



CORPORATION BANK RETIRED OFFICERS' ASSOCIATION (REGD.)

(A wing of CBOO)

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CIRCULAR No. 5/2019

Date : 26-08-2019

TO ALL MEMBERS & ASSOCIATE MEMBERS

Dear friends,

I. CBROA NEWS

- 1.0 Foundation Day Celebrations
- 2.0 Donation From Members
- 3.0 126th Central Committee Meeting held
- 4.0 Membership Development: List of New Members & Change in Address and Telephone Nos.
- 5.0 Revision in Dearness Allowance
- 6.0 Obituary
- 7.0 Issues Taken up with Management
- 8.0 Calculation of Gratuity
- 9.0 Corp Health Suraksha

II. AIBPARC NEWS

I. CBROA NEWS

1.0 24th FOUNDATION DAY CELEBRATIONS

We are happy to inform that the 24th Foundation Day was celebrated in a grand manner at CBOO Centre, Mangalore on 27th July 2019. **Sri G. Guruharinadha Rao**, General Manager [HRM] was the Chief Guest at the function. **Sri Y. Sudhindra**, President and **Sri Satish Shetty**, General Secretary, CBOO were present as Guest of Honour. A detailed report is furnished separately.

1.1 FELICITATION TO OCTOGENARIAN MEMBERS:

Out of the 18 Octogenarians, six of them had responded and accepted our felicitations. The remaining Octogenarians would be felicitated at Members' Meet going to be held at respective centres in the days ahead.

1.2 HONOURING NONAGENARIANS:

One of the four Nonagenarians, **Sri V Sadananda Pai**, Mangalore expressed his desire to attend the Foundation Day and we had invited him and felicitated at the function. The remaining three Nonagenarians are in Bangalore and it was decided that the

team of CC members from Bangalore will be visiting them shortly and felicitating them at their residence. We are happy to inform that a team consisting of **Sri Raghunath Kodical**, CC member along with senior colleagues, **Sri M Gourangadas** and **Sri N S Krishnaraja Rao** visited the residence of **Sri M H Sripad Rao** and **Sri Perodi Vasudeva Rao**, Nonagenarians in Bangalore and felicitated them 18th August 2019. The team also felicitated **Sri Satyanarayana Kempapura**, Nonagenarian member in Bengaluru on 25th August, 2019. (Photos in page 25).

2.0 DONATION FROM MEMBERS

We had appealed to members to contribute by way of donation to the Foundation Day Celebrations. **We are very happy to inform that we have received an amount of Rs.5.38 lakhs by way of donation from 542 members till date. We express our gratitude to all the members who have contributed.** The list of members who have donated is furnished in **Annexure-I**. Those who have missed to contribute, may donate a minimum of Rs.500/- or more by filling up the format (Please see Circular No. 3/2019 and 4 /2019).

We are also happy to inform that, as in the past, our Bank has sponsored the Foundation Day expenses to the tune of **Rs.25,000/-**. **We express our sincere thanks to the top Management for its continued support.**

3.0 126th MEETING OF CENTRAL COMMITTEE

126th Central Committee meeting was held on 26th July 2019 at CBOO Centre, Mangalore. The following are the highlights of the deliberations:

1. Issues at the industry level like Pension Updation, Improvement in Family Pension, 100% DA Neutralisation to Pre-2002 retirees, IBA Medical Insurance Premium etc. were discussed.
2. Issues taken up and resolved as well as pending with the Management.
3. **Organising Members Meet at various Centres:** It was decided to organise meeting at different centres as conducted during the last year. Octogenarians who could not be present at the Foundation Day may be invited to the Meet at the respective centre and felicitated during the Meet. The Nonagenarians may be felicitated at their residence by a team consisting of CC member(s) in co-ordination with Central Office
4. **Levyng Service Charges** (which was hitherto waived) for services to retired staff. It was decided to take up the issue with the Management.
5. **Financial Statements for the year 2018-2019:** The house discussed and approved the audited financial statements of CBROA for the year 2018-2019. The house placed on record its appreciation for the good work done by **Sri K Sheshappa**, Treasurer and **Sri H Nagaraj Bhat**, Asst. Treasurer.

4.0 MEMBERSHIP DEVELOPMENT

We are happy to inform that our membership has crossed **2200** and stood at **2225** as on date. We seek the support of each one of you in this regard. Whenever you get in

touch with your friends and former colleagues, please check with them whether they are our members and if not ensure that they join our fold. A list of members joined since July is furnished in **Annexure-II**.

4.1 CHANGE OF ADDRESS, PHONE NOS. ETC.

The change in address and telephone nos. of members is furnished in **Annexure-III**.

5.0 REVISION IN DEARNESS ALLOWANCE:

We are happy to inform that the Dearness Allowance Payable to pensioners for the period **August 2019 to January 2020 has gone up by 70 slabs**. We have furnished the DA rates applicable to different group of retirees in **Annexure-IV**.

6.0 OBITUARY:

The following members passed away during the period:

CBROA NO.	NAME	PLACE	DATE OF DEATH
83	Sri Namakrishnaiah	Hyderabad	15-07-2019
386	Sri A. Premananda Rao	Mangalore	2018
992	Sri K. A. Kannan Nambiar	Nileswar	27-07-2019
349	Sri G. Krishna Prabhu	Brahmavara	20-08-2019

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

7.0 ISSUES TAKEN UP WITH THE MANAGEMENT:

7.1 Service Charges:

We have received several complaints from retired officers regarding levying of service charges which are waived, but being debited in the system. As decided by the Central Committee we have addressed a letter (Letter No. CBROA/ 500/2019 dated 06-08-2019) to the Management. The text of the letter is reproduced below.

7.2 Other Issues:

We reproduce below the text of our letter No. CBROA /602/2019 dated 12-08-2019 on issues discussed in the periodic meetings, calculation of gratuity and introduction of format for obtaining nomination for payment of future arrears.

8.0 CALCULATION OF GRATUITY

A number of messages are in circulation through social media platforms like Whatsapp, Facebook etc. through which questions were raised again about the applicability of decision of the Asst. Labour Commissioner of Hyderabad / Ranchi etc. in labour dispute raised by Gramin Bank employees wherein orders have been passed to calculate and pay Gratuity taking into account Basic Pay and Dearness Allowance and also to pay one and half months pay for every year of service beyond 30 years when the Service Regulations states their eligibility as one half month's pay.

We would like to reiterate that the order of Labour Commissioners is **NOT** binding on other Banks. The Gramin Bank Managements have gone on appeal against the orders of the Labour Commissioners and the same is in various courts. **Until a final decision comes from the Supreme Court, IBA/ Banks will not Act on it.**

8.1 GRATUITY: Relevant Provisions and Method of Calculation:

We furnish below the relevant provisions under which Gratuity is paid in our Bank.

As per OSR 46 (2) :

“The amount of Gratuity payable to an officer shall be one month’s Pay for every completed year of service, subject to a maximum of 15 months’ Pay.

Provided that where an officer has completed more than 30 years of service, he shall be eligible by way of Gratuity for an additional amount at the rate of one half of a month’s Pay for each completed year of service beyond thirty years.”

As per Gratuity Rule 22:

“Gratuity shall be payable at the rate of one month’s Pay for each completed year of service and proportionately on pro-rata for the part of the year of service, not being less than 6 months, subject to a maximum of fifteen months with effect from 01-11-1987.

As per Gratuity Rule 23,

“When an employee has put in service of over 30 years, he shall be paid an additional amount at the rate of half-month’s Pay for each completed year of service beyond 30 years. To this extent, the maximum provided under Regulation No.22 shall be increased.”

As per Gratuity Rule 26:

“Pay” will mean the average of full amount of Basic Pay and Special Allowance and Officiating Allowance, if any, payable to an employee during the twelve months next preceding death, disability, retirement, resignation or termination of service as the case may be.

Rule 2 defines **“the employees”** means the permanent employees of the Bank.

Calculation of Gratuity:

The Bank calculates Gratuity as provided under the Rules as well as under the Gratuity Act and **pays the amount, whichever is higher** to the employees. **We furnish below two live cases of retired officers** which will help the members to understand the concept and calculation:

Case-1: Employee “A”

Date of Joining the Bank	:	04-07-1984
Date of Retirement	:	31-07-2019
Length of Service	:	35 years, 1 month and 28 days

Details of Last drawn Salary:

Basic Pay: Rs.66070 + PQP: Rs.670 + FPP: 1996 (Basic FPP 1800 + fixed DA of 196) + DA @ 64.50% Rs.43,047.30 = **Rs.1,11, 783.30**

UNDER THE GRATUITY RULES	UNDER GRATUITY ACT
Average Salary (12 months): Rs.68540 (Basic Pay : Rs.66070+ PQP : Rs. 670+ FPP: Rs.1800)	Salary eligible for the purpose of Gratuity calculation (drawn in the last month i.e. July 2019): Rs.1,11,783.30
Rs.68540 x 35/2 = Rs.11,99,450	111783.30 x 35 x 15/26@ = Rs.22,57,162.79 Maximum Payable under the Act = Rs.20,00,000/=

@26 days per month is taken for calculation under the Gratuity Act.

The Bank has paid to the Rs.20,00,000 as per the Act which is higher than the amount eligible under the Rules.

Case-2: Employee “B”

Date of Joining the Bank : 09-02-1977
Date of Retirement : 30-11-2015
Length of Service : 38 years, 9 months and 22 days

Details of Last drawn Salary:

Basic Pay: Rs.57330 + PQP: Rs.1680 + FPP: 1772 (Basic FPP 1600 + fixed DA of 172) + DA @ 39.80% Rs.25,254.32 = **Rs.86036.32**.

UNDER THE GRATUITY RULES	UNDER GRATUITY ACT
Average Salary (12 months) : Rs.59571.74 (BP + PQP + Basic FPP)	Salary eligible for the purpose of Gratuity calculation (drawn in the last month i.e. November 2015): Rs.86,036.32 x 39 x 15/26 = Rs.19,35,817.20
Rs.59571.74 x 39/2 = Rs.11,61,648.97	Maximum Amount under the Act: Rs.10,00,000

Since the amount of Gratuity payable under the Act is lower (Max.Rs.10.00 lakhs), employee was paid with **Rs.11,61,649.97** as per the Rules. If the employee with the same salary, had retired after 28-03-2018, he would have been paid with Rs.19,35,817.20. (As the ceiling remains raised from Rs.10 lakhs to Rs.20 lakhs).

Hope the above will help the members to understand the issue. Any clarification on individual cases may be referred to Central Office.

9.0 CORP HEALTH SURAKSHA

Our Bank has entered into a MoU with Religare Health Insurance Company Ltd. (RHICL) and launched “Corp Health Suraksha” (HO Cir. No. 372/2019 dated 29-06-2019), a family floater policy which is made available to all customers of the Bank. Salient features of the policy are given below:

1. **Age of Entry:** 18 -65 year
2. **Sum Assured:** Min. Rs.3 lakhs to Rs.10 lakhs
3. **Premium:** [Refer table given below]
4. **Coverage:** Self, spouse and 2 dependent children
5. No pre-policy medical test.
6. Complementary Annual Health Check up for all adult members regardless of claim history.
7. No premium loading on renewal, even if claim was made
8. 540 diseases + Day care treatment covered
9. Cashless claim settlement in 5200 + network hospitals
10. Alternative Treatment cover like Aurveda, Uanani, Siddh, Homeopathy covered.
11. In- built Personal Accident Cover.

ANNUAL PREMIUM PAYABLE

Sum Insured -->	Rs.3.00 lakhs	Rs.4.00 lakhs	Rs.5.00 lakhs	Rs.7.00 lakhs	Rs.10.00 lakhs
46 – 60 years	6648	8694	10346	12496	14430
61 years and above	9290	11988	14165	18415	22098

*Premium is exclusive of GST @18%

In the light of increase in premium under IBA Medclaim policy, those members who are between 61 to 65 years may take additional cover under the policy. You may go through our Cir. No.1/2019 dated 26-02-2019 (Page 21-24) wherein we had furnished similar policies available in a few PSBs before taking any decision in this regard.

9.1 IBA MEDICAL INSURANCE POLICY

The IBA Medical Insurance Policy for serving employees will expire on September 2019 while that of retirees will expire in October 2019. **Those officers retired after September 2019 are requested to pay pro-rata premium for one month (October**

2019) and get continued coverage under retirees' policy (Circular from PAD-HO is expected shortly in this regard). Later they can join the policy for retirees on renewal from November 2019.

We learn that IBA has called quotes from Insurance Companies for renewal of IBA Medical Insurance Policy for 2019 - 2020 and expected to finalise the premium shortly. We note to inform the developments in this regard.

II AIBPARC NEWS:

1.0 AIBPARC Governing Council Meeting: The first Governing Council meeting of AIBPARC after the last General Body meeting was held at Delhi on 30th June 2019. General Secretary and Vice President attended the meeting representing CBROA.

