The Canara Bank Retired Officers' Association (Regd.)

(Affiliated to AIBPARC)

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Dear friends,

SUB: THREE DECADES OF CBROA'S FRUITFUL AND MEANINGFUL JOURNEY.

6th February 1996 to now, thirty years of progress of CBROA is a testament to the collective strength of retired Officers of our Bank. Today marks a monumental milestone - 30 years of fighting fir dignity, justice and legitimate rights of retired Officers of our Bank.

Thirty years ago, Canara Bank Retired Officers' Association was born out of a necessity for the retired Officers to stand together to fight for dignity and securing legitimate rights. Today we celebrate three decades of solidarity, resilience and unwavering dedication to the cause of retired Officers of our Bank. During this journey we have navigated hard times, secured fair benefits and fought for the dignity of retired Officers.

To those who laid the foundation thirty years ago - Sri.Sudhakar Shetty, then General Secretary of CBOA, Late Sri P Sanjeeva Rao, Late Sri H S Gajanana Rao, Late Sri M N Sundaram. Sri. V Seetharamu paved the way for consolidation of retired Officers in our Bank under the banner of CBROA - thanks to them.

The Office bearers who carried the mantle of the organisation subsequently worked relentlessly to consolidate the retired Officers, pan India, and made the organisation a pillar of strength. Today we are a formidable force of more than 15,900 Members and more than 6200 Associate Members.

CBROA became the only hope of retired Officers of our Bank as the leadership fought for fairness, dignity and securing our legitimate rights. We took up the issues of retired Officers in particular and those of retirees in general, with the Management of our Bank and we achieved the following.

1. Because of our continuous follow up, Bank set up Retirees' Grievances Redressal Cell, a forum for addressing the issues of retirees. Our Bank was the first bank to set up the forum. Our Bank is holding the Grievances Redressal Cell Meetings very religiously once in six months, right from September 2010. We have utilised the forum effectively to redress the grievances of retirees.

2. We were able to get medical expenses reimbursement - initially it was Rs.500/- and today the amount reimbursed by the Bank is Rs.6,200/- for those who have subscribed to the IBA Group Mediclaim Policy and Rs.4,200/- for those who have not subscribed to the above policy.

3. We prevailed upon our Management to cover both the serving Employees and retirees jointly in the IBA Group Mediclaim Policy and this has resulted in substantial reduction in the premium amount for the retirees. Thanks to our MD & CEO Sri Sathya Narayana Raju who prevailed upon IBA to float the Group Mediclaim Policy covering both serving Employees and retirees. This facility has been implemented in all the Banks.

4. Due to our persistent follow up with the Management, we were able to get the medical expenses reimbursement to family pensioners also.

5. The Management agreed to our suggestion that every retiree should be given an Identity Card, a laminated Pension Payment Order.

6. Those who retired prior to 01.01.1986 were not eligible for pension and they were getting a small amount of monthly ex-gratia as per Government Orders We prevailed upon our Management to give additional amount from the Welfare Corpus, thus giving substantial relief to this category of retirees. The benefit was also extended to the families of such retirees.

7. Our Office bearers defended many charge sheeted Officers very effectively and saved such Officers from harsh punishments.

8. At the industry level, we spear headed the campaign for formation of All India Bank Pensioners and Retirees Confederation (AIBPARC) and have been an affiliate of AIBPARC since its foundation in 2012. CBROA is the largest constituent of AIBPARC and the President and General Secretary of our Organisation are adorning top positions in AIBPARC. Due to relentless campaign launched by AIBPARC, we could accomplish the following benefits for the pensioners and retirees of Banking Industry.

(a) 100% D A Neutralisation to those who retired prior to 01.11.2002. This brought a big relief to this category of retirees.

(b) Improvement in family pension from 15% of the last drawn pay of the employee to 30%. This brought substantial relief to the family pensioners who, hitherto were getting a pittance of pension.

(c) Pension to those who had resigned from the service of the Bank after completing qualifying service of 20 years and above. This is a significant achievement as the Bank Employees' Pension Regulations 1995 had denied pension to this category of retirees.

(d) Adding 5 years' notional service weightage to those retirees who had joined the service of the Bank as Specialist Officers after practicing in their respective fields and Bank had relaxed the maximum age criteria keeping in view their practical experience.

(e) Improvement in Ex-gratia payment to those who retired prior to 01.01.1986.

These measures have brought immense relief to the pensioners and retirees.

Our Apex Body AIBPARC is relentlessly campaigning for clinching the following long pending legitimate benefits which are hanging fire for the last more than 30 years.

(i) Regular Updation of Basic Pension along with every new wage revision Bipartite Settlements and Joint Notes signed by Associations and Unions.

(ii) Inclusion of Special Allowance introduced in the 10th Bipartite Settlement for pension fixation.

