



CBROA News Letter

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

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



JANUARY 2026



Dear Members

Let my deep wishes always surround the wonderful journey of your life. I hope in the coming year you will have a good health and smooth sailing life.

Regards, CBROA TEAM BENGALURU

BIRTHDAYCAKE24.COM

J S JAGADEESH
GENERAL SECRETARY

G A HANDE
CHAIRMAN

A N KRISHNA MURTHY
PRESIDENT



WISHING ALL OUR MEMBERS A HAPPY MAKARA
SANKRANTHI / PONGAL/ MAGH BUHU / LOHRI.
LET THE FESTIVALS BRING HEALTH, HAPPINESS,
PEACE & JOY TO YOU AND YOUR FAMILY MEMBERS.

Dear Esteemed Members,

As we step into 2026, the
Canara Bank Retired
Officers' Association wishes
you a Happy New Year! 🌟

May this year bring you
vibrant health, boundless
energy, and endless joy.

From vibrant 60s to wise
90s, you're an inspiration to
all. Your decades of service
to Bank have made a lasting
impact, and your
experiences continue to
guide us.

May 2026 be a year of:

- New adventures and
memories with loved ones
- Good health and happiness
- Pursuing passions and
hobbies
- Staying connected with
friends and family
- Cherishing life's simple
joys

Here's to making more
memories, staying young at
heart, and embracing life's
beauty! 🌸

HAPPY NEW YEAR 2026

Warm regards,

Canara Bank Retired
Officers' Association





JANUARY 2026

FROM THE DESK OF GENERAL SECRETARY



Dear Members/Associate Members,

**Ring out, wild bells, to the wild sky,
The flying cloud, the frosty night,
The year is dying in the night,
Ring out wild bells and let him die,
Ring out the old, Ring in the New,
Ring Happy Bells, across the snow,
The year is going, let him go,
Ring out the false, Ring in the true**

-Lord Alfred Tennyson.

Lord Alfred Tennyson welcomed the new year in his poem. He observed that the New Year marks the beginning of a fresh start and brings a season of joy and hope for a better life and better world.

Decades have passed since the 19th century poet wrote the poem, but our sentiments regarding the New Year remain the same. At the stroke of midnight on December 31st every person around the world bids goodbye to the old year with its bitterest memories and experiences.

As we gear up to bid farewell to 2025 and welcome 2026, New Year's day begins with festivities. It is time for families and friends to gather, enjoy feasts, exchange gifts and share best wishes. Around the world people embrace the day as a moment of new beginnings, celebrating in diverse ways reflective of their cultural traditions.

Many believe that one's actions on the first day of the year set the time for the rest of it. While for some New Year's Day is an occasion for joyous gatherings and parties, for others it holds cultural or religious significance.

Even though the Gregorian calendar is widely recognised, many cultures and religions observe their own New Year's Day.

Despite global celebrations on 1st January, India's cultural diversity is reflected in various regional New Year observances. Tamil Nadu celebrates Tamil Puthandu while Telangana, Andhra Pradesh, Karnataka observe Ugadi. Baisakhi is celebrated in Punjab, Bhog Bihu in Assam and Gudi Padwa in Maharashtra.

New Year's Day is an opportunity for reflection, resolutions and fresh starts. It is a time to let go of the past and embrace positivity and move forward with hope and anticipation. It is time when we can decide what we want to do better or change in our lives. The day fosters unity as families and communities come together to celebrate, strengthen bonds and create lasting memories.

Like any festival, New Year's Day inspires kindness, compassion and love. It encourages us to leave behind negativity and embrace the promises of a better future. As we step into 2026 let us ring in a year of kindness, peace and joy. May it bring exciting developments, personal growth, prosperity countless moments of laughter, fun, frolic and happiness for all.

As we welcome the New Year let us remember that every day is a new opportunity to make a difference in our lives and the lives of others. The year ahead is full of endless possibilities.

We hope the ongoing geopolitical conflicts between Russia and Ukraine war, the devastating Palestine and Israel War, escalating crisis in Sudan, Myanmar

plus heightened regional instability across the Middle East, geopolitical friction between major powers like USA, China and Russia, India and Pakistan, all contributing to increased global militarisation and humanitarian challenges will end in 2026 and the world emerges as an abode of peace.

Here is to a bright New Year and a fond farewell to the old, here is to the things that are yet to come and to the memories that we hold. Wishing you a joyous 2026 filled with peace, love, laughter, happiness, blessings, good health and unforgettable moments and sweet memories.

On the auspicious occasion of Makara Sankranti, may God bless you all with good health, love happiness, cheers, peace and prosperity.

WE WISH ALL OUR MEMBERS/ASSOCIATE MEMBERS HAPPY MAKARA SANKRANTHI, PONGAL, MAGH BIHU AND LOHRI.

**J S JAGADEESH
GENERAL SECRETARY**

**BENGALURU
01.01.2026**

Membership Management Module under our website cbroa.co.in/

Dear friends,

We are happy to launch our Membership management module in our website. This is in addition to the submission of 1) enrolment forms through Google Forms 2) scanned copies of enrolment forms 3) sending hard copies of enrolment forms to our central office. Now, four modes are available for becoming /enrolling life members/associate members of CBROA.

Register option for New Members

Please visit our website by typing CBROA.co.in/ either through your PC/laptop/Mobile and then go to menu - My Account. You will find two menus viz.,

- 1. Register (Only for New Members)**
- 2. Login (For Existing Members)**

If you click Register-then you find two more menus/options:

- 1. Life Membership**
- 2. Associate Membership**

Please click whichever is applicable and furnish the details and then submit. Please note before submitting, Life membership fee of Rs. 6000 (FOR THOSE WHO RETIRED ON OR AFTER 01/07/2023)/Rs.4500 (FOR THOSE WHO RETIRED BEFORE 01/07/2023) and Associate Membership Fee of Rs. 1000/- must be remitted to our account - 0408111100140 (Canara Bank, Jayanagar Shopping Complex, Bengaluru) by funds transfer through mobile banking /UPI txn. and furnish the date of remittance and the txn id/UTR no. in the relevant fields before submitting the form

After submission, our central office will verify the details and the receipt of the LM/AM amount and approve the membership and send the welcome letter/e-receipt to the e-mail id of the applicant.

Login for existing members:

This option is meant for all our existing Life members. Now, our members are free to modify their e-mail ids/ mobile numbers/address by logging into their account. The user id for logging in is your staff number and default password is your date of birth in dd/mm/yyyy format followed by @ then your staff number (ddmmyyyy@staff number). You can modify/change your email id/mobile number/address and then save the data. There is an option to change your password (but better to keep your default password.)

Please note, henceforth, any change in address/mobile/email id should be done through the web - My account - Log in.

Hope you all appreciate the above digital initiative of CBROA and utilise the facility to the maximum extent.

**J S Jagadeesh
GS, CBROA
27.12.2025**



**HUMAN RESOURCES S PUBLIC RELATIONS WING
INDUSTRIAL RELATIONS VERTICAL
INDUSTRIAL RELATIONS S POLICIES SECTION
HEAD OFFICE, BENGALURU**

**Internal Communication No. :
ICOM/470/2025
Date : 31/12/2025
Index: Staff
Sub Index : IR**

**Subject - Renewal of IBA Group Health Insurance Policy for the Retirees for the year 2025-26 –
Undertaking with regard to GST – Extension of date**

Attention of branches/ offices is invited to ICOM/436/2025 dated 02.12.2025 wherein it was advised that all the retirees/ compulsorily retired employees/ resignees who are drawing pension/ spouses of such deceased ex-employees who have opted for IBA Medical Insurance Policy for retirees for the period from 01.11.2025 to 31.10.2026 shall submit an Undertaking Letter in the format annexed thereto before 31.12.2025 pursuant to the interim order passed by the Hon'ble High Court of Kerala at Ernakulam in writ petitions seeking stay on collection of GST on premium towards IBA Medical Insurance Policy for Retirees.

*In view of the representations being received from cross section of the retirees requesting for extending the last date of submission of Undertaking, it has been decided to extend the date of submission of 'Undertaking Letter' from 31.12.2025 to 31.01.2026. As such, the said Undertaking Letter shall be submitted to below mentioned address (not to any other office/ branch) so as to reach **on or before 31.01.2026**:*

**Industrial Relations S Policies Section,
Industrial Relations Vertical,
Human Resources S Public Relations Wing,
Canara Bank Head Office, Bengaluru,
112 JC Road, Bengaluru 560002**

*Further, the Undertaking Letter may also be sent by the retirees to hoir@canarabank.com through their registered e-mail ID **on or before 31.01.2026**.*

**B P JATAV
CHIEF GENERAL MANAGER**

To: ALL BRANCHES/OFFICES OF THE BANK



CIRCULAR NO.	GIST OF THE CIRCULARS ISSUED DURING PREVIOUS MONTH
112/2025 02-12-2025	Meeting called by the Secretary, DFS, MOF, GOI. https://aibprc.co.in/pdf/circularno_112-25.pdf
113/2025 03-12-2025	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_113-25.pdf
114/2025 06-12-2025	Updates on the M.C. Singla case pending before the Hon'ble Supreme Court on Pension Updation. https://aibprc.co.in/pdf/circularno_114-25.pdf
115/2025 10-12-2025	Income Tax on Leave encashment – exemption limit of Rs.25 Lakhs from Rs.3 Lakhs – applicable for those who retired after 01.01.2016. https://aibprc.co.in/pdf/circularno_115-25.pdf
116/2025 10-12-2025	Report of the General Secretary, AIBPARC, to be placed before the meeting of the Governing Council of AIBPARC to be held at Bengaluru on 13th & 14th December, 2025. https://aibprc.co.in/pdf/circularno_116-25.pdf
117/2025 10-12-2025	Updates on the case pending before the Kerala HC at Ernakulam on the exemption of GST on the health insurance premium for the Bank Retirees. https://aibprc.co.in/pdf/circularno_117-25.pdf
118/2025 17-12-2025	Long live the Pensioners Day to remember with gratitude the late D.S. Nakara who fought for years to bring dignity to the community through the judgement of the SC dated 17.12.1982. https://aibprc.co.in/pdf/circularno_118-25.pdf
119/2025 17-12-2025	Updates on the M.C. Singla case pending before the Supreme Court in regard to Pension Updation. https://aibprc.co.in/pdf/circularno_119-25.pdf
120/2025 19-12-2025	6th Meeting of the Governing Council of AIBPARC for the term 2023-26 took place at Bengaluru on 13th & 14th December 2025. https://aibprc.co.in/pdf/circularno_120-25.pdf
121/2025 22-12-2025	Shri K L Bansalji, National President, BOBROA, passes away. https://aibprc.co.in/pdf/circularno_121-25.pdf
122/2025 31-12-2025	Adieu 2025 – Welcome the New Year 2026 with Hope and Positive Resolutions. https://aibprc.co.in/pdf/circularno_122-25.pdf



REGIONAL ROUNDUP

PHOTOS ARE POSTED IN THE "PHOTOS GALLERY"

BENGALURU

On 29th December, we felicitated our MD & CEO Shri Satyanarayana Raju sir who will be laying down his office on 31st December and wished him all the best in his retired life.