2.0 We reproduce below the text of the following AIBPARC circulars for your information:

1. IBA Medical Insurance Scheme for Retirees:

[AIBPARC Cir. No. 49/19 dated 19-07-2019]

2. Improvement in Family Pension & Updation of Pension in Banks

[AIBPARC Cir. No. 51/19 dated 22-07-2019]

With Greetings,



**[D N PRAKASH]
GENERAL SECRETARY**

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

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ISSUES TAKEN UP WITH THE MANAGEMENT

[Letter No. CBROA /500 /2019 dated 06-08-2019 addressed to MD &CEO of our Bank]

Madam,

SERVICE CHARGES

1.0 In the recently held Central Committee meeting of the Association, one of the issues that were discussed is service charges levied from retired staff on different services. Based on the feedback received, we furnish below the areas in which complaints have arisen:

1. Signature Verification charges
2. Locker Rent
3. Demat Account Charges
4. Issue and Renewal of ATM Card
5. Levy of processing charges on personal loan (CPSNL)

2.0 It may be noted that earlier the accounts of staff and retired staff were exempted from the levy of service charges. The retired officers on taking up the issue with the branches concerned were informed that it is due to Finacle software.

3.0 Recently, the Bank revised the Locker Rent vide HO Cir. No. 364/2019 dated 02-07-2019. It is reported that the system do not recognize the concessions which were given earlier. As per HO Cir. No. 271/2009 dated 16-05-2019 of BE & SSD, a concession of Rs.400/- per annum was allowed in Locker Rent to depositors who maintain term deposits of Rs.5.00 lakhs and above. This concession was also extended to staff members, in addition to the concession given in rent. It is reported that now the Finacle system do not recognize this concession, even though the instructions contained in the circular continues. Similarly, a retired officer who had availed CPSNL was levied with processing charges, even though the same is waived under the scheme. Demat Account of Staff were levied with service charges, whereas the Annual Holding Statements to be furnished to the account holders are not being sent.

4.0 Difficulty in getting Refund:

It is observed that retired officers find it difficult to get refund of amount wrongfully debited to their accounts. We have a case where even though the ZO had permitted refund of the processing charge on CPSNL, the Branch Manager did not comply on the plea that system does not permit debit to income.

5.0 Our Suggestions:

In the light of the above, we suggest that:

1. Necessary modifications may be made in Finacle software to capture the concessions extended to staff / retired staff.
2. A master circular may be issued on Service Charges along with concession / exemption given to staff /retired staff members.
3. A circular may be issued on the procedure to be followed by branches on refund of service charges / interest wrongfully debited to staff accounts.

4. Our suggestions for helping pensioners (our letter No. CBROA/ 523/2018 dated 6-11-2018) i.e. creating an e-mail box exclusively for retired officers to send their grievance under the supervision of a designated officer for the purpose, who will co-ordinate with different departments may be examined. This will help the retirees to know the outcome of their grievance by contacting the officer concerned.

Yours faithfully,
Sd/=

[D N PRAKASH]
GENERAL SECRETARY

[Letter No. CBROA /602/2019 dated 12-08-2019 addressed to the General Manager [HRM]]

Dear Sir,

- 1. Issues discussed in Periodic Meeting**
- 2. Calculation of Gratuity**
- 3. Format for Paying Arrears to the Nominee**

1.0 Issues Discussed in Periodic Meeting

We invite your attention to your letter No. CBEPF/DISCUSSIONS/MARCH/18-19 dated 11th April 2019 enclosing the minutes of the discussions of the meeting held between the representatives of CBROA and the Management on 26th March 2019.

Though the Management had agreed to look into some of the issues raised by us, even after four months there is no information whether the issues have been considered favourably. May we request you to inform us the status of the issues at the earliest.

2.0 Calculation of Gratuity

You may be aware of the recent decisions of Asst. Labour Commissioners at different centres in respect of Gramin Bank employees regarding calculation of gratuity which is in circulation in social media. These decisions have created a lot of confusion among retired employees. Our Bank has been calculating gratuity both under the Gratuity Rules as well as the Gratuity Act and has been paying whichever amount is higher. However, this information is not made available to retiring employees.

We suggest that along with the letter conveying the amount of gratuity paid to the retiring employees, a copy of the calculation of gratuity both under the Rules as well as the Act may be furnished to all retiring employees which will bring transparency and remove doubts in their minds.

3.0 Format for Paying Arrears to Nominees

We have come across a format for paying arrears to nominee (copy enclosed) which is being obtained from retiring employees of Central Government / RBI.

We suggest that the Bank may obtain the same from retiring employees which may help to reduce legal issues that may arise in future.

Yours faithfully,

Sd/=

[D N PRAKASH]
GENERAL SECRETARY

NOMINATION FOR LIFE TIME ARREARS

(FORM – A)

(See Rule 5)

(To be submitted in Triplicate)

Pension Disbursing Authority/Head of Office

(Name of Bank/Treasury/Post Office/Accounts Office etc.)

(Place)

I hereby nominate the person named below under rule 5 of the Payment of Arrears of Pension (Nomination) Rules, 1983.

- 1. Name and address of the nominee :
- 2. Relationship with the pensioner :
- 3. Date of Birth :
- 4. Name and address of the person who may receive the said pension during the nominee's minority (if the nominee is minor) :
- 5. Name and address of other nominee in case the nominee under column (1) above predeceases the, Pensioner :
- 6. Relationship with the pensioner :
- 7. Date of birth if the other nominee is a minor :
- 8. Name and address of the person who may receive the pension during the other nominee's minority :
- 9. Contingency on happening of which nomination shall become invalid :



Place:

Signature (or thumb impression if illiterate) and the name of the pensioner

Date:

Witness's Signature:

Name and Address:

Signature of Pension Disbursing Authority/Head of Office

Acknowledgement to be sent by the Pension Disbursing Authority/Head of Office

Certified that application/nomination has been received from

(Name of the pensioner) whose address is

Place:

Signature of Pension disbursing Authority/Bank/Treasury/Post Office/ Accounts Office/Head of Office

Date:

Full Address

AIBPARC CIRCULARS

1.0 IBA Medical Insurance Scheme for Retirees:

[AIBPARC Cir. No. 49/19 dated 19-07-2019]

Dear Comrade,

IBA'S MEDICAL INSURANCE SCHEME FOR RETIREES

We reproduce hereunder the copy of a letter dt. 17.07.2019 written to the Convener of UFBU and to the General Secretaries of all the constituents of UFBU by Joint Convener, CBPRO and General Secretary, AIBRF. This is for favour of information of members.

With best wishes,

Sd/=

(SUPRITA SARKAR)

GENERAL SECRETARY

Date:17.07.2019

The Convener, UFBU

The General Secretaries, Constituents of UFBU

IBA'S MEDICAL INSURANCE SCHEME FOR RETIREES

As you are aware, the Department of Financial Services, Ministry of Finance, Govt of India advised IBA vide its communication dated 24th February 2012 to evolve a Medical Insurance Scheme for serving and retired employees of the Banks. IBA in turn put up this proposal as management issue before UBFU at the time of wage negotiations which concluded in April/May 2015. As a result a new medical insurance scheme got introduced both for serving employees and also for the retired employees with effect from October 2015 for serving employees and November 2015 for retired employees. After introduction of IBA's Medical Insurance Scheme during the year 2015 there has been multi fold increase in the premium thereby compelling many of the retirees to opt out of this scheme for the reasons of un-affordability, more particularly those who are family pensioners drawing as low as Rs.4000 per month pension. The entire amount of annual pension in such cases would not be sufficient to meet out the medical insurance premium. The sky rocketing premium has robbed many pensioners of the benefit under IBA policy which has been otherwise largely helpful to the retirees. Such situation calls for the improvements/ modifications in the scheme for retired employees. It is with this view in mind the following suggestions are made for kind consideration:

Since Government communication dated 24.02.2012 did not envisage payment of medical insurance by the retirees, it should be borne by the Bank as in the case of serving employees. It is pertinent to mention that the Executive Directors/Managing Directors/ Chairman and Managing Directors are extended the benefit of medical expenses reimbursement even

after retirement without any charge to them as they were entitled during their service. It is therefore discriminatory on the part of the Banks to create a class within the class with regard to extension of medical benefit facility to retired bank employees vis-à-vis the top retired functionaries of the Bank on one side and the serving employees on the other side. There is an urgent need to improve this unfair practice of treating retired bank employees with discrimination.

There should be a common medical insurance policy for serving and retired employees so as to bring down the claim ratio and the resultant annual medical insurance premium.

Since all the retirees are senior and super senior citizens, their medical insurance being a social security measure, the payment of the insurance premium and so also the hospitalization bills be brought under 0% slab of GST

Medical insurance premium in case of single person be lower than the premium charged for the other retired employees having a surviving spouse.

It is also proposed that the retired bank employees of Banks which are instrumentalities of the Government and hence falling within the meaning of State under Article 12 of the Constitution of India should be covered under CGHS after charging a fixed lump sum amount at the time of retirement or at the time of extending the cover to those who have already retired.

Alternatively, the medical facility should be extended by the Banks to the retirees through empanelled hospitals against charging a fixed one-time amount towards medical fee for their life time. The fixed sum should be so decided for different slabs of medical cover with an option to the retired employee to choose the medical slab according to his requirement and wish.

It is requested that the Retirees should not be discriminated and such medical insurance premium should be paid by the Banks.

It is requested to include specially challenged dependent children in the definition of family to provide Medical Insurance benefit.

Those members who had opted out of the scheme due to exorbitant amount of premium should be allowed to rejoin the scheme.

We earnestly request you to take up the issues with IBA and make the scheme meaningfully affordable to all the retirees including Family Pensioners.

Thanking you,

Yours Comradely,

Sd/=
 (K.V. Acharya)
 Joint Convenor, CBPRO

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

2.0 Improvement in Family Pension & Updation of Pension in Banks

[AIBPARC Cir. No. 51/19 dated 22-07-2019]

Dear Comrade,

Improvement in Family Pension and Updation of Pension in Banks

We reproduce hereunder the text of letter dt. 19.07.2019 written to Hon'ble Finance Minister, Govt. of India, on the above subject by Joint Convenors of CBPRO and GS, AIBRF for information of members.

With best wishes,

Sd/=

(SUPRITA SARKAR)

GENERAL SECRETARY

Date: 19.07.2019

Ms Nirmala Sitharaman
Hon'ble Finance Minister,
Ministry of Finance, Govt of India,
North Block, New Delhi.

Respected Madam,

Improvement in Family Pension and Updation of Pension in Banks

We are the sole coordinating body of Bank Pensioners and Retirees representing almost 100% of Bank Pensioners. We have been espousing the cause of Bank Pensioners and Retirees seeking the redressal of their grievances.

It gives us a sense of pride to see a full time woman Finance Minister in the history of our Great Nation. It is further heartening to note that your good self has presented a highly progressive and futuristic budget in the parliament on the 5th July, 2019. We whole heartedly congratulate you on this momentous occasion. It is a significant coincidence that Indian Banking Industry has also reached a stage where more than 50% of its workforce is represented by the women who are rendering yeomen service to all sections of the society and carrying out various developmental schemes of the government in nook and corner of the country.

We, therefore, with immense hope present our legitimate case for improvement in Family Pension at par with Government and RBI and also our request for Updation of Pension in Banks before your good self for an early and favourable resolution.

Improvement in Family Pension:

Family Pension in Banks is payable @ 30%, 20% and 15% of last drawn pay where lower percentage is being assigned to higher Basic Pay with a specified ceiling on the amount

of Basic Family Pension which effectively results in the Family pension working out to 7 to 10 % of the last drawn pay thereby restricting Basic Family Pension to a meagre sum of Rs.4000/- to Rs.14000/-. This is as against 30% uniform rate of Pension without any ceiling in case of Government and RBI family pensioners. This discriminatory treatment to the family pensioners of Public Sector Banks largely being the widows of the deceased Bank Employees has caused severe financial hardships to them and many of them have been forced to opt out of IBA's medical insurance scheme for Retirees due to their inability to bear the Insurance Premium out of their meagre Pension.

We request you to remove this discriminatory anomaly and provide much needed relief to the Bank Family Pensioners.

PENSION UPDATION:

Background:

State Bank of India has been having a Pension Scheme since very long time. The other Bank Employees and Officers have also been demanding introduction of Pension Scheme for them. So In the year 1993 industry level settlement / joint note providing for introduction of Pension Scheme in other Banks was signed between the Unions/Associations and IBA. As per the scheme the Employees and Officers were asked to surrender Banks contribution to Provident Fund to help create a Pension Fund. The Pension therefore was extended to us in lieu of Contributory Provident Fund (CPF).

Pursuant to the signed settlement/joint note, the BANK EMPLOYEES' PENSION REGULATION 1995 were framed in exercise of powers conferred by Clause(f) of Sub-section (2) of Section 19 of the Banking Companies (Acquisition and Transfer of Undertaking) Act 1970(5 of 1970). The said pension regulations were adopted by the board of respective banks after consultation with Reserve Bank of India and with the previous sanction of the

Central Govt. These regulations were also notified in the Gazette of India and so are the subsequent amendments. This makes these regulations a Subordinate Legislation having statutory force. The Public Sector Banks are the State within the meaning of Article 12 of the Constitution of India and are liable to implement the provisions contained in the said Pension Regulations 1995 as amended up to date.

Pension Regulation 35(1)

This Regulation originally provided for updation of Basic & Additional Pension as under.

In respect of employees who retired between the 1st day of January 1986 but before the 31st day of October 1987, basic and additional pension will be updated as per the formula given in appendix 1.

The formula for Updation of Basic and Additional pension given in Appendix 1 was an adaptation of the Updation formula used for updating the pension of Government employees obtaining at that stage.

The retired employees who retired between 1.1.1986 & 31.10.1987 were given the benefit of Updation of their basic and additional pension at the time of implementation of pension scheme in 1995-96.

With a view to extend the benefit of Updation of basic and additional pension to all those who retired are were to retire subsequent to 31.10.1987, the Govt of India amended Regulation 35(1) as under.

