



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/>

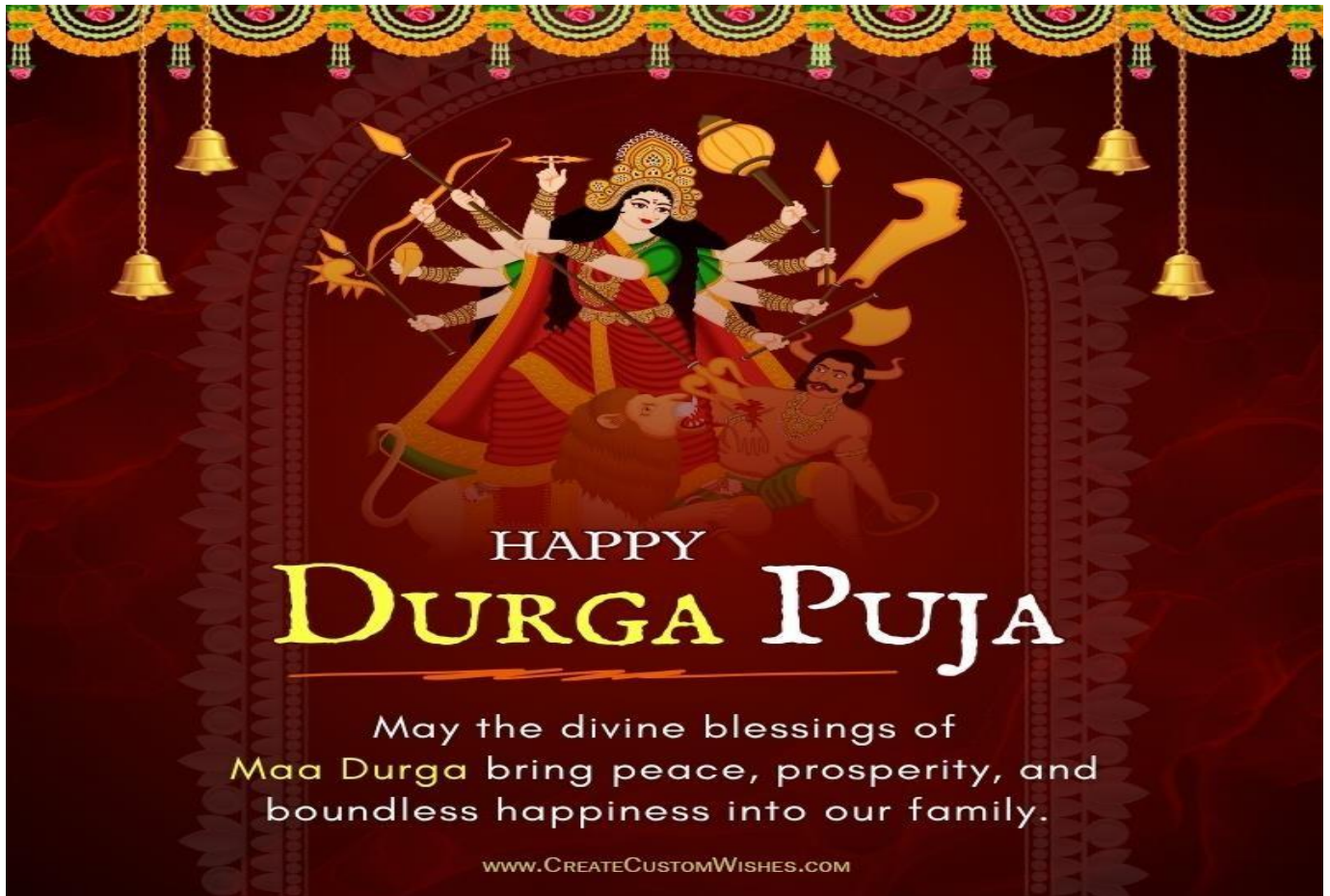


OCTOBER 2026



*Wishing our Members A Happy Dasara (Dussehra),
Vijaya Dashami, Navaratri & Durga Festival. Let Ma
Durga Bless All Of Us Peace, Prosperity And Happiness.*

J S Jagadeesh	D Vijayakumar	A N Krishna Murthy
General Secretary	Chairman	President





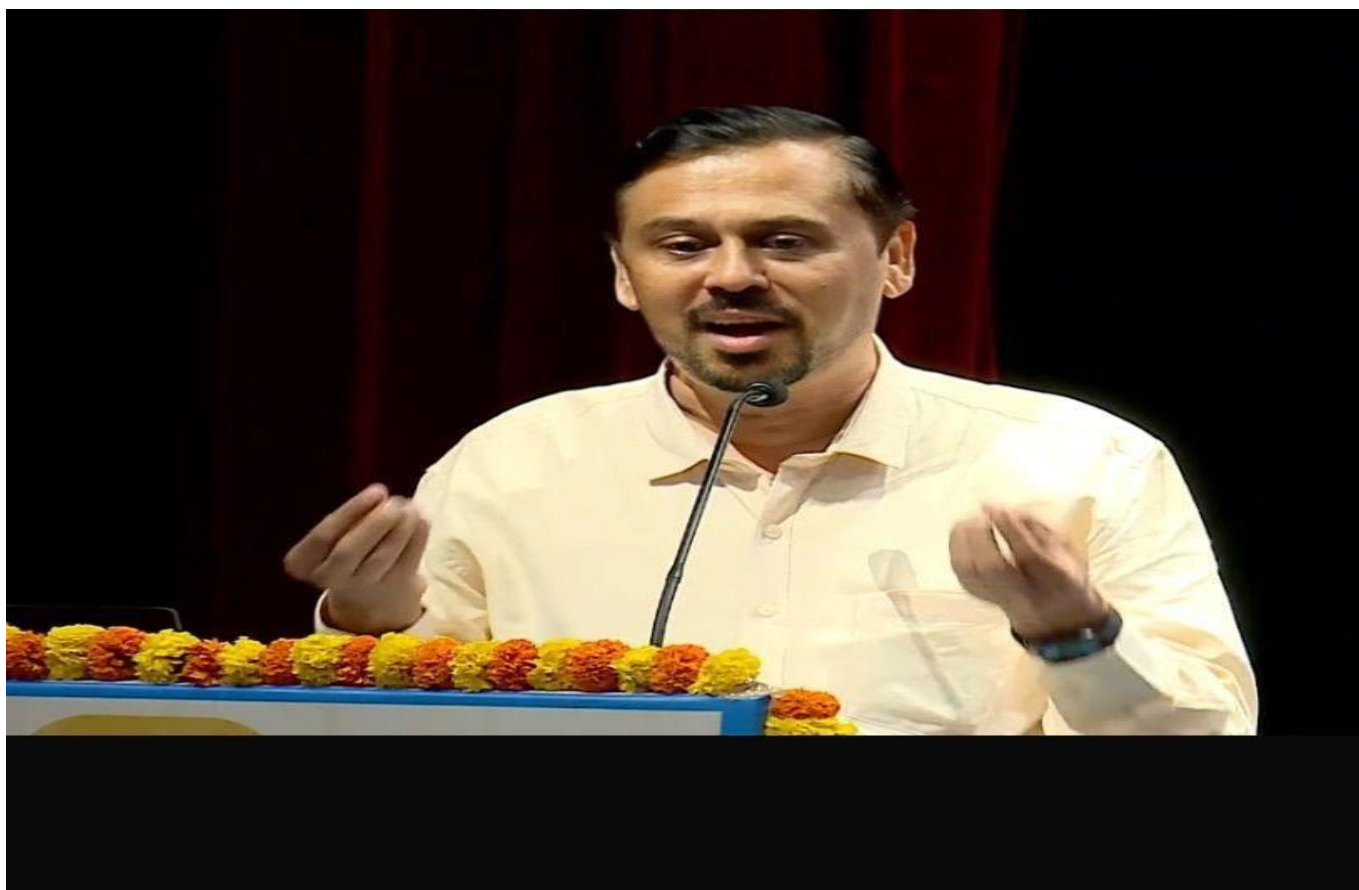
CBROA News Letter

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

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



FROM THE DESK OF GENERAL SECRETARY



Dear Members and Associate Members,

We are again on the threshold of renewal of IBA Group Mediclaim Policy for retired Bank Employees. Again the issue of steep hike in the premium amount and affordability continue to haunt our colleagues, the dilemma of whether to subscribe to the policy or not will be pervading the minds of our members, especially those in the advanced age group. We have been emphasising the importance of health insurance cover for our senior colleagues, as individuals age, they become more susceptible to various health issues, making it crucial to have a financial safety net in place. You are all aware that Health Insurance helps cover

the cost of medical treatments, hospital stays and other related expenses, which can otherwise be a significant financial burden on families.

In many cases, our members, especially Associate Members, have limited income sources, making it even more vital for them to have health Insurance coverage. Moreover, with the rise in Healthcare costs, having a reliable health insurance plan can protect our senior members from unexpected medical expenses. Ultimately, health insurance empowers senior citizens to seek timely medical care without the fear of crippling financial implications, leading to better health outcomes and improved quality of life. Many of our Senior Members are now recognising that investing in health insurance is not only a safeguard, but a part of responsible financial management. This awareness has been helping our senior members in planning for uncertainties that may arise due to health emergencies.

Furthermore, the landscape of healthcare in India is evolving rapidly. With advancements in medical technology and increasing healthcare costs, the importance of having adequate health insurance coverage cannot be overstated. Our Senior Members, in particular, may face a range of health challenges, making it imperative to ensure that their health insurance policies are robust and comprehensive.

In this background we were putting pressure on our Management to come out with a policy covering both the serving and retired employees. Thanks to the efforts of Sri.Sathyanarayana Raju, former C & MD of our Bank, IBA took steps to cover both the serving and retired employees in one Group Mediclaim Policy. Needless to say that this has mitigated the burden to a large extent in case of retired employees. We have also negotiated with SBI General Insurance through Insurance brokers M/s.K M Dastur & Co. for a Super Top-Up policy with larger cover with very affordable premium amount. Our fight in the Kerala High Court for removal of GST on the premium amount to be paid by us, has not met with success.

But our fight to make the Management of the Bank to bear the entire premium amount now being borne by the retirees, will continue and we are following up the issue vigorously and relentlessly with the concerned. Similarly, our fight against GST on the premium amount will also continue.

