



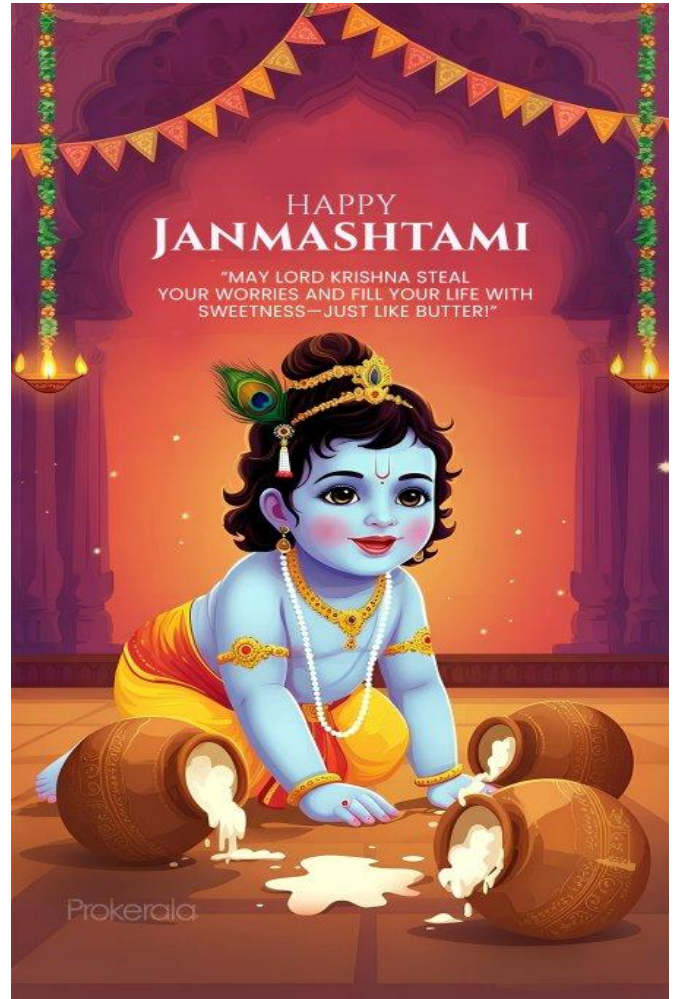
CBROA News Letter

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

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



SEPTEMBER 2026



**“Wishing Our Members Happy
Janmashtami And Ganesha
Chathurthi”**

J S Jagadeesh
General Secretary

D Vijaya Kumar
Chairman

A N Krishnamuthy
President



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FROM THE DESK OF GENERAL SECRETARY



Dear Members and Associate Members,

During one of our meetings one of our Senior Members, made a reference to the Ayushman Bharath Prime Minister Jana Arogya Yojana Scheme to provide free health care upto Rs.5 lakh per year to all citizens aged 70 and older- regardless of income and wanted to know whether it is still desirable to subscribe to the IBA Group Mediclaim Policy by paying hefty premium amount, which is simply unaffordable for the Bank Pensioners.

In October 2024, the Indian Government announced what is projected to be the world's largest health care insurance Scheme for elder people. The Scheme aims to provide free health care to individuals 70 years or older, regardless of income,

covering treatment in public and private hospitals. The Insurance Scheme is poised to directly enable progress towards the third U N Sustainable Development Goal (SDG) target, to ensure healthy lives and promote well-being for all at all ages, and bring positive changes towards SDG target 1 (to end poverty in all its forms everywhere) and SDG target 10 (to reduce inequality within countries), especially considering its translational effect on older people in India, over 40% of whom are in the lower wealth quintile.

The Scheme builds upon the existing Ayushman Bharath Pradhan Mantri Jana Arogya Yojana (PM-JAY) the world's largest Public health insurance programme. The Scheme provides health cover of Rs.5 lakh per family per year for secondary and tertiary care hospitalisation to over 120 million families with low income, representing 40% of the Indian population.

Although the expansion of PM-JAY is projected to benefit an additional approximately 45 million families, encompassing 60 million older people, substantial questions arise regarding the programme's long term sustainability and practical implementation. Key concerns include how such a large investment will be financed, whether it will lead to increased tax burden on taxpayers, how the programme can succeed, given the challenges associated with previous PM-JAY Scheme components, and considering the history of claim rejections, how the risk of such rejections can be mitigated, to ensure beneficiaries receive free treatment.

With a current decadal growth rate of 41% and the percentage of older individuals expected to increase from 10.5% in 2022 to 20.8% by 2050, the programme's sustainability depends on substantial investment. However, evidence of Corpus fund allocation for this programme in India's budget seems insufficient with less than 2% of India's GDP allocated to the health sector. Moreover, evidence suggests that funds allocated under PM-JAY are markedly less than the estimated costs computed by the 15th Finance Commission with funds being diverted to other health programmes.

Announcing health programmes has long been a political strategy in India, particularly given the country's predominantly out-of-pocket health care expenditure. Indian households spend a disproportionately high amount on health care. For underprivileged people, who constitute a considerable portion of the population, Public health care is often the only option, as affording private health care through out-of-pocket payments is simply not feasible.

The PM-JAY Scheme was launched with a vision of providing affordable Health care. However, the reality on the ground presents a different picture. Despite the programme is aimed to reduce out-of-pocket expenditure, there is little

evidence of a notable effect, suggesting financial protection might not be as robust as intended. Moreover, India's Public health care system is notoriously overburdened and understaffed, frequently failing to provide quality care. The challenge is more severe for populations living in rural and hard-to-reach areas, where publicly operated primary health centers, the backbone of India's health-care-system, lack quality health care infrastructure.

Many private health-care facilities are reluctant to accept PM-JAY patients. This reluctance can stem from two primary issues: either the reimbursement rates offered by the Government are too low to cover hospital expenditures, or the payments are delayed substantially, creating financial instability for these for-profit organisations. This reluctance could potentially lead to a situation where private health-care facilities might reduce their services to PM-JAY patients, hindering the Scheme's success.

Amid these existing challenges expanding the scope of the PM-JAY Scheme without addressing fundamental gaps raises serious doubts about the Scheme's potential for success. Crucially, the Govt's primary funding source for this programme is still Public taxation, as many Govt ventures have been transferred to the Private Sector. This implies that any such free programme will place a substantial burden on 100 million Indian taxpayers, who represent under 3% of the total population. Given India's reputation for high taxes and unfavourable tax regimes, the potential consequences of these programmes are readily apparent. The financial burden on taxpayers could potentially lead to a decrease in disposable income, affecting their quality of life and the overall economic growth of the country.

Although the programme's ultimate effect- particularly concerning private sector participation- remains to be seen, the Scheme offers hope for more equitable health-care access for older people. While this deserves appreciation and support, Govt. accountability is equally essential to ensure a robust, financially sound plan that does not add substantially to an individual's tax burden and provides adequate and quality health infrastructure. Therefore, a more practical and pragmatic approach, focusing on need-based inclusion in the Scheme while augmenting the supportive health infrastructure, would be productive.

Moreover, the Insurance framework heavily emphasises acute hospitalisation rather than the long term out-of-hospital palliative or chronic care that older demographics actually require. Undoubtedly, the Scheme addresses a massive socio-economic need for an aging population, but faces severe structural hurdles in execution. This emphasises the benefit of subscribing to the IBA Group Mediclaim Policy.

We wish our Members/Associate Members a very happy Janmashtami and Ganesh Chaturthi. May you all be blessed with good health, happiness and joy for all the days ahead.

J S Jagadeesh
General Secretary

Bengaluru
05.09.2026

INDEPENDENCE DAY CELEBRATIONS AT VARIOUS REGIONS

Independence Day was celebrated with pomp and glory in various Regions of our Organisation. A few celebrated in their respective Circle Offices and a few in members' residences. Here are some of the pictures taken on the occasion.



AIBPARC NEWS

CIRCULAR NO.	GIST OF THE CIRCULARS ISSUED DURING PREVIOUS MONTH
94/26 03-08-2026	Massive response by affiliates, state committees, district committees and even individual members to the call of AIBPARC to celebrate the Bank Nationalization Day: "Plant a Plant to save the Planet." https://aibprc.co.in/pdf/circularno_94-26.pdf
95/26 04-08-2026	Bank Pensioners and Retirees Crucial Issues. https://aibprc.co.in/pdf/circularno_95-26.pdf
96/26 06-08-2026	Massive response by affiliates, state committees, district committees and even individual members to the call of AIBPARC to celebrate the Bank Nationalization Day: "Plant a Plant to save the Planet." https://aibprc.co.in/pdf/circularno_96-26.pdf
97/26 10-08-2026	Annual subscription payable for the year 1st April, 2026 to 31st March, 2027 at the rate of Rs.20/- per member per year. https://aibprc.co.in/pdf/circularno_97-26.pdf
98/26 11-08-2026	Updates on M.C. Singla case for Pension Updation pending before the Hon'ble Supreme Court. https://aibprc.co.in/pdf/circularno_98-26.pdf
99/26 12-08-2026	Updates on M.C. Singla case for Pension Updation pending before the Hon'ble Supreme Court. https://aibprc.co.in/pdf/circularno_99-26.pdf
100/26 13-08-2026	Updates on the exemption of GST case pending before the Hon'ble High Court of Kerala. https://aibprc.co.in/pdf/circularno_100-26.pdf
101/26 14-08-2026	Updates on the exemption of GST case pending before the Hon'ble High Court of Kerala. https://aibprc.co.in/pdf/circularno_101-26.pdf
102/26 18-08-2026	Updates on the exemption of the GST on the premium of health insurance case pending before the Hon'ble High Court of Kerala. https://aibprc.co.in/pdf/circularno_102-26.pdf
103/26 19-08-2026	Updates on M.C. Singla case for Pension Updation pending before the Hon'ble Supreme Court. https://aibprc.co.in/pdf/circularno_103-26.pdf
104/26 21-08-2026	Group Medical insurance Scheme for the Bank Retirees for the year November 2026 to October 2027. https://aibprc.co.in/pdf/circularno_104-26.pdf
105/26 25-08-2026	Updates on M.C. Singla case for Pension Updation pending before the Hon'ble Supreme Court. https://aibprc.co.in/pdf/circularno_105-26.pdf

