0	8616	MYSORE	KARNATAKA
5274	NARASIMHA MURTHY S	6845	24578	BANGALORE	KARNATAKA
5275	VEENA K M	8076	34274	BANGALORE	KARNATAKA
5276	K. NEELAKSNTAPPA	3622	23293	BANGALORE	KARNATAKA
5277	SHARADAMURTHY K	2003	9930	BANGALORE	KARNATAKA
5279	C.NIRMALADEVI	5250	52427	K.V.RANGAREDDY	TELANGANA
5280	M. VISWANATHAN	10219	45750	MUMBAI	MAHARASHTRA
5281	MALLIKA RAMESH	4691	18309	BANGALORE	KARNATAKA
5282	SHEETAL CHANDRAKANT PATIL	1889	7163	MUMBAI	MAHARASHTRA
5283	LALITA RAGHAVENDRA BHAT	15510	142030	DHARWAD	KARNATAKA
5284	MEENA RAJAN	9510	23543	Mysuru	KARNATAKA
5285	KALYANI N	11794	11265	BANGALORE	KARNATAKA
5286	LATHIKA KISHORE	8315	29387	PALAKKAD	KERALA
5287	PADMAJADEVI R	6169	27399	THIRUVANANTHAPURAM	KERALA
5288	V K MINI	7525	36621	KANYAKUMARI	TAMIL NADU
5289	NEENA	7828	27498	RUPNAGAR	PUNJAB



LIST OF ASSOCIATE MEMBERS ENROLLED DURING THE MONTH OF NOVEMBER 2025

AM-NO	NAME OF ASSOCIATE MEMBER	SPOUSE- MEM No	SPOUSE- STAFF No	PLACE	STATE
5290	ANIE MATHEW	6302	26799	ERNAKULAM	KERALA
5291	PADMAVATI HUGONDAR	7145	21830	BANGALORE	KARNATAKA
5292	RAMAL THAPAR	10223	41313	LUDHIANA	PUNJAB
5293	SINDHU JAYAN	5042	23146	THIRUVANANTHAPURAM	KERALA
5294	REKHA GURURAJ HUDDAR	10789	37836	BANGALORE	KARNATAKA
5295	RAMA KUMARI	12904	53514	SHIMLA	HIMACHAL PRADESH
5296	SUDHADEVI K NAIR	3363	14754	KOTTAYAM	KERALA
5297	EAPEN JOSEPH	8323	34096	ERNAKULAM	KERALA
5298	A BHAVANI	15512	29861	HYDERABAD	TELANGANA
5299	CHAPALA MALLICK	8569	30185	KHORDA	ODISHA
5300	NEELAM WALIA	7400	29702	CHANDIGARH	CHANDIGARH
5301	CYRIL ANTONY BAPTIST	15513	484666	SOUTH WEST DELHI	NEW DELHI
5302	RAJESWARI S J	13057	47743	Mysuru	KARNATAKA
5303	MADHURI DINKAR KHARE	3846	13892	THANE	MAHARASHTRA
5304	KETAKI PRAKASH SHAHANE	6135	25065	AURANGABAD	MAHARASHTRA
5305	APARNA MUTATKAR	8963	25307	PUNE	MAHARASHTRA
5306	BEENA M	7285	41896	KANNUR	KERALA
5307	CHITRA S	8556	30174	TIRUPPUR	TAMIL NADU
5308	KUSUMA S RAO	7595	48577	SHIMOGA	KARNATAKA
5309	SANTHI PARAMESWARAN	14316	26065	BANGALORE	KARNATAKA
5310	MINU RAJ KUMAR DANG	8710	50083	PUNE	MAHARASHTRA
5311	MRS. SHIRLY JACOB	5561	14569	HYDERABAD	TELANGANA
5312	MAREPALLI RAJESWARI	1199	4934	HYDERABAD	TELANGANA
5313	NAGINENI VASANTHI	12701	37083	HYDERABAD	TELANGANA
5314	S RAMAMURTHY	13531	48180	MUMBAI	MAHARASHTRA
5315	JAYASHRI GANJI	0	12733	BELGAUM	KARNATAKA
5316	ALOKAM SUJATA RAO	2110	21123	HYDERABAD	TELANGANA
5317	PUVVADA DHANALAKSHMI	9214	45964	HYDERABAD	TELANGANA
5318	KAMAKSHI A JORAPUR	0	16230	BANGALORE	KARNATAKA
5319	ANISA BANO	0	47770	SOUTH EAST DELHI	DELHI
5320	SARADAMANI C	6047	30650	TIRUPPUR	TAMIL NADU
5321	DAYA RADHAKRISHNAN	7370	61317	PALAKKAD	KERALA
5322	K RAMACHANDRAN NAIR	6338	16699	ERNAKULAM	KERALA
5323	M S LINGAPPA	8201	40147	HASSAN	KARNATAKA
5324	SUJATHA	12361	343181	UDUPI	KARNATAKA
5325	GOPAL KRISHNA S	1418	13608	HYDERABAD	TELANGANA
5326	CHANNAPPA ADAWANI	15521	72870	BANGALORE	KARNATAKA
5327	SAVITA ASHOK TIKHE	15519	63078	PUNE	MAHARASHTRA
5328	JAYASEKAR CHELLAPPAN PILLAI	6851	34390	THANE	MAHARASHTRA