COMPENDIUM FOR RETIREES- 30.12.2025

The latest revised edition of compendium for retirees was released by our MD & CEO yesterday and they have invited representatives of retirees' associations on the occasion. The updated edition is a parting gift to all our retirees by our beloved MD & CEO Shri Satyanarayana Raju.

Please find the soft copy of the compendium and save it for reference on various issues /guidelines for retirees.

We thank the HR wing officials led by CGM Shri Jatav Ji for their efforts in bringing this updated edition of compendium. Soft copy of the Compendium is available in our Bank Website canarabank.in/ex-employees.

J S Jagadeesh
GS, CBROA

CHENNAI

CBROA Chennai meeting of General Members was held on 07/12/2025@ Canara Bank, Circle Office, Chennai with a gathering of 170 members.

The meeting is commenced at 10.00 am with the welcome address by Mr R Mohan Vice President. The meeting was presided over jointly by Mr Badri

former DGM of our Canara Bank and GM & CVO of IOB, and Mr Thiruvadi, former General Manager of Canara bank.

Mr Badri, addressed the gathering and followed by Mr Thiruvadi which took the gathering to the olden days when they were heading the circle as well as CBOA organization respectively.

Mr Raghavendra Rao, DGM of the Chennai circle also participated in our meeting as a Chief Guest and acknowledged our gathering with greetings and further he told that he was very happy to be amongst the stalwarts of bank who were responsible to develop the Institution to match today's competition among PSU BANKS and we are pioneer in the banking industry. He has also thanked the seniors assembled here for their contribution for developing of our bank to this level today. Adding an extra wave of joy was the encouraging news that the Chennai Region's business has grown manifold and is poised to expand further with new branches at vantage locations. The announcements about the proposed Holiday Home at Tiruvannamalai and the Officers/Executive Quarters at Raja Annamalaipuram brought visible happiness to the gathering, making many feel that "When an institution remembers its people, it earns their blessings."

Health insights by Dr. Siddharth of SIMS Hospital brought home the truth that "Health is not valued till sickness comes, so cherish it while you can." Thanks to SIMS Hospital authority for having accepted to give concession of 10% for hospitalization expenses and charging of Rs.2000/- for master check-up per Canara bank retirees as a special gesture.

The gathering also listened with admiration to the humble social services rendered by SEED Annachi, Shri Palanisamy, reinforcing the timeless thought that "Service to humanity is the purest work of the heart." During the meeting some of our members had donated the SEED for poor children education and their livelihood.

Chennai Team congratulate Mrs Sumathi Aiyar, AGS for excellent anchoring the entire proceedings. Team also congratulates Mr Kasinathan for his pre arrangements works for meeting from his house as he was undergone cataract surgery. Congratulations to Mr Krishnakumar RS, and Mr Manoharan RS for

having obtained nearly 100 forms of GST Undertaking Letters so as to submit to HO. Thanks to Mr Eswaran for excellent photography of the entire episode.

We have honoured 20 senior members who have completed 75 years and above by the Senior Members and our office bearers.

At the concluding session, Mr Venkataiah B, AGS, proposed the vote of thanks. He Thanked all the executives especially Madam Sindhu, CGM of Chennai Circle for having given her consent to conduct the meeting and Mr Raghavendra Rao DGM Chennai Circle, who had graced the occasion and informed the present bank business of circle. Finally, we thank Premises section team in arranging all the arrangements for the meeting.

HARYANA

On 18/12/2025 our Haryana Region convened a meeting to collect the Undertaking Letters and send the same to HO by Speed Post for doing the needful at their end. Total six undertakings from the members were collected.

JHARKHAND

CBROA, Jharkhand Region conducted a camp at CO, Ranchi 16/12/2025 to collect Undertaking Letters from our members who have opted for IBA Health Insurance policy. A number of interested members submitted the undertaking letters. All letters are handed over to HRM in-charge, for onward submission to HO. Office bearers of CBROA also went to other Sections in CO and met the executives, to renew our association and liaising with them.

KERALA – PALAKKAD DISTRICT

The CBROA Palakkad District Family Get-together was held successfully on 21st December 2025 at Kalyan Tourist Home, Palakkad. The programme turned out to be a memorable and enriching event, attended by 42 members and 14 spouses, reflecting the strong bonding among our retired fraternity. The programme commenced at 9.30 a.m. with registration and concluded at 3.30 p.m. The function began with a silent prayer, observing one minute's silence in memory of our departed colleagues Sri Madhusoodanan, Sri V.

Venugopal, Sri K. Jayakrishnan, and Sri T. Sukumaran, paying homage to their invaluable contributions to the organisation and the Bank.

The meeting was presided over by Sri Krishnaranjan, District President, CBROA Palakkad. The function was inaugurated by Sri P. G. Iyer, our senior-most member, who lit the ceremonial lamp and garlanded the portrait of our revered founder, Sri A. Subbarao Pai. In his inspiring address, Sri P. G. Iyer nostalgically shared his rich experiences in Canara Bank and traced the remarkable growth of the Bank over the decades, emphasizing how retired officers have grown along with the institution. He highlighted the importance of such family get-togethers in rejuvenating enthusiasm and strengthening interpersonal bonds.

Sri Krishnaranjan, in his presidential address, appreciated the initiative and leadership shown by Sri P. G. Iyer in organising the event and stated that such gatherings significantly strengthen our organisation.

Sri Dhanesh, Regional Secretary, CBOA, addressed the gathering and fondly shared his close association with CBROA members, acknowledging the guidance and support he received from senior colleagues at various stages of his career.

Sri K. Unnikrishnan, Regional Secretary, CBROA Palakkad, briefed the gathering on the history of CBROA since its formation and highlighted the impressive growth of CBROA in Palakkad district during the last ten years, with membership increasing from 42 to 110, attributing this success to the collective teamwork and dedication of members.

Sri Pazhanimala, State Committee Member, emphasized that apart from organisational deliberations, cultural and artistic activities play a vital role in attracting members and strengthening unity, suggesting that future programmes be planned with this focus.

A highlight of the programme was the felicitation of four esteemed members who attained the age of 75 years. They were:

Sri R. S. Ananthanarayanan, Retired Officer

Sri C. V. Balasubramanian, Retired Senior Manager

Sri N. S. Venkitaraman, Retired Senior Manager

Sri V. U. Sreekumar, Retired Assistant General Manager

They were invited to the dais, honoured with shawls, and presented with certificates issued by the CBROA Central Office. Each of them shared their

valuable experiences and memories with the Bank and colleagues, which were both inspiring and heart-warming.

The programme was further enlivened by an artistic and humorous entertainment session presented by Sri T. P. Haridasan. His innovative, educative, and humour-filled presentation, including interactive questions and spot rewards, brought joy and active participation from all attendees. His performance received wide appreciation from members.

Notably, 14 members enrolled as Associate Members of CBROA during the programme, reflecting the positive impact of the event. The programme ended with a vote of thanks by Sri A. Suresh, District Treasurer, CBROA Palakkad, who also read out a congratulatory message sent by Sri V. Padmanabhan from Thiruvananthapuram, conveying his best wishes for the success of the event.

The overwhelming response and expressions of happiness from members reaffirmed the need to continue such family get-togethers in the years to come.

KOLKATA

Team Kolkata would like to inform that on 04.12.2025, HRM Section, Kolkata arranged a meeting with Mr. Koushik Ghosh, Representative of Medi Assist - TPA, along with representatives of CBROA, Kolkata Unit, Sri A. R. Rakshit, Sri Swapan Haldar, Sri B. C. Pramanik, Sri Asim Sarkar and Sri Prabir Chakraborty. Team raised several queries regarding hospitalization and claims procedures under the present medical insurance arrangement. Mr. Ghosh patiently listened to all points and provided detailed clarifications.

The points raised in the discussion are:

1. Availability of Policy Bond, 2. Room rent limit, 3. Cap on Ailments and PPN Restrictions, 4. Dialysis – Day Care Treatment, 5. Reclaiming Disallowed Cashless Claims

The TPA Representative cleared all the doubts raised by the members.

MADHYA PRADESH

Our Office Bearers from MP Region visited residence of respected Sri K V Vinze sir and celebrated his 76th birthday. We honoured him by draping a shawl, presenting a plant pot and cake cutting. He was very much happy and

thanked us for the celebration. Our active members Sri Pankaj Chaturvedi, Sri P A Deshpande, Shri V D Shrivastava and Sri B S Solanki, AGS visited and wished him a happy, healthy and peaceful life ahead. His sister welcomed us and served delicious snacks & Tea.

CBROA unit Bhopal has organised a meeting on 11/12/2025 at Indian Coffee House, Gulmohar Colony, Bhopal. 20 members including two lady members of Bhopal unit have participated in the meeting. As per the agenda detailed discussion took place during the meeting on following agenda points.

- 1.Points to be taken up forthcoming conference of CBROA at Bengaluru.
- 2.Current status in Pension updation case.
- 3.GST matter on premium of Health Insurance Policy.
- 4.TDS deducted on Leave Encashment amount received by the members/employees retired after 01/01/2016.
- 5.Organizing family picnic of members along with their families.

Mr Pankaj Chaturvedi, RS, welcomed all the members and requested them to take active part in discussions and give suggestions for ensuing CBROA Conference at Bengaluru

AGS Sri B S Solanki informed the present position on agenda points and clarified the issues. Further he requested all the members to participate in Bengaluru conference. Moreover, doubt raised by members has been clarified. Apart from the above, members of the e-Syndicate Bank have been informed the social benefits measures taken by CBROA for our members. Moreover, requested non-members of e- syndicate bank to join CBROA and both have responded positive.

At the end Mr Sharma ji E-Syndicate has given the vote of Thanks.

MADURAI

We are happy to report that a Felicitation meeting of our CBROA Team Madurai Members and an Eye check-up camp were conducted at Vasana Eye care Hospital, Simmakal, Madurai on 29/12/2025 in commemoration of Pensioners Day. The day long eye camp started at 10.00am with registration

of our members and eye screening formalities. In all 41 members including 2 lady members and 3 Associate members were present.

