



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

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CIRCULAR No. 8/2019

Date: 30.12.2019

TO ALL MEMBERS & ASSOCIATE MEMBERS

Dear friends,

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I. CBROA NEWS

1.0 MEMBERSHIP DEVELOPMENT:

We are happy to inform that our membership as on date is **2280**. There are a large number of members who are yet to join our fold. Each one of us shall try to contact them and make efforts to enrol them to our fold.

1.1 List of New Members joined: A list of new members joined since the last circular is furnished in **Annexure-1**.

1.2 Change in address and Telephone Nos.: A list of members whose address, telephone nos. etc. stands changed is furnished in **Annexure-1-A**.

2.0 DONATION FROM MEMBERS

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

SL NO.	CBROA NO.	NAME	PLACE	AMOUNT
1	58	Sri Yathindranath	Udupi	1,500
2	507	Sri Prabhakar Panda	Bhubaneshwar	1,000
3	1135	Sri N. Vimalananda	Visakhapatnam	500
4	128	Sri N. Panduranga Rao	Bengaluru	2,000
5	184	Sri P. Chandrashekar Rao	Bengaluru	500
6	305	Sri K. Sadashiva Bhagavath	Mangaluru	2,000
7	313	Sri T.V. Radhakrishna	Bengaluru	500
8	537	Sri B. Dinesh Rao	Bengaluru	500
9	543	Sri K. Manjunath R. Shet	Bengaluru	300
10	601	Sri V. Ramesh	Bengaluru	1,000
11	675	Smt. Geetha G. Gore	Bengaluru	500
12	788	Smt. Suhasini U. Sharma	Bengaluru	300
13	1175	Sri S.P. Raju	Bengaluru	300
14	1290	Sri H.Y. Abhinandan	Bengaluru	1,000
15	1354	Sri C.V. Srinivas Jetty	Bengaluru	1,001
16	1454	Sri V. Manohar Shetty	Bengaluru	500
17	1604	Smt. J. Tharani	Bengaluru	500
18	1686	Sri M. Venkatesh Pai	Bengaluru	500
19	1853	Sri Pramod R. Kamath	Bengaluru	1,000
20	1920	Smt. Gayathri R.	Mysuru	200
21	2008	Sri Satyanarayana K.R.	Bengaluru	500
22	2049	Smt. B. Radha G. Rao	Mysuru	200
23	2081	Sri Veerabasayya M.H.	Bengaluru	300
24	2115	Sri H.M. Chidananda Sastry	Bengaluru	1,000

25	2169	Sri Kumar K.	Bengaluru	500
26	2205	Sri Hari Narayana B.	Bengaluru	1,500
27	2371	Sri S. Ramachandrappa	Bengaluru	500
28	2410	Sri K.R. Pashupathy	Bengaluru	500
29	912	Sri H.R. Prabhu Shankar	Tumkur	1,000

DONATION TO CHAITANYA SCHEME

We have received donation to Chaitanya Scheme from the following Members:

SL NO.	CBROA NO.	NAME	PLACE	AMOUNT
1	332	Sri M. Ramdas Prabhu	Mangaluru	2,000
2	47	Sri M. Narasimha Vittal Kamath	Puttur	1,200
3	897	Sri Mark Fernandes	Udupi	3,000

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

3.0 MEMBERS' CORNER:

3.1 RENEWAL OF IBA MEDICLAIM POLICY:

3.1.1 Medical Card: We have been informed by the Management that M/s. VIPUL Medcorp TPA has already sent E-cards to the email IDs of members who have renewed the policy. They will be also issuing laminated cards to all members who have joined the policy in due course.

3.1.2 VIPUL Medcorp.com: For logging into the website, ID and Pass word is to be generated and send to all the members by the TPA. We have been informed that the same will be communicated to all members by the TPA once the master policy is issued by UIIC (expected within 10 days). Thereafter, members will be able to login to the site.

3.1.3 Hospital Network: We have been receiving feedback from members that the list of empanelled hospitals does not contain the names of some of the prominent hospitals at some centres. On checking up with TPA, they have informed that they can expand the list at the request of the Bank.

We have called for feedback in this regard from our Central Committee Members.

Any suggestions in this regard may be send to Central Office e-mail (cbroamangalore@gmail.com).

3.1.4 Presentation by Vipul TPA: In the Members Meet held at Hyderabad, Bangalore, Delhi, Udupi and Hubli the representatives of M/s. VIPUL TPA had made presentation on the details of the policy and on claim submission and settlement, which has been found very informative. The presentations were arranged with the support of Staff Welfare Cell, HO. We will be arranging such presentation in the Members Meet to be held at other centres in future.

3.2 KERALA HIGH COURT RULING ON SPECIAL ALLOWANCE - CBROA DECIDES TO IMPLEAD:

A lot of feedback has been received by us regarding the verdict. On a perusal of our records, we note that out of total membership of 2280, nearly 1500 officers are drawing special allowance. There was a meeting of like-minded officers drawing special allowance at Kochi on 28th November to discuss filing of further writ petitions, as the judgement will be applicable to only the petitioners in the Writ. We had discussed the matter with the Advocate, **Sri V K Prasad** as well **Sri K T Muralee Mohanan** and our CC member, **Sri T C Joseph**. The matter was also discussed among the Central Office bearers and it was decided that CBROA shall join the Writ Petition. Accordingly **Sri T C Joseph**, our CC Member from Kerala has been authorised to represent CBROA in the Writ Petition along with other members.

3.3 MEETING HELD BETWEEN THE REPRESENTATIVES OF MANAGEMENT AND CBROA:

A meeting between the representatives of the Management and CBROA was held on Monday, 11th November, 2019 at Head Office. The following are the issues taken up for discussion and the response of the Management:

1. Providing Defence Assistance to Retired Officers:

Representatives of the CBROA were informed that the matter may not be considered at this stage.