LIST OF ASSOCIATE MEMBERS ENROLLED DURING THE MONTH OF NOVEMBER 2025

AM-NO	NAME OF ASSOCIATE MEMBER	SPOUSE-MEM No	SPOUSE-STAFF No	PLACE	STATE
5329	MANJULA KRISHNA KULKARNI	1792	24429	K.V.RANGAREDDY	TELANGANA
5330	MATHEW C PHILIP	0	22525	PATHANAMTHITTA	KERALA
5331	SUNITA PATI	15520	63524	SAMBALPUR	ODISHA
5332	SUNITA KAPOOR	8097	51626	GHAZIABAD	UTTAR PRADESH
5333	NALINI	8892	12305	BANGALORE	KARNATAKA
5334	SANTHANAYAKI S	9974	35977	MADURAI	TAMIL NADU
5335	MEENU KHANNA	3952	18546	FARIDABAD	HARYANA
5336	MRS RANJITA PADHI	10048	47755	GANJAM	ODISHA
5337	MACHIRAJU PADMAVATHI	13272	57307	K.V.RANGAREDDY	TELANGANA
5338	SURINDER KUMAR CHAWLA	15126	55604	LUDHIANA	PUNJAB
5339	GEETA SAXENA	7144	40454	JALANDHAR	PUNJAB
5340	JAYASHREE K HOLLA	6611	2912	BANGALORE	KARNATAKA
5341	MUTHUMALINI ALICE D	8249	31464	COIMBATORE	TAMIL NADU
5342	SHARADA S	3693	29869	BANGALORE	KARNATAKA
5343	M VASANTHA LAKSHMI	8888	37513	KURNOOL	ANDHRA PRADESH
5344	SHEELA GEORGE	13198	36630	KOTTAYAM	KERALA
5345	RENU GUGNANI	8235	33877	REWARI	HARYANA
5346	LALITHA TRIPURA SUNDARI NADAKUDUTI	6791	25443	HYDERABAD	TELANGANA
5347	RAMA LAKSHMI PARITI	6436	41014	HYDERABAD	TELANGANA
5348	VIJAYA	15524	70202	CHENNAI	TAMIL NADU
5349	ROHINI NUSETTY	11125	31320	K.V.RANGAREDDY	TELANGANA
5350	SARWATH AFROZ	7389	23324	K.V.RANGAREDDY	TELANGANA
5351	S V BADRI NARAYAN RAO	10670	48951	K.V.RANGAREDDY	TELANGANA
5352	CHAUHAN LAKSHMI NAIK	11534	47810	HYDERABAD	TELANGANA
5353	VIMALA POTHUKUCHI	8689	37091	HYDERABAD	TELANGANA
5354	D. ARUNA	6579	17629	K.V.RANGAREDDY	TELANGANA
5355	DEVARAKONDA ADILAXMI	11820	47402	WARANGAL	TELANGANA
5356	AKKINENI VASANTHA	5065	38622	HYDERABAD	TELANGANA
5357	J CHANDRAGANTHI	5681	16445	COIMBATORE	TAMIL NADU
5358	SATYA BHARATI PANAMGIPALLI	10672	52466	HYDERABAD	TELANGANA
5359	KAPPAGANTHU NAGALAKSHMI	1437	13548	HYDERABAD	TELANGANA
5360	G JYOTIRMAYI	1426	2282	K.V.RANGAREDDY	TELANGANA
5361	GEETHA SUBRAMANIAN	4797	25242	THRISSUR	KERALA
5362	P SAROJINI DEVI	11775	47836	K.V.RANGAREDDY	TELANGANA
5363	PUSHPALATHA V G	0	58360	Mysuru	KARNATAKA
5364	SUMA	8459	41494	HASSAN	KARNATAKA
5365	RANGARAJU NIRMALA	9218	37090	K.V.RANGAREDDY	TELANGANA
5366	K PRAMEELA	1591	6456	HYDERABAD	TELANGANA
5367	GOPALAKRISHNA B J	11230	41825	HASSAN	KARNATAKA



