



CORPORATION BANK RETIRED OFFICERS' ASSOCIATION (REGD.)
(A wing of CBOO)

Regd. Office: No.6, II Floor, Meridian Guru Plaza, Near KSRTC Bus Stand, Bejai, Mangaluru-575 004.
Phone No: Mob: 63622 39292, 0824 - 2224809 E-mail: cbroamangalore@gmail.com website: www.cbrea.org

CIRCULAR No. 5/2020

Date: 09-09-2020

TO ALL MEMBERS & ASSOCIATE MEMBERS

Dear friends,

I CBROA NEWS

- 1.0 FOUNDATION DAY CELEBRATIONS 2020
- 2.0 CBROA BENEVOLENT FUND – WINDING UP
- 3.0 ISSUES TAKEN UP WITH THE MANAGEMENT
- 4.0 NSHL: RENEWAL OF INSURANCE POLICY
- 4.1 EARLY RELEASE OF PENSION FOR AUGUST 2020
- 4.2 LIST OF OFFICERS NOT OPTED FOR NSHL INSURANCE COVER
- 4.3 NSHL INSURANCE COVER FOR 65+ SUBJECT TO HEALTH CHECK-UP
- 5.0 LOCKER RENT
- 6.0 REVISION IN DEARNESS ALLOWANCE FOR PENSIONERS
- 7.0 IBA GROUP MEDICAL INSURANCE COVER FOR RETIREES BETWEEN 1ST OCTOBER 2019 TO SEPTEMBER 2020
- 8.0 UNION COVID-19 PERSONAL LOAN SCHEME (UCPLS)
- 9.0 MEMBERSHIP DEVELOPMENT
- 9.1 LIST OF NEW MEMBERS:
- 9.2 CHANGE IN ADDRESS / TELEPHONE NUMBERS
- 10.0 DONATION FROM MEMBERS
- 11.0 TDS ON PENSION CONTRIBUTION, KEPT IN SUSPENSE CREDITORS
- 12.0 INCLUSION OF SPECIAL ALLOWANCE FOR PENSION PURPOSE
- 13.0 OBITUARY

II AIBPARC NEWS:

- 1.0 XI BIPARTITE SETTLEMENT: MOU ARRIVED AT
- 2.0 IMPROVEMENT IN FAMILY PENSION
- 3.0 PENSION UPDATION
- 4.0 IBA GROUP MEDICLAIM INSURANCE FOR RETIREES
- 5.0 PENSION REGULATION 22 - FORFEITURE OF PENSION IN CASE OF DISMISSAL OR REMOVAL OR TERMINATION FROM SERVICE
- 6.0 AIBPARC HOLDS VIRTUAL MEETING OF GOVERNING COUNCIL

I CBROA NEWS

1.0 FOUNDATION DAY CELEBRATIONS 2020

As informed earlier, Foundation Day was celebrated in a symbolic way by installing a portrait photograph of our Founder President, late **Sri K Achutha Shenoy** at Central Office on 27th July 2020. **Sri H Rajbhooshan**, President garlanded the portrait followed by General Secretary and other central office bearers paying floral tributes.



2.0 CBROA BENEVOLENT FUND – WINDING UP

As decided, we had submitted the Fixed Deposits for premature closure with a request to waive the penalty of 1% on the rate applicable. We learn that the similar request of CBOO Benevolent Fund to waive the penalty was referred earlier to Central Office, Mumbai. It may be noted that in Union Bank, there is no penalty on premature closure of staff deposits. Since the decision to charge penalty was taken by ALCO in e-Corporation Bank, the matter was referred to ALCO in UBI. We learn that the request of CBOO Benevolent fund has been approved in the last week of August 2020. Hence, our request to waive penalty on premature closure of CBROA Benevolent Fund FDs is now taken up by Pandeshwar – Mangalore branch where the deposits are kept. We are following up the matter and hope that we may receive positive response shortly. On receipt of the proceeds of deposits, we will be intimating the members about the total amount received and the ratio in which the funds have been distributed.

3.0 ISSUES ARISING OUT OF MERGER TAKEN UP WITH THE MANAGEMENT

A number of issues affecting our retirees have cropped after the merger. **The Union Bank management has not honoured their commitment to continue the best practices among three banks.** CBROA along with AIUBPARF and ABPARF have jointly addressed a letter to the MD & CEO of Union Bank of India on 12th July 2020 a copy of which is enclosed (**Annexure-I**).

4.0 NSHL: RENEWAL OF INSURANCE POLICY

In e-Corporation Bank, employees who avail NSHL have to compulsorily take insurance cover for the balance outstanding and the Bank had facilitated a Group insurance cover from SBI Life at a competitive premium. But in Union Bank, insurance cover is left to the employees who shall cover the liability.

CBOO also had taken up this issue with the Management. The Management after lot of dilly dallying decided by first week of August that the matter may be dealt at the Central Office Annex Mangalore (e-Corporation Bank HO, Mangalore). Central Office Annex-Mangalore

after calling for quotes from insurers has now renewed the NSHL Group Insurance covering NSHL accounts of e-Corporation Bank. It may be noted that the premium has been enhanced to **Rs.336.30** per lakh from Rs.194.70 and the same was communicated through email on 19th August. Immediately on receipt of the same we had passed on the information through Whatsapp. We learn that the SBI Life has paid more claims during the last year than the premium collected by them; leading to hike in premium. It is worth mentioning that in the tender process, SBI Life still emerged the lowest bidder among the insurance companies.

The instance is only a reflection of the decision making process and attitude towards the employee issues. NSHL is extended to employees in all the three entities. Central Office should have floated a tender to cover all NSHL employee borrowers in which case the rate of premium would have come down as the pool has become larger. The premium is paid by the employees and Bank will be only a facilitator in insuring the life of the borrower employee which is also in the interest of the Bank. For reasons best known to them, the Management decided otherwise. Hope next year the Management would show interest in taking a common policy for the Bank as a whole without leaving it to merged entities.

4.1 Early release of Pension for August 2020:

Since the premium has been hiked substantially, we had addressed a letter vide our letter No. CBROA /843/2020 dated 20-08-2020 to the Management to release the pension for August 2020 on 28th August (day on which premium to be debited). We are happy that the Management has acceded to our request and credited pension on 28th August.

4.2 List of officers not opted for NSHL insurance cover:

A list of NSHL borrowers who have not opted for NSHL Insurance cover is available at "corpbank.com>Retirees' Corner>Others". We note that a good number of members with huge outstanding balance appear in the list. Members who would like to opt for the insurance cover, are advised to fill up the format attached to the email and send to Central Office Annex-Mangalore at the earliest.

Members are also advised to check their pension account and verify whether the insurance premium debit has taken place and if not, contact PAD-Central Office-Annex, Mangalore in this regard.

4.3 NSHL Insurance Cover for 65+ subject to health check-up:

The group policy is on the life of the NSHL borrowers and as a part of the terms of the policy, those who are 65+ as on 1st September 2020 has to undergo a medical check up the cost of which will be borne by SBI Life. PAD-IR, Central Office Annex-Mangalore has despatched forms for medical check up to be filled up and send to the PAD IR wing. We have circulated the formats through WhatsApp groups. The Department has handed over a list of NSHL account holders who are 65+ to SBI Life and their representatives will be contacting the employees and referring them to the empanelled doctors.

5.0 LOCKER RENT

If there is one issue which is most discussed among members is the issue of Locker Rent. In e-Corporation Bank, locker hired by staff including retired staff were extended a concession of 25% on revised locker rent with effect from 15-01-2007 vide HO Circular

No.631/2006 dated 06-12-2006. This resulted in large number of representation from Staff/ retired staff and considering this the Bank fixed revised rent on Safe Deposit Lockers for Staff / Retired Staff vide HO Circular No. 858/2007 dated 05-11-2007 which came into effect on **1st January, 2008 and the rents were frozen at that level despite revisions in locker rent for public subsequently.**

Union Bank of India vide General Banking Operations Dept. Instruction Circular No. 1864/2020 dated 5th March 2020 has revised service charges including rent on locker **w.e.f. 1st April 2020.** In para 4, page number 5 of the Circular, it is mentioned that **25% concession is extended to staff & ex-staff in locker rent.** The revised rentals in Union Bank are nearly 2 – 3 times times for retired staff of e-Corporation Bank as they were paying rent at the level freezed as at 1.1.2008. This adversely affects the retirees, especially senior members, very badly.

On **1st August 2020,** annual locker rent has been debited to all e-Corporation Bank locker accounts giving room for a lot of reaction in WhatsApp groups. We have verified the matter and find that-

1. In e-Corporation Bank the Premises Division vide HO Circular No. 384/2019 dated 02-07-2019 had decided to debit locker rental uniformly in all locker accounts on 1st August every year.
2. In terms of the above decision, Union Bank of India has debited the annual rentals on all e-Corporation Bank locker accounts on 1st August 2020. **The amount debited in staff accounts is after giving concession of 25% on the locker rent as revised w.e.f. 1.4.2020 by Union Bank.** We have enclosed a comparative chart showing revised locker rent in Union Bank in **Annexure-II.** Members can verify themselves as to the correctness of the debit.
3. Please note that the rents are based on volume of the locker specified in cubic inches.
4. We have already taken up the issue with the Management (**See Annexure-I**).

6.0 REVISION IN DEARNESS ALLOWANCE FOR PENSIONERS

We are happy to inform that there is an **increase of 16 slabs** in Dearness Allowance payable to pensioners for the period **1st August 2020 to January 2021.** We have furnished the revised DA applicable to pensioners based on their retirement date in **Annexure-III.**

7.0 IBA GROUP MEDICAL INSURANCE COVER FOR RETIREES BETWEEN 1ST OCTOBER 2019 TO SEPTEMBER 2020:

PAD-Central Office Annex-Mangalore had sent a mail containing the **list of officers retired between 1-10-2019 to September 2020** and advised them to pay pro-rata premium for the month of October 2020 for getting continued coverage of IBA Group medical insurance under Retirees' policy. We have intimated the same to all our members in the list through email.