Let us remember that Health Insurance protects lifetime savings from rapid medical inflation which is 12% to 14% annually and age related health vulnerabilities. As all of us face higher risks of chronic illness there is no need to emphasise the fact that health insurance is essential to support your healthcare journey by helping manage medical expenses when care is required.

We wish all our Members and Associate Members a Very Happy Dusshera festival and Durga Pooja.

We also wish you health, happiness, joy and cheers for all the time to come.

J S Jagadeesh
General Secretary

Bengaluru
08-10-2026

IBA GROUP MEDICAL INSURANCE – WHY IT MATTERS TO BANK RETIREES

Dear Colleagues,

A brief comparison with ordinary senior-citizen health policies available in the market brings out an important point:

🏆 For an existing bank retiree, IBA Group Medical Insurance remains a very valuable policy to retain, subject to renewal and affordability.

Why?

- ◆ Specially designed for bank retirees
- ◆ Group bargaining advantage
- ◆ Base cover + Top-Up facility
- ◆ Spouse coverage
- ◆ Continuity of insurance at advanced age
- ◆ Avoids the difficulty and high cost of taking a fresh policy at an older age
- ⚠️ Retail senior-citizen policies may look attractive because of lower premiums, but we must look beyond the premium.

For example:

- ★ Star Health – Senior Citizens Red Carpet
 - 30% compulsory co-payment on claims.
- ★ Tata AIG / Care and other retail policies
 - Premium generally rises substantially with age, and conditions such as waiting periods, exclusions, room-rent limits and co-payment need careful examination.
 - The golden rule:
- ✗ Don't compare policies only by their premium.

✓ Compare what the policy will actually pay when a major hospitalisation occurs. A ₹5,000 saving in premium today may appear attractive. But a substantial co-payment or uncovered expense during hospitalisation can wipe out that saving many times over.

♥ Our approach should therefore be:

💡 Retain IBA wherever possible

✚ Consider an appropriate Top-Up / Super Top-Up if affordable

Q Compare outside policies carefully before switching

⚠️ Examine co-payment, exclusions, waiting periods, room-rent restrictions and claim conditions.

□ AIBPARC and CBROA are also pursuing improvements in the IBA scheme for the coming policy year.

🌹 The real question is not:

“Which policy is cheapest?”

♥ The real question is:

“Which policy will protect me best when I need it most?”

Clarification on Threshold Limit: Q&A

1. What is Threshold Limit (THL)?

THL = the minimum claim amounts up to which the Top-Up / Super Top-Up policy will not pay.

In simple terms → claims below THL are to be borne either by you personally OR by your base policy.

The Top-Up policy activates only for expenses beyond THL.

2. How it works in other companies (e.g., SBI GIC):

They offer base policies of ₹3.00L, ₹4.00L, ₹5.00L, etc.

Example: If THL = ₹3.00L, then: First ₹3.00L → should be covered by base policy (or self). Above ₹3.00L → Top-Up policy will pay.

If THL = ₹5.00L, premium is less (since the top-up will come into play only after ₹5.00L claim).

Hence, higher THL → lower premium.

3. IBA Policy – IBA has fixed a base policy @ ₹3 lakh, ₹4 lakh, ₹5.25 lakh, & ₹7 lakh.

Top-Up in IBA activates only after the base policy. However, when you opt for the policy of ₹5.25 Lakhs, the Top-up activates after ₹5.00 lakh. This leads to confusion because: On paper, base policy covers ₹5.25 lakh. But Top-Up starts only after ₹5.00 lakh.

So for claims between ₹5.00L – ₹5.25L, there is an overlap, but practically you can use base policy up to ₹5.25 lakh.

4. How settlement happens in IBA scheme: Claim up to ₹5.25L → paid fully under Base Policy: Claim above ₹5.25L → balance goes to Top-Up Policy.

Example: Claim = ₹7.00L - Base Policy pays = ₹5.25L, Remaining = ₹1.75L paid by Top-Up policy.

So practically, there is no loss to member, but the wording of THL (₹5.00L) vs base (₹5.25L) creates confusion.

5. Why premiums differ for different THLs: Because the insurer's risk is different: If THL = ₹3.00L → Top-Up liability starts early → premium is higher. If THL = ₹5.00L → Top-Up liability starts late → premium is lower.

That's why you see premium variation in SBI GIC super top-up and other insurers.

✓ In short: THL means the level up to which no Top-Up claim is allowed.

In IBA, if the base itself is ₹5.25L, and Top-Up kicks in only beyond ₹5.00L (effectively beyond ₹5.25L in practice).

In SBI or others, THL can be 3L, 4L, or 5L, and premiums vary accordingly.

Higher THL → Lower premium.

PPJNAIR

VICE PRESIDENT CBROA

@@

Our Dy General Secretary Sri Satish Kumar Ghai is taking up the disallowed claims in Insurance by our members. Because of his untiring efforts many of our members benefitted and received back the disallowed claims. Here is one such story:

Another Success before the Insurance Ombudsman:

I am pleased to share the copy of the Award passed by the Insurance Ombudsman in favour of Ms. Madhavi K. Sanil (56159), Mumbai, directing the insurer to pay the deducted amount of ₹68,743/-.

This award is another significant addition to the list of successful awards that I have secured for our CBROA members in their insurance matters.

Ms. Madhavi had submitted a domiciliary claim of ₹1,02,429/- in December 2023, when she was still in service. The TPA settled only ₹33,686/-, deducting ₹68,743/- on the ground that Sleep Apnea was not covered under domiciliary treatment.

In August 2025, Shri Jagdish Shetty referred the matter to me. Initially, I was not very optimistic about the case as it was already 20 months old. However, while examining the correspondence, I noticed the TPA's latest rejection letter dated 09/05/2025. This provided the crucial ground for filing a complaint before the Insurance Ombudsman.

Although I faced several difficulties at the initial stage of filing the complaint, I persisted and ultimately succeeded in presenting the case effectively before the Ombudsman.

The Award of the Insurance Ombudsman directing the insurer to pay the entire deducted amount of ₹68,743/- is a gratifying outcome and reflects the importance of carefully examining the policy terms, correspondence and facts of each case.

This success once again demonstrates that even an old and apparently difficult claim can be successfully pursued when the case is examined carefully and pleaded on the right grounds.

I will separately share how this matter was pleaded before the Insurance Ombudsman, which may be useful to our members in similar cases.

The Insurance Ombudsman passes the Award after carefully hearing and examining the pleadings and submissions of both parties, in accordance with the terms and conditions of the insurance policy.

S K GHAI



CIRCULAR NO.	GIST OF THE CIRCULARS ISSUED DURING PREVIOUS MONTH
106/26 02-09-2026	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_106-26.pdf
107/26 03-09-2026	Charter of Demands Submitted by CBPRO on behalf of Bank Pensioners and Retirees. https://aibprc.co.in/pdf/circularno_107-26.pdf
108/26 03-09-2026	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_108-26.pdf
109/26 05-09-2026	Updates on M.C. Singla case for Pension Updation pending before the Hon'ble Supreme Court. https://aibprc.co.in/pdf/circularno_109-26.pdf
110/26 07-09-2026	4th Triennial General Body Conference of CBROA, Rajasthan State Unit, held on 23rd August, 2026 at Jaipur in the midst of enthusiasm and participative involvement. https://aibprc.co.in/pdf/circularno_110-26.pdf
111/26 08-09-2026	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_111-26.pdf
112/26 08-09-2026	Updates on M.C. Singla case for Pension Updation pending before the Hon'ble Supreme Court. https://aibprc.co.in/pdf/circularno_112-26.pdf
113/26 09-09-2026	Updates on M.C. Singla case for Pension Updation pending before the Hon'ble Supreme Court. https://aibprc.co.in/pdf/circularno_113-26.pdf
114/26 11-09-2026	Updates on M.C. Singla case for Pension Updation pending before the Hon'ble Supreme Court. https://aibprc.co.in/pdf/circularno_114-26.pdf
115/26 17-09-2026	Our affiliate at FBROF – organized its 31st Annual General Meeting on 12th September, 26 at FBORA Centre, Aluva in the hybrid mode. https://aibprc.co.in/pdf/circularno_115-26.pdf
116/26 17-09-2026	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_116-26.pdf
117/26 19-09-2026	Exemption of Medical Insurance Premium from GST in respect of Bank Pensioners & Retirees being Individual, Senior Citizens paying the Premium themselves. https://aibprc.co.in/pdf/circularno_117-26.pdf
118/26 19-09-2026	Group Medical insurance Scheme for the Bank Retirees for the year November 2026 to October 2027. https://aibprc.co.in/pdf/circularno_118-26.pdf
119/26 22-09-2026	Notice for Governing Council Meeting. https://aibprc.co.in/pdf/circularno_119-26.pdf
120/26 25-09-2026	Exemption of Medical Insurance Premium from GST in respect of Bank Pensioners & Retirees being Individual, Senior Citizens paying the Premium themselves. https://aibprc.co.in/pdf/circularno_120-26.pdf
121/26 25-09-2026	Agitation by Bank Employees and Officers Organisations --Strike Call by UFBU. https://aibprc.co.in/pdf/circularno_121-26.pdf

122/26 28-09-2026	Venue of the 1st meeting of the Governing Council of AIBPARC for the term 2026 – 2029. https://aibprc.co.in/pdf/circularno_122-26.pdf
123/26 30-09-2026	Updates on M.C. Singla case for Pension Updation pending before the Hon'ble Supreme Court. https://aibprc.co.in/pdf/circularno_123-26.pdf
124/26 30-09-2026	Issue of GST on the annual premium of the Medical Insurance Policy for Bank Retirees for the year November 2026 to October 2027. https://aibprc.co.in/pdf/circularno_124-26.pdf





REGIONAL ROUNDUP

PHOTOS ARE POSTED IN THE "PHOTOS GALLERY"

ALIGARH

A meeting of the Canara Bank Retired Officers Association (CBROA), Bareilly District Unit of Aligarh Region was held at Canara Bank, Railway Station Road, Civil Lines Branch, Bareilly, on 16 September 2026. The meeting was presided over by Shri B. K. Kochar Ji. The proceedings were conducted by Shri Mukesh Johari, Secretary, CBROA, Bareilly Unit. The following important matters were discussed in detail: 1. M. C. Singla Case – Pension Revision. 2. Conversion of Spouse ID into Staff ID

The members actively participated in the discussions and shared their views and suggestions on the above matters. At the conclusion of the meeting, Shri K. C. Pandey Ji proposed the Vote of Thanks and expressed gratitude to the Chair, all members present, and the branch authorities for their cooperation and support in making the meeting successful.