Basic pension and additional pension, wherever applicable, shall be updated as per the formulae given in Appendix 1 (Govt. Gazette Notification No. 9 dt 01.03.2003).

The reasons, objects and rationale behind this amendment to Regulation 35(1) were to honestly extend the benefit of Updation of basic pension and additional pension to all retirees irrespective of the date of their retirement. However, for inexplicable reasons, the said amendment has remained unimplemented and not even a single retiree has been extended the benefit in spite of the lapse of more than 15 years.

It is again reiterated that the pension regulations being subordinate legislation, are statutory in nature and the Banks being a state within the meaning of the Article 12 of the Constitution are under a statutory obligation to implement the same.

Updation of Pension in RBI:

Pension was introduced in RBI w.e.f. 01.01.1986 as in the case of other Public Sector Banks. The need for updation of pension arises as a sequel to wage revision which takes place in RBI and other Public Sector Banks every five years commencing 1st November. It is reiterated that Public Sector Banks Regulations have an express provision for updation of pension vide Regulation 35 (1) as mentioned hereinbefore whereas the Pension Regulations in RBI needed an amendment to provide for updation of pension. It is, therefore, clear that the pensioners of Public Sector Banks stood on a better footing vis-a-vis the pensioners of RBI with regard to extension of the benefit of updation of pension.

It is pertinent to note that DFS, Ministry of Finance vide its letter dated 26.02.2018 addressed to Governor RBI has declined to approve the proposal of the Central Board of RBI for extension of the benefit of updation of pension for the reason that it will have contagion effect and any change in the manner of calculating pension/updation of pension was likely to result in similar demands in Public Sector Banks and Financial Institutions most of which are currently experiencing financial difficulties. However, the Honourable High Court at Mumbai has rejected such a plea of the Government and allowed updation of pension in RBI. Consequently, Ministry of Finance vide its letter dated 5th March 2019 approved the said proposal regarding revision/updation of pension as per the multiplication factor fixed for pensioners according to the date of their retirement. Accordingly, the pensioners of RBI have been given the benefit of updation of pension notionally with effect from

1st March 2019. This has lent further credence and legitimacy to our demand for Updation of Pension in other Banks.

Nature of Pension Liability in Banks:

As brought out here in before, the extension of the benefit of the Updation of Pension as provided in Bank Pension Regulation 35 (1) is a statutory liability. As far as the Banks are concerned, the liability towards payment of Pension and Updation of Pension are in the nature of Revenue Expenditure constituting the charge on Profit & Loss account which means that the Profit if any, can be declared only after making honest and adequate provisions towards pension liability in terms of Pension Regulations. There appears to be a notion that Pension Liability is required to be allocated from the profits of the bank. An analysis of the published Balance Sheets of the banks would reveal that the provisions towards Pension Liability do not find a place in the Profit & Loss Appropriation Account. It remains only revenue expenditure. It is also made clear that implementing an existing provision of pension regulations does not qualify to be an improvement in the scheme and hence the notion about additional cost consideration is violative of the said pension regulations. The annual provisions on account of pension liability are required to be made keeping in view all the regulations after obtaining the Actuarial estimates for the same. It is believed that the Banks have made adequate provision towards pension liability and if after implementation of updation, the apprehended shortfall if any shall have to be made good as the employees have already surrendered the Banks' contribution towards their provident fund at the time of opting for pension. The liability being statutory in nature, implementation of the provision of Regulation 35(1) cannot be withheld for cost considerations or by drawing an uncalled for parallel with the budgeting/funding of Government Pension scheme in as much as the Pension Regulation 35(1) in case of Bank Pensioners is unambiguous and clear. A reference under Regulation 56 of the pension regulations is required in case of a doubt in the matter of application of these regulations. It is clarified that the context of our Pension Regulation 56, need to be examined to ascertain whether the facility of Updation of Pension is available in case of Central Government Pensioners. A positive response to this question would set to rest any apprehension about the implementation of the provision contained in Pension Regulation 35(1). A plain reading of the provisions contained in Regulation 35(1) would reveal that basic pension and additional pension shall be updated wherever applicable. This provision makes the Scheme of Pension updation an **Open Ended** one.

It would be pertinent to understand the pension liability under Govt Pension Scheme on account of the Government Employees for a better and proper appreciation of the issue. The Pensionary Liability of the govt in respect of Government Employee is treated as a revenue expenditure as in the case of Bank pensioners. In the Govt., the budgetary allocation is made on a Year-On-Year basis as the Banks make pensionary provisions

after obtaining Actuaries Estimates every year. The only difference being that the Govt has not constituted any fund to be used for payment of pension perpetually whereas the Banks have constituted Pension Fund to meet the liabilities of pension perpetually so as to make the Pension scheme sustainable. It is further pertinent that denial of the benefit of updation to Bank Pensioners has resulted in a huge Corpus of more than Rs 300000 Crores including SBI as on 31st March, 2018. The annual Contributions as per Actuaries Estimates and Yield on the existing fund far exceed the Pension Liability every year. This is only because the Bank pensioners are underpaid to the extent of the quantum of pension updation.

It is revealing that the size of pension funds being so strong has in the past led to Window dressing of Banks 'Balance sheets by charging the pension fund for the purposes other than the Pensionary benefits a la PNB case a couple of years ago wherein more than Rs.1600 Crores were transferred from Pension fund to inflate the bank's profits. There could be many more such cases in the industry. It may be appreciated that pension fund is held in trust for the pensioners and any unauthorised debit would amount to misappropriation of Trust Funds resulting in serious violations of the provisions of the Trust.

The perception that budgetary allocations are used for meeting the annual pension liability of the Government pensioner leads us to a logical conclusion that such allocation is statutory/mandatory irrespective of the surplus or deficit in Union budget. An empirical study reveals that the Union Government have been presenting Fiscal deficit perpetually in their annual budgets. The fiscal deficit is nothing but the gap between the revenue and expenditure. The gap between revenue and expenditure in the banks is called Loss. When government meets the liability of pension updation despite perpetual fiscal deficit (loss), how can the banks refuse to meet the pension updation liability quoting intermittent loss by a few Banks. It is also recalled that when the industry level settlement for introduction of pension were signed in the year 1993, many banks were showing loss in the wake of implementation of prudential accounting norms since 1992. If Cost or the profitability/affordability was envisaged as a constraint for making payment of Pensionary benefits, it would not have been feasible to introduce the benefit of pension in those banks who were making loss during 1993. This clearly emphasises the point that profit, loss, cost, affordability etc are illogical and arbitrary reasons being cited to deny the benefit of Updation of Pension to Banks' Pensioners. It is an illegal denial.

Cost of updation:

It is learnt that the cost of Updation of Pension in RBI for 34400 pensioners worked out to Rs.857.52 crores which was hardly 7.146% of their pension corpus of Rs.12000 crores (approximately). The provisioning norms for Pension Fund in RBI and in Public Sector Banks are similar and so is the pension payout. Pension scheme came into existence

in the year 1986 as in the case of Public Sector Banks and other Private Sector Banks which are members of IBA. So far as SBI Retirees are concerned the Pension scheme was already in existence. This being so If the same principle and analogy is extended to roughly assess the cost of pension updation for about 450000 pensioners of all other member Banks of IBA, the cost of pension updation as a %age will remain the same of the pension corpus of the Banks. This is without adjusting the extra cost needed in case of RBI Pensioners whose Basic Pay and resultant Basic Pension are higher than that of the other Public Sector Banks. In this backdrop the astronomical figure of the cost of pension updation assumed by IBA lacks logic and accuracy and appears to be on some wrong and unrealistic premises by the actuary. The difference between the updation cost of 34400 pensioners of RBI and about 450000 pensioners of SBI and other member Banks of IBA should not normally exceed the ratio of Updation of RBI Pension scheme. Such cost calculations need to be studied with regard to availability of existing pension corpus available in Banks, the payment payout, annual yield, annual contribution/provision to the pension funds. It is in this manner the need for additional provision, if any, should be examined.

It is once again reiterated that Banks as instrumentalities of Government are State within the meaning of Article 12 of the Constitution of India. Hence the pensioners of the Banks cannot be denied their statutory dues of payment of pension including its periodical revision/ updation.

Conclusion:

A careful reading of the foregoing merited submissions would make out a strong and legitimate case for redressal of the long pending grievance of Bank Pensioners and Retirees who have been immensely contributing for Nation Building.

We request Your Good self to look into our legitimate grievance and ensure implementation of a pre-existing provision under Pension Regulation 35(1) for Updation of Basic Pension and Additional Pension. Bank Pensioners and Retirees shall ever remain grateful to you for your kind consideration in this regard.

With Respectful Regards,

Yours Comradely,

Sd/=

(A. Ramesh Babu)

Joint Convenors, CBPRO

Sd/=

(K.V. Acharya)

(S.C. Jain)

General Secretary, AIBRF

CBROA 24TH FOUNDATION DAY CELEBRATIONS: A GRAND SUCCESS

It is yet another milestone in the history of 23 year young Association. The 24th Foundation Day Celebrations of CBROA was held at CBOO Centre, Mangalore on 27th July 2019.

By morning 8.30 a.m., **Sri B Devadas Pai**, former Treasurer and **Sri K Sheshappa**, Treasurer along with volunteers were ready at the Registration Counter to receive the members. Members after registration were directed to the Breakfast counter where the local delicacies were served.



At 9.15 a.m. **Sri Prakash N Rao**, Master of Ceremony took over the mike and requested members to assemble in the hall. **Sri Umesh Shenoy**, Mangalore and his team began "Sangeet Savera". The bollywood melodies of yester years along with Kannada songs were sung along the karaoke track, one after another till 10.15 a.m. The team consisting of **Sri Umesh Shenoy**, **Smt. Pushpavani**, **Sri Ramnath Kini**, **Sri Rabindranath Hegde**, **Sri Y V V Jois** and **Sri S. Srinivasan** got all round appreciation from the members assembled there. Truly it was a musical feast.

Sharp at 10.30 a.m., General Secretary, Vice President and Deputy General Secretary escorted the Chief Guest, **Sri G Guruharinadha Rao**, General Manager [HRM], Guests of Honour, **Sri Y Sudhindra**, President and **Sri Satish Shetty**, General Secretary of CBOO to the dais.



Invocation by Smt. Pushpavani

The programme began with invocation rendered by **Smt. Pushpavani**, Mangalore. The house paid its respect to the members who departed since the last Foundation Day by observing a minute silence.

General Secretary, **D N Prakash** in his welcome address, gave a brief introduction of CBROA and the activities undertaken

during the last one year. CBOO continues to maintain a cordial relationship with the Management, he said. He also informed about the issues taken up with the Management and resolved. He thanked the Management for the support and co-operation. He extended a warm welcome to **Sri K Vasudeva Nayak**, Vice President who presided over the function in the absence of President, Sri H Rajbhooshan who was not keeping good health. He extended a hearty welcome to **Sri Guruharinadha Rao**, Chief Guest and **Sri Y Sudhindra** and **Sri Satish Shetty**, Guests of Honour. Responding to our invitation **Sri V Sadananda Pai**, our Nonagenarian member from Mangalore along with members of his family were present. Six out of 18 Octogenarians viz. **Sri N V Aranganathan**, Chennai, **Sri M Babanna Kamath** and **Sri K H Achyuta Rao**, Udupi, **Sri M Harigopal Nadu**, Hyderabad, **Sri P K Rajan Nambiar**, Thalassery and **Sri B Narasimha Pai**, Mangalore were present to accept our felicitations. Besides, a number of Central Office bearers of CBOO, General Managers from the Bank, former General Managers of the Bank, **Sri T R Bhat**, former Chairman, CBOO, **Sri M Gourangadas**, **Sri Raghunath Kodical** and **Sri K Sheshappa**, former Vice Presidents of CBOO and large number of members from Karnataka, Kerala, Tamilnadu, Andhra, Maharashtra etc were present. Also present were spouse/family members of some members. He extended a hearty welcome to all of them.



Welcome address by D N Prakash, GS



(L) Chief Guest Sri G Guruharinadha Rao, General Manager lighting the lamp



(R) Inaugural address by Sri G Guruharinadha Rao

The Chief Guest along with other dignitaries on the dais lit the traditional lamp to mark the inauguration of the celebrations.

Sri Guruharinadha Rao, Chief Guest in his address briefed about the financial position of the Bank and the loss registered during financial year ending March 2019. He narrated the steps taken up by the top Management under the dynamic leadership of **Smt. P V Bharathi**, M D & CEO which has helped the Bank to come out of PCA and also to get capital infusion from the Government. The Bank invited **Sri K R Ramamoorthy**, former

CMD of the Bank, who built the foundation of the Bank and pulled the Bank out of the most difficult times and put it on a growth pedal, to address the Zonal Managers, he stated. The Bank has to grow and survive and definitely the Bank will be on the growth path with the support of Corpbankers and CBOO, he said. Unless credit grows, growth will not occur. Bank has targeted to grow retail loan and MSME portfolio, he stated. He acknowledged the contribution of retired officers during Finacle migration i.e. Deduplication of customer Ids, Recovery of NPAs, Aadhar enrolment etc. He called upon the retired officers to help the Bank to bring back the customers who had left during the migration and continue their support to the Bank. He stressed the need to maintain good health. Concluding he wished all the members good health in the days ahead.

