



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

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**CIRCULAR No. 4/2018**

**DATE: 04.08.2018**

**TO ALL MEMBERS**

Dear friends,

**I. CBROA NEWS:**

1. **23<sup>rd</sup> Foundation Day Celebrations**
2. **Donations**
3. **124<sup>th</sup> Central Committee Meeting Held on 26<sup>th</sup> July 2018**
4. **Members' Corner**

**II. AIBPARC NEWS**

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**I. CBROA NEWS**

**1.0 23<sup>RD</sup> FOUNDATION DAY CELEBRATIONS:**

The 23<sup>rd</sup> Foundation Day was celebrated on 27<sup>th</sup> July 2018 at CBOO Centre, Mangalore in a grand manner. Besides honouring 11 out of 21 Octogenarians who had accepted our invitation and attended the function, our own website, **www.cbrea.org** has been launched on the occasion. A detailed report on the foundation day celebrations is given separately in this circular. **We take this opportunity to thank each and everyone of the volunteers who toiled day and night for the success of the event. We also thank the members who assembled in large number and made it a grand success.**

**2.0 DONATIONS:**

We had appealed in our last circular for whole hearted contributions from members towards holding 23<sup>rd</sup> Foundation Day Celebrations. We are very happy to inform that we have received donations to the tune of Rs.2.66 lakh till date. The list of donors is furnished in **Annexure-I. We express our sincere thanks to all of them.**

We are also pleased to inform that the top Management of the Bank has responded to our appeal for financial help towards holding Foundation Day and sponsored banners at a cost of Rs.25,000/-. We are thankful to the top Management for this kind gesture.

**3.0 124<sup>TH</sup> CENTRAL COMMITTEE MEETING HELD ON 26<sup>TH</sup> JULY 2018:**

The 124<sup>th</sup> meeting of Central Committee of the Association was held on 26<sup>th</sup> July 2018 at CBOO Centre, Mangalore. The following are the issues discussed and decision taken in the meeting:

3.1 **Amendment to Gratuity Act, 1972:** The General Secretary presented a detailed history of the past amendments and informed that every time the Central Government employees had got the benefits ahead of those covered under the Act as the Central/ State Government employees are not covered by the Gratuity Act and they are governed by their service rules. Since the Parliament had to amend the Act every time to enhance the Gratuity ceiling, it took time and amendments were always made with prospective effect. Even though representations were made to the Government to give the amendment to the Act with retrospective effect, the same had no effect on the Government. He also informed that the Supreme Court also has held that there is no discrimination between Central Govt. employees vis-a-vis those covered under the Act as both stand on different footings. Since the present amendment to the Act empowers the Government to notify the changes in the ceiling, in future there is a likelihood of getting enhancement from a common . However, affects are continued to make it applicable from 01.01.2016, he said.

3.2 The house was informed that the following issues are pending adjudication at the highest court:

- a) Second option to those PF optees who resigned after putting in 20 years of service
- b) 100% DA neutralisation to retirees prior to November 2002.
- c) Updation of Pension for all retirees along with Bipartite Settlements.

3.3 **Upgradation of Family Pension:** The house was informed that the issue of upgradation of Family Pension on par with Central Govt. employees has been taken up this time also under Charter of Demands submitted by AIBOC and AIBPARC has been requested to take up this issue on a priority.

#### 3.4 **RELATIONSHIP WITH THE MANAGEMENT:**

The house noted that the relationship with the Management remains cordial and one meeting was held with the representatives of the Management on 28<sup>th</sup> March 2018.

3.4.1 **ISSUES TAKEN UP WITH THE MANAGEMENT:** The house was informed that following issues were taken up with the management and the developments in this regards are as follows:

- A) Re-fixation of Basic Pension to those retired between April 1998 to April 2005 and payment of arrears with 9% interest thereon was implemented by the Management by 12<sup>th</sup> June 2018. About 280 retirees got the benefit amounting to Rs.1.00 lac to Rs.2.00 lakh and a number of them have sent their donations to the Association. **Our members who had received arrears and yet to donate are requested to contribute their mite for strengthening the financial position of the Association.**

- B) **Extending Additional Qualifying Service under Reg.26 to Specialist Officers and Second Option for Pension to Compulsorily Retired Officers:** The house was informed that the Management had approached the competent authority for approval for implementing the SC decision and hopeful of favourable outcome shortly.
- C) **Engaging Retired Officers for Bank's Work:** The house was informed that the top Management has taken the services of retired officers for the work connected with De-duplication of IDs and also for recovery related work, which was one of the pending demands of the Association. The house while appreciating the same hoped that the Bank will consider the request for engaging retirees on work related to Aadhar Enrolment and inspection of branches in the days ahead.
- D) **Staff Welfare Measures:** The house discussed the demand to restore staff welfare measures and also improvements in the same. The house observed that the claim for medical expenses reimbursement on declaration basis upto Rs.3500/- p.a. has been pending and **decided to represent to the Management for restoration of the same without delay.**

3.5 **Membership Development:** The house deliberated on the membership development and strategies to be adopted for enrolling non-members. Central Committee members are requested to enrol retired officers hailing from their respective area under the guidance of Central Office. Members from respective centres are requested to assist the CC member in this regard.

3.6 **Associate membership:** The issue of admission of "spouses of deceased officers" as Associate Members was discussed as a number of them had expressed their desire to become Associate Members. After deliberations the house unanimously resolved as follows:

*Resolved that Central Office is authorised to admit spouse of deceased officers also as Associate Member **with rights and duties on par with spouse of deceased members**, subject to the approval of the next General Body.*

**Members are requested to take note of the above and enrol spouse of deceased officers as Associate members.**

3.7 **Audited Financial Statements:** The audited financial statements for the year 2017-2018 were presented before the house by **Sri K Sheshappa**, Treasurer and the house approved the same after deliberations. The house also placed on record its appreciation for the good work done by **Sri. K. Sheshappa**, Treasurer, **Sri K Devadas Pai**, former Treasurer and **Sri H Nagaraj Bhat**, Asst. Treasurer.

3.8 **Chaitanya Scheme:** The house discussed modifications in Chaitanya Scheme. After deliberations it was decided that:

1. The Scheme will be managed by a team comprising of Central Office bearers. The Central Office may be authorised to include one or two ordinary members who have keen interest in undertaking the activities under the Scheme.

2. The projects under Chaitanya scheme will be towards promoting education, health and welfare etc. While doing this preference would be given to Government Schools, old age homes, orphanages and homes for differently abled etc.
3. The beneficiaries of the project should be institutions and projects to benefit individual would NOT be considered.
4. The help extended should be in the form of creating assets like providing furniture and fixture, building and equipment etc.. Projects aimed to meet consumption expenditure shall be avoided.
5. The amount of expenditure per project may be restricted **to a maximum of Rs.50,000/-**. The earlier stipulation of the beneficiary providing a margin of 10% has been dispensed with and decided that proper verification of the beneficiary institution shall be done before sanction of the project.
6. The projects should be identified through our members and forwarded in the prescribed format through the Central Committee Members.
7. The proposals for financing the projects shall be screened by a Committee consisting of Central Office bearers and the decision taken shall be communicated to the CC member through whom the project has emanated.
8. In order to have proper monitoring of the Scheme, it was decided to entrust the responsibility to **Sri Sukumar S Salian, Deputy General Secretary**.

**Members are requested to identify projects which can be taken up under Chaitanya Scheme and take up the same with Central Office through their Central Committee Member.**

**3.9 Members Meet:** The house deliberated on the need to have regular structured meetings at different centres to have better understanding between members and the leadership. After deliberations it was decided that at least **one meeting at every centre** should be conducted **in a year** and the **Association will subsidise the expenditure at the rate of Rs.100/- per member attending the meeting to start with and the decision will be reviewed after an year**. It was also decided that the Octogenarians who could not attend the foundation day celebrations shall be invited to the meetings at the centres and honoured at the respective centres.

3.10 The following issues were also discussed with the permission of the Chair:

- A) Payment of extra interest of 1% on staff deposit:** It was suggested that the limit of Rs.75 lakhs may be got revised upward by placing a demand with the Management.
- B) Personal Loan:** It was decided to collect the personal loan schemes to retirees as prevailing in other banks and demand revision in terms, if needed.
- C) Enrolment of new members to Benevolent Fund:** It was brought to the notice of the house that there are only 157 members as on date and no new members have joined ever since the introduction of group insurance scheme and hospitalisation expenses reimbursement scheme for retirees under Staff

Welfare Measures. After deliberations, it was decided that enrolment of new members may be discontinued as the same is not economically beneficial to members.

#### 4.0 MEMBERS' CORNER:

4.1 **LIST OF NEW MEMBERS & ASSOCIATE MEMBERS:** A list of 43 new members and 4 Associate Members joined along with their address and telephone numbers is furnished in **Annexure-II**.

#### 4.2 CHANGE IN ADDRESS AND TELEPHONE NUMBER OF MEMBERS:

The change in address and telephone number of Members is furnished in **Annexure-III**.

#### 4.3 OBITUARY:

The following members passed away during the period:

Sl. No.	Name	Place	CBROA NO.	DATE OF DEMISE
1	<b>Sri S. Madhukar Mallya</b>	Udupi	658	16-06-2018
2	<b>Sri S Chandrasekaran</b>	Chennai	1392	27-06-2018
3	<b>B Jagadish Bhat</b>	Mangalore	884	19-07-2018

Our member, Sri Anantha Mallya, Bangalore (CBROA-110) lost his wife, **Smt. B. Sunitha Mallya** on 13<sup>th</sup> June, 2018.

While conveying our heartfelt condolences to the members of the bereaved family, we pray God Almighty to rest the departed souls in eternal peace.

#### 4.4 INCOME TAX FOR F.Y. 2018-2019:

A write up containing tips regarding Income Tax provisions applicable to senior citizens for the financial year 2018 – 2019 is provided in **Annexure –IV**.

## II. AIBPARC NEWS:

We reproduce below the contents of the following circulars for your information.

1. **Celebration of Bank Nationalisation Day:** (AIBPARC Cir. No. 57 dated 20-07-2018)
2. **Pending issues of Bank Pensioners & Retirees:** (AIBPARC Cir. No. 58 dated 20-07-2018)
3. **Renewal of Mediclaim Policy and Gratuity Act Amendment:** (AIBPARC Cir. No. 59 dated 20-07-2018)
4. **Stand taken by AIBOC against an advertisement of M/s. Kalyan Jewellers and FRDI Bill withdrawn by the Govt.:** (AIBPARC Cir. No. 60 dated 25-07-2018).
5. **Joint and coordinated efforts by different Retirees Organisations:** (AIBPARC Cir. No. 61 dated 30-07-2018).