General body meeting of CBROA Aligarh/Hathras Districts was conducted at B/O Vikas Bhawan, Aligarh on 23/09/2026 @ 5.30 PM. The Regional Secretary, Mr. Kanchhi Lal, extended warm welcome to all the members.

The Regional Chairman, Sri R. C. Gupta & the RS extended a warm welcome to Sri Sudhir Saxena on his joining the mighty CBROA as new life member. All the members of House applauded and greeted him. Mr. Kanchhi Lal (RS) briefed the house on the decisions taken in the online CC meeting held on 18/09/2026. He informed regarding purchase of a plot at Central Bengaluru & building CBROA's Central Office & one Holiday Home for the benefit of the Members. The Regional Secretary also briefed about the funds position for this task. He informed that about 50% of the cost will be borne by CBROA from its corpus funds & remaining to be met by contribution from CBROA members.

The Regional Chairman, Sri R C Gupta also informed the house regarding IBA health insurance policy approved for this year. He informed about the major additional benefits added/improved in the policy for this Year 2026-27. The

Regional Chairman, then, summed up the proceedings and thanked to all the members for their active participation and making the meeting vibrant and successful. Total 18 members were present in the meeting.

BENGALURU

In continuation with the Welfare Activities of our organisation, yesterday, the 29th of September, CBROA Team Bengaluru, led by our activist Sri P M Shanbhag, our Former Chairman Sri A G Kulkarni, DGS Sri M U Kulkarni & AGS Sri S Gururaj visited "Punarvaas Hospital", a rehabilitation center to honour/felicitate our Senior Member Sri K Ravidas Shanbhogue (Staff No. 949, LM 2413). He completed his 90th year of his birthday on 9th of September. Sri Shanbhogue is staying in the Rehabilitation Centre from past 18 months. Above 🖐️ is the link to photos taken on the occasion. It was treat to our ears to listen to Mr K Ravidas Shanbhogue speak about his banking experience.

Here is the link to photos taken on the occasion. Please click on the link.

<https://photos.app.goo.gl/ckTG4gPEQuQfY1wV7>

Again on 30th September, CBROA Team Bengaluru, led by our activist Sri P M Shanbhag, our DGS Sri M U Kulkarni & AGS Sri S Gururaj visited the residence of Sri G T Mohan (Staff No. 988, LM 2269) at Yeshawanthpura, Bengaluru and felicitated/Honoured. He completed his 90th year of his birthday on 28th of August. All his family members were very eager and happy to welcome our team and joined in the felicitation function. Above 🖐️ is the link to photos taken on the occasion.

CBROA is thankful to Sri Mohan and his family members for hosting us and do the honours. Here below is the link to photos taken on the occasion.

<https://photos.app.goo.gl/XuuCVsRENg3oo7fw7>

BIHAR

On 6th September 2026, our Bihar Region organised a Members' Meet and also meeting of newly formed Regional committee @ CBOA office, Luv Kush Tower, Exhibition Road, Patna. The meeting was presided over by Sri Brajendra Prasad. Members greeted Sri Anup Kumar Singh, for his induction as Regional Secretary. After self-introduction by participants, 2 minutes' silence was observed in memory

of Late Sri Grivardhari Prasad, Late Sri Ravishankar (Bhagalpur) and many more officers who left us during this quarter. In open session members have enquired about pension updation and GST on IBA GROUP INSURANCE and some local problem of members. Sri Prabhanshu Kumar, AGS briefed the members on the above developments. Meeting ended with vote of thanks given by Sri Anup Kumar Singh.

CHENNAI

On the evening of September, Team Chennai felicitated Sri M Sriram (10632) Retd DGM at his residence at Shankar Nagar- Pammal, Chennai, in the presence of his wife Smt Radha Sriram and son Sri Srikantan. Sri Sriram thanked CBROA for the nice gesture of honouring seniors and shared his experience about his long career spanning 4 decades in our Mother Bank. We thank Sri Sriram and his family for hosting us. Our CC Membe Sri R Krishna Kumar and Mrs Latha Krishna Kumar along with activists Sriyuths - 1) Sri N Ramakrishnan & Mrs Uma Ramakrishnan, 2) Sri N Subramanian, 3) Sri S S Venkatachalam, 4) Sri S Mohan, 5) Sri N Kannan & Mrs Sumathi Kannan, 6) Sri R Gopinath, 7) Sri S N Krishna Sai & Mrs Savithri Krishna Sai, 8) Sri R. Sampath, 9) Sri J Jebasteen, 10) Sri Mani Muthuswamy & 11) Smt Indumathi actively participated in the felicitation programme.

COIMABATORE

Team Coimbatore had the privilege of honouring Mr.S.David Gnanasekaran (Stf No. 13791, LM 6887), on His 75 th Birthday (which will be on 30/09/2026) by calling on him at his residence on 2nd of this month. And on the same evening our Kovai Team visited the residence of Sri P Durairaj (Stf No.16287, LM 2917) and had the privilege of honouring Sri.P.Durairaj on his 75th Birthday by calling on him at his residence today.

Both Mr.David Gnanasekaran & Mr Durairaj expressed their happiness on being honoured by CBROA. Both of them shared their experience with our Bank. Family members of both honourees participated enthusiastically in the program. Our Team also obtained the Associate Membership of spouses of the honourees. The following office bearers participated in the program: 1. Mrs.Sudha Kalyanasundaram. JGS, 2. Mr L.Eswaramurthy, AGS, 3. Mr. S. Kolandavel, RC Member, 4. Mr.A.Revi, RC Member & 5.Mr. T.R.Sriram, RC Member.

DEHRADUN

The General Body Meeting of the Dehradun Region of CBROA was held on 9 August 2026 at Hotel Doon Regency, Dehradun. The meeting was presided over by Sri M. S. Jangapangi. Sri Nathi Ram Sharma also graced the dais. A total of 28 members attended the meeting. Before the commencement of proceedings, the house paid homage to the members who passed away since the last General Body Meeting. A two-minute silence was observed in memory of: 1. Late Shri Pradeep Kumar Agarwal, AGS, CBROA, Ghaziabad Region, 2. Late Capt Sanjay Gandhi

The meeting began with a welcome address by Shri V. K. Kathuria, DGS. He welcomed all the participants. While welcoming three new Members viz Shri Bhajan Singh Rawat, Shri Chander Singh Tomar and Sri Ajay Kumar Sharma who retired recently, he introduced them to the house. He expressed special gratitude towards Sri Ram Lal Sharma (retired from Chandigarh) for attending this meeting first time.

Sri Kathuria urged the participants to help in strengthening the association by enrolling non-members to our fold. He in his address informed that as far as the membership strength of our region. He thanked the members of the region for showing their confidence into local leadership.

He informed the house that he and Sri S. K. Ghai had visited the Dehradun Circle Office to greet the General Manager on behalf of CBROA. During the meeting, they requested the General Manager to organise periodic meetings with retirees at a convenient central location so that the maximum number of retirees could participate

Sri S. K. Ghai, DGS, thanked the members for extending their full support and confidence to the office bearers. He stated that the strong membership of the region inspired the leadership to work more effectively for the welfare of members. He informed the house that the Association had been extending full support to members in resolving Service-related matters, Disciplinary matters, settlement of Insurance claims etc. Sri Ghai briefed the members about the Singla case relating to updation of pension, which is pending before the Supreme Court. He informed the house that the apex body, AIBPARC, was vigorously pursuing the case in the interest of bank pensioners. He explained how the introduction of a combined insurance policy covering serving employees and retirees had helped reduce the premium payable under the IBA insurance policy during the last two years. He further stated that the Association had continuously been raising the demand that the insurance premium of retirees should also be borne by the banks in the same manner as the premium of serving employees.

Sri Ghai informed the members that, in accordance with the resolution passed at the recently concluded Triennial Conference, a Regional Committee was to be formed. He informed the house that willing members would shortly be invited to come forward voluntarily and join the Regional Committee to strengthen the Association and serve its members.

During the open session, members raised various queries and issues, which were replied to by Sri S. K. Ghai. The house expressed dissatisfaction with the role of the office bearers of UFBU concerning the outstanding demands of retirees. After discussion, the house passed a resolution to strongly pursue the demand against the exclusion of special allowance from the calculation of terminal benefits, including pension.

The house felicitated the following members who completed 75 years of age; 1. Sri Nathi Ram Sharma (Stf No.51452, LM 15336, & 2. Sri Narendra Chopra (Stf No. 51992, LM 11293). The members congratulated both senior members and wished them a long, healthy and happy life. In their addresses, Sri Nathi Ram Sharma and Sri Narendra Chopra thanked the members for their warm greetings. Sri Jangapangi in his address appealed the members to join each meeting. He informed that he since beginning attended the meeting but due to his health issue, he could not attend only last meeting. He thanked the office bearers for providing the guidance and support to the members at the time of their needs.

Sri V. K. Kathuria, who had joined the Bank on 9 August 1976, completed 50 years from the date of his joining the Bank on the day of the meeting. The occasion was celebrated by cutting a cake. All members congratulated him and wished him a long, healthy and prosperous life.

Sri Ashok Arora proposed the vote of thanks. He thanked all members for sparing their valuable time and participating in the meeting, thereby making it successful. He also thanked the entire house for the useful and constructive deliberations.

GOA

On 10th Sept, CBROA members had rare opportunity to celebrate 90th Birthday of Sri Vasant S. Kamat (Stf No. 1132, LM. 2270) at his residence at Panaji Goa. It was very memorable day for our Goan Team, as, after many years, they had the occasion to felicitate our member on his crossing 90+ years, and happy to see V. S. Kamat & Mrs Kamat quite active and lively. Sri Vasant Kamat welcomed us and he was indeed very happy that CBROA makes note of birthdays of all the members every year and wishes them and equally appreciable that the CBROA makes arrangements to felicitate our members, attaining milestone age of 75+years and 90+ years by special celebration.