2. Restoration of other Staff Welfare Schemes and improvements in the Scheme:

It was informed to the Association that the issue may be discussed at a later date.

3. Raising the limit for payment of 1% extra interest on Staff deposits from present Rs.75.00 lakhs to Rs.1.00 crore and to allow such interest to the spouse of deceased officer of the Bank:

It was informed to the representatives that the matter will be taken with the competent authority.

4. Refund of TDS amount on Pension Contribution:

It was informed to the Association that the matter will be referred to Legal Services Division, Head Office for their considered opinion in the matter and thereafter the issue will be taken up for consideration.

5. Request for enhancement of Loan amount from Rs.3.00 lakhs to Rs.10.00 lakhs against deposits and reduction in the rate of interest thereon:

Representatives of the CBROA were informed that the matter will be re-examined and taken up with the Competent Authority.

6. Request for review of personal loan by raising the limit from Rs.3.50 lakhs to Rs.10.00 lakhs and reduction in the rate of interest thereon:

It was informed to the Association that the limit of the loan amount has

been enhanced to Rs.5.00 lakhs from the existing limit of Rs.3.50 lakhs. Further, the repayment period has been extended up to the age of 75 years from the existing 65 years. As regard to the request for running limit and for reduction of rate of interest for the loan, the same will be examined and taken up with the Competent Authority.

7. Engaging Retired Officers for Bank's Inspection and Audit Work:

Representatives of the CBROA were informed that the matter has been taken up by our Inspection & Audit Division.

8. Resotation of the concession in Service Charges to retired officers and request for issue of master circular in the matter:

It was informed to the Association that matter will be taken up with the concerned functional Division for resolution of the issues.

9. Suggestions for creating separate e-mail box for retired officers and monitoring of the grievances of retirees:

Representatives of the CBROA were informed that the grievances may be registered in CPGRAMS portal for resolution of the issues.

3.4 MEETING WITH MD & CEO:

President and General Secretary met our MD & CEO, **Mrs. P V Bharathi** on 30th November and requested to review the decision to keep the welfare schemes in abeyance in the light of Bank making profits for the past two quarters. **We have appealed to her to restore at least the medical reimbursement upto Rs.3500/- on declaration basis and also some of our pending demands.** She has assured to look into it.

3.5 COMPLAINT RESOLUTION:

We are receiving copies of complaints from members addressed to different departments with a request to take up with the Management. We are finding it difficult to find out with whom the complaint lies in HO and observe a lot of delay in disposing the same. Hence, we suggest that members can access internet and lodge the complaint regarding service in the Bank using the Public Grievances Redressal System (PGRS) which is implemented by the Banks as per the directions of the Government. The following are the steps to be taken to register your complaints:

1. Go to **Corpbank.com** using Google search
2. Then go to **"Enquiries"** under which **"Public Grievances Redressal System"** appears as fourth link.
3. You get the format for registering the complaint.
4. You can type your complaint in a **Word file format** and upload the same. Please note that the file **shall not be more than 1 MB.**
5. On completion of the registration you will get a **token number** of the complaint which can be used for follow-up with Customer Service Division.

The advantage is that the complainant by giving the token number of the complaint would be able to know the status of the complaint and how it is disposed.

3.6 LIFE CERTIFICATE

We learn from Pension Cell, HO that there are about 145 pensioners / family pensioners among officers who are yet to submit their Life Certificate.

Members are aware that as per pension rules, all pensioners shall submit Life Certificate before 30th November failing which the Bank shall not disburse pension. We have sent SMS to all the members whose name appears in the list of pensioners who are yet to submit the Life Certificate. **Members who have received the SMS from us are requested to ensure that the life certificate is submitted at the earliest and details entered by the branch in the HRMS.**

3.7 MEMBERS MEET:

3.7.1 Members Meet at Hyderabad

A meeting of members in Telangana was held at Hyderabad on 16th November, 2019. From Central Office, **D N Prakash**, General Secretary along with **Sri C L N Rao**, CC member were present. We had invited **Sri K S N Murthy**, Octogenarian member to accept our felicitations and he was present along with his family members. **Sri C O Ranga Reddy**, senior member presided over the function.



Sri C.L.N. Rao welcoming

The meeting began with welcome address by **Sri C L N Rao**.

We had arranged a presentation by M/s. VIPUL Medcorp TPA through our Staff Welfare Cell, HO. **Ms. Aruna and Mr. Raghavendra**, representatives of the TPA made a presentation about the role of TPA and briefed the members about the Medical Scheme, salient features and claim procedure. It was followed by questions and answers which helped the members to clarify their doubts.

Thereafter, **Sri K S N Murthy**, our octogenarian member who could not attend the Foundation Day was invited to the stage along with his wife. A number of members present spoke on the occasion and conveyed their felicitations. Thereafter, Sri Murthy was presented with a shawl, a bouquet, a fruit bowl and gift cheque by the General Secretary and other dignitaries. Sri Murthy in his reply to the felicitations, recalled his long association with the Bank and thanked CBROA for the felicitations and expressed happiness.



Felicitations to Sri K. S. N. Murthy

General Secretary, **D N Prakash** addressed the members on issues affecting the Bank, retirees and issues at the industry level.

During the interactive session that followed a number of queries were raised which were answered by General Secretary.

Sri Amarish Angiras, Senior member proposed a vote of thanks. About 80 members attended the meet.

The meeting concluded with national anthem.