Sri Y Sudhindra, President, CBOO and Guest of Honour complimented CBROA for celebrating Foundation Day very meticulously. You have built CBOO and the function is being held at CBOO Centre Silver Jubilee Hall to which all of you have contributed, he stated. Recalling the legacies of CBOO he said Officers' Voice is in its 39th Year of publication. Benevolent



Sri Y Sudhindra, President, CBOO addressing

Fund which started nearly four decades back continue to serve the membership. CBOO had fought for compassionate appointment scheme of which I am a beneficiary, he said. Bank's financial results are not encouraging and I seek your support to ensure that Bank's flag fly higher in the days ahead, he appealed. He also sought the support of elders in supporting the Bank when the Bank will be coming with Follow-on Public Offer. Please invest in Bank's shares, he exhorted. You have wisdom and give us your suggestions, he appealed. You have to listen to elders, not because they are always right, but they have the experience of wrongs. We are ready to listen to our elders and seek their support and guidance, he concluded.

Sri Satish Shetty, General Secretary, CBOO in his address appreciated the enthusiasm and energy of the retired senior colleagues in organisational activities. He narrated the harrowing times that the Bank went through during the last few years. Migration to Finacle was a major problem. We have lost valued customers. Please help us to bring back the customers who left the bank, he appealed. Growth of business is slow and everyone is trying their best, he said. Speaking on salary revision he stated that IBA has created hurdles by restricting the negotiations only upto



Sri Satish Shetty, General Secretary, CBOO addressing

Scale-IV. AIBOC has taken a firm view that the negotiations shall cover all officers from Scale-I to VII as the OSR covers all of them. He reiterated that AIBOC will not sign the settlement unless the issues of retirees are discussed and sorted out. Concluding, he wished good health and prosperity to all.

Thereafter, it was time for felicitations. This year the Association has decided to honour Nonagenarians (90 years +). **Sri V Sadananda Pai**, Mangalore was one among the four Nonagenarians. He was invited to accept the felicitations and he was escorted to the stage by his son, **Sri S Srikumar**, our Member. Sri Pai was felicitated by offering a shawl, garland fruit bowl and a gift cheque. Thereafter, Octogenarian Members were invited to the stage one by one and felicitated. 6 out of 18 Octogenarians had attended the function and accepted the honours. It was really a memorable moment for all those assembled.



Sri V Sadananda Pai, Nonagenarian Member after felicitations along with dignitaries on the dais



Sri S Srikumar, son of V Sadananda Pai responding to the felicitations

FELICITATIONS TO OCTOGENARIANS



Sitting from (L to R): Sri N V Aranganathan, Chennai, Sri M Babanna Kamath, Udipi, Sri K H Achyuta Rao, Udipi, Sri M Harigopal Naidu, Hyderabad, Sri P K Rajan Nambiar, Thalassery and Sri B Narasimha Pai, Mangalore along with dignitaries on the dais

In response to the felicitations to Sri V Sadananada Pai, **Sri S Srikumar**, his son spoke. My father joined the Bank as an apprentice, an unpaid professional and served the bank for 38 years before retirement, he said. He is happy because the pension he received during that past few years is more than the salary he received during the entire service, he said. He thanked CBROA for the felicitations.

In reply to the felicitations to Octogenarins, **Sri P K Rajan Nambiar** responded first. He recalled the memories of the yester years which gave an insight into the conditions prevailing in branches those days. He thanked the Association for the honour. **Sri M Harigopal Naidu** in his reply stated that he joined Canana Banking Corporation Udupi Ltd and served the Bank for 40 years. He thanked CBROA for the felicitations and stated that he is thrilled to be in this function. **Sri N V Aranganathan** in his reply recalled the challenges and achievements during his career. He thanked CBROA for the felicitations.

In his presidential Address, **Sri K Vasudeva Nayak** expressed happiness over the legacy of honouring the senior colleagues on the Foundation Day. Our beloved Bank is undergoing difficult times and let us contribute out mite, he appealed to members. He hoped that the Bank will regain its past glory shortly. He expressed gratitude to the President and General Secretary of CBOO for their support and co-operation. Our membership is 2200 plus and thanked all the members for their support, he said. He appealed to the members to identify projects under Chaitanya Scheme so as to enable us to pay back our debt to the society. Concluding he called upon the members to remain united and work towards the moto " all for one, one for all"

RESPONDING TO FELICITATIONS:



Sri P K Rajan Nambiar, Thalassery



Sri M Harigopal Naidu, Hyderabad



Sri N V Aranganathan, Chennai



**Presidential Address by
Sri K Vasudeva Nayak, Vice President**



Sri Sukumar S Salian, DGS proposing vote of thanks



Sri Prakash N Rao, Master of Ceremony

Thereafter, the office bearers presented a memento to the guests.

Sri Sukumar S Salian, Deputy General Secretary proposed vote of thanks. He expressed his gratitude to CBOO for providing CBOO Centre and its amenities for conducting the celebrations.

The programme concluded with national anthem.

The programme was well compered by Sri Prakash N. Rao. The entire programme was a grand success due to the support and co-operation of committed volunteers.

GLIMPSES FROM 'SANGEETHA SAVERA'



Sri Umesh Shenoy, Mangalore



Smt. Pushpavani, Mangalore



Sri Y V V Jois, Shimoga



Sri Rabindranath Hegde, Mangalore



Sri P Ramanath Kini, Mangalore



Sri S Srinivasan, Chennai

FELICITATION TO NONAGENARIANS



Sri Satyanarayana Kempapura, Bangalore after felicitations along with office bearers and family members



Sri M H Sripad Rao, Bangalore after felicitations along with office bearers



Sri Perodi Vasudeva Rao, Bangalore after felicitations along with office bearers

A MEMENTO OF LOVE AND AFFECTION:



Sri K Sheshappa, Treasurer to Sri G Guruharinadha Rao, GM



Sri K Vasudeva Nayak, Vice President to Sri Y Sudhindra, President, CBOO



Members of Stage Committee



A VIEW OF THE GATHERING

ANNEXURE - I

DONATION FOR FOUNDATION DAY CELEBRATIONS - 2019

SL. NO.	M. NO	NAME & PLACE	AMOUNT	SL. NO.	M. NO	NAME & PLACE	AMOUNT
ANDHRA PRADESH				KARNATAKA			
1	1616	Sri V V Subba Rao, Rajahmundry	1,000	32	184	Sri P Chandrashekara Rao, Bengaluru	1,000
2	354	Sri K Siva Prasad, Nellore	1,000	33	2129	Sri M Srinivasa Murthy, Bengaluru	500
3	914	Sri Pichika Sudhakar, Rajahmundry	1,000	34	765	Sri Parameshwara Adiga, Bengaluru	1,000
4	1125	Sri G Narasimhacharyalu, Tirupathi	1,000	35	2261	Smt. Jalaja Nagaraj, Bengaluru	1,000
5	1586	Sri P Prabhu Das, A.P.	1,000	36	1951	Sri C Ramesh Kamath, Bengaluru	500
6	911	Sri T Jetha Reddy, Kurnool	500	37	2049	Smt. B Radha G Rao, Mysuru	1,000
7	1413	Sri Thota Sydulu, Hyderabad	500	38	555	Sri S Goverdhan Mallya, Bengaluru	1,000
8	2066	Sri N Durga Prasad Rao, Hyderabad	500	39	891	Sri Shankar S N, Bengaluru	5,000
9	1123	Sri S S V Prasad, Hyderabad	500	40	1629	Sri K Ashok Gupta, Bengaluru	500
10	2033	Sri T Ranga Rao, Hyderabad	1,000	41	2010	Sri N S Nagaraju, Mysuru	501
11	231	Sri M Vasudevaya, Nellore	3,000	42	1920	Smt. Gayathri R, Mysuru	1,000
12	185	Sri V Muthu Rangaiah, Elluru	1,000	43	870	Sri N Radhakrishna Shet, Bengaluru	1,000
13	1166	Sri Vedavyas Kavuri, Vishakapatnam	500	44	473	Sri G Vijaya Kumar, Bengaluru	700
14	2154	Sri Gurram Veeraraju, Peddapuram	500	45	829	Sri N Mohan, Bengaluru	500
15	1088	Sri P N Jayapal, Ananthapur	1,000	46	606	Sri K R Ravi Kumar, Bengaluru	1,000
16	2210	Sri T N Govindarajan, Tirupathi	500	47	305	Sri K Sadashiva Bhagwath, Bengaluru	5,000
17	1284	Sri A Diwakar, Vishakhapatnam	500	48	815	Smt. B S Sharada, Bengaluru	10,000
18	1294	Sri C Sreeramulu, Anantapur	3,000	49	2166	Sri Krishna N Kamath, Bengaluru	1,000
19	2025	Sri K Murali Krishna, Guntur	500	50	1580	Smt. C U Bhanumathy, Kodagu	1,000
20	2161	Sri S Siddaiah, Chinnanandi Padu	500	51	2180	Sri G Venkatesh Prasad, Bengaluru	500
21	528	Sri R Surendra, Adoni	1,000	52	621	Sri V Krishnamoorthy, Bengaluru	1,000
DELHI				53	1502	Sri G Hanumanth Kamath, Bengaluru	500
22	1441	Sri M R Singh, Patiala	500	54	1904	Sri R A Sathya Narayana, Mysuru	1,000
23	1181	Sri Tirthabas Sahu, Noida	2,000	55	2295	Sri A N Ravi Shankar, Bengaluru	500
24	1237	Sri Praveen Kumar Verma, Delhi	500	56	1292	Sri M G Bhandarkar, Bengaluru	505
25	1997	Sri Ramesh Kumar, Delhi	1,000	57	1138	Sri G N Maligaiah, Mysuru	1,500
GOA				58	114	Sri B Balakrishna Upadhya, Bengaluru	2,001
26	35	Sri P Ravidas Shenoy, Goa	1,000	59	1762	Sri H Madhava Pai, Mysuru	500
27	651	Sri Suraj V Kamath, Goa	1,500	60	482	Sri M Krishnappa, Bengaluru	1,000
28	1143	Sri Gopinath Bhandodkar, Goa	500	61	1331	Sri Mohandas Bhandary S, Bengaluru	500
GUJARATH				62	1321	Sri C K Jagadish, Tumkur	500
29	2320	Sri Patel Bhagubhai Lalbhai, Valsad	1,000	63	1298	Sri N V Sripathi, Bengaluru	500
30	1525	Sri Harshavardan M Shah, Vadodara	1,000	64	2358	Ms. Geetha P Pai, Bengaluru	500
31	723	Sri Kripa Shankar Lal, Ahmedabad	500				

SL. NO.	M. NO	NAME & PLACE	AMOUNT	SL. NO.	M. NO	NAME & PLACE	AMOUNT
65	661	Sri K Prakash Pai, Bengaluru	500	100	1665	Sri K P Achaiah, Gonikoppa	1,000
66	289	Sri N Nagesha Rao, Mysuru	1,501	101	2214	Sri Ramesh Madhava Kamath, Bengaluru	500
67	1677	Sri H Muniswamy, Mysuru	500	102	2380	Sri G R Madan Mohan Kumar, Tiptur	1,000
68	587	Sri K Yekath Pai, Bengaluru	1,000	103	451	Sri K Anantha Kamath, Bengaluru	1,000
69	2316	Sri Ajit Nayak P, Bengaluru	1,000	104	996	Smt. Sophiamma Thomas, Bengaluru	500
70	1519	Sri U Shantha Murthy, Bengaluru	1,000	105	577	Sri B Anantharaya Baliga, Bengaluru	500
71	201	Sri P Shankar Bhat, Mysuru	1,000	106	1982	Sri Hegde Venkataramana M, Sirsi	500
72	850	Sri K Ramakrishna Rao, Bengaluru	1,000	107	1945	Sri S A Hiremath, Dharwad	500
73	1689	Sri K. Anandarama Aithal, Bengaluru	1,000	108	1112	Sri M Dharmaraj, Hubballi	500
74	2013	Smt. Saraswathi R Prasad, Bengaluru	1,000	109	2062	Sri Parameshwarappa C Koppad Davangere	1,000
75	821	Sri Damodar P Kini, Bengaluru	500	110	457	Sri A Prabhakar Nayak, Hubballi	1,000
76	501	Smt. B N Shakuntala, Bengaluru	1,000	111	2205	Sri Karunakar Kattige, Hubballi	500
77	92	Sri Perodi Vasudeva Rao, Bengaluru	1,000	112	2314	Sri Balakrishna Hegde, Sirsi	500
78	735	Sri H Umesh Gadiyar, Bengaluru	1,500	113	2022	Sri Ramakrishna M Naik, Kumta	1,000
79	2332	Sri Manjunath M V, Hassan	500	114	2153	Sri Subhas Chandra S, Bellari	1,000
80	100	Sri Vasudeva M Shenoy, Bengaluru	500	115	1645	Sri M B Hubli, Belgavi	505
81	1432	Sri Sandip Kumar Khan, Bengaluru	500	116	1277	Sri Ramachandra N. Tabib, New Hubballi	1,000
82	1275	Smt. Geetha R. Marathe, Bengaluru	1,000	117	474	Sri N M Kashinath, Hubballi	500
83	252	Sri B Achuth Nayak, Bengaluru	1,000	118	2136	Sri Shivanand S. Mudde-manavar Ranebennur	500
84	617	Sri P Madhukar Rao, Bengaluru	1,000	119	976	Manjunath Murudeshwar, Bhatkal	2,000
85	1878	Sri Balakrishna V Kamath, Bengaluru	500	120	2188	Sri Rajendra G Hegde, Sirsi	500
86	903	Sri K Raveendra Kamath, Bengaluru	1,000	121	1370	Sri K Venugopal, Ballari	1,001
87	1038	Sri Sathish Kamath, Bengaluru	2,500	122	2048	Sri Yallappa Nagappa Kamble, Bijapur	1,000
88	1445	Sri K Giridhar Shenoy, Bengaluru	1,500	123	2173	Sri Ganapathi M Bhat, Dandeli	1,001
89	1633	Sri B R Narasimhan, Bengaluru	500	124	618	Sri U Suresh Shenoy, Mangaluru	1,000
90	1163	Sri U Sripathi, Bengaluru	1,000	125	729	Sri V S Nagarkar, Mangaluru	2,500
91	521	Sri M Gourangadas, Bengaluru	2,000	126	127	Sri P Srinivasa Hegde, Mangaluru	500
92	6	Sri A Nagesh Hegde, Bengaluru	3,000	127	1500	Sri M Sudarshan Pai, Mangaluru	500
93	1504	Sri Seetharam Bhovi K, Bengaluru	2,000	128	47	Sri M N V Kamath, Puttur	500
94	1659	Sri Harischandra, Bengaluru	500	129	2249	Smt. Roseline Castelino, Mangaluru	2,000
95	934	Sri K Venkateshan, Bengaluru	500	130	1498	Sri Raghav Kamath K V, Mangaluru	2,500
96	1241	Sri O C Vittal Rao, Bengaluru	500	131	1858	Sri K Raveendranath Naik, Mangaluru	500
97	1344	Sri K Srinath, Bengaluru	1,000	132	634	Sri P Raghunath Kamath, Mangaluru	1,000
98	1018	Sri G D Kamath, Bengaluru	500				
99	900	Sri Radhakrishna, Mysuru	501				