Sri M K Patnekar along with following activists took part in the felicitation: 1) Sri N A Walavalkar, 2) Sri S K Naik Desai, 3) Sri Ravindra Lotlikar, 4) Sri Arun Rege, 5) Sri Ajit Lal, 6) Sri S S Assoldekar, & 7) Sri Mahesh Bandkar.

JHARKHAND

On 21/9/2026, Sri Hemant Kumar, G K Sinha and Sri RP Chaudhary met the GM, Ranchi Sri Raju Mohan, to pursue two long pending cases of our life members. It included pending bill of late Mangal Deo Minz. The response from the GM was quite encouraging. He assured the issues shall be taken care of and addressed shortly. It is relevant to mention here that CBROA, Jharkhand Region has been quite vibrant in its various activities here and, active in addressing issues related to our life members.

KOLKATA

Visit to Putunda Ramkrishna Ashram on behalf of "PRAYAS " – Our Kolkata team, Sri Bhuban Chandra Pramanik, Sri Swapan Haldar and Sri Brindaban Mukhopadhyaya visited Putunda Ramkrishna Ashram, near Shaktigarh in Bardhaman, on behalf of "PRAYAS", a joint initiative of the Canara Bank Officers' Association (CBOA) and the Canara Bank Retired Officers' Association (CBROA), Kolkata. With the commitment to continue our association with the Ashram, as in previous years, PRAYAS, donated Rs. 24,000/- towards meeting the educational expenses of two students under the Gadadhar Scheme. In addition, we donated 100 Musambi lemons and Rs. 1,001/- in cash to the Ashram.

After spending a memorable and meaningful time at the Ashram and having "prasad" there, we returned in the afternoon with a sense of satisfaction and gratitude. PRAYAS remains committed to continuing its journey of Social welfare activities.

KERALAM – KOZHIKODE REGION

The CBROA Kasaragod District Committee organised a dignified function on 19 September 2026 at the Kanhangad (Main) Branch of Canara Bank to honour three senior and distinguished members of the Association — Sri. N. K. Premachandran, Sri. Narayana Patteri and Sri. K. G. Kamath — in recognition of their long and valued association with the Bank and the retired officers' fraternity. The function was inaugurated by Sri. Akash Ingala, Chief Manager, Canara Bank, Kanhangad (Main) Branch. In his inaugural address, he expressed his gratitude

for the valuable contributions and sacrifices made by former employees towards the growth and development of Canara Bank. He also sought their continued goodwill, guidance and support for the future progress of the Bank. Sri. Gangadharan, District Secretary, CBROA Kasaragod, welcomed the gathering and extended a warm greeting to the dignitaries, members and guests. Sri. M. R. S. Nair, District Vice President, CBROA Kasaragod, presided over the function. In his presidential address, he outlined the various welfare activities undertaken by CBROA for the benefit of retired officers. He stressed, however, that a considerable number of retired officers of Canara Bank are yet to become members of CBROA. He emphasised the importance of reaching out to such colleagues personally and making sustained efforts to bring them into the fold of the Association. He also highlighted the need to encourage eligible spouses and dependents to enroll as Associate Members, thereby strengthening the welfare network of the Association. Sri. P. P. J. Nair, All India Vice President, CBROA, introduced the distinguished members being honoured and spoke about their service and contributions. He extended felicitations to the senior members and briefed the gathering on the current status of the M. C. Singla case relating to pension updation. He briefed on the IBA Group Health Insurance Scheme, and Top Up policy of SBI General Insurance Co facilitated by CBROA, drawing attention to the concerns of retired officers regarding the GST component on insurance premium and the financial burden it places on senior citizens.

He spoke on the recent CC meeting decisions taken and the need to reach out non-members to increase our LM so also AM from our members and family pensioners. We have flagged of a campaign for this purpose he said.

The three senior members were thereafter honoured with shawls amidst the warm appreciation of the gathering. Felicitations were offered by Sri. Nandakumar Nair, representing AKBRF; Sri. Sreedharan and Sri. Jagadeesan, representing AIBPARC; Sri. Akash Ingala, Chief Manager, on behalf of Canara Bank, Kanhangad (Main) Branch; and the office-bearers of the CBROA Kasaragod District Committee. Responding to the felicitations, the honoured members expressed their heartfelt gratitude to CBROA for the thoughtful gesture. They also shared nostalgic memories of their years of service in Canara Bank, adding warmth and emotion to the occasion.

The function, which brought together generations of the Canara Bank family in an atmosphere of affection, respect and camaraderie, concluded with a vote of thanks proposed by Sri. Kishor Kumar, Regional Committee Member, CBROA.

KERALAM – THIRUVANANTHAPURAM REGION

District Committee meeting and Honuring of Senior Member Smt. L. Thankamma. CBROA Ernakulam Region conducted the Kollam District committee meeting on 21st August at Ramavarma Club, Thevally, Kollam Combining it gracefully with the Onam Celebrations. The meeting was Presided by Sri R R Pai, very senior most member. Sri K M Philip addressed the gathering and told about the importance of conducting the meeting. He also spoke about the insurance policy of the bank and the policy is expiring in October. He then welcomed the gathering. Sri Pai, in his presidential address told about his experience while in service. Sri T S M Nair spoke about the health aspects of our members and the importance of keeping the health in good condition and proper maintenance. Sri G S Pillai, DGS, explained about the National conference of AIBPARC at Ernakulam on 28th & 29th April and about the State conference at Kollam Town Hall on 20th May 2026. Meeting was attended by more than 55 members.

During the meeting senior member Smt Thankamma (Stf No. 19031, LM 5003), was felicitated on crossing the age of 75 years. A shawl was draped on her by Smts Valsala & Vilasini. Sri G S Pillai read the Citation received from Central Office. and it was presented to her by Sri TSM Nair. Smt Thankamma in her acceptance & speech thanked CBROA and expressed her happiness & also about the help rendered by the association to her.

We have elected the following members as the Office bearers for the District Committee: TSM Nair – President, Anandanarayan - Vice President, K. M. Philip – Secretary, Smt Ambika Devi - Jt Secretary, Sasidharan Pillai – Treasurer. Committee Members – R R Pai, Sasikumar, C G Samuel, Muralimohan Nair, Viswanathan Nair, Smt Santhi, Smt Valsala Aravind & Vijaya kumari Pillai.

The meeting was concluded with vote of thanks by Sri Murali Mohan.

CBROA KERALA

CBROA Kerala – Combined Virtual Meeting of Regional & District Committees.

A Combined Virtual Meeting of the Office Bearers of the Regional and District Committees of CBROA Kerala was held on 13 September 2026 at 7.00 PM through Google Meet. The meeting was chaired by Sri M. Basil, Chairman, TVM Region, and hosted by Sri M. Krishnakumar, CC Member, Ernakulam.

Major Points Discussed

◆ Pension & Welfare Issues: PPJ NAIR, VP, CBROA briefed the meeting on the present position of the M.C. Singla case, which is awaiting final hearing. Other important pending issues discussed included addition of Special Allowance to Basic Pension, consequential increase in DA and Gratuity, commutation of pension, review of ex-gratia and other pension-related matters.

◆ Membership Campaign: The meeting stressed the need to give the ongoing LM and AM campaign the highest priority, particularly by contacting old non-members personally. A target of at least 5 Life Members and 5 Associate Members from each District during the campaign period was suggested. Regional and District functionaries assured their full cooperation and several office bearers made specific commitments towards enrolment.

◆ Membership Performance Review: PPJNAIR presented the LM and AM enrolment performance of office bearers and District Committees, enabling the functionaries to identify areas requiring greater attention and intensify the campaign during the remaining period.

◆ IBA Health Insurance: The meeting was informed that the 2026–27 IBA Health Insurance Scheme details were awaited. A comparative study of premium, coverage and benefits had already been circulated. The meeting also noted delays and repeated document requirements in the settlement of claims. The CBROA Insurance Help Desk was reported to be functioning effectively, and members were encouraged to make use of the facility.

◆ Honouring Senior Colleagues: The progress of the programme for honouring senior colleagues was reviewed. Only a few cases remained pending and the programme was expected to be substantially completed during September. The importance of continuing the initiative as a gesture of respect, recognition and affection was reiterated.

◆ Regular Communication with Members: Regional Secretaries were requested to ensure the prompt circulation of CBROA communications to District WhatsApp groups. Regular birthday greetings and personal contact with members were also emphasised as important means of maintaining organisational bonds.

Strengthening CBROA Kerala

The meeting emphasised that the immediate organisational priorities are:

- Strengthening LM and AM enrolment
- Personal contact with old non-members
- Effective utilisation of membership data

- Better coordination between Regional and District Committees
- Continued follow-up of pension and welfare issues
- Assistance to members in insurance claims
- Completion of the senior-colleague honouring programme
- Maintaining regular personal contact with members

The two-hour meeting concluded at 9.00 PM with a strong resolve among the Regional and District functionaries to work collectively for membership expansion, member welfare and further strengthening of CBROA Kerala.

Click the below link to view the photos taken, both Kozhikode & Thiruvananthapuram meeting & function:

<https://photos.app.goo.gl/mN82LE2nRK4NGXQ16>

MUMBAI

On 9th Sep 2026, today, Mumbai team felicitated Sri.Vinayak G Hajirnis (Stf No.13634, LM 3947) at his residence on completion of 75 years as on 05/08/2026. His date of birth is 06/08/1951. On this occasion following were present- 1) Sri Milind Shringarpure, RS & 2) Sri Ravi Kamath. On this occasion Sri Hajirnis Sir has donated Rs. 5000 to CBROA Welfare Fund.

On 23 rd September morning, our former VP, Mr R M Joshi along with DGS Mr Pradeep Satam, CC Members Mr Milind Shringarpure & Mr Manmohan Singh Sehgal, & Mr C P Salian felicitated Smt Niloufar Biviji on her attaining 75 years of age today. She is born on 23 rd September 1951. Mr Shabbir Biviji , Mr Satish Sunthankar & Mrs Nilangi Patil also graced the occasion. We wish Smt Niloufar Biviji a long, healthy & peaceful life.

