



BANK OF BARODA RETIRED OFFICERS' ASSOCIATION

(Estd. 1990 - Regd. No. G/4766/90)

Affiliated to : Retired Bank Officers' National Confederation, Bangalore and
All India Federation of Pensioners' Association, Chennai

Admn. Office : 418/A, Lalita Tower, Behind Railway Station, Station - Akota Road, Baroda - 390 005.Tel. : 2351630.
E-mail : bobroa90@gmail.com **Website :** www.bobroa.com

President :

Shri K. L. Bansal
A/28, East of Kailash,
New Delhi - 110065.
Tel. : 011-41624222

Executive President :

Jatil G. Patel
5, Anandsagar Appt.,
Jetalpur Road, Baroda - 390 007.
Tel. : 0265-2333362

Gen. Secretary :

Shri V. T. Makwana
9, Shubham Flat, Opp. Priya Park,
Ellora Park, Subhanpura,
Baroda - 390 023. Phone : 0265-2397380 (R)
Mobile : 94260 81995, 96240 00724

CIRCULAR NO. : 2/2018

DATE : 25-02-2018

Dear Member,

SEASON'S GREETINGS. We wish you and your family members a very Healthy, Happy, Prosperous and Active New Year 2018. Trust you must be enjoying every aspect of your life. Be positive and stress free.

We give below some important happenings after issuance of last Circular for information of all members.

1. DEARNESS RELIEF RATES :

As per confirmed All India Consumer Price Index Numbers, the Dearness Relief payable to pensioners for the period from 01.02.2018 to 31.07.2018 has increased by -49- slabs. The Chart showing rates specified for different periods of retirement are annexed to this circular and also displayed on our website www.bobroa.com

2. ORGANIZATIONAL MATTERS :

(a) MEMBERSHIP :

We are delighted to inform that with concerted efforts of you all and our activists we have crossed the figure of 11000 members as on 31-01-2018. VRS 2001 group of Mumbai & Thane Zone merged with BOBROA in December, 2017. Uptil now nearly 55 members have sent their enrolment forms and our Association got Rs. 2.50 lacs from this erstwhile VRS Organization. We are thankful to S/S Vasant Upadhyay, N. M. Shah, B. L. Chovatia and Somaiya and Zemse of erstwhile VRS Organization for their dedicated efforts. We are on regular basis providing list of retirees who are enrolled as members including those retiring under VRS scheme to enable Zone to contact the remaining colleagues.

We would like here to congratulate Mumbai Zone and Pune Zone for crossing the milestone of 1000 membership. We would also like to further mention that Pune Zone, Jaipur Zone, Bareilly Zone & Kolkata Zone have enrolled the retirees of earlier years who were not our members. We at Central level appreciate the hard work done by these Zones in convincing and enrolling such members.

(b) ZONAL ACTIVITIES :

As you are aware at the GC Meeting at Jodhpur it was decided to carve out MP & CG Zone from North Zone. The New Bhopal Zone has already started working independently from 01-04-2017. The new Bhopal Zone was formally inaugurated at the hands of Shri K. L. Bansal, National President and Shri V. T. Makwana, General Secretary on 26th November, 2017 at Indore. Nearly 75/80 members from Indore and nearby areas attended the function and members attaining the age of 75 years were felicitated. Election of new Zonal Committee took place and Shri S. L. Jain (Lalwani) and Mr. S. N. Paliwal were elected as Zonal President and Zonal Secretary respectively.

Similarly on 27-01-2018 the newly formed Bengaluru Zone comprising states of Andhra, Telangana & Karnataka was inaugurated at the hands of Shri K. L. Bansal, National President and Shri T. K. Balu, Dy. General Secretary. Nearly 120 members from Bengaluru and nearby area attended the function. 13 members who had completed 75 years and 85 years of age were felicitated. Mr. D. S. Rao from Hyderabad and Mr. K. R. Ganesh Rao from Bengaluru were earlier elected as Zonal President and Zonal Secretary respectively.

The details of both the above meetings are displayed on our website.

All the Zones are functioning very satisfactorily under able and vibrant leadership of Zonal Presidents and Secretaries with total support of Governing Council, Zonal Committee Members and activists. They are conducting regular meetings at various centers in Zone and remain in live contact with primary members through social media and helping members wherever and whenever required e.g. for downloading of Membership ID Card of Medical Insurance, taking up the issues at Zonal levels, etc.

(c) CENTRAL CORE COMMITTEE :

Alongwith inaugural function of Bhopal Zone a meeting of Central Core Committee was also held at Indore. The purpose was to discuss and decide about

Financial Matters - augmenting of resources - controlling / minimizing expenses.

Administrative Matters - Dual Membership, misuse of social media for tarnishing image of BOBROA, ARB and Gratuity matters, organizational discipline, etc.

It was decided to discuss the issues at ensuing GC meeting to be held at Kolkata on 22nd and 23rd Feb. 2018 and take necessary actions accordingly.

(d) GOVERNING COUNCIL MEETING - KOLKATA :

We are pleased to inform that we have in very recent past i.e. on 22nd and 23rd February 2018, our Governing Council Meeting at KOLKATA, to discuss and decide about certain organizational matters. (The meeting was attended by nearly 80 GC members). We shall display the details of the meeting on our website shortly.

(e) GROUP MEDICAL INSURANCE :

The UIIC has since renewed policy for retirees for the period 01-11-2017 to 31-10-2018 with more than four time increase in premium for domiciliary treatment. The total premium under domiciliary and TopUp (of Rs. 5 Lacs) cover comes to Rs. 40,000 plus. Anticipating this exorbitant rise, BOBROA had earlier approached Bank for increasing subsidy as well as loan amount so that pensioners drawing less pension can avail benefit of Insurance Scheme. The Bank agreed to increase the loan amount upto premium amount, but subsidy has not been increased. We are following up with the Bank. It is reliably learnt that due to increase in premium many retirees had opted out from domiciliary treatment cover.

Our apex organization CBPRO at our instance through RBONC has already taken up the following issues pertaining to Medical Insurance Scheme :

1. The premium should be borne by the Bank as is done in case of serving employees.
2. The domiciliary medical treatment expenses should be reimbursed as per terms of Bipartite Agreement.
3. Only prorata premium should be charged in respect of those who join the scheme during intervening period.
4. Dismissed and removed employees should be made eligible to avail Medical Insurance Scheme.
5. Exempt Medical Insurance Premium from levy of GST as a very special gesture to Senior Citizens.
6. Extending insurance cover to disabled child who is eligible for Family Pension.

As you know and we have displayed on our Website that entire HR Department at Head Office alongwith Medical Insurance Cell has been shifted to New Premises. Members are requested to send their Claims at the new address. The New Address is –

	<u>Phone Nos. :</u>	
Bank of Baroda,	G. M. (HR Ops.)	: 2316600/01
6th Floor, “Baroda Bhavan”,	DGM (HRM)	: 2316604
R. C. Dutt Road, Alkapuri,	AGM (HRM)	: 2316615
Vadodara - 390 007(Gujarat).	CM (PF)	: 2316614
Phone Nos. are : 0265-2316604 / 2316688	CM (Pension & Gratuity)	: 2316620
	Pension Dept.	: 2316640
	Gratuity Dept.	: 2316643
	Staff Welfare	: 2316645

We have also uploaded on our Website the Check points to be taken care of before submitting Medical Claim to Head Office. The same is annexed to this circular for your information and taking necessary precautions. DHS TPA (INDIA) have already started sending laminated Identity Card to Policy Holders.