The Vasan Eye care team lead by Dr Premkumar, Chief Medical officer & Cataract n Glaucoma Surgeon and Dr C Soundarya Rahini, General Eye care Consultant took care of all the participants to the minute detail.

Our members meeting commenced at 11.30 am with a prayer song by our Life members, Smt A Jayanthi and Smt R Chandrakala. Sri Ajmeer Khaja, Relationship Manager extended a warm welcome address.

Sri Vijayan Francis, Marketing Head, Vasan Eye care explained the CSR initiatives and offered support to all our members in Tamil Nadu, based on our request in the matter of conducting Eye care camp.

Sri M N Manoharan, DGS, CBROA, Madurai in his Key note address thanked the Vasan Eye Care Management for sponsoring state of the art eye care facilities and felicitation of all the participants which is the novel and first of its kind program. In his brief address, the DGS explained the matters relating to Pension updation, reckoning of special allowance for pension calculation, GST undertaking letter, tax exemption on encashment leave, gratuity commutation of pension and our forth coming Triennial Conference at Bengaluru.

Both the Doctors delivered Special Addresses on Eye care facilities and the care n concern and concessions offered at Vasan Eye Care Hospitals Pan India. All our members present in the meeting were honoured individually with a shawl n memento by the Management of Vasan Eye Care, Madurai.

Sri G T Sambandam, Retd SM who hails from Thanjavur and settled in Madurai, on his completion of 75 years of age, was honoured in the meeting with a shawl by our veteran member, Sri S Deenadayalan and a gift by our former RS, Sri M Devaram. Sri M Meenakshisundaram, Ex DGM read out the CBROA citation signed by our GS and President, CBROA, Bengaluru.

Sri R Arjunan Muthiah, RS, CBROA, Dindigul, Sri R Chandrasegaran, Ex DM, Sri S S Veerabahu, Sri K S Ramesh Chandar, our activists coordinated the logistics for the successful conduct of the function.

In his concluding remarks, the DGS highlighted the membership modules introduced by our GS, CBROA, Bengaluru and appealed to members to enrol

their spouses as Associate Members and offer donations to CBROA in the Donation module of our improved website of www.cbroa.co.in.

We enrolled 5 Associate members in the meeting.

Sri M Panneer Selvam, RS, CBROA, Madurai proposed a vote of thanks followed by a sumptuous Lunch arranged in the hospital premises.

MUMBAI

On 6/12/2025 Sri Pratap R Bhalerao, DGS, Sri Ravi Kamath, CCM, Sri Pradip Satam, of Team Mumbai felicitated Sri Srinivas Ananatrao Bongale (Stf No.12149, LM 1415) on attaining the age of 75 years of age on 24/06/2025. He was born on 25/06/1950. He joined the services of the bank on 17/06/1972 worked in various branches before taking SVRS on 31/03/2001 as a Manager. His wife Mrs Bina Srinivas Bongale has joined as associate member. We welcome her and thanks her for her membership. We wish both of them a very happy, healthy and peaceful life ahead of the years.

On 07/12 Sri Pratap Bhalerao, DGS, Sri Ravi Kamath, CCM & Sri Pradeep Satam, RS felicitated Sri M S Pawaskar (Stf No. 13740, LM 4138) at his residence in Shimpoli, Borivali West on completion of 75 years of age on 24/11/2025. Sri Pawaskar had joined the Bank on 28/12/1972 and on promotion worked in different branches/offices of the Bank before opting for SVRS. His son and daughter were present for his felicitation. Sri Pawaskar donated ₹ 3000/- to CBROA

On 13th Dec 25 our Regional Committee members, Mr Mr Prakash Mangle and Mr Chandrakant Salian and their active team of Navi Mumbai felicitated Mr Shrikant Wagle (Staff No. 2673, LM 2248) on attaining of 90th years of age and Mr P J Mathew (Staff No. 16958, LM 9062) on attaining of 75 years of age. The function was held at Jestha Nagrik Virungala Kendra Vashi, Navi Mumbai. Function began with Prayer by Mrs Shamlee Zagde and then lighting of lamps and Garlanding of our Founder Ammebal Subbarao Pai by Committee Members.

Mr P G Mangle, RC member welcomed the members. Mr S K Patil gave introduction of Mr Shrikant Wagle followed by reading of Citation by Mrs Snehalata Kanchan and presentation of Shawl and Bouquet by Committee members.

Mr P J Mathew was introduced by Mr S K Patil followed by presentation of Shawl, Citation and Bouquet by Sri P M Gade, AGS.

Ms Pratibha Jayaram, DGS and Mr Manmohan Singh Sehgal, RS, Mr Pradip Satam, RS and Mr P B Shinde, RS, Activists Mr Wagle and Mr Mathew shared their bank experiences. Ms Pratibha Jayaram briefly updated about Pension updation status. Function was attended by following members Mrs Candida Fernandes, Mr S G Polekar, Mr Madhukar Kamble, Mr Ramakant Dalvi, Mrs Immai Hu, Mrs Madhu Chandra, Mrs Shobha Karande, Mrs Sukanya Acharya, Mrs Anjali Walinjar, Mr Ganesh Kanchan, & Mr Vijayakumar Sawant .

Mr Chandrakant Salian hosted the function. Mr Praveen Kulkarni covered the live function. Vote of thanks were given by Mr S G Polekar followed by light refreshments. CBROA wishes Mr Shrikant Wagle and Mr P J Mathew and family very healthy, happy, peaceful retired life.

On 24/12/2025 Sri Pradeep Satam, RS and Sri P B Shinde, RS felicitated Shri. Prakash Anant Shenai (Stf No. 11467, LM 6614) on attaining 75 years of age at GSB Sports Club Ground, King Circle. He joined the services of Canara bank on 26/11/1971 and after 30 years of glorious service he took VRS on 31/03 2001 as a Chief Manager. Sri Prakash Shenai donated Rs. 7500/- to CBROA Welfare Fund.

Every moment of happiness is a tonic for one's wellbeing. The signature scheme of CBROA, that of felicitating the members on milestone birthdays, brings such happy moments both to the person being felicitated and the team that does it. On 27th Dec, we shared the evening with Mrs. Radha Deepak, upon attaining 75 Years of age. Team CBROA, Smt Amita Ghawalkar, Smt Swati Kulkarni, Smt Pratibha Jayaram, Sri Gopal Kunder and Sri Sudheer Kulkarni, felicitated Smt Radha Deepak on the occasion.

Needless to say that Smt Radha and Sri Deepak were elated by this gesture. They have donated a sum of Rs.5000/- to CBROA Welfare Fund on the occasion.

NAGPUR

CBOA, Nagpur Region members conducted their member's meeting at our Regional Office Conference hall on 15th of December to brief about their triennial conference recently held at Vishakapatnam. Our activists Mr Arun P

Bhisikar, Mr Tapikar, Mr Mahendra Dehariya, Mr R R Gadkari including Mr Chandekar, CC Member and Mr Samadhan Atote, RS were also invited for the meeting. However Mr Atote and Mr Gadkari could not attend for their personal reasons. Mr Chandekar in his address briefed CBOA members about CBROA right from its inception, the very purpose and need to form retirees Association, initiative taken by CBOA in formation, its support in all respect etc., and why one should join CBROA after retiring from service in future. During meeting CBOA felicitated one VRS Optee officer recently relieved from service, Mr Prashant Vavre, in turn Our Nagpur Team welcomed him as CBROA life member. CBROA heartily welcome him in to our fold.

ODISHA

Dear Friends and Seniors, CBROA Odisha Unit thank each one of its' members for their whole hearted participation in the CBROA Odisha Unit Annual Family Picnic 2026 at Deras. Team Odisha thank Mr Jani, our Khorda branch staff for arranging the things at the Venue. We thank Master caterer Mr Pramod and team for preparing healthy and delicious food at the Venue. We thank Com Benudhar Khilar for distributing Sweets on the occasion of happy birthday of his Grand Son. We got the good news from Mr S R Pattnaik on his becoming Grand Father today. His only daughter gave birth a daughter at Delhi. We have congratulated Sri S R Pattnaik. We profusely thank Sr Vice President CBOA Com P K Mohanty who have accepted our invitation and attended our annual event at Deras. We thank Sri Pravakar Nanda for organising the event with proper planning and follow up. During the event we have enrolled Mrs Renubala Bihari w/o S B Bihari as our Associate member. We have our Special thanks to our Senior most energetic and enthusiastic members Sri R V V Pattnaik, Sri S K Khatua, Sri A N Sahu and S K Chaudhary for the participation. We thank our friends who have made it to the spot from distance places like Dhenkanal, Puri, Baripada, Berhampur and Cuttack. Last but not least we thank Lord Jagannath for his heavenly blessings on all of us. Thank you all. CBROA Odisha Unit Long Live.

SHIVAMOGGA

On the visit of General Secretary of CBROA Sri J S Jagadeesh to Shivamogga, a meeting of members of Shivamogga Unit was held on 29.12.2025. The meeting was presided over by Senior Member Sri K R

Lingappa. Sri Sarja Jagadeesh, Regional Secretary of Shivamogga unit welcomed the gathering and also briefed about the Regional activities.

The house paid tributes to Late B H Mahalingappa who died recently.

In his address to the members our General Secretary shared in detail about the achievements of CBROA in the recent years. He also informed the members about long standing demand of retirees on Pension updation. He highlighted the achievements of CBROA especially in improvement of IBAs Health Insurance Scheme to Bank Retirees.

Thereafter the unit felicitated member Sri Idris Sherieff on attaining the age of 75. Members felicitated Sri Nelson, JGS of CBOA on his elevation to JGS in the recent Triennial of CBOA.

The meeting concluded with vote of thanks by Sri L Subba Rao. Around 35 members participated in the meeting.

TUMAKURU

On 20-12-2025, CBROA, TUMKURU Unit arranged a Members' meet at 5 PM. Our General Secretary Sri Jagadeesh, accompanied by Sri Sai Ram, VP, Sri R N Pandit, DGS Sri N H Venkatesh addressed the gathering. Sri Anuj kumar, DM, RO Tumkuru, Sri Ravikumar, DM, RAH and Sri Sahithya, Chief Manager, Gangotri Nagar branch were also present in the meeting,

Our Members Sri M K Thimmaiah (Stf No. 16900, LM 3845) along with his wife were present and CBROA felicitated both of them on attaining 75 Years. He expressed happiness satisfaction and thanked all the CBROA committee members.