6. **AIBOC W.B. State Committee organizes a historical mass-sit-in programme demanding “Save Public Sector Banks” and “Opposing Privatisation”:** (AIBPARC Cir. No. 62 dated 30-07-2018).
7. **Bipartite talks with IBA:** (AIBPARC Cir. No. 63 dated 02-08-2018).
8. **Letter addressed to the Convener, UFBU in respect of the delegation to Union Finance Minister:** (AIBPARC Cir. No. 64 dated 02-08-2018).

With greetings,

Yours sincerely,



[ D N PRAKASH ]  
GENERAL SECRETARY

Dear Members,

### IBA MEDICLAIM POLICY

As a part of negotiations for renewal of IBA Mediclaim Policy, United India Insurance Company has submitted their proposal and the proposed rates are exorbitant. Naturally, a lot of senior colleagues have started expressing their anguish thinking that the rates are final.

We would like to inform that the negotiations are yet to begin and a meeting between representatives of UFBU and IBA is scheduled to be held on 8th August, 2018 to discuss this issue. The leadership of AIBOC and UFBU are capable to ensure justice to its members. Do not go by the misleading messages on the social media. You will be receiving communication from the Association once the rates are finalised.



- GENERAL SECRETARY

### ATTENTION MEMBERS

We have been publishing the family events of members like marriage of children, upanayanam of grandchildren etc.

Members who are desirous of publishing the events in circular are requested to send the details of the events to the General Secretary.

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

**H RAJBHOOSHAN**  
90087 44994

**K VASUDVA NAYAK**  
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**H NAGARAJ BHAT**  
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**[ Text of AIBPARC Cir. No. 57/2018 dated 20-07-2018)**

Dear Comrade,

**Celebration of Bank Nationalisation Day**

We reproduce hereunder Circular No. 15/2018 dated 19.07.2018 on above subject issued by Jt. Convenors of CBPRO for favour of information of our members.

With best wishes,

Sd/=

**( SUPRITA SARKAR )**

**GENERAL SECRETARY**

**Text of CBPRO Cir. No. 15/2018 dated 19.07.2018**

Dear Comrades,

It was a golden moment in the history of Indian Banking Industry when the Government headed by Late Smt. Indira Gandhi took the historic decision on 19<sup>th</sup> July 1969 to Nationalise 14 major Banks and again another 6 Banks in 1980.

The scenario changed drastically with the avowed objectives of Nationalisation from class banking to mass banking, from profit making to providing services to the neglected sectors and neglected sections of Society. The result was fascinating and rewarding. The green revolution, white revolution and industrial revolution are all the result of Government Banks like State Bank of India, other Public Sector Banks and Regional Rural Banks. Banking went to the doors of villages and villagers. Nationalisation of Banks is indeed the real effort by the Government to achieve Vikas (development) of All and All-around.

Unfortunately efforts are being made by Powers that be for more than two decades to undo the good work done by Public Sector Banks and instead efforts are made to defame the Public Sector Banks.

Let us defeat all such forces and pledge ourselves to protect Public Sector Banks in the interest of Common Man and in the interest of our Great Nation.

May the celebration of Bank Nationalisation Day be a proud celebration by all of us re-asserting our firm faith in Public Sector and Public Sector Banks.

With Revolutionary Greetings

Yours comradely,

Sd/=

**[ A. Ramesh Babu ] [ K.V. Acharya ]**

**Joint Conveners**

**[Text of AIBPARC Cir. No. 58/2018 dated 20-07-2018]**

Dear Comrade,

**Pending issues of Bank Pensioners & Retirees**

We reproduce hereunder Circular No. 13/2018 dt. 16.07.18 addressed to all affiliates of CBPRO for favour of information of our members.

With best wishes,

Sd/-

**( SUPRITA SARKAR )**

**GENERAL SECRETARY**

**Text of CBPRO Cir. No. 13/2018 dated 16-07-2018**

Dear Comrades,

We have been following up the pending issues of Bank Pensioners and Retirees among others with the Department of Financial Services, Government of India on a regular basis. Accordingly, we had a meeting with the senior officials of Department of Financial Services on 11.07.2018 and discussed the following issues:

- Negotiation Rights with IBA
- Updation of Pension
- Uniform 30% Family Pension without ceiling
- Uniform 100% DA Neutralization
- Medical Insurance
- Pension to left out Compulsorily Retired Officers
- Pension for Resignees
- Reckoning of Special Allowance Component for Pension and Gratuity

We furnish below the brief details of our representation to the Department of Financial Services during the said meeting:

**QUOTE:**

**Negotiation Rights with IBA:** We request you to provide us a formal structured machinery to negotiate the issues of Bank Pensioners and Retirees with Indian Bank Association (IBA).

**Updation of Pension:** Pension Regulation 35(1) dealt with Updation of Basic & Additional Pension in respect of employees who retired between the 1<sup>st</sup> Day of January 1986 but before the 31<sup>st</sup> Day of October 1987, as per formula given in Appendix 1. The provision of updation of basic and additional Pension - Regulation 35(1) was therefore implemented at the time of introduction of Pension scheme in the Banks.



The Govt. of India amended Regulation 35(1) vide notification in Government Gazette (No.9) dated 1<sup>st</sup> March 2003 as under:

*“Basic pension and additional pension, wherever applicable, shall be updated as per the formulae given in appendix-1”.*

A perusal of original Regulation 35(1) vis-a-vis amended Regulation 35(1) would show that the restricted application of Updation of Pension in respect of those who retired between 01.01.1986 and 31.10.1987 has been extended to cover all retirees wherever applicable. IBA and Banks have been denying the benefit of updation to the eligible pensioners who retired after 01.11.1987 for unjustifiable reasons. This has resulted in creating a huge difference as some retired General Managers are drawing lesser pension than that of a senior clerical staff retired recently.

Sir, you will appreciate that our Pension Regulations being the subordinate legislation assume greater significance and amended Regulation 35(1) provides an accrued right to the pensioners who have retired after 01.11.1987. We therefore request your Goodself to consider our request for revision/updation of pension favourably.

**Uniform 30% Family Pension without ceiling:** Family Pension in Banks is payable at 30%, 20% and 15% of last drawn pay of the deceased Employee/Pensioner with lower percentage being assigned to higher pay. It in effect meant that Family Pensioners of those who retired as officers would get the lowest 15% of last drawn pay that too with a specified ceiling on the amount of Basic Pension which effectively translated into a mere 7% to 10% of last drawn pay. This distortion was corrected by the Govt. and RBI by fixing Family Pension uniformly at 30% of Pay. Regulation 56 of the Banks Pension Regulations provides for the similar treatment to Bank Family Pensioners. We also understand that IBA is engaged on this issue which was minuted in the form of a record note at the time of signing of 10<sup>th</sup> Bipartite Settlement. We request you to help us in getting this very passionate demand resolved at the earliest.

**Uniform 100% DA Neutralization:** After the introduction of 100% DA neutralization in lieu of tapering DA by the Central Govt. during the revision under 5<sup>th</sup> Pay Commission (1996), Banks too introduced uniform 100% DA neutralization from 2005 but made it applicable only to those who retired on or after 01.11.2002 despite there being no mention in the bipartite settlement about such artificial classification based on the date of retirement.

**Medical Insurance:** After prolonged representations, the Government vide F.NO. 14/7/92-IR (Vol-II) Dated 24<sup>th</sup> February 2012 advised IBA to formulate a uniform Medical Insurance Scheme for both serving and retired employees. The IBA in the last (10<sup>th</sup>) Bipartite Settlement introduced Medical Insurance Schemes for both serving and retired employees but created discrimination with regard to payment of insurance premium by bearing it in case of serving employees and forcing the retired employees to pay the premium. This discriminatory treatment has robbed the retired employees of Banking Industry by as large a sum as Rs. 40,804/- for the renewal of their medical insurance w.e.f. 01.11.2017. It is in contrast to free Medical Facilities extended to senior level bankers viz., CMD/MD/CEO/EDs after retirement and hence we request for extension of similar medical facilities to rest of the retired Bank Employees.

Sir, you will appreciate that the need for medical care is no lesser important in case of Bank Pensioners and Retirees than the full time Board level employees of the Bank. Extending similar benefit to Bank Pensioners and Retirees would uphold the fair principles of equity. We request you to consider the same at the time of ensuing renewal of IBA arranged/negotiated medical insurance policy for Bank Pensioners and Retirees which is due on 01.11.2018.

**Pension to left out Compulsorily Retired Officers:** The Hon'ble Supreme Court in case of compulsorily retired officers of Andhra Bank has allowed second pension option. Since the Hon'ble Supreme Court has its jurisdiction all over the country, the compulsorily retired officers in other banks too be extended similar benefit as a good gesture. We request that the Government as Good Employer should accept the same for all the Banks as it has been upheld by the highest court in case of similarly placed officers. Some of the Banks are yet to implement the pension to left out compulsorily retired officers, despite IBA having issued the communication to all the member banks as early as March 2018.

**Pension for Resignees:** IBA advised the banks to extend second option to the petitioners only in case of Vijaya Bank instead of giving benefits to similarly placed resignees who have put in more than 20 years of service. Such an extension of second option to similarly placed Officers in Vijaya Bank and also in other Banks as advised by IBA in case of left out compulsorily retired officers.

**Reckoning of Special Allowance Component for Pension and Gratuity:** A Special Allowance was introduced as a part of Pay in the X<sup>th</sup> Bi-Partite settlement. This allowance was attracting Dearness Allowance but was excluded for the purpose of computing Pension and calculating Gratuity. It is important to note that in the case of LIC of India, the similar Special Allowance is treated at par with the grade pay of government employees and the same is also reckoned for terminal benefits including Pension & Gratuity. The payment of Gratuity Act defines Wages as emoluments with Dearness Allowance excluding HRA, Overtime and any other Allowance. It is pertinent to submit that the Special Allowance component payable to Bank employees and Officers attracts DA at same rate as on Basic Pay. Hence Special Allowance and DA thereon form an integral component of Wages. It is therefore required to be taken into consideration while calculating Gratuity/Pension at the time of retirement. Exclusion of Special Allowance and DA thereon is violative of the provisions of the Payment of Gratuity Act 1972, its exclusion in X<sup>th</sup> Bi-Partite notwithstanding. We request you to make necessary arrangements with IBA to rectify the anomaly at the earliest.