SL. NO.	M. NO	NAME & PLACE	AMOUNT	SL. NO.	M. NO	NAME & PLACE	AMOUNT
133	647	Sri H Kamalaksha Pai, Mangaluru	1,000	168	20	Sri K Ramananda Nayak, Mangaluru	1,020
134	489	Sri P Ramakrishna Bhat, Mangaluru	500	169	1286	Sri J Narayana Pai, Mangaluru	1,500
135	811	Sri B Sadashiva Bhat, Bantwal	500	170	1286	Sri J Narayan Pai, Mangaluru	500
136	38	Sri K Krishna Shenoy, Mangaluru	1,000	171	599	Sri P Suresh Shenoy, Mangaluru	2,000
137	664	Sri H R Shenoy, Mangaluru	500	172	1080	Sri N Bheemeshwara Bhat, Mangaluru	500
138	124	Sri B Narasimha Pai, Mangaluru	500	173	2334	Sri H Shreeranga, Surathkal	5,000
139	642	Sri John Pascal Dias, Mangaluru	6,000	174	1915	Sri H S Acharya, Mangaluru	500
140	332	Sri Ramdas Prabhu, Mangaluru	1,000	175	1798	Sri D Narayana Naik, Mangaluru	500
141	648	Sri M Sudhakar Hegde, Mangaluru	500	176	580	Sri Kishore G Shanbhag, Mangaluru	1,000
142	581	Sri P D Govardhan, Puttur	500	177	1430	Sri V Ravi, Mangaluru	500
143	1791	Sri M Chandrashekara Kalkur, Mangaluru	1,000	178	374	Sri S Radhakrishna Nayak, Puttur	500
144	13	Sri M Panduranga Bhat, Mangaluru	5,000	179	2111	Sri K Gopalakrishna Mayya, Mangaluru	1,000
145	567	Sri Nitin P Shenoy, Mangaluru	500	180	404	Sri K Ramanath Kini, Mangaluru	500
146	663	Sri R Subhas Prabhu, Mangaluru	1,000	181	1157	Sri K Suresh Prabhu, Mangaluru	500
147	2007	Sri P Narasimha Kini, Mangaluru	1,000	182	1317	Sri M Mohan Rao, Mangaluru	500
148	1817	Sri S Gokuldas Nayak, Mangaluru	2,500	183	104	Sri P P Kamath, Mangaluru	1,000
149	1172	Sri Basthi N Shenoy, Mangaluru	1,000	184	610	Sri N Manjunath Prabhu, Mangaluru	1,000
150	650	Sri H Varadaraja Pai, Mangaluru	500	185	430	Sri Hilar D'souza, Mangaluru	1,000
151	966	Sri G Suresh Rao, Mangaluru	1,500	186	801	Sri M Damodar Kamath, Mangaluru	3,000
152	187	Sri P Venkatesha Mallya, Mangaluru	1,000	187	28	Sri F.O.C.andrade, Mangaluru	1,500
153	2063	Sri U Vasantha Kini, Mangaluru	1,000	188	1833	Sri Sadashiva Shenoy, Mangaluru	500
154	450	Sri H Gopala Krishna Shenoy, Mangaluru	500	189	1349	Sri N Shashidhar, Mangaluru	2,000
155	1386	Ms. Jane A D'Cunha, Mangaluru	1,000	190	1691	Sri B Mohan Bhat, Mangaluru	500
156	295	Sri B K Ramesha, Mangaluru	500	191	817	Sri K Ramadas Nayak, Mangaluru	1,000
157	1383	Sri P N M Ramprasad, Mangaluru	1,500	192	1152	Sri K Prasad, Mangaluru	500
158	906	Sri K Deepak Kamath, Mangaluru	1,000	193	2227	Sri Ekanath Baliga, Mangaluru	1,000
159	300	Sri K Vasudeva Bhat, Mangaluru	1,000	194	1332	Sri B Jagadish Baliga, Mangaluru	1,500
160	1868	Sri Sudhir Nayak N, Moodbidri	500	195	2061	Sri Sridhar Prabhu M, Mangaluru	2,000
161	1589	Sri V Bhaskar Pai, Mangaluru	1,001	196	940	Sri P Surendra Kudva, Mangaluru	500
162	1152	Sri K Prasad, Mangaluru	500	197	1092	Sri K Vasudeva Nayak, Mangaluru	1,000
163	1350	Sri K Premananda Karanth, Mangaluru	1,000	198	660	Sri M Manjunath Kini, Mangaluru	2,000
164	834	Sri B Pundalik Kamath, Moodbidri	1,000	199	449	Sri U Govindraya Acharya, Mangaluru	500
165	362	Sri H Narayana Rao, Mangaluru	500	200	770	Sri Suresh Mallya M, Mangaluru	500
166	229	Sri B Raghavendra Pai, Mangaluru	500	201	1893	Sri Rama, Mangaluru	500
167	512	Sri H Sriram Bhat, Mangaluru	1,000	202	453	Sri B Ganesh Pai, Puttur	1,000

SL. NO.	M. NO	NAME & PLACE	AMOUNT	SL. NO.	M. NO	NAME & PLACE	AMOUNT
203	1544	Smt. Malathi S Bhat, Mangaluru	1,000	238	933	Sri Panduranga S Prabhu, Mangaluru	1,000
204	1507	Sri D N Prakash, Mangaluru	2,000	239	724	Sri B M P Nair, Mangaluru	500
205	2011	Sri Clarence Machado, Mangaluru	500	240	1147	Sri G C Vishwanatha, Mangaluru	500
206	421	Sri A Ananthraya Kamath, Mangaluru	1,000	241	1361	Sri K Shivanand Pai, Mangaluru	500
207	741	Sri P. Balakrishna Prabhu, Mangaluru	1,000	242	747	Sri Suresh V, Mangaluru	500
208	338	Sri Sadashiva Shanbhogue, Padubidri	1,000	243	551	Sri G Ramadas Pai, Mangaluru	1,000
209	1450	Sri H Nagaraj Bhat, Mangaluru	1,000	244	839	Sri R Madhava Rao, Mangaluru	500
210	2073	Sri S Srikumar, Mangaluru	1,000	245	1971	Sri V Suryanarayana, Mangaluru	1,000
211	847	Sri B Gopala Bhat, Mangaluru	2,000	246	1384	Sri Mohanan C, Mangaluru	500
212	1887	Sri Divakar M Shenoy, Mangaluru	750	247	709	Sri K P Padmanabhan Nair, Mangaluru	500
213	12	Sri U Sakham Rao, Mangaluru	500	248	1276	Sri Pundalik Shettigar, Mangaluru	500
214	643	Sri A Mohandas Kamath, Mangaluru	1,000	249	1921	Sri P Vasudeva Bhat, Mangaluru	1,000
215	956	Sri P Vittal Prabhu, Mangaluru	500	250	1219	Sri P Dathatraya Shenoy, Mangaluru	1,000
216	2118	Smt. Ashwini S Baliga, Mangaluru	1,500	251	56	Sri M Gopalakrishna, Mangaluru	500
217	808	Sri Francis Sequeira, Mangaluru	1,000	252	1914	Sri Bharath K, Mangaluru	500
218	680	Sri K S Madhava Kamath, Mangaluru	500	253	681	Sri K M Mustaque, Mangaluru	500
219	391	Sri A Devadas Kamath, Mangaluru	500	254	1579	Smt. M Geetha Bhat, Mangaluru	500
220	727	Sri P Shama Bhat, Mangaluru	500	255	1939	Sri Vittaldas Kamath B, Mangaluru	1,000
221	1506	Sri Mahalinga A, Mangaluru	2,000	256	832	Sri Umesh Bhat, Moodabidri	500
222	684	Sri Gopal V Bharnekar, Mangaluru	1,000	257	1451	Sri Ajit Prakash Malhotra, Mangaluru	500
223	2091	Sri U Gopalkrishna Nayak, Mangaluru	1,000	258	827	Sri Manel Vaman Nayak, Mangaluru	500
224	1935	Sri M Manjunatha Maiya, Mangaluru	500	259	988	Sri N Prabhakara Prabhu, Mangaluru	500
225	1074	Sri H Anantha Bhat, Mangaluru	500	260	653	Sri Sukumar S Salian, Mangaluru	2,000
226	1594	Sri B Vasanth Rao, Mangaluru	500	261	672	Sri T Ramachandra Bhat, Mangaluru	1,500
227	2378	Sri P Harish Oppanthaya, Mangaluru	750	262	677	Smt. Sumathi Ramachandra Bhat, Mangaluru	1,500
228	738	Sri M Dinkar N Kamath, Mangaluru	1,000	263	1449	Sri Narayana H N, Mangalore	500
229	597	Sri M Radhakrishna Kamath, Mangaluru	500	264	1599	Sri Divakara Shenoy B, Mangaluru	500
230	2284	Sri P Vivekananda Shenoy, Mangaluru	500	265	1895	Sri U Neelakanta Nayak, Mangaluru	500
231	37	Sri U Gopalkrishna Nayak, Mangaluru	500	266	579	Sri Peter Oswald Rodrigues, Mangaluru	500
232	445	Sri A Ravindranath Hegde, Mangaluru	500	267	316	Sri V Anantha Shenoy, Mangaluru	700
233	1644	Sri U Balagopala Bhat, Mangaluru	500	268	366	Sri B S Vasantha Rao, Bantwal	500
234	1097	Sri K Nityananda Shetty, Mangaluru	500	269	2147	Sri Rakesh Srivastava, Manaluru	1,000
235	1934	Sri B Ravindranath Baliga, Mangaluru	500	270	932	Sri M Ramesh Prabhu, Mangaluru	500
236	2017	Sri Ganesh Nayak K, Mangaluru	1,000	271	1746	Sri P Subramanya Bhat, Mangaluru	500
237	961	Sri K Satish Shenoy, Mangaluru	500	272	208	Smt. Shashikala P Kamath, Mangaluru	500

