



# IBOA CONNECT



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## AIBOC - 13<sup>TH</sup> TRIENNIAL GENERAL COUNCIL



Guwahati, the gateway to North-Eastern India, hosts the 13th Triennial General Council of the Confederation. This event offers assembled delegates and leadership a forum to celebrate our fraternity's rich legacy of struggle and Commitment to the member's cause set in the backdrop of the diverse cultural tapestry and natural beauty of the Northeast.

The General Council's open session began on the evening of July 7, 2024, with a large solidarity march. The march featured a musical band playing local instruments by the troupe of PURBARANGA, showcasing the cultural diversity of the North-Eastern Region. President of the Confederation, Com P M Balachandra, led the rally which saw enthusiastic participation from veterans such as Com K D Khera, Com G D Nadaf, Com M Harshabardhan, Com Y Sudarshan, and Com Debasis Ghosh.

The solidarity march finally converged in the auditorium being watched and joined by a sea of humanity in whose presence the flag of AIBOC was hoisted by a galaxy of dignitaries including Shri T T Ram Mohan, an eminent economist and former professor of IIM Ahmedabad, Com C H Venkatachalam, General Secretary, AIBEA along with the former General Secretaries and Presidents and the present leadership. The tone of the open session was set in by the melodious voice of Ms Choppy Roy. The cultural extravaganza which was a unique Composition of a rhythmic folk drum orchestra of Assam, some



special folk and traditional dance movements blended with Kalaguru Vishnu Prasad Rabha's famous poem 'Jaag Tribal' and a contemporary choreography of Bharat Ratna Dr Bhupen Hazarika's song.

The anchor of the program Ms Choppy Roy proceeded to call the dignitaries on stage with Com Alokesh Bhattacharya and Com Sanjib Sen, the President and Secretary of the AIBOC (Assam State Unit). Amidst thunderous applause, Com P M Balachandra, President, Com Rupam Roy the General Secretary, Shri M V Rao, Chairman IBA and MD & CEO Central Bank of India, Shri T T Ram Mohan, an eminent economist and former professor of IIM Ahmedabad, Com C H Venkatachalam, General Secretary of AIBEA, adorned the dais. The veterans and the architects of AIBOC, including Com K D Khera, Com V Eswaran, Com G D Nadaf, Com Amar Pal, Com Harshabardhan M, Com Y Sudarshan, Com D T Franco, Com Dilip Saha, and Com Debasis Ghosh, were felicitated on the stage by the President and General Secretary.

After the traditional lamp lighting by all the dignitaries, Com Rupam Roy delivered welcome address. He traced the long journey of AIBOC in protecting and upholding the dignity of the officers' community and its emergence as the largest Confederation of the supervisory cadre. He referred to the successful conclusion of the wage negotiation, with active coordination from the other constituents of UFBU. He acknowledged the positive



role played by Shri M V Rao, the Chairman of IBA during the negotiation. He assured the assembly that AIBOC will continue the struggle to meet the aspirations of its membership while ensuring happiness in the workplace. He also emphasised that we are facing unprecedented challenges leading to ever-increasing economic inequality. Our mighty organization, over the years, has ensured that public sector banks remain relevant and prosperous. As our nation strives towards greater financial inclusion and digitization, in this dynamic environment, AIBOC being a frontrunner in embracing change while firmly upholding the principles of fairness, equity, and professionalism shall continue to play its role for the inclusive socio-economic growth of our country.

Com P M Balachandra, in his Presidential Address extended a warm welcome to the dignitaries and delegates. He accentuated the organization's unity, which had contributed to a smooth conclusion of the historic wage settlement. The conclusion of the wage settlement will enable AIBOC to address a variety of challenges that are affecting the fraternity of the bank officers.

The inaugural address was delivered by Shri M V Rao, the Chief Guest. He spoke about his time in AIBOC and how it helped him to develop leadership qualities. He emphasised that trade union is possibly the best institution for imbibing leadership qualities and it plays a complementary role in the day-to-day functioning of the industry. He lauded the positive role of AIBOC, specifically acknowledging Com Rupam Roy and Com Balachandra, for their efforts in ensuring a speedy resolution to the wage negotiation. He strongly advocated for public sector banking and praised the bankers for providing banking services to the most remote corners of the country. He compared their commitment to that of defence personnel in safeguarding the internal fabric of the economy and raised the slogan 'Public Sector Zindabad'. He concluded his speech with an audio-visual presentation of a concert, in which the legendary Italian violinist Niccolo



Paganini played with a snapped string, highlighting the need to overcome challenges with commitment and determination.