GS Sri Jagadeesh briefed the current burning topics like updation of pension, GST on health insurance, special allowance, death relief measures from bank, triennial conference to be held at Bangalore in March 2026

Sri Pandit - explained the reduction of expenses due to digitalisation of CBROA office. Sri Venkatesh - touched upon participation for triennial conference to be held at Bangalore. Sri Sai Ram sir explained the CBROA

functionaries. Chief guest Sri Anuj kumar briefed about latest changes in banking, Sri Satish Ram CBOA Regional secretary coordinated for arrangements at Tumkuru.

Our members actively interacted in each and every points and the situation at AIBPRC also explained by GS. Sri K N Nataraj Regional secretary very meticulously planned the conduct of the meeting. Our Tumkuru unit members and Hassan unit members were present and made the meeting a very grand success.

Sri K V Udaya Bhanu, CC Member proposed the vote of thanks.

UDUPI

Monthly meeting was held on 26th December 25 @ Syndicate Towers, Catholic centre, Udupi. Sri Yogesh bhat, AGS presided over the meeting. Sri K M Nayak, CC Member & Sri Sudeendra Bhandary, Regional secretary were on the dais. 72 members and associate members attended the meeting. Sri Sudeendra Bhandary welcomed the members and introduced new members. In the beginning house paid tributes to deceased members - Late K V Kamath, Kittu Naik, Gopalakrishna K by observing a minute silence.

Felicitation: Sri T Vivekananda Pai staff no 218924 LM, 14317 was felicitated on attaining 75+ years of age on 14.11.2025 Smt Sandhya Ramesh presented the biodata and read the Citation.

Biodata: Sri T V Pai is born in Udupi on 15.11.1950. He is engineering graduate in BE (Elec) from M I T Manipal. Paimaam joined Syndicate Bank as officer trainee in Nov 1976. Paimaam is married to Smt Sharada Shanbhogue in 1982. The couple is blessed with a daughter and two grandchildren.

Sri K M Nayak presented a report on the Regional activities since last meeting and important issues like court case on GST on insurance premium and submission of undertaking letter for release of Hold, filing condonation letter and claiming excess ITax on PL encashment, social activities of the unit, ensuing triennial conference and enrolling spouse as Associate member by taking the advantage of Google form.

House discussed about conducting the picnic.

Sri Yogesh Bhat in his Presidential speech requested to enrol Associate members and latest retirees to come forward to take the responsibility in association activities.

Sri. Ganapathi V Kamath proposed vote of thanks. Sri Maruthi Prabhu compered the program. Undertaking letters were collected before commencement of the meeting form 101 subscribers of IBA health insurance policy. House thanked Sri T Vivekananda Pai for sponsoring day's refreshment.

UTTARAKHAND

Our CC Member from Uttarakhand, Sri Vijay Kathuria is involved with a Social organisation "Harshal Foundation," which care for the needy. Furnishing here below the recent activity of the Foundation:

Hon'ble Governor Lt. Gen. Gurmeet Singh (Retd), inaugurated a two-day free disability assistance camp organized by Harshal Foundation on Gandhi Road, Dehradun (Uttarakhand). During the camp, he interacted with differently-abled and senior citizen beneficiaries, taking note of the facilities being provided to them. Many beneficiaries were distributed artificial limbs and other assistive devices in the presence of the Governor.

The two days' camp provided free distribution of artificial limbs, clipers, crutches, wheelchair, tricycles, walkers, sticks, hearing aids, and special glasses. Medical check-ups, physiotherapy, medical consultations, and specialist advice were also arranged. Skill development and employment assistance programmes for differently-abled individuals were also organized.

Governor of Uttarakhand state graced the stall organized by Madam Alpana Bhalla, accompanied by Cabinet Ministers Mr Subodh Uniyal, Mr Ganesh Joshi, Ms Savita Kapoor MLA and other dignitaries. Hon'ble Governor expressed his gratitude towards the program, and appreciating Madam Alpana Bhalla and members of the team of HARSHAL FOUNDATION.

TO ACCESS PHOTOS, GO TO PHOTO GALLERY

MEMBERS PAGE

POEM By: Arun Sunder Raj, Mem No. 4857

Mobile No.: 8762013645

OUR PERSONAL WORLD

We can't traverse every place on earth,
Nor occupy each pinnacle of worth.

Not every book can we read and know,
Nor master every art that may grow.

Our limits define our mortal frame,
Yet excellence is ours to claim.

In every role, we shine or fade,
Our personal world, though small, is made.

The world may be vast, wide, and grand,
But in our sphere, we take a stand.



THE STORIES WE LIVE AND LEAVE

Our lives unfold like pages of poetries, turned,
Stories of joy, of sorrow, of escapades, faced.

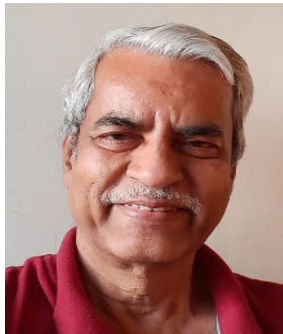
Some are short and brief, like comics and fleeting tales,
Others like epics, with memories that prevail.

Each life a narrative, unique and grand its own,
With heroes, villains, and an unpredicted plan.

Players experience it all: pain and delight,
Jealousy, sadness, kindness, peace, and love's warm light.

Every tale ends, and a final page is turned,
A conclusion is reached and a life's lesson learned.

Though tragic ends may come, and goodbyes are too sad,
Our stories retained as legacy, make us glad.



A DAY WITHOUT GETTING SCOLDED IS A DULL DAY!

By: Laxman Gorlakatte

Mem No 2902

Mob No: 9886728829

When someone scolds you, what is your first reaction?

Most likely you may become angry. You may start abusing the person who scolded you. Then arguments, heated exchange of abuses may follow. Each one may try to outwit in choosing abusive language. Some people may, rarely, ignore and move on. If you are one of those, hats off to you!

But is there any different and a better way to deal with such a situation?

For the sake of discussion let us imagine that someone calls you names and comments "You are a thief"!

Instead of reacting can you reflect upon the comment?

Did you steal anything? If yes, then it is time you reform yourself and stop stealing. A factual feedback given by the abuser should be taken up as a wakeup call. The abusing person needs to be thanked (even if within your mind) for the comment, instead of reacting.

Supposing you did not steal and you have never stolen anything, the person abusing you might be jealous of your success or some quality which he/she lacks or may be he/she is suffering from inferiority complex. Pity him/her for that and move on. May be he/she is mentally sick. Pity him/her. Ignore the comment. Still better respond with a smile.





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 JANUARY 2026.

NANOGENARIAN								
MEM NO	TITLE	NAME	STF NO	CADRE	PLACE	PIN	MOBILE	DOB
14211	Sri	K R BHANDARY	S16812	OFF7	MANIPAL	576104	7338045776	06-01-1936
SEPTUAGENARIANS								
MEM NO	TITLE	NAME	STF NO	CADRE	PLACE	PIN	MOBILE	DOB
983	Sri	PRABHAKAR RAO B	12470	OFF2	SECUNDERABAD	500025	7732099392	01-01-1951
1602	Sri	KRISHNAMURTHY G H	16011	OFF2	HYDERABAD	500013	9949210744	01-01-1951
2175	Sri	RAMALINGAM A	11898	OFF1	CUDDALORE	607002	9443878387	01-01-1951
3565	Sri	H K C SWAMY	12542	OFF6	BENGALURU	560085	9845147159	01-01-1951
7422	Sri	BRIJ MOHAN JOHRI	10795	OFF1	AGRA	282007	9412301141	01-01-1951
2122	Sri	SUNDER M	26905	OFF1	BENGALURU	560055	9845863585	02-01-1951
3507	Sri	SUBASH CHANDER KOCHHAR	53111	OFF1	NEW DELHI	110085	9313706515	02-01-1951
10444	Sri	OM PRAKASH SAXENA	14842	OFF2	INDORE	452012	9691269909	02-01-1951
3472	Sri	MUKUL M CHAKRABORTY	20941	OFF1	NASIK	422006	9545277275	03-01-1951
3474	Sri	SATTANATHAN S	17152	OFF1	CHENNAI	600059	9444642396	03-01-1951
4118	Sri	RAM BABOO VERMA	27178	OFF3	NEW DELHI	110075	9650737845	03-01-1951
3469	Sri	RAMAMURTHY P N	11251	OFF4	COIMBATORE	641009	9787958431	04-01-1951
3470	Sri	KUMARASWAMY K	19316	OFF3	ERODE	638003	9442252452	04-01-1951
3558	Sri	RAMA SETTY L	13867	OFF2	BENGALURU	560068	9972639100	04-01-1951
3748	Ms	PUSHPA GAJENDRA	28273	OFF1	BENGALURU	560062	9448706254	04-01-1951
8129	Sri	N S BOSE	14330	OFF7	THIRUVANANTH	695030	9633922669	04-01-1951
14194	Sri	SUDHIR BALIGA B	S98416	OFF2	MANGALURU	575003	9480433551	05-01-1951
6990	Sri	SATISH KUMAR CHOPRA	51327	OFF1	JAIPUR	302020	9352762204	06-01-1951
2729	Sri	NARAYANA S	12287	OFF3	SURATKAL	575014	9036705358	08-01-1951
3475	Sri	DILIP SHANKARRAO GAWADE	12413	OFF4	MUMBAI	400101	9769673459	08-01-1951
9289	Sri	A THORASALAPPA	13497	OFF3	BENGALURU	560098	9480026606	08-01-1951
14318	Sri	RAMAN RAMESH	10238	OFF6	BENGALURU	560072	9663311278	08-01-1951
3521	Sri	V G NAGANUR	12431	OFF1	BENGALURU	560076	9980126276	09-01-1951
3498	Sri	R S SHARMA	21410	OFF2	AGRA	282001	9760104031	10-01-1951
5797	Sri	NETRA PAL SINGH	18193	OFF1	ALIGARH	202001	9410840114	10-01-1951
14415	Sri	PREMACHANDRAN N K	577325	OFF1	NILESHWAR	671314	9495375579	10-01-1951



