

UNION BANK RETIRED OFFICERS' ASSOCIATION (KERALA)

(ASSOCIATE OF UBOA (K)-AFFILIATED TO AIUBPARF & AIBPARC)

C/o T.C.28/38-2, MRA-11, Ottukal Street, Kaithamukku, Trivandrum-695024

<i>President</i> JOHN SAMUEL (Ernakulam) 9400262840	<i>General Secretary</i> P.B. THOMAS (Trivandrum) 9447177456	<i>Treasurer</i> R. MURALI KRISHNAN (Thrissur) 9446336890
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Circular No: UBROA (K)/106/2014-16

**Trivandrum,
29-02-2016**

Dear Comrades,

We reproduce below a Circular Letter issued by Joint Conveners of CBPRO, Com. K.V. Acharya and Com.A. Ramesh Babu, for information of our members.

Quote :

CBPRO DELEGATION MEETS IBA AND SUBMITS MEMORANDUM ON 10.02.2016

We are immensely pleased to inform all Bank Pensioners and Retirees that quite a few very positive developments have taken place in regard to our issues after our historic Massive Dharna at Jantar Mantar in Delhi on 11th December, 2015. The Memorandum submitted at that time to the Hon'ble Prime Minister, Finance Minister and Department of Financial Services, Government of India evoked good response and the Indian Banks' Association has in turn started collecting data from individual Banks regarding the number of Pensioners as on March 2015 and number of pension optees as well. **The IBA has also asked the Banks to work out the calculations in regard to 100% DA Neutralization.** Many of the Banks have already submitted the required information to IBA. We urge upon all the constituents of CBPRO to ensure that from respective Banks the required Data and Informations, if not furnished already, to furnish the same immediately. In this regard we also profusely thank UFBU and their individual constituents who have put in special efforts by repeatedly reminding the IBA about our pending issues. In fact AIBOC even served a strike notice in the month of December 2015 to the IBA in respect of our issues.

To give further momentum to our efforts, we decided to go in a delegation to IBA and submit a Memorandum detailing our issues. Accordingly the delegation of CBPRO met Shri M.V. Tanksale, Chief Executive Officer of IBA on 10th February 2016 in the office of IBA at Mumbai and submitted the Memorandum.

During the submission of our Memorandum, we explained to Shri, Tanksale the anxiety and anguish of the Bank Pensioners, many of whom have crossed the age of 80 years, waiting and hoping for justice. We requested the IBA to resolve the issues on a note of urgency lest quite a good number of Retirees may not see justice at all during their life time. We also requested to invite the CBPRO for discussions in respect of the issues. This will also restore confidence and comfort to the aging Senior Citizens of the Banking

Industry that they are properly cared for and respected for the services they have rendered to the Banking Industry.

We are happy to report that Shri Tanksale, CEO of IBA responded very positively to our submissions and assured us of the seriousness and sincerity of the IBA to resolve the issues once the required Data is received from the Banks. He assured us that IBA is sympathetic and is in the process of collecting data and information from the member Banks to work out solutions in respect of Pensioners' and Retirees issues. We are thankful to Shri Tanksale for the concern he has shown and we are very confident that Pensioners and Retirees will have good news from the IBA in the very near future.

On 10th February, 2016 AIBRF has organized a demonstration in AZAD Maidan, Mumbai to highlight the issues of the Retirees. At the invitation of AIBRF, leaders of the constituents of CBPRO participated in the Dharna and addressed the Retirees. As Joint Convener of CBPRO Com. K.V.Acharya, Com. R.S.Raji Wadekar Secretary, SBI Pensioners' Association, Mumbai Zone Sub center, Corn. SBC Karunakaran, Senior Vice President of AIBPARC, Com. N.M. Shah from RBONC, Com. Siroriwala, President AIRBEA, Corn. Ravi Shetty, former Secretary of State AIBOC (Mumbai and Maharashtra) and Com K.B. Chavan and Com. R.R. Pawar were present in the demonstration and in the delegation to IBA as well. The participation of the leaders of CBPRO in the AIBRF programme enthused the comrades assembled there and the CBPRO Leadership assured the comrades gathered there of total consolidation of the Bank Pensioners and Retirees under the umbrella of CBPRO. Com. S.M.Deshpande and Com. S.C.Jain President and General Secretary of AIBRF also emphasized the need for Bank Retirees unity. We are confident and hopeful that these developments augur well not only for the consolidation of the Bank Retirees movement but also will make the Bank Managements, IBA and the Government to recognize Bank Retirees Movement and hasten the resolution of our long pending issues

March on Comrades, March on. Our path is Right path. Our fight is just and right.
With revolutionary greetings.