8.0 UNION COVID-19 PERSONAL LOAN SCHEME (UCPLS):

Please refer our Cir. No. 4/20 dated 08-07-2020, Para 2.1.7 wherein we had furnished the salient features of UCPLS. CBRD, Central Office, Mumbai vide Instruction Circular 2188/2020 dated 31-08-20 have extended the validity of the UCPLS **upto 31st October 2020.** Members who could not avail the loan earlier may avail now.

9.0 MEMBERSHIP DEVELOPMENT

We are happy to inform that our membership has crossed **2400** and stood at **2435** as on date.

We request you to check with your friends and colleagues who retired recently whether they have enrolled as member of CBROA and if not persuade them to join our fold.

9.1 List of New Members:

A list of Members / Associate Members joined since the last circular along with their address is furnished in **Annexure – IV (A)**.

9.2 Change in Address / Telephone Numbers:

A list of members whose address, telephone number etc. stands changed is furnished in **Annexure – IV (B)**.

10.0 DONATION FROM MEMBERS :

We have received donations from the following members during the period:

DONATION TO CBROA

SL. NO.	CBROA NO.	NAME	PLACE	AMOUNT
1	216	SRI K LAKSHMAN KINI	Bengaluru	Rs.2000
2	1012	SRI S GANESH KAMATH	Mangaluru	Rs. 500

DONATION TO CHAITHANYA SCHEME

1	1172	SRI BASTI NARAYAN SHENOY	Mangaluru	Rs. 6600
---	------	--------------------------	-----------	----------

We thank all the members wholeheartedly for their support by way of donations.

11.0 TDS ON PENSION CONTRIBUTION, KEPT IN SUSPENSE CREDITORS

Please refer our Cir. No. 4/20 dated 08-07-2020, para 14.0. The application filed by the Bank in Madras High Court is yet to come up for hearing. We note to inform the developments in this regard.

12. INCLUSION OF SPECIAL ALLOWANCE FOR PENSION PURPOSE

Please refer our Cir. No. 4/20 dated 08-07-2020, para 15.0. We had informed that the Management had filed an appeal before the Division Bench on the order of the single bench. Since the matter had not come up for hearing and the time limit of two months for implementing the single bench order was coming to end, Management had prayed for stay on implementation of the order which was granted. We hope that the appeal may come up for hearing once the normalcy is restored in court functioning.

13. OBITUARY

Further, the following members passed away since the last circular:

SL. NO.	CBROA NO.	NAME	PLACE	AGED	DATE OF DEMISE
1	1551	Sri H R Vijayakumar	Bengaluru	65	30-07-2020
2	365	Smt. B Krishna Bai	Mangaluru	71	02-08-2020
3	1403	Sri K Ramadas Kamath	Mysuru	65	10-08-2020
4	2325	Sri Kumbha Radhakrishna	Mangaluru	67	11-08-2020
5	2152	Sri Ekanath Shenoy M	Mangaluru	62	10-08-2020
6.	336	Sri V Chandran	Badagara	74	15-06-2002

We convey our condolences to the members of the bereaved family and pray God Almighty to give sadgathi to the departed souls.

II AIBPARC NEWS:

1.0 XI BIPARTITE SETTLEMENT: MOU ARRIVED AT

We are happy to inform that after nearly 4 years of negotiations, an MoU has been signed between IBA and UFBU constituents in the matter of XI BPS wage negotiations on 22nd July 2020. The salient features of the MoU are given below:

1. The wage revision will be effective from 1.11.2017.
2. Annual increase in salary and allowances is agreed at 15% of the wage bill as on 31-03-2017 which works out to Rs.7898 crores of Payslip component.
3. The new pay scale will be constructed after merging DA corresponding to **6352 points** and adding thereon 2.5% of Basic and DA as on 31st March 2017 amounting to Rs.1155 crores.
4. Performance Linked Incentive, based on certain parameters introduced for the first time.
5. Besides encashing PL at the time of retirement / LFC, employees will be eligible to encash 5 days of PL every year (7 days in case of employees 55 years and above) at the time of festival of their choice.
6. Settlement to be signed within a period of 90 days.
7. Other pending issues between IBA and Unions to be discussed and settled during the negotiations.

We learn that two rounds of discussions were held in small group between IBA and unions on construction of Pay Scales. The settlement may be signed within the time limit set.

2.0 IMPROVEMENT IN FAMILY PENSION:

Improvement in Family Pension is one among the pending issues of retirees. At the end of the meeting with UFBU on 22-07-20, MD & CEO, SBI and Chairman of IBA, Sri Rajnish Kumar declared that Family Pension will be improved from 15% to **30% of last drawn "PAY" without any conditions and IBA will obtain necessary clearance from Government in this regard**. This is a major relief for retirees as the Family Pension was paltry amount that too with lot of conditions. We have moved one step forward in clinching one of our pending demands.

3.0 PENSION UPDATION:

This is one issue close to the heart of every retiree. IBA has been harping on the cost involved in pension updation and had agreed to share the data in this regard to actuaries notified by UFBU. It appears that due to the prolonged negotiations and pandemic, the UFBU has not given enough attention on this issue. It was reported earlier that IBA had offered to consider updation of pension on RBI lines (which is different from what is available in Central Govt.) to retirees upto a certain cut off date. There is difference of opinion among the UFBU constituents on the issues. One of the constituent, BEFI has declared in their letter addressed to UFBU convenor that they will not be a party to the settlement unless the pension issue is discussed and settled before signing of the settlement. From the minutes it is clear that pending issues will be discussed during the coming days. Besides addressing letters to the UFBU, AIBPARC has once again reminded IBA on the issue of pension updation and other pending issues of Retirees. We reproduce below the text of AIBPAR Cir No. 67/20 dated 25-08-20 and 69/20 dated 27-08-20 for your information.

4.0 IBA GROUP MEDICLAIM INSURANCE FOR RETIREES

The policy is due for renewal on **31st October 2020**. AIBPARC has already addressed a letter to IBA Chairman regarding the demands of retirees in this connection. We learn that AIBOC is also taking up the issue. We note to inform the developments in this regard.

5.0 PENSION REGULATION 22 – FORFEITURE OF PENSION IN CASE OF DISMISSAL OR REMOVAL OR TERMINATION FROM SERVICE:

As per Bipartite Settlement, employees are eligible for pension benefits in case of dismissal or removal of service. AIBPARC has now addressed a letter to IBA to amend the Regulation 22 to remove the discrimination in respect of officers vis-à-vis workmen as Pension Regulations are common. We reproduce below the text of AIBPARC Cir. No. 63/2020 dated 10-08-20 for your information.

6.0 AIBPARC HOLDS VIRTUAL MEETING OF GOVERNING COUNCIL:

AIBPARC General Council meeting was scheduled to be held in the last week of March which was postponed due to pandemic. In order to discuss the developments and take appropriate decisions, a virtual meeting of General Council was held on 4th September. Your President and General Secretary participated in the meeting representing CBROA and raised issues arising out of merger of Banks and withdrawal of benefits to retirees, management going back on promise to keep best HR practices among the merging entities etc, We reproduce below the text of AIBPARC Cir No. 70/20 dated 6-9-20 issued in this regard.

Stay Safe, Stay Happy.

With greetings



Yours sincerely,

[D N PRAKASH]
GENERAL SECRETARY

Phone: Central Office : Mob.: 636 223 9292, 0824 - 2224809

H RAJBHOOSHAN	: Mob: 90087 44994	E-mail: hrajbhooshan@gmail.com
K VASUDEVA NAYAK	: Mob: 99162 60800	E-mail: kvnayak54@gmail.com
D N PRAKASH	: Mob: 83174 11839	E-mail: dn.prakash@yahoo.co.in
SUKUMAR S SALIAN	: Mob: 94800 54454	E-mail: sukumarsalian82@gmail.com
K SHESHAPPA	: Mob: 94490 55971	E-mail: ksheshappa51@gmail.com
H NAGARAJ BHAT	: Mob: 77609 05604	E-mail: hnagarajbhat@gmail.com

1.0 Pension Regulation 22

[AIBPARC Cir No.63/2020 dated 10-08-20]

Dear Comrade,

Sub: Amendment to Regulation 22 of Bank Employee's Pension Regulations, 1995.

We have today represented before Chief Executive, IBA on the above subject requesting to take initiatives for amendment of the above Regulation so that the officer Retiree is not discriminated against and the Judgement of Supreme Court is made applicable in letter and spirit.

This is for information of all members.

We are reproducing the letter hereunder for information of members.

With best wishes,

Please stay safe with family.

Comradely yours.

Sd/=

Suprita Sarkar
General Secretary

Date 10.08.2020

The Chief Executive,
IBA, Mumbai.

Respected sir,

Sub: Amendment to Regulation 22 of Bank Employees' Pension Regulations, 1995.

Ref: IBA Circulars dated 30.06.15 and 23.12.15.