SET TO CROSS MILESTONE

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SEPTUAGENARIANS

MEM NO	TITLE	NAME	STF NO	CADRE	PLACE	PIN	MOBILE	DOB
15317	Sri	S JAYARAMAN	133049	OFF3	CHENNAI	600017	9176401709	10-01-1951
3533	Sri	SATHYANARAYANA BALIGA K	12546	OFF2	MANGALURU	575004	9449451529	11-01-1951
3538	Sri	RAMDAS NARAYAN SHET	9034	OFF3	BENGALURU	560076	9482073138	11-01-1951
11643	Sri	MUKESH CHANDER JAIN	50923	OFF1	PANCHKULA	134114	9872077690	11-01-1951
3669	Sri	K SHANMUGAM	13422	OFF4	CHENGALPATTU	603001	9500147716	12-01-1951
3739	Sri	BALBIR SINGH	54194		PILIBHIT	262001	9837317114	13-01-1951
9199	Sri	K G PAI	8961	OFF2	BENGALURU	560018	9845954025	13-01-1951
8926	Sri	VINOD H SHAH	11989	OFF1	MUMBAI	400101	8692009695	14-01-1951
1427	Sri	SESHAGIRI RAO P	13117	OFF2	HYDERABAD	500050	9603940833	15-01-1951
3525	Sri	MADHAVA HALAMBI S	12296	OFF3	MYSURU	570009	9611577544	15-01-1951
5894	Sri	BASUDEV SINGH	14593	OFF2	ALIGARH	202001	9412444699	15-01-1951
3477	Sri	SACHCHIDANANDA BANDYOPADHYAY	10449	OFF1	KOLKATA	700057	9830409889	16-01-1951
14266	Sri	LAKSHMINARAYANA D	18682	OFF1	HYDERABAD	500059	9849017905	16-01-1951
14262	Sri	JAYAN K J	30689		THODUPOZHA	685585	9946566952	20-01-1951
15123	Sri	T R SUDHAKAR	17692	OFF2	HYDERABAD	500020	9848440710	20-01-1951
11293	Sri	NARINDER CHOPRA	51992	OFF1	DEHRADUN	248001	7302835477	21-01-1951
14709	Sri	SUBHASH R GUJARATHI	13734	OFF2	PUNE	411011	9579005499	21-01-1951
3534	Sri	H P GOYAL	8126	OFF2	AGRA	282003	9412561824	23-01-1951
3776	Sri	P S NARAHARI	10243	OFF5	BENGALURU	560050	9740890912	24-01-1951
5306	Sri	J SATHYANARAYANAN	15361	OFF3	BENGALURU	560069	8792056617	24-01-1951
3500	Sri	B P SETHURAM	9933	OFF5	BENGALURU	560033	9900151323	26-01-1951
5216	Sri	ACHYUT VASANTH DESHPANDE	12855	OFF2	NASHIK	422009	9270987029	26-01-1951
9601	Sri	S R ESWARAN	14486	OFF1	KUPPAM	517425	9440933062	26-01-1951
12508	Sri	R S AGRAWAL	11638	OFF3	GHAZIABAD	201014	9899708705	26-01-1951
2494	Sri	SADANANDA R	10144	OFF2	BENGALURU	560069	9945292948	27-01-1951
3491	Sri	NAGPAL N K	50267	OFF1	NEW DELHI	110018	9311579915	27-01-1951
3703	Sri	U N MAIYA	12210	OFF6	BENGALURU	560061	9742206650	28-01-1951
3779	Sri	ASHOK SHANBAB RANE	13009	OFF5	HUBBALLI	580021	8884527001	28-01-1951
4173	Sri	S K BATRA	51738	OFF2	NEW DELHI	110092	9810602869	28-01-1951
4875	Sri	S N NARASIMHA MURTHY	12524	OFF2	BENGALURU	560078	9480701028	29-01-1951
3524	Sri	A M PANDHARE	14163	OFF2	MUMBAI	400072	9820127059	30-01-1951



RETIREMENT DURING THE MONTH OF JANUARY 2026

EMPLID	NAME	GRAD	DPCD	BRANCH/OFFICE	DOB	MOBILE
AGRA CIRCLE						
73773	OM PRAKASH	CLK	2610	AGRA SAKET COLONY	04-01-1966	9675405580
464592	ROHTESH KUMAR	OF2	19471	PEEPLI KHERA	10-01-1966	9412358012
467162	RAMBIR SINGH	OF2	198	MATHURA	13-01-1966	7906005349
488769	RAMESH CHAND	SBS	18571	RAMELA	04-01-1966	9720317479
504854	RAJ KUMARI	SBS	18526	SONKH	31-01-1966	9456479568
AHMEDABAD CIRCLE						
652962	MAHESHKUMAR MEWADA	SBS	1751	SURAT RING ROAD	24-01-1966	7984693138
BENGALURU CIRCLE						
55971	LALITHA S	OF1	9269	RAH (RAH) YEDIYUR	20-01-1966	9448341980
64220	SUNANDA	OF1	2366	BENGALURU ARM BRANCH	20-01-1966	9449055591
66190	MADHULINGU L	CLK	2510	MYSURU METAGALLI	06-01-1966	9164288878
69977	KRISHNA C	CLK	432	BENGALURU D'COSTA SQUARE	01-02-1966	9448703645
70321	VENKATESHA V	CLK	1074	BENGALURU MADIWALA	15-01-1966	9663476009
75735	H D NAGARAJA	CLK	3195	BENGALURU JALAHALLI	12-01-1966	9448841055
85859	A VASANTHI	SBS	8651	KAMMASANDRA	26-01-1966	9632678215
479918	K PUNDALEeka	OF4	7575	BENGALURU C.O.	13-01-1966	6362760582, 9448428568
BHUBANESHWAR CIRCLE						
501893	S R MOHAPATRA	OF4	7981	BHUBANESWAR RO	06-01-1966	8354084046
521093	BIJAY KUMAR MISHRA	CLK	8112	SATYABADI CC	10-01-1966	9437278204
CHANDIGARH CIRCLE						
59210	SANT RAM	SBS	4891	CHANDIGARH LCB	13-01-1966	9417061779
60244	CHAMAN LAL	OF3	7985	BHATINDA RO	10-01-1966	9988371833
64452	JAGJEEVAN RAM	CLK	18140	PHAGWARA	25-01-1966	9888485218
103830	JAGANNATH PRASAD GUPTA	CLK	4198	BANUR	01-02-1966	9530695433
CHENNAI CIRCLE						
55366	SURESH S	OF3	16003	CHENNAI THYAGARAYA NAGAR	05-01-1966	9884532619, 8056058625
56798	T INDIRA	CLK	16117	PAMMAL	24-01-1966	9840238652
59903	T XAVIER EMANUAL	CLK	970	CHENNAI PERAMBUR BARRACKS RD	26-01-1966	7358562188
63099	K BABU	SBS	8088	CHENNAI-II CC	05-01-1966	9941117111
67261	P SELVAM	SBS	3542	KARUR TEXTILE PARK	10-01-1966	9943526261
74116	K SRINIVASAN	SBS	16042	CHENNAI VILLIVAKAM	14-01-1966	9952450991
556608	K MEENAKUMARI	SBS	2617	PERUNGUDI	19-01-1966	9840779743
DELHI CIRCLE						
60242	RAJIV AGGARWAL	OF1	2019	DELHI RAJA GARDEN	31-01-1966	9811608391
66175	SURENDER PRASAD	SBS	6999	SPL MCB DELHI BARAKHAMBHA RD	06-01-1966	9868942916
459394	MUKESH KUMAR CHHILWAR	CLK	1484	DELHI JITSINGH MARG	11-01-1966	9811423320



RETIREMENT DURING THE MONTH OF JANUARY 2026

EMPLID	NAME	GRAD	DPCD	BRANCH/OFFICE	DOB	MOBILE
HEAD OFFICE						
65993	CHOUHARY VIVEKANAND R	OF5	401	HEAD OFFICE BENGALURU	24-01-1966	8902238555
HUBBALLI CIRCLE						
68714	HIPPARAGI G M	SBS	2391	VIJAPURA JALANAGARA BRANCH	12-01-1966	9731470576
70346	NAMDEV	CLK	12819	GULBURGA CC	15-01-1966	7204722489
77854	MAREPPA B	CLK	3062	RAICHUR STATION ROAD	11-01-1966	9886928240
HYDERABAD CIRCLE						
491004	C SRIRAMA VALLI	CLK	4523	NACHARAM	22-01-1966	9908251187
523749	KOLI KRISHNA	SBS	13403	HADNUR	02-01-1966	8897961117
KARNAL CIRCLE						
60889	BALBIR SINGH BRAHMANIA	OF3	18285	YAMUNANAGAR CAMP	10-01-1966	9896901557
690476	PAPPU RAM	CLK	3225	MAHENDRAGARH	02-01-1966	8816835383
KOLKATA CIRCLE						
59250	JAHARLAL MALLICK	CLK	2350	BURDWAN KHANPUKUR	10-01-1966	7063603811
60802	ASHIT NASKAR	CLK	19575	BUITA	02-01-1966	7596882965
75733	PARIMOL MONDAL	CLK	5195	KUCHUT	21-01-1966	8101998578
80688	BABAR ALI SHA	SBS	1803	RAIGRAM	04-01-1966	7699639924
470692	SATYARANJAN MONDAL	SBS	19511	KOLKATA ESPLANADE	02-01-1966	9830582719
LUCKNOW CIRCLE						
57710	ARVIND SINGH GANGWAR	CLK	2866	BAREILY MODEL TOWN	28-01-1966	9528062750
60112	RAJEEV SHARMA	OF4	8334	LUCKNOW I RO	15-01-1966	7895872721, 9082090820
66315	ONKAR TRIPATHI	SBS	2178	KANPUR BIRHANA ROAD	28-01-1966	8924899813
75305	RAJENDER PRASAD PAL	CLK	19426	JANSA	10-01-1966	9621273947
465519	SHIV KUMAR	OF3	2781	LUCKNOW@CHOWK BRANCH	15-01-1966	9450806329
485513	JITENDRA KUMAR YADAV	CLK	18482	LUCKNOW INDIRANAGAR	20-01-1966	9236708848
610595	NARESH KUMAR	SBS	18600	UJHARI SADAT	09-01-1966	9012505622
MADURAI CIRCLE						
54785	MAHADEVAN G	OF1	3041	MADURAI, CORPORATION	21-01-1966	9944626208
56799	VIJAYASEKAR D	OF4	8216	THENI - LBO	31-01-1966	9442261839, 9486066839
60322	CHINNATHAI A	SBS	1125	UDANGUDI	06-01-1966	9965443576
107302	S VINAYAGAM	CLK	962	K KADAYANALLUR	03-01-1966	9159948305, 8015655202
511937	BHARGAVI RAMAN	CLK	2988	COIMBATORE PSG COLLEGE	03-01-1966	8762251845
526630	RAJESWARI A	SBS	16135	ATHU POLLACHI	03-01-1966	9789473271
MANGALURU CIRCLE						
70069	PRATHAP KUMAR MALLYA	SBS	7192	MANGALURU MSME SULABH	31-01-1966	9886439785, 7760488594
74835	JANARDHANA	CLK	1599	PADMUNJE	01-02-1966	9449469672
75592	SATHYAPPA H S	SBS	696	KADUR	12-01-1966	9972991235