3. LEGAL MATTERS :

As you know BOBROA is contesting following cases at

(A) Supreme Court :

- 100% neutralization of DA to pre November 2002 retirees. As you know we had lost our case in Supreme Court. But we have tagged our revision petition with United India Bank Retirees Association. The appeals are reheard and Judgement is reserved. We are awaiting the decision of Supreme Court.
- Addition of notional service years in qualifying service to specialist Officers & other Officers covered under Reg. 26 of Pension Regulations 1995. As you know BOBROA has won the case in Supreme Court and also the revision petition filed by the Bank has been dismissed by the Supreme Court. We have already requested the Bank to implement the provision of Reg. 26 as directed by Supreme Court. We have also as per record available with us written to individual beneficiary to apply to the Bank for recalculating their pension and requested beneficiaries to pay 20% of arrears received by them to the Association as we have incurred Rs. 12/- lacs (+) as legal expenses for contesting this case. IBA has also vide its communication dated 01-02-2018 to the PSBs (except SBI) advised Banks to implement judgement of Supreme Court as Regulation 26 of Bank Employees Pension Regulations 1995 is uniformly applicable to all PSBs. A write up on entire issue is displayed on our website.
- **YET ANOTHER FEATHER IN BOBROA’S HAT :**

The Joint Note dated 14-12-1999 (relatable to 7th Bipartite Settlement signed on 27-03-2000) provided for revision in pay scales of Officers w.e.f. 01-04-1998 with merger of D. A. at -1684- points. However, for pension calculation, the merger of D. A. was restricted to -1616- points.

The anomaly was rectified from 01-05-2005 resulting in to the merger of -1684- points, but the arrears of pension for the blocks 01-04-1998 to 31-10-2002 and 01-11-2002 to 30-04-2005 i.e. in aggregate for 85 months were not paid.

The Division Bench of the Hon’ble Madras High Court per judgement dated 28-06-2001 had directed for making payment of the arrears finding that the action of the Bank in paying the reduced pension is contrary to the provisions contained in Regulation 2(d) and 35 of Pension Regulations 1995.

The Bank had challenged the Order passed by Division Bench of Hon’ble Madras High Court.

After hearing the arguments/submissions made by the Advocates of both sides in the course of the final hearing, which lasted for about -3- hours, the Hon’ble Supreme Court delivered judgement on 13th February 2018, the effect of which is as under :

“In respect of Pensioners retired on or after 01-04-1998, pension has to be re-calculated and arrears paid from the date of retirement till 30-04-2005 in terms of Bank Employees’ Pension Regulations, 1995 along with simple interest at 9% within four months.”

We very proud to inform that long fought battle came to happy end and BOBROA has become TRENDSETTER that its efforts brought justice to all retirees concerned of all Banks. We heartily congratulate Central Legal Cell and South Zone team for their painstaking and untiring efforts for cause and concerns of retirees.

(B) Gujarat High Court :

- ❖ Payment of gratuity on revised pay to retirees between 01-11-1992 to 31-10-1994. The next date of hearing is fixed on 06-03-2018.
- ❖ Updation of Pension - The matter came up for hearing and the Honourable Court expressed its view that the present petition be withdrawn with a liberty to file the fresh one inter alia challenging Reg. 35. Accordingly as advised by Senior Advocates, BOBROA has decided to withdraw the application for updation and decided to challenge Reg. 35. The grounds for challenging the said Regulations are being prepared.

It is observed that even though members are aware of functioning of the legal system, once a case is filed they become restless and require the Association to be aggressive and effective in following with Advocates / Courts. On social media some so called well wishers of retirees spread misleading messages. The members do not realize that Courts have their own style of functioning and financial implications of the case / matter, they are misled. We would therefore request Committee Members to educate primary members to realize ground realities and not to adduce responsibility of delay to ineffective follow up by Central Office. We assure you that our Legal Cell and other members dealing with legal matters are very prompt and vigilant and are keeping constant watch on happening and also help advocates in filing replies, etc.

(4) MATTERS TAKEN UP WITH BANK :

- Increase in subsidy for Medical Insurance Premium.
- Non payment of compensation to business correspondents.
- Formulation of grievance redressal cell as advised by GOI/IBA.
- Lumpsum payment to pre 1986 retirees and their spouse.
- Increase in limit of Contributory Medical Aid Scheme and extension of the scheme to all retirees including BOB(E)VRS 2001.

We request members to visit their Pension Paying Branch and ensure that :

- (1) Interest is paid at staff rate in their SB Pension A/c. The account is opened under specific scheme and EC No. is updated in Customer Master (Ref. Bank’s Circular dated 01-01-2018 to all branches).
- (2) Name of nominee is added in PPO, if not done earlier. Bank has already advised branches to make such addition after confirming from Head Office.
- (3) Income Tax declaration is updated in Pay Roll System.

Additional Gratuity :- In terms of 1st proviso to Regulation 46 of BOBOSR 1979 “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 30 years. Provided further that in respect of officers on the appointed date they may be given an option either to adopt pattern regarding extra gratuity or to continue in present system.”

In terms of Rules existing prior to 01-07-1979 Bank was paying Additional Retirement Before (ARB) consisting six months emoluments to officers who is superannuated after completing 25 years of service. In terms of second provision to Regulation 46 the Bank is not paying Additional Gratuity to those who are given ARB.

It was felt that Bank’s decision not to pay additional gratuity to those who are in receipt of ARB is not correct as both are different payments.

After threadbare discussions it was decided at our level that individual officer who feel aggrieved by the decision of the Bank can demand additional gratuity from Bank and on denial he may prefer an appeal to Assistant Labour Commissioner (c) in form "N" and Association may take up the issue at Court Level. The necessary guidance in this regard is already given to all Zonal Secretaries.

(5) TAX RELIEF FOR SENIOR CITIZENS UNDER BUDGET 2018 :

- 1) Exemption in income from Bank deposits and Post Office Deposits raised from Rs. 10,000/- to Rs. 50,000/-, TDS not to be deducted on such income u/s. 194(A).
- 2) Medical Insurance Premium deduction increased to Rs. 50,000/- u/s. 80D
- 3) Deduction for Medical treatment of specified critical illness have been increased to Rs. 1 lac.
- 4) Budget 2018 has introduced Standard Deduction of Rs.40,000/- for both Salaried and Pensioners.
- 5) Rs. 7.50 lacs for Senior Citizen Limit for investment in interest bearing LIC Scheme doubled to Rs. 15.00 lacs.
- 6) Existing rates on personal Income Tax remains the same.

(6) INDUSTRY LEVEL MATTERS :

CBPRO our apex organization had already submitted 30 point Charter of Demands to IBA/ GOI affecting interest of Bank Pensioners and Retirees giving rationale for such demands, The main points of Charter of Demands are :

- Updation of Pension
- 100% DA Neutralization
- Uniform Family Pension at 30% of pay without ceiling as available in Govt. & RBI.
- Medical Insurance Scheme - Premium to be paid by retirees should be waived. Physically and mentally challenged sons and daughters should be covered.
- Extending one more option for Pension to Resignee and left outs.
- Sanction of gratuity to those who are facing external action after retirement.
- Special Allowance of Xth BPS to reckon for retirement benefits.
- Universal application of Judgement of Hon. High Court and Supreme Court.
- Setting Up structured forum of Grievance Redressal for Bank Retirees at Industry and respective Bank levels.

