



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

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**CIRCULAR NO. 4/2020**

**Date: 08-07-2020**

**TO ALL MEMBERS & ASSOCIATE MEMBERS**

Dear friends,

**I. CBROA NEWS:**

- 1.0 MERGER OF OUR BANK WITH UNION BANK OF INDIA
- 2.0 ISSUES ARISING AFTER THE MERGER
  - 2.1.1 Change in Employee ID
  - 2.1.2 Union Parivar App for all serving and retired employees
  - 2.1.3 Staff Welfare Measures
  - 2.1.4 NSHL – Continuation upto 75 years
  - 2.1.5 Revision in Interest Rate on Staff Loans
  - 2.1.6 Facility of Cash Credit (CCSDL) against Deposits
  - 2.1.7 Union Covid 19 Personal Loan Scheme (UCPLS)
- 3.0 LOCK DOWN: POSTPONEMENT OF CC MEETING/ CLOSURE OF CENTRAL OFFICE
- 4.0 115<sup>TH</sup> YEAR COMMEMORATIVE MEMENTO TO ALL EMPLOYEES, PENSIONERS AND FAMILY PENSIONERS
- 5.0 PROMOTION TO CGM POST
- 6.0 DECISIONS TAKEN IN THE MEETING OF CENTRAL OFFICE BEARERS
- 6.1 25<sup>th</sup> Foundation Day Celebrations – July 2020
- 6.2 CBROA Benevolent Fund – Winding Up
- 6.3 CBROA Address Booklet
- 7.0 UNION BANK OF INDIA RETIRED EMPLOYEES' MEDICAL ASSISTANCE SCHEME (UBIREMAS)
- 8.0 ID CARDS FOR RETIREES
- 9.0 TDS ON PENSION
- 10.0 PENDING ISSUES
- 11.0 IBA GROUP MEDICAL INSURANCE POLICY
- 12.0 PENSION PAID CERTIFICATE
- 13.0 INCOME TAX FOR THE FY 2019-2020
  - 13.1 Extension of Time for Filing Income Tax Returns
- 14.0 TDS ON PENSION CONTRIBUTION, KEPT IN SUSPENSE CREDITORS
- 15.0 SPECIAL ALLOWANCE
- 16.0 OBITUARY
- 17.0 MEMBERSHIP DEVELOPMENT
  - 17.1 List of New Members/ Associate Members Joined:
  - 17.2 Change in Address / Telephone Numbers
- 18.0 DONATION FROM MEMBERS
- 19.0 BIRTHDAY GREETINGS
- 20.0 LOCKER RENT

**II. AIBPARC NEWS:**

- 1.0 COVID 19 - DONATION TO PM CARES FUND

## I CBROA NEWS

Hope all of you are fine and healthy. Since the last circular issued in the first week of March, we could not issue any circular as lock down was imposed throughout the country due to Covid-19 pandemic. We would like to inform you the developments since the last circular as follows:

### 1.0 MERGER OF OUR BANK WITH UNION BANK OF INDIA:

On 4<sup>th</sup> March 2020, Government issued Gazette Notification, announcing the merger of our Bank and Andhra Bank with Union Bank of India w.e.f. 1<sup>st</sup> April, 2020. Accordingly, our Head Office issued a circular (H O Circular No. 157/2020 dated 13-03-2020) informing the same to all employees and also giving an option to exit from the services which will be deemed as Superannuation. About **59 officers opted for exit.**

### 2.0 ISSUES ARISING AFTER THE MERGER:

#### 2.1.1 Change in Employee ID:

As part of the process of merger, Union Bank has allotted new Employee ID Number to all serving as well as retired employees. We had informed all of you on 23-03-2020 about this development through CBROA Whastapp groups at different centres.

#### 2.1.2 Union Parivar App for all serving and retired employees:

Union Bank of India vide Staff Circular No. 7175 dated 15-04-2020 had informed about launching of Mobile software application viz. **Union Parivar**. Immediately on receipt of the same, we communicated it to all CBROA Whatsapp groups. Later it is observed that the retired officers were not able to log in and a lot of complaints came in this regard. We took up the issue through our IT Department and also sought the help of All India Union Bank Pensioners and Retirees Federation (AIUBPARF), an affiliate of AIBPARC with whom we are keeping a close liaison. There were also complaints regarding not getting SMS regarding new ID from HO. We have guided all those who have sought our help. It is to be noted that even though the App is working now, the information what is required for retirees is not available as data is yet to be uploaded by Central Office, Mumbai.

#### 2.1.3 Staff Welfare Measures:

Union Bank has released the Staff Welfare Measures for 2020-21 vide HO Staff Circular No. 7171 dated 08-04-2020 wherein the Board had approved an allocation of Rs.40 crores towards staff welfare schemes, which are attached to the circular. On going through the circular, we observe that:

1. The communication is silent regarding the extension of the schemes to e-Corporation Bank and e-Andhra Bank employees.

2. We in corporation Bank were enjoying the facility of –

- Group Insurance of all employees upto 70 years

*[Please Note that Corporation Bank has already renewed the Group Insurance Scheme for the year 2020-2021 by paying the premium to LIC and hence Corporation Bank employees will continue to have **the benefit upto 31<sup>st</sup> March 2021.**]*

- Medical check up facility at charges agreed by the Bank at empanelled hospitals
- Reimbursement of medical expenses upto Rs.3500/- p.a. on declaration basis which was kept in abeyance during 2018-20.

which should have found a place in the staff welfare measure as per the assurance of Hon'ble Finance Minister that the best HR practices among the three Banks will be protected. We had discussion about this with **Sri N Govindarajulu**, General Secretary of AIUBPARF and we have decided to jointly take up the issues after ascertaining the position in Andhra Bank. We are trying to collect information from colleagues in Andhra Bank as the retired officers' association in Andhra Bank is not functional. Shortly we will be taking up these issues with the Management. AIUBPARF has already taken up the issue of extension of benefits under the Welfare Schemes to retirees of e-Corporation Bank and e-Andhra Bank with the Management.

#### 2.1.4 NSHL – Continuation upto 75 years:

One of the issue which was lingering is extension of NSHL upto 75 years which we were enjoying and the issue was taken up by CBOO along with other issues. Recently, Central Office, Mumbai has issued circular (Staff Circular No. 7188 dated 30-04-2020) on FAQs on NSHL in which it was clarified that the **loans already in existence would continue until 75 years or due date of the loan whichever is earlier**. However, automatic insurance coverage of NSHL under SBI Life Insurance policy still remains unresolved as in Union Bank insurance for NSHL is optional.

Please note that all NSHLs of Corporation Bank employees have coverage **upto 31<sup>st</sup> August 2020** under SBI Life policy as per HO Cir. No. 508/2019 dated 23-08-19. **The issue has been taken up by CBOO and being pursued and a decision in this regard is expected soon.**

#### 2.1.5 Revision in Interest Rate on Staff Loans:

Union Bank of India vide Staff Circular No. 7216 dated 29-06-2020 has revised interest rates on Staff Loans as follows:

Nature of Loan	Interest Rate	
	Existing	Revised
<b>Staff Housing Loan:</b>		
- Upto Rs.40 lakhs	6.5% Simple	<b>5.5% Simple</b>
- Above Rs.40 lakhs	7.0% Simple	<b>6.0% Simple</b>
<b>Staff Conveyance Loan</b>	6.5% Simple	<b>5.5% Simple</b>

Members who are continuing the loan after retirement are requested to note the same.

### 2.1.6 Facility of Cash Credit (CCSDL) against Deposits:

Members may be having CCSDL facility against their deposits in our Bank. We learn that in Union Bank of India only SDL facility against the deposits is available. CCSDL facility is not available and the issue will be taken up.

It may be noted that Over Draft facility is sanctioned against deposits in Union Bank of India and the **interest** charged will be **at commercial rates**.

### 2.1.7 Union Covid 19 Personal Loan Scheme (UCPLS)

We invite your attention to UBI, Retail Banking Department Instruction Circular No. 2000/2020 dated 31-03-20 launching UCPLS for customers and Modification Circular dated 15-06-2020 extending the scheme to UBI Pensioners/ Family Pensioners including e-Andhra Bank & e-Corporation Bank. Salient features are:

1. Type of Facility : Term Loan
2. Validity : **Upto 30-08-2020**
3. Purpose : To meet consumption needs / medical expenses, to meet short term liquidity mismatch
4. Quantum of Loan : 6 times of last credited net pension or Rs.5.00 lakhs, **whichever is less**
5. Margin : NIL
6. Rate of Interest : **7.20%** Floating Rate with monthly rests
7. Repayment : Maximum period of **60 months** (Inclusive of moratorium of 3 months)
8. Guarantee : Personal Guarantee of Spouse

### 3.0 LOCK DOWN: POSTPONEMENT OF CC MEETING/ CLOSURE OF CENTRAL OFFICE:

Due to the declaration of Lock down and its continuation, we were forced to postpone the 128<sup>th</sup> CC meeting scheduled to be held on 3<sup>rd</sup> May 2020 at Mangalore. Fresh date will be decided based on the withdrawal of lockdown and resumption of public transport like train/domestic air travel. Our Central Office also stood closed from 24<sup>th</sup> March 2020 and started the operations only after the declaration of Unlock 1.0 in the last week of May. Since 1<sup>st</sup> June Central Office is functioning.

### 4.0 115<sup>th</sup> YEAR COMMEMORATIVE MEMENTO TO ALL EMPLOYEES, PENSIONERS AND FAMILY PENSIONERS:

Our Bank Management had taken a decision to award 115<sup>th</sup> Year commemorative memento (Silver Coin weighing 50 gms) to all Employees, Pensioners and Family Pensioners **as on 12<sup>th</sup> March 2020** vide HO Cir. No. 196/2020 dated 31-03-2020. Since PF optee retirees were not covered, we had taken up the issue with the

Management requesting them to extend the same to PF optees (who are numbering around 100) also.

