CBROA News Letter

A monthly News bulletin for the members of

Canara Bank Retired Officers' Association

email-cbroablr@gmail.com, Web: https//cboa.co.in/

NOVEMBER 2026





CANARA BANK RETIRED OFFICERS' ASSOCIATION

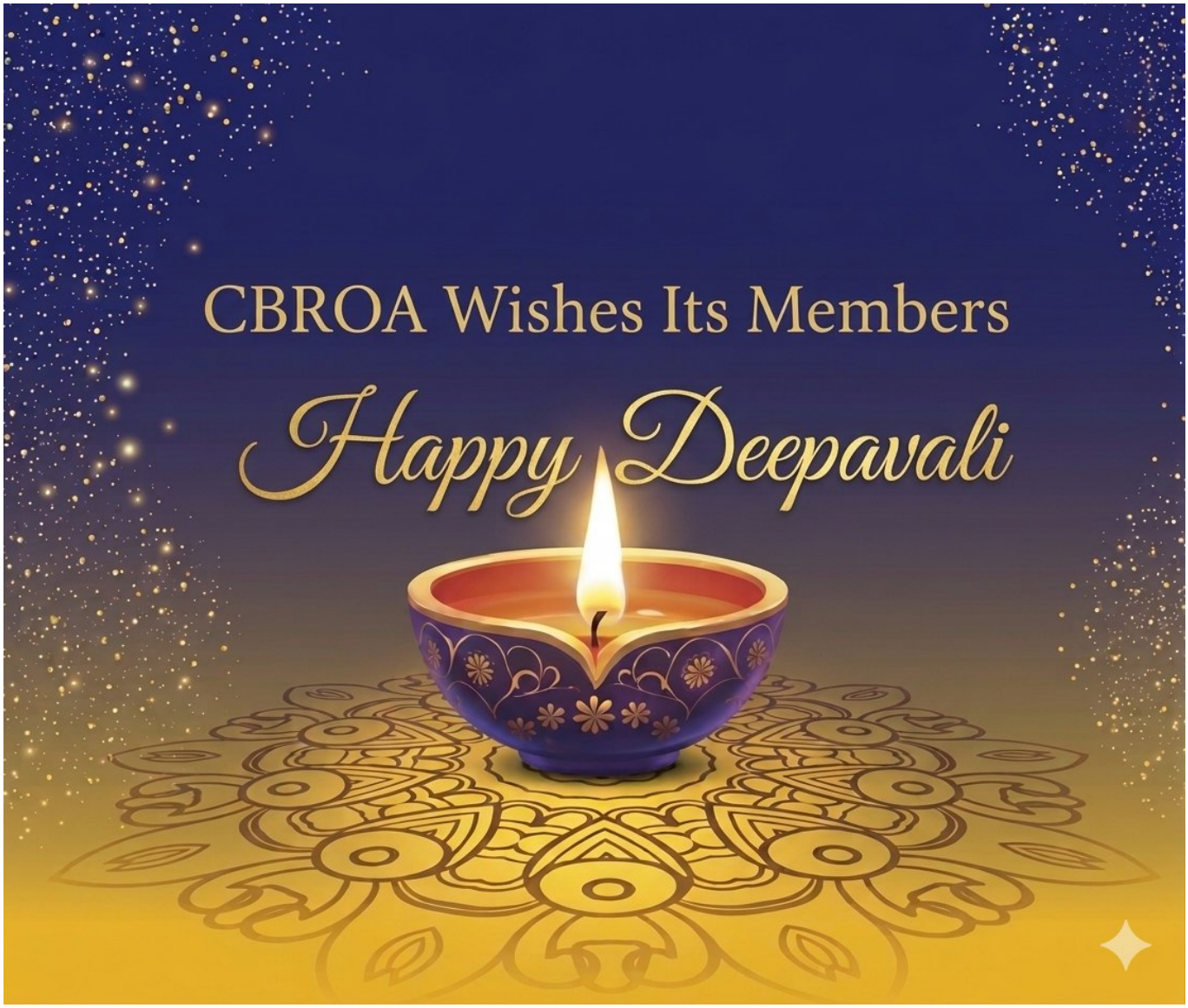
WISHES ALL CANARITES

A HAPPY FOUNDER'S DAY

J S JAGADEESH
GENERAL SECRETARY

D VIJAYAKUMAR
CHAIRMAN

A N KRISHNAMURTHY
PRESIDENT



WISHING ALL OUR MEMBERS HAPPY DEEPAVALI. MAY THE WARMTH AND SPLENDOUR, THAT ARE A PART OF THIS AUSPICIOUS OCCASION, FILL YOUR LIFE WITH HAPPINESS AND BRIGHT CHEER, AND BRING TO YOU JOY AND PROSPERITY, FOR THE WHOLE YEAR

D VIJAYAKUMAR	A N KRISHNA MURTHY	J S JAGADEESH
CHAIRMAN	**PRESIDENT**	**GENERAL SECRETARY**

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FROM THE DESK OF GENERAL SECRETARY



Dear Members and Associate Members,

Recently we heard a speech by a famous gerontologist who narrated in a lucid style the lifestyle strategies for living a healthy and long life. We thought it fit to share some of the thoughts expressed by the expert.

If longevity runs in your family, you have a better chance of living longer. But genetics is only part of the equation, the lifestyle choices you make play a big role

in living longer, staying healthy and being able to continue doing the things you love.

Longevity simply refers to long life. In India life expectancy has increased dramatically since 1900 when the average life span was 37 years. Today the average life span has increased to 79 years. He informed that about 25% of the variation in human life span is determined by genetics. But the rest can be attributed in large part to how we take care of our bodies.

We are living longer than ever, but are we living well? He explained what science really says about extending our health span - the years we stay strong, independent and mentally strong. Most of us just don't want to just live longer - we want to live longer while enjoying a good quality of life. There are simple things we can do to be our healthiest, most active, most productive self while living longer. The keys to perhaps living to age 100 or more are a healthy diet, regular physical activity and good lifestyle choices.

GOOD NUTRITION PROMOTES LONGEVITY.

What we eat has a direct impact on the cells in our body- which in turn has an impact on longevity.

A healthy diet provides cells with vital sources of energy and keeps them stable and working as they should. Healthy food supports our immune cells, which defend against infections and other health threats, protects other cells from damage and help the body repair or replace damaged cells.

A diet high in sugar, unhealthy fats and processed foods, on the other hand can leave cells throughout the body more vulnerable to damage and poor function. This can lead to increased risk of infection, cancer, inflammation and chronic diseases such as diabetes, cardiovascular problems and obesity.

MOBILITY AND INDEPENDENCE.

One third of all adults over age 65 have mobility problems. Many of these people end up having to move from their homes so they can get the care they need. But it doesn't have to be this way. With mobility and independence, we will learn the best ways to stay active and mobile - the keys to being independent for life. He explained how some health conditions can rob us of our mobility and gave practical ways to fight back so that we can stay strong and healthy.

THE ROLE OF EXERCISE IN PROMOTING LONGEVITY.

A multitude of studies show that physical activity contributes to greater longevity, due to the many positive effects it has on the body. These effects include stronger heart and lung function, improved health of blood vessels, stronger muscles, better balance and a healthier weight.

Being more active may lower the risk of heart stack, stroke, falling and diabetes. Together, these benefits contribute to a longer lifespan. Physical activity can also improve our mood and help us sleep better.

Today, there are more options than ever to help us live a longer, happier, healthier life.

How much physical activity do we need to help us stay healthy and live longer? We should get at least :150 minutes a week of moderate activity or 75 minutes of vigorous movement and an equivalent of combination of both intensities.