AIBPARC NEWS

On 14/8/2026, AIBPARC, Jharkhand State unit met at Green Park Hotel, Ranchi. Office bearers from different affiliates (banks) retirees participated. From CBROA, G K Sinha, RS and VP of AIBPARC State Unit, Sri RP Chaudhary, CC Member & OGS of State Unit, Sri DP Shah, Dy Secy and Sri Ajay Kumar (from Hazaribagh), Committee member were present. Sri Debashish Sengupta, State Secy, AIBPARC, Jharkhand State presented its report which was discussed in detail and approved. Accounts of the Region were presented. This too is passed after discussion on it. Further, some resolutions were presented. Also, future plans of the State committee for next 06 months were ready out. Formation of various committees like cultural committee, committee for social activities, Core committee was also proposed. The meeting concluded with vote of thanks proposed by Sri N K Sahi, sr Vice-president of the committee here. Lastly, all stood up and sang the Rashtra geet "Vanda matram" and the Rashtra gaan "jana gana ...".





REGIONAL ROUNDUP

PHOTOS ARE POSTED IN THE "PHOTOS GALLERY"

BELAGAVI

General meeting of members from Vijayapur & Bagalkot unit of CBROA was held on 01/08/2026 @ RUDSETI Bijapur. Shri K H Dasar, Regional Secretary of , welcomed the members and explained in detail about case pending in Supreme Court regarding Pension Updation, which is posted to 12/08/26 . He hoped that the decision will come in favour of retired Bank Employees. He further informed about the deliberations took place in our last Triennial conference held at Bangalore and the new office bearers elected. He also informed the formation of Belgaum region and the new Regional Committee members. He requested the members to look out for retired officers and enrol them as lifetime members of CBROA and their spouse as Associate members.

There was good attendance of members and good interaction about the developments among the members. It was decided to hold the next meeting of members & their spouses to discuss about this undertaking a picnic after one month.

Shri S D Biradar, retired G M of our Bank presided over the meeting. Shri R T Uttarkar, R C member proposed vote of thanks

CHENNAI

The meeting of General Members was held on 15/08/2026 @ Canara Bank, Regional Office South, Chennai with a gathering of 120 members. The meeting is commenced at 10.00 am with the welcome address by Mr Venkataiah B, Joint General Secretary. The meeting was presided over by Mr A N Krishnamurthy, President, CBROA and Smt Gayathri, DGM of our Bank, RO South, was the Chief Guest in August presence of Mr J S Jagadeesh, General Secretary of CBROA.

Smt Gayathri, DGM, Regional Office, South Chennai has participated in our meeting as a Chief Guest and acknowledged our gathering with greetings and

further she told that she 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. She 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 South Region's business has grown manifold and number one in PAN India and is poised to expand the business multiple in the region. She thanked all the seniors for having accepted her invitation to attend the Flag hoisting on the event of 80th Independence Day Celebrations at Guindy South Regional Office.

Our General Secretary had explained elaborately about the pension updation and Mr Singla case pending in the court. He further explained the work of CBROA in making the entry of K M Dastur Insurance company for the benefit of CBROA members and explained the pros & cons of the IBA Insurance. Our General Secretary emphasized the need of making 100% Associate Membership in Chennai though there was a good number of Life members and informed the need of increasing Associate membership its advantages to the Associate Members.

Mr Balaraman and Mrs Radha Balaraman had sponsored good and delicious lunch during the meeting for entire gathering and made. On this occasion, the entire CBROA cadre thanked the senior couples of our family for the gesture shown by them towards the members.

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.

Team Chennai thank all the Office Bearers for their excellent coordination in pre and post arrangements works for the meeting which made all the members and senior members very happy and comfortable at the venue.

During the meeting 10 senior members who have completed 75 years were honoured by the Senior Members and our office bearers.

At the concluding session, Mr Venkataiah B, JGS, Cbroa Chennai had proposed the vote of thanks to all the seniors who have assembled here for their splendid

attendance and enthusiasm in joining the meeting even at this age. He thanked all the office bearers of Chennai. He Thanked all the executives especially Madam Smt Gayathri, DGM and Mr Sridhar AGM of Regional Office South, Chennai for having invited seniors to participants in 80th Independence Day Celebrations and other arrangements for conducting cbroa retirees meet at Chennai Regional Office Premises. Mrs Sumathi Iyer, AGS did an excellent anchoring of the entire proceedings made the gathering to feel live in the meeting.

Dear Friends,

On 1st of August, Team Chennai felicitated our member Sri R Sampath (Stf No.14458, LM 7863) in the presence of his daughter Smt. Bhooma, son- in-law Sri Madhusudhanan, grandson Master Rudran. Following activists participated in the felicitation Sriyuths 1. P V Narayanan, 2) T Seshadri, 3) S Nandakumar, 4) P A Venkatakrishnan. Our sincere thanks to the family members of Sri R Sampath for the kind courtesies extended during our visit. Sri R Sampath recalled fond memories of his long tenure in the Bank.

Team Chennai headed by our AGS Sri K Kasinathan & RS Sri Krishna Kumar R visited the residence of Sri S Mohan (Stf No. 8103, LM 2457) on 3rd of August and honoured him in the presence of his wife Smt Revathi Mohan. Following members from Chennai were present during the felicitation programme: Sriyuths 1) S S Venkatachalam, 2) M Sriram, & 3) R Gopinath. Our sincere thanks also to Smt Revathi Mohan for the nice hospitality extended during our visit. She was very happy to enrol herself as Associate Member. The couple thanked CBROA for the nice initiative.

CBROA Chennai honoured Sri S Jayaraman (Stf No.133049, LM 15317), at his home in T.Nagar Chennai on 22nd instatnt. Our sincere thanks to following members in joining the programme: 1) Sri R Jayaraman, 2) Sri V Baburam & 3) Sri A Selvarajan. Team Chennai thank Sri Jayaraman for the hospitality extended to us during the visit. He fondly recalled his long association with our Mother Bank and thanked Team CBROA for the nice initiative.

Again on the same day, Team Chennai honoured Shri K V Chandrasekaran (Stf No.10353, LM 5389) at his home in West Mambalam Chennai, in the presence of his wife Smt Padma, daughter Smt Mathangi, Son in law Sri Shankararaman and granddaughter Ms.Sowmya. Thanks to following members for joining the felicitation programme: Stiyuths: 1) S Thiruvadi, 2) R Jayaraman, 3) V Baburam,

4) P Ramachandran, 5) N Rajagopal, 6) S Srinivasan, 7) S Murali 8) A Selvarajan, 9 Sakethraman & 10) Smt Geetha Sakethraman.

FOR PHOTOS OF PUNE REGION ACTIVITIES – PLEASE CLICK THE LINK NEXT - <https://photos.app.goo.gl/seT3XgVSiy6umUWW7>

COIMBATORE

Team CBROA Coimbatore is happy to inform that on 23rd had the privilege of honouring Sri M Eswaran, (LM 3905, Staff No 17073) on his 75th Birthday by calling on him at his residence. Sri Eswaran expressed his happiness on being honoured by CBROA. He thanked CBROA Team Coimbatore for visiting his house on the same day of 75th Birthday and honouring him. Sri.Eswaran shared his experience with our Bank and his association with the members present on the occasion.

The following office bearers participated in the program: 1) Mr K Doraisamy, DGS, 2) Mrs Sudha Kalyanasundaram, DGS, 3) Mr L Eswaramurthy, AGS, 4) Mr L Krishnakumar, Regional Committee Chairman, 5) Mrs.Alagammai, ARS, 6) Mr S Kolandavel, RC Member, 7) Mr A Revi, RC Member, 8) Mrs Srimathy Sundaram, RC Member & 9) Mr T R Sriram, RC Member. All the offer bearers spoke on the occasion recalling their association with Sri Eswaran. Sri Eswaran's son and daughter in law expressed their gratitude to CBROA and participated enthusiastically in the program.

Team Coimbatore is happy to inform that on 15th evening we had the privilege of honouring Sri.G.Jayakodi (LM 5681, Staff No.16445) whose 75th Birthday was on 10th of August, by calling on him at his residence. Sri G Jayakodi expressed his gratitude to CBROA for honouring him on the auspicious occasion. He recalled fond memories of his long association with our Bank and shared his experience with us. The entire family members of Sri G Jayakodi felt very happy and participated enthusiastically in the program. Following members attended the felicitation programme: Mrs Sudha Kalyanasundaram, DGS, Mrs Alagammai, ARS, Mr S Kolandaivelu, RC Member & Mr T R Sriram, RC Member.