RETIREMENT DURING THE MONTH OF JANUARY 2026

EMPLID	NAME	GRAD	DPCD	BRANCH/OFFICE	DOB	MOBILE
MANIPAL CIRCLE						
460260	B VADIRAJA RAO	CLK	10232	MANIPAL K M C	24-01-1966	9900528880
556387	VISHWANATH SHENOY	CLK	10194	PALLI	20-01-1966	9964070604
559153	SHUKRA	SBS	10170	MUNIYAL	01-02-1966	7349760193
617615	RAMESHA	SBS	10125	KAUP	01-02-1966	9845136581
MUMBAI CIRCLE						
55288	G S JOSHI	CLK	102	MUMBAI ABDUL REHMAN STREET	26-01-1966	9594486354
56184	N B WADKAR	CLK	15028	MUMBAI (PEDDAR RD) DR GOPALRAO	10-01-1966	9869051555
62336	NARESH R PARMAR	CLK	8108	MUMBAI BKC - CC	16-01-1966	9892297239
65376	R R KANADE	CLK	15042	MUMBAI MAHIM	29-01-1966	8928392158
PATNA CIRCLE						
57367	NARAYAN MADHAV RANJAN	OF2	3110	PATNA CP HUB	10-01-1966	9472592261
57374	SUNIL KUMAR	OF1	3110	PATNA CP HUB	04-01-1966	7257877007
59261	DEO CHANDRA CHAUDHARY	OF2	3110	PATNA CP HUB	04-01-1966	9431870211
60800	MD SHAHAB AKHTAR	OF2	1913	SARAIYA	12-01-1966	6387877595
61695	KRIPA SHANKAR MISHRA	CLK	7465	BIHIYA	15-01-1966	7301673607
63410	BIJENDRA KUMAR SINGH	OF2	17497	GHAUSPUR IJRA	25-01-1966	9663318613, 6361550720
63452	UDAY KUMAR SINHA	OF2	3110	PATNA CP HUB	02-01-1966	6205938264
63457	OM NATH	OF2	3181	RAH PATNA	05-01-1966	9308231131
75254	DHARMENDRA THAKUR	CLK	6245	DUMRA	30-01-1966	8083630644
PUNE CIRCLE						
49359	D N POTLE	CLK	5499	NAGPUR HUDKESHWAR	28-01-1966	9422806985
64157	S S SHINDE	SBS	161	PUNE KIRKEE BAZAR	25-01-1966	9921346435
75525	SHANKAR RAMCHANDRA HIR	SBS	383	PUNE SWARGATE	05-01-1966	7743938515
RANCHI CIRCLE						
75108	DIN DAYAL SHARMA	SBS	2864	DUMKA	26-01-1966	9162421754
394295	MANIK RAM	CLK	4897	DIGWADIH	05-01-1966	7050874432, 7903600562
INSPECTION WING						
64609	SHIV SINGH NEGI	OF5	50037	ZI CHENNAI (ADMIN)	03-01-1966	9418154395
THIRUVANANTHAPURAM CIRCLE						
45862	T T SAJAYAN	CLK	4665	NORTH PARAVUR MAIN	15-01-1966	9947415231
58666	V S SURESH	OF1	807	IRINJALAKUDA	26-01-1966	9037922990
58671	V JAYA KUMAR	CLK	814	QUILON CONVENT ROAD MAIN	07-01-1966	9447453537
514460	RADHA MONY	SBS	5519	PODIYADI	15-01-1966	9605482726
VIJAYAWADA CIRCLE						
60497	K V KALYANI	CLK	8601	VISAKHAPATNAM NATHAYAPALEM	18-01-1966	8106974526
531207	DEVINENI LAKSHMI	SBS	6078	GUNTUR GORANTLA	31-01-1966	8096425275



LIFE MEMBERS ENROLLED DURING THE MONTH OF DECEMBER 2025

LM No	NAME	STF NO	DOB	SCALE	MOBILE	PLACE
15537	RENU SANJAY LAHURIKAR	63296	23-11-1965	OFF1	9096690776	NASHIK
15538	MAHENDRA M GAMIT	56178	20-11-1965	OFF2	9426842838	NAVSARI
15539	ANUP KUMAR M	231174	11-04-1956	OFF2	9449077564	UDUPI
15540	ANIL K S	55303	01-12-1965	OFF1	9164547465	BENGALURU
15541	ANAND A	60665	23-11-1965	OFF2	9480320365	BENGALURU
15542	R PANKAJAVENI	56086	25-11-1965	OFF3	9449077741	BENGALURU
15543	REDDY MARE GOWD	59697	01-08-1965	OFF4	9916715079	BENGALURU
15544	PANKAJ KUMAR	62646	08-11-1965	OFF3	7482959868	PATNA
15545	KANHAIYA LAL	61128	04-11-1965	OFF2	6207333843	PATNA
15546	RAJA VIKRAMA BEKAL	166148	18-03-1951	OFF1	9945366381	UDUPI
15547	U SADASHIVA SHETTY	133441	11-08-1950	OFF1	9740768895	UDUPI
15548	K.G.RANGARAJAN	21852	19-09-1953	OFF1	9176309927	CHENNAI
15549	VATSALA J SHETTY	280266	05-10-1958	OFF2	9342608202	UDUPI
15550	S E NATARAJA	452469	01-06-1960	OFF6	8197178716	BENGALURU
15551	M SRINIVASAN	523836	01-12-1944	OFF3	9444683839	CHENNAI
15552	NAGANNA M	850796	29-11-1965	OFF1	9738499969	MYSURU
15553	SANJAY KUMAR CHAKRABORTY	356736	20-03-1954	OFF2	9415084141	LUCKNOW
15554	C K GOPINATH	68321	26-05-1971	OFF4	9440601405	CHITTOOR
15555	VARINDER KUMAR	61763	09-10-1969	OFF2	6280696053	JALANDHAR
15556	DALIP KUMAR	65783	12-03-1972	OFF3	8872088033	JALANDHAR
15557	TARUN KUMAR	56329	05-11-1965	OFF2	9815906558	CHANDIGARH
15558	V KARTHIKA-	56793	14-11-1965	OFF1	9443217548	CHENNAI
15559	C M DEVARAJAN	18865	14-06-1952	OFF1	9840214538	KANCHIPURAM
15560	V LAKSHMANAN	56810	27-05-1966	OFF1	9578565437	KANCHIPURAM
15561	PRASHANT P VAVRE	59781	03-08-1966	OFF1	9423111671	NAGPUR
15562	BANDU N SHINDE	60169	29-12-1965	OFF2	9757403219	RAIGARH(MH)
15563	M C MADHUSUDHAN	74409	31-08-1981	OF4	9740988799	MYSURU
15564	DHANANJAY MOHANE	63683	18-07-1970	OFF5	9920514482	NAGPUR
15565	M JAGDISH KUMAR	8840	02-06-1949	OFF2	9948158518	HYDERABAD
15566	SAMSON EKKA	846627	29-12-1965	OFF2	9996048182	RANCHI
15567	SUDARSAN DEBATA	33090	15-03-1954	OFF3	9437698792	CUTTACK
15568	VEERALAKSHMI S	52951	07-06-1960	OFF3	9788927814	KANCHIPURAM
15569	H R KUMARA SWAMY	13482	26-03-1953	OFF3	9480427996	BENGALURU
15570	SANJEEV KUMAR	83198	02-12-1965	OFF1	9568458152	MEERUT
15571	KUMARESAN N S	17789	02-02-1950	OFF2	8270958910	TIRUVALLUR
15572	KARTHIKEYAN S A	66827	01-06-1975	OFF5	8072032223	COIMBATORE
15573	K RAMACHANDRA BHAT	333612	22-07-1960	OFF6	9449258025	UDUPI
15574	JAYALAKSHMI J P	303404	14-03-1960	OFF1	9480636437	UDUPI
15575	KUMAR INDU SHEKHAR	846962	31-12-1965	OFF3	9415517424	LUCKNOW



LIST OF ASSOCIATE MEMBERS ENROLLED DURING THE MONTH OF DECEMBER 2025

AM-NO	NAME OF THE ASSOCIATE MEMBER	SPOUSE MEM No	SPOUSE STF NO	PLACE	STATE
5515	SOMDI N S	14951	452322	KANNUR	KERALA
5516	N SUJATHA	15064	443722	HYDERABAD	TELANGANA
5517	NIRMALADEVI P	11392	52904	PUDUKKOTTAI	TAMIL NADU
5518	J MANJULA	12674	41514	KURNOOL	ANDHRA PRADESH
5519	JEEVARATHNAM V	6643	44241	KANCHIPURAM	TAMIL NADU
5520	RINA MAHENDRA GAMIT	15538	56178	NAVSARI	GUJARAT
5521	ARUNDATHI RAO	13911	5120748	UDUPI	KARNATAKA
5522	KUSUMA G BHAT	3999	1803	MUMBAI	MAHARASHTRA
5523	ASHA A KUMAR	0	231174	UDUPI	KARNATAKA
5524	KAMLESH ANAND	0	37945	GHAZIABAD	UTTAR PRADESH
5525	VIMLA DEVI	0	175612	GHAZIABAD	UTTAR PRADESH
5526	REVATHY MURUGESAN	12194	41413	TUTICORIN	TAMIL NADU
5527	BHARTI N ASSAR	3450	7313	MUMBAI	MAHARASHTRA
5528	MERAN THOMAS	3804	14171	KOTTAYAM	KERALA
5529	ARCHANA AGARWAL	0	276959	GHAZIABAD	UTTAR PRADESH
5530	SHYAMA RAVINDRA	11614	56413	BENGALURU	KARNATAKA
5531	BHAVANI ANAND	0	60665	BENGALURU	KARNATAKA
5532	LIZY ANIL	0	55303	BENGALURU	KARNATAKA
5533	PADMAJA KUPPA	12315	39654	HYDERABAD	TELANGANA
5534	Y. SAILAJA	5947	29334	NELLORE	ANDHRA PRADESH
5535	C RAJESWARI	10006	45355	HYDERABAD	TELANGANA
5536	C M V MADHAVI	9500	39373	MAHABUB NAGAR	TELANGANA
5537	V ROHINI	11129	41930	THANJAVUR	TAMIL NADU
5539	UMA BALASUBRAMANIAM IYER	1704	11242	MUMBAI	MAHARASHTRA
5540	SHOBHA R VIKRAM	15546	166148	UDUPI	KARNATAKA
5541	LEELA RAMANANDAN	5136	31704	KANCHIPURAM	TAMIL NADU
5542	ANITA S SURESH	1961	11798	BENGALURU	KARNATAKA
5543	SHANTHERY M BHANDARY	3548	864	UDUPI	KARNATAKA
5544	SEEMA D KINI	4159	10482	BENGALURU	KARNATAKA
5545	KRUPA SANTOSH MONE	11779	41482	PUNE	MAHARASHTRA
5546	GEETA SINHA	15118	500876	RANCHI	JHARKHAND
5547	VRUNDA VILAS KALKUNDRI	6637	29966	PUNE	MAHARASHTRA
5548	DIVAKAR VYANKTESH DESAI	10829	30439	PUNE	MAHARASHTRA
5549	N M GAYATHRI	4426	14905	CHICKMAGALUR	KARNATAKA
5550	SARASWATI KAMATAR	1347	14623	BENGALURU	KARNATAKA
5551	T LAKSHMI KUMARI	6130	27704	K V RANGAREDDY	TELANGANA
5552	SHAIDA IQBAL	9344	18061	BAJPE	KARNATAKA
5553	JAYANTHI RANGARAJAN	15548	21852	CHENNAI	TAMIL NADU
5554	SUGALI MURALI BAI	13937	46679	ANANTHAPUR	ANDHRA PRADESH