CBPRO has vide its letter dated 03-11-2017 requested Chairman, IBA for early redressal of pending issues.

(7) XIth BPS :

IBA commenced discussions with UFBU from 02-05-2017, but they are yet to come out of with any concrete offer on demands of UFBU. Only few non financial benefits have been discussed. In the meantime UFBU has been taken up matter with GOI requesting them to advise IBA to expedite process of Wage Revision. UFBU at its meeting held on 06-02-2017 decided for countrywide strike on 15th March, 2018 demanding expeditious wage settlement. IBA has invited UFBU for further negotiation on 21st February, 2018, which is subsequently differed.

(8) COMMUNICATION :

We reiterate that communication is lifeline of any organization. As you know we have started e.bulletin on our website giving updates on activities of our Association and other important news relating to retiree movement. Due to some technical problem and crashing of our website we could not publish e.bulletin. We sincerely regret for the same. Now the problem is solved and we have started displaying various information on our website.

(9) DONATIONS :

We are publishing in each Circular the names of members giving donations, even though this increases number of pages of circular. This is being done to encourage members to generously send donations on happy occasions in the family. We appeal to members to come forward with donations to augment funds of BOBROA.

We give hereunder Zone wise details of donations received and accounted for between 01-07-2017 to 31-12-2017.

ZONE : AHMEDABAD

Region - AHMEDABAD CITY & DIST.

Sr. No.	Name	City	Rs.	Sr.No.	Name	City	Rs.
(1)	Shah Bharatkumar R.	Ahmedabad	1000.00	(2)	Vankar Budhabhai M.	Ahmedabad	1000.00
(3)	Modh Mansukhlal J.	Ahmedabad	1500.00	(4)	Vasavada Rushikesh D.	Ahmedabad	2500.00
(5)	Patel Natvarlal M.	Ahmedabad	2500.00	(6)	Patel Gaflabhai U.	Ahmedabad	1000.00
(7)	Brahmbhatt S. R.	Ahmedabad	1000.00	(8)	Shah Jashvant K.	Ahmedabad	2500.00
(9)	Mistry Kamalnayan J.	Ahmedabad	1000.00	(10)	Kothari Gunvant N.	Ahmedabad	500.00
(11)	Patel Mahadevbhai M.	Ahmedabad	1000.00	(12)	Yadav Sureshkumar K.	Ahmedabad	1100.00
(13)	Shah Sadhnaben R.	Ahmedabad	500.00	(14)	Patel Ganpat N.	Ahmedabad	2100.00
(15)	Shah Amritlal N.	Ahmedabad	500.00	(16)	Desai Kirtikumar N.	Ahmedabad	751.00
(17)	Modi Mahendra D.	Ahmedabad	2001.00	(18)	Desai Kirtikumar N.	Ahmedabad	750.00
(19)	Shah Mukeshchandra C.-Ahmedabad		501.00	(20)	Vankar Parshottambhai-Ahmedabad		2500.00
(21)	Patel Jitendra Shivilal	Ahmedabad	650.00	(22)	Patel Kantilal M.	Ahmedabad	500.00
(23)	Shah Thakorlal J.	Ahmedabad	500.00	(24)	Shah Dilipkumar N.	Ahmedabad	1000.00
(25)	Kotia Dakshaben N.	Ahmedabad	1001.00	(26)	Joshi Bhanukumar D.	Ahmedabad	2500.00
(27)	Parmar Ramprasad N.	Ahmedabad	751.00	(28)	Shah Harshad B.	Ahmedabad	500.00
(29)	Shah Bharat P.	Ahmedabad	1501.00	(30)	Parmar Amrutlal S.	Ahmedabad	1000.00
(31)	Shah Pravinchandra M.	Ahmedabad	1501.00	(32)	Shah Nalinkant S.	Ahmedabad	501.00
(33)	Shah Pankaj Uttamlal	Ahmedabad	501.00		REGION TOTAL		38609.00

Region - JAMNAGAR

(34)	Vayeda Jagdishchandra K.-Jamnagar		254.00	(35)	Modha Balkrishna V.	Porbandar	1000.00
					REGION TOTAL		1254.00

Region - MEHSANA

(36)	Patel Prahladbhai C.	Visnagar	2001.00		REGION TOTAL		2001.00
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Region - RAJKOT

(37)	Gohel Mahendra H.	Rajkot	1000.00	(38)	Vasawala Kiritkant K.	Bhavnagar	1500.00
(39)	Tirvedi Jitendra K.	Bhavnagar	1000.00	(40)	Solia Thakarshi Nanji	Bhavnagar	1500.00
(41)	Mehta Vinodray D.	Bhavnagar	251.00		REGION TOTAL		5251.00
					ZONE TOTAL		47115.00

ZONE - BARODA

Region - BARODA CITY

(1)	Gandhi Pravinbhai C.	Vadodara	125.00	(2)	Aslot Harishchandra S.	Vadodara	251.00
(3)	Ukani Mansukhlal D.	Vadodara	1111.00	(4)	Thakkar Rameshchandra K.-Vadodara		1000.00
(5)	Dave Paresh M.	Vadodara	501.00	(6)	Shah Gautam Ambalal	Vadodara	2500.00

Sr. No.	Name	City	Rs.	Sr.No.	Name	City	Rs.
(7)	Patel Hasmukhbhai M.	Vadodara	1001.00	(8)	Kemkar Shradchandra B.	Vadodara	1600.00
(9)	Parikh Rajendra S.	Vadodara	2500.00	(10)	U. M. Desai	Vadodara	1000.00
(11)	Parikh Vijay S.	Vadodara	500.00	(12)	Shah Gopal Natverlal	Vadodara	1000.00
(13)	Sule Rajan Madhukar	Vadodara	500.00	(14)	Dave Paresh M.	Vadodara	500.00
(15)	U. M. Desai	Vadodara	1079.00	(16)	Dalal Vinod B.	Vadodara	501.00
(17)	Shah Babubhai N.	Vadodara	500.00	(18)	Dave Vyomesh N.	Vadodara	500.00
(19)	Makwana Muljibhai K.-	Vadodara	2000.00	(20)	Shah Jayantilal C.	Vadodara	501.00
(21)	Krishnan T. P.	Vadodara	1000.00	(22)	Shah Niranjan V.	Vadodara	1000.00
(23)	Shah Kanaiyalal R.	Vadodara	251.00	(24)	Dalwadi Narayan J.	Vadodara	501.00
(25)	Shah Ramesh J.	Vadodara	200.00	(26)	Parikh Jayprakash R.	Vadodara	501.00
(27)	Sule Dilip Vasant	Vadodara	1000.00	(28)	Vora Niranjan H.	Vadodara	1001.00
(29)	Patel Bipinchandra N.	Vadodara	501.00	(30)	Jani Dilipkumar C.	Vadodara	500.00
REGION TOTAL							25625.00

Region - SURAT CITY

(31)	Sanghavi Nila Jitendra	Surat	500.00	(32)	Karia Himatlal M.	Surat	3000.00
(33)	Marfatia K. M.	Surat	2500.00	(34)	Bhootwala N. G.	Surat	500.00
(35)	Naik Nitinbabu M.	Surat	250.00	(36)	Rana Maheshkumar T.	Surat	400.00
(37)	Patel Ishwarbhai D.	Surat	2000.00	(38)	Parmar Dahyabhai L.	Surat	501.00
(39)	Contractor K. V.	Surat	250.00	(40)	Sopariwala P. V.	Surat	1500.00
(41)	Kagalwala Piyush L.	Surat	500.00	(42)	Patel Bhagavatibhai D.	Surat	250.00
(43)	Desai Smt. Mrudula R.	Surat	251.00	(44)	Desai Narendra G.	Surat	201.00
(45)	Sheth Poonamchand V.-	Surat	1501.00	(46)	Ingreji Harshad M.	Surat	750.00
(47)	Saradhia Pravin K.	Surat	250.00	(48)	Vankawala Praful B.	Surat	500.00
(49)	Vediya Thakordas L.	Surat	500.00	(50)	Desai Asha Ashok	Surat	500.00
REGION TOTAL							16604.00

Region - SURAT DIST.

