



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

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TO ALL MEMBERS & ASSOCIATE MEMBERS

Dear friends,

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I CBROA NEWS

1.0 MEMBERSHIP DEVELOPMENT:

We are happy to inform that our membership has crossed **2300** mark. We note that a large number of retired officers are yet to join our fold. In the light of the developments like proposed merger of our Bank with Union Bank of India, it is our earnest desire that all retired officers should remain united under CBROA so that our interest is protected in the new environment. We request you to help Central Office in enrolling non-members to our fold.

1.1 List of New Members Joined:

We have admitted 22 members since the last circular. A list of new members joined along with their address and telephone number is given in **Annexure-I**.

1.2 Change in Address and Telephone Numbers:

A list of members whose address, telephone number etc. stands changed is furnished in **Annexure I-A**.

2.0 127TH CENTRAL COMMITTEE MEETING HELD ON 12TH JANUARY, 2020:

127th Central Committee Meeting was held on 12th January 2020 at CBOO Centre, Mangalore. The following are the important decisions taken in the meeting:

1. CBROA to continue as a separate entity even after merger on 1st April 2020 as officers retired upto 31st March, 2020 could be admitted as members of CBROA.
2. It was decided to amend the bye-laws to enable admission of former officers of Corporation Bank and retiring on or after 1st April, 2020 and towards this end, the Central Committee passed the following resolution unanimously and decided to place the same before the next General Body meeting to be held in January 2021 for ratification:

“Resolved that **RULE-V – MEMBERSHIP:**

- (a) **Eligibility:** may be amended as

*“Any retired officer of the Bank upto **31st March 2020** and those officers of erstwhile Corporation Bank retiring from the merged entity i.e. Union Bank of India on or after **1st April 2020** shall be eligible to become a member of the Association.*

*A spouse of a member / deceased **officer of the Bank upto 31st March 2020** and that of deceased member / officer of the erstwhile Corporation Bank dying in harness in the merged entity i.e. Union Bank of India on or after **1st April 2020** is eligible to become an Associate Member of the Association.”*

3. Central Office is authorized to initiate dialogue with All India Union Bank Pensioners and Retirees Federation (AIUBPARF) affiliated to AIBPARC regarding position of retired Associations after merger.
4. To convene a meeting of Central Committee in April/May 2020 to review the developments and to chalk out future course of action.

3.0 MEMBERS' CORNER:

3.1 DONATION FROM MEMBERS:

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

SL NO.	CBROA NO.	NAME	PLACE	AMOUNT
Donation to Chaitanya Scheme				
1	1580	Smt. C U Bhanumathy	Virajpet	2,500
2	274	Sri Ramadas Aithal	Mangaluru	2,500
3	24*	Smt. S Aruna Pai	Mangaluru	5,000
Donation to CBROA				
1	329	Sri K. Madhava Shenoy	Udupi	2,500
2	50	Sri M. Vasudev Hegde	Mumbai	2,500
3	1837	Sri V B Gondi	Dharwad	1,101
4	562	Sri K. Anantha Bhat	Udupi	1,000
5	298	Sri K Gopalkrishna Nayak	Mangaluru	2,000
6	42	Sri S Ramachandra Rao	Bengaluru	5,000
7	2402	Sri H M Krishnamurthy	Hubballi	1,000

*Associate Member

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

3.2 OBITUARY:

The following members passed away during the period since the last circular:

CBROA NO.	NAME	PLACE	AGED	DATE OF DEATH
414	Sri A Ramaswami	Kochi	75	01-01-2020
390	Sri T Suresh Prabhu	Karkala	72	07-01-2020
132	Sri K Mohan Shenoy	Mumbai	82	11-01-2020
106	Sri N V Shenoy	Bengaluru	84	18-01-2020
2120	Sri B Mohan Rao	Bengaluru	62	01-02-2020

We convey our heartfelt condolences to the members of the bereaved family and pray God Almighty to rest the departed soul in eternal peace.

3.3 DEARNESS RELIEF PAYABLE TO PENSIONERS FOR THE PERIOD FEBRUARY 2020 TO JULY 2020:

We are happy to inform that the Dearness Allowance payable to pensioners have gone up by **78 slabs**. The revised rates as applicable to different category of pensioners are furnished in **ANNEXURE –II**.

3.4 COMMUTATION ARREARS IN THE CASE OF OFFICERS RETIRED BETWEEN 1.4.1998 AND 30-04-2005:

Based on the Supreme Court Ruling of 13-02-2018 in the matter of re-fixation of pension in respect of the retirees between 1.4.1998 and 30.4.2005, IBA had advised Banks that they may implement the verdict with the permission of competent authority. Accordingly, we had taken up the issue with the Management to re-fix their pension based on SC verdict and pay arrears with interest at 9% p.a. as directed by the Court. The Management had re-fixed their pension based on their last drawn Basic Pay (which included 1684 points) and the pension has been re-fixed (earlier pension was fixed on reduced Basic Pay which merged only 1616 points). The Management had paid arrears with interest at 9% in June 2019.

The IBA communication was silent regarding payment of commutation difference, based on the revised pension. The issue was discussed in the CC meeting and it was felt that in majority of the cases it will result in recovery. The following example will help to understand the issue:

Mr. A retired in December 1998 and was fixed with a Basic Pension of Rs.9100/- p.m. After the SC verdict, it has been revised as Rs.10000/- p.m. and the difference of Rs.900/- p.m. was paid along with interest at 9.0% thereon. As per Pension Regulation the pensioner is entitled for commutation of 1/3 of pension. Hence, A is eligible to commute 1/3 of Rs.900/- i.e. Rs. 300/- out of the increase. If commutation arrears will have to be paid from the date of retirement, then recovery would also start immediately and the interest at 9.0% paid on the arrears shall be refunded to the pension fund, according to the Pension Trust. In most of the cases this will result in refund instead of getting any additional amount as can be seen below:

Commutation Amt. = $\frac{1}{3}$ of Pension x commutation value by next birthday (61 YRS) x 12.
= $900/3 = \text{Rs.}300 \times 9.81 \times 12 = \text{Rs.}35,316$

Amount of Interest on Rs.35316 from dated of

Retirement to December 2019 : $35316 \times 21 \times 9 = \text{Rs.}66,747$

TOTAL AMOUNT TO BE PAID

AS COMMUTATION ARREARS : Rs.35316 + 66747 = Rs. 102,063

As the commutation has to be paid as on date of retirement with interest, recovery towards commutation will start next month from the date of retirement. One-third pension commuted (Rs.300/-) with interest @ 9.0% will be recovered every month from the date of retirement for the next 180 months.

Pension Recovery : $\text{Rs. } 300 \times 180 = \text{Rs. } 54000$

Interest on the Commuted

Portion for 180 months : Rs. 72558

TOTAL RECOVERY : Rs.126558

The pensioner will have to refund (Rs.126558 – Rs.102063) = Rs.24,495 if he opts for commutation.

However, there may be a few cases where there may be benefit and hence we have requested the Management to extend the benefit.

The Bank had referred the matter to IBA based on representation from unions and IBA has advised the Bank to take a decision after taking legal opinion from Legal Department and the matter has been now referred to the Legal Department. We are pursuing the matter.