LIST OF ASSOCIATE MEMBERS ENROLLED DURING THE MONTH OF NOVEMBER 2025

AM-NO	NAME OF ASSOCIATE MEMBER	SPOUSE- MEM No	SPOUSE- STAFF No	PLACE	STATE
5368	M V RATNAM	13560	460813	GANJAM	ODISHA
5369	PRASANNA SANTHI	11578	38727	COIMBATORE	TAMIL NADU
5370	KASTURI VIJAYA LAXMI	10251	34231	HYDERABAD	TELANGANA
5371	GOLTHI SUREKHA	11356	42915	HYDERABAD	TELANGANA
5372	INDRA JAWAHAR	15487	7262	COIMBATORE	TAMIL NADU
5373	JANHVI VILAS SOMAN	3302	37889	MUMBAI	MAHARASHTRA
5374	RENUKA	7619	30801	HASSAN	KARNATAKA
5375	ANUPA KODIMELA	7310	28745	HYDERABAD	TELANGANA
5376	S NIRMALA	10100	14482	K.V.RANGAREDDY	TELANGANA
5377	CHERUKUPALLI PADMAVTHI	5084	31022	K.V.RANGAREDDY	TELANGANA
5378	LEELAMMA N P	9517	36075	ERNAKULAM	KERALA
5379	M N SUDHAKAR	13792	43076	HYDERABAD	TELANGANA
5380	CHAVA RADHA	13796	46306	K.V.RANGAREDDY	TELANGANA
5381	VIJAYA SHARMA BHASKARA	14890	438465	HYDERABAD	TELANGANA
5383	SMT T DURGAVISALAKSHI	14251	8511	K.V.RANGAREDDY	TELANGANA
5384	SAVITRI SURENDRA CHAVAN	9256	49267	THANE	MAHARASHTRA
5385	A VANAMALA K RAO	0	5701	BANGALORE	KARNATAKA
5386	C V PADMINI	5147	46616	COIMBATORE	TAMIL NADU
5387	V RADHA	8973	40323	COIMBATORE	TAMIL NADU
5388	J ALIVELUMANGAMMA	5948	15825	HYDERABAD	TELANGANA
5390	KOTHAMASU PUSHPAVATHI	8739	27866	HYDERABAD	TELANGANA
5391	K V PADMAVATHI	5405	23875	HYDERABAD	TELANGANA
5392	M V SREERAM	12929	55343	K.V.RANGAREDDY	TELANGANA
5393	NIRDOSH BALA SANDHIR	0	17626	PATIALA	PUNJAB
5394	KASALA UMA	13324	69487	K.V.RANGAREDDY	TELANGANA
5395	RAMA SUKUMAR	13196	43946	HYDERABAD	TELANGANA
5396	N RAJESWARI	10140	47313	K.V.RANGAREDDY	TELANGANA
5397	VIJAYALAKSHMI R CHITGUPI	0	33511	BANGALORE	KARNATAKA
5398	BHAVANI RAO	0	42985	Mysuru	KARNATAKA
5399	S KIRAN KUMARI	11107	60463	K.V.RANGAREDDY	TELANGANA
5400	SHOBHA ASHOK HAVOJI	4874	26098	BAGALKOT	KARNATAKA
5401	S S LAKSHMI JAYANTHI	12473	33922	HYDERABAD	TELANGANA
5402	A VYSHNAVI	15484	456078	CHITTOOR	ANDHRA PRADESH
5403	JABEEN PS	6385	37554	KOTTAYAM	KERALA
5404	BHAGAVATULA LEELA	12540	52403	K.V.RANGAREDDY	TELANGANA
5405	K ANNAPOORNA	10852	42271	HYDERABAD	TELANGANA
5406	S SHUBHALAKSHMI	3646	11608	HYDERABAD	TELANGANA
5407	KAMINI SHARMA	8352	41322	PANCHKULA	HARYANA
5408	ANJALI MISHRA	5856	33092	RAIPUR	CHATTISGARH