We extend our sincere thanks to her for her donation of Rs 5000/- to CBROA.

MYSURU

A Members' Meeting of CBROA, Mysore Region was held on 26 September 2026 at our Regional Office, Nazarbad, Mysore, with the participation of 67 members. The meeting commenced with an invocation rendered by Sri Puttanna. Sri Dharmaraj, RS, warmly welcomed all the members and extended a special welcome to the chief guest of the day, Sri Krishna Kumar, Meditation Master. He also welcomed Sri Nagaraj (13709), who was being honoured on attaining the age

of 75 years. The new members, Sri Nandan and Sri Babu Rao, were also warmly welcomed to the gathering.

Information on Central Committee Deliberations: Our JGS, Sri Shivaprasad, briefed the members about the deliberations of the Central Committee meeting. He explained the proposal to acquire a suitable site at Jayanagar, Bengaluru, for establishing a permanent CBROA Office, Conference Hall and Guest House. He appealed to all members present to extend their support by contributing towards the proposed site and, more importantly, to convey the appeal to all our beloved members in their respective areas so that the project receives broad support. Following the appeal made by JGS Sri Shivaprasad regarding the proposed purchase of the site at Jayanagar, Bengaluru, Sri Devadiga (9349) immediately contributed ₹2,000/- towards the proposed project.

Meditation and Health Session: Sri Krishna Kumar, Meditation Master, conducted an enlightening meditation session for the gathering. He guided the members through a peaceful and meaningful meditation session, taking everyone into a deep state of Dhyana and meditation. The members greatly appreciated the manner in which the session was conducted and found it highly beneficial and refreshing.

Felicitation of Sri Nagaraj: Sri Nagaraj (13709) was felicitated on attaining the age of 75 years. He expressed his happiness and gratitude for the CBROA tradition of honouring members on attaining the milestones of 75 and 90 years of age. He appreciated the organisation for recognising and respecting its senior members.

Felicitation of Sri Krishna Kumar: As a mark of respect and gratitude for conducting the meditation and health session, Sri Krishna Kumar was honoured with a garland and shawl.

Cultural Programme: The gathering was further enlivened by a pleasant cultural programme. Sri Jayaraj, Sri Puttanna and Sri Siddlinga Naika entertained the members with melodious songs in both Kannada and Hindi. Their performance was well received and added warmth and enjoyment to the occasion.

Associate Membership: Spouses of Sri Devadiga – 13709 & Sri Siddlinga Naika – 30987 enrolled as Associate members.

Sri Chandrashekar proposed the vote of thanks. He specially thanked Sri Lakshman, Sri Ramalinge Gowda and Sri M. L. Channa Basavanna for sponsoring the lunch arranged for the members on the occasion.

NAGPUR

During the last Members' meet, in an informal chat our beloved Regional Chairmen Shri Laxman Sankade hinted for a pleasure trip and his remark bear fruit as Team Nagpur arranged a Trip for its members. 15 members joined the trip and visited "Dogra Mahadeo", near Nagpur located in a river bed named "Pench" one of the main sources to provide water to Nagpur city. This is the first ever trip arranged by Team Nagpur and it was a wonderful experience enjoyed by all the participants and further expressed a desire to plan one more trip along with family. Throughout the day had a fun, karaoke singing, dance, shayari and so on and returned back by 5.00pm with very pleasant memories.

ODISHA

Team Odisha Celebrated the 75th Happy Birthday of Mr J R P Rao (LM 3817, Stf No. 12921) at Jayashree Restaurant, Silk City, Berhampur. Though, his birthday falls on 2nd September but he insisted it to be celebrated on 6th so that his family members can attend. 21 members from Berhampur and Bhubaneswar apart from his family members attended his Birthday celebration. Members of Berhampur, Bhubaneswar and CBROA Central Committee felicitated Com Rao on his birthday with Flower bucket, Shawl and Citation. Our General Secretary's message was read out during the celebration by Com H K Patra, RS, Berhampur.

A Regional Committee meeting of Berhampur Unit conducted during the ceremony with active participation of all the members. Latest banking developments, Singla Case and pending pension related matters, SWF Measures, IBA Health insurance, TDS refund on leave encashment and enrollment of (L M & A M) are discussed. Guidelines to senior citizens are discussed in detail with members.

Vote of thanks was given by Com H K Patra R S. It was a nice get together by his family and CBROA Members. Our Special thanks to Berhampur unit and particularly to Sri H K Patra, and Team for arranging the meeting. A Very good

pure Veg Lunch was arranged by Mrs and Mr J R P Rao. All the Members present on the occasion spoke few minutes about Mr Rao. Sri Rao told about his Banking Life History in a nutshell. May Lord Jagannath Bless Sri J R P Rao and his family members with Good Health and Happiness.

UDUPI

On 21st September, our Udupi Team felicitated Sri U Ramesh Poojary (Stf No. S80006, LM 14911) at his residence in Shiribeedu, Udupi on his crossing 75 years of age in the presence of family members. He completed 75 years on 11.12.2024. Sri Poojary was very emotional while expressing his gratitude to E Syndicate Bank which has given him everything in life. Sri Poojary and his spouse Smt Asha, Canara Bank Retired officer and our life member were overwhelmed with the felicitation and thanked CBROA. Sri Poojary is married to Smt Asha in 1980. The couple is blessed with a son and daughter and 3 grandchildren.

Sri Poojary is a trustee of Consumer forum Udupi. Also Jayendra Saraswati Veda Patashala, Kollur since inception and managed entire affairs of the Patashala.

Sri Yogesh Bhat, Sri Mohan Kini, office bearers Sri K M Nayak, Sri Sudeendra Bhandary and Sri C S Ravindra honoured Sri Poojary and spent quality time with Poojary and his family.

The monthly meeting of our Region was held on Wednesday, 30th Sept, 2026 at Regional Office 2, Syndicate Towers, Udupi. Sri Muralidhar Kalkur, Chairman, Udupi Region presided over the meeting. Sri K M Nayak, DGS and 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.

Felicitations of Senior Members – 75+ Years: 1. Sri K Pundalika Hegde (Stf No 11015, LM 8394) - Born on 07.07.1951 in Kota, Udupi Dist. Graduated from Bhandarkar's college, Kundapura. Joined Canara bank as typist clerk in 1971 at Bellur, Mandya Dist. Married to Smt Geetha Hegde in 1978. Couple is blessed with a Son and a daughter and 3 Grand Children.

2. Sri Hiriyantha J Puthran (Stf No 140122, LM 15327) - Born on 13.03.1946 in Moolur, Udupi Dist. Studied in Govt. Fisheries High School, Polipu. Joined E Syndicate Bank in 1973 and served for 33 years. Married to Smt Vidhya in 1976. Couple is blessed with a son and 2 grandchildren.

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 both honourees thanked the Association for the felicitation and recalled their service experiences & challenges in a very humorous way.

IBA health insurance and SBI Super Top Up policy: Sri C S Ravindra, RS, briefed about these policies and replied the queries raised by members. He informed about conducting a camp for submission of options for renewal of IBA insurance policy once bank's circular is received with full details.

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. Further, he informed the house about submission of Life certificate and founder's day celebration in November. He explained in detail the discussion that took place in the Central committee meeting held on 18th Sept about the dream project of our Association to have an own premises in Jayanagar, Bangalore with office space, meeting hall and guesthouse. Plan for raising funds for the project was also kept before the house.

Sri Muralidhar Kalkur in his presidential address wished the honourees good health, peaceful retirement days and prosperity for their families. He sought members support in the activities of the association.

Sri Maruthi Prabhu compered the program and Smt Shakuntala Pai proposed vote of thanks. 75 members and Associate members were present. The meeting concluded with refreshments sponsored by Sri M Srikrishna.

[TO ACCESS PHOTOS, GO TO PHOTO GALLERY](#)

MEMBERS PAGE

POEM By: Arun Sunder Raj,

Mem No. 4857

MOB: 8762013645

HONESTY EARNS RECOGNITION

(Based on a true incident)

A weary youth, with hungry eyes,
Walked through a modest hotel door;
For days he lived with little food,
At last he could endure no more.

He ate a simple, hearty meal,
With fear and gratitude profound;
Then to the cashier, filled with shame,
He spoke in voice sincere and sound:

"I have no money now" he said,
"To pay for the meal I have had;
But when I earn an honest wage,
Will clear this debt with gratitude."

Many in such a helpless plight
Had borne harsh words and scorn before;
Some scrubbed the tables, washed the plates,
To settle what they truly owed.

But something in that young man's eyes
Spoke louder than his humble plea;
The cashier saw a truthful heart
And said to him, "You're free to leave."

The years rolled on; fate smiled at last,
His dreams and efforts took to flight;
He entered then the world of movies,



Won success through talent and might.

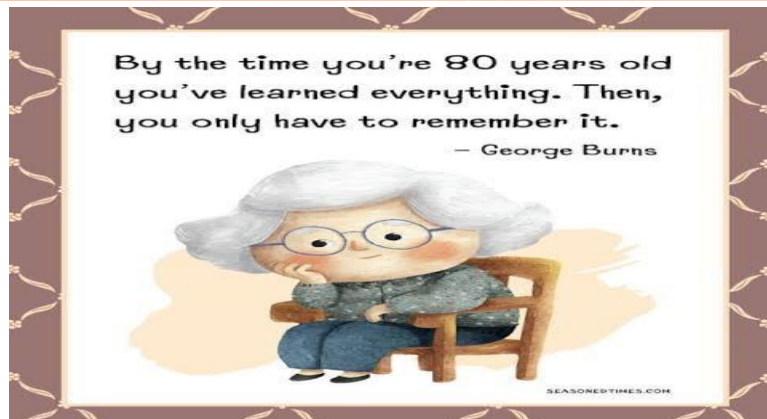
Yet fame could never make him proud,
Nor riches dim his noble soul;
His very first-earned money went
To pay the long-unsettled toll.

He often came to that hotel,
Although now a well-renowned name;
The owner and the cashier both
Became his closest friends in fame.

The little hotel flourished too;
Its humble name spread far and wide.
The kindness shown one honest youth
Returned a hundredfold in time.

A truthful heart is never poor,
Though empty be its outstretched hand;
Honesty earns recognition,
Life's richest wealth for humankind.