3.5 Insurance Portability:

In the light of proposed merger of Public Sector Banks, a lot of apprehension is being expressed about the continuity of group insurance schemes as well as insurance benefit attached to different products of individual banks. There is a view that IRDA does not permit portability of insurance policies. Our Bank is providing insurance benefit to Savings Bank Account/ Debit/Credit Cards, Corp Mediclaim etc. Hence, we have addressed a letter (CBROA / 739 /2020 dated 07-01-2020) to the Management in this regard. We are happy that recently Insurance Regulatory and Development Authority (IRDA) has clarified that the insurance policies of the respective Banks have to be carried forward and continued in the new entity after merger of Banks until the contract period. The acquiring Bank is free to negotiate with the insurance company and extend the scheme to their customers.

3.6 IBA MEDICAL INSURANCE

3.6.1 Hospital Network:

We have received feedback from CC members and members about the names of Hospitals at major centres missing in the list of Network Hospitals of M/s. VipulMedcorp TPA. Based on the feedback, we have addressed a letter No. CBROA / 747 /2020 dated 23-01-2020 to the Management requesting to take up the issue with M/s VIPUL for inclusion of the Hospitals in list of the Network Hospitals, the text of which is reproduced below for information.

A State-wise List of Hospital is available at our website, cbroa.org under “**Benefit to Retirees> Staff Welfare Measures**”.

3.6.2 IBA Medical Insurance Policy Nos. :

The Group Health Insurance Policy issued by United India Insurance Company along with Policy Number is furnished below:

Base policy WITHOUT Domiciliary

Treatment Cover (for Rs. 4.00 Lakhs) : 5001002819P112345074

Base policy WITH Domiciliary Treatment

Cover (for Rs. 4.00 Lakhs) : 5001002819P112344997

Super Top up policy (for Rs.5.00 Lakhs) : 5001002819P112368363

The policy documents are available at our website, cbroa.org under “**Benefit to Retirees> Staff Welfare Measures**”.

3.6.3 VIPUL MedCorp Login ID:

M/s. Vipul MedCorp Ltd. has communicated the login ID and password to all the members who have joined the IBA Medical Insurance policy to their respective email ID. The ID and password is the Employee Number of the respective member. For Example, an employee with E. No. 206899 shall use his six digit number as ID as well as password. There is also a provision to change the password and create new password.

3.6.4 Medical Cards:

We have been informed by the Staff Welfare Cell, HO that M/s. Vipul Medcorp Ltd. has prepared laminated medical cards which will be dispatched to all the members shortly. E-cards have been already sent to the mail ID of the members.

3.6.5 Pending Medical Bills:

We have taken up with the Management the issue of sanction of medical bills pending with M/s. Medi Assist. We have been informed that Management has proposed a meeting with the representatives of M/s. Medi Assist which will be held shortly to dispose the pending cases.

3.6.6 Premium Paid Certificate:

The premium paid towards medical insurance is eligible for exemption from tax and deductible from income under Sec. 80-D of Income Tax Act. Those who have paid the premium may **obtain Premium Paid Certificate from their respective Pension Paying Branch in the prescribed format.** Please refer HO Circular No. 71/2020 dated 04-02-2020 issued by HRM-PAD, HO in this regard.

3.7 REIMBURSEMENT OF MEDICAL EXPENSES UPTO RS.3500/- P.A.:

Members are aware that the Bank has registered impressive results for the third quarter and registered improved net profit for the past three quarters. In the light of the developments we have once again taken up the issue with the Management vide our letter No. CBROA / 761 /2020 dated 10-02-2020, the text of which is reproduced below.

3.8 TDS ON PENSION CONTRIBUTION, KEPT IN SUSPENSE CREDITORS:

We had informed you that in the periodic meeting held with the Management, it was agreed that in the ***cases where the employees have paid the Income Tax on account of Pension contributions directly to the Income Tax Authorities will be examined and their request for refund of TDS amount kept in Suspense Creditors – Income Tax will be taken up for consideration subject to their producing the proof i.e. Assessment Order for the relevant financial year.***

Even though the Writ Petition filed by CBOO in Kerala High Court is dismissed, there is another Writ Petition filed by AIBOA in which the stay order issued still continues. In view of the above, the PAD has referred the matter to Legal

Department and we learn that the Legal Department has advised to file a Memo with the Madras High Court seeking permission to refund the amount kept in suspense creditors in respect of the above mentioned cases. We are pursuing the matter. Meanwhile all members who had sent their request for refund along with the IT Assessment order are requested to note the above and wait for further developments.

3.9 SPECIAL ALLOWANCE: CBROA Impleads in the Writ Petition

As informed earlier, CBROA has impleaded in the fresh Writ Petition before the Hon'ble High Court of Kerala filed by affected members who retired prior to May 2015, in whose case there was recovery of commuted amount of pension from the arrears paid to them. The Writ Petition No. **1455/2020** has been admitted by the Court on **7th January 2020**. Second Writ Petition No. **5277/2020** has been filed along with 16 retired officers and members along with CBROA who retired after May 2015 in whose case Special Allowance was not considered for calculation of pension and gratuity. The writ petition has been admitted on **25th February, 2020**. Meanwhile, the Management has filed an appeal before the Kerala High Court Division Bench against the order of the Single Judge Bench. Our Advocate is in the process of filing the counter to the arguments of the Bank in the appeal. Further developments in this regard will be informed in due course.

3.10 INCOME TAX FOR THE FY 2019-2020 (AY 2020-2021)

The following are the income tax slabs for the resident individuals between 60 and above and also 80 years and above:

Taxable Income	Income Tax Rate and Cess	
	Senior Citizens (60 years and above but below 80 years)	Super Senior Citizens (80 years and above)
Upto Rs.3,00,000 lakhs	Nil	Nil
Rs.3,00,001 to Rs.5,00,000	5% of (Total taxable income minus Rs.3.00 lakhs) + 4% cess	Nil
Rs.5,00,001 to Rs.10,00,000	Rs.10,000/ + 20% of (Total taxable income minus Rs.5.00 lakhs) + 4% cess	20% of (Total taxable income minus Rs.5.00 lakhs) + 4% cess
Rs.10,00,001 and above	Rs.1,10,000 + 30% of (Total taxable income minus Rs.10.00 lakhs) + 4% cess	Rs.1,00,000 + 30% of (Total taxable income minus Rs.10.00 lakhs) + 4% cess

3.10.1 DEDUCTIONS PERMISSIBLE

1. **Standard Deduction:**

In case of salaried persons Standard Deduction of **Rs.50,000/-** is allowed from the total income. **This is applicable to pensioners also.**

2. **Deduction under Sec. 80 - C:**

Specified Investments / payments upto a limit of **Rs.1,50,000/-** is permitted as deduction under this head. Specified investments include contribution to PPF, EPF, Life Insurance Premium, Tax Saving Deposit etc.

3. **Sec.24 B – Loss on House Property:**

Housing Loan Interest paid upto **Rs.2,00,000/-** is permitted as deduction under this head. However, if the loan is taken for Repairs / Extension, the limit is **Rs.30,000/-**.

4. **Deduction under Sec. 80 D:**

Any premium paid towards medical insurance policy upto a limit of **Rs.50,000/-** can be claimed by senior citizens themselves or by their children. In case the senior citizen does not have any medical insurance, deduction upto **Rs.50,000/-** can be claimed for any medical expenses including day-to-day expenses as well as for hospitalisation, based on bills / receipts, medical prescription. Earlier this was available only to senior citizens above 80 years of age.