Sri Amarish Angiras proposing vote of thanks



A view of the Gathering

3.7.2 Members Meet at Bengaluru

A meeting of members in Bengaluru Centre was held on 17th November, 2019. **D N Prakash**, General Secretary, **Sri Umesh Gadiyar**, **Sri Raghunath Kodical**, CC members from Bengaluru and **Sri Vinod Kumar Kini**, CC member from Mysore were present at the dais. We had invited Octogenarian members who could not attend the Foundation Day Celebrations and requested them to accept our felicitations. **Sri T V Madhavan**, **Sri N Subramanyam**, **Sri N Panduranga Rao**, **Sri Dattaram Sharma** and **Sri T S Shanbhogue** were present.

The meeting was preceded by soulful rendition of Bhajans by **Sri K Giridhar Shenoy**, former GM and our member.

The meeting began with invocation by **Sri K Giridhar Shenoy**.

Sri Raghunath Kodical, CC Member welcomed the members.



Sri K. Giridhar Shenoy rendering Bhajans

Mr. Mallikarjuna, Branch Head, M/s. VIPUL Medcorp TPA along with his colleague, **Mr. Jayaraj** gave a presentation on the medical insurance policy and the claim procedures.

Will and Succession: Succession of properties by family members is an issue often neglected by retirees which later results in family disputes. There was demand from members to enlighten on this issue. **Sri R S Rajesh**, practising Advocate and our member gave a presentation on “Will and the need for the same” and its features. It was very informative. **For the benefit of all members, a write up on Will is reproduced below in this circular (Annexure-II).**

Members are requested to go through it and prepare a will for smooth succession of their properties by family members, without giving any scope for future family disputes.

D N Prakash, General Secretary addressed the members. He briefly touched upon the issues affecting the Bank, retirees and issues at the industry level.



Sri. R. S. Rajesh speaking on “Will”



Sri. D.N. Prakash, General Secretary addressing

Sri K R Ramamoorthy, former CMD of our Bank and Chief Guest joined the dais. He was greeted with a warm welcome by General Secretary and presented him a bouquet.

Sri K R Ramamoorthy in his address expressed happiness over meeting his former colleagues and said that it is a family reunion. He recalled the bondage between the Corpbankers and challenges faced during 1990s when the Bank was almost on the brink of merger with another public sector bank. He thanked the team of corpbankers who supported him in his endeavour to bring back the Bank on rail and giving it a growth path. He lamented over the management of the Bank during the last three years along with technology platform change. There was no strategy in dealing with issues arising out of platform change which led to Finacle debacle, he said. Speaking on merger and NPAs he said that Banks were forced to enter project lending and most of the Banks had no domain expertise which led to the present accumulation of NPAs. Speaking on merger, he said that the proclaimed idea for merger is to create better managing capabilities and efficiency. Whether Union Bank of India did possess the capability, only time will tell, he stated quoting the financial ratios of the three Banks. Our Bank is known for customer service, even though in recent times there is deterioration. Whether the customer service culture will gell together after merger, he expressed apprehension. Technology integration, recovery and leadership at the merged entity is going to be challenges before it, he said.



General Secretary felicitating Sri. K.R. Ramamoorthy



Sri. K. R. Ramamoorthy, Chief Guest addressing

Speaking on Banks Board Bureau which is created to select leaders for PSBs, he said that a number of PSBs remain headless for considerable time which do not augur well for an industry which is backbone of our economy. He thanked CBROA for giving him an opportunity to interact with his former colleagues and wished everyone good health and prosperity. The entire audience numbering 220 plus gave him a standing ovation.

Later, **Sri K R Ramamoorthy** was felicitated by the team Bengaluru.

FELICITATION TO OCTOGENARIANS:

The Octogenarians, **Sri T S Shanbhogue, Sri T V Madhavan, Sri N Panduranga Rao, Sri N Subramanyam and Sri Dattaram Sharma** were invited to the dais. **Sri K R Ramamoorthy** felicitated them along with other dignitaries. They were presented with a shawl, bouquet and fruit bowl. On behalf of octogenarians, **Sri T S Shanbhogue** responded to the felicitations and thanked CBROA for the gesture.



Sri. K. R. Ramamoorthy felicitating Octogenarians



Octogenarians alongwith dignitaries after the felicitations

Sri P Chandrashekhar Rao, octogenarian member who could not attend the meet was felicitated at his residence by CBROA team Bengaluru. Sri Rao expressed his happiness and thanked CBROA team for the gesture.



Team Bangalore alongwith Smt. & Sri. P. Chandrashekhar Rao after felicitations



Sri John D'Souza, senior member spoke on how to lead a peaceful life. Remember good things in life, forget bad things, he advised. On the belief regarding life after death, he opined that service to people is what make people go to *Swarg* or *Narak*. Be good to others which will bring happiness, he concluded.

Sri Umesh Gadiyar, C C member proposed a vote of thanks. The meeting was well compered by **Sri Srinivas Jetty**, our member.

The meeting concluded with National Anthem.



A view of the gathering

3.7.3 Members Meet at Delhi

Members meet at Delhi was held on 23rd November 2019 at Karolbagh Branch. The meet was arranged taking advantage of the presence of President and General Secretary in Delhi who were attending AIBPARC Governing council meeting.

Sri H Rajbhooshan, President, **D N Prakash**, General Secretary, **D K Dhar**, CC member and **Sri Lov Kush Kumar**, Chief Manager of the Branch were present on the dais. From CBOO, **Sri Manjeet Singh**, Circle Secretary, CBOO, **Sri Deepak Kumar**, Zonal Secretary, Delhi North and **Sri Adarsh Kumar**, Dy. Zonal Secretary. Delhi South were present on the dais.

Sri D K Dhar, welcomed the gathering.

Sri Santosh Kumar Jha, Asst. Vice President and **Sri Atul Jain**, Senior Manager, representing M/s. VIPUL TPA made presentation on the medical insurance and clarified the queries from members. The presentation was very informative.