**UNQUOTE**

We are alive to the anxiety and concern of the Bank Pensioners and Retirees and hence are committed to continue our endeavours for bringing about improvements in the conditions of Bank Retirees.

With Regards

Sd/=

**[ A. Ramesh Babu ] [ K.V. Acharya ]**

**Joint Conveners**

[Text of AIBPARC Cir. No. 59/2018 dated 20-07-2018]

Dear Comrade,

- (1) **Renewal of Mediclaim Policy for bank retirees – letter of CBPRO to Chief Executive, IBA on 16.7.18**
- (2) **Effective date of amendment of payment of Gratuity Act – CBPRO Circular dt.17.7.18.**
- (3) **Letter of CBPRO to Chief Executive, IBA on 17.7.18 in respect of anomaly in computation of pension in SBI.**

We are reproducing hereunder all the above papers for information of our members.

Sd/=

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

[Text of Letter dated 16-07-2018 addressed to  
Shri V. G. Kannan, Chief Executive, IBA Chairman]

Dear Sir,

**Renewal of Medical Insurance Policy for Bank Retirees**

As you are aware the Medical Insurance Scheme was introduced by IBA in deference to the advice of the Government vide its letter dated 24<sup>th</sup> Feb 2012 and negotiations with UFBU. We wish to place it on record that it was a path breaking decision of IBA which has helped Bank Pensioners and Retirees albeit at a fairly high cost. The Bank Pensioners and Retirees have been benefited by this initiative on the part of IBA. We profusely thank you for the same.

We have been taking up rationalisation and improvements in the Medical insurance Scheme for Bank Retirees so as to fulfil the legitimate aspirations of the elders of the Banking Industry. ***You have been playing the role of a true catalyst in this regard.***

The current medical policy effective from 01.11.2017 shall be due for renewal on 01.11.2018. We have been getting anxious enquiries from our members with regard to the premium and improvements in its coverage. We also understand that in the wake of innumerable complaints in the settlement of claims under the policy of United India Insurance Company, there are serious efforts on your part to involve other insurance companies in Public Sector in a transparent manner. We appreciate such initiatives which will also lead to competitive advantage to the Banks, Pensioners and Retirees at the time of renewal.

We wish to recall with a sense of pride that it was a laudable initiative of IBA which resulted in the medical facility being extended to the full time Directors (CMD/MD/ED/Dy. MD) of the Banks on the same lines as was available to them while in active service. In view of the consistent and steep rise in the rates of insurance premium, the Bank Pensioners and Retirees have been requesting for extension of medical facility as was done in case of full time Directors. We request you to appreciate the hardship and concern of the Retirees

of the Banking Industry who have been nurturing a hope of getting free medical facility as had been extended to their superiors more than 10 years ago.

Since the due date is approaching fast, we request you to initiate timely steps to redress the grievances of the Bank Pensioners and Retirees so that the medical insurance with requested improvements can be finalized well in time through your good offices.

Thanking you

With Regards

Sd/=

[ **A. Ramesh Babu** ] [ **K.V. Acharya** ]

**Joint Conveners**

**[Text of AIBPARC Cir. No. 60/2018 dated 25-07-2018]**

Dear Comrade,

- 1) **Stand taken by AIBOC against an advertisement of M/s. Kalyan Jewellers yields results - the company expresses regrets and withdraws the advertisement.**
- 2) **Protracted struggle brings desired results – FRDI Bill withdrawn by the Govt.**

You are aware of the fact that a recent commercial advertisement displayed by M/s. Kalyan Jewellers in Hindi as well as in various regional languages at TV Channels are disgraceful in its theme and spirit to the entire banking system. The said advertisement has been totally disrespectful to the sentiment of the citizens of the country who repose trust in banks. AIBOC, true to its militant tradition, has come up to the occasion. Apart from giving press releases denouncing the advertisement, AIBOC has also served legal notice on the company for withdrawal of the same. It is a great morale-boosting exercise. It is a matter of pleasure for us to note that M/s. Kalyan Jewellers has withdrawn the advertisement and expressed regrets.

2) You are all aware about the most derogatory provisions of the much talked FRDI Bill which created a lot of tension and anxiety in the minds of the people of the country. Different political parties, central trade unions and organisations of officers and employees of the banking sector raised their voice of protest inside and outside the Parliament. AIBPARC was no exception. At our call, different state units of AIBPARC held impressive rallies at different parts of the country. We also raised our voice of protest to the JPC which was formed to study the implications of the Bill. It has come to our knowledge that the Bill will not see the light of the day and Govt. has taken a decision to go back. We are very happy to see that good senses ultimately prevailed. In case any attempt is again initiated to revive the bill, we pledge that we shall again be on the street.

With best wishes,

Sd/=

( **SUPRITA SARKAR** )

**GENERAL SECRETARY**

**[Text of AIBPARC Cir. No. 61/18 dated 30-07-2018]**

Dear Comrade,

**Joint and co-ordinated efforts by different Retirees Organisations**

We are reproducing hereunder the text of the letter of CBPRO dated 27.7.18 addressed to Shri S.C. Jain, General Secretary, AIBRF on the above for information of members.

With best wishes,

Sd/=

**( SUPRITA SARKAR )**

**GENERAL SECRETARY**

**Text of Letter dated 27-07-2018 addressed to Shri S.C.Jain,  
General Secretary, All India Bank Retirees' Federation**

Dear Shri Jain,

We acknowledge receipt of your mails dated 10.7.2018 and 17.7.2018 in regard to joint and coordinated efforts. We also confirm having replied to you immediately appreciating the points raised by you.

It is a matter of great satisfaction that both CBPRO and AIBRF after discussing the issues of the Retirees in our meeting at Delhi have decided to take up the issues jointly and co-ordinate meaningfully and purposefully to resolve all the issues with the concerned authorities as early as possible

CBPRO is always open for co-ordinated efforts with all Retirees' Organisations. Together we almost represent all the Bank Retirees' Organisations and our decision to coordinate has enthused the Bank Retirees all over.

We had several rounds of discussions over phone on different issues including renewal of Medclaim Policy of IBA. As the Medclaim policy is a very important issue, we have to examine the developments carefully and ensure a viable and acceptable Medclaim policy by IBA.

Both CBPRO and AIBRF had taken up the issues of GST on Medical Insurance and Uniform date of application for Gratuity payable to Bank Retirees w.e.f 01.01.2016 as given to the Central Government Employees.

We will prepare a comprehensive memorandum covering the issues to IBA and Ministry/DOFS at the earliest.

Regarding our approach in respect of 100% DA, Updation of Pension, Improvement in Family Pension, Pension to Resignees who had put in Pensionable service, and Reckoning Special Allowance for Pension and other terminal benefits, we can have a meeting during August at Delhi. Meanwhile kindly inform us whenever you visit Delhi so that we can also meet and discuss the issues.

We are hopeful and confident that the co-ordination that has come about will succeed in meeting the aspirations and expectations of all Banks Pensioners and Retirees.

Thanking you,

Sd/=

**[ A. Ramesh Babu ] [ K.V. Acharya ]**

**Joint Conveners**

[ Text of AIBPARC Cir. No. 62/2018 dated 30-07-2018]

Dear Comrade,

**AIBOC W.B. State Committee organizes a historical mass-sit-in programme demanding “Save Public Sector Banks and “Opposing Privatisation”**

We have much pleasure to inform that it was really a landmark day in the history of movement of bank employees and officers. AIBOC W.B. State Unit called a mass-sit-in programme on 28<sup>th</sup> July, 2018 from 11 am to 3 pm at Esplanade area located at the heart of the city. In spite of a very foul climate and rough weather, several thousand bank officers participated in the sit-in programme. The crowd swelled to adjoining streets and a lot of trouble had to be undertaken to ensure smooth movement of traffic.

**We call it historical on 5 counts :** (a) Unexpectedly high attendance of serving officers and retired officers was noticed and the encouraging presence of very young officers was appreciably high, (b) Leaders of different political parties including Congress, TMC, CPM, Forward Block addressed the gathering and supported the fight of AIBOC against moves of privatization. (c) Leaders of different central trade unions including INTUC, CITU, TUCC, etc. addressed the gathering and supported the cause. (d) The leaders of all the components of UFBU addressed the massive gathering and congratulated AIBOC for organizing such an assembly. (e) Small farmers, traders and large number of self-help groups took part in the programme showing their solidarity with the battle of bankers. Well known social workers were present on the dais to encourage the organizers.

**Com. Soumya Datta**, All India General Secretary of AIBOC, Com. Sanjay Das, Secretary, AIBOC, W.B. State Unit and various other leaders appealed to the audience to always remain alert about the intensions of the Govt. and consolidate the movement of the supervisory cadre and orchestrate the same with the struggle of working masses of the country to defend the public sector character of banks in the interest of the society. AIBPARC has noted with pleasure that a good number of retirees attended the programme to show our solidarity with our working brethren. Com. Suprita Sarkar, General Secretary, AIBPARC, assured the audience and the leadership of AIBOC that the retirees are part and parcel of any movement launched by UFBU and AIBOC. At shortest possible notice, the retirees will make their services available as it has happened today.

With best wishes,

Sd/=

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

[Text of AIBPARC Cir. No. 63/2018 dated 02-08-2018]

Dear Comrade,

**Bipartite talks with IBA**

We reproduce hereunder the text of UFBU Circular dated 30.07.2018 on above subject for information of members.

With best wishes,

Sd/=

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

**Text of UFBU Cir. No. 22/2018 dated 30-07-2018**

Dear Comrades,

Bipartite talks were held today in Mumbai between IBA and UFBU. IBA team was led by Shri R K Takkar, (MD, UCO Bank), Chairman of the Negotiating Committee. UFBU was represented by all the constituent unions.

**Gist of Discussions: IBA revised and improved their offer from earlier 2% to 6% hike in wage bill.** We welcomed their revised offer but informed them that this is not acceptable to us as the same is nowhere near to our expectations. We urged upon IBA to increase their offer to adequate level through further discussions.

To our demand to clinch the Index point for merger of DA to work out the new Pay Scales, IBA stated that this can be taken up in the next round of meeting.

We demanded that the issue of fractured mandate and inclusion of all officers upto Scale VII in the wage accord should be resolved and IBA was requested to pursue the matter with the concerned Banks. We learnt that in Oriental Bank of Commerce, the management has decided to resolve the issue amicably by agreeing to give full mandate.

Regarding our demand for introduction of 5-Day banking and weekly holidays on all Saturdays and Sundays, IBA wanted further time to react to our demand as the matter involved consultation with higher authorities/other stake holders.