During the last week of June 2020, the Coins have arrived at branches/ offices and started delivery of the coins. We have been informed by some members that in some centres branches have informed that if the coin is not collected immediately, the same will be sent back to ZO. Members have expressed their difficulty in visiting the branch in view of the Covid-19 lock-down rules. We have sent a mail to GM-HRM requesting to direct the branches to keep the Coin in safe custody of the branches till September 2020. However, **we request all our members to take delivery of the coin at the earliest.** Our request for awarding the memento to PF optees is yet to be considered by the Management.

#### **5.0 PROMOTION TO CGM POST:**

As part of merger process, Union Bank of India has created 14 posts of CGMs and we are happy to note that the following 4 General Managers from our Bank were promoted as CGMs:

- |                             |                                 |
|-----------------------------|---------------------------------|
| <b>1. Sri Ashok Chandra</b> | <b>2. Sri M V Balasubramany</b> |
| <b>3. Sri A K Vinod</b>     | <b>4. Sri Narayanan S</b>       |

We congratulate them and wish them all success in their new assignment.

#### **6.0 DECISIONS TAKEN IN THE MEETING OF CENTRAL OFFICE BEARERS:**

In view of the continuation of lock down and non-resumption of train / air services, Association is not in a position to hold the Central Committee meeting. Hence, a meeting of Central Office bearers was held on Friday, 26<sup>th</sup> June 2020 and the following decisions were taken which has approval of the CC members

#### **6.1 25<sup>th</sup> Foundation Day Celebrations – July 2020:**

Our 25<sup>th</sup> Foundation Day is on 27<sup>th</sup> July 2020. In view of the present Covid-19 lock down restrictions, it may not be possible to hold the Foundation Day Celebrations as senior citizens and children will not be permitted to assemble as per the existing lock down guidelines. There are 14 members who have turned Octogenarians since the last Foundation Day held in July 2019. It is our tradition to invite them to the Foundation Day Celebrations at Mangalore and felicitate them. It was felt that in the present circumstances it is neither feasible nor advisable to hold the Foundation Day Celebrations and decided that:

1. Foundation Day celebrations may be limited to Central Office paying tributes to our Founder President, late **Sri K Achutha Shenoy** who passed away on 5<sup>th</sup> May 2020, by installing a photo of the late President at Central Office on 27<sup>th</sup> July 2020.

2. The following 14 Octogenarians may be honoured at their residence by a team led by Central Committee member(s) at the respective centre:

Sl. No.	CBROA NO.	Name	Place
1	168	Sri Velaveti Muthu Rangaiah	Eluru
2	172	Sri K Sadashiva Rao	Bengaluru
3	173	Sri B Srinivas Baliga	Mangaluru
4	182	Sri K Babanna Shenoy	Mangaluru
5	185	Sri P Venkatesh Mallya	Mangaluru
6	187	Sri P Venkataramana Shenoy	Mangaluru
7	215	Sri B Raghavendra Pai	Mangaluru
8	194	Sri Ganesh Sundar Rao	Mumbai
9	196	Sri P Narayana Nayak	Mumbai
10	206	Sri Ramesh Jiwajee Padgaonkar	Mumbai
11	223	Sri H V M Shenoy	Mumbai
12	229	Sri N Nagesh Rao	Mysuru
13	273	Sri K Lakshmana Murthy K	Hyderabad
14	289	Sri K C Mukunda Rao	Chennai

3. It was noted that Sri D L Kantha Rao, Bengaluru who turned Nonagenarian on 14<sup>th</sup> December 2019 was honoured at his residence and there are no other member who has turned Nonagenarian during the period.

***Depending on the lock down rules, our Central Committee members at the respective centres will be contacting the Octogenarian members and arrange for felicitation at their residence on mutually convenient date.***

## 6.2 CBROA Benevolent Fund – Winding Up:

After the merger of the Bank with Union Bank of India, CBOO has decided to wind up Benevolent Fund and refund the balance. For the past few years there was no new members joining the Fund and the CC had decided to discontinue further admission to the Fund. In view of the merger of the Bank, there is demand from members of the Fund to wind up the Fund and refund the balance. Hence it was decided -

1. To wind up the Benevolent Fund **as at 30<sup>th</sup> June 2020.**
2. The Fund is having Rs.115.88 lakh balance as at 31<sup>st</sup> March 2020 out of which Rs.38.78 lakh is members' contribution and the balance is accumulated excess of income.
3. The Fund balance consists of Rs.110 lakhs in Fixed Deposits (with quarterly interest payable) and balance in Savings Bank in our Bank. In view of the

decision to wind up, the deposits, the due dates of which are spread over 2021-2027, needs to be closed prematurely and there is a likelihood of recovery of excess interest paid by the Bank.

4. There are LIC policies assigned by 8 members to the Fund the premium of which is being paid by the Fund. In view of the decision to wind up, it was decided to surrender the policies and get refund of surrender value.
5. After getting the proceeds of FD and LIC policies, the balance shall be distributed in a fair and equitable manner. As the amount of contribution and the benefit opted by members vary and members have joined at different dates over a period of time, it was decided that the following formula may be adopted for refund of the amount:

**Amount to be refunded =**

**= Amount Contributed by the member X No. of months since his joining the fund X monthly rate of return factor of the Fund**

6. As at June 2020, the fund will be completing **275 months** since its inception and rate of return factor to be worked after ascertaining the total funds available after premature closure of FDs and Surrender of LIC policies.
7. **No gift cheques to be issued after 30-06-2020.**
8. Members to be communicated about the refund along with refund formula once the same is finalised.

### **6.3 CBROA Address Booklet:**

In view of the merger of the Bank, there is a demand from members to bring out an up-dated address booklet so as to be in touch with their friends and colleagues. Taking into account a membership of 2500, the booklet will come to about 300 pages and the ~~estimated~~ cost is about Rs.2.27 lakhs for 2600 copies (Rs.86/- per copy). It was decided that a new booklet may be brought out coinciding its release with our next General Body meeting which is due in January 2021 and copies may be supplied to all members **free of cost**. It is also decided to get the changes in address / telephone number etc. from members by means of a communication so as to make the booklet up to date.

### **7.0 UNION BANK OF INDIA RETIRED EMPLOYEES' MEDICAL ASSISTANCE SCHEME (UBIREMAS):**

The Staff Welfare Scheme which provides hospitalisation reimbursement of Rs.1.50 lakhs during the life time of retiree at a premium of Rs.5000/- is renewed by Union Bank of India w.e.f. 1<sup>st</sup> April 2020 and is available for **officers retired on or after 1<sup>st</sup> April 2020**. The retirees have to make an application in the prescribed format, We have provided the specimen of the format in **Annexure-1**.

***As far as retirees prior to 1-4-2020, the issue has been taken up and the Bank is yet to take a decision in this regard.***

## 8.0 ID CARDS FOR RETIREES

In Corporation Bank, retirees were issued with ID Card. Union Bank of India is also issuing ID Card to their retirees. We have received queries whether the retirees of our Bank who are holding ID card have to apply for fresh ID Card.

We would like to clarify that –

1. ID Card issued by Corporation Bank will remain valid for officers retired prior to 01-04-2020. If any of such retirees has not got the card, they can send a mail to **ecb.pad@unionbankofindia.com** requesting for ID Card and they will be supplied with Corporation Bank ID Card from PAD-HO, Mangalore.
2. In respect of **officers retiring on or after 01-04-2020**, they have to apply for ID Card with Union Bank of India, Regional Office in the prescribed format. A specimen of the format is provided in **Annexure-II**.

## 9.0 TDS ON PENSION:

Recently the Government Business Department, Central Office Mumbai issued a Circular (GBD Circular No. 18820 dated 10-06-20) advising the branches to obtain investment declaration from pensioners which created a lot of confusion.

We have verified the matter and wish to inform that the circular is applicable **only to pensioners other than Bank pensioners**.

As far as Bank pensioners are concerned, **a separate communication will be issued by the Bank**.

## 10.0 PENDING ISSUES:

After the merger of the Bank, a number of issues affecting our members and members of Andhra Bank have cropped up. **Union Bank of India is yet to implement the best of the schemes among the three merged entities as promised by the Finance Minister**. We have already prepared a detailed letter and we propose to raise this issue jointly within AIUBPARF and retiree officers' union in Andhra Bank. We will be addressing a letter shortly in this regard.

## 11.0 IBA GROUP MEDICAL INSURANCE POLICY

We would like to inform that the present policy will continue **till 31<sup>st</sup> October 2020**. IBA is expected to take necessary steps to renew the same shortly.

**Officers who have retired after October 2019** are covered under the group insurance policy for serving officers **upto September 2020**. Our Bank will be issuing circular in August / September 2020 requesting such officers to pay pro-rata premium and get continued coverage during **October 20** under the retirees' group insurance policy.



## 12.0 PENSION PAID CERTIFICATE:

Our Pension Cell, HO-Mangalore had despatched Certificate of Pension Paid to all Pensioners / Family Pensioners by Post. We have been informed by some members that they have not received the same. We request the members who have not received the Certificate to send a request to **ecb.pension@unionbankofindia.com** under copy to us. We also request them to update their mailing address with the pension cell.