5. **Payment towards health Check up:**

Any payment on account of preventive health check-up of the pensioner / spouse of pensioner upto **Rs.5,000/-** can be claimed within the total limit of **Rs.50,000/-** under Sec. 80 D.

Q: Whether salaried class individual can take medical insurance cover for his/ her parents, who are senior citizens and claim exemption while filing his/ her IT return? For claiming the benefits, whether it is necessary that parents insured should be dependent ?

Additional deduction under Sec.80-D can be claimed irrespective of whether the parents are dependent or not. Example: An individual pays (through any mode other than cash) during FY 2019-20 medical insurance premium as under: Rs.17,000/- for himself, his wife and dependent children, Rs.40,000/- for his parents, who are not dependent. According to the above provision, he will be allowed deduction of Rs.42,000/- (Rs.17,000/+ Rs.25,000/-) if neither of his parents are senior citizens. However, if any of the parent is a senior citizen, he will be allowed a deduction of Rs.57,000/- (Rs.17,000/- + Rs.40,000/-). In the above example, if the total premium on account of parents (not senior citizens) is Rs.40,000/- out of which Rs.27,000/- is paid by the son and Rs.13,000/- by the father out of their respective taxable income,

the son will get deduction of Rs.25,000/- in addition to deduction of Rs.17,000/- premium paid on self and family and father will get deduction of Rs.13,000/-

6. Deduction under Sec.80 DDB:

An individual can claim deduction in respect of expenses towards treatment of specified critical ailments upto a limits of Rs.40,000/-. The expenses incurred on behalf of the dependents also can be claimed. In case of senior citizens (60 years or more), the deduction upto **Rs.1,00,000/-** is allowed. The deduction will be allowed now on the basis of prescription from an oncologist, a urologist, nephrologist, a haematologist, a immunologist or such other specialist.

7. Deduction for Interest Received from Banks and Post Offices under Sec. 80 TTB:

Until 2017-2018, a deduction of Rs.10,000/- was available in respect of interest received on Savings Bank Account under Sec. 80TTA. Since 2018-2019 Sec. 80 TTA will be applicable only for NON-Senior Citizens. **In respect of Senior Citizens**, a new Sec. 80 TTB has been inserted under which interest received upto **Rs.50,000/-** on Savings Bank plus other deposits in a financial year. I

8. Rebate under Sec.87 -A:

An individual can claim tax rebate, when total taxable income after all deductions fall below **Rs.5,00,000/-**. The rebate is limited to **Rs.12,500/-**. It means, if the total income tax payable is lower than Rs.12,500/-, such lower amount of tax will be the rebate under Sec.87 A. This rebate is applied on total tax before adding Education Cess (4%). In other words, if your taxable income is upto Rs.5,00,000/-, then you can claim the rebate and the tax liability will be zero.

9. Cess on Income Tax:

3% Education cess is replaced with a **4% Health and Education cess** in respect of all tax payers.

10. Exemption from Payment of Advance Self-Assessment Tax:

When the tax liability after reducing the amount of TDS is more than Rs.10,000/- in a year, the assessee has to pay advance self-assessment tax in four instalments. However, **senior citizens are exempted from payment of advance self-assessment tax provided they do not have income under the head "Income from Profits and Gains of Business or Profession"**. Senior citizens can discharge their tax liability at the time of filing their ITR.

3.11 NEW INCOME TAX SLABS FOR FY 2020-2021 (AY 2021-2022)

The budget for 2020 has proposed to introduce new income tax slabs with reduced rates **for those foregoing exemptions** and deductions under a "simplified tax

regime". The new system is optional and will co-exist with the old one with three slabs and various exemptions and deductions available to the tax payer. The following are the **proposed new tax slabs for FY 2020-2021**:

Taxable Income	Income Tax Rate and Cess	
	Senior Citizens (60 years and above but below 80 years)	Super Senior Citizens (*0 years and above)
Upto Rs.2,50,000 lakhs	Nil	
Rs.2,50,001 to Rs.5,00,000	5% of (Total taxable income minus Rs.3.00 lakhs) + 4% cess	
Rs.5,00,001 to Rs.7.50,000	Rs.12,500 + 10% of of (Total taxable income minus Rs.5.00 lakhs) + 4% cess	
Rs.7,50,001 to Rs.10.00,000	Rs.37,500 + 15% of (Total taxable income minus Rs.7.50 lakhs) + 4% cess	
Rs.10,00,001 to Rs.12.50,000	Rs.75,000 + 20% of of (Total taxable income minus Rs.10.00 lakhs) + 4% cess	
Rs.12,50,001 to Rs.15.00,000	Rs.1,25,000/ + 25% of (Total taxable income minus Rs.12.50 lakhs) + 4% cess	
Rs.15,00,001 and above	Rs.1,87,500 + 30% of of (Total taxable income minus Rs.15.00 lakhs) + cess at applicable rates	

Individuals having net taxable income upto Rs.5.00 lakhs will be able to avail **tax rebate of Rs.12,500/-** under Sec.87-A in **both existing and new tax slabs. Effectively those having taxable income upto Rs.5.00 lakhs continue to pay zero tax.**



The following benefits which all the pensioners would definitely avail will be lost if you opt for new rates:

1. All pensioners are eligible for deduction of a maximum of Rs.50,000/- of income from interest on deposits and securities.
2. All Pensioners are eligible for a standard deduction of Rs.50,000/-
3. Senior citizens are eligible for a deduction of a maximum of Rs.50,000/- premium paid towards medical insurance

If you are having investments under Sec.80-C and loss on account of house property, definitely the old regime will be beneficial for those who are having taxable income upto Rs.7.50,000.

Members are advised to calculate their tax burden under old as well as new regime based on the above and do their tax planning for the FY 2020-2021.

3.12 FELICITATIONS TO NONAGENARIANS

CBROA Team felicitating Sri. D.L. Kantha Rao



It was decided in the meeting of 126th Central Committee, that henceforth nonagenarian members i.e. members who are 90 years also would be felicitated at their residence. **Sri D Lakshmikantha Rao**, known as D L Kantha Rao turned nonagenarian on 14th December 2019. As per our records he was staying in Bellary and we contacted through our Hubli Unit and came to know that he is presently staying in Bangalore.

CBROA Bangalore team consisting of CC members, **Sri H Umesh Gadiyar**, **Sri Raghunath Kodical** along with **Sri M Gourangadas** and **Sri N S Krishna Raj**, Senior Colleagues visited the residence of Sri Rao on 8th February and felicitated him.

Sri Rao and members of his family expressed their happiness and thanked CBROA for its gesture.

3.13 MEMBERS' MEET:

3.13.1 Members' Meet at Chennai:

A meeting of members was held on Saturday, 15th February, 2020 at Hotel Saravana Bhavan, Chennai. From Central Office, Sri H Rajbhooshan, President, D N Prakash, General Secretary along with CC member, Sri S Srinivasan



Sri S Srinivasan welcoming

were present. Sri S K Mehta, General Manager and Circle Head and Sri W B Das, Deputy General Manager, ZO were present as Guests of Honour.