Consequent upon the judgement of Hon'ble Supreme Court (Review petition (c) No. 2344/2014 against the order passed in SLP No. 17054/2009 on 11.12.13 and SLP No. 11443/2014 filed by BOB against Shri S. K. Koo and Shri Grish Shukla respectively), IBA discussed the subject on 26.06.15 and suggested to all the Banks which are parties to BPS to consider implementation of the judgement and to go in for amending Regulation 22 of Bank Employees Pension Regulations 1995 suitably. We understand that in terms of Awards and Settlements applicable to award staff who are imposed with the punishment of "removal", and "discharge" from service, they are to be considered for payment of superannuation benefits like Pension and/or PF, Gratuity etc. This has given room for an anomalous situation as the award staff would be eligible for pension as per the awards and settlements whereas in terms of Regulation No. 22 of Bank Employees Pension Regulations, 1995 resignation, removal from service or dismissal from service will result in forfeiture of past service and consequently forfeiture of pension. It is pertinent to mention here that Bank Employees Pension Regulations, 1995 is a common regulation applicable for Award Staff and Officers of the banking industry and the said regulations were evolved after mutual discussions with the Officers' Associations and Award Staff Unions and after reaching a consensus. Therefore any partial modification of any particular regulation making it applicable to one category of staff will not be in correctness of things, as such a move runs contrary to well settled bipartite system of deciding and evolving service conditions.

In view of the above, it is needless to say that in pursuance of the Supreme Court Judgement referred above, the Regulation No. 22 needs to be amended in its entirety and the forfeiture clause in case of removal from service awarded to the officers needs to be rescinded and they should be made eligible for pension. This alone would meet the requirements of fair play and justice and would meet the intent and purpose of Supreme Court Judgement referred above. It may please be appreciated here that in banking industry Officers are also called as officer employees only and the Discipline & Appeal Regulations and the Pension Regulations would stand as proof for the same. In sum and substance our request is similarly placed officer or the officer retiree should not be unduly denied the benefit of pension.

In view of the above and extending due credence to the fact that the since the Bank Employees' Pension Regulations, 1995 cover the Award Staff as well as Officers under the broad definition of "Employees", the member banks may please be suitably advised to initiate comprehensive amendment to Regulation 22 so that the benefits of the apex Court can be extended in letter and spirit to all sections of Employees.

With regards,

Yours faithfully,

Sd/=

Suprita Sarkar
General Secretary

Pending issues of Bank Retirees

[Text of AIBPARC Cir No. 67/20 dated 25-08-2020 and 69/20 dated 27-08-2020]

Dear Comrades,

Sub: Pension Updation

We are reproducing hereunder a letter of CBPRO dated 24-08-20 addressed to Chief Executive, IBA on the above subject.

With best wishes,

Please stay safe with family



Sd/=

Suprita Sarkar
General Secretary

Dated: 24-08-2020

Shri Sunil Mehta
Chief Executive
Indian Banks' Association
Mumbai

Respected Sir,

Updation of Pension / Revision

We as a Coordination Body (CBPRO) of five major Organisations of Pensioners consisting of Federation of SBI Pensioners Associations, AIBPARC, RBONC, AIRBEA and FORBE have been pursuing the matter relating to the updation of pension for bank pensioners. We are happy to learn

that the matter is on the negotiating table with UFBU. In this connection, we wish to submit the following for the kind and sympathetic consideration of all the parties to the negotiation.

1. Salary Revision and Pension Revision are inseparable as pension is a deferred wage and not a bounty as held by the Hon'ble Supreme Court of India.
2. But there had been no updation in the case of Bank Pensioners despite several Salary Revisions. Pension being a deferred wage, its updation / revision is a natural corollary to wage revision.
3. The Pension Scheme in the Banks is akin to that of Government Pension Scheme and Regulations provide that in case of any doubt, a reference be made to Central Civil Pension and Commutation Rules, 1972.
4. The pension updation is religiously undertaken for the Central Government Pensioners simultaneously with Central Pay Commissions. It is intriguing as to why the Bank pensioners are subjected to discrimination.
5. Bank Pensioners were happy and hopeful of their pension updation last year when the benefit of updation was extended to all the Pensioners of RBI w.e.f.1.4.2019. But we were again ignored.
6. It is again heartening to learn that NABARD vide its Cir No.733/2020 dated 20-08-2020 has decided to affect the revision of pension pending approval of Government of India. NABARD has decided to grant Interim Relief @60% of the total amount of the notional pension based on the multiplication factors which are broadly on the lines allowed for RBI Pensioners and DA Relief thereon to those pensioners who have retired upto 31-10-2012.

The Revised pension is to be paid using the following factors:

Pensioners Retired Between	Factor
Pre-November 1992	12.34
1.11.1992 to 31.10.1997	5.85
1.11.1997 to 31.10.2002	3.63
1.11.2002 to 31.10.2007	2.44
1.11.2007 to 31.10.2012	1.76

Since our Salary Revision due from 1.11.2017 is already settled vide MoU dated 22-07-2020, our Pension Revision for those who retired between 1.11.2012 and 31.10.2017 is also due and the updation factor for them based on the above factors would be 1.62.

Covid-19 has taken a heavy toll of the people of this country and also elsewhere across the world. Bank staff are at great risk in their place of work due to their nature of work. Many serving staff are also becoming victims of the pandemic. There is growing anxiety among the Bank retirees who are in the most vulnerable age group apart from various other age-related serious ailments. In the light of this also, we hope IBA will look into the grievances and expectations of the senior citizens of banking industry from a highly humanitarian perspective.

We therefore, request you to help resolve this long pending issue of updation of pension before signing the final settlement (11th BPS) and render justice to Bank pensioners who have made enormous contributions to the growth of banking in India during their active service. Even after their retirement, they voluntarily extended assistance to Bank staff during the unprecedented work pressure on bank staff due to Jandhan Account Mobilisation Campaign, Demonetisation exercise and the other developmental activities of the Banks which they had served.

With regards

Yours faithfully

Sd/=

Ramesh Babu K V Acharya
Joint Conveners, CBPRO

Dear Comrade,

Sub: Resolution of pending issues of Pensioners & Retirees of the Banking Industry along with 11th Bipartite Settlement.

Our letter addressed to The Chairman, IBA on 26.08.20 over the aforesaid subject is reproduced hereunder for information of all our members.

With best wishes and request to stay safe with family.

Comradely yours.

Sd/=

Suprita Sarkar
General Secretary

QUOTE:

Dated: 26.08.2020

Shri Rajnish Kumar
Chairman, Indian Banks' Association
Mumbai



Respected Sir,

Request for Resolution of our Pending Issues along with 11th Bipartite Settlement

We have been pursuing the pending issues of Bank Pensioners and Retirees with the Government and Indian Banks' Associations persistently. In the wake of spread of Coronavirus, We as a body of responsible senior citizens concentrated on mobilising donations from Bank Pensioners for **PM-CARES FUND** to make our humble contributions to mankind and the total amount of donations by Bank Pensioners aggregated to about **Rs.4.00 crores** of which **Rs 2.32 crores was by us (AIBPARC)**. This is apart from individual contributions made by our members to **PM-CARES FUND, PM Relief Fund & VARIOUS CHIEF MINISTERS' RELIEF FUNDS** directly.

Meanwhile, IBA and UFBU have signed an MoU regarding WAGE Revision on 22.07.2020, as a culmination of protracted negotiations on Charter of Demands. It is pertinent to mention that the Charter also included the demands of Bank Pensioners. With improvements in Family Pension at par with Government and RBI Family Pensioners, we are confident that other issues of Bank

Pensioners mainly the most long pending Issue of Updation of Pension will be resolved. We further feel it is necessary to briefly explain the issues putting forth our points.

1. UPDATION OF PENSION

Updation of Pension has been duly provided in the Banks' Pension Regulations (a Subordinate Legislation). Regulation 35 (1) clearly provides that Basic Pension and Additional Pension, wherever applicable shall be updated as per the formula given in Appendix I (GAZETTE NOTIFICATION NO.9 Dated 1.3.2003). Appendix 1 contained Formula then prevailing for Government Pensioners which was considerably improved for the Government Pensioners in the Sixth and Seventh Pay Commission Recommendations.

It is thus a statutory obligation on the part of the Banks to implement Updation of Pension periodically as and when there is a Revision of Salary. But it has not been implemented and we are continued to be denied justice. However, RBI Pensioners have been granted updation of pension w.e.f 1.4.2019. It is further heartening to note that NABARD has also decided to implement the updation on the same pattern as was done in case of RBI. Their Circular No.733 dated 20 August 2020 contains a direction to pay Interim Relief to the extent of 60% of the Notional Increase from August 2020 along with DA Relief pending approval from GOI. We request you to resolve this long pending issue by implementing Pension Regulation 35 (1) OR at least grant us the same Updation Factors as in case of RBI/NABARD Pensioners.

Even at the cost of repetition we would like to state that Pension is held by the Supreme Court as Deferred Wage and not a Bounty and Wage Revision and Pension Revision are inseparable. It is also important to mention here that Pension is paid out from Pension Fund which is initially constituted out of PF Contributions surrendered by the Bank Employees and then onwards the Bank's portion of PF Contributions to the Employees directly continuously going to Pension Fund the same has grown as a Strong and Sound Pension Fund along with Yield earned on that . As per the Pension Settlement of 1993, Pension is given as Second Benefit only as available to Government and RBI Pensioners. Pension Scheme in Banks is identical to Government and RBI Pension Scheme.

Improvement in Pension Payments does not impact the Balance Sheets of the Banks if Pension Fund is fairly and professionally maintained and managed. Hence though Pension Revision being a Deferred Wage is a Natural Corollary to Wage Revision for Serving Employees and Officers, such Revision of Pension does not affect the Balance Sheets of the Banks.

This being so, we are wondering as to why such a procrastination on the part of Bank Managements represented by IBA to undo the injustice very harshly meted out to Bank Pensioners who contributed the most to the overall economic development of this Great Nation serving every section of the society in hardship centres, insurgency infested areas, terrorist affected places and even in dangerous border terrains. We only wish that You will understand and appreciate the anguish, anxiety and genuine and reasonable expectations of Bank Pensioners and Retirees with regard to Updation of Pension.