## 13.0 INCOME TAX FOR THE FY 2019-2020:

In Union Bank of India, the Pension is being credited on last working day of the month as a matter of policy. Accordingly, for the Financial Year 2019-2020, the Certificate of Pension Paid issued by the Bank contains pension for 13 months (including April 2020). A few members have sought clarification regarding the tax treatment. We would like to clarify that **as per the Income Tax Act, pension including advance pension received should be included in the income of the year in which it is received and members are request to calculate tax liability accordingly.**

### 13.1 Extension of Time for Filing Income Tax Returns:

In view of the lock down, the Government has extended the date for filing Income Tax Returns vide notification dated 24-06-2020. We furnish below the extended dates:

#### In respect of Non-Corporate Tax Payers:

Type of Compliance	Original Due Date	Revised Due Date as per the Notification
Original Income Tax return for <b>FY 2018-2019</b>	July 31, 2019	<b>July 31, 2020</b>
Revised or Belated Income Tax return for <b>FY 2018-2019</b>	March 31, 2019	<b>July 31, 2020</b>
Original Income Tax return for <b>FY 2019-2020</b>	July 31, 2020	<b>November 30, 2020</b>
Investments / Payment for claiming deduction u/s 80-C: LIC, PPF etc., 80-G: Donation, 80-D: Mediclaim etc. for <b>FY 2019-2020</b>	March 31, 2020	<b>July 31, 2020</b> from earlier extension of June 30, 2020
Issuance of Form 16 to employees	June 15, 2020 (extended earlier to June 30, 2020)	<b>August 15, 2020</b>
Linking of Aadhar with PAN	June 30, 2020	<b>March 31, 2021</b>

#### 14.0 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 - HO had filed a Memo with the Madras High Court seeking permission to refund the amount kept in suspense creditors in respect of the above mentioned cases. In view of the pandemic the case is yet to come up for hearing. **All the 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.**

#### 15.0 SPECIAL ALLOWANCE:

We had informed you about the two fresh writ petitions filed by our members along with CBROA on the issue. Both the Writ Petitions have been admitted. Meanwhile, the Management had filed an appeal before the Kerala High Court Division Bench against the order of the Single Judge Bench. In view of the lock down, the two writ petitions as well as the appeal of the Management are yet to come up for hearing. We note to inform the developments in this regard.

#### 16.0 OBITUARY

**Sri K A Shenoy, our Founder President passed away:**



Our Founder President **Sri K Achutha Shenoy** passed away on 5<sup>th</sup> May. He was aged 84 years. He was not keeping well for quite some time.

Sri Shenoy was instrumental in organising the retired officers which resulted in formation of CBROA on 27<sup>th</sup> July 1996. He took initiative to introduce several schemes like Benevolent Scheme for the benefit of retirees when there was no benefit available to retired officers from the Bank. He along with his team mobilised resources resulting in CBROA acquiring its own office in 2004. He persuaded the Management to extend benefits under Staff Welfare Schemes to retired officers. He selflessly led CBROA for almost 16 years from the front. Whatever CBROA could achieve, a major credit should go to Sri Shenoy.

***CBROA dips its banner in his honour and pray God Almighty for the sadgathi of the soul.***

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

SL. NO.	CBROA NO.	NAME	PLACE	AGED	DATE OF DEMISE
1	370	<b>Sri V Janaki Prasad</b>	Hyderabad	70	02-03-2020
2	663	<b>Sri Ranjal Subhas Prabhu</b>	Mangaluru	69	20-03-2020
3	241	<b>Sri J Shankara Raman</b>	Chennai	79	23-03-2020
4	610	<b>Sri N Manjunath Prabhu</b>	Mangaluru	69	20-04-2020
5	933	<b>Sri Panduranga S Prabhu</b>	Mangaluru	67	05-05-2020
6	644	<b>Sri H Ravindra Shenoy</b>	Hubballi	69	10-05-2020
7	983	<b>Sri Shrikant</b>	Mumbai	67	20-05-2020
8	92	<b>Sri Perodi Vasudeva Rao</b>	Bengaluru	91	17-05-2020
9	2471	<b>Sri S N Srinivasan</b>	Bengaluru	60	28-05-2020
10	275	<b>Sri H Madhava Shenoy</b>	Mumbai	78	01-06-2020

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

#### **17.0 MEMBERSHIP DEVELOPMENT:**

Our membership as on date stood at **2385**. As informed vide our Circular No.1/2020 dated 03-03-2020, we have amended our bye-laws enabling former Corporation Bank officers retiring from Union Bank of India to join CBROA. There are 163 officers retired during April - June 2020 including those opted for exit. Due to the lock out the officers opted for exit as well as those retired during April 2020, we could not send welcome letters to them due to lock down. We are making efforts to contact and enrol them.

**We appeal to all of you to contact your friends who are recently retired and ensure that they join CBROA.**

#### **Welcome Letters to Officers Retiring between July 2020 to March 2021:**

We have addressed welcome letters along with enrolment form to all officers retiring between July 2020 to March 2021, requesting them to join on retirement.

***We request all our members to help us in enrolling them.***

#### **17.1 List of New Members/ Associate Members Joined:**

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

#### **17.2 Change in Address / Telephone Numbers:**

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

**18.0 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	66	Sri Ratna Baliga	Mumbai	5000
2	1441	Sri Mulkhraj Singh	Patiala	500
3	67	Sri U Ganesh Pai	Mangaluru	2000
4	112	Sri M Dharmaraj	Hubballi	1000
5	60	Sri B Panduranga Pai	Karkala	5000

**DONATION TO CHAITANYA SCHEME**

1	454	Sri K Devdas Pai	Mangaluru	500
2	2078	Sri B Bala Kumaresan	Gobichettipalayalam	20,991
3	2491	Sri B L Venkatesh	Bellary	6000

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

**19.0 BIRTHDAY GREETINGS:**

We are sorry that we could not send birthday greeting to our members whose birthdays fall in April to June 2020 as Central Office remained closed. We extend them our best wishes for a happy, healthy and peaceful year ahead. We have resumed sending the greetings from July 2020.

**20.0 LOCKER RENT:**

We have received complaints from members that there is very huge increase in locker rent debited in their accounts this year.

We have verified and wish to clarify that in Corporation Bank there was 25% concession in locker rent payable by staff / retired staff w.e.f. 15-01-2007 and the same rates were frozen as at 1-1-2008 even though there were revision in locker rent payable by customers thereafter. In Union Bank of India, a concession of 25% on the locker rent applicable to customers is extended to staff / retired staff. Since the increase in locker rent for our staff / retired staff is manifold, the issue has been already taken by CBOO. We are also taking up the issue shortly.

## II AIBPARC NEWS:

### 1.0 COVID 19 - Donation to PM CARES Fund:

AIBPARC has requested all the members of its affiliates vide its circular dated 29-03-2020 to donate at least one day's pension to the account opened for the purpose of donating to PM CARES Fund. We had issued an appeal vide our Circular No. 3/2020 dated 06-04-2020 to donate at least one day's pension or more. We are happy to inform that AIBPARC vide its Circular No. 42/20 dated 12/06/2020 (text of the Circular reproduced below) has informed that an amount of Rs.2.12 crores has been collected and the same is being sent to the Fund.

On 24<sup>th</sup> June 2020, AIBPARC team led by **Com K V Acharya**, President handed over a Draft for **Rs.2.12 crores** being donations from members of AIBPARC to **Hon'ble Minister of State for Finance, Sri Anurag Thakur** at his office at North Block, Delhi. The team later submitted a letter on the pending issues of retirees to the Minister. We reproduce below the text of AIBPARC Cir. No. 43/20 dated 25/06-20 for your information.

Yours sincerely,



[D N PRAKASH]  
GENERAL SECRETARY

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

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SUKUMAR S SALIAN	: Mob: 94800 54454	E-mail: sukumarsalian82@gmail.com
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## **AIBPARC DONATION TO PM CARES FUND**

[ Text of AIBPARC Cir. No. 42/20 dated 12-06-20]

Dear Comrades,

### **Sub: Massive Response by our members to our appeal for contributions to PM CARES FUND**

\* \* \* \* \*

We issued circular on 29<sup>th</sup> March, 20 appealing to all our members to come forward to stand by the side of the nation in moments of an unprecedented crisis caused by the deadly Corona virus by way of voluntary donation equivalent to one day's Pension for depositing the accumulated amount in PM CARES FUND. Your response has been superb and spontaneous enabling us to make a Demand Draft for Rs.2.12 Crores (Rs. Two Crores and Twelve Lakhs only). Still some remittances are coming and we will further remit the same to PM CARES FUND after consolidating the same.

Comrades, we convey our profuse gratefulness to each individual member who remitted fund directly to AIBPARC's account. We are extremely thankful to our various Affiliates who took enormous pains to mobilize funds through different circles/zones and finally remit the money to parent body's account. We also we salute the efforts of Our State committees which took a pro active role in this regard.

We appreciate the difficulties encountered by our Comrades, quite a large number of them being very aged and not comfortable with Digital Banking had to struggle either to reach the Branches or take help from others to make remittances in view of strict Lockdown conditions for over Two Months. In addition to the remittances to AIBPARC - PM CARES FUND many Comrades have directly remitted their Contributions to PM CARES FUND and their respective Chief Minister's Relief Fund and quite a few have contributed much more than their One Day Pension amount.

Comrades, you have displayed your missionary zeal and concern when it comes to the question of social concerns and social distress as you had shown when you were in service making social banking a phenomenal success. You kept your grievances and injustices inflicted on you aside and rose up to the occasion and voluntarily responded to the Call of the Nation. It is a matter of great satisfaction and pride to all of us that us as an Apex Body of Bank Pensioners and Retirees Organisations, AIBPARC has succeeded in giving the Highest amount of Donations to PM CARES FUND among the Retirees Organisations though of course we are getting very meagre Pension as compared with Government and RBI Pensioners. We reassure our Comrades that the long pending Issues of Bank Pensioners and Retirees will be taken up by our Organisation along with other Retirees Organisations with added vigour and determination.

We have much pleasure to inform all concerned that we have remitted yesterday by Demand Draft favouring PM CARES FUND a sum of **Rs.2.12 crore** (Rs. Two crore and 12

lakhs only) to our Comrades at Delhi who will be handing over the same at a convenient date. Funds are still coming and we are in the process of computation and conciliation. Members are assured that the residual amount will be sent within a month positively through the same process.