ERNAKULAM

Our Team Ernakulam visited our Senior Members Sri. Joseph P J (Stf No. 13559, LM 9922) and Sri. Krishnamoorthy K V (Stf No. 15258, LM6872) on Tuesday, 25.08.2026 at their residences and honoured them by draping shawls around

them on attaining the age of 75 years. They have expressed their gratitude to our Association CBROA for such a welfare initiative extended to the Senior Members. Both of them had recollected and shared their good old memories and the experiences they had while serving in our Bank. The members of our Team who made the visit are Sri Krishnakumar M, CC Member, Sri Ullas M, AGS, Sri Mohanan Kutty, Regional Chairperson and Sri Dinesh A S, District Secretary. We have wished them a peaceful and healthy life in retirement and a very happy and prosperous Onam before taking leave of them.

CBROA THRISSUR DISTRICT OF ERNAKULAM REGION GENERAL BODY ELECTS NEW TEAM FOR 2026–2029: A vibrant gathering reaffirming unity, fellowship and commitment to the cause of bank retirees

The Thrissur District General Body of the Canara Bank Retired Officers Association (CBROA) was held online on 7 August 2026 at 7.30 p.m., with around 30 members participating. The meeting reflected the strong organisational spirit, unity and fellowship that have characterised the activities of CBROA Thrissur.

The meeting was presided over by Sri. Babu Kurian, former District President and present Regional Committee Member of Ernakulam Region from Thrissur. Key Note Address was delivered by Sri PPJ Nair, VP, CBROA. Sri Krishna Kumar, CC Member & Sri Suresh Kumar, RS were other speakers. Sri Nair, VP dealt upon issues concerning the retirees and briefed of Late Sri M C Singla Case on Pension updation. He thanked Thrissur District members for actively taking part in AIBPARC demonstration and activities. He also appealed to members to make their spouses as Associate Members. Sri Suresh Kumar, RS elaborated on Organisational matters and on improvement of membership base. Addressing the gathering, Sri. Krishnakumar, Central Committee Member, spoke on the pending issues confronting bank retirees and assured the Thrissur District team of his continued availability for support, guidance and assistance in all future organisational activities.

With the permission of the Returning Officer, Sri. Krishnakumar, the election of the new **District office-bearers** was taken up. The following members were unanimously elected for the term 2026–2029 for the **District Committee**: President - Sri. P. Gopalakrishnan Nair, Vice President - Sri. T. Ravi, District Secretary - Sri. N. Vidyasagar, Assistant Secretary - Sri. Sunny John E, Treasurer - Sri. E. F. Joy, District Committee Members: - Sriyuths: P. T. Surendran, A. C. Babu, Madangopal Achath, P. Haridas, K. Krishnakumar, A. V. Rudrakumar and Sudhachandran.

The newly elected President Sri. P. Gopalakrishnan Nair, along with the new team, thanked the General Body for the confidence reposed in them and assured the members that they would follow a participative, transparent and member-oriented approach in all organisational activities.

The discussions that followed reflected the warmth and participative spirit of the Thrissur District. Sri. K. Balakrishnan, former Regional Secretary; Sri. N. Vidyasagar; Sri. P. T. Surendran; Sri. T. Ravi; Sri. Madanagopalan; Sri. Gireesh; Sri. A. C. Babu; Sri. P. Haridas; Sri. Sudhachandran; and Sri. P. Radhakrishnan shared their views and suggestions on strengthening the organisation. The General Body concluded on a highly positive note, reflecting the unity, mutual respect, care for senior members and collective commitment of the CBROA family in Thrissur.

GUJARAT

On 5th of August, our Gujarat Office Bearers and activists felicitated Shri M C Gor (Staff No.13805, LM 3706) on his completion of 75 years of age today. Following Members were present: Shri J G Parmar with Spouse, Shri R M Prajapati with Spouse, Shri T I Shah with Spouse, Shri N P Vankar with Spouse, Shri P C Mistri with spouse, Shri J J Maharaja with Spouse, Shri Satish Mahajan, Shri B K Richhariya with Spouse, Shri Shailesh Parikh with Spouse and Shri Mukesh Khatri with Spouse.

HUBBALLI - DHARAWAD

On 13th August 2026 our Hubballi CBROA team led by Shri. Shripad Raj Ranebennur RS and Shri Prakash Deshpande Asst.Secretary visited house of Shri Gopal H Vaidya (staff no.11366 and LM no 2981) to honour him on attaining 75 years. Our members Sri.K P Rao, M S Savanoor, C N Deshapande, and Ashok Joshi were also present during honouring ceremony. Mr.Vaidya was honoured with shawl, garland, memento, gift article and sweet Box. Citation was read by Mr Ranebennur RS. Spouse of Mr.Vaidya was also present during honouring ceremony. We wish Mr.Vaidya happy and healthy life ahead.

KOLKATA

The Annual General Meeting (AGM) of the Kolkata Region of the Canara Bank Retired Officers' Association (CBROA) was held on Saturday, 29th August 2026, at the 3rd Floor of Krishnapada Ghosh Memorial Hall, 55 Surya Sen Street, Sealdah, Kolkata – 700009. Despite consecutive days of inclement weather and

incessant showers, the meeting witnessed an impressive turnout of 87 members, and the hall was virtually full. The Meeting was presided over by the Regional Chairman Mr Mihir Lal Samaddar , The president of the meeting invite CBROA Central Office Bearers and Regional Secretaries to grace the Dias, He Welcomed all the members attended the meeting.

The proceedings commenced with one-minute silence to pay homage to the members who had passed away during the preceding year.

Then, Sri Asit Ranjan Rakshit, Vice President, CBROA and Senior Vice President AIBPARC, West Bengal Unit, welcomed the gathering and spoke on issues concerning retired bank officers, particularly pension updation and the IBA Medical Insurance Scheme. Sri Rakshit also expressed his gratitude to CBOA for setting aside a substantial amount of ₹2 crore towards the welfare of retirees and interest earned on this amount will be utilised towards welfare of CBROA members.

Felicitation of Members on Attaining 75 Years. The members felicitated were: Sri S M Roy, Sri Sachchidananda Bandopadhyay, Sri Gokul Chandra Kirtaniya & Sri Subir Dutta Choudhury. Four other members could not attend the function as they were away from Kolkata. At the request of Sri Sunil Prabhakar, Smt. Manju Wadha accepted the felicitation on his behalf. Each of the senior members was presented with a citation specially sent by the Central Office of CBROA, Bangalore, along with a shawl, a box of Sweets.

The members who were present and felicitated shared their experiences of their years with the Bank and expressed their deep affection and continuing association with CBROA. A message sent by Sri Sunil Prabhakar was also read out by the President.

Sri Prabir Chakraborty, Regional Secretary, Kolkata Region, presented a comprehensive report on the activities undertaken by the Regional Committee during the preceding year. He informed the names of the members of the new Regional Committee, along with Special Invitees, had been constituted in accordance with the amended Rules and Bye-laws of CBROA.

Sri Bhuban Chandra Pramanik, Regional Secretary, thereafter elaborated on the various welfare activities undertaken during the year. He spoke about the regular visits made to members admitted to hospitals, interaction with their families whenever necessary, and assistance extended to the families of deceased members in completing final settlement formalities and securing family pension at the earliest possible opportunity. He further informed the house that he remained in regular contact with members in the North-Eastern States, particularly in connection with membership and welfare matters, and that assistance was extended whenever required.

The Chief Guest, Sri Suprita Sarkar, GS, AIBPARC, delivered the keynote address. He spoke extensively on several important issues affecting bank retirees.

He explained the background, significance and present status of the M. C. Singla case, which is pending before the Hon'ble Supreme Court. He expressed optimism that a landmark and favourable development concerning pension updation could take place during September 2026. Sri Sarkar also explained the importance of the common IBA Medical Insurance Scheme, particularly the recent efforts towards reducing the premium while increasing the coverage available to retirees. He described the continuation of the common scheme as a significant achievement for the retired banking community.

PRAYAS – Welfare Activities: Sri Shyamal Kumar Sinha, DGS, CBROA, thereafter presented a detailed report on the welfare activities undertaken by PRAYAS, the joint welfare initiative of CBROA and CBOA, Kolkata. He appealed to members to participate more actively in the various welfare programmes of PRAYAS so that its activities could be expanded further.

The formal proceedings were followed by an interactive Question-and-Answer Session, in which 11 members participated and raised various issues concerning the organisation and retirees. Sri Swapan Halder, Central Committee Member, responded to the queries and provided the necessary clarifications. The members expressed their satisfaction with the responses.

The Vote of Thanks was proposed by Sri Samir Kumar Laskar, who expressed gratitude to the Chief Guest, distinguished office-bearers, members and all those who had contributed to the successful organisation of the AGM.

KOZHIKODE

CBROA Kozhikode Unit had a get together on 13.08.2026 at Miracle Hotel & Resorts, Kunnangalam. 34 people had attended from 10 am through 4 pm. Various programmes were conducted, the item wise details are sent separately. Nice arrangements and good participation.