Sri Manjeet Singh, Circle Secretary Delhi expressed his happiness in meeting senior colleagues. Bank's position is improving and people are giving their best. Officers feel that other Banks should have been merged with our Bank, he said. He wished good health and happiness to all the members. He expressed support to CBROA for all its activities. **Sri Deepak Kumar** and **Sri Adarsh Kumar** from CBOO spoke on the occasion and conveyed their good wishes.



Sri. D. K. Dhar welcoming



Sri. Manjeet Singh, Circle Secretary CBOO addressing

D N Prakash, General Secretary spoke on issues connected with merger, issues taken up with Management and issues of retirees before the banking industry and its present status.

Sri H Rajbhooshan, President called upon the members to help the Central Office in membership development. He also pointed out the issues arising out of merger of Banks and called to maintain unity.

Sri D K Dhar proposed a vote of thanks. He conveyed special thanks to **Sri Anil Pahwa**, former Vice President of CBOO, in his absence, for making arrangements for the meeting. Meeting concluded with National anthem. About 30 members attended the meet.



A view of the gathering

3.7.4 Members Meet at Udupi

A meeting of members in Udupi centre was held at Haji Abdulla Memorial Hall, Zonal Office, Udupi on 22nd December 2019. **Sri H Rajbhooshan**, President, **D N Prakash**, General Secretary, **Sri Sukumar S Salian**, Dy. General Secretary and **Sri H Nagesh Kamath**, CC member were present. **Sri Shyamsundar Shanbhogue**, Asst. General Manager, Zonal Office Udupi was the Chief Guest. Responding to our invitation, octogenarian members who could not attend the Foundation Day Celebrations, **Sri N Lakshman K Kudva**, **Sri U Nithyananda Pai** and **Sri B Laxminarayana Bhat** were present to accept the honours. Besides, **Sri Jayaraj**, representative of M/s. Vipul Medcorp TPA was also present.

The programme began with paying tribute to the Bank's founder by dignitaries by offering flower petals. It was followed by invocation by **Sri B Manjunath Kini**, our member.

Sri. H. Nagesh Kamath, CC Member welcomed the gathering.



Sr. H. Nagesh Kamath welcoming

Sri Jayaraj from M/s. VIPUL Medcorp TPA made a presentation on the IBA mediclaim policy, claim procedures, exclusions etc. He clarified the doubts raised by the members and also shared contact numbers in case of any need (**provided in our Cir No. 7/2019 dated 08-11-2019, Page 4**).

The octogenarian members were called to the dais to accept felicitations. **Sri N Lakshman Kudva**, Karkala, **Sri U Nithyananda Pai**, Udupi and **Sri B Laxminarayana Bhat**, Barkur were honoured one after another. The dignitaries on the dais presented them with shawl, garland, fruit bowl and gift cheque.

FELICITATIONS TO OCTOGENARIANS:



Sri. N.L.K. Kudva



U. Nityananda Pai



Sri. B. Laxminarayana Bhat



Sr. N.L.K. Kudva responding to the felicitations

Sri N Lakshman Kudva responded to the felicitations on behalf of the octogenarians. He thanked CBROA for the gesture and expressed their happiness. He spoke on importance of keeping human relations, mental and physical health and keeping one self healthy.

Sri Shyamsundar Shanbhogue, Asst. General Manager in his address complimented CBROA for arranging presentation from Vipul which is timely and informative. He also expressed the need to empanel additional hospitals for cashless treatment. With family turning to miniscule, senior citizens are compelled to seek shelter at home for aged, he said. He wished all



**Sri. Shyamsundar Shanbhogue, AGM
addressing**

seniors good health and prosperity. On behalf of Zonal Office he assured continued support by providing the hall to conduct such meetings in future and concluded.

D N Prakash, General Secretary, spoke on the issues arising out of proposed merger of our Bank with Union Bank of India. He informed that the issues will be discussed in the forthcoming Central Committee meeting on 12th January 2020 at Mangalore. He spoke on issues like IBA medical insurance, change in TPA, increase in RMIDL, submission of life certificate, representation made to the MD & CEO for restoring staff welfare benefits to retirees, especially reimbursement of medical expenses upto Rs.3500/- p.a., issues taken up with the Management and the response, submitting grievances regarding service at branches through Public Grievances Redressal System available at Bank's website etc. He also briefed the members on the ongoing wage revision vis-a-vis the retirees demands like Pension updation, improvements in family pension and 100% DA neutralisation to pre-2002 retirees. He also spoke on the recent decision of the Hon'ble High Court of Kerala which ruled that Special Allowance shall be taken into account for calculation of pension. Even though the Court had ordered to re-fix the pension in the case of petitioners, it is learnt that the Bank is preferring an appeal on the decision, he said. He informed the house that a few more Writ Petitions are being filed by affected members and CBROA has decided to implead in these petitions.

Sri H Rajbhooshan, in his presidential address spoke on issues arising out of proposed merger of the Bank with Union Bank of India. All of us (Bank, CBOO and CBROA) will be losing our identity which is very sad, he stated. He assured that the Central Committee will be discussing the issues and taking appropriate decisions in this regard. He called upon the members to support the Central Office in membership development.

It was followed by interactive session during which the queries from the members were answered by General Secretary.



Address by General Secretary, D.N. Prakash



Sr. H.Rajbhooshan, President addressing



A view of the gathering

Sri Jayaprakash Rao, our member proposed vote of thanks. **Sri Satish Pai**, our members compered the programme.

The meeting concluded with national anthem. About 95 members attended the meet.

3.7.5 Members Meet at Hubli

A meeting of members was held at Janavikas Training Institute, SKDRDP, Rayapur, Dharwad on Sunday, 29th December 2019. **Sri H Rajbhooshan**, President, **D N Prakash**, General Secretary, **Sri S A Hiremath**, CC Member, **Sri Ramachandra J Waichal**, Zonal Secretary, CBOO, Hubli were present on the occasion.