With best wishes

Comradely yours

Sd/=

**K. V. Acharya**  
**President**

**S. Sarkar**  
**General Secretary**

[ Text of AIBPARC Circular No. 43/20 dated 25-06-20]

Dear Comrades,

**Sub: Donation by Pensioners and Retirees at the call of AIBPARC to  
P M CARES FUND**

Please refer to our earlier circular 42/20 dated 12.06.20 on above subject wherein we informed that the Demand Draft for Rs.2.12 crore being the first phase of accumulated Donation by members/affiliates would be handed over to Authorities concerned by our leaders. Further to the said circular, we have pleasure to inform that a delegation of senior leaders, headed by **Com. K.V. Acharya**, President, called on **Shri Anurag Singh Thakur**, Hon'ble Minister of State for Finance Department on 24.06.20 and handed over a Bank Draft of Rs.2,11,79,926/-. The initiative of AIBPARC got wide appreciation. It will be very pertinent to quote the English translation of the tweet made in Hindi by Shri Anurag Singh Thakur on 24.06.2020: ***"The office bearers of All India Bank Pensioners & Retirees Confederation handed over an amount of Rs. 2.12 crore by means of a cheque on behalf of their Confederation for PM Cares Fund to fight against Corona Virus. Your Contribution to fight the battle against Corona is invaluable."***

In course of our dialogue with Hon'ble Minister, we submitted a memorandum containing some of our long pending and unresolved issues. We got the assurance that the issues would be looked into. We are reproducing hereunder three documents for your information and perusal:

1. A press release issued by the organisation.
2. Covering letter enclosing the demand draft.
3. Memorandum submitted by AIBPARC.

We shall be requesting our members to go through all the three documents which are being reproduced hereunder:

We wish all of you remain safe and secured with members of your families.

With best wishes,

Sd/=

**(K.V. ACHARYA)**  
**PRESIDENT**

**(SUPRITA SARKAR)**  
**GENERAL SECRETARY**

**QUOTES : DOCUMENT NO. 1 – PRESS RELEASE :**

Dated: 24.06.2020

**P R E S S   R E L E A S E**

All India Bank Pensioners & Retirees Confederation, an apex organization of the Bank Pensioners & Retirees – both Public Sector & Private Sector Banks which is an apolitical & independent organization promoted by All India Bank Officers Confederation appealed to its members to voluntarily contribute towards PM-CARES FUND, so as to become a part of COVID-19 WARRIORS in our nation's fight against global pandemic. Responding to the call of the confederation, the members voluntarily and liberally contributed for the noble cause and the total contribution of Rs.2.12 Crores was perhaps the highest amount of donation by any organization of the pensioners in the country. A delegation of the senior officer bearers of the confederation lead by Shri. K.V. Acharya, President, accompanied by Dr.J.D. Sharma, Vice President, Shri. D.K. Hans, State Secretary, Delhi, Shri.A.K. Nagar, President, Delhi State and others called on Shri. Anurag Singh Thakur, Honourable Minister of State for Finance and handed over a Bank draft for **Rs.2,11,79,966/-** (Rs. Two Crores Eleven lacs Seventy Nine thousand Nine hundred and sixty six only) to him at Delhi. The noble gesture by the Senior & Super Senior Citizens of the Banks is a reflection of their concern, compassion & commitment for the society, more particularly the economically weaker sections and unorganized labour affected very adversely by the outbreak of corona virus.

**[K.V. Acharya]**

**[S. Sarkar]**

**President, AIBPARC      General Secretary, AIBPARC**

**QUOTE DOCUMENT NO. 2 – COVERING LETTER TO HON'BLE MINISTER OF STATE FOR FINANCE :**

Dated: 24.06.2020

**Shri. Anurag Singh Thakur**  
Honorable Minister of State for Finance,  
Govt of India, New Delhi  
Respected Sir,



**Our Humble Contribution of Rs.2,11,79,966/- to PM-CARES FUND – COVID-19**

We wish to introduce ourselves as a Confederation of the Organisations of Bank Pensioners & Retirees – both Public Sector & Private Sector Banks. Ours is an apolitical & independent organization promoted by All India Bank Officers' Confederation. We imbibe a culture of giving back to the society which has made us what we are today. It is with this humane spirit, we appealed to our affiliates and members to voluntarily contribute out of their meagre fixed pension towards PM-CARES FUND and become part of COVID Warriors in our nation's fight against the global pandemic. The bank pensioners, family pensioners and the retirees have liberally contributed for the noble cause and total contribution aggregate to **Rs.2,11,79,966/-** (Rs. Two Crores Eleven lacs Seventy Nine thousand Nine hundred and sixty six only). It is also noteworthy that many of our members have made direct contributions to **PM-CARES FUND** and also **Chief Minister's Relief Funds** in different states.



We are conscious that the task of fighting COVID-19 is mammoth for the Government and our humble contribution shall be only a drop in ocean. However, it gives us immense satisfaction that all our members who have contributed for this cause have done so voluntarily and liberally. For all of us in AIBPARC, it is a matter of great pride to handover a Bank Draft No. 086091 Dt. 11.6.2020 issued by Bank of India, Mission Row Branch, Calcutta in favour of IOB A/c: PM CARES FUND for Rs.2,11,79,966/- (Rs. Two Crores Eleven lacs Seventy Nine thousand Nine hundred and sixty six only) to your goodself and thus become an integral part of the Team COVID Warriors.

Kindly accept our humble contribution and oblige.

With Regards,

Yours faithfully.

**[K.V. Acharya]            [S. Sarkar]**  
**President, AIBPARC      General Secretary, AIBPARC**

Encl: Bank Draft for Rs.2,11,79,966/-

### **QUOTE : DOCUMENT NO. 3 – MEMORANDUM ON OUR ISSUES :**

Dated: 24.06.2020

**Shri. Anurag Singh Thakur**  
Honorable Minister of State for Finance,  
Govt of India, New Delhi

Respected Sir,

#### **Pending Issues of Bank Pensioners & Retirees**

We wish to introduce ourselves as a Confederation of the Organisations of Bank Pensioners & Retirees - both Public Sector & Private Sector Banks representing more than 1,25,000 members. Ours is an apolitical organization promoted by All India Bank Officers' Confederation. We are also a Constituent of Coordination of Bank Pensioners & Retirees Organization (CBPRO) which consists of pensioners of almost all banks including SBI pensioners. Our President, Shri.K.V. Acharya is the Joint Convenor of CBPRO along with Shri. Ramesh Babu of SBI. We have been taking up the issues of Bank Pensioners & Retirees with the Govt of India, Dept of Financial Services, Indian Banks' Association & Banks.

We have many pending issues to be resolved by the Government & Indian Banks' Association which are under consideration at different stages. Out of all the pending issues, the following long pending issues deserve immediate and favourable consideration more so because our members are a vanishing tribe and many have already left the world without their legitimate dreams having been realized. It is with this compassion; we

earnestly request your goodself to resolve at least the following issues to provide succour to our members who are senior & super senior citizens in the evening of their life:

**1. Improvements in family pension at par with Government & RBI pensioners:**

Even though the Banks' Pension Scheme was drawn on the lines of Government & RBI Pension Schemes, the family pension in Banks is quite inferior as it provides for a tapering slab rate ranging from 30% to 15% where higher basic pay above a specified threshold attracts only 15% of last drawn basic pay as against 30% uniform rate in case of Government & RBI family pension. Consequent to our taking up the issue with IBA & DFS, IBA was kind enough to agree to our request and accordingly have sent their recommendations to DFS for revising the family pension in Banks to 30% at par with Government & RBI family pension about a year ago. Sir you will appreciate that most of the family pensioners are elderly widows and hence deserve utmost compassion and sympathy. Hence, we request you to get the same approved by the Government at the earliest.

**2. 100% DA Neutralisation to Pre November 2002-Retirees:**

The Officer retirees in the Banks were getting tapered DA on their Basis pension. This anomaly was rectified at the time of salary revision in May 2005. However, while implementing 100% DA Neutralisation, the benefit was not given to those who had retired before November 2002. Sir, you will appreciate that price rise affects all pensioners in equal measures and hence an artificial classification on the basis of the date of retirement violates Article 14 of the constitution. The arbitrary denial of 100% DA Neutralisation to the oldest of the pensioners is therefore unreasonable and unfair. We therefore request your intervention in advising IBA & DFS to remove the anomaly and oblige.

**3. Pension Updation/Revision:**

Pension scheme in the banks was introduced in 1995 with effect from 1.1.1986. Pension Regulation 35(1) provided that Basic pension and additional pension shall be updated in respect of those who retired between 1.1.1986 & 31.10.1987 as per the formula given in Appendix-I. Accordingly, the updation was implemented. With a view to facilitating updation alongwith future salary revisions, Pension Regulation 35 (1) was amended vide Gazette Notification in March 2003 as follows:

***“Basic Pension & Additional Pension wherever applicable shall be updated as per the formula given in Appendix I”***

This amendment to Pension Regulations made the provision for updation an open ended one. However, it remains unimplemented. Sir, you will appreciate that even the Honourable Supreme Court has held that wage revision and pension revision are inseparable. The Govt of India has already implemented Pension updation / revision in Reserve Bank of India with effect from 1.4.2019. In as much as our pension scheme is akin to Government Pension Scheme & RBI pension scheme, we request you to consider the pending pension updation issue favourably and oblige.