MANGALURU

On 29th Office Bearers of Team Mangaluru, Shri M. U Kulkarni DGS & Shri Jagadish S Shetty, CC Member felicitated our Senior member Shri B. Raghuchandra Shetty (Stf No. 2835/ LM 446) on his attaining 90 years of age on 14/08/2026 at his Moodabidri, DK district residence. We wished him many more years of healthy and happy life. A few pics taken on the occasion are shared in the Gallery.

MUMBAI

05/08/2026: Friends, Our All India Top Donor, Mr Ratan Parwani (Stf No. 24929, LM 5264) has done it again. He has donated Rs 5000/- to our Welfare Fund pool

day before yesterday, taking his till date donation figure to whopping Rs 1.78 lacs. We salute to his unflinching commitment to CBROA. A BIG THANK YOU, Mr Ratan V Parwani.



Mr Parwani With Mr Avinash Pandhare, AGS, Mumbai

CBROA had the pleasure of felicitating Mr. Vivek P Deshmukh (Stf No. 20446, LM 3690) at his residence in Thane West on the occasion of his 75th birthday. Mr. Deshmukh was born on 19th August 1951.

The following members attended the felicitation function: 1) Mr. S Y Panhale, 2. Mr. K P Jain, 3. Mr. Madhav Kelkar, 4. Mr. Mukund Dhaliwadekar, 5. Mrs. Swati Kulkarni, 5. Mr. Sanjay Sant, 6. Mr. P. M. Gade. The function was gracefully hosted by the Deshmukh family.

CBROA sincerely thanks Mr. Deshmukh for his generous donation of ₹7,500/- to the CBROA Welfare Fund and his spouse, Mrs. Smita Vivek Deshmukh, already as Associate Member of CBROA. CBROA extends its heartfelt wishes to Mr. and Mrs. Deshmukh for a happy, healthy, and fulfilling retired life.

NAGPUR

On 28-08-2026, Mr Vasudeo Sahare celebrated his 75th birthday in a grand manner by arranging a grand party in a banquet hall. On behalf of CBROA, Sri Hemant Chandekar, CC Member, Sri Laxman Sankade, Regional Chairman and Activists Sri Ravindra Gadkari, Sri M.N. Ilamkar, Sri Sevakdas Ukey joined the celebration. Mr Laxman Sankade felicitated him with a shawl, a shirwal, a sweet box and read the citation. He also wished him the best in his future life. Mr Sahare ji after putting 35 years of service retired on 31/08/2011. Sri Hemant Chandekar, CC Member, in his brief address first read out the Biodata of Mr Vasudeo Sahare and congratulated him and wished happy, healthy, wealthy, respectful long life ahead.

On 31st of August, our Nagpur Unit conducted members meet in the Conference Hall of our Bank's Regional Office which was attended by 30 members including guests, invitees and RO staff. The meeting was chaired by Shri Laxman Sankade, Regional Chairman. Sri Prashant Ninave, RS CBOA was guest of honour. The meeting commenced with lightning of lamp and garlanding of Founder's photo by dignitaries on the dais followed by invocation by Sri Dilip Khapre. One-minute silence was observed for the departed souls during the period to the late Sri Samadhan Atote, our former RS, Late Sri Deepak Sevakdas Ukey and late Rahul Ramchandra Choudhary, young sons of our life members.

Then Hemant Chandekar, CCM, welcomed the guests and submitted report for last one year. He thanked CBOA in general and their G S Mr Ravikumar in particular for the support and cooperation extended to CBROA by way of creating two crores corpus for the welfare activity of CBROA members, particularly for medical purpose. He touched upon important problems of pensioners like pension updation, GST on insurance premium, IBA insurance which will be shortly due for renewal etc. He appealed to members, whose spouses have not yet joined as our Associate members, to join.

Later, Mr Mahendra Dehariya, RS proposed the names of members to form the Regional committee to the house and got it approved by the members. Further, he requested members to be cautious to save themselves from Digital frauds. Mr Prashant Ninawe, RS, CBOA expressed his gratitude towards pensioners for their huge contribution to build this Bank and assured members to help them in solving any bank related issue. The chairperson of the meeting Mr Laxman Sankade, in his speech gave tips to the audience as to how to lead a retirement life for one's betterment. He thanked the organizer, for the honour given, to chair this meeting.

After the tea break, Sri Hemant Chandekar welcomed Guest Speaker Hon'ble District & Session Judge Sri Ashok Babrekar and after his introduction, requested him to address the gathering. He spoke in length, within the framework of law described, what is WILL and NOMINATION.

How it is necessary, how it protects us, by giving various examples he came across within his service period. He also clarified the doubts raised by the members to their satisfaction.

Lastly, vote of thanks was given by Mr Prashant Wavare, Assistant Regional Secretary and with the singing of National Anthem the meeting adjourned.

During the meeting our oldest and first CBROA life member of Nagpur Region Mr Umesh R Lote has donated Rs 5000/-to CBROA welfare fund. We thank him for his nice gesture.

FOR PHOTOS OF PUNE REGION ACTIVITIES – PLEASE CLICK THE LINK NEXT - <https://photos.app.goo.gl/GNug9sJEqZD7KoKC6>

ODISHA

On 12th, Team Odisha Celebrated the 75th Happy Birthday of Mr Agapit Kullu (LM 3889, Stf No. 22763), at his Chatak Tolly Farm House, 18 kms from Steel City Rourkela surrounded with 2 tall Hills and Natural Forest Beauty. Retired members from Sambalpur, Dhenkanal Sundargarh, Rajgangpur, Gomardih Mines, Rourkela and Bhubaneswar attended his 75th Birthday celebration. Members of Rourkela, Sambalpur, Bhubaneswar and CBROA Central Committee felicitated Com Kullu on his birthday with Flower bouquet, Shawl and Citation. Our General Secretary's message was read out during the celebration.

A Regional Committee meeting of Rourkela and Sambalpur area conducted at his place with the presence of 22 active members. Before meeting one-minute silent prayer observed for our departed member Late Mr Felix Xalxo, who has gone for heavenly abode in the month of May. Latest banking developments, pension related matters, Staff welfare measures, Health insurance, TDS refund on leave encashment and enrolment of Membership (LM & AM) are discussed. Team Odisha is happy to inform that they have obtained Life Membership of Mrs Binita Ratan Hemrom (Stf No 46458) who has retired from Bank on 31/07/2021 and Associate Membership of Mr Jasobanta Kumar Bage. Guidelines to senior citizens are discussed in detail with members.

The meeting was ended with a vote of thanks by Com Manbodh Majhi. It was a nice get together by all CBROA Members. Our Special thanks to Team Rourkela and particularly to Sri N C Patra ARS, Sri M D Bag RS, Sri Rasananda Sahu, RC Member, Sri Francis Soreng, for arranging the meeting. A Very good pure Veg and Pure Local Non Veg Lunch was arranged by Mrs and Mr Agapit Kullu. All the Members present on the occasion spoke few minutes each about The Super

Footballer/Banker Mr Agapit Kullu. May Lord Bless Mrs and Mr Kullu and their Family Members with Good Health and Happiness.

PUNE

CBROA Pune Region Felicitation Ceremony – 9th July 2026: The CBROA Pune Region had the privilege of felicitating Sri Gururaj T. Gotekar (Stf No. 13903, LM 1294) on the occasion of his 75th Birthday (Platinum Jubilee), celebrated on 5th July 2026. The felicitation ceremony was held at his residence in Pune in a warm and homely atmosphere, where family members and CBROA representatives shared fond memories and celebrated the milestone together. Smt. Gotekar was equally delighted and touched by the visit of the CBROA team. She conveyed her heartfelt appreciation for the affection, respect, and recognition shown to her husband and expressed happiness at witnessing the enduring bond shared among Canara Bank retirees. The felicitation ceremony was attended by Sri Deepak Dalvi (AGS), Sri Suneel Mehendale (RS), Smt. Sunita Gavaskar (ARS), Sri B. B. Hazare, and Sri Arun Gothe. The CBROA Pune Team extends its heartfelt wishes to Sri Gururaj T. Gotekar for excellent health, happiness, peace, and many more years of active, healthy, and fulfilling life.

The CBROA Pune Region conducted its monthly meeting on 9th July 2026 at Hotel Kimaya, Karve Road, Pune. On this occasion, members had the privilege of felicitating Sri Ramesh Mahadeo Modak (Stf No. 12839, LM No. 12633) on the celebration of his 75th Birthday (Platinum Jubilee).

The programme was held under the leadership of Mr. R. R. Bagale (JGS), CBROA and Vice President, Governing Council of AIBPARC, along with members of the CBROA Pune Regional Committee Team. Sri Ramesh Mahadeo Modak expressed his sincere gratitude to CBROA for the honour bestowed upon him. He shared that Canara Bank played a significant role in shaping his life and career and appreciated CBROA's efforts in maintaining close contact with retired members. As a gesture of goodwill, Sri Modak donated Rs 5,001/- to the CBROA Welfare Fund.

The meeting concluded in a warm and friendly atmosphere, reflecting the strong bond among retired Canara Bank officers. The CBROA Pune Team conveyed its heartfelt wishes to Sri Ramesh Mahadeo Modak for good health, happiness, and many more years of active and fulfilling life.