The meeting began with welcome address by **Sri S A Hiremath**, CC member.

Smt. Kalpana Kavalekar, our member, invoked the blessings of the God by rendering a Bhajan.



Sri. S.A. Hiremath welcoming



Invocation by Smt. Kalpana Kavalekar

Sri Sandeep, representative from VIPUL Medcorp TPA, Bengaluru gave a presentation on the IBA Mediclaim Policy features, exclusions and claim procedure. He also clarified the doubts raised by the members.

The house observed a minutes silence in respect of the departed members and also Sri Pejavar Swamiji of Udupi Mutt.

The meeting was inaugurated by **Sri Karunakar Kattige**, senior member by lighting the lamp.

The members present introduced themselves for the benefit of everyone.

D N Prakash, General Secretary in his address dealt with issues before the Bank, CBROA and also issues taken up with the Management. He also explained the present position of issues at the industry level like pension updation, improvement in family pension, 100% DA neutralisation to pre-2002 retirees, Kerala High Court decision on Special Allowance etc. He also clarified the queries raised by the members.

“With the decision of the Government to merge the Bank with Union Bank of India, the Bank, CBOO and CBROA is going to lose its identity, said **Sri H Rajbhooshan**, President, beginning his address. He also stressed the need for membership development especially in the light of merger proposal and called upon the members to help the Central Office in this regard. He also spoke on issues before CBROA in the background of proposed merger of the Bank and assured that the Central Committee will discuss the issues and take appropriate decisions which will be communicated in due course.

Sri R S Joshi, our member from Belgaum proposed vote of thanks.

The meeting concluded with national anthem.



Sri Karunakar Kattige lighting the lamp



Sri R.S. Joshi proposing vote of thanks



A view of the gathering

3.8 ANNUAL GANAHOMA:

As in the past a **Ganahoma** will be performed on **Sunday, 26th January, 2020** at Central Office between 8.00 a.m. to 9.00 a.m. and concluded with prayer for the welfare of all members and their families.

We request all our members to attend the same and accept prasadam.

3.9 OBITUARY:

The following members passed away during the period:

CBROA NO.	NAME	PLACE	DATE OF DEATH
1020	Sri C V Joseph	Kochi	25-11-2019
2355	Smt. Lalitha Subramani	Mumbai	26-11-2019

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

3.10 WEDDING BELLS:

Sou. Achalla Sri Ranjani, D/o. **Sri Achalla Divakar**, our member from Vishakhapatnam, married **Chi. Appalla Venkata Bala Nagendra** at Sri Lalitha Kalyanamandapam, Vishakhapatnam on 14th November, 2019.

Sou. Dr. Archana, D/o. **Sri P Subramanya Bhat**, Mangalore, our member, married **Chi. Kumara Datta** at Jana Bhavana, Ramachandrapura Mutt, Mani on 24th November, 2019.

Chi. Ramachandra, S/o. **A Ravindra Hegde**, our member from Mangalore, married **Sou. Avni**, D/o. B Srinivasa Kamath, Karkala at "Venkatagiri", Karkala on 24th November, 2019.

Chi. Ramesh, S/o. **Manel Vaman Punalik Nayak**, Mangalore, our member, married **Sou. Laxmi** at Sri Venkatramana Temple, Mulki on 6th December, 2019.

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

3.11 NEW ARRIVALS:

Smt. Kavya K Kamal, W/o. Sri Mithil K Nayak and daughter-in-law of Sri K Kamalaksha Nayak (CBROA 628), delivered a baby girl, **Manasvi** on 17th September, 2019.

Congratulations and best wishes to the Nayak family.

3.12 CENTRAL COMMITTEE MEETING:

Our next Central Committee meeting is scheduled to be held on Sunday, 12th January 2020 at CBOO Centre, Mangaluru.

II. AIBPARC NEWS

1.0 **Pending Demand of Retirees:** We reproduce below the text of AIBPARC Circular 95/2019 dated 20-11-2019 for your information.

With Greetings,



[D N PRAKASH]
GENERAL SECRETARY



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

H RAJBHOOSHAN	: Mob: 90087 44994	E-mail: hrajbhooshan@gmail.com
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Protest Dharna and Demonstrations in respect of Bank Retirees Pending Issues

[Text of AIBPARC Cir. No.95/ 2019 dated 20-11-19]

Dear friends,

We like to inform all concerned that Joint Convenors of CBPRO have sent letters to Secretary, DoFS, New Delhi, Convenor, UFBU, and Chief Executive, IBA, detailing out the anguish and aspiration of the Bank retirees and the nature of demonstrative programmes which are taking place at state capitals and other important centres of the country. This is for information of the members.

With best wishes,

Sd/=

(Suprita Sarkar)
General Secretary

Date:13.11.2019

The Secretary
Department of Financial Services
New Delhi

Dear Sir,

Protest Dharna and Demonstrations in respect of Bank Retirees Pending Issues

As you are aware the Bank Pensioners and Retirees have been agitating for resolution of their long pending legitimate demands. We as the representative organization of Bank Pensioners and Retirees have been repeatedly taking up the unresolved issues with Indian Banks' Association and Department of Financial Services, Ministry of Finance but to no avail. We are once again submitting a list of our pending issues hereunder:

1. Early Wage Settlement for Serving Officers and Employees as their charter of demands also include the issues of Bank Pensioners and Retirees.
2. 30% Uniform Family Pension at par with Government and RBI Family Pension.
3. Updation/Revision of Pension to all Banks Pensioners.
4. Absorption/Reimbursement of Medical Insurance Premium towards IBA's Medical Insurance Scheme for Bank Retirees by the Banks and alternatively introduction of Health Care Scheme for Bank Retirees on the lines of CGHS.
5. 100% DA Neutralisation for Pensioners who retired prior to November – 2002 to remove the discrimination vis-a-vis all other pensioners.
6. Reckoning of Special Allowance introduced w.e.f. 01.11.2012 for the purposes of computation of Pension and Gratuity.
7. Scrapping of New Pension Scheme by extending existing Pension Scheme to all Employees and Officers irrespective of their date of joining service.