Yours comradely, A.Ramesh Babu, K.V.Acharya, Joint Conveners

AIUBPARF CIRCULAR NO.4/2016 DATED 16.02.2016

- Sub: 1. Update of information on various issues pertaining to the retirees**
2. New Scheme of Hospitalisation for Retirees — Reimbursement of Expenses on Domiciliary Treatment to Retired Officers.

Comrades may be aware that IBA had a meeting with AIBOC on 3rd February, 2016 to review the development of issues which were discussed in the conciliation meeting held on 08.12.2015. A number of subjects came for discussion. As far as Retirees are concerned, the issues mentioned in the Record Note on Pension dated 25/05/2015, were discussed. In particular, the major issues - 100% neutralization of DA to all pre 01.11.2002 retirees (b) Revision in the rates of family pension (c) Up-date of pension were raised.

In response to the issues raised by AIBOC, **IBA informed that they were in the process of calculation of cost by the Actuaries** and that they had called for certain data

from all the Banks. They further informed that they had received the said data from most of the Banks and that once the data was received from the remaining Banks, they would calculate the additional cost and would have a view on the issues.

As regards the Medical Insurance Scheme for Retirees, the Insurance Company has refused to reimburse the expenses incurred by the Retirees on domiciliary treatment. On this issue, IBA informed that they were committed to provide domiciliary treatment facility under their Insurance Scheme to the Retirees and that for this purpose they had a meeting with the insurance Company on 15.01.2016, wherein, they had made it clear to the Insurance company that they have to extend the domiciliary treatment facility to the retirees.

While on the subject, AIBOC has issued Circular No. 2016/07 dated 06/02/2016 giving the following instructions:

- All Affiliates were requested to prevail upon their Managements
- Not to act on the instructions of United India insurance Co Ltd.
- To seek instructions from BA as the Scheme has been introduced at the behest of IBA.

Please circulate among your members.

With kind regards, Yours Comradely, (N. GOVNDRAJULU) GENERAL SECRETARY

AIBPARC CIRCULAR NO.6/16 DATED 08.02.2016

Re : Updation of information on various pertaining to the retirees.

IBA had a meeting with AIBOC on 3rd February, 2016 to review the development of issues which were discussed the conciliation meeting held on 08.12.2015. A number of subjects came under discussion. It includes government policies of denial of capital in PSBs, rectification of anomaly with regard to the Stagnation Increments of officers scale III, disciplinary matters, not to call officers on Sundays and Holidays, termination of the services of Com. P.V. Mohanan, appointment of officers and workmen directors and issues of retirees. We are reproducing hereunder the relevant portion of AIBOC's circular no. 2016/06 dated 03.02.2016 for information of members.

Issues covered in the Record Note on pension:

“We informed IBA that our demand with regard to Pension Scheme include three issues viz. (a) 100% neutralization of DA to all pre-November 2002 retirees (b) revision in the rates of family pension (c) Upgradation of pension and demanded that IBA need to take early steps to settle those issues. IBA informed that as informed earlier they are in the process of calculation of cost by the Actuaries and they have called for certain data from all the Banks.

They further informed that they have received the said data from most of the banks and that once the data is received from the remaining banks, they would calculate the additional cost and will have a view on the issues.”