The CBROA Pune Region had the privilege of felicitating Sri Arvind D. Nayak (Stf No. 9748, LM 4121) on the occasion of his 75th Birthday (Platinum Jubilee),

celebrated on 23rd July 2026. The felicitation ceremony was held on 28th July 2026 at his residence in Pune in a warm and homely atmosphere, where family members and CBROA representatives gathered to celebrate the milestone and cherish fond memories. The programme was conducted under the gracious leadership of Mr. R. R. Bagale (JGS), CBROA and Vice President, Governing Council of AIBPARC, along with the CBROA Pune Team. Five members of the Association participated in the ceremony, making the occasion memorable and meaningful. Expressing his heartfelt gratitude, Sri Arvind D. Nayak thanked the CBROA Pune Team for their thoughtful visit despite heavy rains and traffic congestion. He appreciated the Association's continued efforts in staying connected with retired members and acknowledged the invaluable support extended by Canara Bank throughout his distinguished career.

Grand ceremony of 75th Birth Anniversary of Shri Pratap Taur was hosted by Taur family in an intimate manner at Prashant Hall on 7th of August. On this occasion CBROA Pune members felicitated him with Shawl, Flower Bouquet and Memento. Our Regional Secretary Mr Suneel Mehendale started the meeting with brief introduction of Mr Taur and his Banking journey, he remembered good old memories while working in branches. Our JGS Shri. R R Bagale also mentioned about his friendship, his jolly nature and shared many experiences during his service till retirement. Mr. Pratap Taur is a very popular, friendly figure, social worker and grand personality of our Region. On this occasion, Mr. Pratap Taur donated Rs. 7500/- to CBROA. Kudos to him.

The CBROA Pune Region conducted its monthly meeting on 26th August 2026 at Hotel Multi Spice, D. P. Road, Pune. On this occasion, the members had the privilege of felicitating Sri N. Subbaraman (Staff No. 3724, LM 14201) on the occasion of his 75th Birthday (Platinum Jubilee). He celebrated his 75th birthday on 17th August 2026. The programme was held under the leadership of Mr. R. R. Bagale (JGS), CBROA and along with members of the CBROA Pune Regional Committee. Sri N. Subbaraman expressed his sincere gratitude to CBROA for the honour and affection extended to him. He retired from service on 31st August 2011 on attaining superannuation. As a gesture of goodwill and affection towards the Association, Sri N. Subbaraman generously contributed ₹7,508/- to the CBROA Welfare Fund.

The CBROA Pune Team had the pleasure of visiting Sri K. S. Shenoy (Staff No. 1186, Membership No. 1830) at his residence on 26/08/2026 on the occasion of his 86th Birthday. Sri Shenoy was born on 19th August 1940. Sri Shenoy and Smt. Lata Shenoy were delighted by the affectionate visit of the CBROA Pune Team. As a gesture of goodwill and affection towards the Association, Sri K. S. Shenoy generously donated ₹5,000/- towards the CBROA Welfare Fund. During

the visit, Smt. Lata Shenoy also enrolled as an Associate Member of CBROA, further strengthening the family's association with the organisation.

FOR PHOTOS OF PUNE REGION ACTIVITIES – PLEASE CLICK THE LINK NEXT - <https://photos.app.goo.gl/kywR2vjzWc34D1aFA>

UDUPI

On the auspicious day of Nagarapanchami 17th Aug'26, Sriyuths Muralidhar Kalkur, Yogesh Bhat, K M Nayak, Sudeendra Bhandary, Ganapathi V Kamath and H R Nayak had the privilege of honouring Sri K Raghuram Bhandary (K R Bhandary) at his residence in Manipal on attaining 90 years on 5th Jan 2026 (DOB 06.01.1936) and sought his blessings. On behalf of CBROA we wished Sri K R Bhandary Sir a very happy, healthy and peaceful life ahead. Sri Bhandarmaam joined Syndicate Bank on 10.02.1960. He was one of the able and dedicated Executives whose commitment & hard work contributed a lot to the growth of the Bank both in India & London. He retired on 31.01.1994 as General Manager.

Sri Bhandarmaam expressed his gratitude to CBROA for honouring him on the auspicious day. He shared his rich experience with us. Also appreciated the activities of Udupi unit and wished us good luck. His wife Smt Amitha Bhandary and daughter Smt Arundhathi were very happy and participated enthusiastically in the event.

The monthly meeting of our Region was held on Wednesday, 19th August 2026 at Regional Office 2, Syndicate Towers, Udupi. Sri Muralidhar Kalkur, Chairman, Udupi Region presided over the meeting. Sri K M Nayak, DGS, Sri Sudheendra Bhandary, AGS, & Sri C S Ravindra, RS were on the dais. The meeting commenced with a welcome address by Sri Sudheendra Bhandary, AGS.

Felicitation of Senior Members – 75+ Years: 1. Sri B Niranjan Kini (St no 8821 LM 3608). Born on 17.04.1951 in Kundapura, retired on 30.04.2011 and settled in Kundapura. Married with 2 sons and 2 grandsons, both Engineers.

2. Sri K Panduranga Kini (St no S 93053 LM 15270). Born on 16.10.1947 in Kachike near Brahmavar, retired in 2007 as Head of SRD after 37 years of service. Married to Smt Rajani with 2 children. Now settled at Parkala.

3. Smt Sylveria Stella Martin (St no S 55594 LM 15268). Born on 13.01.1948 in Kemmannu, Udupi district. She took VRS id April 2001 from Shimoga Main Branch. Married with 2 daughters and 1 son, all settled abroad.

Biodata and Citations were read by Smt Shakuntala Pai, Sri Santhosh Kumar Bekal, Smt Sabitha Devi J respectively. Office bearers and senior members joined in felicitating the honourees. Colleagues who worked with them shared fond memories and experiences. In reply to the felicitation honourees thanked the Association for the felicitation and recalled their service experiences & challenges. Sri Niranjan Kini expressed gratitude to CBOA and CBROA for securing many benefits to officers as well as retirees particularly pension benefit. He said Town branch Udupi is one of the best branch among those he worked in as manager and the days he spent here are unforgettable. Sri Panduranga Kini shared few thoughts and advised members to remain involved in religious activities especially Bhajans to keep the body and mind healthy. Smt Sylveria Stella Martin recalled her service in Shimoga as manager and expressed gratitude for the guidance and cooperation extended by seniors and colleagues.

Later, Sri K M Nayak, DGS presented the report on Association activities and updates on M C Singla case and GST on insurance premium case in Kerala High court. Sri Muralidhar Kalkur, Chairman wished the honourees good health, peaceful retirement days and prosperity for their families. He expressed happiness for having participated in independence day program in a rural school along with office bearers. He said honouring of Sri K R Bhandary ,a super senior, at his residence is a memorable experience.

Sri Maruthi Prabhu compered the program Sri C S Ravindra proposed the vote of thanks. 50 members and Associate members were present. The meeting concluded with refreshments sponsored by Sri C S Ravindra, Regional secretary.

TO ACCESS PHOTOS, GO TO PHOTO GALLERY

MEMBERS PAGE

POEM By: Arun Sunder Raj,

Mem No. 4857

MOB: 8762013645

HARD TO FIND

*Not all companions become our friends,
Though long beside us they have stayed;
Some merely share the place we live,
Yet warmth of heart is never made.*

*A precious few we chance to meet,
Beyond all ties of blood or name;
They smile when fortune smiles on us,
And soothe our hearts in grief and pain.*

*They lend a shoulder for our tears,
When life has left us worn and tried;
And when our final journey comes,
They bear us on that solemn ride.*



*True friends extend a helping hand,
And take delight in all we do;
No strings are tied to friendship true,
Such rare friends hardly we find a few.*

*When one side of the earth lies dark,
The other basks in radiant light.
The whole world never grieves as one,
Nor does it ever rejoice alike.*

TOGETHER TO THE END

**The husband worried for his gentle wife,
Dependent on his care through all the years.
Her trusting heart might be misled by some,
And life without him bring her silent tears.**

**The wife worried for her loving husband,
Dependent on her through the passing years.
Even for many of his daily needs,
He might struggle on when she disappeared.**

**Having walked life's long journey side by side,
Sensing their earthly parting drawing near,
Undisclosed to the other, they prayed in hush:
"God, take us together to Your blessed sphere."**





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 SEPTEMBER 2026.