Sri S Srinivasan, CC member welcomed the gathering

Ms. Nandhini, representative of M/s. VipulMedcorp Ltd. gave a presentation about IBA Medical Insurance policy benefits, claim procedure etc. She also answered the queries from members.

Sri S K Mehta, General Manager in his address expressed happiness to meet his senior colleagues. It is an occasion to rejuvenate our minds, he said. He called upon the retired colleagues to guide the younger generation at branches as they lack exposure. He thanked CBROA for giving him an opportunity to share his thoughts.

Sri Biraja Prasad Das, Deputy General Manager and Zonal Head, Chennai addressed the members and expressed that CBOO has played a vital role in moulding him and thanked all the officers for their support. He expressed that positive things are happening in the business front. He told the seniors to bring to his notice any complaints regarding service at the branches and assured that he will make every endeavour to find solutions within the shortest possible time. He thanked CBROA for the opportunity provided to him.

D N Prakash, General Secretary in his address spoke on merger of Bank and its impact on Bank's identity, CBROA and CBOO. He shared the issues that were taken up with the Management and pending at industry level.

Sri H Rajbhooshan, President spoke merger of the Bank, its impact on CBROA and its membership. He called upon the members to help enrolling non-members especially in the emerging scenario. He thanked the members for assembling in large number.



A view of the gathering

During the interaction, members raised several queries which were replied by General Secretary.

Sri Antony George proposed a vote of thanks. About 60 members were present at the meeting.

The meeting concluded with national anthem.

3.13.2 Members' Meet at Coimbatore

A members' meet was held at Corporation Bank, Zonal Office, Coimbatore on Sunday, 16th February, 2020. From Central Office, Sri H Rajbhooshan, President, D N Prakash, General Secretary along with former CC member, Sri S Rajagopal were present.

Sri S Rajagopal, former CC member, welcomed the members.

Sri Ashok Kumar, representative of M/s. VipulMedcorp Ltd. gave a presentation about IBA Medical Insurance policy, its benefits, claim procedure etc. He answered the questions from members.

D N Prakash, General Secretary in his address spoke on the merger of Bank and its impact on CBROA and CBOO. He informed about the decision taken by the Central Committee about the future course of action. He explained various issues



Address by D.N. Prakash, General Secretary

pending before the Management like TDS on pension contribution kept in suspense creditors, demand to increase the limit of staff deposit with concessional interest, increase in limit of SDL with concessional interest, reduction of rate of interest on Corp Personal Loan to retired employees, IBA Medical insurance and connected issues, Payment of arrears of commutation to retirees between 1.4.1998 to April 2005 as per SC judgment, reimbursement of medical expenses upto Rs.3500/- to retirees, Writ filed by CBROA in Kerala High Court on Special Allowance etc. He also explained the developments at the industry level especially in the area of pension updation, improvement in family pension, 100% DA neutralisation etc. He thanked the members for a patient listening.

Sri H Rajbhooshan, President addressing the members informed about the effect of merger of Bank on its identity, CBOO and CBROA. He called upon the members to be united and contribute in membership development. He informed about the decision of the Central Committee and stated that CBROA would try to retain its identity.

During the interaction the members raised several queries which were replied by General Secretary.



Sri H Rajbhooshan, President addressing

The following issues were raised by members:

1. A T M Card Renewal Charges on retired employees
 2. Reimbursement of excess Interest charged on NSHL during the period
- General Secretary assured to take up the issues with the Management.

Sri K G Subramanian, former General Manager and member proposed vote of thanks.

The meeting concluded with national anthem.



A view of the gathering

3.14 WEDDING BELLS

Chi. Kaushik, S/o. Sri Venkatesh Rao, Mangalore, our Member (CBROA-1624) married **Sou. Arpitha, D/o. Sri B. Balakrishna Somayaji**, Bantwal on 16th January, 2020 at KEB Employees Sabha Bhavan, Kavor.

We convey our best wishes to the newly married couple. May God bless them with a happy married life.

3.15 DR. JAYANTI PRASAD NAUTIYAL, OUR MEMBER CREATES NEW GUINNESS RECORD:



We are very happy to inform that **Dr. Jayanti Prasad Nautiyal**, retired Deputy General Manager of our Bank and our member has entered in the ***Golden Book of World Records for Most Voluminous Resume*** on October 3, 2019. His resume contains a whopping 2719 page with more than four thousand academic and literary achievements.

The biodata of Dr. Nautiyal submitted to the Golden Book of World Records comprises four volumes weighing about 15 Kg., listing all his achievements and documentary proof thereof. Dr. Nautiyal's name already appears in the Limca Book of Records for creating the record of "most versatile Banker". Out of 4313 achievements of Dr. Nautiyal, here are a few samples,. He has got 69 degrees, diplomas and certificates

from recognised Universities and institutions and completed 134 research projects. He has 598 special academic achievements and published over 1590 literary works. He has written over 70 books.

It is a proud moment for all Corpbankers and their family that one among us is a Guinness Record holder.

Heartiest congratulations to Dr.Nautiyalji on his rare achievement. On behalf of CBROA we wish him good health, prosperity and all success in his future endeavours.

II AIBPARC NEWS

1. AIBPARC D K DISTRICT UNIT FORMED

In order to give fillip to the activities of AIBPARC in Mangalore, a meeting of representatives of affiliates of AIBPARC in D K District was held on 14th December, 2019 at Canara Bank Retired Officers' Association, Lalbagh, Mangalore. About 15 representatives of the affiliates were present. The meeting decided to form AIBPARC D K District Unit and after deliberations the following persons were elected to the Committee:

Chairman	:	D N Prakash , Corporation Ban
President	:	Sri M Ramakrishna Bhat , Canara Bank
Vice President:		Sri H Rajbhooshan , Corporation Bank
Secretary	:	Sri M Srinivasa Pai , Syndicate Bank
Joint Secretary:		Sri Nagaraj , Central Bank Of India
Treasurer	:	Sri K Vishwanatha Nayak , Canara Bank



Thereafter, it was decided to hold a demonstration on issues of Bank retirees at Mangalore on 23rd December which was later postponed due to law and order issues.

Demonstration held

A demonstration was held on 19th February 2020 in front of Canara Bank, Circle Office, Balmatta, Mangalore which was attended by **Sri K N Krishnamurthy**, Secretary, AIBPARC Karnataka State Unit, **Sri Y Sudhindra**, President and **Sri Satish Shetty**, General Secretary, CBOO and **Sri K Vishwanath**, Secretary, State Bank of India Pensioners Association. At the beginning, **D N Prakash** welcomed the gathering. After the demonstration **Sri K N Krishnamurthy**, **Sri Satish Shetty**, **Sri K Vishwanath** and **Sri T R Bhat**, former Chairman, CBOO addressed the gathering. More than 200



**Sri A N Krishnamurthy, Secretary AIBPARC
Karnataka State Unit addressing**



A view of Demonstration

people participated in the demonstration. **Sri M R Bhat** thanked the members for their splendid support.