IBA's Medical Insurance Scheme:

“We brought to the notice of the IBA that the retirees are yet to be extended the reimbursement of domiciliary treatment expenses as agreed in the 10th bipartite settlement and again in the conciliation meeting held on 08.12.2015. We also brought to their notice various types of complaints received from the retirees with regard to the cashless hospitalization facility and delayed/non-settlement of hospitalization claims by the TPAs /Insurance Company. IBA informed that they are committed to provide domiciliary treatment facility under their Insurance Scheme to the retirees and that for this purpose they had a meeting with the insurance Company on 15.01 .2016, wherein, they have made it clear to the Insurance company that they have to extend the domiciliary treatment facility to the retirees. **They further informed us that the Insurance Company has agreed to extend the deadline for retirees to opt for their Insurance Scheme upto 31 .03.2016.** As regards complaints of the members against the Insurance Scheme and TPAs regarding cashless hospitalization facility and settlement of hospitalization/ domiciliary treatment expenses, they have advised to submit the list of such cases to them to take up with the Insurance Company.”

With best wishes, (General Secretary).

AIBPARC CIRCULAR NO.5/16 DATED 20.01.2016

Quote :

Dear Comrade,

We are reproducing hereunder copy of a letter written to Com. Harvinder Singh, General Secretary, AIBOC, which is self explanatory. Instead of making immediate representation to IBA, we consider it necessary to ascertain the views of the constituents of UFBU in this regard. Our line of action should also be orchestrated with the united stand of CBPRO. We are in the process of consultation. Members will be apprised with time to time developments.

With best wishes, (S.R. Sen Gupta), General Secretary

Quote :

Com. Harvinder Singh, General Secretary, AIBOC, New Delhi.

Re: Letter of Under Secretary, DOFS, Written to different Banks to get prepared for Eleventh Bipartite Meeting due on 01.11.2017.

The aforesaid letter, on the face of it, appears to be encouraging but we are viewing it with some amount of scepticism because of choosing the time of writing the letter. As per latest information, most of the Banks at the end of Quarter III will land on difficult situation in regard to profitability for making higher dose of NPA provisions. Before making any communication to any quarter by ourselves, we like to be clarified on certain points which are noted hereunder:

- 1) As per minutes of CLC, the actuary appointed by IBA was supposed to submit its report within 3 to 4 months after which a meaningful dialogue was expected to be initiated. In other words, the paper was expected at any time between March to 8th April, 2016. Kindly apprise us whether there has been any forward movement this

regard. Keeping the issue in a half-cooked stage would it be wiser for us to Jump into another chapter.

- 2) After viewing the letter, whether the constituents of UFBU have exchanged their views about it and what is their expected line of action. Before knowing this, it is our considered view that we should not reopen the chapter.
- 3) As regards IBA's commitments to take up the issue of reimbursement of domiciliary expenses of retirees with the TPA of the Insurance Company, is there any development for our benefit?

On being apprised from your end, we propose to take up the issues with the convener of UFBU once again and after knowing the expressed stand of everyone on the issue, we propose to finalise our lines of action. Sorry for taking up your time. Please have our best wishes,

Yours sincerely, (S.R. Sen Gupta), General Secretary.

PAYMENT OF HRA / CCA ARREARS

Employees working in branch / Offices in such centres which are upgraded as per census 2011 are eligible to be paid higher rate of HRA/CC w.e.f. 01.03.2011. Accordingly our Central Office had issued Staff Circular No.6240 dated 05.09.2015 for payment of HRA/CCA at revised rates and also for payment of arrears from 01.03.2011. Arrears have been paid to serving employees along with salary for the month of October 2015. However arrears have not been paid to those employees who retired from 01.03.2011. The Regional Offices had taken the plea that they have no instructions in this regard from C.O.

The matter has been taken up with C.O. by our Association and our All India Federation (AIUBPARF). This was followed by instructions to R.O.s requiring them to pay the HRA/CCA Arrears to the retirees UBROA (K) followed up the issue with all ROs in our State for speedy disposal of the matter and we are glad to report that the arrears have been paid in the month of January 2016.