(51)	Chaudhari Arunbhai N.	Vyara	500.00	REGION TOTAL 500.00			
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Region - NAVSARI

(52)	Desai Padmanabh J.	Navsari	501.00	(53)	Desai Gaurang J.	Navsari	501.00
(54)	Chokshi Jagmohan G.	Navsari	500.00	REGION TOTAL 1502.00			

Region - ANAND

(55)	Panchal C. M.	Bhadran	500.00	REGION TOTAL 500.00			
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ZONE TOTAL 44731.00

ZONE - KOLKATA

Region - W. BENGAL & EASTERN STATES

Sr. No.	Name	City	Rs.	Sr.No.	Name	City	Rs.
(1)	Bimal Charan M.	Bhubaneshwar	1000.00	(2)	Saroj Kumar Mishra	Ranchi	1000.00
REGION TOTAL							2000.00

Region - KOLKATA METRO

(3)	A Member	Kolkata	500.00	REGION TOTAL			500.00
ZONE TOTAL							2500.00

ZONE - PUNE

Region - PANJI

(1)	Neves Filipe Tellis	Margao, Goa	10000.00	REGION TOTAL			10000.00
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Region - PUNE

(2)	Mhase Dilip Laxman	Pune	1000.00	(3)	Wakhare Subhash T.	Pune	1000.00
(4)	Sampat Mahendra K.	Pune	505.00	(5)	Jayade Bhaskar V.	Pune	1000.00
(6)	Dalwale Anilsing S.	Pune	5001.00	(7)	Kulkarni Pursottam S.	Pune	2501.00
(8)	Padhye Sudhakar S.	Pune	1000.00	(9)	Baxi Tushar M.	Pune	10000.00
(10)	Paranjape C. G.	Pune	1001.00	REGION TOTAL			23008.00
ZONE TOTAL							33008.00

ZONE - MUMBAI

Region - MUMBAI & THANE

(1)	Shah Mohit Vadilal	Mumbai	1000.00	(2)	Sumant Raghunath Pant	Thane	1947.00
(3)	Vayda Harishchandra R.-Mumbai	Mumbai	1001.00	(4)	Sethi Premchandra A.	Mumbai	1100.00
(5)	Bhakta P. R.	Mumbai	2000.00	(6)	Shelat Mukund R.	Mumbai	1000.00
(7)	Kotian T. L.	Mumbai	501.00	(8)	Parmar Manilal K.	Mumbai	1000.00
(9)	Brid Nandkumar R.	Mumbai	1100.00	(10)	Shah Shailesh C.	Mumbai	1000.00
(11)	Anand Narayan A.	Mumbai	1000.00	(12)	Shah Navinchandra D.	Mumbai	500.00
(13)	Jain Mahendra Singh	Mumbai	1100.00	(14)	Makawana Tidalal U.	Mumbai	500.00
(15)	Wani Natawarlal B.	Thane	1111.00	(16)	Poojari Mrs. Vasanthi V.	Mumbai	1000.00
(17)	Nurani Subramanian K.-Mumbai	Mumbai	10000.00	(18)	C. B. Ramamurthy	Mumbai	5000.00
(19)	Korde Jayant K.	Mumbai	500.00	(20)	Tambulwadkar Pooja D.	Mumbai	1000.00
(21)	Tanna Tanshukhlal C.	Mumbai	1000.00	(22)	Ajmera Champaklal M.	Mumbai	5000.00
(23)	Chodnekar Mrs. Mohini B.-Mumbai	Mumbai	1000.00	(24)	Muringatheri Srinivasan S.-Mumbai	Mumbai	1500.00
REGION TOTAL							41860.00
ZONE TOTAL							41860.00

ZONE : NEW DELHI**Region - DELHI & NCR**

Sr. No.	Name	City	Rs.	Sr.No.	Name	City	Rs.
(1)	Kamala Mrs. T. A.	Delhi	5000.00	(2)	Harish Kumar Awasthi	New Delhi	1000.00
(3)	Ramesh Chander	Delhi	2100.00	(4)	Chauhan Mahendra Singh-Delhi		500.00
(5)	Khera Vijay Kumar	Delhi	500.00	(6)	Ramesh Chander	Delhi	1100.00
(7)	Singhal Ashok Kumar	New Delhi	2000.00	(8)	Choudhary Ramesh Kumar - Delhi		1100.00
(9)	Kataria Ram Chander	Delhi	2100.00	(10)	Khandelwal Basant Kumar - Delhi		500.00
(11)	Pujara Som Nath	Delhi	1000.00	(12)	Ahuja Satish Chandra	Delhi	1100.00
(13)	Sonkhla Pan Singh	Delhi	1100.00	(14)	Ahuja Subhash Chand	Delhi	1100.00
(15)	Jain Vinod Kumar	Delhi	1100.00	(16)	Arora Subhash Chander	Delhi	1100.00
(17)	Malhotra Kanwal Nain	Delhi	500.00	(18)	Sandhu Ramesh Chander - New Delhi		1100.00
(19)	Seth Mahender Kumar	Delhi	1000.00	(20)	Arora Arjunkumar	Delhi	1100.00
(21)	Sharma Naresh Kumar	Noida	1100.00	(22)	Bhutani Prem Prakash	New Delhi	1000.00
(23)	Ashwani Kumar	Delhi	1000.00	(24)	Batra Poonam	Delhi	1000.00
(25)	Bhagat Vimal Kumar	Delhi	1000.00	(26)	Sachdeva Naresh Kumar - Delhi		1000.00
(27)	Bhambri Samrat Ashok - New	Delhi	1000.00	(28)	Singhal Ram Kumar	Delhi	1000.00
(29)	Gogia Banwari Lal	Delhi	1000.00	(30)	Sohan Lal	Delhi	1000.00
(31)	Arora Chaman Lal	Delhi	500.00	(32)	Agarwal Padam Singh	Delhi	500.00
(33)	Om Prakash Gupta	Delhi	1000.00	(34)	Praveen Kumar	Delhi	1000.00
(35)	Chander Bhan	Delhi	500.00	(36)	Aggarwal Shiv Kumar	Delhi	1100.00
(37)	Malhotra Surinder K.	Delhi	2000.00	(38)	Gupta Ramesh Chandra	Delhi	1000.00
(39)	Manchanda Mohinder Lal - Delhi		500.00	(40)	Jain Jeetu Prasad	New Delhi	2100.00
(41)	Taluja Karam Chand	Delhi	1000.00	(42)	Rao Adige Mukund	Delhi	3000.00
(43)	Sharma Jagdish Prasad - Delhi		5000.00	(44)	Rathaur Anilkumar	Ghaziabad	1100.00
(45)	Kapur Vinod Kumar	Delhi	1000.00	(46)	Maheshwari Dau Dayal	Delhi	1100.00
(47)	Dewan Bhagwan Prakash - Delhi		500.00	(48)	Sibbal Prem Kumar	Delhi	2100.00
(49)	Chopra Ashok Kumar	Delhi	500.00	(50)	Banga Tarsem Lal	Delhi	1000.00
(51)	Mishra Prem Nath	Delhi	1000.00	(52)	Sehgal Raman	Delhi	1000.00
(53)	Jain Abhinandan Kumar - Delhi		600.00	(54)	Resham Lal Kaler	Ghaziabad	5000.00
(55)	Tanwar Omprakash	Delhi	1100.00	(56)	Gogia Surender Kumar	Delhi	1000.00
(57)	Grover Ashok	Delhi	2000.00	(58)	Zutshi Nirmala	New Delhi	1000.00
(59)	Taneja Baldev Kirshan - Delhi		1000.00	(60)	Samu Mrs. Lakshmi	Delhi	500.00
(61)	Garg Sumer Chand	Delhi	1000.00	(62)	Goel Lalit Mohan	Delhi	1000.00
(63)	Gupta Shiv Charan	Delhi	500.00	(64)	Khurana S. C.	Noida	3000.00