2. We reproduce the text of the following circulars issued by AIBPARC for your information:

- 1.0 Circular No. 9/20 dated 22-01-20 on Pending Issues of Bank Retiree
- 2.0 Circular No. 12/20 dated 05-02-20 on Two-days Nation-wide Bank Strike
- 3..0 Circular No. 24/20 dated 02.03.20 on Bipartite Talks with IBA on 29.02.20

With greetings,



**[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

[Text of Letter No. CBROA / 747 /2020 dated 23-01-2020 addressed to
The General Manager, Corporation Bank [HRM]

Dear Sir,

IBA MEDICAL INSURANCE POLICY

1.0 The IBA Medical Insurance Policy has been renewed w.e.f. 1st November 2019 upto 31st October 2020 and M/s. Vipul Medcorp Pvt. Ltd. has been appointed as new TPA for processing the claims under the policy. We note from the list of Hospital Network provided by M/s. Vipul Medcorp that a number of prominent hospitals at some centres are not there in the list. On discussing the issue with representatives of M/s. Vipul Medcorp, they have expressed that the list can be expanded based on request from the Bank.

2.0 We have received feedback from members at different centres and based on the same we have prepared a list of hospitals (enclosed) which could be added to the Network Hospitals. We request you take up the issue with M/s. Vipul Medcorp so that members of IBA Medical Insurance policy could get cashless facility at these hospitals.

With Warm regards,

Sd/= **[D N PRAKASH]**
GENERAL SECRETARY

SUGGESTED NAMES OF HOSPITALS FOR ADDING TO THE LIST OF NEWTWORK HOSPITALS OF M/S. VIPUL MEDCORP LTD.

ANDHRA PRADESH

1. Sudarsini Eye Hospital, Guntur
2. AYUSH Hospital, Nagarjuna Nagar, Vijayawada

GUJARAT

1. Sterling Hospital, Off Gurukul Road, Memnagar, Ahmedabad
2. Raghudeep Eye Hosptial, Opp: Drive-in-Cinema, Drive-in Road, Ahmedabad

KARNATAKA

1. Kasturba Hospital, KMC, Manipal
2. T M A Pai Hospital, Udupi
3. S D M College of Medical Sciences & Hospital, Sattur, Dharwad
4. M M Joshi Eye Institute, Dharwad-8

KERALA

1. Carithas Hosptial, Thellakom, Kottayam
2. KIMS Hosptial, Kudamaloor, Kottayam
3. Mitera Mother & Child Hospital, Thellakom, Kottayam
4. Indo-American Bran & Spine Hospital, Chembu, Vaikom

5. Daya General Hospital & Speciality Surgical Centre, Thrissur
6. Mother Hospital, Pullazhi P O, Olarikkara, Thrissur
7. Sahrudaya Hospital, Thathampally P O, Alleppey
8. Providence Hospital, Thumpoly, Alleppey
9. MAM Comtrust Eye Hospital, Kanhangad
10. Aster Medcity, Kutti Sahib Road, Cheranellore, South Chittoor, Kochi
11. Avitis Hospital, Nemmara, Palakkad

MAHARASHTRA

1. Pragati Multi-speciality Hospital, Saivaibhav Building, Ramkuvar Thakur Road, Dahisar East, Mumbai-68.
2. Pinnacle Maternity & Surgical Hospital, No.4/5, Northern Heights, Building No.1, 'D' Wing, 1st Floor, Shanti Nagar, Near Sammelan Hotel, S V Road, Dahisar East, Mumbai-68.
3. Dr.Pandit's Eye Care Centre, "Shamanand", Radhabai Mhatre Road, Dahisar (W), Mumbai – 68.
4. Golden Park Hospital, Behind Parvati Theatre, Vasai (W),
5. Shree Siddhivinayak Multi-speciality Hospital, Madhuvan Heights, Gokhivra, Vasai East.
6. Platinum Hospitals Pvt. Ltd., Opp: Range Office, Vasai East.
7. IASIS Hospital, Near Harmony Building, Evershine City, Vasai East.

[Text of our letter No. CBROA / 761 /2020 dated 10-02-2020 addressed to The Managing Director & CEO, Corporation Bank, Mangalore – 575 001]

Madam,



STAFF WELFARE BENEFITS

- 1.0 We are extremely happy to note that the Bank has registered a net profit of Rs.420.67 crores for the quarter ended December 2019. know from the September 2019 financial results announced that the Bank has recorded improved profitability and recorded higher net profits during the second quarter of the financial year. There is improvement in major performance parameters as well as NPA Management. Kudos to you and the entire team of Corp Bankers for a commendable performance successively for the past three quarters.
- 2.0 You are aware that the Bank had kept in abeyance all Staff Welfare Schemes since 1.4.2018. For the retired officers, the major benefit under the Staff Welfare Scheme is reimbursement of medical expenses upto Rs.3500/- p.a. on declaration basis which is also kept in abeyance. We had represented to you vide our letter No. CBROA / 676/ 2019 dated 07-11-2019 and requested you to review the decision

and restore the benefits under Staff Welfare Schemes to retired officers, especially reimbursement of medical expenses upto Rs.3500/- per annum on declaration basis.

3.0 We would like to bring to your notice that Banks which are notified to be merged like Vijaya Bank and Indian Bank has declared specified sum to be reimbursed to serving as well retired employees on declaration basis out of the balance in the Staff Welfare Fund as a one-time measure. In our Bank, our Staff Welfare Fund had a balance of about Rs.19.00 crore in 2014 and the same was adjusted to profit and loss account with the permission of the Board to shore up the balance sheet. Had it not happened, the balance would have been available today for reimbursement of specified amount as one time measure as done in Vijaya Bank and Indian Bank.

4.0 In the light of the above, we appeal to you to review the decision and consider at least reimbursement of medical expenses upto Rs.3500/- to all retirees at the earliest. Awaiting a positive response.

Sd/=

[D N PRAKASH]
GENERAL SECRETARY

1.0 Pending Issues of Bank Retirees

[Text of AIBPARC Cir. No. 9/2020 dated 22-01-2020]

Dear Comrade,

Pending Issues of Bank Retirees:
Grievance Registration No: PMOPG/E/2019/0677277

We reproduce hereunder the text of the letter signed by Jt. Convenors of CBPRO dated 17.01.2020 addressed to the Hon'ble Prime Minister on the above subject.

This is for information of members.

With best wishes,

Sd/=

Suprita Sarkar
General Secretary



Dated: 17.01.2020

Shri Narendra Modi
The Hon'ble Prime Minister
South Block, New Delhi.

Respected Sir,

Sub : Pending Issues of Bank Retirees:
Grievance Registration No: PMOPG/E/2019/0677277

1. **Updation of Pension in Banks:** We wish to invite a kind reference to the correspondence resting with our memorandum submitted to PMO/FM/DFS/IBA in the month of November, 2019 and Email dt. 04.01.2020 from Ministry of Personnel,

Public Grievances and Pension enclosing a copy of an unsigned note purported to have been written by Indian Banks' Association. The said reply appears to be an attempt to evade the true understanding of the Pension scheme and its corresponding regulations which were framed and adopted by the Boards of the Banks' in exercise of the power conferred by clause (f) of sub section (2) of section(19) of the Banking Companies (Acquisition & Transfer of Undertakings) Act 1970 after consultation with RBI and with the previous sanction of the Central Government.