Dated: 21.01.2016

CBPRO LETTER TO SECRETARY DOFS

We reproduce here under CBPRO letter dtd.21.01.2016 addressed to Ms. Anjuly C. Duggal Secretary, Department of Financial Services, Ministry of Finance,

Quote :

Respected Madam,

Sub :- Request for Resolution of Long pending issues and grievances of Bank Pensioners' and Retirees

We have made several representations to your good selves and also submitted memorandum to Hon'ble Prime Minister requesting to undo the grave injustices done and being done to the Bank Retirees and Pensioners. The constituents of Coordination of Bank Pensioners' and Retirees Organisations (CBPRO) had also earlier separately

submitted representations and memorandums to Hon'ble Prime Minister, Hon'ble Finance Minister, Hon'ble Minister of State for Finance and Indian Banks' Association. Unfortunately there is absolutely no movement forward either from the Government or by the IBA in respect of any of the issues we have raised. This has led to great frustration and greatly hurt the feelings of Bank Retirees and Pensioners, who had all along carried forward the Social Banking Message of the Government right after the nationalization of Banks and Banking has not only become a household name but also a very important vehicle of economic growth and development. The Public Sector Banks Officers and Employees are public servants like the Government of India Employees and in line with that when the Bank employees and officers demanded pension as third benefit the Government and IBA insisted that Pension would be given to Bank Employees only as second benefit and exactly on the lines of Central Government Employees. The Bank Employees Pension Regulation No. 56 quote" in case of doubt, in the matter of application of these regulations, regard may be had to the corresponding provisions of Central Civil Services Rules, 1972 or Central Civil Services (Commutation of Pension) Rules, 1981 applicable for Central Government employees with such exceptions and modifications as the Bank, with the previous sanction of the Central Government, may from time to time, determine". So it is imperative that any change and improvement done in :

1. The pension scheme for the Central Government employees will automatically become part and parcel of the Bank Employees Pension Scheme also. Whenever the Bank Retirees Organisations raised the issue of the non implementation of the Pension Regulation and discrimination thrust on the Bank Pensioners and when we seek regular discussions on our pending issues the IBA has been very casual in its response by either telling us that there is no contractual relationship between the Banks and Retirees after the retirement or telling us that there are too many Retirees Organisations and hence difficult to negotiate. While we assert that there is statutory relationship between us and Banks and hence matters relating to Pensioners should be discussed with us, we also want to point out that Five Major Bank Retirees Organisations including SBI Pensioners Federation have come together and formed Coordination Committee of Bank Pensioners' and Retirees Organisations (CBPRO) representing more than 3 lac Bank Retirees and Pensioners and this should enable IBA to negotiate with the CBPRO. The issues concerning the Bank Retirees form part and parcel of the charter of demands in the Xth Bipartite settlement and they were also discussed during the negotiations with the serving employees and officers organizations. But when the settlement was finalized, shockingly the Bank Pensioners issues were reduced into items in the record note instead of being resolved, though the record note minuted IBA's position that there was no contractual relationship between Banks and Retirees after retirement. However IBA also agreed to consider the issues after studying the cost impact. IBA's stand regarding no contractual relationship between Banks and Retirees after retirement is morally, ethically and legally incorrect. The very Bank Employees Pension Regulations provide for initiating disciplinary action against the Pensioners even after retirement and that Punitive Regulation is very harshly implemented and enforced on the retirees after retirement. It is pertinent to note that Bank Employees Pension Regulations were duly passed by the Bank's Boards and published in the Gazette of Govt. of India. Whenever the Pensioners raise their issues it is sidelined quoting cost implications. In the first place cost cannot and should not come into the picture on an agreed, Gazetted and implemented benefit. The Pension Fund is created out of the Provident Fund surrendered by the employees on the solemn assurance that after retirement the employees will get pension as per the Pension

Regulations. The fund so created with the current accrual is more than enough to meet any extra burden that may arise after resolving our issues. The fund is already generating surplus in spite of the Banks not having fully provided. **As on date the Pension Fund so created is almost Rs Two lac crores including State Bank of India.** Further Banks pension scheme is Defined Benefit Pension Scheme and is close ended with no member being added after 2010 and the pension outgo has already peaked where it may remain for a few more years after which Pension outgo will start declining and becoming almost nil in a couple of decades and huge balance left in the pension fund may slowly get written back to Bank's balance sheet which in the normal course wholly should go to the pensioners by way of improvement in the Pension Scheme from time to time. It should be noted that nearly more than one lac retirees are in the advanced age of 75 to 80 yrs and quite a few are even crossing the age of 85 yrs and any further delay in resolving the issues will only make things worse. We as an organisation are guilty and you as an institution and competent authority also, is guilty of depriving the rightfully due benefit to the retirees.