**On the issue of renewal of Medical Insurance Scheme, IBA informed that the revised quote on premium has been received from UIIC both for the serving staff as well as for the retired staff and the issue would be discussed with UFBU in an exclusive meeting on 8<sup>th</sup> August, 2018.**

We pointed out that the issues discussed so far in the Small Committee on non-financial issues need to be cristalised and remaining issues to be resolved. IBA agreed that the next round of meeting of the Small Committee would be held with Officers' organisations in the forenoon of 18<sup>th</sup> August, 2018 and with the Workman Unions in the afternoon.

It has also been decided that the next round of meeting of the Negotiating Committee would be held in the last week of August, 2018 to hold further discussions and to take the negotiation forward.

With greetings,

Sd/=

**SANJEEV K BANDISH  
CONVENOR**

**[Text of Cir. No. 64/2018 dated 02-08-2018]**

Dear Comrade,

**SUB: LETTER ADDRESSED TO THE CONVENER, UFBU  
IN RESPECT OF DELEGATION TO UNION FINANCE MINISTER.**

We are reproducing hereunder the text of the above letter for information of members.

With best wishes,

Sd/=

**( SUPRITA SARKAR )  
GENERAL SECRETARY**

**Text of Letter dated 01-08-2018 addressed to  
Com. Sanjeev K. Bandlish, Convenor, U.F.B.U.**

Dear Bandlishji,

We are indeed very happy to learn that UFBU Leadership is going to meet HON'BLE FINANCE MINISTER and submit a memorandum to him in respect of ongoing Wage Negotiations and other issues on 3<sup>rd</sup> August 2018.

We earnestly request you to include Bank Retirees issues also which are mentioned in the Record note during last settlement in your Memorandum. The issues are mainly:

- (1) Pension Updation.
- (2) Improvement in Family Pension.
- (3) Uniform DA.
- (4) IBA's Medical Insurance Scheme.

The ominous signals regarding irrational hike in the Medical Insurance Premium has come as a rude shock to all of us. While we are happy that full-time directors like M.Ds, DMDs and E.Ds of Banks are getting full Medical Reimbursement even after their Retirement, the same is denied to their own subordinates who include Officers, Clerical Staff, Subordinate Staff and very poorly paid, as low as Rs. 4000 per month (Four Thousand only) Family Pensioners. This strange stand of IBA is not acceptable and hence should be resisted and rejected.

We Bank Retirees have great faith in the Leadership of UFBU and we are confident that your Memorandum to Hon'ble Minister will contain our above issues and the Leadership of UFBU will espouse the issues of Retirees and succeed in rendering justice to your Elders.

We heartily wish massive success to your Delegation and fruitful meeting with the Hon'ble Minister.



Thanking you,

With Regards,

Yours comradely

Sd/=   
**(Ramesh Babu) (K.V. Acharya)**  
Joint Conveners, CBPRO

Sd/=   
**(S.C. Jain)**  
General Secretary, AIBRF



## 23<sup>RD</sup> FOUNDATION DAY CELEBRATED IN A GRAND MANNER ON 27<sup>TH</sup> JULY 2018 AT CBOO CENTRE, MANGALORE

The 23<sup>rd</sup> Foundation Day of CBROA was celebrated in a grand manner on 27<sup>th</sup> July 2018 at CBOO Centre, Mangalore. By 8.30 a.m., members started gathering and moved to registration counter. **Sri K Devadas Pai** and his team were ready for enabling the members to register and move on. After registration the members moved to the food counters and enjoyed taking breakfast along with their friends and peers. The disciplined volunteers of CBROA were busy welcoming the members at the entrance.

By 9.45 a.m., the assembled members had a feast of music from **Sri Umesh Shenoy** and his team who enthralled the audience with their melodies. At 10.30 a.m. **Sri Gopal Murli Bhagat**, Executive Director of our Bank and Chief Guest of the function, **Sri Eknath Baliga**, President and **Sri Satish Shetty**, General Secretary of CBOO who were Guests of Honour were escorted to the dais by **Sri H Rajbhooshan**, President, **Sri K. Vasudeva Nayak**, Vice President and **D N Prakash**, General Secretary.

The programme began with invocation by **Sri Umesh Shenoy**, Mangalore.

**Sri H Rajbhooshan**, President while welcoming the dignitaries gave a brief introduction of the guests. He also gave a brief account of the formation of the Association in 1996 and its growth. Banking industry has been going through a very difficult phase with mounting NPAs and capital constraint posing a major challenge to the banking system. Corporation Bank is no exception This has resulted in almost all



Volunteers at work at reception counter



Sri Umesh Shenoy rendering invocation



Sri H Rajbhooshan, President welcoming

the banks declaring net loss during the last financial year, he said. While welcoming **Sri Gopal Murli Bhagat**, Executive Director of the Bank and Chief Guest at the function, he also congratulated him on being selected for promotion as MD & CEO and requested the Chief Guest to share his thoughts.

He gave a brief history of the role CBOO played in formation of CBROA and welcomed **Sri Ekanath Baliga**, President of CBOO and **Sri Satish Shetty**, General Secretary of CBOO, the Guests of honour. He also welcomed other executive committee members of CBOO who were present on the occasion.

Welcoming the octogenarians, he said, it is not easy to live till the 80<sup>th</sup> birthday and it is great pleasure to have someone in the family who have crossed that milestone. It adds more value when they live as couple. In general, we call the ones who have completed their 80<sup>th</sup> year as "Sahasra Chandra Darshi" in Sanskrit which means one who have witnessed 1000 full moon days in their life. He welcomed the 11 out of 21 octogenarian members who had assembled along with their family members.

He extended warm welcome to Sri Narayana Poojary, Head Master, Dakshina Kannada Zilla Panchayat Higher Primary School, Maji, Veerakamba Village who had come to receive sanction of project under Chaitanya Scheme for installation of water dispenser with hot / cold / normal water to 140 plus students of the school at a cost of Rs.50,000/-. He also welcomed Sri Jayanth Hegde and Sri. Prashant Pai, who have developed the web site, [www.cbroa.org](http://www.cbroa.org).

He extended special welcome to Sri T R Bhat and Sri K. Venugopal who played a

## WELCOMING THE DIGNITARIES:



**Sri H Rajbhooshan, President to Sri Gopal Murli Bhagat, Executive Director**



**Sri D N Prakash, General Secretary to Sri Ekanath Baliga, President, CBOO**



**Sri K Vasudeva Nayak, Vice President to Sri Satish Shetty, General Secretary, CBOO**

major role as then President and General Secretary of CBOO in the formation of CBROA. He also welcomed the member of the media and press. While welcoming the members, especially those who came from outside Mangalore, who had gathered in large number along with spouses, he thanked them for their support. He also extended a warm welcome to Central Committee members.

Thereafter, the Master of Ceremony, **Sri K Venugopal**, our member and former General Secretary, CBOO requested Sri Gopal Murli Bhagat to inaugurate the event by lighting the lamp and requested the other dignitaries to join the honours.



**SRI GOPAL MURLI BHAGAT, EXECUTIVE DIRECTOR INAUGURATING THE CELEBRATIONS BY LIGHTING THE LAMP**

**Sri Gopal Murli Bhagat**, Executive Director in his inaugural address expressed his happiness to attend the event and stated that it provided an opportunity to meet senior colleagues of the Bank. **The 1900 plus strong retired colleagues are the ambassadors of the Bank and I call upon each and every one to work for the betterment of the Bank**, he said. Recent times were turbulent for the banking industry and stress has been there for a longer period, he stated. The period of pain will end soon and I hope better days are ahead for us, he said. Concluding, He wished good health and peaceful life to all the retirees.

CBROA has been conducting Foundation Day celebrations every year religiously and it is a matter of envy for CBOO. Please keep



**Sri Gopal Murli Bhagat, ED addressing**

it up, said **Sri Eknath Baliga**, President, CBOO and Guest of Honour addressing the gathering. Retired officers are bonded with the Bank for two reasons: firstly, they draw their pension from the Bank and secondly, they have deposited their terminal benefits with the Bank, he said. I am happy to

inform that FRDA bill has been sent to cold storage and the credit should go to AIBOC who fought tooth and nail to get it withdrawn, he stated. Sri D T Franco, former General Secretary of AIBOC launched a campaign against the bill and held public meetings with customers and other stake holders and met Members of Parliament and also aired AIBOC views on social media and news channels. Wage Code Bill also will have the same fate,



**Sri Ekanath Baliga, President, CBOO addressing**

he hoped. The difficulties connected with change over to Finacle are over and lauded the steps taken by top Management to resolve the issues. During the implementation of Finacle, a number of customers have left the Bank and he called upon the retirees to help the Bank to bring them back. He requested the retired officers to support the campaign going to be launched shortly to bring back the customers. Management is responsive to the issues of retirees and recently engaged the services of retired officers for De-duplication of IDs and also for recovery of loans. He hoped that the management will utilise the services of retirees in Aadhar Enrolment as well as inspection of branches. Aadhar Enrolment is not connected with banking and the Government is trying to thrust it on bankers, he said. AIBOC and CBOO has given a call to members to boycott Aadhar related work.

CBOO has been associated with CBROA since its formation and since last year onwards, CBOO has decided to make available the facilities at the CBOO Centre free of cost as all of you have contributed to this building, he said. Concluding, he wished good health and prosperity to all retirees.

**Sri Satish Shetty**, General Secretary, CBOO in his address expressed his happiness to be part of the programme as it is an occasion to meet former colleagues. He lauded the discipline and punctuality shown by senior colleagues in attending the event. While expressing concern over the performance of the Bank he said that the Bank is not an exception as the industry itself is burdened with growing NPAs. Government has forced the PSBs which were in short term lending to



**Sri Satish Shetty, GS, CBOO addressing**

go for lending to long term projects which has landed the Banks in today's problems. Thereafter, to cover up its mistakes, came up with CDRs. ADRs etc. which only postponed NPAs, he said. The policy of PCA and provisioning norms together has shown the Banks in poor light. Referring to wage revision he said that it is not showing any progress. As

rightly told by ED, you are the ambassadors of the Bank and I request you to participate in the campaign to bring back the customers, he stated. Concluding, he expressed full support from CBOO for the activities of CBROA.

Thereafter, the most awaited event of the programme i.e. honouring Octogenarians began. 11 Octogenarian members out of 21 who turned up to receive the felicitations were called to the dais. While they were being escorted to the dais by volunteers, their brief profile was read out. **Sri Gopal Murli Bhagat**, Executive Director presented a shawl to all of them. **Sri Eknath Baliga**, President and **Sri Satish Shetty**, General Secretary, CBOO presented garlands. **Sri H Rajbhooshan**, President, **Sri K Vasudeva Nayak**, Vice President and **D N Prakash**, General Secretary presented fruit bowl along with gift cheque to each one of them. It was yet another momentous occasion which will remain ever green in the memory of those assembled.