LIST OF ASSOCIATE MEMBERS ENROLLED DURING THE MONTH OF NOVEMBER 2025

AM-NO	NAME OF ASSOCIATE MEMBER	SPOUSE- MEM No	SPOUSE- STAFF No	PLACE	STATE
5409	JUTHIKA SEN SHARMA	7585	23925	RAIPUR	CHATTISGARH
5410	MALLIKA SIL	7579	24169	RAIPUR	CHATTISGARH
5411	SOMA MAZUMDAR	15527	60873	MEERUT	UTTAR PRADESH
5412	BHAMIDIPATY KAMALA	5171	12044	HYDERABAD	TELANGANA
5413	FARIDA BANO GANJ	9710	16215	RAIPUR	CHATTISGARH
5414	UMA RANI	14905	47917	HYDERABAD	TELANGANA
5415	KAMLESH GUPTA	5970	20381	FARIDABAD	HARYANA
5417	ARUN CHANDRA G KERLEKAR	12261	52032	UTTARA KANNADA	KARNATAKA
5418	ANITA MAHTO	11800	47778	BENGALURU	KARNATAKA
5420	KERSI MISTRY	5594	21520	MUMBAI	MAHARASHTRA
5421	USHA SHASTRY	0	18465	MYSURU	KARNATAKA
5422	POLURU SOUNDARYA VALLI	4009	27557	MEDAK	TELANGANA
5423	YENDURI RADHA RANI	14356	516127	GUNTUR	ANDHRA PRADESH
5424	SHEELA JOSE C	10018	32499	THRISSUR	KERALA
5425	T SELVI	7011	22781	CHENNAI	TAMIL NADU
5426	G VANALAKSHMI	9442	46036	KANCHIPURAM	TAMIL NADU
5427	RESHMA RAVEENDRA REVANKAR	12780	47960	UTTARA KANNADA	KARNATAKA
5428	VEENA UMESH BORKAR	12262	39067	UTTARA KANNADA	KARNATAKA
5429	SONI SINGH	12909	55843	PATNA	BIHAR
5430	K S ARAVINDKUMAR	11819	33325	HYDERABAD	TELANGANA
5431	SUSHILA HIRALAL RATHOD	12364	39525	MUMBAI	MAHARASHTRA
5432	TALLAPURDDY USHASREE	9215	47761	HYDERABAD	TELANGANA
5433	GOLAPALLI KAMESWARI	11069	54826	GANJAM	ODISHA
5434	P V S R LAKSHMI	14107	21806	K.V.RANGAREDDY	TELANGANA
5435	PULLA PADMASRI	14309	451947	KRISHNA	ANDHRA PRADESH
5436	REKHA ROY	11932	17595	KOLKATA	WEST BENGAL
5437	K RAVI SANKAR	8900	31230	CHENNAI	TAMIL NADU
5438	GIRIJA RAVINDRANATH	0	151548	MYSURU	KARNATAKA
5439	CHANDRA LEKHAMBA	7978	15107	MYSURU	KARNATAKA
5440	SHUBHA ASHOK SHANBHAG	4494	14836	UTTARA KANNADA	KARNATAKA
5441	SUDHAKAR VITOB NAYAK	7148	41833	UTTARA KANNADA	KARNATAKA
5442	ASHA SHRINIVAS NAYAK	1377	10074	UTTARA KANNADA	KARNATAKA
5443	SUVARNA DIVAKAR	15259	166584	UTTARA KANNADA	KARNATAKA
5444	ASHA MURTHY	0	2899	BANGALORE	KARNATAKA
5445	BHARATHI L	4140	23287	MYSURU	KARNATAKA
5446	GEETA V MESTA @ GEETA PURUSHOTTAM	7742	29538	UTTARA KANNADA	KARNATAKA
5447	NEELU BHARDWAJ	5012	13628	BILASPUR	CHATTISGARH
5448	K SRIVALLI RATNAKUMARI	6711	27884	BANGALORE	KARNATAKA
5450	SUNITA GIRI	8464	49078	DEHRADUN	UTTARAKHAND