2 The major issues concerning the retirees even at the cost of repetition because the same have been told again and again in our memorandums and representations to all concerned, we still feel it is necessary to mention those issues before your good selves requesting to resolve the same without any further delay.

1) Pension Updation (Or Pension Revision):

Government Retirees and retirees of many PSUs are getting their pension revised whenever the salary is revised to working employees on the basis of recommendation of Pay Commission. This benefit is called Pension Updation or Pension Revision. Consequent upon this benefit, the pension payable to a Government pensioner keeps changing with every salary revision which is apart from increase in DA every half year to compensate for price rise caused by inflation. As the Bank Pension Scheme was agreed to be on the lines of Government Pension Scheme, it was separately agreed in Joint Note or MOU when Pension Settlement was signed in 1993 that pension updation will be provided in Bank Pension Scheme. Accordingly when Pension Regulations were framed and gazetted Regulation 35 specifically provided for pension updation as per Appendix-1 and the formula given in Appendix I was the very same formula applied to Government Pensioners in 1986. This formula was applied to those who retired from banks between 1/1/1986 and 31/10/1987 as that was one batch of officers and employees who required updation in relation to the Vth Bi-partite wage settlement of Nov.1987. The amended Regulation 35 still says that pension shall be updated as per formula given in Appendix 1 but the Banks/IBA failed to provide till date the updation formula in Appendix 1 for further settlement and as a result except for one updation given to one batch of retirees upto 31/10/1987, updation is denied to pensioners for nearly 3 decades. In fact, the Pension Fund is not as per AS 15(R) requirements because the Fund had not taken into account the liability of Pension updation in view of express provision of Regulation 35. As such Pension Updation is not a new demand but an agreed and implemented issue but unilaterally stopped for nearly 3 decades.

2) 100% DA Neutralization: While signing pension settlement in 1993 it was settled in agreement that DA would be paid as per formula obtaining in RBI from time to time. Accordingly DA was paid to bank pensioners as being paid to RBI pensioners. While Government introduced uniform 100% DA neutralization for the entire salary to

all Government Employees, the same was extended to all Government Employee pensioners (Past, present and future pensioners) doing away with the tapering DA. When RBI introduced 100% DA neutralization effective from May 2005 only to those who retired after 31/10/2002 Banks also followed the same pattern. However RBI later amended the rule and extended 100% DA neutralization to all the pensioners including those who retired before 1/11/2002 but Banks failed to follow suit in spite of clear settlement and the past practice of following strictly RBI formula.

3) Uniform 30% Pay as Family Pension without Ceiling Presently Banks are following differential Family Pension formula of 15%, 25% and 30% of last drawn pay as pension depending on the deceased pensioners' pay at the time of retirement/death as the case may be. Family pensioner of Sub staff would get 30% while those of officers and most clerks would get only 15% of last pay and with a ceiling there on it would be much less than 15% reaching a low of 7% for higher scales of pay making a mockery of family pension. While the Pensioner is alive the pension would be 50% of pay but on his death the family pension becomes a measly 7% is inhuman. Government has done away with this anomaly and has ushered in uniform 30% of pay without ceiling to all family pensioners and RBI has also followed suit. But having committed in various discussions during Pension Talks that the Bank Pension Scheme will be on the lines of Government Pension Scheme and now refusing to improve it in any manner or to give Pension as a third benefit maintaining steadfastly that bank retirees would get nothing more and nothing less than government pension scheme, the contrary is being practiced by IBA. Government is going on improving pension scheme but not even one of those improvements has been introduced in Banks.

4) Pension for Employees resigned after putting pensionable service.