Sr. No.	Name	City	Rs.	Sr.No.	Name	City	Rs.
(65)	Anand Jai Dev	Delhi	500.00	(66)	Kaim Rajinder S.	Delhi	1100.00
(67)	Sunil Kalra	Delhi	1000.00	REGION TOTAL			85000.00

Region - PUNJAB, HARYANA, H.P., J&K

(66)	Aggarwal Sushil Kumar-Faridabad		100.00	(67)	Arora Kamal Kumar	Panchkula	1100.00
(68)	Nagpal Khushiram	Gurgaon	1100.00	(69)	Gupta Naresh Chandra	Faridabad	500.00
(70)	Srivastav Harish Kumar-Gurgaon		1100.00	(71)	Gulati Hemant Kumar	Panchkula	1100.00
(72)	Garg Sudarshan Kumar-Panchkula		1000.00	(73)	Mrs. Kalra Veena	Gurgaon	1100.00
(74)	Chadha Sat Paul	Gurgaon	500.00	(75)	Autar Krishan Kaul	Gurgaon	7001.00
REGION TOTAL							14601.00

Region - DELHI METRO REGION-II

(1)	Raman R. V.	Gurgaon	5000.00	REGION TOTAL			5000.00
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Region - CHANDIGARH

(2)	Ramesh Kumar Garg	Panchkula	1100.00	REGION TOTAL			1100.00
ZONE TOTAL							105701.00

ZONE : RAJASTHAN

Region - JAIPUR

(1)	Kakkasseri K. I .S.	Jaipur	501.00	REGION TOTAL			501.00
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Region - BHARATPUR

(2)	Shah Mahendra R.	Alwar	1100.00	REGION TOTAL			1100.00
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Region - UDAIPUR

(3)	Dhupar Bhagwati Lal	Udaipur	1000.00	REGION TOTAL			1000.00
ZONE TOTAL							2601.00

ZONE : LUCKNOW

Region - ALLAHABAD

(1)	Jafri Khisal Ahmed	Allahabad	501.00	REGION TOTAL			501.00
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Region - KANPUR

(2)	Gupta Dinesh Prakash	Kanpur	600.00	(3)	Mehrotra Jagdish N.	Kanpur	2000.00
REGION TOTAL							2600.00

Region - VARANASI

(4)	Chandra Krishana Shukla - Varanasi		501.00	REGION TOTAL			501.00
ZONE TOTAL							3602.00

ZONE : BAREILLY

Region - HALDWANI

Sr. No.	Name	City	Rs.	Sr.No.	Name	City	Rs.
(1)	Mehrotra Shree Nath	Haldwani	1100.00	(2)	Gupta Ashok Kumar	Dehradun	500.00
(3)	Karki Trilok Singh	Haldwani	500.00	(4)	Dr. P. N. Kapoor	Kathgodam	500.00
REGION TOTAL							2600.00

Region - BAREILLY

(5)	Bharti Rajendra Prasad-Bareilly		2500.00	REGION TOTAL			2500.00
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Region - MORADABAD

(6)	Aggrawal S. K.-Buland Shaher		1001.00	REGION TOTAL			1001.00
ZONE TOTAL							3601.00

ZONE : CHENNAI

Region - CHENNAI METRO

(1)	B. V. Deenadayalu	Chennai	3000.00	(2)	C. R. Easwaran	Chennai	1500.00
(3)	T. K. Balasubramanian-Chennai		2500.00	(4)	V. Krishnamurthy	Chennai	3000.00
REGION TOTAL							10000.00
ZONE TOTAL							10000.00

ZONE : BENGALURU

Region - ANDHRA PRADESH

(1)	Rao Uppalury Vasudeva-Puttaparthu		5000.00	(2)	AVL Narasimha Rao	Hyderabad	500.00
(3)	Rao Vanama C.	Hyderabad	500.00	(4)	Brinda Prabhakar V.	Hyderabad	5000.00
(5)	Golla Bharat Bhushan	Hyderabad	1000.00	(6)	Sutapalli J. Rao	Hyderabad	500.00
(7)	Kakarla Badari N.	Vijaywada	2000.00	(8)	D. Sadananda Rao	Secunderabad	1000.00
(9)	M. Madhava Reddy	Hyderabad	1000.00	(10)	Kanamaluru Amarnath	Hyderabad	1000.00
(11)	Sarma Neti R.	Hyderabad	1000.00	REGION TOTAL			18500.00

Region - BENGALURU

(12)	Colaco Jacqueline	Bengaluru	2500.00	(13)	Kota Siva Rami Reddy	Bengaluru	1000.00
(14)	Reddy N. S.	Bengaluru	1000.00	(15)	S. Vasudeva Adiga	Bengaluru	1000.00
REGION TOTAL							5500.00

ZONE - BHOPAL

Region - BHOPAL

(1)	Paliwal Satyanarayan	Bhopal	2100.00	(2)	Ajmera Kamal Kumar	Bhopal	1500.00
(3)	Bhatnagar Yogesh	Bhopal	1100.00	(4)	A Member	Bhopal	2600.00
REGION TOTAL							7300.00