**HONOURING THE OCTOGENARIANS: Sri Gopal Murli Bhagat presenting shawl to -**



**Sri M. B. Venugopal, Chennai**



**Sri Ramdas Gopal Bhat, Kolhapur**



**Sri P. Mohandas Shenoy, Kasargod**



**Sri A. P. Kodancha, Udupi**



**Sri. B Gopalakrishna Nayak, Mumbai**



**Sri P. Panduranga Kamath, Mangalore**



**Sri B. Balakrishna Baliga, Mangalore**



**Sri. B. Balakrishna Upadhyya, Bangalore**



**Sri M. P. Bhat, Mangalore**



**Sri K. Mohan Shenoy, Mumbai**



**Sri K.Ramananda Nayak, Mangalore**



**Sri Eknath Baliga presenting a garland**



**Sri Satish Shetty presenting a garland**



**Sri H Rajbhooshan presenting fruit bowl**



**D N Prakash presenting a fruit bowl**



**Sri K Vasudeva Nayak presenting a fruit bowl**

**OCTOGENARIAN MEMBERS AFTER RECEIVING FELICITATIONS ALONG WITH  
DIGNITARIES AND CBROA CENTRAL OFFICE BEARERS**



**Sitting (L to R): Sri M.B. Venugopal, Chennai, Sri Ramdas Gopal Bhat, Kolhapur, Sri Mohandas Shenoy, Kasaragod, Sri A P Kodancha, Udupi, Sri B Gopalakrishna Nayak, Mumbai, Sri P Panduranga Kamath, Mangalore, Sri B Balakrishna Baliga, Mangalore, Sri Balakrishna Upadhy, Bangalore, Sri M P Bhat, Mangalore, Sri K Mohan Shenoy, Mumbai and Sri K Ramananda Nayak, Mangalore**

Replying to the felicitations, **Sri A P Kodancha**, founder General Secretary, CBROA thanked CBROA for the felicitations. He gave few tips to retirees on how to keep fit and healthy. He advised the retirees to shed their erstwhile baggage of position and power and be one with others to be able to adjust to the new reality where all retirees are equal. Have good thinking and do good to others without any expectation which will keep you happy, he concluded advising retirees.

**REPLYING TO THE FELICITATIONS:**



**Sri A P Kodancha, Udupi**

**Sri B G Nayak**, former DGM replying to felicitations expressed that it is nice feeling to be with all those colleagues with whom he had spent best part of his life. The problems being faced by the Bank is transitory and expressed confidence that day are not far off when the Bank will bounce back and regain its past glory, he said. The Bank will once again become No.1 bank in Asia, he hoped.



**Sri B G Nayak, Mumbai**

**Sri P P Kamath**, former General Secretary of CBROA in his reply stressed the importance of maintaining good health and stress free life. Recalling his association with CBROA he said that CBROA is pioneer in honouring the Octogenarian members. He suggested that the Association could think of introducing collecting deposits and extending loans to members which will help the members while generating income for the Association. He also requested to take up the issue of grant to pre-1986 retirees who has no benefit of pension. Concluding he thanked CBROA for the felicitations.



**Sri P Panduranga Kamath, Mangalore**

**Sri Sukumar S. Salian**, Deputy General Secretary gave a brief account of the project undertaken under Chaitanya Scheme. He called the Head Master of D K Zilla Panchayath Higher Primary School, Maji, Veerakambha Village, Bantwal Taluk to receive the sanction letter for installation of Water dispenser with hot/ cold/ normal water dispensing provisions costing Rs.50,000/- under the Scheme. The Government School was about to be closed down as the student strength had depleted to 40 in 2014. Due to the efforts of past students and school betterment



**Sri Sukumar S. Salian, DGS addressing**



**Sri H Rajbhooshan presenting letter of sanction to Narayana Poojari, Head Master, ZPHPS, Maji**



committee, the school today has more than 140 students and received many awards from the Government.

It was followed by launching of our dream project, our own website. **Sri Jayanth Hegde**, web developer requested the Executive Director to press the key on PC by which the new website, **www.cbroa.org** was launched by flashing the home page of the website on the LED screens set up at the venue. The Master of Ceremony, Sri K Venugopal explained salient features available on the website and called upon the members to use it. The audience remained spell bound going through the contents and the design of the website. With the launching of website, CBROA has crossed another mile stone in its history.

“In continuing the good tradition of felicitating Octogenerian members, today we have felicitated 11 senior colleagues out of 21. We are grateful to all of them for accepting our felicitations. By honouring them today we feel honoured” said General Secretary, D N Prakash addressing the gathering. He narrated the steps taken during the last 6 months to improve the functioning of the Association. Explaining the issues taken up with the Management he said that the issue of re-fixation of basic pension to retirees between April 1998 to April 2005 has been resolved and retirees got arrears of pension with interest ranging from Rs.1.00 to Rs.2.00 lakh. He thanked the members for sending their donation to CBROA out of the arrears and called upon the remaining members to emulate them which will contribute to the financial strength of the Association. He expressed confidence that the issue of



**Inauguration of website: Sri Jayanth Hegde requesting Sri GM Bhagat, ED to press key**



**Members watching the features of new website on the screen**



**Sri D N Prakash, General Secretary addressing**



**Sri H Rajbhooshan presenting a memento to Sri Gopal Murli Bhagat, ED**

extension of Additional Qualifying Service to specialist officers under Reg.26 of Pension Regulation and extending second option of pension to compulsorily retired officers will be resolved shortly. He also informed that the Management has responded to the demand of the Association in engaging retired officers for Bank's work by engaging them in the work connected with De-duplication of IDs and recovery related work. He hoped that the Management will also consider engaging retired officers for the work connected with Aadhar enrolment as well as work connected with inspection of branches.

Speaking on membership development, he said that the membership has crossed 1900 and shortly it will cross 2000. He informed that as a result of General Body decision to enrol spouses of deceased members as Associate Members, 18 Associate members have been enrolled. In order to make available the benefit of Associate membership to all those who need it most, the Central Committee in its meeting held on 26<sup>th</sup> July 2018 at CBOO Centre, Mangalore has passed a Resolution authorising the Central Office to admit spouse of deceased officers as Associate Members and place

the list of all such members before the next General Body for approval.

He recalled his address to General Body wherein he had mentioned about the desire to launch a website for the Association. With the launch of **www.cbroa.org** we have fulfilled the promise, he said. He called upon the members to make best use of it. He also stated that if the senior members who are not accustomed to using internet wish to learn it, Association would make arrangements to train them in using the web.

**“In another two years we would be entering the Silver Jubilee year by which CBROA strength would be 2500 plus. Our present office space is not sufficient to take care of our growing membership and future needs. It is the desire of the present Committee that we should move to a more spacious premise of say, about 900 sq. ft. by that time”** he said. He hoped that the dream will be realised when we celebrate our Silver Jubilee in 2020 – 2021.

CBOO has been always supportive to CBROA, he said and he expressed his gratitude for the support and hoped that the



**HONOURING THE WEB DEVELOPERS: Sri Rajbhooshan to Sri Jayanth Hegde and Sri D N Prakash to Sri Prashanth Pai**

bond between CBOO and CBROA will grow further in the days ahead. "Let us work together to take our beloved Bank and this great Association to further heights" he concluded.

The Guests of honour were presented with a memento as a token of love and affection. The web developers, **Sri Jayanth Hegde** and **Sri Prashanth Pai** from Udupi were also felicitated on the occasion.

**Sri K Vasudeva Nayak**, Vice President thanked the dignitaries for their presence. He also thanked the octogenarians for accepting the felicitations and wished them good health. He thanked all the members and invitees for gathering in large number and making the programme a grand success.

As a token of our love and affection a memento was presented to the dignitaries on the dais.

The programme concluded by 1.00 p.m. with National Anthem.

The Master of Ceremony, **Sri K Venugopal**, our senior colleague and former General Secretary of CBOO conducted the programme in a meticulous manner. He also contributed in a large measure in planning and executing the entire event.

The selfless volunteers worked for many days to ensure that entire programme becomes a grand event. We express our gratitude to all the members of stage committee, venue committee, food committee, registration committee and all those who helped directly and indirectly for the success of the celebrations.

More than 300 members and spouses attended the programme.



**Sri K Vasudeva Nayak, Vice President proposing vote of thanks**  
**MEMENTOES TO DIGNITARIES:**



**Sri K Sheshappa, Treasurer to Sri Ekanath Baliga**



**Sri D N Prakash to Sri Satish Shetty**



**Sri K Venugopal, master of ceremony along with members of stage committee**



**THEY MADE IT A GRAND SUCCESS**  
**A VIEW OF THE GATHERING**



**ANNEXURE- I****FOUNDATION DAY - DONATION LIST**

<b>SI. No.</b>	<b>M.NO</b>	<b>Name</b>	<b>Place</b>	<b>Amount</b>
1	13	M.P. Bhat	Mangalore	8,000
2	233	K. Baburaya Shenoy	Udupi	6,500
3	274	Ramdas Aithal	Mangalore	5,500
4	69	K. Manjunath Kamath	Bangalore	5,101
5	1395	S. Madhusudhan Rao	Hyderabad	5,100
6	114	B. Balakrishna Upadhyya	Bangalore	5,000
7	400	Kameshwar Rao M.	Hyderabad	5,000
8	1435	Vasili Partha Sarathi	Hyderabad	5,000
9	129	N. Laxman Kudva	Karkala	5,000
10	642	John P. Dias	Mangalore	5,000
11	1172	Basthi N. Shenoy	Mangalore	5,000
12	387	M. Shivaram Kamath	Mangalore	5,000
13	1681	H. Rajbhooshan	Mangalore	5,000
14	31	B.G. Nayak	Mumbai	5,000
15	232	N. Gururaja Bhat	Udupi	5,000
16	104	P. Panduranga Kamath	Mangalore	4,500
17	1971	V. Suryanarayana	Mangalore	4,000
18	34	P. Mohandas Shenoy	Mangalore	3,500
19	1507	D.N. Prakash	Mangalore	3,000
20	231	M. Vasudevayya	Nellore	3,000
21	447	K.R.V. Krishnamurthy	Palakkad	3,000
22	276	T. Narasimha P.	Udupi	3,000
23	408	K. Rama Pai	Udupi	3,000
24	291	P. Raju Bhandary	Mangalore	2,501
25	599	P. Suresh Shenoy	Mangalore	2,500
26	729	V.S. Nagarkar	Mangalore	2,500
27	1013	Raj Kumar P.K.	Udupi	2,500
28	521	M. Gourangadas	Bangalore	2,000
29	352	A. Pullappa	Hyderabad	2,000
30	376	K. Chitharanjan Shenoy	Kochi	2,000