The contention of IBA about Banks Pension Scheme operating on the principle of funding by the Banks from their own funds and Pension Scheme of the Central Government which operates on budgetary allocation. Such an impression is erroneous. It is clarified that the funding of Banks Pension Scheme is governed by Pension Regulation (11), (5) & (7) which provides for constitution of a fund and includes the composition of funds and ensure sufficient annual contribution to the fund as may be required to secure payment of the benefit under Pension Regulations in accordance with annual actuarial investigation of the fund. Each Bank has been causing such annual actuarial investigation and making provision accordingly. The contention of the IBA that financial implication and affordability of the Banks are the main factors to make 2 improvement in the Pension Schemes of the Public Sector Banks is contrary to the provisions of the Banks Pension Regulations more particularly Regulation 35(1) which provides that Basic Pension and Additional Pension where ever applicable shall be updated as per the formula given in Appendix-1 (Government Gazette notification no: 9 dated 1st March, 2003 read with Regulation 56 which provides that in case of doubt, in the matter of application of these Regulations, regard maybe had to the corresponding provisions of the Central Civil Services Rules 1972 or Central Civil Services (Commutation of Pension) Rules 1981.

It is humbly submitted that the liability under Pension Scheme is statutory in nature under Pension Regulation which are subordinate legislation and PSBs being an instrumentality of Government under Article 12 of the Constitution. It is improper to give precedence to regulatory provisions for NPAs and deny the benefit of Updation of Pension to Banks Pensioners despite their being clear provision under Pension Regulation 35(1) on the text of affordability. The very fact the Central Government make adequate budgetary allocation of Pensionary benefits to Central Government Pensioners despite there being perennial and successive fiscal deficit which is akin to net loss of the Banks which is not successive and perennial but only temporary and intermittent.

It is disheartening to note that IBAs vague and evasive reply is merely forwarding as a response of the responsible government to the serious, legitimate and just demand for redressal of grievances of the senior and super senior citizen of the Banking Industry which has been playing a pivotal role in upliftment of needy section of the society and ensuring implementation of the various schemes of the Government of India from time to time. It is our firm belief that there are responsible and skilled officials in the Government with adequate capability to examine our demand in view of the existing frame work of Bank Pension Regulations without treating the same as demand fro additional benefit. It is further that after the benefit of Updation of

Pension was granted to Pensioners to the Reserve Bank of India, we had hoped that implementing the provisions of existing Banks Pension Regulations which provides for Updation of Pension would be a magnanimous direction from the highest authority in the Government without routinely relying the wrong interpretation of a voluntary organization called IBA on a serious issue which affects the life and sustenance of about 5(Five) lacs Pensioners including those of State Bank of India.

In view of these foregoing facts we earnestly request you to get our grievance examined by the Officials of the Government independently without routinely forwarding a reply note prepared by IBA. We hope for justice to be rendered to Senior and Super Senior citizens who are a vanishing tribe in view of the implementation of NPS after April,2010.

2. **Group Medical Insurance:** The contention of IBA that the benefits of Group Medical Insurance Scheme were extended to Retired employees on optional basis subject to payment of stipulated premium by the Retiree concerned. The vital fact that DFS vide its letter dated 24.02.2012 had advised IBA to introduce 3 a Group Medical Insurance Scheme both for Serving and Retired employees and the letter of DFS did not mention about the premium being borne by the Retiree concerned or making the scheme optional. Even the Industry level settlement signed by the IBA with the employees of the Union and Association did not contain any provision that premium for Group Medical Insurance cover shall be borne by the Retiree concerned. Hence the contention of IBA is clearly at variance with the facts and circumstances of the case. The Banks Retirees are finding it difficult which is sky rocketing and have gone up from Rs 7500/- in the first year (2015-16) to Rs 88507/- both amounts including OPD reimbursements. The issue deserves a compassionate and realistic view to absorb the premium by the Banks.
3. **Reckoning of Special Allowance for Superannuation benefits:** The special allowance introduced wef 1.11.2012 carries normal dearness allowance as applicable to Basic Pay and hence cannot be separated from Basic Pay for the purpose of computation of Pension and Gratuity alone. Hon'ble Supreme Court has struck down the provisions of settlement which were against the Basic spirit of the definition of Basic Pay. In another case the Hon'ble Supreme Court has held that an allowance which is not dependent on performance of any specific job and is payable as a part of monthly salary even during the period of leave cannot be treated as different from Basic Pay for the purpose of Provident Fund which is also a superannuation benefit. IBAs reply is oblivious to such vital judicial pronouncement. We therefore earnestly request you to arrange for the redressal of this grievance too. In view of the foregoing submission we shall be grateful if our grievances are objectively examined by the experts in Government and justice rendered to Seniors and Super Senior citizens of the Banking Industry.

Thanking you

Yours faithfully,

Sd/ (A.Ramesh Babu)	Sd/- (K.V. Acharya)
Joint Conveners, CBPRO	

2.0 Two Days Nation-wide Bank Strike – A Thundering Success

[Text of AIBPARC Cir. No.12/20 dated 05-02-2020]

Dear Comrade,

Sub : TWO DAYS NATIONWIDE BANK STRIKE - A THUNDERING SUCCES

Members have already known that the strike call given by UFBU on 31st January and 1st February, 2020 has been a thundering success. We are very happy to observe that the retirees made their presence felt in all state capitals and important centres of the country. The struggle is on and it will continue till successful resolve of the demands propagated by UFBU which obviously include the core demands of the retirees of the industry. We shall appeal to all our members, activists, leaders and veterans to participate in all future programmes of agitation called by UFBU with equal amount of zeal and inspiration as shown in the past. We are reproducing hereunder the circular of AIBOC dated 1st February, 2020 which will enlighten the members about the latest position.

With best wishes,

Sd/=

Suprita Sarkar
General Secretary

TWO DAYS NATIONWIDE BANK STRIKE - A THUNDERING SUCCESS...

31st January 2020 and 01st February 2020 witnessed a remarkable, and resounding show of solidarity, dedication, grit, gumption and determination of bank employees and officers under the banner of UFBU on the face of threats and coercive measures adopted by various bank managements and malicious propaganda unleashed by IBA. It was also historical as the 2nd day of the strike coincided with the day of the Union Budget, which was also unprecedented. We had abundantly made it clear to the IBA representatives that perhaps they were oblivious of the anger of the banking fraternity at the lackadaisical approach of the IBA in settling our justified demands and treating us like mendicants. The height of apathy was witnessed on 30th January 2020, when IBA made it clear that the hike in percentage from 12.25 to 13 and subsequently from 13 to 13.5 was valid for one day only! It appeared that as if we were taking part in an on-line sale offered by some portal, which had an expiry period of 24 hours.

The same ' terms and conditions' was corroborated by the Chairman of IBA during another round of talks held later that day at SBI Corporate office, where it was increased to 15%, with a rider that other demands like 5 day week, the merger of special allowance, an increase of load factor were non-negotiable. Neither was there any clear cut commitment on the quantum of family pension revision, nor any idea on pension updation was offered.

In fact, despite being reminded at every meeting, IBA till date has not provided any data on pension updation as sought by the Actuary engaged by AIBOC.