2. 100% DA NEUTRALISATION FOR PRE-NOVEMBER 2002 RETIREES

While serving and post-November 2002 Retirees are given a better DA formula which factors 100% increase in Consumer Price Index from 2005, the old pensioners continue to get tapered DA on lower side. Sir you will appreciate that price rise affects all in equal measure and hence Super

Senior Citizens should not be discriminated so unfairly by denying them the benefit of 100% DA Neutralisation. This is again contrary to the 8th BPS which never denied 100% DA Neutralization to Pre November 2002-Retirees but unfortunately and unnaturally denied Pre-2002 Bank Pensioners only whereas RBI Pensioners got it from 2005 itself with their Wage Settlement. We request you to kindly end this unnatural and harsh discrimination at least now.

3. RATIONALISATION OF MEDICAL INSURANCE SCHEME

Consequent to a letter dated 24.2.2012 written by DFS to IBA that a Medical Insurance Scheme for both serving and retired employees be evolved, IBA introduced a Medical Insurance Scheme in the year 2015. While the serving employees were covered at the banks' cost, the retired employees were asked to pay the premium, if they wished to be covered under the scheme. The premium which was Rs.7559/- in the year 2015-16 (with OPD Facility) has now skyrocketed to more than Rs.90,000 with OPD facility for the year 2019-20. It has led to many Retirees opting out of the scheme for the reason of unaffordability. They had earlier discontinued the personal insurance policies when the IBA scheme had a premium of just Rs.7559 with OPD Facility. In retrospect, they are feeling trapped. It is sad and painful. We request that the premium should be borne by the Banks. Alternatively, a new scheme on the lines of CGHS be introduced by collecting one-time contribution from the Retirees.

4. RECKONING SPECIAL ALLOWANCE FOR PENSION AND GRATUITY

A Special Allowance as a specified %age of Basic Pay was introduced w.e.f. 01.11.2012 and the said allowance attracted DA like Basic Pay does. But it was excluded for the purposes of computation of Pension and calculation of Gratuity unlike other allowances like FPA, PQA ETC. Such exclusion of Special Allowance is ultra vires. It has been held by Supreme Court in the case of Chief Provident Fund Commissioner that any allowance which is payable to all employees across the board without being assigned to performance of any specific duty and is also paid for the period even when the employee is on leave, is to be treated as a part of Basic Pay. Our Special Allowance meets the criteria laid down by the Hon'ble Supreme Court. In another case it was held that there cannot be different pay for Salary and Pension and our Pension Regulations were amended to define the Basic Pay correctly. Such an anomaly needs to be rectified by reckoning the Special Allowance for the purposes of Computation of Pension and Calculation of Gratuity.

Sir, we earnestly request you to consider these issues sympathetically so as to facilitate resolution of these issues along with Wage Settlement which is likely to be signed between IBA & UFBU shortly.

Please consider our request and resolve these issues along with 11th Bipartite Settlement as all these issues were part of Charter of Demands submitted in October 2017 by the Organisations of serving Award Staff and Officers.

Thanking you,

Yours faithfully

Sd/=

K.V. Acharya

President

S.Sarkar

General Secretary

Dear Comrade,

Sub: First-ever On-line meeting of the Governing Council of AIBPARC held on 4th September, 2020 by way of Video Conferencing through Zoom Cloud.

We have much pleasure to inform our members that after a lapse of several months due to scare of pandemic CORONA, the members of the Governing Council met with each other and took stock of the prevailing situation.

The principal highlights of the meeting are mentioned hereunder:

- Attendance was almost cent percent. The senior and super senior citizens participated in the day- long programme with enthusiasm and handled the mechanism with competence.
- The host of the meeting was **Com. C. Gangadhar Yadav**, working President. He along with a team of competent office-bearers handled the programme with precision, discipline and excellent time management. We put on record our gratefulness to each one of them and we hopefully expect to take the benefit of the mechanism in days to come.
- The House expressed sincerest condolences over the loss of lives of a large number of people of the country on account being infected with corona virus. The House remembered with great reverence the enormous contribution of **Sri. Pranab Kumar Mukherjee**, the former President of our country, as an able Minister handling different important portfolio, as a noted parliamentarian as an elderly statesman and above all as the President of the country.
- The welcome addresses were offered by Com. C. Gangadhar Yadav, working President and Com. Prabhakar, state secretary, AP& T.
- **Com. K. V. Acharya**, President, in his initial address briefed the house about all the on-going developments and issues confronting the Retirees. He praised each affiliate profusely for the marvellous effort in mobilization of a huge donation to PM Cares Fund. He praised the inherent cohesion of the Organisation. He further informed the House that CBPRO/AIBPARC are on a continuous effort to bring the unresolved issues of the retirees under the focus of all concerned.
- **Com S. Sarkar**, General Secretary, placed his elaborate oral report for consideration of the House. He touched upon the present position of the major issues in hand, Organisational activities, problems faced by different affiliates, liaison and follow up measures with Govt/ IBA/UFBU in achieving the long pending demands. He suggested that deliberations being over, the House would adopt resolutions containing our demands to be placed before all concerned.
- **Com. P. K. Sarkar** and **Com. G. D. Nadaf**, both Advisors of the Organisation, praised the initiatives of AIBPARC. Com. Sarkar wanted steps for registration of the Pension Trust in each Bank to protect the interests of Retirees. Com. Nadaf observed that the issue of Updation has come into focus because of persistent efforts of the Organisation and protracted fight is required to achieve the same.
- For paucity of time, Presidium requested each affiliate to choose a single speaker to represent the Organisation. As many as 21 speakers took part in deliberations. They covered various issues of importance which include, inter alia, the following:

The un-uniform pattern of payment of commutation arrears to the Retirees between 1.4.98 and 30.04.05, Denial by certain private sector banks the legitimate rights of Employees settled through BPS, the role of certain Retirees Organisation in fishing in the troubled water of MEDICLAIM, immediate prioritisation of issues by the leadership, following up of court cases at different tiers of Judiciary on Special pay and gratuity, problem faced by Retirees of the merging banks in the postmerger situation, denial by anchor banks to extend the best available HR practice, Settlement of Pension Updation through the present BPS positively, the issues of integration of Organisations in post merger scenario, the latest position of Resignees' case, activities undertaken by State Committees, apprehension about the role of Private Sector Banks in the matter of implementation of agreement/understanding arrived at Industry level, need to involve members with the issues through submission of on-line memorandum, the growing frustration of members for non fulfillment of demands, immediate need to change the formula of allocation of funds for welfare of Employees, formation of legal cell, compassionate view about single Pensioner in payment of premium, appointment of common TPA for serving Employees and Retirees, withdrawal of GST components etc.

- Our Working Presidents, **Com K B Ballur**, **Com P.S Patki** and **Com. C G Yadav** then addressed the house. **Com. Ballur** observed that talks between high-level leadership of merging banks and anchor banks should start to sort out problems arising out of merger. **Com. Patki** felt that IBA should once again be approached to send uniform calculation mechanism to all banks to remove the disparity. **Com. Yadav** observed that he was very happy to be a party to this landmark day of the Organisation.
- Summarising the discussion, the President gave a short resume of the pending case at Supreme Court challenging non--updation of Pension.

The General Secretary spoke on the issues raised and earmarked the demands on which resolutions would be taken today.

The House then unanimously approved the following resolutions:

1. The Updation of Pension must be settled through the present Bipartite settlement and it should take place in accordance with the provisions laid down in Bank Pension Regulations/ RBI pattern.
2. The House profusely thanks all concerned for improvement of Family Pension strictly in line with Central Government employees and hopes that the issue would be documented at the earliest possible opportunity.
3. As per promises made in the Record note of previous Bipartite, the issue of 100% DA neutralization to pre-November 2002 retirees must be bilaterally settled.
4. Banks will have to subsidize at least 50% of the total amount of premium which a Retiree has to pay for renewal of MEDICLAIM per year and a specially compassionate view is to be taken about family Pensioners and Subordinate Employees.
5. Supreme Court in different cases has already taken an unequivocal stand on the treatment of Special Pay as a part of Basic pay attracting superannuation benefits. IBA should follow

an honest litigation policy in allowing the same facility to Banks. IBA should similarly follow honest litigation policy in respect of verdict given by HC on matters relating to gratuity.

6. The leadership of AIBPARC will take up all other issues which came under discussion except those on which specific resolutions are taken with IBA/Government to remove the grievances.
7. The House demands immediate resolve of the long pending issues of Resignees, One more option for the left outs, stagnation increment to all who retired between 01.11.12 and 30.04.15 at the time of finalization of the present Bipartite.
8. The House takes note with very serious concern the frequent threats issued by different quarters to privatise the nationalized banks and requests the Government to desist from any such move in the larger interest of the nation and the countrymen.

The meeting ended with vote of thanks to the Chair and the Co-ordinator. Our appeal to the membership is:

- Please rely upon the organizational communication which is available in our website www.aibparc.in.
- Please do not be misguided by different un-authentic messages floated in social media.
- Please remain safe and secured with family.

With best wishes and regards,

Comradely yours.

Sd/=

Suprita Sarkar
General Secretary





**ALL INDIA UNION BANK PENSIONERS AND RETIREES FEDERATION
CORPORATION BANK RETIRED OFFICERS' ASSOCIATION
ANDHRA BANK PENSIONERS & RETIREES FEDERATION**

(Affiliated to All India Bank Pensioners & Retirees Confederation - AIBPARC)

163/4, Kutchery Road, Mylapore, Chennai - 600004

E-mail id: aiubparf@gmail.com/ ubioatnng@gmail.com/ suryanarayananram@gmail.com



Ref. GS:145/2020

12th July, 2020

**Shri. Rajkiran Rai G.,
Managing Director and CEO,
Union Bank of India
Central Office,
239, Vidhan Bhavan Marg,
Nariman Point, Mumbai - 400 021**

Respected Sir,

Sub: Amalgamation of Corporation Bank and Andhra Bank with Union Bank of India with effect from 01.04.2020 – Issues affecting Retired Officers and Employees.