LIST OF ASSOCIATE MEMBERS ENROLLED DURING THE MONTH OF NOVEMBER 2025

AM-NO	NAME OF ASSOCIATE MEMBER	SPOUSE- MEM No	SPOUSE- STAFF No	PLACE	STATE
5451	V SRINIVASAN	12320	56844	SURAT	GUJARAT
5452	LALITHA NAGARAJAN	12675	13317	BANGALORE	KARNATAKA
5453	RANJANA RAVI NARGUNDKAR	11548	40777	DHARWAD	KARNATAKA
5455	KAVITHA KAMATH	13685	44109	UDUPI	KARNATAKA
5456	NEELANKAVIL VERGHESE	15532	55397	MUMBAI	MAHARASHTRA
5457	KOLLURI LEELAVATHI	9171	28224	K.V.RANGAREDDY	TELANGANA
5458	PADMAJA D KAMATH	5371	34903	NORTH GOA	GOA
5459	B RAKENDUVADANA	11711	45920	HYDERABAD	TELANGANA
5460	PUSHPA HIRALAL WANI	3447	12367	NASHIK	MAHARASHTRA
5461	CHANDRAKALA ACHAR	6448	37577	BANGALORE	KARNATAKA
5462	B S CHANDRIKA	5936	31715	BANGALORE	KARNATAKA
5463	MADHURI RAVINDRA DESHPANDE	10157	70908	NASHIK	MAHARASHTRA
5464	PANTA SRI RAMA MURTHY	10199	52388	HYDERABAD	TELANGANA
5465	SEEMA ARORA	8026	30914	DEHRADUN	UTTARAKHAND
5467	MINAKSHI SRIVASTAVA	15203	57368	RANCHI	JHARKHAND
5468	NUTI GOWRIMANI	1273	4924	HYDERABAD	TELANGANA
5469	MRS CHITHRA	10050	46600	TIRUCHIRAPPALLI	TAMIL NADU
5471	KUSUMA VAJHA	2854	10384	HYDERABAD	TELANGANA
5472	ANURADHA DEVI VERUVA	3641	18990	K.V.RANGAREDDY	TELANGANA
5473	MRS BINA LILY P EKKA	8333	31106	BILASPUR	CHATTISGARH
5474	SMT NEELAMMA	5439	21768	DAVANGERE	KARNATAKA
5475	MADHUBALA	13079	41565	GHAZIABAD	UTTAR PRADESH
5476	SUDHA S RAM	15533	396516	BANGALORE	KARNATAKA
5477	E SELVI	12948	52226	KANCHIPURAM	TAMIL NADU
5478	GEETHA K	11762	49242	BANGALORE	KARNATAKA
5479	PARIMALA P KULKARNI	1782	8625	BANGALORE	KARNATAKA
5480	AKILA	9136	37688	ERODE	TAMIL NADU
5481	P USHARANI	8772	9976	COIMBATORE	TAMIL NADU
5482	PATWANT KAUR	12470	54503	LUDHIANA	PUNJAB
5483	JAYA JANGAPANGI	7934	27707	DEHRADUN	UTTARAKHAND
5484	PADMAVATHY S	3987	16930	BANGALORE	KARNATAKA
5485	VATSALA C	5924	10609	TIRUVALLUR	TAMIL NADU
5486	BEEENA CHAWLA	6524	27850	PATNA	BIHAR
5487	GEETHA P K	10463	41662	THRISSUR	KERALA
5488	P INDIRA	7995	13736	THRISSUR	KERALA
5492	MADHURI MALEWAR	6661	23916	DURG	CHATTISGARH
5493	OLIVA	11908	38396	DURG	CHATTISGARH
5494	URMILA YADAV	11571	43687	DURG	CHATTISGARH
5495	MEENA SINGH	9298	37000	DURG	CHATTISGARH