SL. NO.	M. NO	NAME & PLACE	AMOUNT	SL. NO.	M. NO	NAME & PLACE	AMOUNT
273	481	Sri N Kamalaksha Acharya, Mangaluru	500	308	2030	Sri B Narasimha Shenoy, Mangaluru	500
274	1767	Sri M Vasudeva Kamath, Mangaluru	1,000	309	1039	Sri K Ajith Rao, Mangaluru	500
275	2106	Sri Ramadas Shenoy, Mangaluru	500	310	4	Sri T Shivaramaiah, Mangaluru	500
276	381	Sri P Narayana Bhat, Mangaluru	1,000	311	168	Sri B Srinivasa Baliga, Mangaluru	500
277	1653	Sri Srinivas Dangya, Moodbidri	500	312	1937	Sri Umesh Shenoy Padva, Mangaluru	751
278	296	Sri K Achutha Prabhu, Mangaluru	500	313	146	Sri Bhamy Sadananda Shenoy, Mangaluru	10,000
279	1478	Sri Giridhara, Mangaluru	1,000	314	1200	Sri K Vivekananda Bhat, Mangaluru	1,000
280	446	Sri K Nagesh, Mangaluru	500	315	1301	Sri K Venugopal, Mangaluru	1,000
281	591	Sri P Dinesh Nayak, Mangaluru	1,000	316	710	Sri A Suresh Pai, Surathkal	500
282	107	Sri V Sadananda Pai, Mangaluru	5,000	317	2237	Sri K Santhosh Kumar, Mangaluru	500
283	1735	Sri Madhava Rao M, Mangaluru	2,000	318	1996	Sri M Suresh Kumar, Mangaluru	500
284	626	Sri U N K Acharya, Mangaluru	2,000	319	2145	Sri P Ramesh Prabhu, Mangaluru	500
285	1870	Sri Prakash Kumar, Mangaluru	500	320	533	Sri Shridhar B Salian, Mangaluru	1,000
286	2289	Sri Narayan Naik P, Mangaluru	500	321	1172	Sri Basti N. Shenoy, Mangaluru	6,500
287	2359	Sri Ishwara Bhat, Vittal	500	322	1681	Sri H Rajbhooshan, Mangaluru	5,000
288	1184	Sri M Suresh Bhat, Mangaluru	1500	323	832	Sri Umesh Bhat, Moodabidri	751
289	734	Sri Varadaraya Prabhu, Mangaluru	500	324	1177	Sri B Vaman Baliga, Mangaluru	1,000
290	698	Sri K Sheshappa, Mangaluru	1000	325	1773	Sri U Ganesh Pai, Mangaluru	1,000
291	1969	Smt. Helen Francis Sequeira, Mangaluru	500	326	1860	Sri R Nagesh Shenoy, Mangaluru	1,000
292	1875	Sri Balakrishna Naik K, Bantwal	500	327	1416	Sri Jayachandra Hatwar H, Mangaluru	1,500
293	1299	Smt. Suniti C Nayak, Mangaluru	1,000	328	2217	Sri Alphonse Miranda, Mangaluru	500
294	1042	Sri J Sudhakar Kamath, Mangaluru	1,000	329	1663	Sri S Balakrishna, Mangaluru	1,000
295	268	Sri B Laxminarayana, Mangaluru	1,000	330	347	Sri K Narasimha V Kamath, Mangaluru	500
296	1838	Sri H Govinda Pai, Mangaluru	1,000	331	1225	Sri A Umesh Shenoy, Mangaluru	500
297	585	Sri Raja Sherigar, Mangaluru	1,000	332	2178	Sri K Ravi Raj, Mangaluru	500
298	1104	Sri Surendra Ullal, Mangaluru	1,000	333	1711	Sri B Ganesh Baliga, Mangaluru	1501
299	756	Sri M B Ashok, Mangaluru	1,000	334	965	Sri Sadashiva Shetty, Mangaluru	1,500
300	458	Sri S Ganesh Kamath, Mangaluru	500	335	1863	Sri J Harischandra Bhat, Mangaluru	1,000
301	254	Sri G Madhavaraya Prabhu, Mangaluru	500	336	874	Smt. Meera Nayak, Mangaluru	1,500
302	1909	Smt. H Rohini, Surathkal	500	337	946	Sri B Shridhar Rao, Mangaluru	500
303	590	Sri K Anandaraya Kamath, Mangaluru	500	338	1479	Sri Subhodha Shetty, Mangaluru	500
304	340	Sri K Sadashiva Bhat, Mangaluru	500	339	131	Sri A P Kodancha, Udupi	1,000
305	173	Sri K Babanna Shenoy, Mangaluru	500	340	562	Sri K Anantha Bhat, Udupi	500
306	1956	Sri H Pundalika Kamath, Mangaluru	500	341	293	Sri P Vasudeva Aithal, Udupi	500
307	2298	Smt. Prema R P, Surathkal	500	342	276	Sri T Narasimha Pai, Udupi	1,000

SL. NO.	M. NO	NAME & PLACE	AMOUNT	SL. NO.	M. NO	NAME & PLACE	AMOUNT
343	1013	Sri Raj Kumar P K, Udupi	2,500	377	848	Sri Laxman Shenoy K, Udupi	500
344	129	Sri N Lakshmana Kudva, Karkala	5,000	378	1240	Sri M Krishnanand Kamath, Udupi	500
345	58	Sri B Yathindranath, Udupi	1,000	379	1252	Sri Ramesh Prabhu S, Manipal	500
346	656	Sri U Satyendra Shenoy, Udupi	1,765	380	875	Sri B Manjunatha Kini, Manipal	500
347	324	Sri B Yashwanth Pai, Udupi	1,500	381	803	Sri B Dayananda Nayak, Udupi	1,000
348	71	Sri K Madhava Prabhu, Udupi	500	382	2235	Sri P Jayarama, Udupi	500
349	1673	Sri Nagendra Acharya, Udupi	500	383	325	Sri H Venkatraya Prabhu, Karkala	500
350	138	Sri M Babanna Kamath, Udupi	1,000	384	510	Sri M Vishveshwara Adiga, Manipal	2,000
351	243	Sri Michael Machado, Udupi	500	385	339	Sri K Surendra Nayak, Udupi	500
352	2250	Smt. Gayathri Raghavendra, Udupi	500	386	531	Sri B Sridhara Rao, Udupi	500
353	1346	Sri S Dayananda Pai, Udupi	500	387	502	Sri B Manjunath Kharvi, Udupi	500
354	690	Sri B P Gopalakrishna Pai, Udupi	2,000	388	1394	Sri P Padmanabha Mallya, Udupi	500
355	613	Sri H Nagesh Kamath, Udupi	1,000	389	471	Sri G Ananth Kamath, Manipal	500
356	14	Sri Meenakshi Prabhu (Associate Member), Udupi	1,000	390	329	Sri K Madhava Shenoy, Katapadi	500
357	323	Sri C Padmanabha Kamath, Manipal	1,000	391	974	Sri Dayanand C Puthran, Udupi	500
358	1082	Sri Y V Venkataramana Jois, Shivamogga	1,500	392	958	Sri U K Shantharam Nayak, Udupi	1,000
359	232	Sri N Gururaja Bhat, Udupi	1,000	393	462	Sri B Ramaswamy, Chikmagaluru	3,600
360	469	Sri K Suresh Upadhyaya, Karkala	1,000	394	1651	Sri B Madhava Pai, Udupi	500
361	160	Sri B Laxminarayan Bhat, Udupi	500	395	1268	Smt. Nirmala R Shenoy, Udupi	500
362	113	Sri K H Achyuta Rao, Udupi	1,000	396	1661	Sri K Kamalakar Nayak, Udupi	1,000
363	1848	Sri K Umesh Udupa, Saigrama	1,000	397	2247	Sri N Ramakrishna, Shimoga	1,000
364	2336	Sri M Narendra Prabhu, Udupi	700	398	1378	Sri G Ramdas Shet, Udupi	500
365	685	Sri G Prabhakar Nayak, Udupi	2,000	399	785	Sri R Anantha Nayak, Karkala	500
366	488	Sri B Prabhakar G Kamath, Karkala	2,000	400	1048	Sri N Gopalakrishna Nayak, Udupi	500
367	1461	Sri A Somanatha Rai, Udupi	500	401	894	Sri U Ashok Pai, Udupi	500
368	1752	Sri P Srinivas Kamath, Karkala	500	402	1280	Sri H Bhaskar Shetty, Hebri	500
369	2233	Sri Dinesh Kalkur, Udupi	700	403	1146	Sri H Narayana Pai, Manipal	500
370	256	Sri K M Ebrahim, Udupi	1,000	404	1514	Sri K Sadananda, Udupi	3,000
371	1830	Sri S Ganesh Prabhu, Udupi	600	405	970	Sri S S Madi, Shimoga	1,000
372	309	Sri M Anand Bhat, Udupi	1,000	406	1415	Smt. Sukhalatha P Hegde, Manipal	500
373	459	Sri Sudhakar N. Bhat, Udupi	1,000	407	1647	Sri Madhava Upadhyaya, Udupi	500
374	741	Sri P Balakrishna Prabhu, Manipal	1,000	408	479	Sri B Sathish Pai, Brahmavara	500
375	413	Sri C S Rao, Udupi	500	409	2038	Sri M Laxman Prabhu, Udupi	1,000
376	276	Sri T Narasimha Pai, Udupi	500	410	408	Sri K Rama Pai, Udupi	1,000
				411	818	Sri. K. Satish Nayak, Udupi	500
				412	791	Mrs. Jyothi Acharya, Shimogga	1,000
				413	2301	Sri G. Sudhakar Kamath, Bengaluru	2,000

SL. NO.	M. NO	NAME & PLACE	AMOUNT	SL. NO.	M. NO	NAME & PLACE	AMOUNT
KERALA				448	94	Sri K V Nithyananda Shenoy, Kochi	1500
414	1635	Sri T R Suresh, Kochi	500	449	2003	Sri K M Sajeevan, Kochi	1,000
415	855	Sri V Reghu, Trichur	1,000	450	1377	Dr. R Velayudhan, Thiruvananthapuram	500
416	2060	Smt. Usha I, Trichur	1,000	451	1223	Sri K S Laxminarayana, Ernakulam	500
417	492	Sri E A Venkateshwara Pai, Trivandrum	500	452	1171	Sri K S Sudhkar Shetty, Kochi	500
418	344	Sri G Narayana Pai, Kochi	1,000	453	355	Sri K M Divakaran, Thalassery	1,000
419	761	Sri Sadashiv Leeladhar, Thalassery	1,000	454	1387	Smt Usha R N Shenoy, Kochi	500
420	1211	Sri U Pradeep Kumar, Palakkad	1,000	MAHARASHTRA			
421	70	Sri R Subramania Kamath, Ernakulam	1,000	455	2308	Sri Jerome L. Sequeira, Thane	500
422	163	Sri P P Ramanunni, Palakkad	1,500	456	632	Sri Pravinchandra Chimanlal Shah, Mumbai	500
423	109	Sri Rajan Nambiar P K, Thalassery	1,000	457	500	Sri K Ravindra Achar, Thane	1,500
424	2157	Sri P Padma Mohan, Palakkad	500	458	566	Sri Dinesh M Shenoy, Mumbai	1,201
425	436	Sri Padmanabhan M, Palakkad	1,000	459	759	Sri Shiraz Akhtar, Thane	999
426	1714	Sri Ravindra Naik V., Calicut	1,000	460	1736	Sri Prabhune Madhav Pandharinath, Nashik	500
427	1737	Sri Mohanan S Pillai, Vaikam	500	461	258	Sri N Jeevankumar Padiyar, Mumbai	1,000
428	393	Sri V Govindaraj Maller, Kannur	500	462	441	Sri Umanath S Bhandarkar, Mumbai	500
429	1089	Ms. Lalitha Nagaraj, Calicut	500	463	415	Sri K Eknath Bhat, Mumbai	1,000
430	1196	Ms. Soja E M, Ernakulam	500	464	1864	Ms. Sangeeta S Nayak, Mumbai	1,001
431	1832	Sri T C Joseph, Alappuzha	1,000	465	1792	Ms. Geetha Ramesh Kamath, Mumbai	1,000
432	1486	Sri S Prabhakara Shenoy, Kochi	500	466	50	Sri M Vasudev Hegde, Mumbai	2,500
433	290	Sri P B Krishnayya, Kumbala	500	467	1646	Smt. Samita Suresh Salvi, Mumbai	500
434	1339	Sri Devanand Rao, Kozhikode	1,000	468	29	Sri Ramdas Gopal Bhat, Kolhapur	500
435	1872	Sri P Laxminarayanan, Palakkad	500	469	1371	Sri G J Prabhudesai, Pune	500
436	760	Sri M Narayan Kutty, Palakkad	500	470	1218	Sri K R Kamath, Mumbai	5,000
437	2396	Sri Jagadeeshan P P, Bellikoth	500	471	2355	Ms. Lalitha Subramani, Mumbai	500
438	1910	Sri U J Babu, Thrissur	1,000	472	654	Sri Nandan H Joshi, Mumbai	555
439	2239	Sri M Sasi, Thrissur	1,000	473	132	Sri K Mohan Shenoy, Mumbai	500
440	1973	Sri K Jose Joseph, Kottayam	1,000	474	1336	Sri Baba Thul, Mumbai	500
441	2282	Sri Joji George K C, Kottayam	1,000	475	485	Sri Sathyanarayana Prabhu, Mumbai	500
442	689	Sri H Shantharam Pai, Kochi	500	476	779	Sri Irwin Leo Francies Moniz, Mumbai	1001
443	1375	Sri Jayachandran A, Kottayam	1,000	477	150	Sri K.Vasantha Pai, Thane	2,500
444	1265	Sri Paul K P, Ernakulam	500	478	273	Sri H V M Shenoy, Mumbai	1,000
445	447	Sri K R V Krishnamurthy, Palakkad	3,000	479	1436	Sri Titus S Almeida, Mumbai	1,000
446	830	Sri K Rajagopal, Tripunithura	500	480	2028	Sri Prabhakar Pandurang Manchal, Pune	1,000
447	819	Sri M Laxman Kilikar, Kochi	500				