(iii) Introduction of a comprehensive Mediclaim Policy for all the retirees and family pensioners, with premium cost to be borne by the Bank, in conformity with the Guidelines issued by the Government of India in February 2012. Or formation of Health Scheme for all the Bank Retirees and Family pensioners on the line of Central Government Health Scheme (CGHS).

(iv) Increase in Welfare Benefits extended to pensioners / retirees.

We in CBROA finding that the IBA Group Mediclaim Policy is insufficient to meet medical emergencies, took the help of M/s.K M Dastur, Mediclaim reinsurer, in evolving a Group Mediclaim Policy with leading Insurance Companies. We could obtain a Group Mediclaim Top Up Policy from SBI General Insurance Co. during the year 2023-24 covering Members of our Association at very affordable premium amount. During the year 2024-25, we obtained a Group Mediclaim Top Up Policy from GO DIGIT Health Insurers at a very affordable premium amount. During the current year we have obtained a Top Up policy from SBI General Insurance Co. This has given a very comfortable health security to our members.

The above accomplishments prove that we have built a legacy of strength and we continue to fight for fairness because in union there is strength and we are proud to be part of this legacy. Thanks to all our members - past and present, who made this milestone possible. We are also proud to walk this path with all of you and let us keep making history together. We are not resting on our old laurels and our campaign to bring relief, comfort, joy and happiness to all our members continues unabated.

Thirty years down and many more to go. Let us resolve to keep the momentum going. Let us keep marching forward together, solid as a rock.

We wish you all health, happiness, joy in all your endeavours.

J S Jagdeesh
General Secretary

KNOW YOUR CBROA

C	Canara Bank Retired Officers' Association (**fondly called CBROA**) has been in existence since 1996. CBROA is an offshoot of **CBOA,** the largest association of serving officers in Canara Bank. It has been doing yeoman service to the retired officers' community by its meaningful and fruitful existence and continues to wage an unending crusade for achieving the desired goals of the Association ultimately benefitting all the retired officers.
	is an **apolitical** association/trade union affiliated to All India Bank Pensioners and Retirees Confederation (AIBPARC), manages its affairs **democratically** from its own funds through membership contributions, holds periodical General Body Meetings/conferences and elects its office bearers from its members.
	has the **exclusive privilege** to hold **Liaison** with the Bank management on matters concerning the retired officers and participate in the periodical structured meetings with the Bank for redressal of the grievances of the retired officers.
B	has evolved a **unique Medical Welfare Scheme** of reimbursement of disallowed portion over and above the hospitalisation expenses of Rs.3 lakhs and above. Eligibility – One year after becoming life member. Maximum limit of Rs.30,000/- during the life time. If the spouse of the existing member is our associate member, then a sub-limit of Rs.10000/- is made available under medical welfare scheme subject to the above conditions
	has evolved a **novel scheme** to honour its members on their attaining the age of 75/90/100 years by presenting mementoes. Birthday greetings are also sent to the members on their Birthday.
R	has secured **many benefits**, notable among them are 1. Payment of **Rs.6000/-** to the retirees who opted for IBA Medical Insurance, Reimbursement of medical expenses of **Rs.4000/-** to retirees/family pensioners under Staff Welfare Measures 2. Cremation expenses of **Rs.10,000** 3. Increase in family pension. 4. Holiday home facility to all the retired officers. 5. Increase of ex-gratia amount to Rs.10000/- to pre-1986 retirees. 6. Increase in concession on locker rent from 25% to 50%.
	has achieved an increase in Family Pension to 30% of last drawn pay which was one of the foremost demands of CBROA and after a great deal of struggle and follow up with IBA, Govt. could clinch the 2 decades old pending demand of 100% DA neutralization for pre-November 2002 pensioners/family pensioners during 2023.
O	has been spearheading the **cause of retired officers** by demanding Pension up-dation, affordable group medical insurance scheme for retirees, reckoning special allowance for superannuation benefits and various other issues by conducting and organizing various demonstrations, Dharanas, Relay hunger strikes for resolution of our demands. Due to the pressure from retirees' organizations, IBA introduced monthly ex-gratia payment in 12th BPS to all the retirees pending **pension updation** w.e.f. Nov. 2022.
	has a well-equipped office at Bengaluru to serve the members and to have regular liaison with Head Office, Pension fund and a network of office bearers/activists at various centers to attend to the grievances of its members.
A	has been organizing health checkup camps, helping retirees in getting speedy settlement of their group medical claims, helping in submission of life certificates and obtention of identity cards etc.
	has been sending various communications periodically to educate the members and also publishing a monthly house magazine **'CBROA News Letter'** where in the latest developments pertaining to Bank and Banking sector are published besides matters pertaining to CBROA. Has developed a full-fledged website wherein all the up-to-date information about CBROA and the Banking industry is made available. Facility for applying to membership online is available through the website. Apart from the above, various digital initiatives have been taken to strengthen CBROA.
	has facilitated members to subscribe **to SBI Super Top Health Insurance Policy** by negotiating with reinsurance brokers M/s. K M Dastur and Co.