NANOGENARIANS

EMP ID	NAME	STF NO	SCALE	PLACE	PIN	DOB
2413	RAVIDAS K SHANBHOGUE	949	OFF4	BENGALURU	560004	09-09-1936
435	SRINIVASAN S N	1752	OFF3	SALEM	636001	15-09-1936

SEPTUAGENARIANS

EMP ID	NAME	STF NO	SCALE	PLACE	PIN	DOB
14781	ANIL KUMAR MEHTA	49638	OFF1	NEW DELHI	110027	01-09-1951
3817	J RAGHU PRASAD RAO	12921	OFF3	BERHAMPUR	760002	02-09-1951
3701	M SRIRAM	10632	OFF6	CHENNAI	600075	03-09-1951
3728	PRABHU DUTTA SHARMA	17885	OFF1	JAIPUR	302019	03-09-1951
5501	ARJUN PRASAD BARNAWAL	15921	OFF5	HAZARIBAGH	825301	03-09-1951
10124	JNANESHWAR P H	12285	OFF2	UDUPI	576102	03-09-1951
1247	P VEERABHADRA SWAMY	18679	OFF1	AGRA	282005	04-09-1951
9296	Dr GANESH RAM K	49058	OFF3	RAJAHMUNDRY	533103	04-09-1951
2341	SRINIVASA BALIGA B	11132	OFF2	DAVANGERE	577004	06-09-1951
4273	N N DAVE	50412	OFF1	VADODARA	390018	08-09-1951
3764	HARCHARAN SINGH CHAHIL	60238	OFF1	BHATINDA	151001	09-09-1951
4750	N SRINIVASAN	17621	OFF6	CHENNAI	600107	09-09-1951
3839	R S MURTHY	20642	OFF2	BENGALURU	560098	10-09-1951
3990	M C SURI	51842	OFF2	DELHI	110085	10-09-1951
8530	B RANGA REDDY	26414	OFF6	SECUNDERABAD	500094	10-09-1951
4443	JAGTAR SINGH SIDHU	51037	OFF2	LUDHIANA DIST	142026	11-09-1951
12193	P M RADHAKRISHNAN	16351	OFF3	TRIPUNITHURA	682301	11-09-1951
5391	S JOTHI SADANANDAM	18741	OFF3	CHENNAI	600086	12-09-1951



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SEPTUAGENARIANS

EMP ID	NAME	STF NO	SCALE	PLACE	PIN	DOB
3755	R G SOPHAT	51119	OFF3	JALANDHAR	144003	15-09-1951
3759	H PRAKASH SHENOY	13477	OFF2	MANGALURU	575006	15-09-1951
4164	A H PURANIK	13705	OFF4	BENGALURU	560076	15-09-1951
13014	J L NARAYANA	16141	OFF1	HYDERABAD	500075	15-09-1951
14320	P VENUGOPAL	12422	OFF3	THIRUVANANTHAPURAM	695036	15-09-1951
3757	CH V SUBRAHMANYAM	12467	OFF4	BENGALURU	560100	16-09-1951
3796	SUDHIR KUMAR SHARMA	50879	OFF1	NEW DELHI	110075	16-09-1951
7040	M DEVAKARAN	14036	OFF2	COIMBATORE	641025	16-09-1951
15885	DINAKAR RAO	11270	OFF3	BENGALURU	560034	16-09-1951
9605	B RAMESH	13648	OFF3	MUMBAI	400093	17-09-1951
9793	NARNI RAMA KRISHNA	25362	OFF2	SECUNDERABAD	500009	17-09-1951
6265	HEMA RAJAGOPALAN	15325	OFF1	BENGALURU	560066	18-09-1951
3274	VENKATESH S R	8222	OFF3	BENGALURU	560104	19-09-1951
3789	B A SHIVASHANKAR	8740	OFF1	BENGALURU	560072	19-09-1951
3717	K M DIWAKER	27440	OFF1	AGRA	282007	20-09-1951
13704	JEEVANDHAR KUMAR	S108113	OFF2	MANGALURU	575004	22-09-1951
3698	L RAMAKRISHNA	13997	OFF3	BENGALURU	560076	23-09-1951
14893	NILOUFAR S BIVIJI	20904	OFF1	MUMBAI	400010	23-09-1951
2519	ANIL GIOTRA	17607	OFF7	NEW DELHI	110077	25-09-1951
3773	S VAIDYANATHAN	10200	OFF5	THIRUVANANTHAPURAM	695024	28-09-1951
6887	S DAVID GNANASEKARAN	13791	OFF3	COIMBATORE	641006	30-09-1951



RETIREMENT DURING THE MONTH OF SEPTEMBER 2026

OLD STF	NEW STF	NAME	SCALE	DPCD	BRANCH/OFFICE	DOB
AGRA CIRCLE						
58414	846019	SMT KIRAN MALHOTRA	OFF1	4805	MEERUT KANKAR KHERA	19-09-1966
CHANDIGARH CIRCLE						
517395	853465	MAJOR VIKRAM JIT SINGH	OFF4	2488	SANGRUR	12-09-1966
CHENNAI CIRCLE						
56818	845700	SHEHRIAR SHIKOH	OFF2	6953	CHENNAI THIRUVALLUR RO	29-09-1966
DELHI CIRCLE						
58136	846006	GIRISH PAPNEJA	OFF1	55211	DELHI DEPT OF FIN SERVICES, MOF	11-09-1966
59052	846366	ANIL KUMAR	OFF1	12816	DELHI ASHOK VIHAR CC	08-09-1966
58603	845984	ANIL KUMAR	OFF3	2019	DELHI RAJA GARDEN	21-09-1966
508843	847679	SURENDER PRASAD	OFF4	1565	DELHI PITAMPURA	28-09-1966
GUWAHATI CIRCLE						
57350	845839	GAUTAM SARMA	OFF2	6594	BHURAKATA	03-09-1966
HEAD OFFICE						
56335	845612	MAN MOHAN SINGH	OFF5	401	HO BENGALURU	28-09-1966
58773	846310	B P JATAV	OFF8	401	HO BENGALURU	09-09-1966
HUBBALLI CIRCLE						
62027	847395	BHEEMADAS D PYAGE	OFF3	10701	BIDAR	28-09-1966
KOLKATA CIRCLE						
60963	847021	ARABINDA MITRA	OFF2	8326	KOLKATA II RO	10-09-1966
477114	845306	NARENDRA NATH PATRA	OFF3	4163	DURGAPUR SAGARBHANGA	02-09-1966
MADURAI CIRCLE						
60159	846735	E SATISH	OFF1	7995	COIMBATORE I RO	26-09-1966
MANGALURU CIRCLE						
479859	845402	HEMAVATHI M	OFF1	8613	PUTTUR NEHRUNAGAR	11-09-1966
MUMBAI CIRCLE						
62721	847733	RATI SANJAY RANE	OFF1	128	MUMBAI SANTACRUZ WEST	19-09-1966
55923	845542	PREM NARAIN	OFF4	217	KALWA	05-09-1966
PUNE CIRCLE						
57498	845867	MURUGESAN ARUMUGAM	OFF4	8356	KOLHAPUR RO	29-09-1966



LIFE MEMBERS ENROLLED DURING THE MONTH OF AUGUST 2026

SL	MEM NO	NAME	STF N	CAD	DOB	PLACE
1	15900	CHALUVARAJU K N	846329	OFF1	24-07-1966	BENGALURU
2	15901	RITA DAS	846677	OFF5	04-07-1966	KHORDA
3	15902	KEDARESHWAR MOHAPATRA	846992	OFF4	15-07-1966	KHORDA
4	15903	KESHRI NARAYAN KISHORE	846328	OFF1	23-07-1966	BENGALURU
5	15904	SARASWATHI M	845913	OFF1	31-07-1966	BENGALURU
6	15905	GEETHA	58829	OFF2	20-07-1966	BENGALURU
7	15906	SHANTHI S KUMAR	846327	OFF1	16-07-1966	BENGALURU
8	15907	S VENKATALAKSHMI	845912	OFF1	06-07-1966	BENGALURU
9	15908	BHUVANESWARI K	851440	OFF3	18-06-1973	COIMBATORE
10	15909	KASTURIDEVI NAGARATHINAM	57220	OFF4	09-07-1966	PUNE
11	15910	RAJESWARI S	847247	OFF4	30-07-1966	NAGERCOIL
12	15911	JAYA K SHETTY	273736	OFF1	15-06-1957	UDUPI
13	15912	DINANATH SUKHDEV RAO PATIL	847656	OFF3	27-07-1966	NAGPUR
14	15913	AJAY KUMAR VERMA	848070	OFF2	08-07-1966	RANCHI
15	15914	SANJAY KUMAR MISHRA	845828	OFF6	18-07-1966	RANCHI
16	15915	TULASHIRAM SHIVLING SONAVANE	20222	OFF2	15-03-1952	SANGLI
17	15916	ARUNENDRA KUMAR SRIVASTAVA	31316	OFF1	00-01-1900	LUCKNOW
18	15917	SUDHA RAJAGOPAL	371506	OFF1	23-09-1957	BENGALURU
19	15918	NIRUPAMA S	42630	OFF1	28-05-1963	COIMBATORE
20	15919	VEER SINGH	846578	OFF4	01-07-1966	GHAZIABAD
21	15920	VINEET KUMAR ARORA	847059	OFF4	12-08-1966	FARIDABAD
22	15921	BINITA RATAN HEMROM	46458	OFF1	15-07-1961	ROURKELA
23	15922	R MOHANRAJ	35895	OFF1	04-09-1955	TIRUCHIRAPPALLI
24	15923	LALU G D	66748	OFF4	05-04-1971	KOLLAM
25	15924	PRAFULLA G POOJARY	846940	OFF1	19-08-1966	MUMBAI
26	15925	PRIYA JAYARAJAN	72771	OFF1	30-05-1967	KOZHIKODE
27	15926	SUNDARA MOILY	206352	OFF3	14-10-1952	UDUPI
28	15927	S KALAICHELVAN	27711	OFF5	19-03-1955	COIMBATORE
29	15928	S K RAMACHANDRA BHAT	200020	OFF 2	09-11-1954	MANGALURU
30	15929	DHANASEKARAN R	41233	OFF2	12-03-1957	PUDUCHERY