For two days, the country witnessed an upsurge of bank employees and retirees who flooded the streets. Massive protest meetings were held across the country. Over 5 thousand bank employees and officers marched from Forte to Azad Maidan in Mumbai. Thousands thronged Jantar Mantar at Delhi in an unprecedented show of strength. Huge congregation of bankmen was seen at Kolkata, Chennai, Bengaluru, Chandigarh, Raipur, Jaipur, Patna, Ranchi, Bhubaneswar, Bhopal, Pune, Thiruvananthapuram, Guwahati, Lucknow, Goa and Hyderabad as well. Similar marches, bike rallies were held at all state capitals, district headquarters and other important centres. Reports are pouring in

from every part of the country that AIBOC affiliates, state units along with other UFBU constituents hit the streets in thousands to make the 2 days strike a thundering success. It was heartening to note that bank employees of all ages, cadres, grades including a large number of women employees, participated with exuberance and infectious enthusiasm in the two-day strike. The mood was combative and jubilant. Another noticeable aspect was the participation of family members of our comrades in the strike program. The massive presence of retirees was witnessed at all centres. Some even volunteered to contribute two days of pension to Associations. We convey our deepest gratitude to the Retirees' organisations for the solidarity and support they have extended. Despite the threat unveiled by many Banks, senior officers up to SMGS V participated in the strike. It was a great show of unity and solidarity by each and every affiliate and state units of AIBOC that needs special appreciation. The strike received tremendous coverage both in print and electronic media across the country, which has enhanced the visibility of the banking trade union movement.

We had a firm and profound conviction that the bank employees and officers would accept the gauntlet and come out with a befitting rebuff to the 'arrogance of power' displayed by the authorities. Our strike was not an act of 'adventurism'. On the contrary, it was our 'compulsion. Among the popular slogans that resonated across the length and breadth of the country **were** ***"showk nahin, majboori hai, yeh hadthal zaroori hai"***, which reflected the mood of the members.

We trust that the stupendous success of the strike, which gave a befitting reply to the centres of power that termed the union leaders as 'irresponsible', should be an eye-opener to the Government. We hope that the emotional outburst and protest of the bank employees and officers have been duly noticed by the IBA and the Government and given due cognizance of. The onus is now on the Ministry of Finance and the IBA to resume dialogue with an open and fair mind.

Comrades, the battle is not yet over. We will have to scale our agitations to the next level till we achieve our goals. While we thank our entire membership wholeheartedly for its excellent display of unity on 31st January, 2020 and 01st February, 2020, in sending strong signal to the Government/IBA, we appeal to the entire membership to be in readiness to implement further agitation programmes that would be decided by the UFBU in the days to come. Each one of us will have to wage a protracted battle to establish our legitimate demands. On the back of the success of the 2 days strike, we are embarking upon further challenges – next phases of strike action called by UFBU, namely, three days' strike from 11.03.2020 to 13.03.2020 and indefinite strike from 01.04.2020 onwards for a decisive battle.

"Hum apna adhikaar mangthe hein, nahin kisise bheek mangthe"

Comrades – Be Alert – Be ready for further struggles – We shall fight – We shall fight – Till we succeed – We shall fight" March on Comrades.....Victory will be ours.

With revolutionary greetings,

Comradely yours,

Sd/=

(Soumya Datta)

General Secretary

4.0 BIPARTITE TALKS WITH IBA

(Text of AIBPARC Circular No.24/20 Dated 02.03.20)

Dear Comrade,

Bipartite Talks with IBA – Strike action deferred

We reproduce hereunder UFBU circular dated 29.02.2020 on above subject for information of members.

With best wishes,

Sd/-

(Suprita Sarkar)
General Secretary

Date : 29.02.2020

TO ALL CONSTITUENT UNIONS/MEMBERS

Dear Comrades,

Bipartite Talks with IBA today – Strike action deferred

Further to our successful 2 days strike on 31st January and 1st February, 2020, today, one more round of bipartite talks was held in IBA office in Mumbai. IBA team was led by Shri Rajkiran Rai G, Chairman of the Negotiating Committee. We were represented by our 9 constituent unions.

After a lot of discussions, the following points emerged today:

- Offer on Pay slip cost increased to 15%.
- Our demand on 5 Day Banking will be taken forward by further discussions.
- Our demand for loading more than 2% will be considered by a Joint Committee of IBA and UFBU.
- In addition to 15% offer, encashment of Privilege Leave at 5 days per year.
- Improvement in Family Pension – matter recommended to Government, will be expedited.
- On updation, IBA agreed that some improvement in the Pension would be worked out for the retirees of earlier settlements period by working out the cost.
- Revised offer on PLI was given at 1.37%, 2.74% and 4.11%.

IBA agreed to discuss all other issues through further discussions. In view of these positive developments, all our agitational programmes including the ensuing 3 days strike from 11th March, 2020 stands deferred.

We congratulate all our unions and members for their unity and co-operation due to which the improvements as above could be possible. Further negotiations will continue at the earliest and it would be our endeavour to reach a full-fledged settlement at the earliest.

With greetings,

Yours comradely,

Sd/-

SANJEEV K. BANDLISH
CONVENOR

ANNEXURE- I

LIST OF NEW MEMBERS JOINED SINCE 01-01-2020

2486	2491
Sri Murari Rao H. No. 2-57/2, Sri Laxmi Narayana Krupa, Kulai, N.H. 66, Hosabettu Post, Near Hosabettu Bus-Stand, MANGALURU - 575 019 M: 77100 68949, 0824-2950982 hmurarirao@gmail.com	Sri Venkatesh "SHANTALA", Ground Floor, 3 rd Cross Road, Gandhinagar, BELLARY - 583 103 M: 94480 20989, 08392 - 255095 blv1959@gmail.com
2487	2492
Smt. Anusuya Kulkarni 502, Presidency Crown Court, Karangalpady, MANGALURU - 575 003 M: 99450 08750, 0824-2496 227 anasuyakulkarni1234@gmail.com	Sri Suresh Gopal Rao Kulkarni 154, Guruprasad Nagar, BELGAUM - 590 006 M: 94803 98629
2488	2493
Sri Sanampudi Ratnam Door No.78-4-45, Gandhi Puram-3, Rajahmundry, East Godavari Dist., RAJAHMUNDRY - 533 103 M: 94936 48908, 99480 61049 sanampudiratnam@gmail.com	Sri Suresh B No. 303, 3 rd Floor, MBM Classic Apartments, Adjacent to BEML 5 th Stage Bus Stop, Rajarajeshwari Nagar, BENGALURU - 560 098 M: 99712 46889, 080-2974 5463 sureshab1959@gmail.com
2489	2494
Smt. Salma Abdul Munaf Shaikh A/2, Aboobakar Mahal, Near Bhavan's College, Dadabhai Road, Andheri - West, MUMBAI - 400 053 M: 98194 35479 salmashaikh2612@gmail.com	Sri U Suresh Upadhyaya 202, Poojan Enclave, 6 th Cross, Gandhi Nagar, Near Lady Hill Circle, MANGALURU - 575 003 M: 99009 01803, 98452 29815 sureshviji9@gmail.com
2490	2495
Sri Kallappa S Teli "SHRINIDHI", Plot No.7, Saraswati Nagar, Ganeshpur Road, BELAGAVI - 591 108 M: 94811 17030, 94817 40047 kr2605@gmail.com	Sri T S Narasimha Murthy B3-702, Kailas Block, BDA Jnanabharathi Residential Enclave, Valagerahalli, Kengeri, BENGALURU - 560 059 M: 94818 35910, 99860 43690 mmurthyaol@gmail.com