Hon'ble Supreme Court of India has already given the verdict in respect of writ petitions filed by Vijaya Bank Employees and upheld the judgment of Hon'ble High Court of Karnataka giving relief to all petitioners. But it is unfortunate that very unreasonably IBA directed the member Banks not to extend the relief of the Judgment to other similarly placed employees stating that whoever wants relief should again approach the courts. This is not only against the Seniors Citizen Litigation Policy as propounded by the Central Government but also against all legal ethics and also amounts to disregarding the Highest body of the Judiciary. In fact this also tantamounts to going against the guidelines of Department of Personnel, Public Grievances and Pensions, Government of India to all the public sector organizations that in case of Senior Citizens cases the Public Sector Organizations should not harass the Retirees by going on appeals against the favorable Judgments given by the Courts and also should not unnecessarily force the Senior Citizens to seek relief from the Courts. The number of such Resignees is very small, may not even cross one thousand and denying the relief to them is both unfair and unjust.

5) Reckoning of Special Allowance Component for Pensionary Benefits in the just concluded Xth Bi-partite settlement.

In the sixth Pay Commission for Government Employees Grade Pay was introduced which has been taken for pension benefit also. On the same lines in the last wage settlement for Bank Employees and Officers a special allowance component was introduced with Basic Pay which attracts DA but not considered for pension benefits

thereby virtually reducing the pension to all those who retired after 01.11.2012. This anomaly should be set right.

6) Proper implementation of the Medical Insurance Scheme.

After having agreed to extend the Medical Insurance to the retirees on lines of the scheme for the serving employees it is now worrying the retirees that the Insurance Company is trying to go back on the understanding in respect of domiciliary treatment and critical illness etc. This is seriously hurting the sentiments of the retirees that not only they are asked to bear the insurance premium burden but also they are being given an inferior Medical Insurance Scheme as compared with the serving employees where as the retirees expected that during their old age there will be more compassionate Medical Scheme for them. This should be at least on the same lines as extended to the serving employees.

The above are the major issues causing anxiety to the Bank Pensioners and Retirees. In fact as regard to pension, be it updation of Pension, Uniform 100% DA, Uniform 30% pay as family pension without ceiling and relief to Resignees, **these will not be a burden on the Bank Balance Sheet as Pension Fund itself is strong enough to bear the extra cost. Unfortunately the Indian Banks Association is projecting astronomically high figures to cause jitters both in the minds of Government and Bank Managements.**

We as elders have painfully waited for so long and to make the authorities understand our agony. We have not only made several representations and submitted memorandums but also we were forced to go on Dharna and demonstrations in Jantar Mantar and other centers, the last one being the Massive Dharna of Bank elders at Jantar Mantar on 11th December, 2015. We are certain and confident that neither the Government nor the IBA wish to force us to come to the streets at the evening of our life and The Government and IBA will come forward with all generosity and magnanimity to resolve our issues, grievances and very fair and practical expectations .

We also request you to direct Indian Banks' Association to discuss the Retirees issues on a regular basis with the Coordination Committee of Bank Pensioners' and Retirees Organisations.

Thanking you, Yours Sincerely, A.Ramesh Babu K.V.Acharya, Joint Conveners

ENCASHMENT OF PL ON CRS

We reproduce below AIBPARC Letter No.IBA/CRS(7b)/2016. Dated 1st January, 2016 addressed to The Chairman, Indian Banks Association, Mumbai.

Quote:

Dear Sir,

Sub : Encashment of leave on compulsory retirement.

With reference to the above subject, we have to convey the following :

- (i) As per communication of your office dated 27.11.2000, it was conveyed that the officers whose services were terminated on account of imposition of compulsory retirement would not be entitled to the benefits of leave encashment.
- (ii) It was subsequently conveyed by your office that encashment of privilege leave would be allowed to officers and workmen whose services were terminated on account of CRS and the revised guideline was effective for those who were compulsorily retired on or after 30th April, 2015.
- (iii) In light of the two guidelines read together, it transpired that the persons who were compulsorily retired between 27.11.2000 and 30.04.2015 will fall in the group of non-beneficiaries of the benefit of encashment of leave.
- (iv) It has come to our notice that different banks as per instructions received from IBA are in the process of extending the benefit of leave encashment **to all employees** who were imposed CRS between 27.11.2000 and 30.04.2015 but it is a matter of serious concern that similarly placed officers have been kept outside the zone of consideration for the same benefit.
- (v) **We like to reiterate that "employee" in its larger connotation of meaning and implication also includes officers.** We welcome the development as being available to the workmen and demand that the same benefit be extended to officers immediately. The discrimination should be logically put to an end.