(arunsunderraj@gmail.com)





SPORTS ARENA

****PROUD MOMENT FOR KARNATAKA - CANARA'S PRIDE: SON OF A CANARITE/CBROAian PUNCHES HIS WAY TO NATIONAL GLORY****

We take immense pride in sharing the outstanding achievement of Mr. Suraj Shashidhar, S/o Shri Shashidhar G P, Our Life Member and Smt. Sushama Shashidhar, who has brought laurels to the State of Karnataka and to the entire Canara Bank/CBROA family.

National Champion – WAKO India National Kickboxing Championship 2026: Mr. Suraj Shashidhar, representing Karnataka Kickboxing Sports Association (WAKOIND-KA) and ONE 9 WARRIORS, Karnataka, has been crowned National Champion at the WAKO India National Kickboxing Championship for Seniors & Masters - 2026. The prestigious championship, organized by WAKO India Kickboxing Federation – Recognized by the Ministry of Youth Affairs & Sports, Govt. of India, Member of World Association of Kickboxing Organizations (WAKO), recognized by the International Olympic Committee (IOC), was held at Indore Public School Main Campus, Rajendra Nagar, Indore, Madhya Pradesh from 8th to 12th September 2026.

Competing in the highly competitive K1 – Senior Men -86 Kg category (Event Code: 07 K1 434 S M -86 KG), Suraj displayed exceptional skill, grit and sportsmanship to secure the 1st Place – Gold Medal against top fighters from across the country. He has the distinct honour of being the only fighter from Karnataka to win a Gold Medal at this National Championship.

His success is not just a personal victory, but an inspiration for our youth and a significant contribution to promoting sports in Karnataka.

The CBROA wholeheartedly congratulates Mr. Suraj Shashidhar on this magnificent double achievement and wishes him greater glory in his future endeavours.

Canara Bank

MONTHLY MAGAZINE
• SEPTEMBER 2026

CANARA'S PRIDE - Suraj Shashidhar - National Kickboxing Champion 2026

Celebrating Our Employee's Historic Gold Medal Win at WAKO India National Kickboxing Championship

GOLD MEDAL WINNER • SENIORS & MASTERS CATEGORY

Suraj Shashidhar proudly displaying his Gold Medal at the Championship, Indore 2026

A JOURNEY OF EXCELLENCE

Suraj Shashidhar has brought great pride to Canara Bank by becoming the National Champion at the WAKO India National Kickboxing Championship 2026. His victory marks a milestone as he is the only athlete from Karnataka to clinch gold in the Seniors & Masters category this year.

NEXT: ASIAN CHAMPIONSHIP 2026

Suraj will now represent India at the Asian Kickboxing Championship, ITMA Sri Lanka • May 2026, competing for the nation on the international stage.

CHAMPIONSHIP HIGHLIGHTS

- WAKO India National Kickboxing Championship Seniors & Masters
- 08th - 12th SEPTEMBER 2026 • Indore, Madhya Pradesh
- Representing ONE 9 WARRIORS, Karnataka
- Only Fighter from Karnataka to Win Gold
- Now Selected for Asian Kickboxing Championship 2026

TEAM SPIRIT & RECOGNITION

Suraj Shashidhar (second from left) with fellow medalists and team members at the National Championship — showcasing camaraderie, discipline, and sporting excellence

Canara Bank
Canara Bank • Empowering Excellence | Sports Initiative 2026

Canara Bank continues to encourage and support our young sporting talent. We congratulate Suraj Shashidhar for his remarkable achievement and wish him success as he prepares for the Asian Championship in Sri Lanka, May 2026.

WAKO INDIA KICKBOXING FEDERATION*
Recognized By Ministry of Youth Affairs & Sports, Govt. of India
Member World Association of Kickboxing Organizations (WAKO)
WAKO Recognized By International Olympic Committee (IOC)

S. No. 0691

NATIONAL KICKBOXING CHAMPIONSHIP

SENIORS & MASTERS

Certificate
This Certificate is Awarded to

Mr. / Ms. **SURAJ SHASHIDHAR**
KARNATAKA KICKBOXING SPORTS ASSOCIATION(WAKOIND-KA) - KA

Of _____

For his/her participation in the above Championship held at Indore Public School Main Campus, Rajendra Nagar, A.B. Road, Indore, Madhya Pradesh from 08th - 12th September 2026

He/ She Secured **1. PLACE**
Event/Weight Category **07 K1 434 S M -86 KG**

Ashishhek Jain
General Secretary
WAKO India Kickboxing Federation

Santosh K. Agrawal
President
WAKO India Kickboxing Federation

Email: wakoindia@gmail.com | Website: www.wakoindia.org

Government of India
Ministry of Youth Affairs and Sports

ASMITA
All India School Teachers' Association

WAKO INDIA
SENIORS & MASTERS

SAI
Sports Authority of India

WAKO

NATIONAL KICKBOXING CHAMPIONSHIP

SENIORS & MASTERS

ORGANIZED BY: AMATEUR KICKBOXING ASSOCIATION OF MADHYA PRADESH

08th - 12th SEPTEMBER 2026
INDORE PUBLIC SCHOOL MAIN CAMPUS, RAJENDRA NAGAR, A.B. ROAD, INDORE, MADHYA PRADESH

Congrats Suraj
FOR WINNING GOLD IN NATIONAL SENIOR CHAMPIONSHIP REPRESENTING **ONE 9 WARRIORS**

SELECTION BASED FOR ASIAN KICKBOXING CHAMPIONSHIP 2026 KSL SCREENING



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 OCTOBER 2026.

NANOGENARIAN

MEM NO	NAME	STF NO	SCALE	PLACE	PIN	DOB
569	BALAN P	2179	OFF3	PALKKAD	678001	10-10-1936

SEPTUAGENARIANS

MEM NO	NAME	STF NO	SCALE	PLACE	PIN	DOB
5358	H SURENDRA SHANBHOGUE	12888	OFF2	UDUPI	576102	01-10-1951
2917	DURAIRAJ P	16287	OFF3	COIMBATORE	641005	02-10-1951
3745	M BALASUBRAMANIAM	18421	OFF1	CHENNAI	600118	02-10-1951
4884	VIJAY K SAMBRANIKAR	12610	OFF2	PUNE	411038	04-10-1951
3562	SUREKHA BHALCHANDRA MOKASHI	12666	OFF1	DOMBIVILI EAST	421201	05-10-1951
3733	ASAITHAMBI K	35319	OFF2	SALEM	636302	07-10-1951
3753	H S JAYANNA	28276	OFF2	BHADRAVATHI	577301	08-10-1951
15535	K DINESHCHANDRA HEGDE	211398	OFF2	UDUPI	576102	08-10-1951
3731	BRAJ KISHORE DUBEY	12976	OFF1	BHOPAL	462039	09-10-1951
9919	R DEENADAYALAN	15268	OFF2	CHENNAI	600087	09-10-1951
12542	K SUBRAMANI	19923	OFF1	BENGALURU	560047	10-10-1951
4050	M EDWARD THADDEUS	14460	OFF1	MUMBAI	400093	12-10-1951
3756	B R BALASUNDAR	10684	OFF6	BENGALURU	560072	15-10-1951
3762	ASHOK KUMAR KAPOOR	50322	OFF1	MEERUT	250001	15-10-1951
3978	LAXMAN KISANJI KECH	21900	OFF2	NAGPUR	440022	15-10-1951
6601	L BALAJI	15270	OFF4	CHENNAI	600017	15-10-1951
7805	T V NATARAJAN	13264	OFF1	CHENNAI	600017	15-10-1951
14966	K VADHIRAJ	14449	OFF4	BENGALURU	560076	15-10-1951
3798	K E LOGARAJAN	9773	OFF3	CHENNAI	600023	17-10-1951
6970	A V S MOORTHY	17934	OFF3	BENGALURU	560085	18-10-1951
3861	K M POONACHA	40078	OFF1	VIRAJPET	571218	20-10-1951

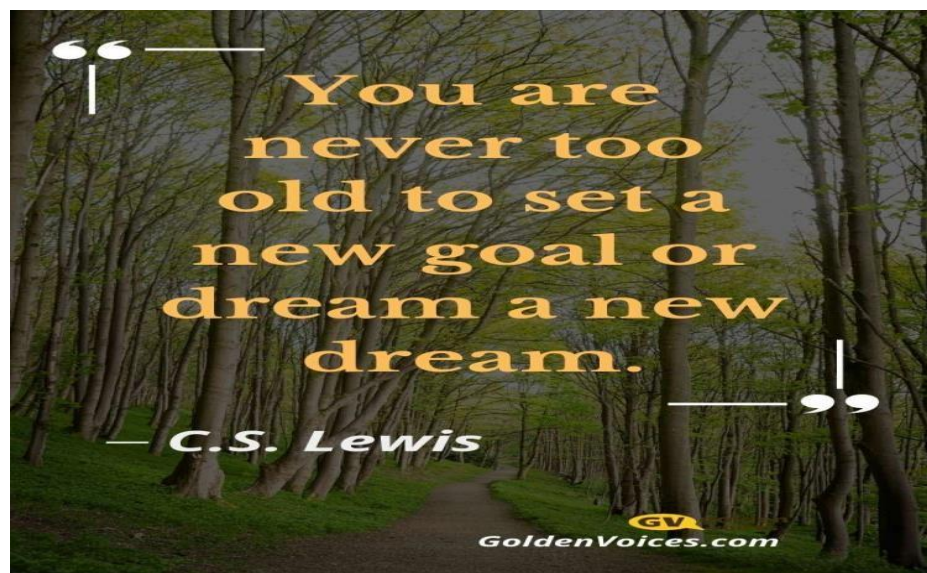


SET TO CROSS MILE STONE

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 OCTOBER 2026.