It is in this backdrop that Co-ordination of Bank Pensioners and Retirees Organisations (CBPRO) is organising Protest Dharnas and Demonstrations in State Capitals and important Centres during the month of November 2019 urging the Government and IBA to resolve the long pending Issues of Bank Pensioners and Retirees.

It is pertinent to bring to your kind notice that United Forum of Bank Unions (UFBU) have been actively pursuing the issues of Bank Pensioners and Retirees with IBA/Government. The very fact that the pending issues of Bank Pensioners and Retirees find a place in their charter of demands, the same are mandated to be resolved by IBA through negotiations with the representatives of UFBU during the impending wage settlement.


Sir, you will appreciate that we are an organisation of Senior and Super Senior Citizens and constitute a vanishing tribe with continual erosion of the strength of Super Senior Citizens. Every time we learn about the sad demise of our members, it pains us beyond measure and the pain gets compounded as the person has left the world without fulfilment of his legitimate demands on account of the unresolved issues listed hereinbefore. It makes our task more challenging and compassionate. Even to organize the Dharnas and Demonstrations as proposed by us, becomes an onerous task but the anguish and anxiety of the Senior and Super Senior Citizens has to be seen to be believed.

In view of the urgency to resolve our pending issues we earnestly request you to use your good offices and advise IBA to ensure early settlement.

We shall be highly obliged for kind and sympathetic consideration of our request.

Thanking you,

Yours Sincerely,

 Sd/= Sd/=

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

Note: Similar Letters were addressed to Convenor, UFBU and Shri V. G. Kannan, Chief Executive, IBA.

LIST OF NEW MEMBERS JOINED SINCE 09-11-2019

2461	2466
Sri A Panduranga Rao 504, Veera Vittala Apartment, Behind Canara Boys High School, Dongerkeri, MANGALURU - 575 003 M: 94490 58115, 94809 49531 rangaprao.2009@rediffmail.com	Smt. Revathi S 503/504, "A" Wing, BRAHMA TOWER, Bhakti Dham Complex, P K Road, Mulund West, MUMBAI - 400 080 M: 83559 32504 revati7141@gmail.com
2462	2467
Sri N M Sivanath 19, Karpega Nagar, 2 nd Street, Villupuram, MADURAI - 625 012 M: 96770 63945, 98407 97365 arvind251059@gmail.com	Smt. Usha Mohan B P "MANOLLASA", # 124, 1 st Floor, 2 nd Main, 3 rd Cross, BSK 3 rd Stage, 3 rd Phase, 4 th Block, BENGALURU - 560 085 M: 99450 76167, 98457 87545 ushamohanbengaluru@gmail.com
2463	2468
Sri Rector Roy Sequeira Divine Mercy Apartment, Opp: Carmel College, Via Jodumarga, Madancaup, BANTWAL - 574 219 M: 99007 03944	Smt. Uma Guruprasd No. E905, Mantri Alpyne Apartments, Uttarahalli, Kengeri Main Road, BSK V Stage, BENGALURU - 560 061 M: 94838 39790, 080-4976750 umaguruprasad11@gmail.com
2464	2469
Sri Mahadev Rama Mangasulkar H No.2243, Bhoi Galli, Belagavi Dist., BELAGAVI - 590 002 M: 94489 46889, 80953 09507 kunal_bgm@rediffmail.com	Smt. Geetha V Prabhu H.No. 403, 1 st Floor, 41 st Cross, 9 th Main, 5 th Block, Jayanagar, BENGALURU - 560 041 M: 96324 54530, 90356 3551
2465	2470
Sri Ananthapadmanabha K B 203, Jyothi Kiran Apartments, Lady Hill, 3 rd Cross, Pais Hill Road, Ashoknagar Post, MANGALURU - 575 006 M: 98803 58875, 94488 24488 ananth5952@gmail.com	Sri G Varadaraya Prabhu H.No. 403, 1 st Floor, 41 st Cross 9 th Main, 5 th Block", Jayanagar, BENGALURU - 560 041 M: 90356 35551, 96324 54530 varadarajaprabhu42@gmail.com

2471	2477
Sri S N Srinivasan Ramesh Building, 3 rd Cross, Gangamma Gudi Main Road, Hoskote, BENGALURU - 562 114 M: 98860 69947, 90087 47478	Sri Chetan Suresh Mhalsekar Anandi Apartment, Block No. 1, G-2, Alto Dhuler, Mapuca, GOA - 403 507 M: 97668 50833, 0832 - 2256118 cmhalsekar@gmail.com
2472	2478
Sri Anil Kumar H. No. 713, Sector-37, FARIDABAD - 121 003 M: 98711 10719, 98710 75752 anil_anand27@yahoo.com	Sri Roy George A Adappilli Kulangara House Thottummughom Post, ALUVA - 683 105 M: 96777 61772, 94425 41154 royag59@gmail.com
2473	2479
Sri G Surya Narayana Plot No. 16, G L R Enclave, Pipe Line Road, Petbasheerabad, HYDERABAD - 500 055 M: 81430 86789, 040 - 4018 9700 sngonuguntla@yahoo.com	Sri Savio M Pinto H No. 1771, Voll Vaddo, Britona, Post Penna De France, GOA - 403 501 M: 99701 59310, 0832- 241 3674 smpinto59@gmail.com
2474	2480
Smt. Padmini S No. 16, 14 th Cross, V V Mohalla, MYSURU - 570 002 M: 98860 01618, 99862 84958 padhmini1962@gmail.com	Sri Chandra Sekhar K S D-0123, Divya Shree Republic of White Field, Kundalahally Road, Whitefield, BENGALURU - 560 066 M: 99459 81681, 81477 11907 ksc29836@gmail.com
2475	2481
Sri Dayananda K S Kattapuni House, Bye Pass Road, Near Birmala, Darbe Post, PUTTUR - 574 202 M: 94490 64354, 94822 17549 dayakattapuni@gmail.com	Sri Krishna Gopal Bhat NC-1-32, Vijaya Enclave, Vijaya Bank Layout, Bilekahalli, BENGALURU - 560 076 M: 94804 11340, 82775 54563 bhat9137.2010@rediffmail.com
2476	
Sri M A Rasheed Flat No. 217, S M Royal Apartments, Near PJR Stadium, Chandanagar, HYDERABAD - 500 019 M: 81308 02244 rasheed.corpbank@gmail.com	