LIST OF ASSOCIATE MEMBERS ENROLLED DURING THE MONTH OF DECEMBER 2025

AM-NO	NAME OF THE ASSOCIATE MEMBER	SPOUSE MEM No	SPOUSE STF NO	PLACE	STATE
5555	P SUBBULAKSHMI	5390	10859	CHENNAI	TAMIL NADU
5556	LAKSHMI THOTHATHRI	7837	11629	TIRUNELVELI	TAMIL NADU
5557	SOWMYA D PAI	4252	17188	MANGALURU	KARNATAKA
5558	R. JANAKI NACHIYAR	3268	11625	TIRUNELVELI	TAMIL NADU
5559	NANDINI SANKAR	6926	27336	MALAPPURAM	KERALA
5560	LEELA N	15552	850796	MYSURU	KARNATAKA
5561	S.GEETHA	1814	8411	COIMBATORE	TAMIL NADU
5562	JOHNA CHAKRABORTY	15553	356736	LUCKNOW	UTTAR PRADESH
5563	ANUSUYA RAJAN	11914	31170	MADURAI	TAMIL NADU
5564	PRADNYA PRADEEP TERWADKAR	5923	23331	SANGLI	MAHARASHTRA
5565	SANTWANA HAZARY	14677	493875	DURG	CHATTISGARH
5566	SMT JANKI DEVI	10970	43689	RAIPUR	CHATTISGARH
5567	V UMA MAHESWARI	0	68321	CHITTOOR	ANDHRA PRADESH
5568	SURYAKALA	6181	27075	MANDYA	KARNATAKA
5569	B SHANTHI	9881	48539	TIRUNELVELI	TAMIL NADU
5570	MALATHY DEVI	11333	36413	THIRUVANANTHAPURAM	KERALA
5571	REETHA KRISHNANANDAN	12086	36683	KOZHIKODE	KERALA
5572				MUMBAI	MAHARASHTRA
5573	BALAKRISHNAN A	12803	25283	KANNUR	KERALA
5574	VELICHETI MAHA LAKSHMI SUNDARI	12417	391049	WEST GODAVARI	ANDHRA PRADESH
5575	M S CHITRA	3017	22541	MADURAI	TAMIL NADU
5576	KAMALA	4264	30519	MANDYA	KARNATAKA
5577	PATRIC LEO HERBERT PEREIRA	9489	31214	MYSURU	KARNATAKA
5578	GEETHA U	4765	10215	BENGALURU	KARNATAKA
5579	RENUBALA BIHARI	11008	37132	JAIPUR	ODISHA
5580	PUSHPA YADAV	0	16208	GAUTAM BUDDHA NAGAR	UTTAR PRADESH
5581	INIMAI B	6067	30214	MADURAI	TAMIL NADU
5582	SARASWATHI VENKATESH	3934	17357	MYSURU	KARNATAKA
5583	SUDHA ROY	13101	404165	BILASPUR	CHATTISGARH
5584	SATHYABAGAVATHY R	15560	56810	KANCHIPURAM	TAMIL NADU
5585	NAZREEN M	8713	10182	TIRUNELVELI	TAMIL NADU
5586	RACHNA BATRA	10707	51378	GHAZIABAD	UTTAR PRADESH
5587	CHITRALEKHA S	3523	13463	BENGALURU	KARNATAKA
5588	NALINI SHIVAJI DHAMNE	0	10996	THANE	MAHARASHTRA
5589	SATHYALAKSHMI K S	12170	41579	BENGALURU	KARNATAKA
5590	REMA K S	12257	41281	ERNAKULAM	KERALA
5591	M RADHA KUMARI	11478	56014	ANANTHAPUR	ANDHRA PRADESH
5592	TEJASWINI G R	15563	74409	MYSURU	KARNATAKA
5593	ILABEN SANMUKHBHAI CHAUDHARI	11264	49139	SURAT	GUJARAT



LIST OF ASSOCIATE MEMBERS ENROLLED DURING THE MONTH OF DECEMBER 2025

AM-NO	NAME OF THE ASSOCIATE MEMBER	SPOUSE MEM No	SPOUSE STF NO	PLACE	STATE
5594	KALPANA SANDESH KAMBLE	14901	49275	PUNE	MAHARASHTRA
5595	SANGITA MOHANE	0	63683	NAGPUR	MAHARASHTRA
5596	RUPA SURESH AWAGHAD	9125	27457	PUNE	MAHARASHTRA
5597	MEENA NEMICHAND RAKA	12309	48194	JALGAON	MAHARASHTRA
5598	SUMAN SEHGAL	6802	51046	EAST DELHI	DELHI
5599	SUSHAMA SURESH	1319	49667	PUNE	MAHARASHTRA
5600	REKHA JAYASING PATANKAR	5904	23328	PUNE	MAHARASHTRA
5601	KOMALAVALLI K V	9989	9032	KANNUR	KERALA
5602	PUSHPA EKKA	15566	846627	RANCHI	JHARKHAND
5603	SHAKUNTHALA V SHENOY	4187	8829	BENGALURU	KARNATAKA
5604	SHILA CHAKRABORTY	10625	31903	BHAGALPUR	BIHAR
5605	SUNIL M PARANJPE	14118	22330	PUNE	MAHARASHTRA
5606	ALKA KAMATH	13546	43547	PUNE	MAHARASHTRA
5607	GEETHA KATLER	13264	47058	BENGALURU	KARNATAKA
5608	KANCHAN BALA SAHOO	12704	8276	DHENKANAL	ODISHA
5609	KOKILA DEHURY	0	18444	DHENKANAL	ODISHA
5610	SNEH LATA TYAGI	7138	26966	GHAZIABAD	UTTAR PRADESH
5611	MARIA MANUELA NUNES	12896	47947	DAMAN	DAMAN & DIU
5612	VEENA AGRAWAL	12508	11638	GHAZIABAD	UTTAR PRADESH
5613	M N KUMARI	5999	15065	MYSURU	KARNATAKA
5614	PRATIVA DEBATA	15567	33090	CUTTACK	ODISHA
5615	NEETA MONGA	6958	51743	GHAZIABAD	UTTAR PRADESH
5616	N K SOBHANA	8551	33169	PALAKKAD	KERALA
5617	JYOTI KAPAI	0	283917	GHAZIABAD	UTTAR PRADESH
5618	RATHI RANJAN	8763	12723	PALAKKAD	KERALA
5620	ALKA BALWANT GAIKWAD	7077	29013	SATARA	MAHARASHTRA
5621	ROOPA KAUSHIK	2179	51588	GHAZIABAD	UTTAR PRADESH
5622	PRANITA	0	83198	MEERUT	UTTAR PRADESH
5623	MANDAKINI	8813	47013	PUNE	MAHARASHTRA
5624	N KRISHNAVENI	2864	11566	THIRUVANANTHAPURAM	KERALA
5625	ASHOK S MULIK	12396	55290	PUNE	MAHARASHTRA
5626	LATHA S NAIK	4803	20615	BENGALURU	KARNATAKA
5627	B K PANDURANGA VITTAL	14883	55977	TUMAKURU	KARNATAKA
5628	AMBUJA	3845	16900	TUMAKURU	KARNATAKA
5629	K. SUSHEELA GUPTA	4037	18051	TUMAKURU	KARNATAKA
5630	ANITA GARG	8814	29923	MUZAFFARNAGAR	UTTAR PRADESH
5631	MOHANA V KINI	2772	9064	ERNAKULAM	KERALA
5632	KAMALA B L	10246	63243	TUMAKURU	KARNATAKA
5633	VIJAYAKUMARI	5546	25613	TUMAKURU	KARNATAKA