Moderate physical activity includes walking, weight lifting and lower intensity exercises. The bottom line is that moving more can extend our life.

OTHER LIFESTYLE CHOCES THAT CONTRIBUTE TO LONGEVITY.

In addition to healthy eating and being more active, the following lifestyle choices can have an enormous impact on longevity and quality of life.

GET ENOUGH SLEEP.

Getting quality sleep is vital to good health and well-being throughout our life and may even extend it. Over time, inadequate sleep can raise the risk for chronic health problems, affecting our heart, brain, lungs immune system and more. Experts recommend that adults should sleep between seven and nine hours a night.

HYDRATE.

Those who stay well hydrated appear to be healthier, develop fewer chronic conditions like heart and lung disease and live longer than those who do not.

SOCIALISE, NURTURE RELATIONSHIPS.

More frequent social activity is associated with significantly longer survival. In fact the greater the frequency of socialisation, the greater the likelihood of living longer. Having a sense of purpose- whether through family, volunteering, hobbies or close friendships- supports emotional and cognitive health.

THINK POSITIVE.

Our outlook on life can contribute to longevity. Optimism is linked to a longer lifespan and better emotional health.

DON'T SMOKE.

Smoking has been proven to shorten lifespan. Smoking damages lung function, heart health, skin health and oral health and it increases the risk of cancer.

LIMIT ALCOHOL.

Excessive alcohol use increases risk of liver damage, cancer and serious health hazards. It can impair our immune system and result in depression.

STRESS MANAGEMENT.

Actively reducing and adapting to psychological stress through exercise, mindfulness, meditation, yoga, deep breathing etc.

Adopting and maintaining healthy behaviour can go a long way towards living a long, healthy life.

We wish all our members a very happy Founder's day. It is time to pay our respectful homage to our Founder the noble soul Sri.Ammembal Subbarao Pai.

We wish all of you a very happy, joyous Deepavali festival. May the occasion bring health, wealth, happiness, joy and cheers to all during the ensuing year and forever.

J S Jagadeesh **BENGALURU**
General Secretary. **05.11.2026**



IBA GROUP MEDICAL INSURANCE – QUESTIONS RAISED AND ANSWERED BY OUR DGS SRI S K GHAI, WHO IS WELL VERSED WITH HEALTH INSURANCE CLAIM SETTLEMENT.

Advanced Medical Treatments Such as Robotic Surgery, Laser Surgery and Stem Cell Therapy Payable Under the IBA Group Medical Insurance Policy?

We have been receiving several queries from members regarding the admissibility of advanced medical treatments under the IBA Group Medical Insurance Policy for bank retirees. The two most common questions are:

1. Whether treatment through robotic surgery is permissible under the policy?

2. Whether any capping or monetary limit applies to treatment undertaken through robotic surgery?

1. Whether robotic surgery is permissible?

Yes, subject to the conditions specified in Clause 3.8 – Advanced Medical Treatment, which states:

"New advanced medical procedures approved by the appropriate authority, e.g. laser surgery, stem cell therapy for treatment of a disease, are payable on hospitalisation/day care surgery.

Robotic surgery shall be considered in cases where the medical condition of the patient warrants such treatment, which needs to be certified by the treating doctor/surgeon."

Thus, robotic surgery may be considered where the treating doctor/surgeon certifies that the patient's medical condition warrants such treatment.

Therefore, the admissibility of robotic surgery depends upon the medical necessity of the procedure, the required certification and compliance with the other applicable terms and conditions of the policy.

2. Is there any capping on such treatment or other Advance Medical Treatment procedures?

As per our understanding of Clause 3.8, no specific monetary cap is prescribed under this clause for robotic or laser surgery. If the TPA/insurer restricts the claim to the cost of conventional surgery, members should seek a written explanation identifying the exact policy clause supporting the deduction.

3. Precautions Before Undergoing Advanced Treatment:

Since robotic surgery, laser surgery and other advanced procedures may involve substantially higher expenditure than conventional treatment, members are advised to take the following precautions before proceeding with a planned surgery.

i. Obtain a detailed certificate from the treating doctor explaining why robotic or laser surgery is medically necessary. The certificate of treating doctor should contain specific medical reasons rather than merely stating that the procedure is recommended.

ii. Prefer a network hospital and apply for cashless pre-authorisation well in advance. Choose a hospital in the insurer's network and apply for cashless treatment well in advance of the proposed surgery.

iii. Submit the doctor's recommendation, medical reports and estimated expenses to the TPA/insurer. Obtain written clarification regarding admissibility, applicable limits and any proposed deductions before undergoing planned surgery. Do not rely on solely on verbal assurance.

iv. Preserve all medical records and correspondence. If the claim is restricted or rejected, seek a written, clause-specific justification and pursue the grievance redressal process if necessary.

v. In an emergency, do not delay necessary treatment. Where immediate treatment is medically necessary, the patient should not delay it merely to complete insurance formalities

3. What Should Members Do if the Claim is restricted to conventional method?

It has been reported in some cases that TPAs/insurers have restricted or declined payment for robotic or laser surgery despite the treating doctor's certification of medical necessity. In such circumstances, the members may lodge a complaint to the insurer's Grievance Redressal Officer, enclosing the doctor's certificate, relevant medical records, pre-authorisation documents and the applicable policy wording. If the grievance is not resolved satisfactorily, the member may consider approaching the Insurance Ombudsman or consumer forum, subject to the applicable eligibility requirements and procedure.

In the matter of Mr Divakar B (our member from Bengaluru) vs National Insurance Co. Ltd., as narrated earlier, the Insurance Ombudsman, Bengaluru concluded that, since the treating doctor had specifically certified the medical necessity of laser surgery, the insurer was required to settle the claim in accordance with the applicable policy terms. The outcome of an individual case will depend on its facts and applicable policy provisions and its outcome will not apply any other similar case.

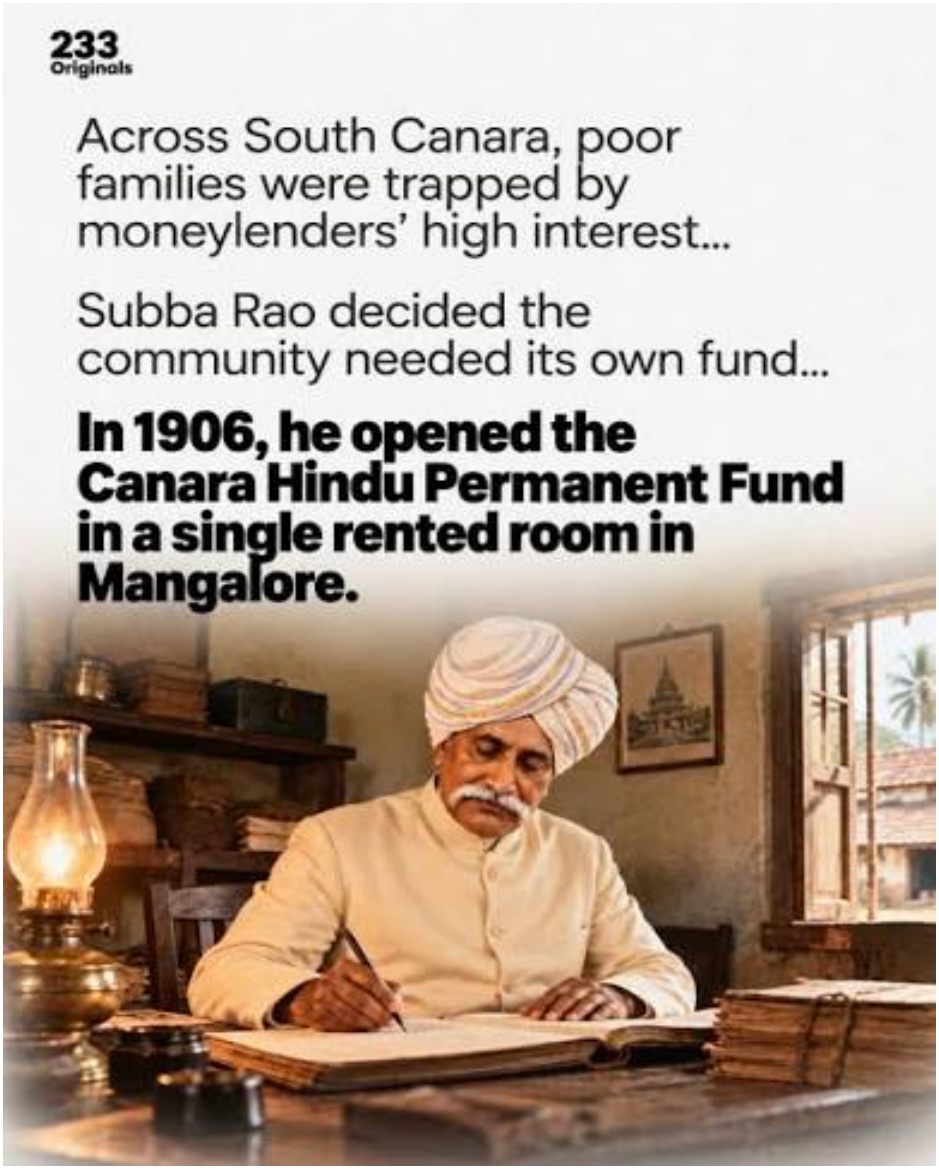
Conclusion:

Members are advised to exercise due care before opting for robotic surgery, laser surgery or any other advanced medical procedure under the IBA Group Medical Insurance Policy. The safest approach is to obtain a detailed medical certificate, submit the cashless pre-authorisation request well in advance, and seek written clarification from the TPA/insurer regarding

admissibility and applicable limits before undergoing the planned procedure.

S K GHAI
DY GEN SECRETARY
CBROA

In case of any dispute in settlement of Insurance Claim, members may contact Sri S K Ghai on 9897253083. Sri Ghai is from Dehradun.





THOSE RETIREES WHO WERE IN SERVICE AS ON O1-04-2026, SHOULD CLAIM UNDER SERVING EMPLOYEES' SCHEME.

AIBPARC NEWS

CIRCULAR NO.	GIST OF THE CIRCULARS ISSUED DURING PREVIOUS MONTH
125/26 01-10-2026	Group Medical Insurance Scheme for Bank Retirees for the year November, 2026 to October, 2027. https://aibprc.co.in/pdf/circularno_125-26.pdf
126/26 07-10-2026	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_126-26.pdf
127/26 08-10-2026	Updates on M.C. Singla case for Pension Updation pending before the Hon'ble Supreme Court. https://aibprc.co.in/pdf/circularno_127-26.pdf
128/26 14-10-2026	Updates on M.C. Singla case for Pension Updation pending before the Hon'ble Supreme Court. https://aibprc.co.in/pdf/circularno_128-26.pdf
129/26 0-10-2026	**Not Issued**
130/26 15-10-2026	Updates on M.C. Singla case for Pension Updation pending before the Hon'ble Supreme Court. https://aibprc.co.in/pdf/circularno_130-26.pdf
131/26 16-10-2026	Filing a contempt Petition before the Hon'ble Kerala HC in regard to Levying of GST on Annual Premium of Health Insurance. https://aibprc.co.in/pdf/circularno_131-26.pdf
132/26 17-10-2026	Fake poster on MC Singla Case purported to be issued by AIBPARC. Members asked to give no cognizance to the same. https://aibprc.co.in/pdf/circularno_132-26.pdf
133/26 17-10-2026	Non- Levying of GST on the annual premium of the Health Insurance Policy for the Bank Retirees for the year 2026-27. https://aibprc.co.in/pdf/circularno_133-26.pdf
134/26 22-10-2026	Updates on the exemption of the GST on the premium of insurance/ Contempt Petition pending before Hon'ble High Court of Kerala. https://aibprc.co.in/pdf/circularno_134-26.pdf
135/26 23-10-2026	All India Union Bank Pensioners and Retirees Federation, our affiliate at Union Bank of India, organized its 5thTriennial General Body Conference at Pune. https://aibprc.co.in/pdf/circularno_135-26.pdf
136/26	**Not Issued**
137/26 24-10-2026	Updates on the exemption of the GST on the premium of health insurance case. https://aibprc.co.in/pdf/circularno_137-26.pdf
138/26 28-10-2026	Updates on the M.C. Singla case on pension updation pending before the Hon'ble Supreme Court. https://aibprc.co.in/pdf/circularno_138-26.pdf
139/26 30-10-2026	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_139-26.pdf

Publication Ceremony of Diwali Ank – मुक्तछंद २०२६

Celebrating Literature, Creativity and Fellowship

CBROA Pune Unit celebrated the publication of its annual Diwali Ank, **मुक्तछंद २०२६**, on Tuesday, 27 October 2026, at Swamikrupa Hall, Karve Road, Pune. The idea of **मुक्तछंद** was conceived by Mr. Anil Deshpande in 2020 during the COVID-19 pandemic, inspired by the poems and stories shared by members on the Association's WhatsApp group. Since then, it has grown into a cherished literary tradition, providing a platform for retired Canarites to showcase their creative talents.

The programme began with a welcome address by Mr. R. R. Bagale, Joint General Secretary, CBROA, who highlighted the rich tradition of Diwali Ank publications in Maharashtra. Mr. Suresh Sheth, Editor and noted poet, read his editorial, presented his poem published in the Ank and thanked all contributors for their valuable writings.

The ceremony was graced by Mr. Vijay Kuvalekar, veteran journalist, editor, writer and former State Information Commissioner, as the Chief Guest. Other dignitaries included Mr. J. S. Jagadeesh, General Secretary, CBROA; Mr. R. M. Joshi, Special Invitee; Mr. R. R. Bagale, Joint General Secretary; Mr. Deepak Dalvi, Assistant General Secretary; Mr. Suneel Mehendale, Regional Secretary; and Mr. K. Senthil Kumar, DGM, RO Pune-I.

Mr. Ajay Mutatkar gave an impressive introduction of the Chief Guest, who specially appreciated his efforts In his inspiring address.

Mr. Kuvalekar highlighted the importance of language, literature and grammar through interesting stories from Maharashtra's literary world. Mr. Kuvalekar congratulated the retired bank officers for nurturing their literary interests and bringing out a publication of their own. He highlighted the importance of language, literature and grammar in developing clear thinking and creative expression. Through interesting stories about eminent personalities from Maharashtra's literary world, he conveyed valuable messages in a simple and engaging manner. He also appreciated the variety, quality and originality of the contributions in **मुक्तछंद २०२६.** His inspiring speech received warm applause from the audience. He congratulated the writers of **मुक्तछंद २०२६** for the quality, variety and originality of their contributions. Mr. J. S. Jagadeesh read his message published in the Ank and spoke about the connections between Kannada and Marathi literature, referring to the renowned Kannada poet D. R. Bendre.

The programme was anchored efficiently by Mr. Anil Deshpande. The melodious Saraswati Vandana by Mrs. Priya Bhise and Mrs. Supriya Paranjape added a devotional touch. Mr. Anant Dashputre handled photography and videography, while Mrs. Sunita Gawaskar, Mr. Sunil Dhuri, Mr. Nitin Lokhande and Mr. Pradeep Jain ensured smooth backstage arrangements. Special thanks are due to Mr. Bhalchandra Kulkarni of Ekveera Publication for his continued support.