Region - INDORE

Sr.No.	Name	City	Rs.	Sr.No.	Name	City	Rs.
(5)	Patel Virendra Singh	Indore	1000.00	(6)	Chauhan Naresh	Ratlam	500.00
(7)	Kabra Krishnakumar	Indore	2100.00	(8)	Agrawal Hari Swaroop	Indore	2100.00
(9)	Lowlekar Vivek G.	Indore	1100.00	(10)	Agrawal Gajanand G.	Indore	1100.00
(11)	Sohan Paharia	Indore	1100.00	(12)	Patel Virendra Singh	Indore	1100.00
(13)	Jain Nirmal Kumar	Indore	1100.00	(14)	Vyas Ramesh Chandra	Indore	500.00
(15)	Mohanty Santosh	Indore	500.00	(16)	Chaurey Sunil Kumar	Indore	1000.00
(17)	Sethi Kailashchand S.	Indore	500.00	(18)	Chauhan Vishnu Prasad	Indore	500.00
(19)	Borade Komalrao N.	Indore	501.00	(20)	Mukul Jain	Ujjain	500.00
(21)	Jain Jayantilal	Ratlam	1100.00	(22)	Joshi Padmakar D.	Indore	500.00
(23)	Vibhute Chandrakant	Ratlam	501.00	(24)	Vyas Dushyant	Indore	1100.00
(25)	Upadhyay Narendrakumar-Indore	Indore	500.00	(26)	Jain Shantilal L.	Indore	3100.00
(27)	Kher Mangla Abhijit	Indore	1100.00	(28)	Thakar Sureshchandra G.-Indore	Indore	500.00
(29)	Dhariwal Komal Chand-Indore	Indore	500.00	(30)	Karambelkar S. D.	Indore	1100.00
(31)	Maheshwari K. K.	Indore	1100.00	(32)	Soni Chandra Prakash	Indore	1100.00
(33)	Modi Dharam Chand	Indore	500.00	(34)	Rathor Subhashchandra P.-Indore	Indore	500.00
(35)	Chawda Ghanshyamsingh-Dewas	Dewas	500.00	(36)	Rajkumari Mandloi	Indore	1000.00
REGION TOTAL							29902.00

Region - RAIPUR

(37)	Malviya Vijay Shanker	Durg	1100.00	(38)	Jain Shikhar Chandra	Durg	500.00
(39)	Joshi Hasmukhrai G.	Raipur	1100.00	(40)	Sunkari Satyam	Bhilai	500.00
(41)	Pulin Behari Paul	Durg	501.00	REGION TOTAL			3701.00

Region - JABALPUR

(42)	Gajbhiye Umakant	Jabalpur	2100.00	REGION TOTAL			2100.00
ZONE TOTAL							43003.00
GRAND TOTAL							364222.00

We may add for your information that for the purpose of uniformity hereafter donations received and accounted for between 1st January to 30th June and 1st July to 31st December will be advised in the Circular issued immediately after the end of each half year.

7. OBITUARY :

We mourn the sad demise of our below mentioned members, as informed to us who left for their heavenly abode after our last circular dated 22nd August, 2017 (from 11-08-2017 to 31-01-2018). We convey our sincere condolences to the bereaved families and pray to ALMIGHTY to grant eternal peace to departed souls. BOBROA dips its flag in honour of these colleagues.

(1) Shri D. M. Shukla	Ahmedabad	(2) Shri C. L. Khanna	Kanpur
(3) Shri D. S. Ray	Howrah	(4) Shri R. J. Desai	Surat
(5) Shri J. K. Kamdar	Ahmedabad	(6) Shri K. K. Gupta	Delhi
(7) Shri B. V. Karen	Palanpur	(8) Shri K. L. Kelkar	Ahmednagar
(9) Shri M. A. Vaishnav	Rajkot	(10) Shri G. G. Pawar	Pune
(11) Shri S. B. Deshpande	Nasik	(12) Shri M. Rajendraprasad	Chennai
(13) Shri R. T. Sindkar	Baroda	(14) Shri P. S. Gaekwad	Baroda
(15) Shri O. P. Sharma	Kuchera	(16) Shri V. K. Agarwal	Agra
(17) Shri M. L. Sharma	Peepali	(18) Shri Chain Singh Jaitwal	Ajmer
(19) Shri Y. K. Arora	Delhi	(20) Shri M. P. Goyal	Delhi
(21) Shri K. S. Sabbarwal	Indore	(22) Shri Dharamdatta I. Pandya	Baroda
(23) Shri M. Y. Randive	Surat	(24) Shri Satyapal Taneja	Ghaziabad
(25) Shri Prakash Nebhnani	Jaipur	(26) Shri K. C. Mistry	Baroda
(27) Shri D. M. Bagwe	Pune	(28) Shri K. C. Phofalia	Jodhpur
(29) Shri M. A. Malek	Baroda	(30) Shri Sat Paul Bhagat	Jullunder
(31) Shri D. K. Pandya	Baroda	(32) Mrs. Sarla V. Parikh	Baroda
(33) Shri J. S. Divekar	Baroda	(34) Shri V. L. Zaveri	Baroda
(35) Shri B. M. Patel	Anand	(36) Shri J. S. Desai	Navsari
(37) Shri S. L. Goel	Ghaziabad		

Friends let us look forward to the New Year 2018 with enthusiasm and put in collective efforts for growth of BOBROA. Simultaneously we should vigorously pursue pending issued with Bank and Industry level issues with GOI/IBA through CBPRO.

With Holi Greetings,

Yours Fraternaly,



(V. T. Makwana)
General Secretary

12. D.A. RATES:

We give below the chart of Dearness Relief payable to pensioners from February 2018 to July 2018. The rates are already uploaded on our website and will be also available on the Bank's website.

PART - I		
<i>Dearness Relief to pensioners who retired on or after 1st day of January, 1986, but before the 1st day of November, 1992/1st July, 1993.</i>		
Basic Pension per Month		
1.	Up to Rs. 1250	996.29 percent
2.	Rs. 1251 to Rs. 2000	Rs. 12453.62 plus 817.85 percent of basic pension in excess of Rs. 1250.00
3.	Rs. 2001 to Rs. 2130	Rs. 18587.49 plus 490.71 percent of basic pension in excess of Rs. 2000.00
4.	Above Rs. 2130	Rs. 19225.41 plus 252.79 percent of basic pension in excess of Rs. 2130.00
PART - II		
<i>Dearness Relief to pensioners who retired on or after 01-11-1992/01-07-1993 but before 31-03-1998.</i>		
Basic Pension per Month		
1.	Up to Rs. 2400	472.50 percent
2.	Rs. 2401 to Rs. 3850	Rs. 11340.00 plus 391.5 percent of basic pension in excess of Rs. 2400.00
3.	Rs. 3851 to Rs. 4100	Rs. 17016.75 plus 229.5 percent of basic pension in excess of Rs. 3850.00
4.	Above Rs. 4100	Rs. 17590.50 plus 121.5 percent of basic pension in excess of Rs. 4100.00
PART - III		
<i>Dearness Relief to pensioners who retired on or after 01-04-1998 but before 31-10-2002.</i>		
Basic Pension per Month		
1.	Up to Rs. 3550	291.84 percent
2.	Rs. 3551 to Rs. 5650	Rs. 10360.32 plus 243.20 percent of basic pension in excess of Rs. 3550.00
3.	Rs. 5651 to Rs. 6010	Rs. 15467.52 plus 145.92 percent of basic pension in excess of Rs. 5650.00
4.	Above Rs. 6010	Rs. 15992.83 plus 72.96 percent of basic pension in excess of Rs. 6010.00
PART - IV		
<i>Dearness Relief to pensioners who retired on or after 1st day of November, 2002.</i>		
Rate of dearness relief on pension for the months February 2018 to July 2018		191.70 % of basic pension
PART - V		
<i>Dearness Relief to pensioners who retired on or after 1st day of November, 2007.</i>		
Rate of dearness relief on pension for the months February 2018 to July 2018		139.20 % of basic pension
PART - VI		
<i>Dearness Relief to pensioners who retired on or after 1st day of November, 2012.</i>		
Rate of dearness relief on pension for the months February 2018 to July 2018		52.70 % of basic pension
Surviving Pre - 01-01-1986 Retirees		
Ex-gratia per Month	D. R.	Total
Rs. 350.00	Rs. 3487.00	Rs. 3837.00
Surviving Spouses of Pre - 01-01-1986 Retirees		
Ex-gratia per Month	D. R.	Total Amount Payable
Rs. 175.00	Rs. 1744.00	Rs. 1919.00