We make an earnest request to you to kindly give an emergent relook to the issue and send uniform guidelines to all members banks.

Yours faithfully, (S.R. Sen Gupta), General Secretary

DEARNESS RELIEF FOR THE PERIOD February, 2016 TO JULY 2016
(For Six months)

Dearness Relief Rates for Pensioners (%) – 62 slabs increase			
Retired prior to 01.11.1992-1386 Slabs over 600 points			
Upto 1250	1251-2000	2001-2130	Above 2130
928.62%	762.30%	457.38%	235.62%
Upto 2400	2401-3850	3851-4100	Above 4100
437.15%	362.21%	212.33%	112.41%
After 01.04.1998 upto 31.10.2022 – 1115 Slabs over 1684 points			
Upto 3550	3551-5650	5651-6010	Above 6010
267.60%	223.00%	133.80%	66.90%
Retired on or after 1.11.2002 – 964 Slabs over 2288 points			
For the entire basic pension amount – 173.52%			
Retired on or after 1.11.2007 – 827 slabs over 2836 points			
For the entire basic pension amount – 124.05%			
Retired on or after 1.11.2012 – 426 Slabs over 4440 points			
For the entire basic pension amount – 42.60%			

NEW MEMBERS

We are pleased inform that the following retired officers have joined our Association. We cordially welcome them to the Organisation and request them to involve actively in the programmes of UBROA / AIUBPARF / AIBPARC

Sl.No.	Member No.	Name	District	Contact No.
1	326	Mr. K.C. Velayudhan	Ernakulam	94463 31500
2	327	Mr. K. Babu Ganesh	Idukki	94469 74669
3	328	Mr. K.G. Hareendranath	Ernakulam	94952 19868
4	329	Ms. K.S. Vasanthakumari	Kottayam	94470 19341
5	330	Ms. Kunjumole K.K.	Ernakulam	99959 60176
6	331	Mr. P. Vinodan	Palakkad	94476 89869
7	332	Mr. K. Aravindakshan	Ernakulam	94956 82413
8	333	Mr. V. Asokan	Ernakulam	94461 60509
9	334	Mr. L.M Jain	Kozhikode	90373 60299
10	335	Mr. V.D. Alexander	Ernakulam	94465 68719
11	336	Mr. M.K. Babu	Pathanamthitta	94967 31718
12	337	Ms. Metilda P.M.	Thrissur	99958 24684
13	338	Mr. M. Gopinathan	Thrissur	85890 04202
14	339	Mr. K.P. Sahanmughan	Kozhikode	94972 12520
15	340	Ms. Thankamony K.K.	Pathanamthitta	98467 60313
16	341	Mr. N. Ananda Bhat	Ernakulam	94465 78336

FAMILY MEET

A Family Meet of UBROA (K) was held on 23rd January 2016 at the Club House of Periyar Hermitage, Alwaye.

The Meet commenced at 11.00 a.m. with a brief Presidential address by Mr. John Samuel, President, UBROA (K) and the introductory comments by Mr. C. Abraham and Mr. P.J. Jose. High voltage stage programmes were arranged by TV Artists Mr. Shinil Chittoor, Mr. Deepu Eloor and Troupe, Music, Mimics, Group games and “Chakiyar Koothu”, enthralled the audience. The melodious rendering of soulful music by Miss. Lakshmi (D/o. Mr. E.S. Vasudevan) and Mrs. Anandha Lakshmi (w/o. Mr. Vasudevan) took the audience to sublime ecstasy. Both are really talented and we express our appreciation and gratitude to them and to the other Artists who performed. Mr.C.Abraham was also super with old melodies. Eventhough all arrangements were made for 60 participants as confirmed till 22nd January, only 40 people attended; which caused great disappointment for the organizers and the artists; and also culminated in huge waste of food and money. For those who attended it was a wonderful day. Mr. Mathai Koshy, Mr. Vinod Mukundan, Mr. C. Abraham and Mr. John Samuel deserve special appreciation for the successful conduct of the Family Meet.