At the outset, we convey our greetings and congratulations for the extension of your term as Managing Director and CEO of our great Institution-Union Bank of India for a further period of two years with effect from 01.07.2020.

As you are aware, our Bank has already completed its Centenary and throughout its journey, it has been performing very well in all parameters. In the sphere of profitability also, our Bank had done very well in all these years. However, during the last couple of years, the Bank sustained losses due to certain unforeseen exigencies.

With the extension of your term for a further period of two years, we are confident that under your able leadership, our Bank will regain its lost glory in all spheres. We are also confident that our Bank will make an upward movement and shall occupy a higher place in the Banking industry. In this process, all our members are always ready to offer their services for the growth and development of the Bank.

We, the Federations/Association of retirees of Union Bank of India, Corporation Bank and Andhra Bank, would like to inform you that we are in the process of moving together after the merger of the Banks and would like to place before you the issues affecting retirees that have cropped up after the merger.

Before going into the issues, we wish to recollect the assurances given by the Hon'ble Finance Minister in the media and also your unambiguous statements in various town hall meetings held in different parts of the country. It was reiterated that the best schemes/practices available among the three Banks would be implemented in the amalgamated entity. Further, in the 'Samarth' bulletin dated 15/04/2020, under HR benefits, you have given the following message to Unionites:

“The harmonization of staff benefits is done, keeping an overall best of three principles in mind. The staff benefits and the policies regarding the same is being shared with the employees as and when they are formulated. I would like to reassure you that the benefit of our employees is one of our topmost concerns and we are constantly working towards that goal.”

But, the contents of Staff Circular No.7171 dated 09/04/2020 and other actions/decisions of the Management after the merger, disappoint the retirees, as there is a vast gap between assurances given and the stark reality that we face today.

We take this opportunity to bring it to your kind notice the following issues/requests for your kind examination and corrective action.

1.0 STAFF WELFARE SCHEMES

1.1 UNION BANK OF INDIA RETIRED EMPLOYEES' MEDICAL ASSISTANCE SCHEME (UBIREMAS)

The Scheme extends a coverage of Rs.1.50 lakhs. But, in e-Corporation Bank the retirees were getting hospitalization reimbursement up to a limit of **Rs.2.50 lakhs** for major ailments, during their life-time Further, the retired employees were also getting reimbursement of **medical expenses up to Rs.3500/- per annum on declaration basis.**

Staff Circular No. 7171 is effective from 1st April 2020 and the above Scheme is thrown open to the employees of e- Corporation Bank and Andhra Bank who retired on or after 01/04/ 2020. **But the circular is silent about the coverage of the scheme to the retirees of e-Corporation Bank and e-Andhra Bank who retired prior to 01-04-2020.** It will be a great injustice to these retirees if they are excluded and we feel that it is a serious omission.

In line with the best of the practices to be adopted as per the Scheme of amalgamation, we request that

- a) **the facility of reimbursement of expenses for diagnostic tests up to Rs.3500/- p.a. on declaration basis needs to be restored to all the retirees, including those of Union Bank of India**
- b) **the benefits of the UBIREMAS be extended to all retirees of e-Corporation Bank and e-Andhra Bank, irrespective of the date of retirement.**
- c) **the quantum of reimbursement be increased to Rs.5.00 lakhs with suitable additional contribution from the retirees and cover all the retirees of the amalgamated entity.**
- d) **UBIREMAS originally introduced in Union Bank of India vide Staff Circular No.4901 dated 04/10/2002 and improved over a period of time. In terms of Staff Circular No.6889 dated 18/12/2018, the Bank unilaterally reduced the benefits available under the scheme. AIUBPARF had addressed Letter No.GS/128/2018 dated 15/12/2018 to General Manager (HR) and requested the Management to restore the Scheme in its original form. No decision was taken. We reiterate our earlier request.**

1.2 SCHEME FOR HEALTH CHECK UP

In e-Corporation Bank, the retired Officers were eligible to avail the facility of Health Check up at the Bank's empanelled hospitals by paying the same charges as agreed to by the Bank for its serving employees. We find that this facility is not finding a place in the Circular cited above

In line with the best of the practices to be adopted as per the Scheme of amalgamation, **we request that the facility needs to be restored/extended to all the retirees.**

1.3 HOLIDAY HOME FACILITY

In e-Corporation Bank, all retired employees were extended with the facility of Holiday Home throughout the year. In contrast, the circular puts restrictions on availment by the retirees. We request you to permit retired employees to avail the facility of Holiday Home throughout the year, without any restriction.

1.4 GROUP TERM INSURANCE SCHEME OF ALL EMPLOYEES AND RETIREES UPTO 70 YEARS

In e-Corporation Bank, all Employees including retirees up to 70 years were covered for a sum of **Rs. 3.00 lakhs** under a Group Term Insurance Scheme with LIC, the premium for which was paid by the Bank. It provided great relief to the family of Officer/ retired employee in case of death of the Officer/Retiree

In line with the best of the practices to be adopted as per the Scheme of amalgamation, **the facility needs to be extended to all the employees/ retirees** of the amalgamated entity.

1.5 ALLOCATION OF FUNDS FOR STAFF WELFARE MEASURES

Our Bank has allocated Rs.40.00 Crores for Staff Welfare measures for the year 2020-21. Considering the total number of serving and retired employees, the allocation is totally insufficient. We request you to kindly consider additional sizeable allocation to meet the demands of employees and retirees of the amalgamated entity.

We further request that, in line with the recommendations of Khandelwal Committee, **25% of the total funds be exclusively allotted for the retirees.**

1.6 REPRESENTATION FOR RETIREES ON MANAGING COMMITTEE OF UBIREMAS

UBIREMAS is an exclusive Staff Welfare measure for retirees and the membership fee is contributed by the retirees. Further, the Bank also contributes from Staff Welfare Fund. Therefore, All India Union Bank Pensioners and Retirees Federation - AIUBPARF, in its letter No.GS128/2020 dated 22/04/2020, requested GM (HR) to enlarge the Managing Committee by inducting two more representatives from the Retirees' organizations.

2.0 CONCESSION IN LOCKER RENT

In e-Corporation Bank, locker hired by staff members, including retired staff were extended a concession of 25% in locker rent with effect from 15-01-2007 (available in UBI since long) and the rents were frozen at that level as at 01-01-2018 despite revisions in locker rent for public subsequently. In terms of Instruction Circular No. 1864/2020 dated 05/03/2020, service charges for various services extended by the Bank were revised. Hire charges for the lockers rented out by the amalgamated entity, increased substantially. Compared to the hire charges levied by e-Corporation Bank for retired staff, frozen at the level of 01/01/2008, the increase in hire charges for retired staff members is more than 2 times. This has affected the retirees very badly.

We request to restore the concession extended to the retirees of e-Corporation Bank and also grant concession **to all serving/retired staff of the amalgamated entity by making suitable revision in hire charges for lockers rented out by the Bank.**

3.0 GROUP INSURANCE FOR NSHL (HOUSING LOAN)

In e-Corporation Bank, employees above 50 years who availed NSHL were permitted to continue the facility up to 75 years, subject to repaying capacity. In order to cover the risk in case of death of the borrower employee, the NSHL balance was compulsorily covered under a **Group Insurance Policy**, at present with SBI Life, and the premium is paid by the employees/ retirees. A large number of retirees are covered under this Policy. The policy will expire in August 2020.

We request that the **Group Insurance policy be renewed and extend it to all Staff Housing Loan accounts in the amalgamated entity.**

4.0 CORPORATION BANK MEDICLAIM POLICY

At present, in tie up with New India Insurance Co., there is a Medical Insurance scheme for customers of Corporation Bank and the staff members are also eligible to join the scheme. We note that Canara Bank has recently revised the Medical Insurance Scheme for its customers and staff. The premium and other terms are very attractive and competitive.

In our Bank, we do have Union Health Scheme under tie-up arrangement with New India Assurance Co. Ltd. as well Religare Health Insurance Co. Ltd.,

Some of the other Insurance Companies have come out with Health Insurance Policies by quoting competitive premium rates. We suggest that a new Health Insurance Scheme may be launched for customers and staff/retirees with competitive premium. It may be borne in mind that the total number of customers and staff/retirees of the amalgamated entity has now jumped by leaps and bounds.

5.0 RETENTION OF LEASED QUARTERS AFTER RETIREMENT / VRS

In Union Bank of India the retired Officers are permitted to retain the Bank's own quarters for a period of two months after retirement. In e-Corporation Bank, retirees - superannuation and voluntary retirement are permitted to retain Bank's own **as well as leased** quarters for a period two months after retirement. We request that this facility may be continued in the amalgamated entity.

You are aware the lockdown continues in various parts of the country due to Covid-19. All India Union Bank Pensioners and Retirees Federation - **AIUBPARF**, in its letter No.GS.136/20 dated 01/06/2020, requested the Management to permit the Retired Officers to retain the Bank's/leased quarters for a period of two months from the date of lifting the lockdown by the Central and State Governments. There are lot of restrictions in the movement of individuals, lorries, etc. across the country. Please consider our request favourably.