SL. NO.	M. NO	NAME & PLACE	AMOUNT	SL. NO.	M. NO	NAME & PLACE	AMOUNT
TAMILNADU				514	270	Smt. Mythily Ramaswamy, Chennai	1,000
481	183	Sri S Rajiva Prabhu, Chennai	500	515	2311	Sri B Sampath Kumar, Vellore	500
482	745	Sri M S V Raghavan, Chennai	2,000	516	1376	Sri T Munivelu, Chennai	1,000
483	2053	Sri P Rajendran, Salem	1,500	517	1217	Sri C V Krishna Murthy, Chennai	1,000
484	1552	Sri R Muniandi, Madurai	1,000	518	1745	Smt. Asha Louis, Chennai	500
485	177	Sri N V Aranganathan, Chennai	500	520	2053	Sri P Rajendran, Salem	500
486	260	Sri S Nagasundaram, Chennai	500	521	2032	Sri Rathina Samy, Erode	1,000
487	2260	Sri E T Soundaravalli, Trichy	1,000	522	1891	Sri N Veeramani, Chennai	500
488	2190	Sri C Somasundaram, Erode	500	523	1593	Sri G Nagarajan, Chennai	500
489	1438	Sri Natesan R, Trichy	3,000	TELANGANA			
490	1010	Sri K P Ganesan, Coimbatore	1,000	524	2244	Sri B D Varaprasad, Hyderabad	1,000
491	1087	Sri S Mohan, Kumbhakonam	500	525	753	Sri B Laxminarayana, Hyderabad	1,000
492	1351	Sri P V Chandrasekaran, Chennai	1,000	526	1395	Sri S Madhusudhana Rao, Hyderabad	6,000
493	2047	Sri E Palanisamy, Chennai	500	527	2345	Sri B N Sastry, Secunderabad	1,000
494	282	Sri S Krishnan, Erode	500	528	2054	Sri N V Krishnamurthy, Hyderabad	500
495	1025	Sri A Thanga Arasu, Chennai	1,000	529	1731	Sri V Venkat Ram, Hyderabad	600
496	1804	Sri S Koteeswaran, Chennai	500	530	1410	Sri Syed Abdul Hye, Hyderabad	500
497	287	Sri S Mani, Chennai	1,000	531	352	Sri A Pullappa, Hyderabad	2,000
498	520	Sri R Manokaran, Chennai	1,000	532	2387	Sri G Janakiram, Hyderabad	500
499	1574	Sri R Kothanda Raman, Chennai	1,000	533	1264	Sri K V B Narasimha Murthy, Hyderabad	700
500	2098	Sri A Balasubramanian, Coimbatore	2,000	534	210	Sri M Harigopal Naidu, Hyderabad	500
501	1224	Sri S Muthu Krishnan, Namakkal	500	535	1226	Sri P Prabhakar, Hyderabad	500
502	1843	Sri S Srinivasan, Chennai	500	536	574	Sri K Rajeshwar Reddy, Hyderabad	1,000
503	89	Sri B Natarajan, Coimbatore	500	537	548	Sri Irukulla Suresh, Hyderabad	1,000
504	281	Sri N Ramamurthy, Vellore	500	538	1634	Sri A Vijayalaxmi, Hyderabad	1,000
505	2326	Sri G Raghuraman, Coimbatore	500	UTTAR PRADESH			
506	1516	Sri K Sriprakash, Coimbatore	2,000	539	2230	Sri Gajraj Singh, Luknow	500
507	2086	Sri Joseph Sathiaraj, Chennai	1,000	WEST BENGAL			
508	857	Sri C Sudhakar Sarma, Chennai	1,000	540	1790	Sri Narendra Kumar Panda, Odisha	500
509	1704	Smt. Jayanthi D Pai, Coimbatore	500	541	816	Sri P K Datta, Calcutta	1,001
510	90	Sri K Jagadeesan, Vellore	500	542	1701	Sri Agnimitra Chaudhuri, Kolkata	500
511	2352	Sri P Ramanath, Chennai	500				
511	1611	Sri S Vishwanathan, Chennai	1,000				
512	312	Sri Udaya Kumar N, Chennai	500				
513	1011	Sri S Pattabiraman, Chennai	1,000				

DONATION TO CHAITANYA SCHEME

SI. No.	CBROA No.	Name	Place	Amount
1	230	Sri B Narasimha Shenoy	Mangaluru	1,000
2	2345	Sri B N Sastry	Scunderabad	1,000
3	1589	Sri V Bhaskar Pai	Mangaluru	501
4	1349	Sri N Shashidhar	Mangaluru	1,000
5	817	Sri K Ramdas Nayak	Mangaluru	5,000
6	1097	Sri Nithyananda Shetty	Mangaluru	1,000
7	2326	Sri G Raghuraman	Coimbatore	500
8	933	Sri Panduranga S Prabhu	Mangaluru	1,000
9	309	Sri Ananda Bhat	Udupi	500
10	1733	Sri K Shivananda Pai	Bengaluru	100
11	1350	Sri K Premananda Kamath	Mangaluru	1,000
12	1743	Sri Jayaram Nayak	Mangaluru	500
13	615	Sri B Ramanath Bhandarker	Udupi	500
14	1017	Sri P Balakrishna Prabhu	Mangaluru	500
15	1022	Sri M S Krishna Mohan	Mangaluru	500
16	1152	Sri Prasad K	Mangaluru	500
17	579	Sri P O Rodrigues	Mangaluru	500
18	2147	Sri Rakesh Srivastav	Mangaluru	1,000
19	1544	Smt. Malathi S.Bhat	Mangaluru	1,000
20	1503	Sri Addoor Krishna Rao	Mangaluru	500
21	2355	Smt. Lalitha Subramani	Mumbai	500
22	2152	Sri Eknath Shenoy	Mangaluru	1,001
23	2407	Smt. Pushpalatha Nalinaksha	Mangaluru	1,000
24	894	Sri U Ashok Pai	Udupi	500

We thank all the members for the donations.

LIST OF NEW MEMBERS JOINED SINCE 1ST JULY, 2019

2359	2364
Sri Ishwara Bhat S/o.Late Krishna Bhat, "SHIVA KRIPA", Maira House, Via Vittal, Bantwal Taluk, NEERKAJE - 574 243 M: 94806 47636, 94497 07636 ishwara.maira@gmail.com	Sri Sivakumar Annangi 45-38-6/9, Flat B-4, Ganesh Nivas, Jagannadha Puram Akkayapalem, VISAKHAPATNAM - 530 016 M: 98661 82834, 0891-2531399 skannangi@gmail.com
2360	2365
Sri H V Chikkaveerabhadrapa #33, Sri Veerabhadraswamy Nilaya 4 th E Cross, Beh: Akash Cinemas, Rajeshwari Nagar, Laggere BENGALURU - 560 058 M: 94820 18275, 94492 77721 hvcbhadrapa@gmail.com	Sri S Dhandapani 50, Keelvadambokki Street, Theradi, Dindigul District, PALANI - 624 601 M: 81057 02255, 90033 92651 dpani281@gmail.com
2361	2366
Sri K Kondal Raj Plot No.1 & 2, K G Nagar, Near Veterinary Hospital, Theni Dt., Lakshmipuram, LAKSHMIPURAM-625 523 M: 94880 91372, 75980 11627 mschort1982@gmail.com	Sri K V Basavarajappa # 434, Abhi Chandana, II Main, Hemavathy Nagar, Hassan, HASSAN - 573 201 M: 94486 53566, 08172-245 260 basavarajukv6@gmail.com
2362	2367
Sri B Chandrasekhara B -202, 2 nd Floor, Mythri Enclave, 1 st Main, Saraswathipuram, MYSURU - 570 009 M: 96113 93024, 98805 63910 chandrasekharaneeri@gmail.com	Sri P S Prakash Radha Nilaya, No.1726, 22 nd Cross, Roopa Nagar, Opp: Amrita Kripa Hospital, MYSURU - 570 026 M: 75984 61500, 89035 92600 prksh_ps@rediffmail.com
2363	2368
Sri Paruchuri Venu Gopal Door No. 4-19-72, Plot No.33, SBI Staff Colony, Vikas Nagar, Main Road, GUNTUR - 522 006 M: 99499 78134, 0863-2250121 venu.paruchuri123@gmail.com	Sri Umakantha T 808/10, P S RAJU HOUSE, 1 st Main, 3 rd Cross, B-Block, Saraswati Nagar, DAVANGERE - 577 004 M: 98445 93688, 82176 15851 umakantha.t@gmail.com

2369	2375
Sri Bhimappa Mareppa, Hosamani, Plot-116, Anand Nagar, Opp: B L D E Engineering College, BIJAPUR - 586 101 M: 98664 11577, 88675 12900	Sri Piyush Srivastava Flat No.203, 2 nd Floor, Garimashree Apts, Near Medishine Hospital, New Rajendra Nagar, RAIPUR - 492 001 M: 99449 88903, 95541 95141 piyushsairam@gmail.com
2370	2376
Smt. K Kusuma Bhat S-4, S V Marvel Site No. 8 & 9, Ankaiah Layout, 24 th Main, J P Nagar, 6 th Phase, BENGALURU - 560 078 M: 99009 61077 kusumabhatk@gmail.com	Sri Ananda Sadguna Paul C S Vijaya Vilas Compound, Near K E B Office, Radio Park Road, Cowl Bazar, BALLARI - 583 102 M: 94491 31144
2371	2377
Sri S Ramachandrappa F-103, Gaana Riddi, Upadhyaya Layout, Nagadevanahalli, Kengeri Satelite Town, BENGALURU - 560 056 M: 94493 72973, 98803 10144 srchandrappasub@gmail.com	Sri Hanumanth Narayan Pai KAMAXI NIVAS, Nehru Road Cross, Beh: Model Boys School, Opp: Syndicate Bank, BHATKAL - 581 320 M: 98863 41845 hanumantpai@yahoo.com
2372	2378
Sri R M Thippeswamy Flat No.A-208, Krishna Arya Elegance, No.67, Ashokapuram Main Road, Industrial Suburb, APMC, Mahalaxmi Layout, BENGALURU - 560 022 M: 70220 34097, 080-23374097 thippeswamyrm@gmail.com	Sri P Harish Oppanthaya 201, Sapphire Apartments, Church Road, Bejai, MANGALURU - 575 004 M: 94800 15905, 0824-428 0005 hp29659@gmail.com
2373	2379
Sri Kurapati Suryanarayan Murthy P. Rayavaram Pithapuram Mandal, P. RAYAVARAM - 533 445 M: 99633 43137, 95024 54176	Sri T V Datta Murthy GF-1, #4S, Sumukha Comforts, 7 th Main, Ramanjaneya Nagar, Uttarahalli, BENGALURU - 560 061 M: 99022 09055, 94493 31892 dattamurthy@corpbank.co.in
2374	2380
Sri V Mani 3/375, G-2, Aishwarya Flats, Pillayar Koil Street, Mettukuppam, Thoraipakkam, CHENNAI - 600 097 M: 99624 32452, 99629 16799 vmani63@yahoo.com	Sri G R Madan Mohan Kumar No.343, 1 st Main Road, G.K. Mallappa Layout, Behind Sai Baba Mandir, TIPTUR - 572 201 M: 77188 16660, 08134-250140 madanmohankumar50@gmail.com

2381	2387
Smt. A Geetha 906, 9 th Cross, 4 th Main, Gnana Bharathi Layout, Phase-1, Kengeri Satellite Town, BENGALURU - 560 059 M: 97399 92551, 63628 73192 geetha.anantharaman1960@gmail.com	Sri G Janakiram 110, Muppa Aaradhya, Nanakramguda, Narsingi Service Road, Narasingi4, HYDERABAD - 500 089 M: 99006 01589, 73384 77589 gjanakiram@outlook.com
2382	2388
Sri A Ganesh Babu 906, 9 th Cross, 4 th Main, Gnana Bharathi Layout, Phase-1, Kengeri Satellite Town, BENGALURU - 560 059 M: 63628 73192, 97399 92551 ganesh1955babu@gmail.com	Sri L Rama Naik 148/12, Matru Chaya Nilaya, Mudenur Cross, Holagundi Road, 9 th Ward, Tungabhadra Badavane, BELLARY - 583 219 M: 77605 16231, 85538 87661 lrn6949@gmail.com
2383	2389
Sri Navanit Kashibhai Parmar B-14, Ganga Park, Opp: Tribhovan Park, Hari Nagar, Water Tank Road, M D Road, VADODARA - 390 015 M: 99746 22053, 83203 64807	Sri Dattatri H V No.9, EESHAVASYA, Opp: Vishal Consulting Services, Kerekodi Main Road, New D'souza Layout, BSK III Stage, Hosakerehally, BENGALURU - 560 085 M: 94499 68092, 99165 38092 dattatri.hv@gmail.com
2384	2390
Sri Murari Ganpat Palkar KAUNTEY, H. No. 53/E-2, Opp: Deepshil Apart, Near Govt Primary School, Xelpem, Dhuler, Mapusa, BARDEZ GOA - 403 507 M: 97652 57225, 0832-2255002 muraripalkar@gmail.com	Sri Mallappa R Goudar H No. 1704, SY. No. 71/1B, Plat No.8/A, Pipeline Cross, Ganeshpur Road, Saraswati Nagar, BELGAUM - 591 108 M: 77952 96246, 99011 71512 goudar5861@gmail.com
2385	2391
Smt S Rajalekshmy # 448, 7 th Cross, 2 nd Block, R T Nagar, BENGALURU - 560 032 M: 99011 83487, 76767 26417 geetha.surya83@gmail.com	Sri Mukunda Kumar C RATNA SARAS, Nedumangad, Karipporr P.O., NEDUMANGAD - 695 541 M: 97460 83959, 0472- 2803439
2386	2392
Sri A V V B G Phani Kumar #203, Shabari Emclave, Someswara Layout, 3 rd Cross, Bilekahalli, BENGALURU - 560 076 M: 96118 99244, 73536 36850 adurthy.phani@gmail.com	Sri R Raghava Sastry Plot No.14, Rose Garden, Near Eluru Water Works, Western Street, ELURU - 534 001 M: 70329 13302, 81698 54033 raghava.sastry386@gmail.com