#### 4. Medical Insurance Scheme for Bank Retirees

The Department of Financial Services advised IBA & the Banks vide its letter dt. 24.2.2012 to evolve a medical insurance scheme - both for serving & retired employees. Accordingly, a new medical scheme was introduced at the behest of IBA in the year 2015-16. While introducing the New medical insurance scheme, the premium was borne by the banks for serving employees and the retired employees who deserved the benefit of medical insurance scheme the most, were given the option to join the scheme only on payment of premium by individual retirees. Since the communication from DFS did not stipulate the payment of premium by the beneficiaries, the implementation was a distortion which adversely affected the pensioners. We have been demanding for the premium to be borne by the banks in respect of retirees too. Alternatively, we should be covered under a scheme on the lines of CGHS for which one-time fixed contribution may be collected from the retirees at the time of retirement from the service. It is pertinent to mention here that the medical insurance premium for the retirees was Rs.7,500/- with OPD facility at the time of introduction of the scheme in 2015-16 but it has now been successively enhanced to more than Rs.95,000/- with OPD facilities during the year 2019-20. With the meagre fixed pension, the pensioners & family pensioners are finding it difficult to make both the ends meet. **Under such circumstances, the hefty premium charged to Banks' pensioners and retirees is simply unaffordable.** A levy of 18% GST on the premium and also on hospitalization bills comes as bolt from the blue. We request your urgent help in this regard.

#### 5.0. Reckoning of Special Allowance for Superannuation benefits:

In the last salary revision (wef 1.11.2012), a special allowance as a specified percentage of basic pay and also attracting DA was introduced. However, it was not reckoned for superannuation benefits viz. pension & gratuity. Such exclusion is ultravires and ex-facie illegal. Honourable Supreme Court has held that there cannot be two pays- one for monthly salary & other for computation of pension. In another case, it was held by the Honourable Supreme Court that any allowance which is attracting DA and is of permanent nature, not assigned to performance of any specific duties and also paid during the period when the employee is on leave is to be treated as a part of basic pay. The banks are reckoning this allowance for the purpose of encashment of leave also. The special allowance paid by the bank fulfills the criteria laid down by the Honourable Supreme Court. We therefore request that the said special allowance may please be reckoned for computation of pension & gratuity in respect of those pensioners who have retired after 1.11.2012.

With Regards,

Yours faithfully,

Sd/-

[K.V. Acharya]

[S. Sarkar]

President, AIBPARC General Secretary, AIBPARC



Membership No.

( To be allotted by CO:PAS.

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

**MEMBERSHIP FORM**

(To be submitted in duplicate through last Branch / Office worked)

TO The Asst. General Manager (P) Department of Personnel Union Bank of India 239, Vidhan Bhavan Marg MUMBAI – 400 021	Passport Size Photograph Jointly with Spouse (if living) Attested by Branch Manager / Departmental Head Where last worked
--	--

Dear Sir,

\*I retired / will retire / from the Bank's service with effect from .....

\*My Spouse retired on ..... and thereafter expired on .....

I desire to become a member of the Union Bank of India Retired Employees, Medical Assistance Scheme. I enclose Demand Draft / Local Cheque No. ....Dated ..... for Rs ..... favouring **“Union Bank of India Retired Employees' Medical Assistance Scheme”** payable at **Mumbai** towards **Non-refundable Membership Fees** under the Scheme.

My necessary details are as under:

- Name in full :  
(Primary Member i.e. Staff Members retired / expired after retirement)
- P F No. :
- Date of Birth :
- Date of Retirement from Service :
- Retired on : Super Annuation  VRS Scheme  Voluntary Retirement under OSR/Pension Scheme
- Designation at the time of retirement from Service :
- Branch / Office last worked :
- Name of the spouse, if living :  
(Secondary Member)
- Date of Birth of Spouse :

\* Fill in whichever is applicable

10. Permanent Residential Address  
after retirement :

11. Telephone No with STD Code : STD Code      Phone No.      Mobile No.  
        

12. Date of Death of Employee :  
(If employee already expired after  
Retirement) Copy of Death Certificate  
to be enclosed

13. Nearest Branch of Union Bank of India :  
(Nominated Branch for future transactions  
under the Scheme)

14. Savings Bank Account Number  
with the Nominated Branch :

15. Past major illness, if any :  
- Self :  
- Spouse :

I have read the Scheme and the Rules there under. I and / or my spouse will abide by the Rules made under the Scheme as revised from time to time.

I am not / my spouse is not gainfully employed.

I hereby declare that information furnished above is true to the best of my knowledge and I shall give any other information as and when required by the Bank. Kindly enroll me and / or my spouse as member (s) of the Family Unit for the subject Scheme.

Place: \_\_\_\_\_ Signature

Date: \_\_\_\_\_ Name: \_\_\_\_\_

\*Enclose an additional passport-size photograph for Membership Card

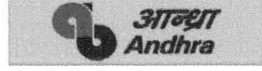
**( For use of Branch / Office last worked )**

Verified and forwarded for consideration

Date: \_\_\_\_\_ Branch Manager / Departmental Head  
(Signature with Seal)



भारत सरकार का उपक्रम A Government of India Undertaking



**HUMAN RESOURCES MANAGEMENT DEPARTMENT  
REGIONAL OFFICE .....**

**APPLICATION FOR ISSUE OF IDENTITY CARD**

1	FULL NAME (Mr. /Ms. /. Mrs.)	
2	EMPLOYEE NO. (PF)	
3	DESIGNATION	
4	BRANCH / DEPARTMENT WITH ADDRESS	
5	DATE OF BIRTH	
6	BLOOD GROUP	
7	RESIDENCE ADDRESS	
8	PHOTO IN PASSPORT SIZE	
9	SIGNATURE IN BLACK INK ONLY	

**ANNEXURE- III (A)**

**LIST OF NEW MEMBERS JOINED SINCE 03-03-2020**

<b>2508</b>	<b>2514</b>
<b>Smt. Sujatha M S</b> C/o. D.N. Goggi, Goggi Building, Nr. Shri Laxmi Padmavathi, Venkateshwara Temple, Aravind Nagar, <b>HUBBALLI - 580 024</b> <b>M: 98457 66640, 0836 -230 4580</b>	<b>Sri R Jayaraman</b> Flat No.1702, 17 <sup>th</sup> Floor, G.M. Infinite, Dafferdols, Silver Spring Field, Heserghatta Main Road, <b>JALAHALLI WEST - 560 057</b> <b>M: 77953 56486, 95383 57110</b> r_raman1960@yahoo.co.in
<b>2509</b>	<b>2515</b>
<b>Sri B Mastan Rao</b> Plot No. A-401, SAHITI'S SIRI SIGNATURE, Madhapur, Guttala Begumpet, <b>HYDERABAD - 500 081</b> <b>M: 70329 43027, 95153 44323</b> buddabathuni@gmail.com	<b>Smt. Sadhana M Rao</b> 14 & 15, Sri Ganesh Kripa, 3 <sup>rd</sup> Main, 5 <sup>th</sup> Cross, Nayak Layout, J.P. Nagar, 8 <sup>th</sup> Phase, <b>BENGALURU - 560 076</b> <b>M: 98863 76671, 080-2685 0177</b> srao2bn@gmail.com
<b>2510</b>	<b>2516</b>
<b>Sri Neminath Bhairu Metri</b> Plot No.172, Nityanand Society, Guruprasad Nagar, Tilakwadi, <b>BELGAVI - 590 008</b> <b>M: 94498 92362</b> nyam1960@gmail.com	<b>Sri H N Subrahmanya</b> MIG - 215, H - Block, 4 <sup>th</sup> Main, Ramakrishna Nagar, <b>MYSURU - 570 023</b> <b>M: 99020 95552, 94482 53299</b> subrahmanya8690@gmail.com
<b>2511</b>	<b>2517</b>
<b>Sri Laxminarayana Bhat</b> "SHIVAMBIKA", 148 A-2-5, Church Road, Kundapura, <b>KUNDAPURA - 576 201</b> <b>M: 80958 20510, 94800 22095</b> bhatlaxmin@gmail.com	<b>Smt. Vanajam S</b> Manalel House, Keezhvanmazhy, Pandanad P.O., <b>CHENGANNUR - 689 506</b> <b>M: 94003 91359, 0479 - 246 4359</b> vanajamhari@gmail.com
<b>2512</b>	<b>2518</b>
<b>Sri Srikrishna Govind Bhat S P</b> No. 3-244, "SRILAXMI", Punyakumara Rasthe, Nehrunagar, <b>PUTTUR - 574 203</b> <b>M: 94490 37916, 08251 - 237916</b> bhatshrikrishnagovind@gmail.com	<b>Sri Narasimha Kudva</b> Door No. 521 - A/6, "BENAKA", Chikansal Road, <b>KUNDAPURA - 576 201</b> <b>M: 94489 19274, 94496 72378</b> nj kudva@gmail.com
<b>2513</b>	<b>2519</b>
<b>Sri Potla Peda Venkateswara Rao</b> 3/99, Living Mansion, Teacher's Colony, K.Savaram, Tanuku, Undrajavaram Mandal, <b>TANUKU - 534 216</b> <b>M: 99891 92227, 91771 97727</b> ppvrao@gmail.com	<b>Sri A D Ramachandra Bhatta</b> No. 45, 4 - A Cross, 2 <sup>nd</sup> Main, Nagrabhavi Coconut Garden, <b>BENGALURU - 560 072</b> <b>M: 94826 57379, 94803 57379</b> adrbhat1960@gmail.com