31	626	U.N. Kumar Acharya	Mangalore	2,000
32	672	T.R. Bhat & Sumathi R. Bhat	Mangalore	2,000
33	510	M. Vishveshwar Adiga	Manipal	2,000
34	1173	Godawari S. Rao	Pune	2,000
35	285	K.R. Mallya	Shimoga	2,000
36	20	K. Ramananda Nayak	Mangalore	1,520
37	27	M.B. Venugopaal	Chennai	1,500
38	298	K. Gopal Krishna Nayak	Mangalore	1,500
39	340	K. Sadashiva Bhat	Mangalore	1,500
40	12	P. Nalini Krishna (Associate Mem.)	Tirunelveli	1,500
41	732	U. Sundararam Shenoy	Udupi, Barkur	1,500
42	1200	K. Vivekananda Bhat	Mangalore	1,250
43	1562	M. Panduranga Rao	Machalipatnam	1,116
44	1937	Umesh Shenoy P	Mangalore	1,010
45	971	K.V. Sridharan	Chennai	1,001
46	1935	M. Manjunatha Maiya	Mangalore	1,001
47	1589	V. Bhaskar Pai	Mangalore	1,001
48	290	P.B. Krishnaya	Kerala, Kumbla	1,000
49	213	Vasanth Narayana Dongre	Bangalore	1,000
50	606	K.R. Ravikumar	Bangalore	1,000
51	2107	Udaya D. Shanbhog	Bangalore	1,000
52	228	M. Sikandar	Coimbatore	1,000
53	35	P. Ravidas Shenoy	Goa	1,000
54	393	V. Govindaraj Maller	Kannur	1,000
55	469	K. Suresha Upadhyaya	Karkala	1,000
56	442	M.S. Sayed Alavi	Kerala	1,000
57	1375	Jayachandran A.	Kottayam	1,000
58	187	P. Venkatesh Mallya	Mangalore	1,000
59	634	P. Raghunath Kamath	Mangalore	1,000
60	2073	S. Srikumar	Mangalore	1,000
61	579	Peter Oswald Rodrigues	Mangalore	1,000
62	1817	S. Gokuldas Nayak	Mangalore	1,000
63	553	U.N. Chandramohan	Mangalore	1,000

64	38	K. Krishna Shenoy	Mangalore	1,000
65	805	B. Surendra Shenoy	Mangalore	1,000
66	756	M.B. Ashok	Mangalore	1,000
67	1383	P.N.M. Ramprasad	Mangalore	1,000
68	1092	K. Vasudeva Nayak	Mangalore	1,000
69	1184	M. Suresh Bhat	Mangalore	1,000
70	127	P. Srinivas Hegde	Mangalore	1,000
71	1900	Ganapathy M.	Mangalore	1,000
72	1887	Divakar M. Shenoy	Mangalore	1,000
73	660	M. Manjunath Kini	Mangalore	1,000
74	1349	N. Shashidhar	Mangalore	1,000
75	1097	K. Nityananda Shetty	Mangalore	1,000
76	585	Raja Sherigar	Mangalore	1,000
77	1743	Jayaram Nayak	Mangalore	1,000
78	1921	P. Vasudeva Bhat	Mangalore	1,000
79	1005	Bheemji Jeevesh Rao	Mangalore	1,000
80	1838	H. Govinda Pai	Mangalore	1,000
81	932	M. Ramesh Prabhu	Mangalore	1,000
82	898	C. Narayana Kamath	Mangalore	1,000
83	1023	N.Manjunath Shenoy	Mangalore	1,000
84	332	M. Ramdas Prabhu	Mangalore	1,000
85	1416	Jayachandra Hatwar H.	Mangalore	1,000
86	1177	B. Vaman Baliga	Mangalore	1,000
87	684	Gopal V. Bharnekar	Mangalore	1,000
88	1350	K. Premananda Karanth	Mangalore	1,000
89	1450	H.Nagaraj Bhat	Mangalore	1,000
90	653	Sukumar S.Salian	Mangalore	1,000
91	1243	K M Shantharam	Mangalore	1,000
92	2061	M. Shridhar Prabhu	Mangalore	1,000
93	1301	K. Venugopal	Mangalore	1,000
94	580	Kishore G. Shanbhague	Mangalore	1,000
95	698	K. Sheshappa	Mangalore	1,000
96	525	N. Mohan Mallya	Manipal	1,000

97	323	C.P. Kamath	Manipal	1,000
98	741	P. Balakrishna Prabhu	Manipal	1,000
99	354	K. Shiva Prasad	Nellore	1,000
100	453	B. Ganesh Pai	Puttur	1,000
101	500	K. Ravindra Achar	Thane	1,000
102	105	P. Prabhakar Kamath	Udupi	1,000
103	131	A.P. Kodancha	Udupi	1,000
104	1215	Krishnadas C.P.	Udupi	1,000
105	803	Dayananda Nayak	Udupi	1,000
106	685	G. Prabhakar Nayak	Udupi	1,000
107	613	H. Nagesh Kamath	Udupi	1,000
108	281	N. Ramamurthy	Vellore	1,000
109	1586	P. Prabhudas	Vijayawada	1,000
110	254	G. Madhavaraya Prabhu	Mangalore	750
111	1332	B. Jagadish Baliga	Mangalore	750
112	808	Francis Sequeira	Mangalore	750
113	1731	V. Venkat Ram	Hyderabad	600
114	1969	Helen F. Sequeira	Mangalore	600
115	243	Michael Machado	Udupi	600
116	1649	Subramanya B.	Udupi	600
117	1645	Mahadev B. Hubli	Belgaum	555
118	590	K. Anandraya Kamath	Mangalore	505
119	996	Sophiamma Thomas	Bangalore	501
120	300	K. Vasudeva Bhat	Bangalore	500
121	829	N. Mohan	Bangalore	500
122	122	O.B. Kallachar	Bangalore	500
123	455	Ganapathi S. Kamath	Bangalore	500
124	358	N. Subraya Pai	Bangalore	500
125	1876	Lina Coelho	Bantwal	500
126	245	P.S. Narayanaswami	Chennai	500
127	1804	S. Koteswaran	Chennai	500
128	89	P. Natarajan	Coimbatore	500
129	1688	Manjaiah K.	Hassan	500



130	112	M. Dharma Raj	Hubli	500
131	1922	Y. Police Rao	Hyderabad	500
132	688	R. Ratnakara	Kannur	500
133	785	R. Anantha Nayak	Karkala	500
134	1752	P. Srinivas Kamath	Karkala	500
135	325	H.V. Prabhu	Karkala	500
136	364	K. Govindan	Kerala, Kannur	500
137	1223	K.S. Lakshminarayana	Kochi	500
138	344	G. Narayan Pai	Kochi	500
139	647	H. Kamalaksha Pai	Mangalore	500
140	567	Nitin P. Shenoy	Mangalore	500
141	4	T. Shivaramaiah	Mangalore	500
142	770	M. Suresh Mallya	Mangalore	500
143	1325	V. Rathina Kumar Shenoy	Mangalore	500
144	404	K. Ramanath Kini	Mangalore	500
145	1152	K. Prasad	Mangalore	500
146	391	A. Devadas Kamath	Mangalore	500
147	444	K. Achuta Pai	Mangalore	500
148	610	N. Manjumath Prabhu	Mangalore	500
149	664	H. Ramanand Shenoy	Mangalore	500
150	906	K. Deepak Kamath	Mangalore	500
151	847	B. Gopala Bhat	Mangalore	500
152	1863	J. Harischandra Bhat	Mangalore	500
153	1185	Jaya Prakash P.	Mangalore	500
154	650	H. Varadaraya Pai	Mangalore	500
155	489	P. Ramakrishna Bhat	Mangalore	500
156	1430	Ravi V.	Mangalore	500
157	640	M. Sudhakar Hegde	Mangalore	500
158	619	Mohan Bhat	Mangalore	500
159	738	M. Dinkar Kamath N.	Mangalore	500
160	1147	Vishwanath G.	Mangalore	500
161	551	G. Ramdas Pai	Mangalore	500
162	1934	B. Ravindranath Baliga	Mangalore	500

163	230	B. Narasimha Shenoy	Mangalore	500
164	727	P. Shama Bhat	Mangalore	500
165	1798	D. Narayana Nayak	Mangalore	500
166	56	M. Gopalakrishna	Mangalore	500
167	12	Sakaram	Mangalore	500
168	268	B. Laxminarayana	Mangalore	500
169	296	K. Achuta Prabhu	Mangalore	500
170	1909	H. Rohini	Mangalore	500
171	747	Suresh V.	Mangalore	500
172	1478	Giridhara	Mangalore	500
173	860	T. Surendra Prabhu	Mangalore	500
174	1939	B. Vittaldas Kamath	Mangalore	500
175	2007	P. Narasimha Kini	Mangalore	500
176	1276	Pundalika Shettigar	Mangalore	500
177	37	U. Gopalakrishna Nayak	Mangalore	500
178	597	M Radhakrishna Kamath	Mangalore	500
179	1065	Upendra Kamath B.	Mangalore	500
180	710	A. Suresh Pai	Mangalore	500
181	1449	Narayana Hebbar N.	Mangalore	500
182	965	Sadashiv Shetty	Mangalore	500
183	124	B. Narasimha Pai	Mangalore	500
184	734	Muralidhara Prabhu	Mangalore	500
185	1042	J. Sudhakar Kamath	Mangalore	500
186	1833	Sadashiva Shenoy	Mangalore	500
187	347	K. Narasimha V.Kamath	Mangalore	500
188	173	K. Babanna Shenoy	Mangalore	500
189	314	N. Ratnakar Nayak	Mangalore	500
190	676	Sudhakar Kamath	Mangalore	500
191	1219	P. Dattathreya Shenoy	Mangalore	500
192	295	Ramesha B. K.	Mangalore	500
193	839	R. Madhava Rao	Mangalore	500
194	1644	U. Balagopal Bhat	Mangalore	500
195	208	Shashikala P. Kamath	Mangalore	500