6.0 EXTENSION OF SECOND OPTION FOR PENSION TO THOSE EX-E-ANDHRA BANK OFFICERS WHO HAVE COMPLETED 30 YEARS OF SERVICE OR 55 YEARS OF AGE AND EXITED THE SERVICES OF THE BANK VOLUNTARILY DURING THE PERIOD 29.09.1995 TO 27.04.2010 ON THE SAME TERMS OF VOLUNTARY RETIREMENT UNDER REGULATION NO.19(1) OF UNION BANK OF INDIA (OFFICERS') SERVICE REGULATIONS 1979

In Union Bank of India, in terms of Regulation 19(1) Officers those who have completed 30 years of service or 55 years of age can opt for Voluntary Retirement and rules there under were framed. In Andhra Bank and Corporation Bank, though Regulation 19(1) was available, suitable rules

were not framed. As a result, Officers who satisfied the criteria under Regulation 19(1) sought Voluntary Retirement. But their request for exit was considered as resignation and not as Voluntary Retirement. Consequently, those Officers did not get the benefit of 2nd option for Pension.

We request that the rules framed by our Bank under Regulation 19(1) for Voluntary Retirement be made applicable to all similarly placed Officers/retirees of the amalgamated entity whose exits were considered by e-Corporation Bank and e-Andhra Bank as one of Resignation. We also request you to extend the attendant terminal benefits to such Officers/ Retirees. Please refer AIUBPARF letter No.GS/121/2020 dated 19/03/ 2020.

7.0 UNION PARIVAR

We congratulate the Management for introducing Mobile App of Union Parivar for staff members including retired. However, we have the following suggestions:

1. The retired staff of e-Corporation Bank are finding it difficult to log in. Earlier they used to contact their Staff Welfare Cell at HO, Mangalore and get the issues sorted out. Now that the functions are delinked from their HO, for want of contact person at Central Office, retirees find difficult to get their issues resolved.
2. Those retired staff, who succeeded to log in, find that no data is available in Mobile App.

We suggest that the Bank may issue a suitable communication by naming the contact person with his mobile number and email ID. This will enable the Retirees to get the issues connected with the Mobile App sorted out expeditiously.

8.0 ENGAGING RETIREES FOR BANK'S WORK

In e-Corporation Bank, the services of retirees utilized for Bank's work like recovery, KYC, marketing of retail loans, IT related work, follow-up of stressed assets (A2, A3 accounts) etc. Further, the Bank was also planning to engage the retirees in inspection and audit work as was prevailing in other peer Banks like Canara Bank. **We request you to restore the same and engage the retirees in Bank's work.**

9.0 RETIREES CORNER

In e-Corporation Bank website, there was a link - **Retirees' Corner** in which all Circulars, Schemes, Benefits available etc., and various applications/ forms pertaining to retired staff members were made available. This link helped the retirees to obtain the desired information at any time.

In our Bank's Website, under Policies & Disclosures - Human Resource, the links mentioned in Annexure I are made available:

Further under the link "About Us" - Human Resource - Information for Retired Staff, the additional links mentioned in Annexure II are made available. However, we find that all Staff Circulars concerning the retired employees are not being uploaded in the Website. For reference, Staff Circular No. 7171 dated 08/04/2020 is not available in the Website.

We request that a separate link for Retired Staff may be created in the Bank's website unionbankofindia.co.in and all Circulars, Schemes, Benefits available etc., and various applications/ forms pertaining to retired staff may be provided under it.

10.0 GRIEVANCES DESK FOR RETIREES

With the amalgamation of Corporation Bank and Andhra Bank with Union Bank of India, the number of retirees in the Bank has more than doubled. In order to provide timely relief for the retirees, the number of Officers in the Grievances Desk may suitably be increased. Further, the Liaison Officer for the Retirees may be in the cadre of AGM and not attached to HR Department. Such an arrangement will ensure real justice to the retirees. You will agree with us that the Liaison Officer and the Implementing Officer cannot be one and the same person.

11.0 PERIODICAL MEETINGS WITH THE RETIREES

As per IBA and Government of India directions, periodical meetings with the Retirees' Organizations have to be held and Minutes thereof to be circulated. We had our last meeting with the Management on 25/06/2018 at our Central Office and thereafter, despite our repeated requests, the meeting has not been held. We reiterate that periodical meetings be held to resolve the Retirees' issues. We suggest that the next meeting may be held immediately after complete lifting of lockdown due to Covid 19.

We once again assure you that we will be with you in the development of the Bank. We also fondly expect your positive decisions in all the matters referred above.

With kind regards,

Yours faithfully,

Sd/-
(N. GOVINDARAJULU)
GENERAL SECRETARY
AIUBPARF

Sd/-
(D.N. PRAKASH)
GENERAL SECRETARY
CBROA

Sd/-
(A. JANARDHAN REDDY)
GENERAL SECRETARY
ABPRF

Encl: Annexure I & II

cc: Shri M.R. Biswal,
Executive Director,
Central Office, Mumbai
Chief General Manager (HR), UBI, C.O. Mumbai
General Manager (HR), UBI, C.O. Mumbai



ANNEXURE- II

STAFF LOCKER RENT - COMPARATIVE CHART

e-Corporation Bank					Union Bank of India			Union Bank of India		
RENTAL (excluding GST) ON SAFE DEPOSIT LOCKER: STAFF /RETIRED STAFF (e-Corporation Bank HO Cir. No. 858/2007 dated 05-11-2007) with effect from 1 st January 2008 which is frozen.					RENTAL (excluding GST) ON SAFE DEPOSIT LOCKER - PUBLIC CUSTOMERS: Union Bank of India GBOD HO Instruction Circular No.1864 /2020 dt. 05-03-2020			RENTAL ON SAFE DEPOSIT LOCKER FOR STAFF RETIRED STAFF AFTER GIVING 25% CONCESSION: Union Bank of India GBOD HO Instruction Circular No.1864/2020 dt. 05-03-2020		
TYPE OF CABINET	AREA (in cubic inch)	METRO	URBAN	SU/ RURAL	METRO	URBAN	SU/ RURAL	METRO	URBAN	SU/ RURAL
32 UNITS CABINET										
Small	1350	775	590	370	2800	2200	1500	2100	1650	1125
(including GST@18.0%)		914.50	696.20	436.60				2478.00	1947.00	1327.50
Medium	2700	1330	1130	775	5200	3500	2900	3900	2625	2175
(including GST@18.0%)		1569.40	1333.40	914.50				4602.00	3097.50	2566.50
Large	6500	2715	1960	1550	9200	6300	4300	6900	4725	3225
(including GST@18.0%)		3203.70	2312.80	1829.00				8142.00	5575.50	3805.50
45 UNITS CABINET										
Equal Size	550	545	505	345	1700	1400	1100	1275	1050	825
(including GST@18.0%)		643.10	595.90	407.10				1504.50	1239.00	973.50
51 UNITS CABINET										
Small	850	590	505	325	2000	1600	1300	1500	1200	975
(including GST@18.0%)		696.20	595.90	383.50				1770.00	1416.00	1150.50
Medium	1800	1185	1005	775	3600	2800	2100	2700	2100	1575
(including GST@18.0%)		1398.30	1185.90	914.50				3186.00	2478.00	1858.50
Large	4000	2090	1730	1185	7000	4800	3600	5250	3600	2700
(including GST@18.0%)		2466.20	2041.40	1398.30				6195.00	4248.00	3186.00
75 UNITS CABINET										
Small	550	505	415	325	1700	1400	1100	1275	1050	825
(including GST@18.0%)		595.90	489.70	383.50				1504.50	1239.00	973.50
Medium	2750	865	710	505	5300	3500	2900	3975	2625	2175
(including GST@18.0%)		1020.70	837.80	595.90				4690.50	3097.50	2566.50
Large	4000	1760	1370	1185	7000	4800	3600	5250	3600	2700
(including GST@18.0%)		2076.80	1616.60	1398.30				6195.00	4248.00	3186.00
90 UNITS CABINET										
Equal Size	550	505	415	325	1700	1400	1100	1275	1050	825
(including GST@18.0%)		595.90	489.70	383.50				1504.50	1239.00	973.50

CORPORATION BANK RETIRED OFFICERS' ASSOCIATION (R)

CENTRAL OFFICE: MANGALORE

DEARNESS RELIEF TO PENSIONERS

FOR THE PERIOD AUGUST 2020 TO JANUARY 2021

DEARNESS RELIEF INCREASE TO PENSIONERS – 16 SLABS				
RETIRED PRIOR TO 01-11-1992: 1735 SLABS ABOVE 600 POINTS				
Basic Pay>	Upto 1250	1251 – 2000	2001-2130	Above 2130
	1162.45%	Rs.14530.62+ 954.25% of Basic Pension in excess of Rs.1250	Rs.21687.49 + 572.55% of Basic Pension in excess of Rs.2000	Rs.22431.80 + 294.95% of Basic Pension in excess of Rs.2130
RETIRED ON OR AFTER 01-11-1992 UPTO 31-03-1998: 1582 SLABS ABOVE 1148 POINTS				
Basic Pay>	Upto 2400 559.30%	2401 – 3850 Rs.13423.20 + 463.42% of Basic Pension in excess of Rs.2400	3851 – 4100 Rs.20142.79 + 271.66% of Basic Pension in excess of Rs.3850	ABOVE 4100 Rs.20821.94 + 143.82% of Basic Pension in excess of Rs.4100
RETIRED ON OR AFTER 01-04-1998 UPTO 31-10-2002: 1448 SLABS ABOVE 1684 POINTS				
Basic Pay>	Upto 3550 351.36%	3551 – 5650 Rs.12473.28 + 292.80% of Basic Pension in excess of Rs.3550	5651 – 6010 Rs.18622.08 + 175.68% of Basic Pension in excess of Rs.5650	ABOVE 6010 Rs.19254.52 + 87.84% of Basic Pension in excess of Rs.6010
RETIRED ON OR AFTER 01-11-2002 UPTO 31-10-2007: 1313 SLABS ABOVE 2288 POINTS				
236.34% of Basic Pension				
RETIRED ON OR AFTER 01-11-2007 UPTO 31-10-2012: 1176 SLABS ABOVE 2836 POINTS				
176.40% of Basic Pension				
RETIRED ON OR AFTER 01-11-2012: 775 SLABS OVER 4440 POINTS				
77.50% of Basic Pension				