**RENEWAL OF GROUP HEALTH INSURANCE POLICY FOR THE RETIRED OFFICERS
FOR THE PERIOD 01-11-2017 TO 31-10-2018**

BRIEF NOTE :

United India Insurance Company renewed the Policy with increased premium with options as under :

Coverage for	Premium without GST	GST @ 18%	Gross Premium payable per family Including GST
Without Domiciliary Treatment Cover Policy No. 5001002817P112120418 - Rs. 4,00,000/-	Rs. 13,935/-	Rs. 2,508/-	Rs. 16,443/-
With Domiciliary Treatment Cover Policy No. 5001002817P112121936 - Rs. 40,000/- i.e. 10% of the Main Policy of Rs. 4,00,000/- as sub limit	Rs. 31,354/-	Rs. 5,644/-	Rs. 36,998/-
Super Top Up Policy without Domiciliary Cover for all retired officers having Base Policy with or without Domiciliary Treatment Cover Policy No. 5001002817P2123070 - Top Up Rs. 5,00,000/- Threshold i.e. the sum insured under the main Policy of Rs. 4,00,000/- after which the Super Top Up Policy will trigger.	Rs. 3,225/-	Rs. 581/-	Rs. 3,806/-

As an Officer has basic policy of Rs. 4,00,000/- and if he has also opted for Super Top Up Policy of Rs. 5,00,000/- , total Hospitalization expenses upto Rs. 9,00,000/- is covered.

Officers were requested to advise their option to Bank in time to enable Bank to recover required premium and remit to Insurance Company to continue to provide cover.

Next renewal will be due in October, 2018. Kindly advise your consent in time to Bank about your option (with revised premium which will be advised in October, 2018 by United India Insurance Company). In absence of any communication from your side your account will be debited with revised premium (in terms of standing instructions given by you).

We request you to maintain required balance in your specified account to continue the coverage under the policy for the period 01-11-2018 to 31-10-2019 (subject to / provided United India Insurance Company announces renewal of Group Health Insurance Policy for Retired Officers and its terms and conditions).

CHECK POINTS FOR SUBMISSION OF MEDICAL CLAIMS

The following documents are required to be attached with the Claim Form for the purpose of settling the claim smoothly without any queries. The purpose of having complete documents is to establish whether or not the claim is payable and do not fall under any exclusion of the policies.

1) CLAIM FORM :

A duly filled in and signed Claim Form giving details of the employee like the Employee Code No. and the amount claimed.

The Employee Code No. will help in identifying the claimant and will help in faster processing of the claim.

The Employee Code No. is to be written on top of the Claim Form.

Claims are to be submitted to the **New Address** at :

MEDICAL INSURANCE CELL

Bank of Baroda,

Phone Nos. :

Head Office,

G. M. (HR Ops.) : 2316600/01

“Baroda Bhavan”, 6th Floor,

DGM (HRM) : 2316604

R. S. No. 576,

AGM (HRM) : 2316615

R. C. Dutt Road,

CM (PF) : 2316614

Alkapuri,

CM (Pension & Gratuity) : 2316620

VADODARA - 390 007.

Pension Dept. : 2316640

Gratuity Dept. : 2316643

2) COPY OF ‘MEDIASSIST’ ID CARD :

Please attach a copy of “Medi Assist” ID Card with the Claim.

3) ORIGINAL HOSPITALIZATION BILL :

The Hospital Bill with the Bill Number, Date of Admission, Date of Discharge, Details of Expenses in with giving the proper breakup of expenses under different heads in appropriate Bill Format is required to be submitted and attached with the Claim Form. **The Bills on the Dr.’s Letter Head are not acceptable.**

In case the medicines are provided / given by the Hospital then the detailed break up of medicines supplied by the Hospital is required to be obtained and attached with the Claim Form.

The details of any miscellaneous expenses charged with proper or general naming of the same by the Hospital to be obtained and is to be attached with the Claim Form.

4) ORIGINAL DISCHARGE CARD :

The discharge summary should have complete with the details of the ailment, the history, the line of treatment given and the line of treatment advised on discharge.

5) ORIGINAL INVESTIGATION REPORTS :

All Investigations Reports carried out during or after hospitalization must be submitted in the original.

The Investigation report will help in establishing whether or not the person is / was suffering from the ailment.

6) ORIGINAL MEDICINE AND INVESTIGATION BILLS :

In case any medicines are purchased from Pharmacies and not forming a part of the Hospital Bill and / or any Investigations, which are done in the Laboratories not located in the Hospital then such Bills / Investigation Reports in original must be attached with the Claim Form.

7) PRESCRIPTION IN SUPPORT OF ABOVE :

All Bills for the Medicines and Investigation not forming a part of Hospital Bill must have their respective prescription advising the Investigation / Treatment must be attached with the Claim Form.

Sometimes such prescription may be a part of the discharge summary.

8) BILLS FORMING A PART OF THE TREATMENT BEFORE OR AFTER HOSPITALIZATION :

The **Pre Hospitalization** expenses are covered for a period of **-30- days**.

The **Post Hospitalization** expenses are covered for a period of **-90- days** respectively.

Any bills which are forming a part of the treatment for which the patient had been hospitalized and which fall during the aforesaid period, are payable and can be claimed.

It is advised that the Hospitalization Claim should be made within -30- days of discharge and

The claim for the Post Hospitalization Claim (Up to -90- days) may be submitted later after the completion of Post

Hospitalization treatment.

But it is advisable to mention about the “Post Hospitalization Treatment” in the claim form so that the Insurance Company may know that the further claim is coming.

DISEASE SPECIFIC DOCUMENTS :

- a. For any Accidental/ Fracture Case :** The MLC copy and letter from hospital / treating doctor stating details of accident, alcohol or any intoxicating drugs history.
- b. For Cataract Case :** The IOL sticker showing serial number in case of Cataract operation is required to be attached with the Claim Form.
- c. For the “Stent” Case :** The serially numbered sticker, in case of insertion of “Stent”, for Heart operation is required to be attached with the Claim Form.

Please attach the Bills/ Reports etc., in the sequence in which the claim documents are submitted with a list of attachment. This will help in the faster processing of claims.

CHECK LIST FOR CASHLESS PROCESS :

1. Patient may approach the Hospitals which are shown in the Network Hospitals. The list of such Hospitals is available on website : <https://portal.medibuddy.in/Home.aspx>
2. The Member has to show his / her Insurance Card and Photo Identity Card at the TPA Help Desk of the Hospital.
3. A Pre-Authorization form is available at the TPA Help Desk of the Hospital.
4. The Pre-Authorization form has to be filled up and submitted at the Hospital Admission Counter.
5. The Request for Pre-Authorization will be sent by the Hospital directly to DHS CASHLESS.
6. The Cashless request will be processed by DHS CASHLESS.
7. The Authorization Letter will be faxed/ Emailed to the Hospital DHS CASHLESS within **1 hour** from the receipt of documents.
8. An SMS will be sent out to the Member along with an email of the authorization, if mobile no./ Email id are available.
9. Upon discharge, please sign the Claim Form and the Hospital’s Final bill.
10. Do not collect any bills/ Discharge Card/ Reports from the hospital. The Hospital will directly send the documents to MEDIASSIST for its settlement.