LIFE MEMBERS ENROLLED DURING THE MONTH OF AUGUST 2026

SL	MEM NO	NAME	STF N	CADRE	DOB	PLACE
31	15930	J.SUNDARESAN	425201	1	19-03-1963	COIMBATORE
32	15931	C GANGADHARAN	14982	OFF 1	20-06-1951	CHENNAI
33	15932	TAPAS KUMAR MUKHOPADHYAY	37458	OFF1	00-01-1900	BRAHMAPUR
34	15933	ASHIM CHOWDHURY	845825	OFF2	26-08-1966	KOLKATA
35	15934	NAND KISHORE PRASAD SINGH	59231	OFF 4		LUCKNOW
36	15935	R KRISHNA PRASAD	846796	OFF7	23-08-1966	THIRUVANANTHAPURAM
37	15936	ANIL MAINI	32831	OFF3		LUCKNOW
38	15937	SOUMEN MUNSI	851540	OFF3	16-08-1966	KOLKATA
39	15938	J C KAMALA	849068	OFF2	15-08-1966	MADIKERI
40	15939	SHANTHI S	849179	OFF2		CHENNAI
41	15940	B G MANJUNATH	846623	OFF5	19-07-1966	BENGALURU
42	15941	ARTI ANIL SHAH	55747	OFF1	10-08-1966	MUMBAI
43	15942	GOKULDAS C	846806	OFF4	27-05-1966	KOZHIKODE
44	15943	L V BARA	60954	OFF3		RANCHI
45	15944	BHIMSENT SURIN	64005	OFF3		RANCHI
46	15945	S.SADANAND	49121	OFF1	28-08-1967	HYDERABAD
47	15946	MAHENDRA B SINGH JOHARI	39725	OFF1	27-05-1960	LUCKNOW





LIST OF ASSOCIATE MEMBERS ENROLLED DURING THE MONTH OF AUGUST 2026

AM NO	NAME OF ASSOCIATE MEMBER	SPOUSE S	SPOUSE LI	DOB	PLACE
6236	BINA PANI MOHANTY	46786	13702	04-06-1967	CUTTACK
6237	ATUL MADAN	72905	15894	06-06-1975	MUMBAI
6238	BABITA GUPTA	846264	15895	05-07-1970	NOIDA
6239	GEETA TOMAR	846629	15896	07-10-1966	DEHRADUN
6240	LILY GHOSH	854258	15897	01-03-1971	BARRACKPORE
6241	APARNA BISWAS	845846	15898	02-07-1975	CHINSURAH
6242	K VIJAYA VANI	52505	12600	01-11-1969	CUTTACK
6243	REKHA MURMU	27431	8053	03-05-1966	KAINFULIA
6244	RITA DASH	846992	15902	07-02-1970	BHUBANESWAR
6245	POONAM KISHORE	846328	15903	20-02-1971	BENGALURU
6246	PAUL VIDHIAN S	845913	15904	04-08-1962	BENGALURU
6248	SHASHIKALA M L	846329	15900	24-01-1972	BENGALURU
6249	A K SELVA KUMAR	846327	15906	28-08-1961	BENGALURU
6250	VENKATALAKSHMI S	845912	15907	07-06-1966	BANGALORE
6251	SHYLAJA DEVI S	25254	4789	27-11-1955	INCHAKKADU
6252	KIRAN MAYEE PANI	7274	12825	31-12-1953	CUTTACK
6253	MANISHA MAHENDRA WAGLE	6539	1916	24-09-1951	KOLHAPUR
6254	K BALASUBRAMANIAN	851440	15908	11-07-1967	COIMBATORE
6255	NALINAKUMARI P	17469	14236	08-02-1961	OTTAPALAM
6256	KALAVATHI P M	24833	6613	29-10-1959	KUMBLA
6258	VIJAYA MURALIDHARAN	7482	13921	25-08-1963	PALAKKAD
6259	T PUSHPALATHA	15422	2845		COIMBATORE
6260	N SARAVANAN	847247	15910	23-11-1965	NAGERCOIL
6261	KAMINI PANDYA	25635	4497	27-07-1962	BHOPAL
6262	SUNEETHA J SHETTY	273736	15911	01-01-1964	UDUPI
6263	UJWALA DINANATH PATIL	847656	15912	24-06-1968	NAGPUR
6265	URMILA MISHRA	845828	15914	28-06-1966	RANCHI
6266	T R KRISHNAMOORTHY	19799	11705	07-09-1950	THANE
6267	BIJAYA MOHANTA	36582	8054	21-03-1961	BARIPADA
6268	REVATHI MOHAN	8103	2457	15-06-1955	CHENNAI
6269	DILIP GOLE	20455	6549	27-04-1950	THANE - WEST
6270	PREMA P PARVATHIKAR	41972	9733	25-11-1964	SHIVAMOGGA
6271	RAMAKRISHNAN T N	42630	15918	28-05-1963	COIMBATORE
6272	JAYASREE C	22486	4415	21-01-1961	PALAKKAD



LIST OF ASSOCIATE MEMBERS ENROLLED DURING THE MONTH OF AUGUST 2026

AM NO	NAME OF ASSOCIATE MEMBER	SPOUSE S	SPOUSE LI	DOB	PLACE
6273	RAJNI	846578	15919	10-09-1975	GHAZIABAD
6274	M BHANUMATI	12933	12924	01-07-1954	RAYAGADA
6275	SALAMA BESHRA	46765	13395	10-05-1983	DHARMDIHI
6276	REMA M	22315	6595	10-05-1965	THENJIPALAM
6277	NEELU ARORA	847059	15920		FARIDABAD
6278	VINOD ARORA	14527	4570		GHAZIABAD
6279	K SUJATHA S RAO	31502	8935	12-06-1964	MUDRADI
6280	DAMAYANTI DAS	36768	9048	19-10-1962	JAJPUR
6281	KABITA SINGH	46775	11013	24-06-1976	BARIPADA
6282	KANAKA LATA JENA	36765	8643	15-11-1959	BHUBANESWAR
6283	VANAJA K MENON	3040	874	27-07-1951	IRINJALAKUDA
6284	BATUL MUSHTAQ MANGURE	13256	1893	01-01-1954	MIRAJ
6285	YASMIN DADAPASHA PATEL	11720	1902	24-08-1956	MIRAJ
6286	VIMALAANIYERI ARUN	26809	12739	13-09-1965	TELLICHERY
6287	SUNDARA SELVI	44302	13602	27-05-1963	TIRUNELVELI
6288	JASHOBANT KUMAR BAGE	46458	15921	05-01-1958	ROURKELA
6289	VASANTHI V	46045	11491	25-07-1964	CHENNAI
6290	SHENBAGAVALLI E	41945	12249	10-04-1967	CHENNAI
6291	G KANNIMALAR BAI	40284	11490	17-10-1970	CHENNAI
6292	S SHYAMALA	14884	4584	01-04-1958	CHENNAI
6293	BIBHA SINHA	49301	10645	05-08-1963	RANCHI
6294	K SELVI	26198	7486	26-12-1968	MEDAVAKKAM
6295	MANGALA MUKUND SAPRE	16043	0	21-07-1959	NAGPUR
6296	SUJATA S MOILY	206352	15926	12-12-1963	UDUPI
6297	S. PADMA	10161	2694	01-04-1952	THIRUVNAMMIYU
6298	R CHITRA	52126	11469	01-06-1970	PAUPARAPATTY
6299	K SANGARA GEETHA	27711	15927	22-06-1967	COIMBATORE
6300	SAVITA LAKHANI	7009	2711	24-09-1949	THANE WEST
6301	A.N.JAYASHREE	425201	15930	08-07-1969	COIMBATORE
6302	SHYLAJA Y.N.	10636	2126	05-05-1954	BENGALURU
6303	VEENA ALWANDIKAR	583227	10811	23-09-1962	GANGAVATHI
6304	PUSHPA R NAIR	33382	8550	15-08-1946	NILESHWAR
6305	MOHINI PRAMOD SAGALGILE	57500	4699	23-11-1975	SHRIRAMPUR
6306	G S UMAMAHESWARI	47133	7739	23-06-1964	CHENNAI



LIST OF ASSOCIATE MEMBERS ENROLLED DURING THE MONTH OF AUGUST 2026

AM NO	NAME OF ASSOCIATE MEMBER	SPOUSE S	SPOUSE LI	DOB	PLACE
6307	USHA G	14982	15931	30-05-1959	CHENNAI
6308	SUDHA UMESH RAO	524679	0	02-07-1947	UDUPI
6309	MAYA J KINI	6597	0	05-01-1959	MANGALURU
6310	U PADMAJA	30688	6196	01-06-1966	PALAKKAD
6311	C N SANTHA	28700	5289	24-05-1952	MARADU
6312	LATA S SHENOY	1186	1830	04-10-1952	PUNE
6313	RUMA CHOWDHURY	845825	15933	30-08-1967	KOLKATA
6314	NAGAMANI	37858	10585	16-05-1965	TUMKURU
6315	REKHA R	846796	15935	10-05-1971	MANIPAL
6316	PRASANNA C	36644	11045	28-02-1965	ANJUMOORTHY
6317	MINI RAJ	63871	9959	30-05-1966	KARAKKAD
6318	T P SUMATHI KUTTY AMMA	25175	9652	19-10-1943	KUNNAMTHANA
6319	DIPANWITA MUNSI	851540	15937	23-09-1973	BAGHAJATIN
6320	LOKESH	849068	15938	05-02-1972	SHANKARAPURA
6321	M GANESH	849179	10932	25-04-1966	CHENNAI
6322	HR KATHYAYINI MANJUNATH	846623	15940	29-09-1972	BENGALURU
6323	INDIRA G NAYAK	2625	758	12-04-1949	BENGALURU
6324	ANIL RAMCHANDRA SHAH	55747	15941	18-12-1961	MUMBAI
6325	RAJENDRA NATH PATNAIK	845300	15663	26-06-1964	KOLKATA
6326	BIMLA MANI BARA	60954	15943	01-07-1968	RANCHI
6327	SHOBHA SURIN	64005	15944	27-02-1974	RANCHI
6328	LEELA	16898	5359	02-02-1968	SHANKARPURA
6329	BHARATI S PAI	6607	2687	19-10-1950	MUMBAI



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 August 2026.