<b>2520</b>	<b>2527</b>
<b>Sri Sushant Rai Jessu</b> C -3/ 436 - A (MIG), Janakpuri, <b>NEW DELHI - 110 058</b> <b>M: 98681 75625</b> sushantrdas@gmail.com	<b>Sri A I James</b> PRA-6, Pattanchery Lane, Petta, Poonithura Post, Ernakulam, <b>KOCHI - 682 030</b> <b>M: 77100 68910, 80754 69630</b> jameskl6197@yahoo.com
<b>2521</b>	<b>2528</b>
<b>Sri Kolli Ajay Kumar</b> 1C, Laxmi Castle Apartments, Lane Opp: Secunderabad Public School, West Marredpally, <b>SECUNDERABAD - 500 029</b> <b>M: 96860 88169, 96863 93093</b> sarojoy2003@yahoo.co.in	<b>Smt. P Sachitha</b> THE JUSSINI, Chonadam Post, Eranholi, <b>THALASSERY - 670 107</b> <b>M: 94464 39581, 93875 20081</b> sachitha8165@gmail.com
<b>2522</b>	<b>2529</b>
<b>Smt. Sabitha A Prabhu H</b> No. XL/3396, T. D. Road, Ernakulam, <b>KOCHI - 682 035</b> <b>M: 98950 16451</b> sabithaaaprabhu@gmail.com	<b>Sri K Gajendra Kumar</b> No. 97 (Old No.53), 3 <sup>rd</sup> Street, Vijayaraghavapuram, Saligramam, <b>CHENNAI - 600 093</b> <b>M: 89399 36433, 89399 21592</b> kgkumar26@gmail.com
<b>2523</b>	<b>2530</b>
<b>Sri C Krishna Murthy Rao</b> D. No. 22-1130/2, Kamakshi Nilayam, SBI Colony, Kongareddypalli, <b>CHITTOOR - 517 001</b> <b>M: 98495 51317, 79955 57107</b> krishnamrao511@gmail.com	<b>Sri Sivaramakrishna Iyer N</b> "DHANALAKSHMI", 48/ 439-A, Near Sankara Vidhyalya, Elamakkara P.O., <b>ERNAKULAM - 682 026</b> <b>M: 94460 38276, 0484-2408 276</b> gayathrisiyer3a@yahoo.co.in
<b>2524</b>	<b>2531</b>
<b>Smt. Saroja A</b> Flat No.102, Mayur Gardens, 28 <sup>th</sup> Cross, Ejipura, <b>BENGALURU - 560 047</b> <b>M: 90081 28282, 90081 28282</b> saroj2610@yahoo.com	<b>Smt. Usha Kumar</b> A. 402, The Ritz Casa Grande, (Inside Casa Grand Pavithra), Thalambu Main Road, Thalambu, <b>CHENNAI - 600 130</b> <b>M: 98848 25503, 99406 10420</b> ushakumar226@gmail.com
<b>2525</b>	<b>2532</b>
<b>Sri K Parameshwara Adiga</b> "GANGOTRI", Aditya Nagar, Kotekani Road, 1 <sup>st</sup> Cross, Ashoknagar Post, <b>MANGALURU - 575 006</b> <b>M: 98450 74526, 0824 - 4114 526</b> kpadiga1960@gmail.com	<b>Sri Nala Raj</b> #2203/71, 1 <sup>st</sup> Main Road, Medara Block, Bamboo Bazaar, <b>MYSURU - 570 021</b> <b>M: 77100 68901, 79750 14259</b> nalaraj02@gmail.com
<b>2526</b>	
<b>Sri T N Srinivas</b> F-104, Vishwas Olive Apartments, 22, Gnana Bharathi Main Road, Nagarbhavi Circle, <b>BENGALURU - 560 072</b> <b>M: 98866 99407, 99169 22344</b> srini_tn@yahoo.com	



<b>2533</b>	<b>2539</b>
<b>Smt. S. Indira</b> New No.12 (Old No.11), Second Main Road, Nanganallur, <b>CHENNAI - 600 061</b> <b>M: 99411 35847, 99416 18312</b> ind.raghavan@gmail.com	<b>Sri Vyasara N</b> "SAURABHA", 9/36 - B, Mahalakshmi Layout, 1 <sup>st</sup> Main, Puttur, <b>UDUPI - 576 105</b> <b>M: 98809 16074, 93434 55661</b> vyasarayan1960@gmail.com
<b>2534</b>	<b>2540</b>
<b>Smt. Sarasija Raghuraman</b> Flat G-24, Golden Jubilee Apartments, Anna Main Road, K.K. Nagar, <b>CHENNAI - 600 078</b> <b>M: 94446 76667, 94441 07700</b> saramukund2@gmail.com	<b>Sri V Nagarajan</b> H. No. 2/10/1, Rabindranath Tagore Street, Koodal Nagar, <b>MADURAI - 625 018</b> <b>M: 98435 08040, 0452-256 3626</b> nagarajan0560@gmail.com
<b>2535</b>	<b>2541</b>
<b>Sri J Satyananda Rao</b> SF 4, Dhanush Classic Apartment, Nyanappanahalli Main Road, Near Blue Zone School, Off: Bannerghatta Road, <b>BENGALURU - 560 076</b> <b>M: 99011 32309, 99020 47059</b> raosatyanand@gmail.com	<b>Sri Patil Gopal Vithal Rao</b> # 006, Vandana Homes, Arekere Mico Layout Road, Opp: Bank of Baroda, Off B G Road <b>BENGALURU - 560 076</b> <b>M: 99864 84888, 080-26488 233</b> gopalpatil27@gmail.com
<b>2536</b>	<b>2542</b>
<b>Sri H Sathish Pai</b> 1-S-2190/190, B-5/G-10, Ashoka Paradise, Hoigebail Road, Ashoknagar Post, <b>MANGALURU - 575 006</b> <b>M: 94489 10676, 87626 40676</b> sathishpai46@yahoo.co.in	<b>Sri Borker Udai Jairam</b> Flat No. 201-A, Royal Building CD Signature, Near S B I Gogol Branch, Gogol Magao, <b>MARGAO - 403 601</b> <b>M: 97670 17219, 0832- 275 9061</b> udaiborkerg@gmail.com
<b>2537</b>	<b>2543</b>
<b>Sri Gurudatta V Shenoy</b> Flat 107, Abish Diamond, Dambel, Shediguri, Ashoknagar Post, <b>MANGALURU - 575 006</b> <b>M: 81231 95705, 82170 52288</b> gshenoy007007@gmail.com	<b>Sri Devaraja B P</b> 49/1, 3 <sup>rd</sup> Cross, 5 <sup>th</sup> Main, C F T R I Layout, Bogadi 2 <sup>nd</sup> Stage, <b>MYSURU - 570 026</b> <b>M: 98866 49849, 0821-297 5044</b> devarajabp@gmail.com
<b>2538</b>	<b>2544</b>
<b>Sri Shreenivas R Yadwad</b> 1 <sup>st</sup> Floor, 289/1, Plot No. 13, C/o. Padmaraj Angadi, Laxmi Extension, <b>GOKAK - 591 307</b> <b>M: 94803 43060</b> sumashri.yadwad@gmail.com	<b>Sri Dayanand Narasimha Bhandari</b> "VIDYA JYOTHI", D. No. 2-1-102 K, Opp: Canara Bank, Beside Saanvi Bajaj Showroom, Gundibail, Post Kunjibettu, <b>UDUPI- 576 102</b> <b>M: 94821 86400, 94495 06049</b> deenbe@gmail.com

<b>2545</b>	<b>2551</b>
<b>Smt. T C Pushpa</b> Flat No.101, Kent Court Apartments, Telecom House Road, Pandeshwar, <b>MANGALURU - 575 001</b> <b>M: 94809 83796, 0824-2447965</b> tcpushpamanoharan@gmail.com	<b>Sri Sunil Bhatia</b> C/o Mr. Deepak Bhatia, H. No. 5/92, S F S Mansarover, <b>JAIPUR - 302 020</b> <b>M: 95672 62410, 97298 60409</b> sunil.bhatia1915@gmail.com
<b>2546</b>	<b>2552</b>
<b>Sri Dilip A Nayak</b> 1-31, E7, "ADHITHYA", 3 <sup>rd</sup> Cross" "Sheshadri Road, Baiderbettu, Behind Manipal Water Tank, <b>MANIPAL - 576 107</b> <b>M: 80958 21033, 0820 - 2754 623</b> dilipnire@gmail.com	<b>Smt. R Rekha</b> #53, 7 <sup>th</sup> Main, Kamakshi Hospital Road, Saraswathipuram, <b>MYSURU - 570 009</b> <b>M: 98801 31233, 0821-2541310</b> rexraniigoor@gmail.com
<b>2547</b>	<b>2553</b>
<b>Sri P R Murali Krishna</b> A-1201, Raheja Green, Raheja Estate, Kulupwade, Borivali East, <b>MUMBAI - 400 066</b> <b>M: 82200 08384, 77084 71524</b> muralikrishna_pr61@yahoo.com	<b>Sri N M Prem Shankar</b> Pent House, 4 <sup>th</sup> Floor, Winsor Classic Apartment, Bhagavathi Layout, Hulimavu, <b>BENGALURU - 560 076</b> <b>M: 99002 97784, 080-2658 4032</b> nmpremshankar1960@gmail.co.in
<b>2548</b>	<b>2554</b>
<b>Smt. Valsala Kumari D</b> Neerajum, Kappil Mekku, Krishnapuram Post, <b>KAYAMKULAM - 690 533</b> <b>M: 94463 31366, 0479 - 2439 666</b> neerajanon@gmail.com	<b>Sri Hanamant Govind Lamani</b> Plot No. 80, Sri Siddeshwar Badawane, Ibrahimpur, <b>BIJAPUR - 586 109</b> <b>M: 88675 59236, 90082 88643</b> hanamantlamani123@gmail.com
<b>2549</b>	<b>2555</b>
<b>Smt. Sheshabai Gokhale</b> H. No.19-1-157, South Shiv Nagar, Bidar, <b>BIDAR - 585 401</b> <b>M: 94494 58877, 97315 09711</b> shebhaigokhale01@gmail.com	<b>Smt. Anuradha Prakash</b> Hitech Citadel, F1, 1 <sup>st</sup> Main, Padmanabhanagar, <b>BENGALURU - 560 061</b> <b>M: 99161 22126, 080-2639 2126</b>
<b>2550</b>	<b>2556</b>
<b>Smt. M Padmini</b> No.471, 6 <sup>th</sup> Cross, 2 <sup>nd</sup> Block, T T Nagar, <b>BENGALURU - 560 032</b> <b>M: 97407 13425, 94498 02394</b> puppshah.1213@gmail.com	<b>Smt. D Rathna Mohan</b> # 128/1, "SAMRUDDHI", 24 <sup>th</sup> Main, Pipe Line Road, J C Nagar, Kurubarahalli, <b>BENGALURU - 560 086</b> <b>M: 99450 54253</b> rathnadurgad@gmail.com
	<b>2557</b>
	<b>Sri M S Divakara</b> No. 2810, 12 <sup>th</sup> Main, D Block, II Stage, Rajaji Nagar, <b>BENGALURU - 560 010</b> <b>M: 94492 54466, 080-4260 7044</b> diva60@gmail.com