Source: IBA Letter No.CIR/HR & IR/ D/ G2/2020-21/9019 dated 3rd August , 2020

LIST OF NEW MEMBERS

2608	2613
Sri Kappera Subba Rao Flat No. T F-2, 3 rd Floor, Mahalakshmi Nivas, Pattela Vari Street, Currency Nagar, Ramavarappadu Ring, VIJAYAWADA - 521 108 M: 83413 67440, 85209 05935 ksr7201@gmail.com	Sri I V Shashidhara Flat No. 5/8, Innova Residency, 2 nd Floor, Hariram Aildas Layout, Near Shobha Hospital, Vijayanagara, BENGALURU - 560 040 M: 82177 42748, 89040 98088 ivshashi@yahoo.co.in
2609	2614
Sri A Balakrishnan SRAVANAM" Via - Pattambi, Nhangattiri P O., PALAKKAD - 679 303 M: 98462 88244, 0466 - 2313 435 balusnest@gmail.com	Sri Rajendra Chanchlani Plot No. A - 440, Vaishali Nagar, JAIPUR - 302 021 M: 93529 80832, 75979 23945 rajendranchanchlani61@gmail.com
2610	2615
Sri Bharadwaja B S SF -02, C Block, Gravity Temple Bell Apartments, Singapura Paradise, M S Palya, BENGALURU - 560 097 M: 98441 00730, 99720 73837 bsbharadwaj2012@gmail.com	Sri R Venkatesh 2268 E, "SHREYAS" 6 th A Cross, 5 th Main, Kumaraswamy Layout II Stage, BENGALURU - 560 111 M: 99169 24390, 98444 79017 venvss2268e@gmail.com
2611	2616
Sri S Raju Mathrushree Nilaya, No.23/1, 10 th Main Road, Padarayanapura, BENGALURU - 560 026 M: 97398 31373 srajuskr@gmail.com	Sri Vinay Vasant Kulkarni SHRI SADGURUKRUPA, C T S No. 6716, Plot No. 8 & 10, Punyashryanagari, Kupwad Fata, SANGLI - 416 416 M: 93091 54724, 94235 91262 vinayvkulkarni256@gmail.com
2612	2617
Sri T V Rajan Flat No. F1, Plot No. 22-23, Concept Jasper, A G S Colony, Ramnagar North Extn., Velachery, CHENNAI - 600 091 M: 94968 56250, 73388 81148 rajantv1960@gmail.com	Sri G M Bhaskar 103, Pioneer Palace Apartments, Nagadevana Halli, Outer Ring Road, BENGALURU - 560 056 M: 97401 99969, 72596 58466 bhaskargm1960@gmail.com

2618	2624
Sri Madhukar Gundopant Raj "SUYOG", Layout No. 3, Block No. A-7, Baba Jarag Nagar, B-Ward, Mangalwarpeth, KOLHAPUR - 416 007 M: 98232 06936, 98608 37723 madhukar7500@gmail.com	Smt. Smitha H Sangam GF-5, Akshara Apartment, KCC Bank Layout, Gamangatti Road, Navanagar, HUBBALLI - 580 025 M: 94490 04429
2619	2625
Sri Emani Prasad 12-1-491/4 Indraprastha Colony, Nagole, HYDERABAD - 500 068 M: 98660 31476, 94902 42031 64emani@gmail.com	Sri R Ramesh 437, 6 th Main Banashankari, 3 rd STG, 2 nd Block, 3 PHS, BENGALURU - 560 085 M: 94484 61981, 94498 51910
2620	2626
Sri V Jagath Mohan Chothar Kalappurayil House, Manjoor South Post, Kottayam Dist., KOTTAYAM - 686 603 M: 81293 71109, 94479 77817 vjmchothar@gmail.com	Sri Dilip Balkrishna Kakde Plot No.153, S. No. 449, Mohan Nagar, Mahabal Area Jalgaon Dist. JALGAON - 425 002 M: 94040 57330, 87665 70152 dilipkakde81@gmail.com
2621	2627
Sri Manoj V N "SOPANAM", Thiruppad Road, Ollur Post, THRISSUR - 680 306 M: 94472 22984, 0487 - 2960 281 manojettan@gmail.com	Sri Balasaheb Bhau Kamble Shri Hari Nagar, House No.58, Munde Plot Chikodi, BELAGAVI - 591 212 M: 90354 91148, 94494 42468 bbkamble123@gmail.co.in
2622	2628
Sri Ashok Pai B No. 201, 2 nd Floor Ibrose Apartments, Jail Cross Road, Kodialbail, MANGALURU - 575 003 M: 94490 1454, 94807 92713	Smt. S N Manjula No.144, 9 th Cross, 3 rd Main, Saudamini Layout, Konanakunte, BENGALURU - 560 062 M: 99004 93883 bharath7614.impulse@gmail.com
2623	2629
Sri K Subba Rao No.19, Skanda Nilaya, 2 nd Cross 2 nd Main, Behind Dwarka Cable, Vijayanagar Extension TUMKUR - 572 102 M: 99997 95518, 99112 37400 puneravu@yahoo.com	Smt. Radhika G Bhandarkar #17, Srinivas, 1 st Floor, 10 th Main Road, Sampige Layout, Prashanth Nagar, BENGALURU - 560 079 M: 89718 81642, 080 - 233 51315 m.g.bhandarkar@gmail.com

2630	2636
Sri Ramesh Nayak D. No. 4-590.B, Eka Sranga, Rajiv Nagar, 2 nd Cross, 80 th Badagabettu, Manipal Post, MANIPAL - 576 104 M: 81973 66174, 80501 13976 ramesh.nayak2160@gmail.com	Sri Ratnam Venkatesh Krishna A/18/70, VIGNESHWAR, Rajawadi Colony, Near Rajawadi Hospital, Ghatkopar (E), MUMBAI - 400 077 M: 97570 91027, 97695 73403 ratnam41@hotmail.com
2631	2637
Sri Benudhar Panigrahi Plot No.8, Asiana Plaza, Cosmopolis Road, Dumduma, BHUBANESWAR - 751 019 M: 70220 43298, 0674-247 3761 benudharp1960@gmail.com	Smt. Shweta Chaitanya Padukone B/203, Deepashree CHS Ltd., Off: Veera Desai Road, Andheri (West), MUMBAI - 400 053 M: 98208 08389, 98203 25252 chaitanya_p27@yahoo.co.in
2632	2638
Sri Sheshachala C V Flat No.406, Shruti Vanasiri Apartment, Omkar Krishna Garden Road, Mylasandra, Rajarajeshwari Nagara, BENGALURU - 560 059 M: 99300 30376, 97436 73088 shesha7184@gmail.com	Smt. Prerana Pandurang Mestry A-002, Shree Kunj Vihar, Ramesh Nagar, Amboli, Andheri West, MUMBAI - 400 058 M: 98695 22498, 022-2677 9219 mestry.prerana@gmail.com
2633	2639
Smt. Flosy D' Souza W/o. George D' Souza Gopalkrishna Road, Yedabettu Post, UDUPI - 576 226 M: 79961 36240, 99640 55469	Sri N T Narayana Murthy "SHUBHASHRI", No.101, 2 nd Main Road, Vijaya Nagar, SHIVMOGGA - 577 205 M: 88613 69911, 82170 80752 murthyntn@gmail.com
2634	2640
Sri Ram Niwas Meena S/o. Shri Kanhaiya Lal Meena, Ward No.18, Mohalla Buchahera, Kotputli Dist, JAIPUR - 303 108 M: 96940 25765, 98297 63433 rnmeena86@gmail.com	Sri Katta Venkata Ramakrishna 12-13-73, Street-5, Lane -2, 2 nd Floor, Flat No.201, Redwood Residency Apartments Sadasivanagar Colony, Tarnaka, SECUNDERABAD - 500 017 M: 94400 62722, 92461 87932 vrkkatta@gmail.com
2635	
Smt. R Rajeshwari MANASA, No.168, 12 th Main, 10 th Cross, Kamakshi Hospital Road, Saraswathipuram MYSURU - 570 009 M: 94489 45900 raajipaniyadi@gmail.com	

2641	2646
Sri Vaidyanathan Murali 204, Nandi Manomay Arcade, Sai Lotus Layout, Channasandra, Rajarajeswari Nagar, BENGALURU - 560 098 M: 94801 12589, 080-2861 1222 vmurliyer@gmail.com	Sri Akkiraju Anandavardhana Sarma D.NO.73-18-21/9, S-2, Trinetra Apartment, A V Appa Rao Road, Gangothi Marg, RAJAHMUNDRY - 533 103 M: 96021 15566 aavs1962@gmail.com
2642	2647
Sri Chittilapilly Antony Mathai House No.36/1, 11 th Street, Harinagar, Punkunnam, THRISSUR - 680 002 M: 80898 14831, 0487-2386 247 ansilcm24@gmail.com	Sri M M Mohan Kumar No.49, KIRTHI, M K Palya, M M Road Cross, Frazer Town, BENGALURU - 560 005 M: 77188 28746, 95381 72888 mmmk1960@gmail.com
2643	2648
Sri Sridhar D N No.845/A, 1 st Cross, 2 nd Main, BEML Layout, 5 th Stage, Rajarajeshwari Nagar, BENGALURU - 560 098 M: 94490 24834, 080-28611795 dnsridhar2@gmail.com	Sri K Balakrishna Murthy H. No.28/759 A, Yekalavya Nagar Street, Noonepally, Nandyal, KURNOOL - 518 502 M: 91216 61033, 70934 40240 srikrishna1083@gmail.com
2644	2649
Sri Avaluru Venkata Sudhakar F. No. 30, Gayathri Kamakshi Apartment, SBI Officer Colony, Bagh Amberpet, HYDERABAD - 500 013 M: 94401 03478 avsuns@gmail.com	Sri Vikramkumar S Wali H.No.86, Near Police Officers Quarters, Renuka Nagar, Gokul Road, HUBBALLI - 580 030 M: 74832 18668, 91104 35013 lathavikram123@gmail.com
2645	2650
Sri Beerelli Ravindar H.No. 11-13-714, 3 rd Floor, Green Hills Colony, Road No.4, Kothapet, Post R K Puram, Saroor Nagar (M), HYDERABAD - 500 102 M: 98665 46314, 76748 231758 beerelliravindar@gmail.com	Sri Repaka Satya Venkata Krishna Door No:10-01-70, Opp.RTC Depot, Beside MEE Seva Office, P P Road, BHIMAVARAM - 534 203 M: 70220 34103, 95350 89818 krishnarsv1@gmail.com
	2651
	Sri Rohidas Laxman Varkhandkar House No. 205, Koniwada, Colvale Bardez, GOA - 403 513 M: 72640 13284, 70304 47384 rohidasdv@gmail.com