YEARLY SUBSCRIPTION 2016

We furnish below the names of members who have remitted the subscription of Rs.300 for the year 2016. UBROA (K) thank them for their prompt response

Sl. No.	Member No.	Name	Sl. No.	Member No.	Name
1	2	Mr. Mohd. Hussain Sait	39	155	Mrs. Aleyamma Rajan
2	4	Mr. P.J. Jose	40	160	Mr. M.P. Varghese
3	8	Mr. C. Gokulraj	41	163	Mr. Mohan Chacko
4	10	Mrs. C. Lalithamma	42	164	Mr. T.S. Hariharan
5	11	Mr. T.K. Chandramohan	43	185	Mr. K. Johnson
6	12	Mr. Paul Varghese	44	197	Mr. G. Ajith Kumar
7	14	Mrs.Subbalakshmi Chandrasekhar	45	198	Mr. John Chacko
8	29	Mr. P.B. Thomas	46	200	Mr. P.U. Joseph
9	30	Mr. K. Padmanabhan	47	201	Mr. Dinesh Kadackal
10	41	Mr. Mathai Koshy	48	204	Mr. K.A. Ambujakshy
11	45	Mrs. L. Krishnammal	49	207	Mr. N. Jayalakshmy
12	52	Mrs. M.A. Ammini	50	210	Mr. P.K. Gopalakrishnan
13	55	Mrs. K. Vijayakumari Amma	51	211	Mr. P.P. Thomas
14	57	Mr. P. Ashokan	52	212	Mr. E.K. Rajeevan
15	58	Mr. P.J. Joseph (Trichur)	53	218	Mr. N. Rajappan
16	60	Mr. C. Prakasan	54	221	Mr. M.G. Sreedharan
17	61	Mr. V. Anand Kumar	55	223	Mr. S. Balasubramanian
18	63	Mr. G.S. Nair	56	224	Mr. Geogy Madapatt
19	64	Mr. K. Sukumaran Nair	57	226	Mr. K.V. Aravind
20	65	Mr. K.K. Mohanan	58	230	Mr. S. Sasidharan Nair
21	66	Mr. P. Prabhakaran	59	232	Mr. O.P. Oommen
22	70	Mr. P. Gangadharan Nair	60	235	Mr. D.R. Somervel
23	80	Mrs. C. Ammini	61	237	Mr. V. Sankaran
24	81	Mr. R.K. Mohan	62	240	Mr. R. Muralikrishnan
25	86	Mr. John Samuel	63	246	Mr. A. Salim
26	89	Mr. P.V. Raju Iyer	64	248	Mr. R. Ramesh Shenoy
27	91	Mr. E.K. Pradeep	65	249	Mrs. Renuka Rajan
28	94	Mr. Thomas Mathew	66	250	Mr. E.C. Abbas
28	95	Mrs. John Abraham	67	255	Mr. K. Dileep Kumar
30	96	Mr. M.V. Krishna Marar	68	262	Mr. P.P. David
31	99	Mr. V.K. Viswanathan	69	266	Mr. K.P. Muralidharan
32	108	Mr. V.C. George	70	271	Mr. R. Ramesh Prabhu
33	119	Mr. U.K.M. Prasad	71	283	Mr. P.O. Kuttappan
34	123	Mr. V. Radhakrishnan	72	286	Mr. R. Jayaprakash
35	133	Mr. K.G.C. Nair	73	295	Mr. A.K. Dharmarajan
36	142	Mr. M.S. Potty	74	324	Mr. M. Murali
37	147	Mr. K. Ravindran (Ekm)	75	334	Mr. L.M. Jain
38	152	Mr. N.S. Nair	76	340	Mrs. K.K. Thankamony

Yours Comradely,
PB Thomas (General Secretary)