<b>2558</b>	<b>2564</b>
<b>Sri R Ravisrinivasan</b> Old No. 9, New No.10, Sankarapuram, 2 <sup>nd</sup> Street, Choolaimedu, <b>CHENNAI - 600 094</b> <b>M: 91596 24228, 91596 24337</b> raviram.kanna@gmail.com	<b>Sri Nagesha</b> A3, Madhura Apartments, Kotekani 1 <sup>st</sup> Cross Road, Urva Stores, Ashoknagar Post, <b>MANGALURU - 575 006</b> <b>M: 80509 11205, 87623 05205</b> nagesha_kotekar@gmail.com
<b>2559</b>	<b>2565</b>
<b>Sri K V Rama Murthy</b> 729, 6 <sup>th</sup> Cross, 2 <sup>nd</sup> Block, B.S.K. 1 <sup>st</sup> Stage, <b>BENGALURU - 560 050</b> <b>M: 95905 56600, 94485 31103</b> kvramamurthy16@gmail.com	<b>Sri Suhas S Joshi</b> #SF 209, Prukruthi Aroma, Kenchenahalli Road, Rajarajeshwari Nagar, <b>BENGALURU - 560 098</b> <b>M: 90084 60069, 94490 43482</b> suhasj2560@gmail.com
<b>2560</b>	<b>2566</b>
<b>Sri V P Jeyaraman</b> H. No. 23-68, Next to Rose Villa, Kulsekhar Chowki, <b>MANGALURU - 575 005</b> <b>M: 94481 65235</b>	<b>Sri K Dilipan</b> Old No. 42, New No. 66, 28 <sup>th</sup> Cross Street, Indira Nagar, Adyar, <b>CHENNAI - 600 020</b> <b>M: 94449 19840, 044-2442 5026</b> dipalien@gmail.com
<b>2561</b>	<b>2567</b>
<b>Sri Shankarappa</b> # 310, 1 <sup>st</sup> Floor, Sheela Marga, Opp: Shanthala Vidya Peetha, Siddartha Layout, <b>MYSURU - 570 011</b> <b>M: 98866 38142, 98866 45245</b> appashankar62@gmail.com	<b>Sri Arun Anant Bhat</b> 516, Hanajibail, Post Kondli, <b>SIDDAPUR -581 355</b> <b>M: 94819 30756, 94491 28248</b> arunbhat275@gmail.com
<b>2562</b>	<b>2568</b>
<b>Sri B R Ramachandra</b> #248, Flat No.101, Achuth Grands, 11 <sup>th</sup> A Cross, Vidhana Soudha Layout, Papareddy Palya, Nagar Bhavi 2 <sup>nd</sup> Stage, <b>BENGALURU - 560 072</b> <b>M: 99806 91704, 74833 35060</b> brrc@rediffmail.com	<b>Sri P G Venkitachalam</b> 2/309, "SREE GANESH", G R Puram, Ambikapuram Post, <b>PALAKKAD - 678 011</b> <b>M: 85475 67964, 75928 94120</b> peegeevee1960@gmail.com
<b>2563</b>	<b>2569</b>
<b>Sri V Srinivasan</b> "EASWARA NIVAS", Plot No. 44, Door No.10, 3 <sup>rd</sup> Street, Victoria Colony, Medical College Road, <b>THANJAVUR - 613 004</b> <b>M: 94424 04273, 94424 04272</b> srinivasan_venkataraman@yahoo.in	<b>Sri Rajashekharaswami S Hiremath</b> H. No. 838, 24 <sup>th</sup> Cross, 51 <sup>st</sup> Main, Kumaraswamy Layout, 1 <sup>st</sup> Stage, <b>BENGALURU - 560 078</b> <b>M: 97421 57455, 97421 36073</b> rashiremath@gmail.com

<b>2570</b>	<b>2576</b>
<b>Sri G Raghu</b> Flat No. 201, 2 <sup>nd</sup> Floor, "CLEMATIS", V-Legacy Road, Hoskerekhalli, BSK 3 <sup>rd</sup> Stage, R.R. Nagar Post, <b>BENGALURU - 560 098</b> <b>M: 98808 31293, 98449 86275</b> kgrgrk@gmail.com	<b>Sri A Srilakshmi</b> Flat F-6, No. 5A, Sukrit Serene Apartments, Gandhi Street, Mogappair East, <b>CHENNAI - 600 050</b> <b>M: 99403 57341, 98404 21005</b> sreegani16@gmail.com
<b>2571</b>	<b>2577</b>
<b>Sri Dattatraya M Waghmale</b> 4A - 205, Oswal Park, Near Rly Station, Bhayandar East, Dist. Thane, <b>THANE - 401 105</b> <b>M: 77382 66686, 99699 65905</b> dattawaghmale@gmail.com	<b>Smt. S M Shylaja</b> No.70, 4 <sup>th</sup> A Cross, P N B Layout, Konanakunte, <b>BENGALURU - 560 062</b> <b>M: 98450 49483, 99862 58716</b> shylaja.salagame@gmail.com
<b>2572</b>	<b>2578</b>
<b>Sri Anil kumar Bhaurao Kulkarni</b> Plot No.55, Vijay Vithal Sadan, Ibrahimpur, Shantiveer Nagar, <b>VIJAYAPUR - 586 104</b> <b>M: 77601 76555, 63619 59741</b> anilkulkarni125@gmail.com	<b>Sri Harsh Singh Mehra</b> 185 H, Pocket A-3, D D A Flat, LIG Flat, Kondly Gharoly, Mayur Vihar, Phase - 3, <b>DELHI - 110 096</b> <b>M: 89298 57375, 99107 07209</b> hsmehra99@gmail.com
<b>2573</b>	<b>2579</b>
<b>Sri Alahari Venkata Anand Murthy</b> Plot No. C-428, D.No. 81-24-2 /2, Venkateswara Nagar, Ward No. 9, East Godavari District, <b>RAJAHMUNDRY - 533 103</b> <b>M: 99510 13206, 90000 31024</b> aalahari9@gmail.com	<b>Sri Sudeendra</b> No. 23, "SUPRABHATHA", 1 <sup>st</sup> Road, Defence Layout, Vidyaranyapura, <b>BENGALURU - 560 097</b> <b>M: 99862 40340, 99862 31131</b> sudee.shobha2009@gmail.com
<b>2574</b>	<b>2580</b>
<b>Sri Ravindra Shivanand Joshi</b> Flat No.103, Patil Plaza, Vidya Nagar, 5 <sup>th</sup> Cross, Warnali Road, Vishram Bag, <b>SANGLI - 416 415</b> <b>M: 94223 26302, 94484 20954</b> ravindra.joshi7358@gmail.com	<b>Smt. Rekha Shrikant Dangre</b> Plot No.109, Mantri Chandak Estate, Near Panala Apartment, Hotage Road, <b>SOLAPUR - 413 003</b> <b>M: 94052 32913, 94052 32914</b> rekhasdangre@gmail.com
<b>2575</b>	<b>2581</b>
<b>Sri B S Ravishankar</b> B-205, Oasis Vijaya Apartments, 22 <sup>nd</sup> Main, 3 <sup>rd</sup> Cross Arehalli, Uttarahalli, <b>BENGALURU - 560 061</b> <b>M: 81055 52065, 95919 82119</b> ravi7050@yahoo.co.in	<b>Dr. N Govindu</b> Plot No. 5 B, Shilpa Avenue Colony, Opp: Vibha Pearl Apartment, Hyder Nagar, Miyapur, <b>HYDERABAD - 500 049</b> <b>M: 99593 55411, 98495 54119</b> govindunenavath@gmail.com