2652	2658
Sri Abiezer Rabindar Kumar Francis Plot No. 60, Jagrati Colony, Francis Cottage, Ring Road, GULBARGA - 585 105 M: 94802 40028, 94490 76033 abiezerrabindar@gmail.com	Sri Gudivada Venkateswarlu C/o Vemali Lalit Kumar, Flat No.310, Shubham Blooms, Sudarshan Sports Lane, Near HCU, Serilingampally, HYDERABAD - 500 019 M: 70329 20862, 98663 31412 venkateswarlu1108@gmail.com
2653	2659
Smt. C Sharada No.10, "SAI SHIVA SHAKTHI", Raj Avenue, Maruthamalai Road, Bharatiyar University P O., COIMBATORE - 641 046 M: 90034 10476, 86104 96238	Smt. Sonal Pineiro A-2/904, Anmol Towers, Opp: Naranpura Telephone Exchange, Near Shastrinagar, AHMEDABAD - 380 063 M: 98207 08705, 82910 38865 socolsonal@gmail.com
2654	2660
Smt. S Latha B-201, Casa Grand Aristo, 5 Noble 1 st Street, Alandur, CHENNAI - 600 016 M: 95000 43105, 94438 92985 lathas1960@gmail.com	Sri K Gangaraju #10, Shri Gangadeshwara Nilaya, Post Office Road, Indiranagar, Nelamangala, BENGALURU - 562 123 M: 94495 51701, 98808 56208 graju8100@gmail.com
2655	2661
Sri S Lakshmi Narayanan 33/8, Karnakollai Agraharam, VISHNUPRIYA APARTMENT, Kumbakonam, KUMBAKONAM-612 001 M: 94437 49265, 94421 67357 ravi_sln@yahoo.com	Sri Nityananda Prabhu T Door No. 15-18-1262/8, "NAVANEETH", Yashaswinagara, Urwa, Malaraya Temple Road, OPP: Daivajna Kalyana Mantapa, MANGALURU - 575 006 M: 94481 85299, 94817 59443 nityananda1902.p@gmail.com
2656	2662
Smt. Mangala Shiva Nanjappa #536, 5 th , 'A' Cross, 4 th Main, Nagarabhavi, 9 th Block, II Stage, BENGALURU - 560 072 M: 95907 84200, 96324 66433 mangalasn@gmail.com	Smt. Prajakta Chandrakant Ghag 301, Shree Gaurav Apartment, Navghat Corner, Opp: Campus Hotel, Mulund East, MUMBAI - 400 081 M: 91671 05658, 98199 13393 prajaktaghag05@gmail.com
2657	2663
Sri Pidaparthi Venkata Ramana Flat No.206, Block 'A', Vazzra Nirman Apartments' Pushpak Blooming Dale, Nizampet HYDERABAD - 500 090 M: 96184 61099, 99590 39943 ramanapv1960@gmail.com	Smt. Sujata Devendra Choubey Buldg. No. A-9, Flat No. 402, Geetanjali CHS Ltd., Sector-2, Shantinagar, Meera Road (E), MUMBAI - 401 107 M: 88281 82388, 98679 22644 sujatac62@gmail.com

ANNEXURE- IV(B)

CHANGE OF ADDRESS / PHONE NOS. OF MEMBERS

60	967
Sri B Panduranga Pai Shree Damodar, Tellar Road, Karkala, KARKALA - 574 104 M: 99016 37067, 72599 10125	Sri P R Bhaskara Panicker Flat No. 902, 24-Ravikiran, 1, Azad Nagar, Post Office Road, Andheri West, MUMBAI - 409 053 M: 93247 85865, 022 - 26395957 panicker1947@gmail.com
311	1073
Sri S Muthuswamy Plot No. 112, Sowjanya Apartments, F2, Vignarajapuram, 3 rd Main Road, Medavakkam, CHENNAI - 600 100 M: 90427 55506	Sri Udayarao G Panambur #301, Akshaya Sai Paradise, Ravi Hill View Layout, Ittamadu, BENGALURU - 560 085 M: 72045 02765 ugpanambur@gmail.com
491	1119
Sri K Ranganath Shenoy SF.03, Vaishnavi Enclave, Plot No.76, 13 th Cross, Ideal Homes, Rajarajeswari Nagar, BENGALURU - 560 098 M: 94813 94873, 080 - 41606775 kadrishenoy@gmail.com	Sri Kollipara Naresh Babu Flat No. 303, Bommarillu Apartment, Vasavi Nagar, GUNTUR - 522 001 M: 986668952, 08641 - 234300 nareshbabu.kollipara@gmail.com
627	1204
Sri M Govindray Pai H.No. 07, Sapthagiri Banesh, 1 st Block, 4 th Cross, T.C. Palya Main Road, Akshaya Nagar / Rammurthy Nagar, BENGALURU - 560 016 M: 94499 62470	Smt. Lakshmi N Simhan No.10, Pinnacle Nest, Srirampura, 2 nd Stage, Adjacent to Manandawadi, Main Ring Road, Behind Christ College, MYSURU - 570 008 M: 98443 22367 sargurlakshmi@gmail.com
629	1349
Sri B Ramachandra Pai Flat No.C-1101, Nagarjuna Maple Heights, Outer Ring Road, B.Narayanapura, BENGALURU - 560 016 M: 98867 70779	Sri N Shashidhar Flat No. 501, Anannya Apartments, Kodialguttu West, Behind TMA Pai Convention Centre, M G Road, MANGALURU - 575 003 M: 81234 62008 nsdhar1955@gmail.com
929	
Sri K Ramanjaneyulu Flat No. 402, 'B' Block, Radhakrishna Towers, Vidyanagar 4 th Lane, Main Road, GUNTUR - 522 007 M: 87908 95358 ramadgm@gmail.com	

1367	2014
Sri Jayadeva Bhat M B-2, H. No. 724, BDA Layout, 6 th Main, Domlur 2 nd Stage, 3 rd Phase, BENGALURU - 560 071 M: 94800 45153 githgovind@gmail.com	Sri Jayasankaran T "SHRUTHI", CCRA 75, 31/1018, Green Park Lane, Changampuzha Road, Edappally, KOCHI - 682 024 M: 88910 02705 tjsmenon@gmail.com
1452	2524
Sri T M Krishna Prasad New No.18, Viswanathan St., Srinivasa Avenue, R A Puram, CHENNAI - 600 028 M: 97911 82367 prasadraji84@gmail.com	Smt Saroja A Flat No.102, Mayur Gardens, 28 th Cross, Ejipura, BENGALURU - 560 047 M: 90084 44642, 90081 28282 saroj2610@yahoo.com
1689	2547
Sri K Anandarama Aithal Flat No. 01, S V Paradise, No.1916, 2 nd A Cross, N G E F Layout, Nagarbavi, BENGALURU - 560 072 M: 70220 34142, 78991 77142 aithalkodi@gmail.com	Sri P R Murali Krishna T2-2406, Acme Oasis, Akurli Road, Opp : Mahindra Yellow Gate, Kandivali East, MUMBAI - 400 101 M: 82200 08384, 77084 71524 muralikrishna_pr61@yahoo.com
1692	2568
Sri N Mallikarjuna No. 305, Harihar Heights, Shivajiothi Nagar, Near S B I.Training College, Bye Pass, TIRUPATHI - 517 501 M: 85009 29989, 040 - 24149989 nemmani.mallik@yahoo.co.in	Sri P G Venkitachalam 2/309, "SREE GANESH", G R Puram, Ambikapuram Post, PALAKKAD - 678 011 M: 85475 67964, 79072 07997 peegeevee1960@gmail.com
1809	2606
Sri Anthony K J 109-1, DD Diamond Valley Apartments, Edachira, Kakkanad, Thengod P.O., ERNAKULAM - 682 030 M: 94473 26174 antony1957kj@gmail.com	Sri Shantharam Pai T B-404, Julie Bagh Apartments, Pandeshwar Cross Road, Pandeshwar, MANGALURU - 575 001 M: 94499 90579, 0824-244 6421 shampai77@gmail.com
2009	1607
Sri M Rajasekhar Rao 2-2-1130/19/2, Flat No.102, R R RESIDENCY, Prasanth Nagar, Sivam Road, HYDERABAD - 500 049 M: 94904 75484	Sri R Prakash Babu Flat No. 301, 3 rd Floor, Sri Sai Sudha Karnashree Residency, 5 th cross, Karnashree Layout, Medhalli, BENGALURU - 560 049 M: 96525 38066, 08554 - 249474 rprakashbabu@gmail.com