SEPTUAGENARIANS

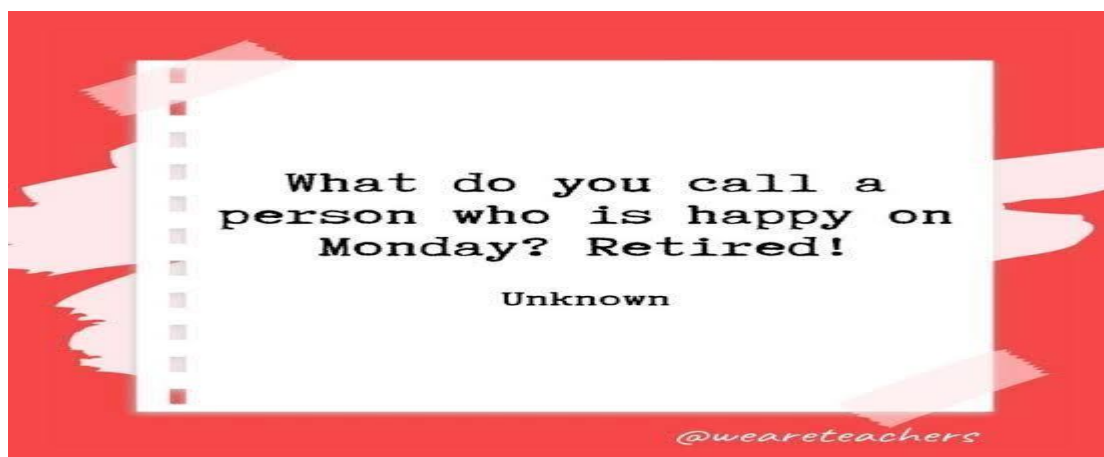
MEM NO	NAME	STF NO	SCALE	PLACE	PIN	DOB
2796	TALWAR AMARPAL SINGH	51703	OFF2	LUDHIANA	141002	21-10-1951
6766	C RAMESH	9745	OFF6	BENGALURU	560050	21-10-1951
14281	RAMJI S	162805	OFF7	AHMEDABAD	380058	21-10-1951
4039	HALDIPUR ANIL UMESH	9871	OFF5	PUNE	411004	22-10-1951
3730	S CHANDRA MOHANAN PILLAI	32518	OFF1	HARIPAD P.P	690514	24-10-1951
3732	A M SYED ALI	19335	OFF3	TIRUNELVELI	627005	24-10-1951
2046	BALAKRISHNA UDUPA K	13684	OFF1	SALIGRAMA	576225	25-10-1951
833	MADHUSUDAN A R	15960	OFF2	SECUNDERABAD	500003	27-10-1951
3641	V B S PRASAD	18990	OFF4	HYDERABAD	500090	29-10-1951
14647	P P BALAKRISHNAN	14085	OFF1	OALAKKAD	678001	31-10-1951





RETIREMENT DURING THE MONTH OF OCTOBER 2026

EMP ID	EMPLOYEE NAME	CADRE	DPCD	BRANCH/OFFICE	DOB
BENGALURU CIRCLE					
845594	M VIJAYA KAMATH	OFF1	2760	BENGALURU SAHAKARANAGAR	17-10-1966
CHANDIGARH CIRCLE					
845604	RAJNISH DHIR	OFF2	2108	LUDHIANA-MILLERGANJ	28-10-1966
849514	GHARA SINGH	OFF2	7988	JAMMU RO	04-10-1966
848544	SUBHASH CHANDER	OFF3	385	CHANDIGARH SECTOR 17C MAIN	07-10-1966
HEAD OFFICE					
845311	MAMATHA A JOSHI	OFF7	401	HEAD OFFICE BENGALURU	08-10-1966
HUBBALLI CIRCLE					
845906	SURENDER KUMAR	OFF5	7695	HUBBALLI C.O.	13-10-1966
JAIPUR CIRCLE					
848095	HOSHIAR SINGH	OFF1	8039	JAIPUR CC	02-10-1966
KARNAL CIRCLE					
845535	RENU KALRA	OFF1	18319	KADIPUR	29-10-1966
KOLKATA CIRCLE					
848304	DILIP KUMAR DAS	OFF1	8057	KOLKATA JADAVPUR CC	15-10-1966
848757	K D MAZUMDAR	OFF4	2689	BARASAT	03-10-1966
LUCKNOW CIRCLE					
846507	MOHAN SINGH DATAL	OFF2	18594	MORADABAD CIVIL LINES	01-11-1966
MUMBAI CIRCLE					
850141	M C KISHNANI	OFF2	136	MUMBAI CLEARING SECTION	11-10-1966
THIRUVANANTHAPURAM CIRCLE					
848139	ROSELIN A J	OFF3	7963	ERNAKULAM RO	24-10-1966
846694	VIRENDRA KUMAR	OFF4	758	KODUNGALLUR	15-10-1966





LIFE MEMBERS ENROLLED DURING THE MONTH OF SEPTEMBER 2026

MEM N	NAME OF THE MEMBER	STF NO	SCALE	PLACE	DOB
15947	G.SHIVASHANKAR	846047	OFF5	MYSURU	17-08-1966
15948	T V KRISHNA MOHAN	845238	OFF7	SECUNDERABAD	31-08-1966
15949	K ARAVINDA ADIGA	846319	OFF2	MANGALURU	09-08-1966
15950	NIRMALA Y	847407	OFF1	TUMKUR	11-08-1966
15951	S GIRIJA	392572	OFF4	BENGALURU	17-05-1963
15952	DINESH KUMAR CHAUHAN	56102	OFF2	DEHRADUN	27-08-1966
15953	SURYA NARAYAN YADAV	845294	OFF3	RANIGANJ	29-08-1966
15954	KAILASH PRASAD CHOUDHAR	846442	OFF3	KAMALDAH	04-08-1966
15955	GANAPATHI REKHA	499462	OFF4	NELLORE	31-08-1966
15956	JAYANTHI SUBRAMANIAN P	852261	OFF1	MUMBAI	06-08-1966
15957	B SHANKAR	845401	OFF3	HEBRI	12-08-1966
15958	VANARAJ M	850887	OFF2	SELAM	30-08-1966
15959	MURALEEDHARAN T M	61308	OFF4	KOZHIKODE	25-05-1968
15960	JITHENDRAN P P	65344	OFF4	PARLIKKAD	25-02-1973
15961	D V S. SARMA	7101	OFF 3	RAJAHMUNDRI	15-08-2048
15962	CHANDRASEKARAN S	19124	OFF3	CHENNAI	05-10-1953
15963	Y SREEVIDYA	852776	OFF1	MADANAPALLE	10-06-1975
15964	KRISHNAMURTHY K	63245	OFF4	BENGALURU	12-06-1970
15965	GUNTHA MURALIDHAR	64199	OFF3	HYDERABAD	08-06-1968
15966	JAYARAJAN AP	33749	OFF1	THALIPARAMBA	30-11-1957
15967	SUDHEENDRANATH HURLI	285973	OFF2	BELAGAVI	20-07-1956
15968	DILIP KUMAR PRUSTY	359395	OFF2	BHUBANESWAR	
15969	P C SAHU	37263	OFF2	BERHAMPUR	04-02-1956
15970	RAJAGOPAL S	847798	OFF4	CHENNAI	21-01-1968
15971	E SATISH	846735	OFF1	COIMBATORE	26-09-1966
15972	A MANJUNATH	845776	OFF2	BARKUR	20-08-1966
15973	K V GEORGE	3503	OFF3	KOTTAYAM	08-05-1942
15974	P.C. PRASAD	6802	OFF3	HYDERABAD	15-04-1947
15975	SHEHRIAR SHIKOH	845700	2	THORAPPADI	29-09-1966





LIST OF ASSOCIATE MEMBERS ENROLLED DURING THE MONTH OF SEPTEMBER 2026

AM NO	NAME OF THE ASSOCIATE	SPOUSE MEM NO	SPOUSE STAFF NO	ASSOCIATE DOB	PLACE
6330	N LEELAVATHI	15947	846047	10-07-1968	MYSURU
6331	T SARVANI	15948	845238	01-08-1966	HYDERABAD
6332	SHYAMALA ADIGA	15949	846319	21-11-1970	MANGALURU
6333	VANAJA RADHAKRISHNAN	12193	16381	10-04-1959	ERNAKULAM
6334	BANDANA MANDAL	13082	422114	15-10-1969	KOLKATA
6335	SWAGATA LAHIRI	12452	420745	07-07-1969	KOLKATA
6336	MALATHI A.DANDIN	2530	16664	12-11-1964	BENGALURU
6338	RUMA GHOSH	6266	29862	24-12-1960	KOLKATA
6339	S RAMA RAO	15951	392572	20-04-1964	BENGALURU
6340	MEENA CHAUHAN	15952	56102	04-01-1971	DEHRADUN
6341	SARITA DEVI	15953	845294		ARARIA
6342	KHUSHABOO KUMARI	15954	846442		KHAGARIA
6343	JAYANTHI S NAIK	15957	845401	17-12-1970	HEBRI
6344	SELVARANI V	15958	850887	05-06-1989	SALEM
6345	SHRADDA SURESH	2230	21561	01-10-1974	WARDHA
6347	PARIMALA PATIL	5031	18282	27-12-1954	BENGALURU
6348	RADHA MOHANAN	3730	32518	08-02-1955	HARIPAD PO
6349	ANITA SURENDRANATH	7763	16447	12-02-1956	COIMBATORE
6350	BANANI ROY	6702	22496	09-10-1961	KOLKATA
6351	AMBIKA DEVI L	8742	48380	31-05-1965	MAVELIKARA
6352	ANURADHA	15962	19124	22-02-1955	CHENNAI
6353	G SURESH	15963	852776	02-01-1972	MADANAPALLE
6354	ANNIE MATHEW	10030	46736	19-11-1960	CHENGANNUR
6355	JESSY THOMAS	13862	48867	25-08-1968	ALAPPUZHA
6356	SWAPNA A MENON	14948	60397	13-03-1976	SREEPURAM