LIST OF ASSOCIATE MEMBERS ENROLLED DURING THE MONTH OF NOVEMBER 2025

AM-NO	NAME OF ASSOCIATE MEMBER	SPOUSE-MEM No	SPOUSE-STAFF No	PLACE	STATE
5496	SUMITA SARATHE	12570	61072	DURG	CHATTISGARH
5497	VAISHNAVI VINOD PRABHU	13420	440200	BANGALORE	KARNATAKA
5498	MRS SARIKA HEMANT TASKHEDKAR	13083	37197	THANE	MAHARASHTRA
5499	SUSHMA CHANDRASHEKHAR	3248	8100	BANGALORE	KARNATAKA
5500	ANURADHA BORA	13786	419411	DURG	CHATTISGARH
5501	ANURADHA S NAYK	4433	4627	MUMBAI	MAHARASHTRA
5502	KOMALA R BHAT	4417	17269	DAKSHINA KANNADA	KARNATAKA
5503	NETHRAVATHI B	10655	41186	BANGALORE	KARNATAKA
5504	CHANDA CHATTERJEE	0	57371	PURULIA	WEST BENGAL
5505	ANITHA D HEGDE	0	211398	UDUPI	KARNATAKA
5506	KAMAL KISHOR ARORA	14263	55203	BANGALORE	KARNATAKA
5508	BHARATI R SHAH	2283	13481	BANGALORE	KARNATAKA
5509	THARA SUBRAMANIAN	11597	36132	BANGALORE	KARNATAKA
5510	NIRMALA VINOD SINGH	10427	39202	THANE	MAHARASHTRA
5511	MRADULA KRISHNAKUMAR MOTIPARA	4023	8090	MUMBAI	MAHARASHTRA
5512	MAMATA PARIDA	10407	48944	RAIPUR	CHATTISGARH
5513	MRS ANNA MINZ	7090	41347	RAIPUR	CHATTISGARH
5514	MRS USHA GHATGE	7604	32321	RAIPUR	CHATTISGARH



It's our neighbor, father. He wants to know if he could borrow till the end of the month the hundred rupees you borrowed from him at the beginning of the month.

CBROA WELFARE SCHEMES

CBROA has been assisting members though in small measure, as an expression of solidarity with the beleaguered members at the hour of their grief/crisis. The entire scheme is borne mostly out of generous Donations from the members. While the CBROA thanks the donors for and on behalf of all the beneficiaries, it seeks generous and regular donations in this endeavour to stand by the members at their time of need. CBROA appeals to members for regular donations on the occasion of birthday celebration of their dear ones, say – Self, Spouse, Children, and Grandchildren and derive satisfaction of donating for a cause.

Medical Relief paid during the month of November 2025.

CBROA MEDICAL RELIEF DISBURSEMENTS NOVEMBER 2025						
SL NO	MEM NO	NAME	STF NO	PLACE	SELF/ SPOUSE	AMOUNT
1	12320	SAMYUKTHA V	56844	SURAT	SELF	30000.00
2	3196	B MOHAN PRABHU	8991	UDUPI	SELF	30000.00
3	10433	P VEERANAN	29085	MADURAI	SPOUSE	10000.00
4	12023	S GOPALAKRISHNA	44624	KANCHIPURAM	SELF	30000.00
5	8214	S VEERANNA	42514	DHARWAD	SELF	21900.00
6	13393	P SUBRAMANYAM	35806	ONGOLE	SELF	30000.00
TOTAL FOR NOVEMBER 2025						1,51,900.00