LIST OF ASSOCIATE MEMBERS ENROLLED DURING THE MONTH OF DECEMBER 2025

AM-NO	NAME OF THE ASSOCIATE MEMBER	SPOUSE MEM No	SPOUSE STF NO	PLACE	STATE
5634	Y ANANTHA RATHNA	13045	47383	TUMAKURU	KARNATAKA
5635	PARIJATHA	8219	63555	TUMAKURU	KARNATAKA
5636	VINOD KUMAR SHAH	4294	15996	VADODARA	GUJARAT
5637	K.VENKATA MADHURI	15507	68060	GUNTUR	ANDHRA PRADESH
5638	REKHA PAI B	11298	33321	MYSURU	KARNATAKA
5639	SUSHEELA	14564	44688	MANGALURU	KARNATAKA
5640	YAMANURAPPA AVVANNAPPA MABR	7960	45459	PUNE	MAHARASHTRA
5641	VASUDHA DINKAR ALAWANI	1296	7402	PUNE	MAHARASHTRA
5642	AJAYA LAXMI	3597	50543	FARIDABAD	HARYANA
5643	CHANDRAKANTA	11812	47762	GHAZIABAD	UTTAR PRADESH
5644	NARASIMHA ACHARYA	4453	33521	BENGALURU	KARNATAKA
5645	JOOLA H	1996	7904	ERNAKULAM	KERALA
5646	DIVYA AGGARWAL	14819	456735	GHAZIABAD	UTTAR PRADESH
5647	MANJULA NAGARAJ	0	7820	BENGALURU	KARNATAKA
5648	VINAY JAGANNATH VEDAK	9460	48931	PUNE	MAHARASHTRA
5649	VANDANA DILIP KAMBLE	12958	60927	SATARA	MAHARASHTRA
5650	JAYAMALA SATISH KAMBLE	10665	57463	LATUR	MAHARASHTRA
5651	LEENA JOSE	14944	12025	THRISSUR	KERALA
5654	S H UPADHYA	12613	189262	BENGALURU	KARNATAKA
5655	BHAGYASHREE RAJENDRA THORAT	13647	60765	PUNE	MAHARASHTRA
5656	NAVAMANI K	15571	17789	TIRUVALLUR	TAMIL NADU
5657	GAYATHRI S B	7381	45360	BENGALURU	KARNATAKA
5659	SHAMA SUBHASH KAWALE	5616	22136	PUNE	MAHARASHTRA
5660	MADHAVI SARANG MAHITKAR	0	45774	PUNE	MAHARASHTRA
5661	KAMAL NAIN SHARMA	4542	24637	PUNE	MAHARASHTRA
5662	CHARUSHEELA RAMESH OHAL	6534	16772	PUNE	MAHARASHTRA
5663	CHHAYA BHAYYASAHEB GODBOLE	6208	25066	PUNE	MAHARASHTRA
5664	SNEHAL ASHOK PADATE	3613	14003	PUNE	MAHARASHTRA
5665	SUPRAVA PADHI	0	27353	KHORDA	ODISHA
5666	SUREKHA LAXMAN TONAGE	4217	20035	PUNE	MAHARASHTRA
5667	GEETHA SIRSI	4071	17352	BENGALURU	KARNATAKA
5668	KALPANA VIJAY POTLE	6248	20037	PUNE	MAHARASHTRA
5669	ALLIMAYIL M	15572	66827	COIMBATORE	TAMIL NADU
5670	BHAGYALAKSHMI B R	4754	13854	SHIVAMOGGA	KARNATAKA
5671	D MEENAKSHI	15530	69735	MADURAI	TAMIL NADU
5672	NISHA BHASKAR DESHMUKH	12204	71898	PUNE	MAHARASHTRA
5673	AJIT DIGAMBER PRABHU		43092	GOA	GOA
5674	ANITHA BHAT	0	333612	UDUPI	KARNATAKA
5675	MAHALAXMI RAMESH	10498	32985	SHIVAMOGGA	KARNATAKA



LIST OF ASSOCIATE MEMBERS ENROLLED DURING THE MONTH OF DECEMBER 2025

AM-NO	NAME OF THE ASSOCIATE MEMBER	SPOUSE MEM No	SPOUSE STF NO	PLACE	STATE
5676	VARIJA JAGADEESH	8910	32333	SHIVAMOGGA	KARNATAKA
5677	U VASANT KINI	11650	39459	SHIVAMOGGA	KARNATAKA
5678	NEELA K L	1943	10777	SHIVAMOGGA	KARNATAKA
5679	ASHA SURESH RANASUBHE	8909	45645	SHIVAMOGGA	KARNATAKA
5680	SHAKILA JABEEN	2091	12988	SHIVAMOGGA	KARNATAKA
5681	MANGALA S HEGDE	7942	41624	SHIVAMOGGA	KARNATAKA
5682	POORNAMBA NAGARAJ	6403	21735	SHIVAMOGGA	KARNATAKA
5683	NEERAJA MURTHY	8885	26411	SHIVAMOGGA	KARNATAKA
5684	JAMUNA	7157	21778	SHIVAMOGGA	KARNATAKA
5685	GEETHA M	8393	41845	SHIVAMOGGA	KARNATAKA
5686	SULOCHANA	9655	37444	SHIVAMOGGA	KARNATAKA
5687	JAGADHEESHWAR P B	0	303404	UDUPI	KARNATAKA
5688	S SIVARAMAKRISHNAN	6332	14771	PUNE	MAHARASHTRA
5689	JYOTSNA SANJIV MALEKAR	6977	22326	SOLAPUR	MAHARASHTRA
5690	R RANI SELVARAJ,	10870	38248	THENI	TAMIL NADU
5691	MRS KRISHNA SHETTY				KARNATAKA
5692	NISHA PATHAK	0	60878	LUCKNOW	UTTAR PRADESH
5693	R SAROJA	7646	41465	MADURAI	TAMIL NADU
5694	P SANTHI	10222	39800	MADURAI	TAMIL NADU
5695	S VASANTHI	9830	35468	MADURAI	TAMIL NADU
5696	PRASANNA M NAIR	9574	15353	KOTTAYAM	KERALA



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 December 2025.

CBROA MEDICAL RELIEF DISBURSEMENTS DECEMBER 2025						
SL NO	MEM NO	NAME	STF NO	PLACE	SELF/ SPOUSE	AMOUNT
1	8210	BISWESWAR PATNAIK	39758	BHUBANESHWAR	SELF	30000.00
2	3611	MANOJ KUMAR	51423	DELHI	SELF	30000.00
3	13090	RAMESH R YADAV	43581	MUMBAI	SELF	30000.00
4	1747	S BALASUBRAMANIAN	9434	TUTICORIN	SELF	30000.00
TOTAL FOR DECEMBER 2025						1,20,000.00

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	LM NO	NAME	STF NO	AMOUNT	RECEIPT NO	PLACE
01-12-2025	8105	K V WARRIER	17598	5001	DN E-56502	MUMBAI
01-12-2025	XX	NAME WITHHELD AS PER REQUEST	XX	11000	DN E-56501	MUMBAI
02-12-2025	4023	M KRISHNAKUMAR	8090	7500	DN E-56503	MUMBAI
03-12-2025	11406	PRADEEP PRAKASH SAXENA	35223	300	DN E-56504	AMROHA
06-12-2025	2857	KANTHA SESHADRI	3314	3000	DN E-56513	BENGALURU
07-12-2025	7412	B S NATARAJA	30511	15000	DN E-56505	BENGALURU
08-12-2025	4841	RAJIV MALHOTRA	53182	1001	DN E-56506	FARIDABAD
08-12-2025	13893	P R LAKSHMINARAYANA ACHAR	S3980	1000	DN E-56514	UDUPI
09-12-2025	359	P ARAVINDA RAO	4866	2501	DN E-56509	BENGALURU
09-12-2025	11378	DEVAKI NANDAN	42239	1000	DN E-56508	TIRUPATI
09-12-2025	AM-1783	SHEELA SIVAKUMAR	36127	1000	DN E-56507	TRICHY
10-12-2025	4138	M S PAWASKAR	13740	3000	DN E-56510	MUMBAI
11-12-2025	NON MEM	JANKI SRINIVASAN	455419	5000	DN E-56512	PUNE
11-12-2025	NON MEM	JANKI SRINIVASAN	455419	5000	DN E-56511	PUNE
13-12-2025	4191	K SUBRAMANYA	14070	10000	DN E-56516	BENGALURU
13-12-2025	13199	SUKANYA MURALIDHARA ACHARYA	53053	5000	DN E-56515	MUMBAI
19-12-2025	10859	VELUCHAMY G	36210	4500	DN E-56517	MADURAI
24-12-2025	795	M G SAMPATH KUMAR	6753	922	DN E-56519	BENGALURU
24-12-2025	14813	M NARASIMHA PAI	S2435	10000	DN E-56518	BENGALURU
26-12-2025	6614	P A SHENAI	11467	7500	DN E-56520	MUMBAI
28-12-2025	AM	VIDYA SATISH	AM444	150	DN E-56521	MANGALURU
30-12-2025	2091	IDRIS SHARIFF	12988	5000	DN E-56522	SHIVAMOGGA



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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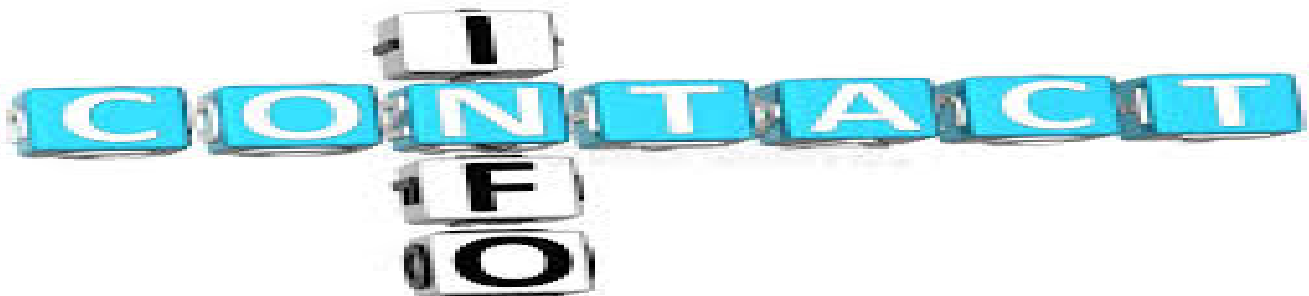


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OBITUARY



During the month of December 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	S THIAGARAJAN	47837	8751	03-12-2025	COIMBATORE
2	NANDAKUMAR P MIRAJ	16332	4312	05-12-2025	BENGALURU
3	R BADRINATH	20355	3746	08-12-2025	BENGALURU
4	K GOPALAKRISHNA	1346	3984	11-12-2025	UDUPI
5	P S GOPALAKRISHNA RAO	1940	2170	12-12-2025	BENGALURU
6	S D SHIVASWAMY	3186	1310	14-12-2025	BENGALURU
7	SOMASHEKAR M	21739	13783	14-12-2025	MYSURU
8	Ms RAMA R SHENOY		AM 163	15-12-2025	MANGALURU
9	SARADA PRASAD DUBE	32026	8071	16-12-2025	BHUBANESHWAR
10	GEETA NAGESH		AM595	19-12-2025	BENGALURU
11	JUDHISTHIR PATASAHANI	12420	9639	29-12-2025	BHUBANESHWAR
12	K YESHWANT PAI	4809	4011	28-12-2025	UDUPI
13	P VENUGOPAL	22000	13660	28-12-2025	SECUNDERABAD
14	SAMADHAN N ATOTE	25643	6865	30-12-2025	NAGPUR
15	T R VARADARAJAN	29353	7495	28-12-2025	BENGALURU
16	R L JAYARAM	7117	1543	DEC 2025	BENGALURU
17	ARAVIND BHIMRAO GUDI	5298	1615	30-12-2025	HUBBALLI
18	SNEHALATA H PRABHU	5158	9533	10-12-2025	MUMBAI
19	PUSHPALATA K NADKARNI	3236	5893	20-12-2025	MUMBAI
20	B MOHAN	9500	14095	13-12-2025	BENGALURU
21	B H MAHALINGAPPA	20613	4133	20-12-2025	SHIVAMOGGA



LETTERS TO THE EDITOR

During December 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.





Athulya
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