The dedicated teamwork of Mr. R. R. Bagale, Mr. Deepak Dalvi and Mr. Suneel Mehendale, along with the contributions of writers, members and volunteers, made the event a memorable success. Mr. Suneel Mehendale proposed the vote of thanks.

The publication of **मुक्तछंद २०२६** was a proud collective achievement of CBROA Pune Unit, strengthening the bonds of friendship while keeping the spirit of literature and culture alive. The occasion was truly a literary pleasure, followed by a culinary delight!



Sri Kodakkal Shivaprasad, our Life Member, has made a very nice report on the releasing function of "MUKTACHAND" Publication, which took place in Pune. The link to that report is given below. The report is published in the local Kannada daily from Shivamogga.

https://karunadakanda.com/2026/10/28/news-6173/



REGIONAL ROUNDUP

PHOTOS ARE POSTED IN THE "PHOTOS GALLERY"

BELAGAVI – VIJAYAPURA-BAGALKOT DIST

General meeting of the members from Vijayapur & Bagalkot unit was held on 14th October 2026@ 5.00 PM in RUDSETI Vijayapura. Shri S H Badachi, Assistant Regional Secretary, welcomed the members and explained in detail about IBA group medical insurance scheme of our Bank. He asked the members to make best use of the scheme by choosing Base policy plus top up, based on their needs & requirements. Shri R T Uttarkar, RC member informed the members how to apply for insurance scheme in web based package of our Bank. He helped the members to use the Link provided by the Bank.

Shri S D Biradar, Retired G M of our Bank chaired the meeting. Shri P S Kulkarni, our senior member thanked the members for attending the meeting. The members expressed resentment over the delay & frequent adjournments in Supreme Court about pension Updation case and hoped that the case will be decided early in favour of about 8 lakh retired Bank employees. There was good attendance of the members in the meeting.

CHENNAI

As scheduled, on 16/10/2026, CBROA Chennai Team honoured the following seniors on their attaining 75 years at Regional Office South, Guindy, Chennai, in a small gathering. They are: 1 Mr Basubramanian (Stf No. 18421, LM 3745), 2 Mr Balaji L (Stf No. 15270, LM 6601), 3 Mr Deenadayalan R (Stf No.15268, LM 9919), 4 Mr Logarajan K E (Stf No. 9773, LM 3798), 5 Mr Sai Guruprasad (Stf No. 15414, LM 4815), & 6 Mr Mohan R (Stf No.15282, LM 12037).

Mr Sridhar, AGM, RO South had actively participated in the meeting and joined us in honouring the seniors.

GUJARAT

On Saturday, the 24/10/2026, our Team Gujarat had arranged a meeting of local members of CBROA, Vadodara at the residence of Shri A B Patel, Vice President,

CBROA, @5pm to felicitate two members who had completed 75 years of age. They are: 1. Shri S C Trivedi and 2. Shri N N Dave. Both were offered Shawl, Bouquet of flowers, Citation and Cake was Cut. Thereafter, Shri A B Patel and Shri J G Parmar, AGS, addressed the gathering touching upon various issues of Bank Retirees/Pensioners. There was good interaction by the members. Meeting was followed by Dinner.

MADHYA PRADESH

Happy to inform that a meeting of our CBROA Bhopal unit members was conducted on 27.10.2026 at ICH, Gulmohar Colony, Bhopal. Meeting was chaired by Sri Pradeep Deshpande. Sri Pankaj Chaturvedi welcomed all the participants and initiated proceedings as per the Agenda.

At the start of the meeting, we welcome two new members, Sri Vijay Pagey and Sri Rajeev Shirpurkar, who recently joined CBROA. We also welcome Sri Keshav Prasad , recently settled in Bhopal.

Afterward, Sri B S Solanki, AGS, informed regarding recently held C C meeting and Co- option of Sri J C Sharma from Indore, accepting the long pending demand of M P unit as CC member. Following matters discussed in the meeting: 1. Present position of M C Singla case, 2.IBA insurance policy. Sri Solanki informed regarding recent meeting about Staff Welfare measures. Sri M K Jain has shared few important tips about online submission of life certificate.

Sri Deshpande thanks the participants for attending the meeting & made it live by activity discussion.

MUMBAI

On 05/10/2026, CBROA, Mumbai Region had the pleasure of felicitating Mrs.Surekha B Mokashi (Stf No. 12666, LM 3562) at her residence in Dombivali East on the occasion of her 75th Birthday. She opted out of service on SVRS from Mumbra Branch, CO, Mumbai on 31st May 2001. The following members attended the felicitation function: 1. Mr. Ramsing Pawar, 2. Mr. N Subrahmanyam, 3. Mr. Surendra Chawan, 4. Mrs. Pournima Radhakrishnan, 5. Mrs. Meena Srivastava & Mr. Srivastava, 6. Mr.Ganesh Saindre, RS & 7. Mr.Prakashchandra

Gade, DGS. The function was gracefully hosted by the Mokashi family. Mr.Balchandra Mokashi was enrolled as Associate Member of CBROA.

CBROA extends its heartfelt wishes to Mrs and Mr Mokashi for a happy, healthy, and fulfilling retired life.

Under the able guidance of Shri Prakashchandra M Gade (DGS), CBROA Kalyan - Dombivli Team successfully arranged Online Submission Programme for IBA Medical Insurance Forms at Dombivli West Branch on 21st of October. A total of 17 esteemed members availed the facility of online submission. Special thanks to Shri Surendra Chavan, Shri Ganesh Saindre, RS & Shri Sanjay Sant, RS, for their dedicated support and invaluable guidance throughout the camp. Our sincere gratitude to Shri Mishra, Chief Manager, Dombivli West Branch and Mrs. Shraddha, Senior Manager for their kind co-operation and warn hospitality in making this programme a grand success.

It is worth mentioning that Shri Bhimrao Wankhede, who every year travels all the way from Mulund, and Shri Daware from Kalyan, wholeheartedly appreciated the services rendered by the Kalyan - Dombivli Team. Their words of encouragement are a great source of motivation for us.

On 25th of October 2026 Mumbai team felicitated Sri Harish M Pacharne (Stf No. 15944/LM 4120) at his residence, Vasai on completion of 75 years as on 01/06/2026. His date of birth is 01/06/1951. He joined the bank on 29.01.1974. After working in various capacities in different branches he retired on 31.03.2001 as an Officer.
On this occasion following were present: 1) Sri Pradeep Satam, DGS, 2) Sri Milind Shringarpure, CCM, 3) Sri P B Shinde, RS. We wish both of them happy, peaceful, healthy life ahead. This day was celebrated with their Daughter, Son in-law, grandchildren. Sri Pacharne Sir has already donated Rs. 5000/00 to CBROA Welfare Fund in June 2026.

NAGPUR

Happy to inform Mr Hemant Chandekar, CCM, Mr Laxman Sankade and Mr Mahendra Dehariya, RS, visited the residence of our colleague Mr Laxman Kisanji Keche (Stf No. 21900, LM 3978) and felicitated him for his completion of 75 years of age on the 15th of this month. On behalf of CBROA Nagpur Team, offered him a shawl, shrifal, bouquet, sweet. The citation was read by Mr Mahendra Dehariya and handed over to him and wished him a happy, healthy wealthy, respectful long life ahead. Mr Keche thanked CBROA for the great gesture of honouring members at their respective residences. Mr Keche retired from service in 2011.