196	681	K.M. Mushtaq	Mangalore	500
197	1157	K. Suresh Prabhu	Mangalore	500
198	1099	B. Narayan Baliga	Mangalore	500
199	381	P. Narayana Bhat	Mangalore	500
200	1472	Hemalatha	Mangalore	500
201	940	P. Surendra Kudva	Mangalore	500
202	1544	Malathi Bhat	Mangalore	500
203	834	B. Pundalik Kamath	Moodabidri	500
204	1868	N. Sudheer Nayak	Moodabidri	500
205	1059	D. K. Pradhan	Odisha	500
206	1872	P. Laxminarayanan	Palakkad	500
207	47	M.N.V. Kamath	Puttur	500
208	374	S. Radhakrishna Nayak	Puttur	500
209	833	Chittaranjan Mohanty	Secunderabad	500
210	1836	Snehalatha R.	Trivandram	500
211	293	P. Vasudeva Aithal	Udupi	500
212	562	K. Anantha Bhat	Udupi	500
213	138	M.B. Kamath	Udupi	500
214	531	B. Shridhara Rao	Udupi	500
215	413	C.S. Rao	Udupi	500
216	558	Ramesh U.	Udupi	500
217	160	B. Laxminarayan Bhat	Udupi, Barkur	500
218	502	B. Manjunath Kharvi	Udupi, Kundapur	500
219	307	H. Vijayachandra Kamath	Mangalore	100
			<b>TOTAL</b>	<b>2,66,412</b>

**We express our gratitude to all the above members for their contributions.**

**ANNEXURE- II**

**LIST OF NEW MEMBERS JOINED SINCE 16<sup>TH</sup> JUNE, 2018 TO 4<sup>TH</sup> AUGUST, 2018**

<b>2069</b>	<b>2070</b>
<p><b>Sri Subrato Mitra</b> Tolly Apartments, Flat D-43, 49/49, P G M Shah Road, <b>KOLKATA - 700 033</b> <b>M: 70220 43202, 98366 40166</b> smitro1958@gmail.com</p>	<p><b>Sri R.K. Shivanna</b> 1<sup>st</sup> Floor, Sujatha Coffee Works Building, Dead End of Railway Station Road, Rameshwara Badavane, <b>CHANNAARAYAPATNA-573116</b> <b>M: 98801 67156, 97406 90277</b> shivannacorpbank@gmail.com</p>
<b>2071</b>	<b>2072</b>
<p><b>Smt Mangala S.</b> D.No.1156/A, Bajjanna Lane, Chamaraja Puram, <b>MYSURU-570005</b> <b>M: 94839 01360, 94488 72176</b> yesmangala1209@yahoo.com</p>	<p><b>Sri M. Ramaswami</b> H.No.1187/339 "BHAGYA NILAYA" IDSMT Layout, Mantralayam Road, <b>RAICHUR -584101</b> <b>M: 94497 02080, 08532-223311</b></p>
<b>2073</b>	<b>2074</b>
<p><b>Sri S. Srikumar</b> 303, " MANJEETH RESIDENCY" Kotekani 1<sup>st</sup> Cross Road, Urva Stores, <b>MANGALURU - 575006</b> <b>M: 70328 01740, 0824-4110161</b> pai.srikumar@gmail.com</p>	<p><b>Sri T.T. Natarajan</b> B/201, Parshwa Darshan, K.T.Vihar, Om Nagar, Vasai (W), <b>PALGHAR - 401202</b> <b>M: 99609 61122</b> ttnatarajan_21@gmail.com</p>
<b>2075</b>	<b>2076</b>
<p><b>Sri K.R. Padmanabha</b> #367, "SHISHIRA", B.H.C.S. Patalamma Layout, Paduka Mandir Road, Uttarahally - Kengeri Main Road, B.S.K. V<sup>th</sup> Stage, <b>BENGALURU - 560061</b> <b>M: 94814 86757, 080-28612714</b> padmanabha_5059@yahoo.co.in</p>	<p><b>Sri V. Suryanarayana Raju</b> Flat No.402, Lalita Residency, Dasapalla Layout, Yendade, <b>VISAKHAPATNAM - 530045</b> <b>M: 90324 15354, 80969 18798</b> vsraju666@gmail.com</p>
<b>2077</b>	<b>2078</b>
<p><b>Sri Babasab Kallappa Chinchali</b> "VARAD", Bunglow No.14, Manisha State Bank Colony, Sahyadri Nagar, Vishrambag, <b>SANGLI - 416416</b> <b>M: 94041 54408, 92842 22046</b></p>	<p><b>Sri B. Bala Kumaresan</b> 21, Kamala Rice Mill Street, Pudupalayam Gobichetti Palayam, <b>TAMILNADU - 638476</b> <b>M: 94435 47703</b> bbkgobi@gmail.com</p>

<b>2079</b>	<b>2080</b>
<b>Smt Laxmi V. Kaup</b> II Palak, Mahavir Park, Mohannagar, Chinchwad, <b>PUNE - 411018</b> <b>M: 98607 89347, 020 - 27479773</b> laxmikaup24@gmail.com	<b>Sri Basavareddy M.Patil</b> C/o Mallanagouda Patil, Ward No.1, Joshigalli, Near Hero Showroom Hunugund Taluk, Bagalkot Dist, <b>ILKAL - 587125</b> <b>M: 94492 22138, 97392 35442</b> mallu.patil8787@gmail.com
<b>2081</b>	<b>2082</b>
<b>Sri Veerabasayya M.Hanagodimath</b> Flat No-917, 9 <sup>th</sup> Floor, Erica Block, Janhavi Enclave, Kodichikkanahalli, BTM 1V Stage, 1 <sup>st</sup> Main Road, <b>BENGALURU - 560076</b> <b>M: 99011 94261, 99017 61426</b> vmhanagodimath@gmail.com	<b>Sri Vemuru Venkata Sridhar</b> KKR Suvarna Apartments, D.No. 3-408, Flat No -203, 2 <sup>nd</sup> Floor, Near Vikas Vidya Vanam, Poranki, <b>VIJAYAWADA - 521137</b> <b>M: 98857 50737, 9885750737</b> vvenkatasridhar26@gmail.com
<b>2083</b>	<b>2084</b>
<b>Sri S. Sivakumar</b> 12/37, Sathalwar Street, Mogappair West, <b>CHENNAI - 600037</b> <b>M: 70329 43090, 97879 47888</b> sivakumarsaravanan1958@gmail.com	<b>Smt Madhu Gulati</b> House No.411, Dr. Mukherjee Nagar, <b>DELHI - 110009</b> <b>M: 98115 02479, 011 - 47528760</b> dk411dk@yahoo.com
<b>2085</b>	<b>2086</b>
<b>Sri Rajnishwar Dayal</b> 102, R.D.Palace, Near A.N.College, Boring Road, <b>PATNA - 800013</b> <b>M: 72528 21610, 83938 53654</b> rajnish_dayal@yahoo.com	<b>Sri S. Joseph Sathiaraj</b> Flat No.B-102, Pelican Nest, Creek Street, Sowdeshwari Nagar, Thoraipakkam, <b>CHENNAI - 600 097</b> <b>M: 95972 88502, 94867 48090</b> josephsathiaraj@yahoo.com
<b>2087</b>	<b>2088</b>
<b>Sri Shivakumar K.B.</b> Flat No. A-1001, "AMODA - VALMARK", Dodda Kammanahalli Main Road, Off : Bannerghatta Main Road, <b>BENGALURU- 560083</b> <b>M: 70226 22467, 080-4954 2060</b> shiva_k67@yahoo.com	<b>Sri K.S. Srinath Prasad</b> K.B. Road, Agrahara, Chintamani, <b>CHIKBALLAPUR - 563125</b> <b>M: 99169 31784, 97405 19251</b>
<b>2089</b>	<b>2090</b>
<b>Sri Gona Ramakishan Rao</b> Flat# 1404, Vaishnovi Sikhara Apartments, Bahadurguda, SBH Colony, L.B. Nagar, <b>HYDERABAD - 500074</b> <b>M: 98851 79132, 99669 10125</b> kishanrao.gona@gmail.com	<b>Sri Ramachandra Venkata Rao Kulkarni</b> "SUMUKH" House No.1587, Udaya Ravi Road, Ramakrishna Nagar, E & F Block, Kuvempu Nagar, <b>MYSURU - 570 023</b> <b>M: 96115 85888, 94813 13444</b> rvkulkarni0107@gmail.com


<b>2091</b>	<b>2092</b>
<b>Sri Gopalkrishna Nayak U.</b> Flat No.104, 'A' Block, "ANMOL", Hari Guru Apartments, New Field Street, Dongarkery, <b>MANGALURU - 575001</b> <b>M: 94496 23757, 0824-2495180</b> nayak13387@gmail.com	<b>Sri Shriram Meena</b> Plot No.26, Prem Nagar, Jagatpura, Malviya Nagar, <b>JAIPUR - 302 017</b> <b>M: 94136 95588, 63760 52878</b> meenar89@gmail.com
<b>2093</b>	<b>2094</b>
<b>Sri Taraknath Bandyopadhyay</b> 80/B, Ghosh Para Lane, Kotrung, Post Hindmotor, Hooghly Dist., <b>WEST BENGAL - 712233</b> <b>M: 97489 64460, 98312 32438</b> taraknath.bandopadhyay@gmail.com	<b>Sri B.N. Mohan</b> # 407/408, 12 <sup>th</sup> Main Road, Srinivasanagar, BSK I Stage, <b>BENGALURU - 560050</b> <b>M: 94480 90885, 94498 51745</b> mohanbandi@yahoo.com
<b>2095</b>	<b>2096</b>
<b>Sri V. Ezhilarasu</b> 21, Madhavaram High Road North, Perambur, <b>CHENNAI - 600011</b> <b>M: 94449 30780, 044-28587363</b>	<b>Sri B. Hanumanth Prasad</b> 26-43-18, Mallareddy Nagar, At Agraharam, 4 <sup>th</sup> Lane Extn, <b>GUNTUR - 522 004</b> <b>M: 94926 62500, 81069 27266</b> bhuvanagiri2003@yahoo.co.in
<b>2097</b>	<b>2098</b>
<b>Sri A. Palanichamy</b> 2-10-vignesh Nagar Extension, Vilankurichi Road, <b>COIMBATORE - 641035</b> <b>M: 99449 27641, 0422-2665650</b> apsany1958@yahoo.in	<b>Sri A. Balasubramanian</b> 105 E, Venkata Chalapathi Nagar, Kuruchi, <b>COIMBATORE - 641024</b> <b>M: 96000 71958, 97909 75825</b>
<b>2099</b>	<b>2100</b>
<b>Sri Devaraj Sanglad</b> H.No.1, Krishna Layout, Laxminagar 1 <sup>st</sup> Cross, Gokul Road, <b>HUBBALLI - 580030</b> <b>M: 63620 91903, 94499 96359</b>	<b>Sri Sreedharan K.P.</b> "HARISREE", Thayineri, Payyannur Post, <b>KANNUR - 670307</b> <b>M: 94474 37646, 04985-208347</b> sree8347@gmail.com
<b>2101</b>	<b>2102</b>
<b>Sri N.N.P. Sankaram</b> Flat No. 405, Block A-3, Rajiv Suagraha, Bandlaguda, Nagole, <b>HYDERABAD - 500068</b> <b>M: 97014 20838, 040-29809838</b> nnps1958@gmail.com	<b>Sri Kota Ramachandra Rao</b> D.No. 23-06-31A, Chebrolu Towers, Flat No. 301, Kommu Vari Street, Satya Narayana Puram, <b>VIJAYAWADA-520011</b> <b>M: 94402 19441</b> kotaramachandrarao@gmail.com