2482

Sri Waghmare Ravindra Ramachandra
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remarmenon88@gmail.com

2484

Sri Ishwar S Pawate
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HUBBALLI - 580 023
M: 94484 93099, 82701 91076


2485

Sri Vasant Shriram Gajbhiye
88, Nyay Nagar, Sukhaliya,
INDORE - 452 001
M: 94066 69329, 88788 81896



CHANGE OF ADDRESS / PHONE NOS. OF MEMBERS

118	1371
Sri M Devu Shenoy Shri Shiva Shakthi Service Station, India oil Corporation Ltd., Mahadevapura, Nelamangala, BENGALURU - 562 123 M: 94963 20061 mdshenoy37@gmail.com	Sri Gopalakrishna J Prabhudesai Colmorod Res. Complex, Co-Op. Hsg Society, H. No. 6/960, “C” Building, F-2, 1 st Floor, Above Keni Furnitures Colmorod, Navelim, Salcete, SOUTH GOA - 403 707 M: 97129 35870, 98222 35870 gopalkrishnaprabhudesai@gmail.com
184	1576
Sri P Chandrashekhar Rao No.1969, 21 st Main & Cross, 2 nd Sector, H.S.R. Layout, BENGALURU - 560 102 M: 92431 24404, 080 - 22722087	Sri Bhaskara Shettigar C-404, VALUE PLUS APARTMENTS, Anjanapura Main Double Road, Narayana Nagar, 1 st Block, Doddakallasandra, Kanakapura Main Road, BENGALURU - 560062 M: 83105 21782 bhaskara_udupi@yahoo.in
235	1603
Sri K Shanmugha Sundaram D.No. 48/9, Ground Floor, Lettangs Road, Purasawalkkam, CHENNAI - 600 007 M: 96777 47772	Smt. Hemalatha P. Kamath Kamath's Villa, No.18, AICOBOO Nagar, 17 th Main, 1 st Cross, BTM Layout I Stage, BENGALURU -560 068 M: 97429 58288, 080 - 26683885 hemakamath@yahoo.com
748	1715
Sri Premnath Prabhu Axis Tatvam, Sy. No.184, Vedanta 11, Udipalya, Near Art of Living Centre, Kanakapura Road, BENGALURU - 560 082 M: 9739978029, 0821 - 4287745 corp_prem@yahoo.com	Smt. Surekha Nayak C/o. K.D. Kudva, A1/6, Mahaveer Shikar, Opp: Runwal Anthurium, L B S Marg, Mulund (W), MUMBAI - 400 080 M: 98204 28305, 98195 38305 subhash_nayak@yahoo.co.in
857	
Sri C Sudhakar Sarma Old No. 9, New No. 2, Sri. Vidya Apt., 9 th St., Thillai Ganga Nagar, Nanganallur, CHENNAI - 600061 M: 96772 84092, 98401 37399 csudhakarasarma@gmail.com	

<p>1717</p>	<p>2073</p>
<p>Sri G Parameshwarappa H No.1134, "SHIVA KRUPA", 20th Cross Road, A-Block, Sahakarnagar, L/M-Radha Krishna Kalyan Mantap, BENGALURU - 560 092 M: 97410 71964, 94480 92100 gparam04539@yahoo.com</p>	<p>Sri S Srikumar A-901, Park Royale, Military Road, Marol, Andheri East, MUMBAI - 400 059 M: 70328 01740, 0824-4110161 pai.srikumar@gmail.com</p>
<p>1723</p>	<p>2077</p>
<p>Smt. Nirmala Hariharan Plot No. 43, 4th Trust Cross Stree, Flat No. F-6, 1st Floor, Mangala Jyothi, Mandavelipakkam, L/M: Opp: Valampuri Vinayagar Temple, CHENNAI - 600 028 M: 98195 13946 nirmalh65@gmail.com</p>	<p>Sri Babasab Kallappa Chinchali "DHANASHREE", 5525/5, Opp: Tanishka Icon, Abhaynagar, SANGLI - 416 416 M: 94041 54408, 92842 22046 bkchinli4672@gmail.com</p>
<p>1771</p>	<p>2079</p>
<p>Sri M Sambaiah S/o. Narayana, H. No. 3-72, Arepally Mandala, Hanamakonda Dist., WARANGAL - 506 006 M: 99667 64823</p>	<p>Smt. Laxmi V Kaup Flat No.11, Palak Mahavir Park, Mohan Nagar, Chinchwad, PUNE - 411 019 M: 98607 89347, 95619 40687 laxmikaup24@gmail.com</p>
<p>2031</p>	
<p>Sri N Anantharamu # G - 02, Ground Floor,  Apartment, 5th Main, 10 E Cross, Near Prasanna Ganapathi Temple, Jayanagara 1st Block, BENGALURU -560 011 M: 99805 05398, 97384 18073 nadigramu@yahoo.com</p>	

WILL

**Sri R S Rajesh
Advocate**

What is a WILL:

A WILL is a legal declaration of the intention of the **testator** (one who makes and executes a WILL) about the way he/she want their property managed or distributed after their death. The Will includes **codicil** [amendment(s) made to the original WILL and which forms part of the WILL] and it shall be executed in accordance with section 63 of the Indian Succession Act,1925.