2496	2502
Sri P Sivadass "IYSWARYAM", No. 2, Mysore Bank Colony, Kuniamuthur, COIMBATORE - 641 008 M: 87783 51540, 99449 88919 lissydass59@gmail.com	Sri Sunil Kumar M # 6-12-48(1), "SRI RAMACHANDRA", Vivekananda Nagar, Kodikal, MANGALURU - 575 006 M: 91485 15432, 98454 67350
2497	2503
Sri P Kandasami Plot No. 52/B/1, 16 th Street, Rahumath Nagar, Maharaja Nagar Post, PALLAYAMKOTTAI - 627 011 M: 77089 08543, 87549 77656	Smt. Shailaja Bhalchandra Rajwade R.No.5, Digambar Niwas, Gogate wadi "Senapati Bapat Marg, Mahim, MUMBAI - 400 016 M: 98209 30023, 88797 59023 rajwadeshailaja@gmail.com
2498	2504
Sri K Mukthar Ahmed 10/1, Mayland Apatment (G-1), 2 nd Main Road, Ambedkar Layout, Kavalbyrasandra, R.T. Nagar Post, BENGALURU - 560 032 M: 99459 63554, 99800 92857 mukthar.ahmed06@gmail.com	Smt Usha Nayayanasamy D.No.35, Plot No.74 -A, Rajalakshmi Nagar, First Main Road, Velachery, CHENNAI - 600 042 M: 89390 35353, 044 - 2244 1275 ushanarayanasamy@yahoo.co.in
2499	2505
Sri Krishna Pai D.No.1-N-33-2907/3, "SRINIVAS", Near Ashoka Nagar School Ashoknagar P O., MANGALURU - 575 006 M: 96118 78447, 81057 43147 krishnanageshpai@gmail.com	Sri Jagadish Nayak P. "KEDAR", H. No. 4-1-34 E, Gandhi Nagar, N H 66, Ambalpady Bypass, UDUPI - 576 103 M: 96861 66686, 94815 16277 jagspnayak@gmail.com
2500	2506
Smt. Leela Amrith 404/2, 2 nd Floor, 7 th Main, 9 th Cross, Jayanagar 2 nd Block, BENGALURU - 560 011 M: 94805 71226, 94493 32475 leela.amrith@gmail.com	Sri B S Krishna Murthy "DATTATREYA", C S Aithal Compound, Chitrapady, Saligrama Post, SALIGRAMA - 576 225 M: 87620 19973, 94494 87793 bskrishnamurthybhat@gmail.com
2501	2507
Sri Sadashiva Maruti Gagganamalle Plot No.64-B, Sector No.36, Navnagar, BAGALKOT - 587 102 M: 99725 38333, 94801 12109	Smt. Shylaja N V 970/6, 10 th Main, Raghavendra Block, Srinagar, BENGALURU - 560 050 M: 99802 20890, 98454 81871 shylajanv_prabhakar@yahoo.com

CHANGE OF ADDRESS / PHONE NOS. OF MEMBERS

174	1414
Sri T V Madhavan Vila No. 99, Concorde Napa Valley, Pattareddypalya, Kaggalipura Post, Kanakapura Main Road, BENGALURU - 560 082 M: 99453 35107, 080 - 26667891 madhavantv@yahoo.co.in	Smt. N Uma Rani H. No. 6-3-609/127, Flat No.503, Seshasai Residency, Anand Nagar Colony, Khairatabad, HYDERABAD - 500 004 M: 98666 62363 umarani.nandiraju@gmail.com
206	1454
Sri K C Mukunda Rao 6/1 (New) 5 th Cross, Shastri Nagar, CHENNAI - 600 020 M: 95662 16116, 044 - 24903944	Sri V Manohar Shetty Flat No. 202, 3 rd Floor, #434 Saikorte, 40 th Cross, Jayanagar, 5 th Block, L/M: Adeeshwar Electronics Show Room), BENGALURU - 560 011 M: 98456 36663, 080 - 26764463 manu.2637@yahoo.com
602	1482
Sri Madhukar G Patil No. 12, SCR Residential Layout, 2 nd Cross, Near Manju School, Gollahalli, Anjanapur, BANGALORE - 560 108 M: 99867 21808	Sri A Chandra Sekhar Flat No. 401, Shraddha Residency, Sardar Patel Nagar, Behind Community Hall, HYDERABAD - 500 072 M: 94409 55885 acsekhar1956@gmail.com
674	1536
Sri Vijay Kumar Gupta G-197, South City, Near Millenium School, Raebareli Road, LUCKNOW - 226 025 M: 77530 53300 guptavijay1952@gmail.com	Sri Kodurl Raja Gopal Reddy Villa No. 52, Istana Villas by Oorjitha Projects Nature Hills, K L R Lane, Gandipet, HYDERABAD - 500 075 M: 97034 28812 rgrkodur1955@gmail.com
1188	
Sri Anantharaya Shenoy B Flat No. B - 705, Krishna Prakash Apartment, 16 th Main, 1 st Cross, BTM Layout, 1 st Stage, BENGALURU - 560 068 M: 98865 04987 bashenoy@gmail.com	

**DEARNESS RELIEF PAYABLE TO PENSIONERS FOR THE PERIOD
FEBRUARY 2020 TO JULY 2020**

Dearness Relief payable to Pensioners for the period February 2020 to July 2020 has gone up by **78 slabs**. We furnish below the rates of DA payable to Pensioners:

**DEARNESS RELIEF TO PENSIONERS
FOR THE PERIOD FEBRUARY 2020 TO JULY 2020**

DEARNESS RELIEF INCREASE TO PENSIONERS – 78 SLABS				
RETIRED PRIOR TO 01-11-1992: 1719SLABS ABOVE 600 POINTS				
Basic Pay>	Upto 1250	1251 – 2000	2001-2130	Above 2130
	1151.73%	Rs.14396.62+ 945.45 % of Basic Pension in excess of Rs.1250	Rs.21487.49+ 567.27% of Basic Pension in excess of Rs.2000	Rs.22224.94 + 292.23% 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	2401 – 3850	3851 – 4100	ABOVE 4100
	553.70%	Rs.13288.80 + 458.78% of Basic Pension in excess of Rs.2400	Rs.19941.11 + 268.94% of Basic Pension in excess of Rs.3850	Rs.20613.46 + 142.38% of Basic Pension in excess of Rs.4100
RETIRED ON OR AFTER 01-04-1998 UPTO 31-10-2002: 1448SLABS ABOVE 1684 POINTS				
Basic Pay>	Upto 3550	3551 – 5650	5651 – 6010	ABOVE 6010
	347.52%	Rs.12336.96 + 289.60% of Basic Pension in excess of Rs.3550	Rs.18418.56 + 173.76% of Basic Pension in excess of Rs.5650	Rs.19044.09 + 86.88% of Basic Pension in excess of Rs.6010
RETIRED ON OR AFTER 01-11-2002 UPTO 31-10-2007: 1297SLABS ABOVE 2288 POINTS				
233.46% of Basic Pension				
RETIRED ON OR AFTER 01-11-2007 UPTO 31-10-2012: 1160 SLABS ABOVE 2836 POINTS				
174.00% of Basic Pension				
RETIRED ON OR AFTER 01-11-2012: 759 SLABS OVER 4440 POINTS				
75.90% of Basic Pension				

Source: IBA Letter No.CIR/HR & IR/ D/ G2/2019-20/8618 dated 1st February, 2020