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 – NOVEMBER 2025

DATE	MEM NO	NAME	STF NO	AMOUNT	RECEIPT NO	PLACE
01-11-2025	3335	K YOGEEASHA MUKUNDA BHAT	10596	2000	DN E-56479	UDUPI
01-11-2025	3536	S D INAMDAR	12654	1001	DN E-56478	PUNE
01-11-2025	3178	S V KALE	11352	3456	DN E-56485	PUNE
01-11-2025	8383	R M PRAJAPATI	47924	1000	DN E-56477	AHMEDABAD
03-11-2025	2046	K BALAKRISHNA UDUPA	13684	5000	DN E-56480	UDUPI
06-11-2025	11851	CHANDRESH VASANTLAL BHATT	43556	1000	DN E-56482	MUMBAI
06-11-2025	1205	B M RAMACHANDRA	5625	1000	DN E-56481	MANGALURU
08-11-2025	6506	S JAYARAMAN	8538	10000	DN E-56483	BENGALURU
08-11-2025	13893	P R L ACHAR	53980	1000	DN E-56486	UDUPI
10-11-2025	2642	R SASHITAL	9277	10000	DN E-56484	MUMBAI
17-11-2025	5761	ANJALEE RAJAN WALINJKAR	37898	5000	DN E-56487	MUMBAI
18-11-2025	4371	M H MONTEIRO	13865	2000	DN E-56491	MANGALURU
18-11-2025	2720	K K MURTHY	13486	1500	DN E-56490	BENGALURU
18-11-2025	9340	JAYASIMHA B P	26275	1000	DN E-56489	BENGALURU
18-11-2025	5857	SIVASUBRAMANIAN M	35988	1000	DN E-56488	MADURAI
19-11-2025	11763	C GURUPRASAD	38463	1000	DN E-56492	BENGALURU
20-11-2025	5264	R V PARWANI	24929	5000	DN E-56493	MUMBAI
22-11-2025	296	H K KESHAVA MURTHY	1234	5000	DN E-56494	BENGALURU
23-11-2025	6094	LALITHA V	33670	4000	DN E-56495	CALICUT
25-11-2025	795	M G SAMPATH KUMAR	6753	1111	DN E-56496	BENGALURU
28-11-2025	4579	M S PUROHIT	21775	2000	DN E-56498	HUBBALLI
28-11-2025	AM-444	VIDYA SATISH	AM444	150	DN E-56497	MANGALURU
29-11-2025	3348	ASHOK S GOVILKAR	12826	7500	DN E-56500	MUMBAI
29-11-2025	3321	D G NAMJOSHI	9790	5000	DN E-56499	MUMBAI



Yes, I had gone to put something in the savings. It will be useful for a rainy day, you know.

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



shutterstock.com • 158327579



PHOTO GALLERY



GUJARAT REGION - AHMEDABAD



ALIGARH REGION

COIMBATORE REGION - ERODE DISTRICT



COIMBATORE REGION-ERODE

GHAZIABAD REGION



GHAZIABAD REGION

PHOTO GALLERY



JHARKHAND REGION



KERALA STATE



MAGALURU REGION

PHOTO GALLERY



MANGALURU REGION



MUMBAI REGION



MYSURU REGION



ODISHA REGION

PHOTO GALLERY



ODISHA REGION



PUNE REGION

PHOTO GALLERY



UDUPI REGION



UTTARA KANNADA REGION



UTTARAKHAND REGION

PHOTO GALLERY



UTTARAKHAND REGION



VELLORE REGION



VIJAYAWADA REGION



OBITUARY



During the month of November 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	CHANDRAKANTH Y KAMATAR	14623	1347	04-11-2025	BENGALURU
2	K S NAGARAJAN	3006	6137	07-11-2025	CHENNAI
3	ASHA JAYAVANTH KAMATH		AM 866	08-11-2025	MANGALURU
4	T SAMPATH KUMAR	S 49760	13309	08-11-2025	MANGALURU
5	D PRASAD	15121	5406	03-10-2025	HYDERABAD
6	K VISHWANATH KAMATH	1596	770	21-11-2025	UDUPI
7	T D N RAGHAVAN	2763	1731	29-11-2025	CHENNAI
8	KITTU NAIK	28288	5361	29-11-2025	UDUPI
9	S RAVI KUMAR	52989	13039	23-11-2025	CHENNAI
10	RAMDAS MATTY	5897	1668	03-11-2025	MUMBAI
11	SURESH N BENDIGERI	11538	3085	12-11-2025	NAVI MUMBAI
12	KANCHAN V DALVI	14802	4327	18-11-2025	MUMBAI
13	MADHAV R NATEKAR	6606	7634	21-11-2025	MUMBAI
14	ANANT A TAMBE	6938	3434	27-11-2025	DOMBIVLI





LETTERS TO THE EDITOR

During November 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 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.