PUNE

22 October 2026: CBROA Pune Region had the privilege of felicitating Sri Anil Umesh Haldipur (Stf No. 9871, LM 4039) on the auspicious occasion of his 75th birthday, marking his Platinum Jubilee. The felicitation ceremony was held on 22 October 2026 at 11:00 a.m. at Hotel Abhishek, Pune, in a warm and cordial atmosphere filled with affection, appreciation and fond memories. The programme was conducted under the gracious leadership of Sri R. R. Bagale, JGS, CBROA and along with the CBROA Pune Team. Seven members of the Association participated in the celebration, making the occasion memorable and meaningful.
Expressing his heartfelt gratitude, Sri Haldipur thanked the CBROA Pune Team for the thoughtful gesture. He appreciated the Association's continued efforts to remain connected with retired officers.
In a generous gesture on the occasion of his Platinum Jubilee, Sri Haldipur donated ₹7,500 to the CBROA Welfare Fund, reaffirming his commitment to the welfare of fellow retired officers and the activities of the Association.

Nashik Meeting: The Regional General Body Meeting was held on 25th of October with great enthusiasm at the Canara Bank Regional Office in Nashik. The event was moderated by Mrs. Neha. Regional Secretary Mr. Anant Dashputre felicitated General Secretary Mr. Jagadeesh by presenting him with a shawl and a coconut (shrifal). Following this, a tribute was paid to the late Mr. Bangar from Sambhajinagar. Senior member Mr. Mudholkar was felicitated by Mr. Rajan Lonkar, while Mr. Sanjay Chaudhary—who traveled specifically from Nanded for the meeting—was felicitated by Mr. Ashok Khairnar. Subsequently, Mr. Bagale, JGS, Mr. Dalvi, and Mr. Mehendale were felicitated by Mr. Nanasaheb Pagare. Regional Secretary Mr. Anant Dashputre then outlined the activities undertaken during the year. General Secretary Mr. Jagadeesh provided detailed information regarding pension updation and medical insurance. The meeting was attended by 35 members, including Mr. Sanjay Chaudhary from Nanded and Mr. Sagalgale from Ahilyanagar. Members from the Nashik region responded very positively to the meeting.

Pune Meeting: Canara Bank Retired Officers' Association (CBROA), Pune Region, held its Annual General Body Meeting on Tuesday, 27 October 2026, at Swamikrupa Hall, Karve Road, Pune. The meeting witnessed an enthusiastic participation of around 120 members, reflecting the strong unity and active involvement of the retired Canarites. The occasion was graced by Mr. J. S. Jagadeesh, General Secretary, CBROA, while Mr. K. Senthil Kumar, DGM, RO Pune-I, and Mr R M Joshi (Special invitee CBROA) was the Guest of Honour. Veteran ex-Canarite Mr. Bhimrao Hajare presided over the function. RS, Mr. Suneel Mehendale welcomed the dignitaries and members. Mr. Deepak Dalvi, AGS, presented an overview of the Pune Unit's activities and developments during the past year. Mr. R R Bagale, JGS, highlighted the Unit's social and cultural initiatives aimed at strengthening fellowship, nurturing membership and promoting the spirit of association.

Mr R M Joshi (Special invitee CBROA) appreciated Pune Unit activities and thanks to all members for their active participation in many programmes of Pune unit.

Addressing the gathering, Mr. Senthil Kumar highlighted Canara Bank's impressive financial performance, with total business exceeding ₹30 lakh crore and quarterly profit of ₹5,175 crore. He noted that Canara Bank ranks as the third-largest nationalised bank in the country. He also paid rich tribute to retired employees for laying the strong foundation upon which the Bank continues to grow, drawing warm applause from the audience.

Mr. J. S. Jagadeesh delivered an insightful address on key concerns of retired employees, including the IBA Group Insurance Policy, SBI Super TOP UP, pension updation, pending court cases, membership growth and Dream Project of having our own building at Jayanagar, Bangalore for the welfare retirees. He also emphasised the importance of constructive collaboration with CBOA at the apex level. While advising members to consider opting for the IBA policy in their larger interest, he urged them to remain patient and realistic regarding pension updation. He indicated that the eventual increase in pension could vary considerably depending on the year of retirement. His calm, composed and constructive presentation, enriched with wit and humour, made his address both informative and engaging.

The proceedings were conducted with commendable efficiency by Mr. Anil Deshpande, whose confident anchoring ensured a smooth flow throughout the programme. The soulful Ganesh Vandana by Mrs. Supriya Paranjape and Mrs. Anjali Joshi added a devotional touch to the occasion. Mr. Anant Dashputre expertly handled videography and photography, while Mrs. Sunita Gawaskar ARS, Mr Ajay Mutatkar, Mr. Sunil Dhuri, Mr. Nitin Lokhande and Mr. Pradeep Jain ensured meticulous backstage coordination.

The meeting once again demonstrated the dedicated leadership of the Pune Unit's core team Mr. R. R. Bagale, Mr. Deepak Dalvi and Mr. Suneel Mehendale whose sustained efforts have been instrumental in keeping the Association active, united and member oriented.

The most remarkable feature of the gathering was the participation of approximately 120 members and the disciplined, time-conscious conduct of the entire programme. The concise addresses, effective coordination and professional approach reflected the organisational maturity and corporate culture of the Pune Unit.

Mr Suneel Mehendale RS offered votes of thanks to everyone. The occasion was a testimony to the collective commitment of the Pune Regional Committee in strengthening CBROA and fostering lasting bonds of friendship and fellowship among retired Canarites. Every member of the Pune Unit's Regional Committee deserves appreciation for making the AGM a memorable success.

During the function Team Pune had the privilege of felicitating Sri Vijay K Sambranikar (Stf No. 12601, LM 4884) on the auspicious occasion of his 75th

birthday, marking his Platinum Jubilee. The occasion was celebrated in a warm and cordial atmosphere filled with affection, appreciation and fellowship.
Expressing his heartfelt gratitude, Sri Vijay K Sambranikar thanked the CBROA Pune Team for the thoughtful gesture. He appreciated the Association's continued efforts to maintain close bonds with retired officers. He retired as a Manager on 31 March 2001, having opted for the SVRS.
In a generous gesture marking his Platinum Jubilee, Sri Sambranikar donated ₹5,000 to the CBROA Welfare Fund, reaffirming his commitment to the welfare of fellow retired officers and the activities of the Association.

https://photos.app.goo.gl/w2iBHZEo4qaX9e4r6

UDUPI

SBI Health Insurance Awareness Session held on 15th October '26 @Syndicate Towers Udupi. Mr.Muralidhar Kalkur President, Mr K M Nayak, DGS, Mr C S Ravindra, RS and Dr Sridhar K, from K M Dastur Bangalore were on the dais. K M Nayak welcomed Dr Sridhar K, Mr Prashant representatives from K M Dastur and gathering and have a brief introduction of the session. Dr Sridhar giving full details of SBI Super Top Up health insurance policy touched the following points.