CBROA MEDICAL RELIEF DISBURSEMENTS AUGUST 2026

SL NO	MEM NO	NAME	STF NO	PLACE	SELF/ SPOUSE	AMOUNT
1	2365	Y S R MURTHY	9632	BERHAMPUR	SPOUSE	10000.00
2	7175	B M KOLKAR	29345	BENGALURU	SPOUSE	10000.00
3	6159	G S R MURTHY	40081	HYDERABAD	SELF	30000.00
4	6334	S CHANDRASEKHARAN PILLAI	25254	KOTTARAKKARA	SELF	22500.00
TOTAL FOR AUGUST 2026						72,500.00

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 – AUGUST 2026

DATE	DONOR NAME	STF NO	MEM NO	AMOUNT	RECEIPT NO	PLACE
02-08-2026	MAHESH G KULKARNI	137599	LM-14651	2000	DN E-57980	BELAGAVI
03-08-2026	K S SHENOY	6365	LM-6431	1000	DN E-57981	MUMBAI
04-08-2026	SRIDHARA S P	42777	LM-6764	10000	DN E-57984	BENGALURU
04-08-2026	R V PARWANI	24929	LM-5264	5000	DN E-57983	MUMBAI
04-08-2026	T L CHARUMATHI	38512	LM-9448	5000	DN E-57982	BENGALURU
05-08-2026	SAVITHA M KAMATH	773	LM-466	250	DN E-57974	MUMBAI
08-08-2026	P R L ACHAR	53980	LM-13893	1000	DN E-57979	UDUPI
10-08-2026	P K TAUR	16301	LM-3685	7500	DN E-57978	PUNE
12-08-2026	MUKUNDRAI C GOR	13805	LM-3706	1500	DN E-58002	AHMEDABAD
12-08-2026	N A JOBANPUTRA	6665	LM-1906	1001	DN E-57977	MUMBAI
12-08-2026	NIRUPAMA S	42630	LM-15918	1500	DN E-57976	COIMBATORE
12-08-2026	GURDEEP KAUR CHAWLA	51513	AM-00001	1100	DN E-57975	DEHRADURN
17-08-2026	G H VAIDYA	11366	LM-2981	5001	DN E-57990	BENGALURU
17-08-2026	SHREEKANT K MUDHOLKAR	4884	LM-3356	5000	DN E-57985	PUNE
20-08-2026	M K SHENOY	5560	LM-2786	8101	DN E-57987	MUMBAI
20-08-2026	B NIRANJAN KINI	8821	LM-3608	11111	DN E-57986	KUNDAPURA
21-08-2026	M G SAMPATH KUMAR	6753	LM-795	1021	DN E-57988	BENGALURU
24-08-2026	V P DESHMUKH	20446	LM-3690	7500	DN E-57991	THANE WEST
25-08-2026	PAMELA D'SOUZA	16225	LM-4862	20000	DN E-57992	MUMBAI
28-08-2026	K S SHENOY	1186	LM-1830	5000	DN E-57995	PUNE
28-08-2026	N SUBBARAMAN	14201	LM-3724	7508	DN E-57994	PUNE
28-08-2026	VIDYA SATISH	AM444	AM-0444	150	DN E-57993	MANGALURU
31-08-2026	Well Wisher	MEMBER	LM	5001	DN E-57998	MUMBAI
31-08-2026	K YOGEESHA MUKUNDA BHAT	10596	LM-3335	2000	DN E-57999	UDUPI
31-08-2026	K S PRABHAKARA RAO	11577	LM-4495	1000	DN E-57996	BENGALURU



CBROA MEMBERS' CONTACT INFORMATION - UPDATE

Dear Members,

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

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

Jagadeesh J S

General Secretary



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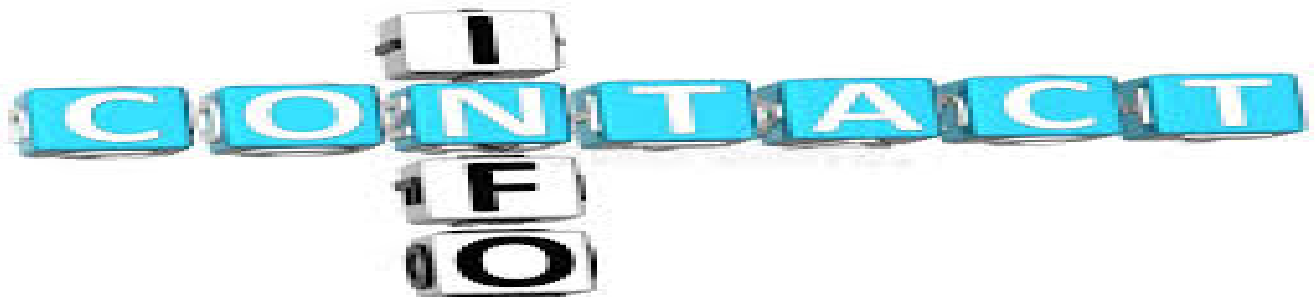


PHOTO GALLERY



BELAGAVI REGION – VIJAYAPURA & BAGALKOT UNIT



COIMBATORE REGION



DEHRADUN REGION

PHOTO GALLERY



ERNAKULAM REGION



GUJARAT REGION



HUBBALLI - DHARAWAD REGION



KOLKATA REGION

PHOTO GALLERY



MANGALURU REGION



MUMBAI REGION



ODISHA REGION

PHOTO GALLERY



TIRUPATI REGION



UDUPI REGION

LINKS TO PHOTOS TAKEN DURING MEMBERS' MEET AND FELICITATION PROGRAMMES @ CHENNAI, NAGPUR AND PUNE (CLICK THE LINK TO VIEW)

CHENNAI PHOTOS LINK: <https://photos.app.goo.gl/seT3XgVSiy6umUWW7>

NAGPUR PHOTOS LINK: <https://photos.app.goo.gl/GNug9sJEqZD7KoKC6>

PUNE PHOTOS LINK : <https://photos.app.goo.gl/kywR2vzWc34D1aFA>



OBITUARY



During the month of AUGUST 2026, 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	GIRIVERDHAN PRASAD	47787	5431	27-05-2026	PATNA
2	M VENUGOPALAN	22486	4415	13-07-2026	PALGHAT
3	M MOHANDAS KINI	1364	8604	04-08-2026	BENGALURU
4	ASHOK KUMAR GULATI	33863	11991	18-08-2026	AGRA
5	VIJAY ANAND	51862	6125	18-08-2026	DEHRADUN
6	N ALAMELU		AM - 0365	19-08-2026	ATHANAVOOR
7	MURTHY M S R	8549	854	23-08-2026	USA
8	MAXIM HENRY MONTEIRO	13865	4371	26-08-2026	MANGALURU
9	KUPPUSWAMY P T	6784	1349	26-08-2026	CHENNAI
10	MOTI LAL	23517	6988	27-08-2026	JAIPUR
11	S SRINIVASAN	45115	8740	28-08-2026	BENGALURU
12	B SRINIVASA BALIGA	11132	2341	30-08-2026	DAVANAGERE





LETTERS TO THE EDITOR

RECEIVED NO LETTERS THIS MONTH

**PLEASE WRITE TO CBROABLR@GMAIL.COM
WHAT YOU FEEL ABOUT THE NEWS
LETTER**



"THEY PUBLISHED YOUR LETTER TO THE EDITOR, LEROY...
ON THE COMICS PAGE."



Years of loving your parents like our own.

For a decade, one question has guided us in everything we do.
How do we make 'care' better for our seniors?

It shaped our Assisted Living spaces, safety protocols, clinical support, training and every little detail in between.

Today, having touched the lives of 50,000+ seniors, we look back with gratitude at the trust, milestones and memories that made this journey possible.

To every senior, family, partner and team member
who trusted us - Thank You.

Athulya
Senior Care

10
YEARS
of
HAPPY, HEALTHY AND
SAFE AGING

Assisted Living | Mind & Memory Care | Transition Care
Rehabilitation Care | Palliative Care | Home Care | Geriatric Care Hospitals



50,000+
seniors served



1,500+
beds



5
cities



2,500+
Geriatric-trained
caregivers



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