<b>2103</b>	<b>2104</b>
<p><b>Sri Chennuru Subba Reddy</b> 305, Amarnath Residency, Jagruthy Layout, Near Police Battalion, Kondapur, <b>HYDERABAD-500084</b> <b>M: 94409 60228, 94932 14939</b></p>	<p><b>Sri Subodh Karchalkar</b> Flat No.3, "SHANTSRI", 1<sup>st</sup> Floor, Plot No.28/A, Shiv Prasad Housing Society, Ganeshmala, <b>PUNE-411030</b> <b>M: 85848 07658, 020-24252878</b> subodh0607@gmail.com</p>
<b>2105</b>	<b>2106</b>
<p><b>Sri V. Rajendra Prasad</b> KB 1, Krishna Towers, Brundavan Colony, <b>VIJAYAWADA-520010</b> <b>M: 99009 37766, 63623 15556</b> pvemuri@yahoo.co.in</p>	<p><b>Sri Ramadas Shenoy</b> "MAHALAXMI NAGESH", Gurukripa Compound, Kulur Ferry Road, Chilimbi, <b>MANGALURU -575006</b> <b>M: 72594 70799, 99804 66515</b> ramadas.shenoy@gmail.com</p>
<b>2107</b>	<b>2108</b>
<p><b>Sri Uday D.Shanbhag</b> 102B, 1<sup>st</sup> Floor, Avani Amulya, R.R.Nagar, H.V.Halli, BEML 5<sup>th</sup> Stage, <b>BENGALURU-560098</b> <b>M: 99804 07838, 080-29742838</b></p>	<p><b>Sri Puttahnnaiah</b> No.31, "SHREETHANA", Basaveswara Layout, Bidadi, <b>RAMANAGARAM -562109</b> <b>M: 94482 68200, 96323 07574</b> puttubidadi@gmail.com</p>
<b>2109</b>	<b>2110</b>
<p><b>Dr. M. Satyanarayana</b> D.No. 1-4-190/A/78 &amp; 79/402, Sri Sai Residency, Flat No. 402, Bhasker Rao Nagar Phase-3, Sainikpuri, <b>SECUNDERABAD-500094</b> <b>M: 96187 96393, 96762 09393</b> ml_satyam@yahoo.co.in</p>	<p><b>Smt. H.B. Prabhavathi</b> Flat No.303, Hara Homes, No.25, I Cross, Bhuvaneshwari Nagar, BSK III Stage, <b>BENGALURU - 560 085</b> <b>M: 94492 51447, 080-26792537</b> prabhavathishivaprakash@gmail.com</p>
<b>2111</b>	
<p><b>Sri K. Gopalakrishna Mayya</b> 2-16-1404/12, "ADITHYA", Pragathy Colony, Behind KMC Hospital, Bejai, <b>MANGALURU - 575 004</b> <b>M: 99009 72917, 0824-2217340</b> kgmayya@gmail.com</p>	

**ANNEXURE- IIA****LIST OF NEW ASSOCIATE MEMBERS JOINED SINCE 16-06-2018**

<b>19</b>	<b>20</b>
<b>Smt Chandrakala M.Kini</b> W/o. Sri P.Mohandas Kini (E. 975) H.No.10/32B, "GANESH KRIPA", Narayan Nagar, Ambagilu <b>POST SANTHEKATTE</b> <b>UDUPI - 576105</b> <b>M: 9880370108</b> pmohandaskini2010@rediffmail.com	<b>Smt Ashalatha Dayananda</b> W/o. Sri H.Dayananda (E. 2013) Flat No.102, Ajay Empire, Convent Road, Kadbettu, <b>UDUPI-576 101</b> <b>M: 9379193112, 0820-2521594</b> ashalathadayananda@gmail.com
<b>21</b>	<b>22</b>
<b>Smt Helen Dsouza</b> W/o. Sri Edwin Dsouza ( E. 809), "LITTLE STAR", Shankerpura Post, <b>UDUPI - 574115</b> <b>M: 9880236138, 0820-2559138</b>	<b>Smt K.Jayalaxmi Bhagvath</b> W/o.Sri K.Gopinath Bhagvath ( E. 882) "PANCHAVATI", Near Arka Mahaganapathy Temple, Kodiyalbail, <b>MANGALURU - 575003</b> <b>M: 9449005117, 0824-2491732</b> design.pro.eng@outlook.com

**ANNEXURE- III****CHANGE OF ADDRESS, TELEPHONE NO. & E-MAIL**

<b>034</b>	<b>086</b>
 <b>Sri P. Mohandas Shenoy</b> Flat No.1001, "DIVYA PARADISE", B-Block, Opp: Indian Oil Petrol Pump, Bejai, Kapikad, <b>MANGALURU-575 004</b> <b>M: 98952 10357</b>	<b>Sri R. Prabhakaran</b> 306, Phase II, Palm Meadows, Old Airport – Varthur Road, Ramagondanahalli, <b>BENGALURU – 560 066</b> <b>M: 99454 02508, 080-2539 2306</b>
<b>137</b>	<b>298</b>
<b>Sri U. Nithyananda Pai</b> 28 <sup>th</sup> Cross, 'GOPALKRISHNA" Behind Y.M.C.A., Mission Compound <b>UDUPI – 576 101</b> <b>M: 94485 33539</b>	<b>Sri K. Gopalkrishna Nayak</b> Flat No. 102, Broadway Elite Apartments, Opp: Sri Raghavendra Mutt, Hosabettu, Kulai, <b>SURATHKAL - 575019</b> <b>MANGALURU</b> <b>M: 97311 52787, 0824-2409 573</b>



<b>372</b>	<b>434</b>
<b>Sri T. Padmanabha Prabhu</b> “SRI DEVAKI NANDANA” H.No.T-1-327/A, Cashew Farm House, N.H.66, <b>TALLUR – 576 230</b> <b>M: 99806 45399</b>	<b>Sri K.P.K. Nair</b> Kundungal House, Kanathur, Post Kanathur, Via - Muliyar, <b>KASARAGOD - 671 542</b> <b>M: 98409 94455, 94446 12818</b> kpknair1944@gmail.com
<b>607</b>	<b>631</b>
<b>Sri B.A. Mahesha</b> V2, Poorvi Enclave, ‘B’ Block, No.109 4 <sup>th</sup> Main, 4 <sup>th</sup> Cross, Hanuma Hills Layout, Arehalli, Subramanyapura Post, <b>BENGALURU -560 061</b> <b>M: 94488 71486</b>	<b>Sri Sunil Kantilal Kansara</b> B-5, Karnavati Apartment, Opp: Akriti Society, Jodhpur Gam Road, Satellite, <b>AHMEDABAD – 380 015</b> <b>M: 99241 00184, 079-2663 9361</b> skkansara9@gmail.com
<b>1154</b>	<b>1198</b>
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**TIPS ON INCOME TAX FOR FINANCIAL YEAR 2018-2019  
FOR SENIOR CITIZENS**

**Basic Exemption Limit**

For ordinary individual tax payers, the basic exemption limit from payment of Income Tax is Rs.2.50 lacs.

However, for **Resident Senior Citizens** (who have crossed the age of 60 years and above but below 80 years), the limit is **Rs.3.00 lakhs**. Those who have crossed 80 years of age, the limit is **Rs.5.00 lakhs**.

**Income Tax Rates**

Above Rs.3.00 lacs to Rs.5.00 lacs : 5%

Above Rs.5.00 lacs to Rs.10.00 lacs : 20%

Above Rs.10 lacs : 30%

**Standard Deduction**

In case of salaried persons **Standard Deduction of Rs.40,000/-** is allowed from the total income. **This is applicable to pensioners also.**

**Deduction under Sec. 80 C**

Investments / payments upto a limit of Rs.1,50,000/- is permitted as deduction under this head.

**Sec.24 B – Loss on House Property**

Housing Loan Interest paid upto Rs.2,00,000/- is permitted as deduction under this head.

**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 .

**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 2018-19 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/-

#### **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.

#### **Deduction for Interest Received from Banks and Post Offices under Sec. 80 TTB**

Until last year a deduction of Rs.10,000/- was available in respect of interest received on Savings Bank Account under Sec. 80TTA. Now Sec. 80 TTA will be applicable only for NON-Senior Citizens.

From this year, senior citizens can claim deduction only under Sec.80 TTB for **interest received upto Rs.50,000/- on Savings Bank plus other deposits** in a financial year.

#### **Rebate under Sec.87 A**

An individual can claim tax rebate, when total taxable income after all deductions fall below Rs.3,50,000/-. The rebate is limited to Rs.2500/-. It means, if the total income tax

payable is lower than Rs.2500/-, 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%).

### **TDS and submission of Form 15 H**

Senior citizen has to submit Form 15-H to claim exemption from TDS only when total interest on term deposits (including RD) exceeds Rs.50,000/- in a year.

If the taxable income does not exceed Rs.3.00 lacs (after taking into account Standard Deduction and other deductions under Sec. 80 C, Sec. 80 D, Sec.80 TTB, Sec.24 etc.), senior citizens can file Form 15-H.

### **Cess on Income Tax**

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

### **Pradhan Mantri Vaya Vandana Yojana**

The scheme is extended **upto March 2020**. The scheme offers an assured return of 8.0% by LIC of India and the limit on investment under the scheme stands increased from Rs.7.5 lakh to **Rs.15.00 lakh per senior citizen**.

### **Exemption from Payment of Advance 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 tax in four instalments. However, senior citizens are exempted from payment of advance 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.