2393	2399
Sri Udipi Madhusudhana Rao Flat No. S-11, Shivaganga Melody, 1 st Cross, Harsha Layout, Yelechenahalli, BENGALURU - 560 062 M: 97714 15899, 76187 07373 madhusrao@yahoo.in	Sri B Subramanian 48 & 49, Krishna Nagar, NGO Colony, TIRUNELVELI - 627 007 M: 94882 60102, 94434 52066 barathanmanian@gmail.com
2394	2400
Sri T V Lakshmi Narasimhan Door No.1, 26 th Street, Thillai Ganga Nagar, Nanganallur, CHENNAI - 600 061 M: 3696 58684, 80561 75198 lakshmi.tvln@gmail.com	Sri B Jayaram Nayak "SHUBHAM", Door No.303/6, Ward No.6, Behind Veterinary Hospital, Salmar, KARKALA - 574 104 M: 94496 64027, 94483 64817 jayaramnayak59@gmail.com
2395	2401
Smt K Meenakshi 12-55B, "PADMANABHA HOUSE", Behind Pinto Complex, B.C. Road, BANTWAL - 574 219 M: 94481 70860, 08255 - 234 564 meenakshi2007@yahoo.com	Sri Trivedi Ashok Labhashanker D-304, Orchid Divine, Near Gala Aria, Opp: Safal Sameep, Gala Gymkhana Rd, South Bopa, AHMEDABAD - 380 058 M: 78592 67555, 94085 46539 ashoktrivedi7830@gmail.com
2396	2402
Sri Jagadeesan P P "PRANAVAM", Post Ajanur, Via Anandasram, BELLIKOTH - 671 531 M: 94839 24946 jagadeesanpp@gmail.com	Sri Krishna Murthy H M Flat No. 201, Rokhade Castle, Prashant Colony, Vidyanagar, HUBBALLI - 580 031 M: 94819 35560, 94486 27871 kpuranik1960@gmail.com
2397	2403
Sri Vithal Vishwanath Shenoy 1002-1003, "BHAIRAV SIGNATURE", Sector 30-31 CBD, Belapur, NAVI MUMBAI - 400 614 M: 99016 56669, 98923 69351 corpvithal@gmail.com	Sri R Rajagopalan 263/88 A, Roja Street, Kurnagar, Vandimedu, VILLUPURAM - 605 602 M: 89037 11580, 97871 88772 rajagopalan.r.15@gmail.com
2398	2404
Sri M Jaya Prakash Rao "CHAITHRA", 92, Heroor Village, Near Mahalingeshwar Temple, BANTWAL - 576 115 M: 99450 39540 prakashrao879@gmail.com	Sri M Arumugam Plot No. 3, St. Antony Nagar, Extension Road, Perumbakkam, Near C. Dot Hospital, CHENNAI - 600 100 M: 88860 93222, 99413 31912 arumugamgpp@gmail.com

2405	2411
Sri Vijay Maruti Sabale A/801, Regency Park, Chakki Naka, Kalyan (East), MUMBAI - 421 306 M: 90043 85301, 97025 28143	Sri Adiveppa #97, NISARGA, H Ramaiahya Reddy Layout, Ramamurthy Nagara, BENGALURU - 560 016 M: 77605 10023, 87225 67080 adiveppaabkari@gmail.com
2406	2412
Sri N Rabindranath Korattiyil House, Tattamangalam, Palakkad Dist., PALAKKAD - 678 102 M: 94474 17003, 04923 - 227524 rabinmenon@gmail.com	Sri Vallabh D Kulkarni Plot No. 24, "AMBA NIVAS", Bank Colony, Near Stadium, Behind Vijaya Vidyalaya School, KALABURGI - 585 102 M: 94807 80977, 08472-234222
2407	2413
Smt. Pushpalatha Nalinaksha "THUSHARA", Subhash Nagar, 3 rd Main, 2 nd Cross, Pandeshwar, MANGALURU - 575 001 M: 98458 43379, 97405 40678 pushpalathanalinaksha@gmail.com	Sri Mohan M Revankar H. No. 15, "BENAKA", Raghavendra Colony, Unkal Cross, Vidyanagar, HUBBALLI - 580 031 M: 94484 45599, 99012 77440 mohanrevankar59@gmail.com
2408	2414
Sri S L Ganapathi No.15, 1 st Floor, NISARGA, 1 st Main, 1 st Stage, Vijayanagara, MYSURU - 570 017 M: 96114 52345, 87625 45901 slg19591@gmail.com	Smt. Asha Jyothi Chalasani "SHRI", 4 A, 35 th Ward, Beside Subba Rao Hospital, Cantonment, BELLARY - 583 104 M: 88616 36199, 88616 36195 asha4jyothi@hotmail.com
2409	2415
Sri Bimal Ekka U/25 Dubey Colony, Near Laxmi Provision Store, Mowa, RAIPUR - 492 007 M: 79995 49404, 95899 71902 bimalekka30@gmail.com	Sri Giridhar Gopal Agarwal Flat No. 206, Karni Kripa Homes, GH - 5, Gandhipath West Road, Maa Hinglanagar Vistar, Dhawas Village, Kanakpura, Lalarpura Road, JAIPUR - 302 021 M: 93140 31333, 9314041411 ggagarwal7204@gmail.com
2410	
Sri K R Pasupathy #43, "VAISHNAVI", 5 th Cross, 1 st Main, Santrupthi Nagar, 7 th Phase, J P Nagar, BENGALURU - 560 078 M: 96865 87640, 86605 60761 trikalapathy@gmail.com	

2416	2421
Sri Shukla Kaushik Kumar Jagdishchandra B-03, Indiraprasth Apartment, Behind Chief Justice Bunglow, Judges Bunglow, Bodakdev, AHMEDABAD - 380 054 M: 99789 11089, 079-26853229 bk.kjs2311@gmail.com	Smt. Prathiba Swamy 1000, 29 th Main, Poorna Prajna Layout, Uttarahalli, BENGALURU - 560 061 M: 98867 95769, 70228 35285 prathibaswamy@gmail.com
2417	2422
Sri B Ragothaman Flat No. 410, Sapthagiri Apartment, Thavasi Nagar, Koilmedu, COIMBATORE - 641 025 M: 96866 98329, 80737 15319 raghu.corpbank@gmail.com	Sri M Ravindranath Y Anklekar Flat No. 36, DOLLAR POINT APARTMENT, J P Nagar, 4 th Phase, BENGALURU - 560 078 M: 81468 84979, 94810 14734 raviyadu81@gmail.com
2418	2423
Sri C Ramachandran No.65, Karthikeya Nagar, 1 st Street, Goundampalayam Post, COIMBATORE - 641 030 M: 88700 09529	Sri R N Venkatesh Murthy 104, Poojan Apartments, V T Road, MANGALURU - 575 001 M: 96204 43821, 97315 52107 murthyrvn@yahoo.com
2419	2425
Sri Kunnumpurath Vijayan Narayanan B- 15/6, TOPAZ CHS LTD, Godrej Hill, Next to DMart Barave, Kalyan (W), MUMBAI - 421 301 M: 80979 26593, 89766 65769 vjn1959@gmail.com	Smt Parimala Sivakumar Building No.1, Flat No.3, Lavanya CHS td., Chedda nagar, Chembur, MUMBAI - 400 089 M: 98676 90918, 98672 74985
2420	
Sri Suresh Kumar Rao No. 28, "SHREE NILAYA", Bhavani Nagar, Near Itagi Plots, BIJAPUR - 586 101 M: 72042 74203, 83101 55030	

CHANGE OF ADDRESS / PHONE NOS. OF MEMBERS

67	759
Sri R Raghuvveer C/o.B.V.N.Bhaskar Rao, Flat No.304, Paramount Avenue, Shilpa Nagar, Nagaram, HYDERABAD - 500 083 M: 97400 36357, 0839-260845	Sri Shiraz Akther D/101, Prakash Complex, Santos Nagar, Bombay Colony Area, MUMBAI - 400 612 M: 90047 67439, 022 - 25463699 shirazakhter41@yahoo.com
108	897
Sri K Gokuldas Bhandary Flat No.101, Srinivas Enclave, Volakadu School Road, UDUPI - 576 101 M: 94496 64626	Sri Mark Fernandes "AASHIYANA", Bailakere, Thottam, UDUPI - 576 108 M: 99019 31433, 0836 - 2350768 tmark1953@yahoo.com
208	1148
Smt. Shashikala P Kamath Flat No.1005, 10 th Floor, Abhiman Palace, Opp: Canara High School, Mannagudda, MANGALORE - 575 003 M: 80502 51326, 0824 - 2459587	Sri V Janakiram F-203, "DEVI HOMES" H.No.2-2-1075/13/1, Street No.1, Bagh Amberpet, Near No. 6 Chourasta, HYDERABAD - 500 013 M: 94404 83996, 040 - 27400465 valluri_jr@yahoo.com
384	1206
Sri S Manamohan Kamath Jawalinga Babu Building, Near Pooja Stores, Cholanayakanahalli CIL Layout, R.T. Nagar, BENGALURU - 560 032 M: 9035761310, 080 - 256729210	Sri C A Shashidhar #1063 /77, F-10, 1 st Floor, 6 th Cross, 1 st Main, Khille Mohalla, Vidyaranyaapuram, MYSORE - 570 008 M: 9740701588
484	1336
Sri N N Pal Flat No. 1704, 17 th Floor, "B" Wing, Bhavya Heights CHS Ltd., Near Shri Ram Mandir, Katrak Road, Wadala (W), MUMBAI - 400 031 M: 98331 55184, 022 - 24174196	Sri Baba Parashramji Thul Saket Paradise, Euphoria Building, C-1-605, Adharwadi, Jail Road, KALYAN (W) - 421301 9969810471
577	1380
Sri B Anantharaya Baliga Flat No. A-3, SRI KRISHNA RESIDENCY 9 th Cross, 38 th Main, Near Sarakki Market, J.P. Nagar, 1 st Phase, BENGALURU - 560 078 M: 98805 30350, 080-42007026 baliga60@yahoo.com	Sri N. Raghuramaiah D.No. 25/13/715, NGO Colony, B V NAGAR, NELLORE - 524 004 M: 97019 45552 vrushank.raghu@gmail.com

1579

Smt. M Geetha Bhat

201, Moti Sadan,
Mahamaya Temple Road,
MANGALURU - 575 001
M: 99949 09806
geethasadanand@yahoo.com

1780

Smt. Padma S Vyas

B/701, Ekta Bhoomi,
CHS Near Pancholia School,
Mahavir Nagar, **MUMBAI - 400 067**
M: 98198 31567
vyaspadma1958@gmail.com

1601

Sri Ishwardas R Suryavanshi

Plot No. 37, Green Park Colony,
Shegaon Parisar,
AMARAVATI - 444 604
M: 99602 69937
ishwardassuryavanshi@gmail.com

1881

Sri Manjunath A

A - 201, M B R Steeple Apartment
Opp: Royal Meridian Layout,
Devarachikkanahalli,
BENGALURU - 560068
M: 95798 95623, 72597 75177
manjun.kamath@gmail.com

1707

Sri S A Subramanya Nadar

No.5, Jai Ganesh, 4th Main, 12th Cross
J. P. Nagar, 7th Phase Shreyas Colony,
BENGALURU - 560 078
M: 98451 47703, 080 - 26638236
livingspacedevelopers@gmail.com



CORPORATION BANK RETIRED OFFICERS' ASSOCIATION (R)
CENTRAL OFFICE: MANGALORE

DEARNESS RELIEF TO PENSIONERS
FOR THE PERIOD AUGUST 2019 TO JANUARY 2020

DEARNESS RELIEF INCREASE TO PENSIONERS - 70 SLABS

RETIRED PRIOR TO 01-11-1992/01-07-1993:1641 SLABS ABOVE 600 POINTS

Basic Pay>	Upto 1250	1251 - 2000	2001 - 2130	Above 2130
	1099.47%	Rs.13743.37 902.55 % of Basic Pension in excess of Rs.1250	Rs.20512.49+ 541.53% of Basic Pension in excess of Rs.2000	Rs.21216.47 + 278.97% of Basic Pension in in excess of Rs.2130

**RETIRED ON OR AFTER 01-11-1992/01-07-1993 UPTO 31-03-1998:
1504 SLABS ABOVE 1148 POINTS**

Basic Pay>	Upto 2400	2401 - 3850	3851 - 4100	ABOVE 4100
	526.40%	Rs.12633.60 + 436.16% of Basic Pension in excess of Rs.2400	Rs.18957.92 + 255.68% of Basic Pension in excess of Rs.3850	Rs.19597.12 + 135.36% of Basic Pension in excess of Rs.4100

**RETIRED ON OR AFTER 01-04-1998 UPTO 31-10-2002:
1370 SLABS ABOVE 1684 POINTS**

Basic Pay>	Upto 3550	3551 - 5650	5651 - 6010	ABOVE 6010
	328.80%	Rs.11672.40 274.00% of Basic Pension in excess of Rs.3550	Rs.17426.40 + 164.40% of Basic Pension in excess of Rs.5650	Rs.18018.24+ 82.20% of Basic Pension in excess of Rs.6010

**RETIRED ON OR AFTER 01-11-2002 UPTO 31-10-2007:
1219 SLABS ABOVE 2288 POINTS**

219.42% of Basic Pension

**RETIRED ON OR AFTER 01-11-2007 UPTO 31-10-2012:
1082 SLABS ABOVE 2836 POINTS**

162.30% of Basic Pension

RETIRED ON OR AFTER 01-11-2012: 681 SLABS OVER 4440 POINTS

68.10% of Basic Pension

Source: IBA Cir/HR & IR/D/G2/2019-20/7683 dated August 1, 2019