REIMBURSEMENT PROCESS :

1. The existing process of submission of reimbursement claims to Head Office to continue with new postal address shown earlier in the check list.
2. The MEDIASSIST representative shall review and collect the documents for further processing from the Head Office.
3. Alternately Scanned Documentation can be uploaded online by individuals for faster processing and courier the hard copy.
4. Once the document is uploaded, Claim intimation number will be generated online.
5. Employees will be intimated via an SMS for the claim number.
6. In case of Deficiencies in the Claim Form, the letter shall be emailed directly to the insured.
7. Once the Claim is Processed, the payable amount is directly transferred via NEFT to the account of the

Member.

8. The entire Process shall take -7- to -10- working days from the date of submission of complete documentation.

DOCUMENT CHECKLIST FOR REIMBURSEMENT CLAIMS :

1. Claim Form generated through MEDIASSIST WEB SITE.
2. Photo copy of MEDIASSIST card.
3. Original Discharge card with details of the ailment, the history, the line of treatment and the treatment advised on discharge.
4. Original Hospitalization Bill and Payment Receipt.
5. Original Investigation Reports.
6. Original Medicine and Investigation bills along with Prescriptions.
7. Pre/ Post Hospitalization Bills forming a part of the treatment 30 days before or 60 days after hospitalization.
8. Original Sticker of Invoice of Implants in case of Surgical Operations with Implants like Cataract, Stent, etc., must be attached with the claim form.
9. Angioplasty and Orthopedic Surgeries please give full details of such surgeries.

DOCUMENT CHECKLIST FOR DOMICILIARY CLAIM :

1. The Claim Form generated through MEDIASSIST WEB SITE (Only PART A has to be duly filled). Mention your EMP No. at the top of the Claim Form.
2. Attach the Photo copy of MEDIASSIST card (e-card / photo card)
3. Attach the Original Doctor's consultation notes / history. Attach the Photocopy of Doctor's consultation notes can be submitted, **in case, if treatment needs a regular follow up but prescription in original. A certificate to the effect that disease requires life time medicines is required in original and photocopy can be used during policy period.**
4. Attach the Original Cash Memos from Hospital / Pharmacies supported by proper prescription from the attending medical practitioner.
5. Attach the Original Investigation Reports supported by a note from the attending medical practitioner.
6. All Domiciliary claims will be for duration of Three months, but submission would be within 30 days from last purchase of medicine / investigation.
7. The Diagnosis certified by the Treating Doctor or Diagnosis must be mentioned on the Prescription. Overall limit of Rs. 4,00,000/- covers 10% for DOMICILIARY TREATMENT e.g. if only 10000/- is utilised under domiciliary and if one more hospitalization expenses exceeds 4 lakhs then from TOP UP NO EXPENSES FOR DOMICILIARY WILL BE PERMISSIBLE.

TOLL FREE NO. 18002332707

CONTACT NOS. :

CHIEF MANAGER (MEDICAL INSURANCE) : 0265-2316688

DY. GEN. MANAGER (HRM) : 0265-2316604

Email Id : bob_baroda@dhs-india.com

medicalinsurance.ho@bankofbaroda.com

To,

ALL ZONAL SECRETARIES, GOVERNING COUNCIL MEMBERS AND ALL MEMBERS...

Dear Friends,

Sub. : 50% OF PAY AS PENSION (1616 - 1684 CONSUMER PRICE INDEX ISSUE) C A NO. 5525/2012 BANK OF BARODA & ORS. Vs. G. PALANI & ORS, AND 18 BATCHES COMPRISING OF 982 SPECIAL LEAVE PETITIONS IN RESPECT OF VARIOUS BANKS - FINAL HEARING HELD AT THE HON'BLE SUPREME COURT OF INDIA ON 13th FEBRUARY 2018.

We are happy to inform you that BOBROA after successfully getting favourable orders from Hon'ble Supreme Court in the matter of extending benefit of addition upto five years in qualifying service under Regulation 26 of Bank Employees' Pension Regulation 1995 to Specialists and other Retirees, this is yet another FEATHER IN BOBROA'S CAP alongwith Pensioners / Organization of Canara Bank, State Bank of Mysore and Indian Overseas Bank in a long run and expensive legal battle over a decade.

A BRIEF HISTORY OF THIS CASE :

- The Joint Note dated 14-12-1999 (relatable to 7th Bipartite Settlement signed on 27-03-2000) provided for revision in pay scales of Officers w.e.f. 1-4-1998 with merger of D. A. at -1684- points.
 - However, for pension calculation, the merger of D. A. was restricted to -1616- points.
 - The anomaly was rectified from 01-05-2005 resulting in to the merger of -1684- points, but the arrears of pension for the blocks 01-04-1998 to 31-10-2002 and 01-11-2002 to 30-04-2005 i.e. in aggregate for 85 months were not paid.
 - The Division Bench of the Hon'ble Madras High Court per judgment dated 28-06-2011 had directed for making payment of the arrears finding that the action of the Bank in paying the reduced pension is contrary to the provisions contained in Regulation 2(d) and 35 of Pension Regulations 1995.
 - The Bank had challenged the Order passed by Division Bench of Hon'ble Madras High Court.
2. After hearing the arguments / submissions made by the Advocates of both sides in the course of the final hearing, which lasted for about -3- hours, the Hon'ble Supreme Court delivered judgement on 13th February 2018, the effect of which is as under :
- “In respect of Pensioners retired on or after 01-04-1998, pension has to be re-calculated and arrears paid from the date of retirement till 30-04-2005 in terms of Bank Employees' Pension Regulations, 1995 along with simple interest at 9% within four months.”**
3. We are waiting for the other details of the judgement and we will communicate a copy of the same to you immediately on receipt of it from our Advocate.
4. We heartily congratulate our Advocate Shri Vipin Jai and Sr. Counsel B. B. Sahwney for their effective result oriented submission. We also thank and appreciate efforts of our following members for providing inputs and case laws to our advocates.
- a. Mr. R. K. Salecha, Convener, Central Legal Committee.
 - b. Mr. H. L. Desai, Member, Central Legal Committee.
 - c. Shri Anil Gupta, Member, Central Legal Committee.
 - d. Shri K. R. Ganesh Rao, Zonal Secretary, Bengaluru Zone.

e. Shri G. Palani, First Petitioner and National Vice President, Chennai Zone.

f. Shri R. Rajendra Babu, Governing Council Member.

g. Shri P. Ramamurthy, Advocate & Member Chennai Zone.

5. The aforesaid Judgement has come on account of meticulous handling of the matter at various levels, which will bring good financial gains to the concerned retiree colleagues. This Judgement also strengthens our belief and unshaken commitment to fight for the injustice for various issues relating to the BOB's Pensioners community.
6. This achievement is also the outcome of the much efforts put in by all the litigants as well as that of various Retirees' Organizations, which stood firmly with them, all through this litigation journey.
7. We also thank all members for their contribution to Legal Fund which enabled BOBROA to win this legal battle.

We now eagerly await Hon'ble Supreme Court's Judgement in the matter of 100% Neutralization of D. A. which is reserved.

With Holi Greetings to All,

Yours Fraternaly,



(V. T. Makwana)
General Secretary

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