<b>2582</b>	<b>2589</b>
<b>Smt. Lalithamma L</b> No. 59, M I G, 1 <sup>st</sup> Main, B E & F Block, Ramakrishnagar, <b>MYSURU - 570 022</b> <b>M: 93537 41796, 98803 33437</b> lalithaneel101@gmail.com	<b>Sri Umesh Pai</b> Flat No. 306, Abhiman Srinivas Apartments, Mahamaya Temple Cross Road, New Field Street, Car Street, <b>MANGALURU - 575 001</b> <b>M: 94498 59717, 0824 - 2492 338</b> umeshpai1961@gmail.com
<b>2583</b>	<b>2590</b>
<b>Smt. Bramalamma</b> "ARIHANTHA", 3 <sup>rd</sup> Main, 3 <sup>rd</sup> Cross, Hemavathinagar, <b>HASSAN - 573 201</b> <b>M: 90081 81625, 08172- 246385</b> brahmikumar59@gmail.com	<b>Sri V Vasudevan</b> Plot No. 33, "GRAND VILLAGE", Mattumandha, C N Puram, <b>PALAKKAD - 678 005</b> <b>M: 94456 46960, 94261 46960</b> vasudevanv1960@gmail.com
<b>2584</b>	<b>2591</b>
<b>Sri Rajinder Kumar Grover</b> F-136 2 <sup>nd</sup> Floor, Vikas Puri, <b>NEW DELHI - 110 018</b> <b>M: 96112 00544, 98107 21494</b> groverrk6580@gmail.com	<b>Sri Rajashekhar G Tadedamath</b> 206, S L V Golden Nest, Near Dr. Shivkumar Swami Kalyana Mantapa, Mariyappana Palya, Nagadevanahalli, <b>BENGALURU - 560 056</b> <b>M: 74114 23448, 99169 45483</b> rajshekarcorpbank@gmail.com
<b>2585</b>	<b>2592</b>
<b>Sri Veeraiah V</b> No. 654, 3 <sup>rd</sup> Cross, 3 <sup>rd</sup> Main, K.G. Layout, B S K 3 <sup>rd</sup> Stage, <b>BENGALURU - 560 085</b> <b>M: 99455 84240, 99022 87742</b> veerucorp@gmail.com	<b>Sri Akki Basavaraj Malakappa</b> # 101, Shree Harinivas Paradise, 6 <sup>th</sup> Main, Kamakya Theatre Main Road, B.S.K. 3 <sup>rd</sup> Stage, <b>BENGALURU - 560 085</b> <b>M: 86606 71597, 99804 47415</b> basavarajakki1960@gmail.com
<b>2586</b>	<b>2593</b>
<b>Sri Keerthi C R</b> ATHREYA, # 39/26-1, 1-A Cross, 2 <sup>nd</sup> Main, 5 <sup>th</sup> Block, 3 <sup>rd</sup> Phase, 3 <sup>rd</sup> Stage, Banashankari, <b>BENGALURU - 560 085</b> <b>M: 94489 07277, 080-420 33080</b> keerthicr8@gmail.com	<b>Sri Kuldip Nandlal Bulchandani</b> B K No. C-9, Room No. 54, Near Prabhat Garden, Ullahas Nagar, <b>MUMBAI - 421 005</b> <b>M: 85518 55987, 70210 12483</b> kuldipnb@gmail.com
<b>2587</b>	<b>2594</b>
<b>Sri Kalle Ravi Babu</b> Flat No. 4, MF-9, I Block, 2 <sup>nd</sup> Cross Road, Nandini Layout, <b>BENGALURU - 560 096</b> <b>M: 77100 56424, 73492 44447</b> kalleravibabu@gmail.com	<b>Smt. Manjula Premanand</b> "PREM ANAND", Chembra Paral P.O., <b>THALASSERY - 670 671</b> <b>M: 94464 21137, 0490-233 3643</b> manjulap321@gmail.com
<b>2588</b>	
<b>Smt. Shany P V</b> Arackal House, N N. 200, Nazareth Nagar, Angamaly P.O., <b>ANGAMALY - 683 572</b> <b>M: 94466 87520, 99477 95100</b> pvshany@gmail.com	

<b>2595</b>	<b>2602</b>
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<b>2596</b>	<b>2603</b>
<b>Sri M Velu</b> 94, 4th Street, Meenakshi Gardens. Opp: Venugopal Hospital, Mettupalayam Road, <b>COIMBATORE - 641 029</b> <b>M: 98405 50538, 94866 17771</b> velum09@gmail.com	<b>Sri Ramachandra M Bhat</b> No.66, "TEJAS", Vysya Bank Colony, I Phase, J P Nagar, <b>BENGALURU - 560 078</b> <b>M: 94802 67256, 94804 86622</b> rmbhat3@gmail.com
<b>2597</b>	<b>2604</b>
<b>Sri Venkata Subba Rao G K</b> No.16/2, 2 <sup>nd</sup> Cross" Srirampuram <b>BENGALURU - 560 021</b> <b>M: 99803 10967, 94800 56505</b> gkvsrao@gmail.com	<b>Sri Ramesh Neelakanth Rao Janavekar</b> Shree Mailavalingeswar Krupa, Netaji Nagar, "A" Block, Siddaruda Badavane, Behind G.H.College, <b>HAVERI - 581 110</b> <b>M: 70223 27516, 63608 31394</b> rameshnjanavekar@gmail.com
<b>2598</b>	<b>2605</b>
<b>Smt. Indu D Prabhu</b> 8/262-A, KEDAR Near Keraleswar Temple, South Cherlai, <b>KOCHI - 682 002</b> <b>M: 96331 23233, 97464 65491</b> indudprabhu62@gmail.com	<b>Smt. Girija Kumari M K</b> Keerampalli House, Mini Bye Pass Road, Opp: Bharath Petrol Pump, Thiruvananthapuram P O., <b>KOZHIKODE - 673 029</b> <b>M: 95446 44746, 98461 22772</b> adbpg1855b@gmail.com
<b>2599</b>	<b>2606</b>
<b>Sri Boban John</b> Kunjuveettikudy House, Vengola P O., <b>PERUMBAVOOR - 683 556</b> <b>M: 94472 25693, 0484-2528 303</b> bobanjohn2012@gmail.com	<b>Sri Shantharam Pai T</b> B-404, Julie Bagh Apartments, Pandeshwar Cross Road, Pandeshwar <b>MANGALURU - 575 001</b> <b>M: 94499 90599, 0824-244 6421</b> shampai77@gmail.com
<b>2600</b>	<b>2607</b>
<b>Sri N A Nandakumar</b> V-6, Golden Nest Apart., No.09, Ground Floor, Mariyappana Palya, Nagadevanahalli, Jnanabharathi Post, <b>BENGALURU - 560 056</b> <b>M: 89717 75896</b>	<b>Sri Kiran Prabhakar Phadnis</b> F-504, Gokul Residency, Thakur Village, Kandivali (East), <b>MUMBAI - 400 101</b> <b>M: 98337 43748, 88508 81275</b> kpphadnis@gmail.com
<b>2601</b>	
<b>Sri M Kumar</b> 103, Ramnik Elite, Bejai New Road, Bijai, <b>MANGALURU - 575 004</b> <b>M: 73385 19008, 99808 12936</b> gmkumaar@gmail.com	

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<b>42</b>	<b>776</b>
<b>Sri S Ramachandra Rao</b> D. No. 118, 4 <sup>th</sup> Main, Tejaswini Layout, D K Halli, Off: Bhannerghatta, <b>BENGALURU - 560 076</b> <b>M: 93439 79560, 080 - 26686677</b>	<b>Sri M S Murthy</b> Block 2, Flat -110, CBR Estates, Deepthisri Nagar, Madina Guda, <b>HYDERABAD - 500 050</b> <b>M: 98663 49425</b> msmurthymyl@yahoo.co.in
<b>258</b>	<b>960</b>
<b>Sri N Jeevan Kumar Padiyar</b> A-1, KSHEMA, Rukson Nagar” Western Express High Way, Dahisar (E), <b>MUMBAI - 400 068</b> <b>M: 99205 80097, 022 - 28971822</b> jkdasa.padiyar@gmail.com	<b>Sri K Rama Murthy</b> F-1, Sagar Greens, No.119, 4 <sup>th</sup> Cross, Narayan Nagar II Block, Doddakallasandra, <b>BENGALURU - 560 062</b> <b>M: 98456 58416, 080 - 26390275</b> kramamurthy1953@yahoo.co.in
<b>311</b>	<b>1034</b>
<b>Sri S Muthuswamy</b> Plot No. 112, F2, Vignarajapuram, 3 <sup>rd</sup> Main Road, Medavakkam, <b>CHENNAI - 600 100</b> <b>M: 90427 55506</b>	<b>Sri P Pranesh Rao</b> C/o. G. Ranga Rao H. No. 5-3-28, Netajinagar, <b>RAICHUR - 584 101</b> <b>M: 94499 81085</b> praseshrao.p@gmail.com
<b>352</b>	<b>1249</b>
<b>Sri A Pullappa</b> Flat No. 104, Sri Yogesh Arcade, Plot No. 20, 21 & 22, Road No. 22, Venkatarayanagar, Nizampet, <b>HYDERABAD - 500 090</b> <b>M: 99661 77055, 040 - 24045829</b>	<b>Sri Vasudeva Rao K</b> GF. 102, Pyramid Mahika Apartment, Jakkur 80ft Road, Shivanahalli, Yelahanka, <b>BENGALURU - 560 064</b> <b>M: 99169 22710, 080 - 23440770</b> kvraocb@gmail.com
<b>627</b>	<b>1895</b>
<b>Sri M Govindray Pai</b> H.No. 07, Sapthagiri Ganesh, 1 <sup>st</sup> Block, 4 <sup>th</sup> Cross, Near Koshi Hospital, Akshaya Nagar, T.C. Palya Main Road, Dooravani Nagar, <b>BENGALURU - 560 016</b> <b>M: 94499 62470</b>	<b>Sri U Neelakanta Nayak</b> Flat No-B-106, India Bulls Centrum, Near Vartha Office, Lower Tank Bund Road, Elchiguda, <b>HYDERABAD - 500 029</b> <b>M: 99588 05500</b> unnayak@gmail.com

<b>1930</b>	<b>1997</b>
<p><b>Sri A John</b>  No. 243, 20<sup>th</sup> Main Road,  B Block, 3<sup>rd</sup> Stage, Vijayanagar,  <b>MYSURU - 570 017</b>  <b>M: 96636 63303, 08156 - 274221</b>  ajohn.1957@gmail.com</p>	<p><b>Sri Ramesh Kumar</b>  Flat No. 060, Nirman Apartments,  Mayur Vihar, Phase -1 Extension,  <b>DELHI - 110 091</b>  <b>M: 82952 30994</b>  rk78759@gmail.com</p>
<b>1957</b>	<b>2113</b>
<p><b>Sri K Subramania Pillai</b>  TC 38/585, CNRA-32,  Pattuvilakam, Chenthitta,  <b>THIRUVANANTHAPURAM - 695 036</b>  <b>M: 86068 07667, 0471 - 2464832</b>  subramoniapillai20@gmail.com</p>	<p><b>Sri K S Nagesh</b>  Shabari Nilaya, Kempegowda Road,  Ward No. 4, Udayagiri Extension,  <b>HASSAN - 573 201</b>  <b>M: 97438 24224</b></p>