1. Comprehensive health coverage/benefit to subscribers.
2. Claim process and policy details.
3. Cashless treatment & Support.
4. Procedure for getting 75% advance if cashless is not available with the hospital. (A new feature added this year).
5. OPD Plan and key benefits of the same. (New Additional feature)

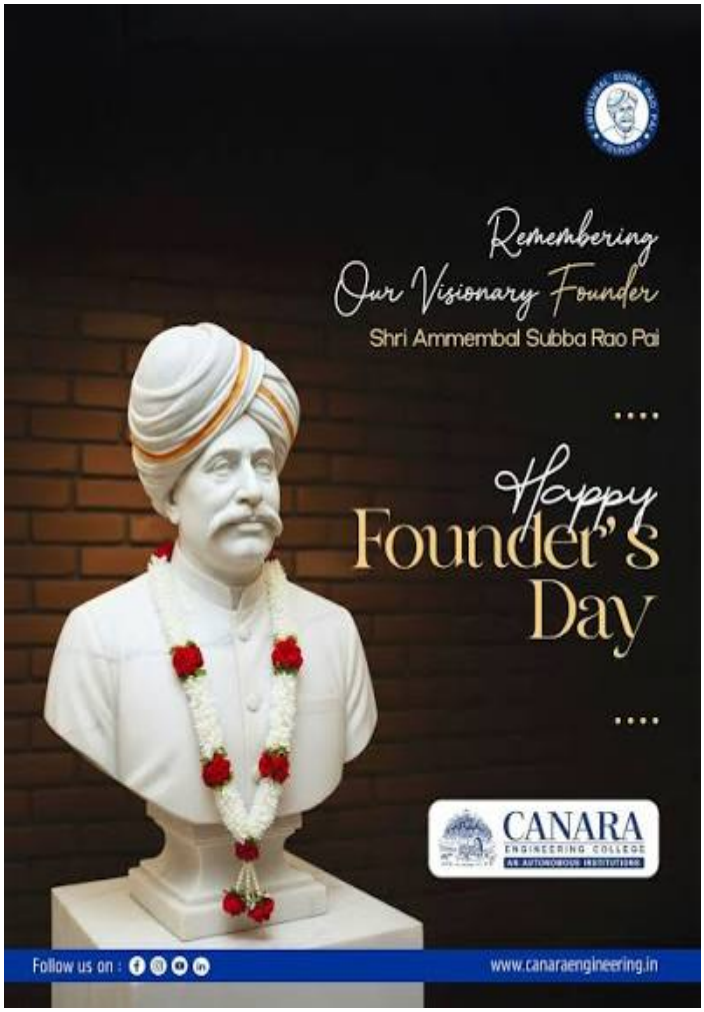
Dr Sridhar being a Diabetologist gave few tips on controlling Diabetes. 90 minutes of informative and interesting presentation by Dr Sridhar was well received by the members. He replied quires raised by members to their utmost satisfaction. Dr Sridhar thanked CBROA UDUPI region for giving them an opportunity to address its members. Mr Prashant another representative from K M D helped the participants for ONLINE enrolment to the policy. Members thanked Udupi region for arranging a very useful session form KMD officials to get first-hand information and clearing their doubts.

Mr.Muralidhar Kalkur in his presidential address summed up the proceedings, thanked Dr Sridhar and Mr Prashanth for giving valuable information which would

enable our members to take a decision to subscribe to SBI Super Top Up policy. Mr C S Ravindra proposed vote of thanks.

After the session our technical team volunteers helped members to fill IBA insurance policy renewal forms online as well as offline. The forms collected will be submitted to Circle office soon. 50 members attended the session.

TO ACCESS PHOTOS, GO TO PHOTO GALLERY

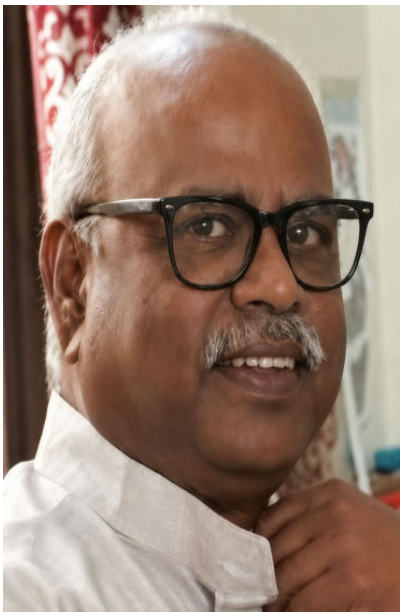




MEMBERS PAGE

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

PROGRESS AND DESTRUCTION



All thriving nations strive to build
A better world than those before,
To raise the lives of their people,
And shield them from nature's roar.

If all our efforts and our wealth
Were bent to this noble art,
This world would be a happier home
For every human heart.

But fear of enmity and strife
Compels us down another road,
To stockpile ever-deadlier arms,
And bear that crushing load.

Then a single spark - struck by a fool,
A faction, or a state,
Can unleash war to ruin all,
And years of progress abate.

It turns great cities into dust,
It breaks both life and will,
And makes all mankind bear the price
Of passions we cannot still.

For competition that builds is good,
It lifts us, all, above.

The tragedy is when our search
For safety becomes a contest of might.

A nation's greatness should not be judged
By what it builds alone,
Or how fiercely it can defend,
But by the peace it has sown.

Humanity's greatest triumph
Will not be how well we destroy,
But how nobly we compete
To build and share the joy.

(arunsunderraj@gmail.com)





SET TO CROSS MILE STONE

Attaining 75 years of age is a milestone in the life of a retiree. Though statistically, longevity of life has increased, we are coming across several instances where many souls depart from us even before reaching the above milestone. Under such circumstances, it is really a cause for greeting the retirees who are set to reach the milestone and 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 NOVEMBER 2026.

NANOGENARIANS						
EMP ID	NAME	STF NO	SCALE	PLACE	PINCODE	DOB
1451	TARANATH BHAT M	2302	OFF1	MYSURU	570017	04-11-1936
669	SOMANATHA BHAT D A	1328	OFF5	COIMBATORE	641018	18-11-1936
SEPTUAGENARIANS						
EMP ID	NAME	STF NO	SCALE	PLACE	PINCODE	DOB
4238	NARAYANA SHETTIGAR	9713	OFF5	BENGALURU	560114	01-11-1951
3777	SRIVATSAN	11133	OFF7	BENGALURU	560086	02-11-1951
12586	GAJANANA P KUMTAKAR	166573	OFF1	DHARWAD	580004	04-11-1951
14847	PRAKASH V NAIK	21345	OFF3	MANGALURU	575004	04-11-1951
3771	D T CHANDRASHEKAR	20262	OFF3	BENGALURU	560086	05-11-1951
4815	V SAI GURU PRASAD	15414	OFF3	CHENNAI	600033	05-11-1951
333	PRASAD M A	9486	OFF3	SRIRANGAM	620006	06-11-1951
3371	SUMATHI K	9297	OFF2	BENGALURU	560070	07-11-1951
2781	YAJNANARAYANA C	13476	OFF1	BENGALURU	560062	08-11-1951
956	KRISHNA SWAMY T L	13604	OFF3	COIMBATORE	641007	09-11-1951
3775	A RAMESH SHETTIGAR	15190	OFF3	MANGALURU	575003	09-11-1951
8291	S A GANESH BABU	35385	OFF1	MADURAI	625017	12-11-1951
4975	KULKARNI N N	12157	OFF1	BENGALURU	560078	13-11-1951
2147	JAGANNATHAN V	12214	OFF2	BENGALURU	560072	16-11-1951
3958	K K KAPOOR	17063	OFF3	FARIDABAD	121008	16-11-1951



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SEPTUAGENARIANS						
EMP ID	NAME	STF NO	SCALE	PLACE	PINCODE	DOB
4235	VASUDHA P KAMATH	10122	OFF1	BENGALURU	560104	18-11-1951
4753	AJOY MAJUMDER	19588	OFF1	KHAGRA	742103	18-11-1951
3814	NALLANA NARASINGA RAO	17708	OFF4	HYDERABAD	500045	20-11-1951
3931	K SUBBA RAO	10703	OFF6	BENGALURU	560062	21-11-1951
3794	K C MOHANRAJ	20669	OFF1	BENGALURU	560072	24-11-1951
2870	SREEPADA RAO B	14356	OFF1	SHIVAMOGGA	577204	26-11-1951
4250	K PADMANABHA BHAT	12531	OFF1	TUMAKURU	572103	26-11-1951
15363	P VASUDEV	176857	OFF3	SALIGRAMA	576225	26-11-1951
3791	K KRISHNA MURTHY	14319	OFF3	BENGALURU	560076	28-11-1951
9308	V KISHORI	49059	OFF1	BENGALURU	560086	28-11-1951
12037	MOHAN R	15282	OFF2	CHENNAI	600087	28-11-1951
1681	RAMDAS Y RANE	1228	OFF1	HUBBALLI	580021	30-11-1936
1825	JAIDEV J DASWANI	12050	OFF2	ULHASNAGAR	421001	30-11-1951





