



## UCOBANK RETIREES' ASSOCIATION KARNATAKA (Regd)

(Regd as S.No: 699/97-98 Dated 20/01/1998 with the  
Registrar of Societies, Karnataka)

Regd Office: C/o UCOBank, 3rd Floor, 13/22, K.G Road, Bangalore-560009

Website:www.urakar.com



UBRA-KAR/CIR/89/2014-2017

24/12/2016

To All Members of our Unit.

Dear Comrades,

### 2017- NEW YEAR GREETINGS

We have reached the end of the year 2016. The new Georgian New year is dawning on us. For all of us this brings in mixed reactions. For some it may be feeling of resigned acceptance as the years come and go and age rolls by: for others it may be looking forward to a new innings. As senior citizens we feel that it is only a natural process, having finished our responsibilities that life may have cast upon us. A satisfaction is achieved that we have done our best for ourselves given the circumstances and also provided for our family and children in the best way and manner we could.

Despite the circumstances one does feel that, maybe, we could have achieved more and be better off in life. Life throws us challenges at every step. It is how one tackles life with a positive attitude and with a sense of fortitude that determines our character. We may feel that Life may not be fair with us, but it is still good thanks to UCOBank. It would be foolish to compare our life with others. We do have any idea what their journey was all about. We need to make peace with our past so that the past will not mess up the present. Accept what you already have, not what you need.

However, having seen this and done that it is a time for all of us to retrospect. Issues that you fancied earlier and the things you held dear have no relevance today and will not matter to you in the next one or two years. What is of importance to all of us is whether we lived honestly, carried our responsibilities with honour and whether our upbringing has made our children better human beings.

If you have grudges, forgive. Time is a great healer. It heals almost everything. Whatever may be the situation, it will change. Do not audit your life. It is never too late to be happy. It all depends upon you as to how you take your life. We are confined only by the walls we build ourselves. Choose to be happy. Change your mind-set. No one is in charge of your happiness but yourself. Sharing your joys and having contributed to our friends' welfare increases our happiness and satisfaction many fold.

We have reached a stage in life that we can look back, reminiscence, relax and take life as it comes. As concerned senior citizens it is time that we need to contribute to the Society at large and if this is not possible it would be within our means to contribute to some cause that help our friends and comrades. What better cause can be than helping our friends who have spent a large part of their active life with you, sharing their joys and sorrows. As we cannot be so proactive to be a social activist, we can do something that lies within our control and that we can witness the help rendered. Never stop doing just because someone does not give you credit.

We need to know the difference between Interest and Commitment. When we are interested in something we do it at our convenience. When we are committed to something we accept no excuses, come what may. It does not matter how slowly we go, so long as we do not stop. A journey of a thousand miles begins with a single step.



A Unit of All India UCOBank Pensioners' Federation, Kolkata  
Affiliated to All India Banks' Pensioners' and Retirees' Confederation



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Our Association therefore, reinforces the belief that "One for All: All for One". We sincerely believe that the best reason to start an organization is to make life meaningful by creating a product or service to make our small world of UCO Retirees a better place. We also believe that someone is sitting in the shade today because someone planted a tree a long time ago. Organisations are built on foundations of cooperation and trust of their members. Unity is always strength. We need to strongly believe that we CAN spend one or two days for our friends and comrades.

We therefore, urge upon you to contribute to our UCObank Retirees' Welfare Trust in whatever manner you can and however much you can so that we can serve our friends in their time of need. Let us increase our membership under Jeevan Raksha Scheme to 150 members before March 2017. Let us strengthen our retiree organisation and be united in our cause for the welfare of members of our Association.

Let us celebrate growing older together. Don't take yourself too seriously. No one else is bothered about you. All that truly matters in the end is that you loved others and were loved in return. Always believe that something wonderful is about to happen.

We, members of the Executive Committee of our Association and the Trustees wish you all the positive vibes during the year 2017. May you live peacefully and we pray to the Almighty that He gives you all the health and happiness to you personally and to your family. Let us also pray that our Association shall grow from strength to strength during the following year.

We also thank ALL members for the continued cooperation and the trust reposed in the Executive Committee of our Association in all the previous years. We earnestly hope that members shall take active interest in the activities of the Association during the future years also. We pray that:

काले वर्षतु पर्जन्य । पृथ्वि सस्यशालिनि  
देशोयम क्षोभरहितो । साधु संतु निर्भयः  
सर्वेजनः सुखिनौ भवन्तु । समस्त सन्मंगालानि भवन्तु  
इष्ट कर्म्यार्थ सिद्धिरस्तु । स्वस्थिरस्तु

With Regards and Best Wishes

for an on behalf of the  
Executive Committee



Ravindra Krishna  
Honorary Secretary