LIST OF ASSOCIATE MEMBERS ENROLLED DURING THE MONTH OF SEPTEMBER 2026

AM NO	NAME OF THE ASSOCIATE	SPOUSE MEM NO	SPOUSE STAFF NO	ASSOCIATE DOB	PLACE
6357	RASHMI RAGESH	14611	63891	28-05-1980	PALAKKAD
6358	PRAMEELA KUMARI N K	15966	33749	10-04-1967	TALIPARAMBA
6359	INDIRA V	9425	15355	25-01-1950	KANAKKARY
6360	MOLLY SUKU NINAN	11363	18536	01-12-1954	KOTTAYAM
6361	P S SALOMY	7974	19739	14-10-1959	MELUKAVUMAT
6362	RATNAM	14831	29883	31-05-1965	BENGALURU
6363	GEETANJALI PRUSTY	15968	359395	10-06-1967	BHUBANESWAR
6364	ARCHANA KUMARI	15913	848070	26-09-1974	RANCHI
6365	CELINE CYRIAC	8159	36398	31-05-1965	KURUVILANGAD
6366	VILASINI C K	14574	68575	21-04-1975	KALLUVAZHI
6367	SHOBA R	15970	847798	08-07-1973	THANJAVUR
6398	MOLY SAJITHA GORIDHARAN	13686	61316	12-05-1969	KANNUR
6399	M S BEENA	5041	16951	22-08-1964	THIRUVANANTH
6400	THANKAMMA GEORGE	15973	3503	06-09-1949	KOTTAYAM
6401	P N CHANDRIKA	6361	37535	15-06-1962	POOTHOLE
6402	MEERA KRISHNA KUMAR	15018	61329	30-05-1976	OTTAPALYAM
6403	JAYANTHI	15972	845776	01-08-1977	BARKUR
6404	JAYASHREE N	7367	27332	31-05-1960	KOTTAYAM
6405	ARUNA PADMANABHA	3042	9349	04-12-1949	MYSURU
6406	RANJITA DASH	15467	193926	21-01-1958	BHUBANESWAR
6407	SHIVAMMA	6309	30987	24-02-1968	MYSURU
6408	R SAGUNTHALA	8974	37931	03-11-1960	TIRUKKOVILUR
6409	M PUSHPALATHA	12079	52163	30-05-1969	VAIKOM
6410	RENUKA GHANSHAM HARDAS	0	15605	20-02-1955	KALYAN WEST
6411	SAMEENA PARVEEN B	15975	845700	10-06-1967	THIRUVALLUR



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 September 2026.

CBROA MEDICAL RELIEF DISBURSEMENTS SEPTEMBER 2026

SL NO	MEM NO	NAME	STF NO	PLACE	SELF/ SPOUSE	AMOUNT
1	15255	LATHA SRINIVASAN	44924	BENGALURU	SELF	30000.00
2	3759	H PRAKASH SHENOY FOR AM 4950	13477	MANGALURU	SPOUSE	10000.00
3	8168	RAM PRATAP SINGH BAGRI	54180	DEHRADUN	SELF	30000.00
4	6186	S S ITAGI FOR AM 553	32540	BELAGAVI	SPOUSE	10000.00
5	1090	VISHWANATHAN G	8482	BENGALURU	SELF	30000.00
6	3203	DUTI KRISHNA SETHI	15520	BERHAMPUR	SELF	7500.00
TOTAL FOR SEPTEMBER 2026						117,500.00

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_KNm9s_Dw8hAOeERsD7JOsHQkvJHegle8Mw/viewform?usp=pp_url&entry.740508370=Yes

Jagadeesh J S
General Secretary

DONATION RECEIVED DURING THE MONTH – SEPTEMBER 2026

DATE	DONOR NAME	STF NO	MEM NO	AMOUN	RECEIPT	PLACE
03-09-2026	PAMELA D'SOUZA	16225	4862	50000	DN E-58003	MUMBAI
03-09-2026	U R LOTE	6023	1627	5000	DN E-58011	NAGPUR
03-09-2026	SUVARNA SHASHIKANT BHAT	11293	AM-92	2000	DN E-57999	MUMBAI
04-09-2026	C B PRABHAKAR	19964	4260	5000	DN E-58004	BENGALURU
08-09-2026	B S NATARAJA	30511	7412	20000	DN E-58001	BENGALURU
08-09-2026	C V RAGHAVAN	6159	2829	10000	DN E-58000	BENGALURU
08-09-2026	P R L ACHAR	S3980	13893	1000	DN E-58009	UDUPI
10-09-2026	V G HAJIRNIS	13634	3947	5000	DN E-58005	MUMBAI
22-09-2026	V N PAI	10336	7930	7500	DN E-58006	MUMBAI
23-09-2026	V G PATHAK	5306	3243	7500	DN E-58007	MUMBAI
25-09-2026	M G SAMPATH KUMAR	6753	795	999	DN E-58008	BENGALURU
25-09-2026	N S BIVIJI	20904	14893	5000	DN E-58010	MUMBAI
28-09-2026	VIDYA SATISH	AM444	AM-444	150	DN E-58012	MANGALURU

SAY WHAT YOU WANT ABOUT
AGING; IT'S STILL THE ONLY
WAY TO HAVE OLD FRIENDS.

- ROBERT BREAUULT



SEASONEDTIMES.COM

CBROA MEMBERS' CONTACT INFORMATION - UPDATE

Dear Members,

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

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

Jagadeesh J S

General Secretary



shutterstock.com • 158327579



PHOTO GALLERY



ALIGARH REGION



ALIGARH REGION

CHENNAI REGION



CHENNAI REGION



COIMBATORE REGION



DEHRADUN REGION

PHOTO GALLERY



DEHRADUN REGION



GOA REGION



KOLKATA REGION

MUMBAI REGION



MUMBAI REGION

PHOTO GALLERY



MYSURU REGION



NAGPUR REGION



ODISHA REGION

PHOTO GALLERY



ODISHA REGION



BIHAR REGION



UDUPI REGION

**LINKS TO PHOTOS TAKEN DURING MEMBERS' MEET AND
FELICITATION PROGRAMMES @ KOZHIKODE &
THIRUVANANTHAPURAM AND ALSO BENGALURU FELICITATION
(CLICK THE LINK TO VIEW)**

BENGALURU PHOTOS LINK:29TH- <https://photos.app.goo.gl/ckTG4gPEQuQfY1wV7>

30TH- <https://photos.app.goo.gl/XuuCVsRENg3oo7fw7>

KERALAM PHOTO LINKS (BOTH KOZHIKODE & THIRUVANANTHAPURAM):

- <https://photos.app.goo.gl/mN82LE2nRK4NGXQ16>



OBITUARY



During the month of SEPTEMBER 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	KURIAN T V	2155	340	06-10-2010	KERALAM
2	PADMAKUMARI P G	18818	3054	08-02-2024	KERALAM
3	C N MADHUSUDANAN NAIR	15353	9574	02-12-2025	KERALAM
4	C V GEORGE		AM 842	24-04-2026	KERALAM
5	S N K NAIR	1005	14806	31-08-2026	THIRUVANANTHAPURAM
6	USHA S PAWAR	30605	7072	03-09-2026	THANE
7	T S ANANTHA NARAYANAN	18450	5379	04-09-2026	SECUNDERABAD
8	SUDHA V KUDVA	3188	2120	07-09-2026	MUMBAI
9	MANGALESHWARI ANANDARAJ	40940	10332	08-09-2026	BENGALURU
10	U L PADDILLAYA		AM 2000	10-09-2026	BENGALURU
11	B P VISHWANATH	10028	780	11-09-2026	BENGALURU
12	ELANGO MANI M	58444	13091	11-09-2026	MADURAI
13	SANJIB KUMAR GHOSH	33547	9911	13-06-2026	GHAZIABAD
14	M KRISHNAMOORTHY	43500	5684	21-09-2026	COIMBATORE
15	KABACH KUMAR KAR	30382	9903	25-09-2026	BHUBANESHWAR
16	B KAMALA	3754	45	26-09-2026	CHENNAI
17	GULAM KADIR SHAIKH	38357	8107	29-09-2026	AHMEDABAD
18	T Y RAUT	23501		21-02-2025	THANE



LETTERS TO THE EDITOR

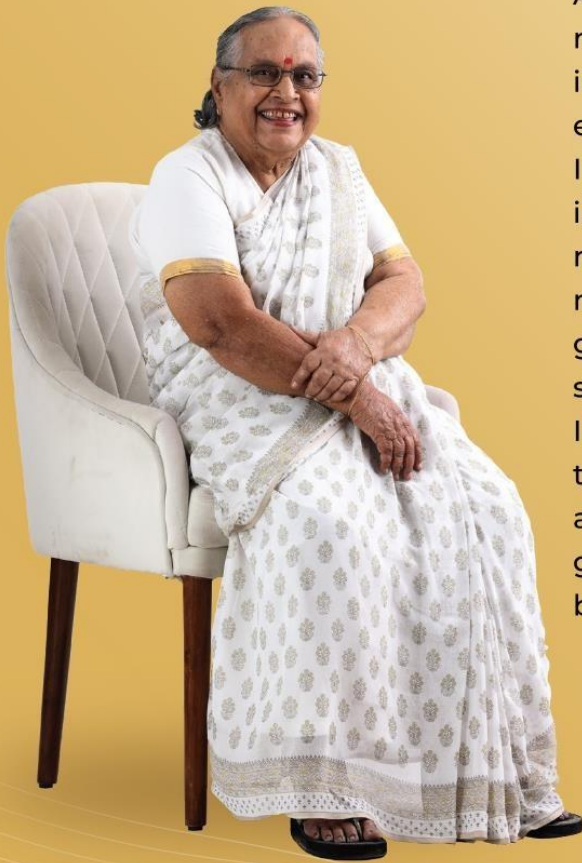
RECEIVED NO LETTERS THIS MONTH

**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."

THE MEANINGFUL LIFE I LED, HAS NOW BECOME HAPPIER!



At 92, I have lived a long and meaningful life, having seen a new independent nation grow before my eyes. Coming from a family of doctors, I have had discipline and values inculcated very early, which stood by me all my life – through 60 years of marriage, children, grandchildren and great-grandchildren. Now, for the past six years, Athulya has been my world. I'm treated like a queen here. No tension, no BP — just care, comfort, and peace. I have always been grateful for what I had. Now I feel truly blessed.

Mrs. Saroja, 92
Resident
Athulya Senior Care.

#beautifulbeginnings

**Beautiful
Beginnings**

50,000+
SENIORS SERVED

1500+
BEDS

5
CITIES

12+
LOCATIONS

10 YEARS
AND RUNNING

Enquire now:

98849 45900

BENGALURU | CHENNAI | COIMBATORE
HYDERABAD | KOCHI AND GROWING!