RETIREMENT DURING THE MONTH OF NOVEMBER 2026

EMP ID	NAME	CADRE	DPCD	BRANCH/OFFICE	DOB
AGRA CIRCLE					
845558	RAM KUMAR YADAV	OFF1	2203	SARAI CHABILA	11-11-1966
849447	ANIL KUMAR JHA	OFF4	2153	BUDHANA	22-11-1966
BENGALURU CIRCLE					
847505	NAGARAJ MAHADEV NETRAKAR	OFF2	1175	B'LURU SAMPANGIRAMNAGAR	17-11-1966
846284	GEETHA A	OFF3	10661	RAMANAGARAM B M ROAD	02-11-1966
CHANDIGARH CIRCLE					
846265	HUKAM CHAND	OFF3	2063	KAKKAR	15-11-1966
DELHI CIRCLE					
846587	PRATAP RAJORA	OFF1	12817	DELHI R K PURAM CC	25-11-1966
HEAD OFFICE					
846712	KARTHIKEYAN G	OFF5	10096	C I B M MANIPAL	27-11-1966
MADURAI CIRCLE					
846175	SALEENA MANOHAR	OFF3	1034	SARAKARASAMAKULAM	01-12-1966
MANGALURU CIRCLE					
848129	VANITHA VENKATARAYA GADIYAR	OFF4	6931	PUTTUR RO	06-11-1966
MUMBAI CIRCLE					
845870	VASANTHAN R NAIKAR	OFF2	136	MUMBAI CLG SECTION	29-11-1966
846997	S S DESAI	OFF3	8056	MUMBAI GOREGAON EAST CC	09-11-1966
PATNA CIRCLE					
855278	RAVINDRA PRASAD	OFF1	3290	NAWADA	15-11-1966
845819	HARE RAM	OFF4	2519	PATNA RAJABAZAR	05-11-1966
RANCHI CIRCLE					
845812	MANI KANT	OFF3	3513	JUGSALAI BRANCH	11-11-1966
846626	CAROLUS TIRU	OFF4	7591	HAZARIBAGH RO	01-12-1966
THIRUVANANTHAPURAM CIRCLE					
845051	P M RAJENDRA PRASAD	OFF3	720	TRICHUR ROUND SOUTH MAIN	24-11-1966





LIFE MEMBERS ENROLLED DURING THE MONTH OF OCTOBER 2026

LM	NAME	STF NO	SCALE	DOB	PLACE
15976	NARENDRA NATH PATRA	845306	OFF3	09-02-1966	ASSANSOL
15977	B P JATAV	846310	OFF8	09-09-1966	BENGALURU
15978	KIRAN MALHOTRA	846019	OFF1	19-09-1966	MEERUT
15979	CHAYA N SHANBHAG	139072	OFF3	15-08-1950	BENGALURU
15980	RAJAN T V	29575	OFF1	28-10-1952	KANNUR
15981	S G JAGAJEEVAN DAS	195258	OFF3	07-04-1953	MANGALURU
15982	ANIL KUMAR SAHNI	845984	OFF3	21-09-1966	NEW DELHI
15983	MURUGESAN ARUMUGAM	845867	OFF4	29-09-1966	THIRUNELVELI
15984	P PREMAKUMARI	71941	OFF2	25-06-1969	BANGALORE
15985	BALAKRISHNA N SHANBHAG	S78283	OFF3	22-09-1947	KUMTA
15986	R SRINIVASA RAO	390804	OFF3	28-09-1962	HYDERABAD
15987	AKHILESH KUMAR SINGH	48629	OFF3	13-11-1958	BOKARO
15988	JUDHISTIR NAYAK	20734	OFF1	20-03-1955	BERHAMPUR
15989	SMT VALASALA ASHOK	287593	OFF2	02-10-1954	ERNAKULAM
15990	A SUBRAMANYA RAO	23854	OFF2	14-03-1954	MANGALURU
15991	S.MUTHUVEERAN	57951	OFF4	19-02-1968	NAGERCOIL
15992	R PONRAJ KUMAR	421902	OFF6	20-03-1961	CHENNAI
15993	ANILKUMAR CHANDERRAO G	22127	OFF1	07-11-1955	PUNE
15994	UMESH KUMAR SHARMA	41493	OFF8		
15995	S KARTHIKEYAN	68310	OFF4	06-04-1974	CHENNAI
15996	CHANDRIKA SRINIVS	40633	OFF1		
15997	S SUNDAR	363646	OFF 1	01-07-1959	CHENNAI
15998	A SIVAPRASAD	847396	OFF 3	01-06-1967	BENGALURU
15999	R C PRADHAN	33008	OFF2	15-08-1957	CUTTACK
16000	SURENDRA KUMAR RATH	22740	OFF1	30-10-1953	CUTTACK
16001	SUBHASH CHANDER	848544	OFF3	07-10-1966	CHANDIGARH
16002	RAJASEKARAN M	20517	OFF1	15-11-1953	TRICHY
16003	MAHESH C KISHNANI	67452	OFF2	10-11-1966	MUMBAI
16004	PADMA D B	449940	OFF3	02-02-1959	BANGALORE
16005	B R MALA	20589	OFF1		
16006	O H ANJAIAH	34909	OFF2	30-05-1951	BENGALURU
16007	SUMI POOVAIAH	10751	OFF1	13-04-1952	MYSORE
16008	ANIL KUMAR JAIN	16768	OFF1	11-04-1953	DELHI
16009	M BEENA	19097	OFF1		
16010	SOWMYA S	69564	OFF1	10-05-1978	BANGALORE
16011	MAHENDRA YADAVRAO JAM	846436	OFF4	00-01-1900	PUNE
16012	R CHANDRASEKAR	294953	OFF7	06-05-1948	CHENNAI
16013	KUMAR DEEP MAZUMDAR	848757	OFF4	03-10-1966	KOLKATA
16014	RUKMINI VAIDYANATHAN	17681	OFF3	18-11-1952	CHENNAI