Although a Will is a legal document, there is no prescribed form it must take. For instance, you don't need to write a will on stamp paper and it can be either typed or handwritten. However, a handwritten will is preferred as it is more difficult to refute.

Who can make a Will?

According to the Indian Succession Act of 1925, anyone **who is of sound mind and who is not a minor** can make a will.

Salient features of WILL:

A Will can be on a plain paper without any stamp duties.

Declaration: A Will should contain a **declaration** by you **that you are of sound mind** and stating **who you would like to be executor of your will**. If this is not your first will, you should make a statement revoking all previous wills and codicils.

List of your Assets: Before making a Will, you should list out all your assets. This should include any property you own, the money you have in your savings accounts, fixed deposits and mutual funds. Compiling this list can be time consuming and tedious. It's best to go over it a few times to make sure you have not left anything out.

Divide your Assets: List out clearly who is to receive which assets. Going item-wise may remove any ambiguity. If you wish to give your **assets to a minor**, don't forget to **appoint a custodian** of the assets. It's important to select someone you trust as a custodian.

Signing and Witnessing: You have to sign your will in the presence of two witnesses. Witnesses have to sign to certify that the will was signed in their presence. It is here that the will should be dated, and you should specify the full names and addresses of your witnesses. It is not necessary that the witnesses should know the contents of the Will. They are only attesting to the fact that the Will is signed in their presence.

Initial each page: After this, the date and place must also be written at the bottom of the will. Every page of the will needs to be signed by you and your witnesses. Any correction made on the will must also be countersigned by you and the witnesses.

Storing the will: Make sure you store your will in a safe place. It is advisable to store copies, if made, separately from the original will.

Whether a Will need Registration?

Registration of Will is optional. However, registration goes a long way to establish its authenticity.

Whether A Will can be modified?

A Will can be modified at any time during the lifetime of the testator which includes the codicil (amendment(s) made to the original WILL and which forms part of the WILL). **If the Will is registered, it is necessary that the Codicil is also should be registered.**

When the Will comes into effect?

A Will comes into effect **only after the death of Testator.**

Only Own Property:

A WILL can be executed **only in respect of self-acquired properties** - immovable, movables like stocks, shares, Bank deposits, debentures insurance policies etc. Will can also be executed in respect of his / her share / interest in the joint family properties.

A will can be made by any person only in respect of properties owned by him. Example: A wife cannot write a will in respect of a house which is in the name of her husband.

Intestate Succession



Unfortunately, not everyone bothers to make a Will. This may be for a variety of legitimate reasons like fear of neglect etc. **Intestacy has the potential to create legal disputes between family members.** In case of such a dispute, the law has also laid out rules for members of different religions, as specified in Indian Succession Act, 1925, Hindu Succession Act, 1956, and by Shariat law, and these are to be followed. However, **a Will makes it easier for settlement of benefits in the hands of legal heirs of the deceased person without any scope for any kind of disputes / differences and also to maintain harmonious relationships among the spouse and children of deceased.**

What is a Probate?:

It is the legal document to be obtained by the executors after your death by filing a petition in the Court though the same is not mandatory with exceptions under section 213 of the Indian Succession Act. It gives them the authority to handle your assets.

Who are Executors:

The people you name in the Will to handle the division of your assets (if you have not divided the properties in the will).. You can have up to four executors. It's generally best to name more than one executor, in case one passes away.

Who is an Administrator:

A person who deals with the division of your assets if you haven't left behind a will.

When is a Will Invalid?

Every person of sound mind, not being a minor, may, of his/her own volition, dispose his/her property through a will. So this means that, a will is invalid:

1. When the person making the will is of unsound mind i.e. lunatic or idiot or in an inebriated condition
2. When the person is a minor
3. When it is not on his own volition. In other words a will made under physical or mental coercion is invalid

The burden of proving a will to be valid is upon the party putting forward the will. The will must satisfy the conscience of the court that it is the last will of a free and capable testator.

WILL AND NOMINATION

You might have nominated persons in respect of bank accounts, deposits, debentures, insurance policies etc. The right of the nominee comes into effect only after your death and limited only to receive the benefits and give valid discharge but nothing more than that. In other words, he acts as a trustee and is answerable and accountable to the legal heirs in respect of their share in the property. Hence, **in spite of having nomination, it is always advisable to have a Will executed** in respect of all your properties.

You have seen that a Will has its own advantages. ***Make up your mind and write a Will at the earliest and lead a peaceful life.***

[The author is a practicing Lawyer and former Law Officer of our Bank is also our Member – General Secretary]

PS: We had received suggestions from a few members to provide draft of a Will. Since the requirement and decision of individuals differ, it is advisable to take the help of a lawyer while preparing a Will.

NEW YEAR GREETINGS

स्वस्ति प्रजाभ्यः परिपालयन्तां
न्यायेन मार्गेण महीं महीशाः ।
गोब्राह्मणेभ्यः शुभमस्तु नित्यं
लोकाः समस्ताः सुखिनो भवन्तु ॥

May good betide all people.
May the sovereign rule the earth, following the righteous path
May all beings have well being forever
May the world be prosperous and happy

***Wishing all our members & their family
a happy, prosperous and peaceful
New Year, 2020***



[H RAJBHOOSHAN]
PRESIDENT

[D N PRAKASH]
GENERAL SECRETARY