LIST OF ASSOCIATE MEMBERS ENROLLED DURING THE MONTH OF OCTOBER 2026

AM NO	NAME OF THE ASSOCIATE	SPOUSE MEM NO	SPOUSE STF NO	DOB	PLACE
6412	MAMTA SINGH	15977	846310	01-06-1976	BENGALURU
6413	RAMESH KUMAR MALHOTRA	15978	846019	27-02-1963	MEERUT
6414	N A SHANBHAG	15979	139072	03-04-1947	BENGALURU
6415	NALINI P	6692	23374	01-06-1961	BENGALURU
6416	UMA KALYANASUNDARAM	2933	30203	13-08-1962	MADURAI
6417	G VILASINI	14806	1005	05-01-1941	THIRUVANANTHAPURAM
6418	BEENA UNNIKRISHNAN	11144	41196	24-03-1968	ERNAKULAM
6419	MAYA RAVINDRANATH	9987	30156	20-02-1965	ERNAKULAM
6420	ASHOK KUMAR PARICHHA	7775	36864	01-07-1955	BHUBANESHWAR
6421	C D SRINIVAS	15996	30522	07-06-1953	BENGALURU
6422	K SWARNA BHARATHI	15998	847396	02-04-1975	BENGALURU
6423	VANDANA DASH	10578	37930	12-07-1960	BHUBANESHWAR
6424	R SUTHA	15997	363646	25-06-1964	CHENNAI
6425	ANU BALA	16001	848544		CHANDIGARH
6426	A JAYASHREE RAO	15999	33008	27-11-1957	CUTTACK
6427	M REVATHY	12037	15282	20-06-1955	CHENNAI
6428	B ANANDHI	6601	15270	05-07-1955	CHENNAI
6429	S SUGANYA	5010	31239	03-01-1969	CHENNAI
6430	SANTHANA KUZHALI	5158	30212	30-09-1957	BENGALURU
6431	MITA SAHU	0	44891	15-09-1965	BARGARH
6432	R RANI	16002	20517	03-02-1957	TIRUCHIRAPPALLI
6433	BHAVNA MAHESH KISHNANI	16003	67452	26-10-1969	THANE
6434	SHASHIKALA M.N.	16006	34909	18-12-1960	BENGALURU
6435	SATISHCHANDRA KAMATH K	13548	44704	27-05-1958	UDUPI
6436	T C POOVAIAH	16007	10751	17-04-1943	MYSURU
6437	CHANDRKA T K	9817	36899	11-04-1964	THRISSUR
6438	G A AMSAVALLI	7198	40662	09-06-1964	MADURAI
6439	MOLLY JOSEPH	9922	13559	05-08-1950	KOCHI
6440	I PALANI GURU PAKIAM	11199	47579	08-04-1974	MADURAI
6441	RAMA GOPALAN	9949	37606	20-04-1963	BENGALURU
6442	PRIYADARSHINI SHEKHAR	5743	32803	05-10-1960	BENGALURU
6443	H S KAVERI	12038	37075	08-01-1966	BENGALURU
6444	MADANMOHAN RAO V V	16010	69564	13-05-1974	BENGALURU
6445	GEETHA M	9520	25257	31-05-1966	MANJERI
6447	PREMLATA JAMBHULKAR	16011	846436	25-06-1973	PUNE
6448	A RUBAKALA	12150	44910	14-08-1953	TIRUCHIRAPPALLI
6449	GEETHA CHANDRASEKAR	16012	294953		CHENNAI
6450	U BHARATHY	12025	55778		MADURAI
6452	PREMLATA DHEPE	12636	20459		NAGPUR

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 October 2026.

CBROA MEDICAL RELIEF DISBURSEMENTS OCTOBER 2026						
SL NO	MEM NO	NAME	STF NO	PLACE	SELF/ SPOUSE	AMOUNT
1						
2	NO DISBURSEMENT MADE THIS MONTH					
3						
4						
5						
6						
TOTAL FOR OCTOBER 2026						

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_Dw8hAOfERsD7JOsHQkvJHeqle8Mw/viewform?usp=pp_url&entry.740508370=Yes

Jagadeesh J S
General Secretary

DONATION RECEIVED DURING THE MONTH – OCTOBER 2026

DATE	DONOR NAME	STF NO	LM NO	AMOUNT	RECEIPT	PLACE
01-10-2026	HIRIYANNA J PUTHRAN	140122	15327	4000	DN E-58013	UDUPI
07-10-2026	VINOD H SHAH	11989	8926	3500	DN E-58014	MUMBAI
08-10-2026	P R L ACHAR	S3980	13893	1000	DN E-58021	UDUPI
15-10-2026	N CHANDRASHEKAR	1620	3639	10000	DN E-58015	BENGALURU
16-10-2026	K S SHENOY	1186	1830	20601	DN E-58022	PUNE
16-10-2026	S F HALLUR	27100	10823	2501	DN E-58016	BELAGAVI
17-10-2026	K S PRABHAKARA RAO	11577	4495	1000	DN E-58018	BENGALURU
17-10-2026	B M KRISHNAMURTHY	14547	4536	2500	DN E-58017	SHIVAMOGGA
20-10-2026	VASUNDHARA B KUMAR	9924	1518	2000	DN E-58023	BENGALURU
21-10-2026	M G SAMPATH KUMAR	6753	795	921	DN E-58024	BENGALURU
23-10-2026	A U HALDIPUR	9871	4039	7500	DN E-58025	PUNE
27-10-2026	S NAGENDRA	11265	11794	1000	DN E-58027	BENGALURU
27-10-2026	C V RAMANA VARMA	39373	9500	500	DN E-58026	MAHABOOB NAGAR
28-10-2026	R R KANADE	3411	2185	1000	DN E-58029	PUNE
28-10-2026	VIDYA SATISH	AM444	AM-444	150	DN E-58028	MANGALURU



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-JaO5gSL02H5MkifCYsYIg/viewform?usp=sf_link

Jagadeesh J S
General Secretary



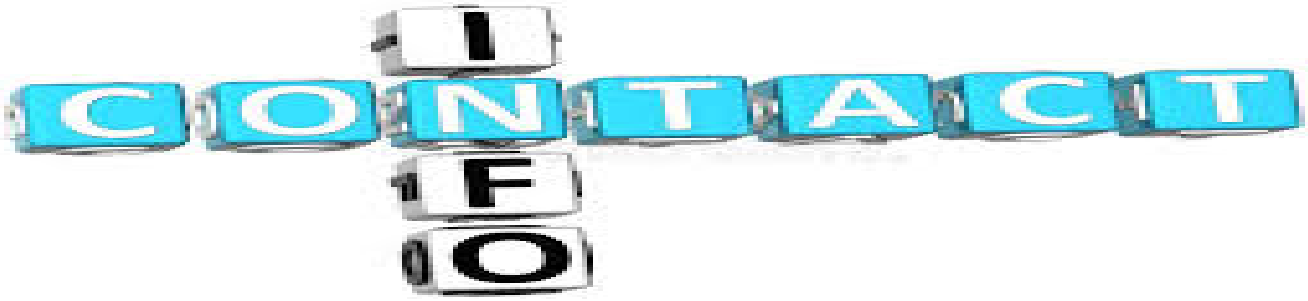


PHOTO GALLERY




BELAGAVI REGION - VIJAYAPURA & BAGALKOT DISTS











CHENNAI REGION

PHOTO GALLERY





CHENNAI REGION








GUJARAT REGION





MADHYA PRADESH REGION - BHOPAL UNIT





MUMBAI REGION

PHOTO GALLERY








MUMBAI REGION





NAGPUR REGION






UDUPI REGION

LINKS TO PHOTOS TAKEN DURING MEMBERS' MEET AND FELICITATION PROGRAMMES @ NASHIK & PUNE (CLICK THE LINK TO VIEW)

PUNE REGION (BOTH NASHIK & PUNE FUNCTION AND FELICITATION PROGRAMMES)
PHOTOS LINK: https://photos.app.goo.gl/w2iBHZEo4qaX9e4r6



OBITUARY



During the month of OCTOBER 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	K BALAKRISHNAN	7127	2243	13-10-2026	CHENNAI
2	A L MAHADEV	23591	5655	08-10-2026	BENGALURU
3	V VELLAIYAN	4039	112	03-10-2026	CHENNAI
4	SAMBHAJI MARUTI GAIKWAD	25042	10744	14-10-2026	KOLHAPUR
5	TULSIDAS S BETKER	16597	4157	19-10-2036	BARDEZ - GOA
6	N SRINIVAS NAYAK	1688	2000	29-10-2026	UDUPI
7					
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18					



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."

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