In his keynote address, Prof T T Ram Mohan delivered a lucid and thought-provoking presentation. He used various parameters to illustrate the effectiveness of public sector banking despite infrastructural, political, ideological, and other macroeconomic challenges. He emphasized that despite adverse manpower support the Public Sector Banks are way ahead in various parameters. He also pointed out that in developed countries the Govt. has to bail out the failed banks and infusion of capital for protecting a bank from an imminent failure is independent of its ownership pattern. He refuted the logic advanced for bank privatisation with empirical data. He expressed his confidence that public sector banking will play a key role in transforming the Indian economy and suggested that any attempt to privatize the industry would be illogical and contrary to the broader national interest.

In his address, Com C H Venkatachalam assured the assembly that AIBEA will support AIBOC in addressing the issues related to the 5-day work week. This matter is currently awaiting approval from the competent authorities. He asserted that UFBU will continue their efforts to update pensions, ensure work-life balance, and oppose policies that weaken public sector banks. Com Venkatachalam also commended the General Secretary of AIBOC for his role in expanding and nurturing unity among bank unions.

A book titled 'Where is my interest rate?' was released in the open session which gives a critical insight into the banking spectrum in India and the paradigm shift that has been fundamentally altering its character in favour of the privileged section of society diluting the very



purpose for which banks are nationalised.

The open session ended with a heartfelt vote of thanks from Secretary AIBOC (Assam State Unit), Com Sanjib Sen.

### **Business Session 8th and 9th July, 2024**

President Com PM Balachandra welcomed the assembly and requested the General Secretary to submit the Report and Statement of Accounts. He read the notice of the meeting and called upon the House to deliberate on the GS Report and Statement of Accounts.

The General Secretary placed the report covering a period post-12th Triennial along with the Statement of Accounts, which was placed by Com Suraj Pradhan, Treasurer.

Around 70 delegates representing all affiliates deliberated during the two days' business session expressing their views on the General Secretary's Report. They shared their concerns and suggest ways and means to further strengthen and fine-tune the functioning of the Confederation.

The important issues raised by the delegates can be summed up under the following points:

- Physical attacks on the bankers should be resisted
- Uniform transfer policy for all banks
- High-handedness of the Disciplinary Authority and disproportionate punishment
- Top leadership to visit the branches to have a first-hand idea of the problems
- Working on holidays
- Late sitting
- Disturbed family life and psychological pressure
- The slow pace of recruitment
- Skewed distribution of manpower
- Abolition of NPS and covering all bankers under OPS

- Increased presence of AIBOC in social media
- Fight against privatisation should be intensified
- Regular meetings at the District and State Levels to strengthen the organisation at the grass root level
- Early resolution of residual issues and immediate implementation of 5 day work week banking
- Workshop to be organised for Defence Assistants

- Duty-free special leave for the Defence Assistants
- Underrepresentation of women in the leadership
- Creche facility for women should be made Compulsory
- Work from home in special cases
- Child care leave as in the Central Government
- NPS should be modified to give more choice
- Uniform accountability policy for all PSBs
- Update on LFC for foreign travel
- District Units should be formed in all leftover areas
- Manpower planning should be made more rational and scientific
- The increase of employees in private banks is a threat to PSBs
- Immunity of office bearers to be ensured
- Leadership Development program for young Comrades and holding of Youth Convention
- Formation of Women's Wing and holding of Women's Convention
- Denial of CAIB increments for officers opting out of promotion
- Discriminatory attitude towards RRBs by the sponsor banks
- Merger of RRBs with the sponsor banks
- Tax benefit on gratuity and leave encashment on the lines of the government
- Strengthening of AIBOC media cell
- A centralised cell at the apex level for Defence Assistance
- Apprehension on growing understanding between AIBEA and AIBOC

Nationally acclaimed social activist Shri Atul Kumar





Singh, an AGM of Canara Bank was honoured for his yeomen service in providing free coaching to the students from marginalised sections of the society, many of whom today are occupying pivotal positions in their lives.

The General Secretary responded to the discussions, viewpoints, and issues raised. He appreciated that the members have expressed their thoughts lucidly, and the Confederation is fully aware of their difficulties and concerns. Many of the points raised during the discussions are either covered in his report or find a place in the resolutions to be proposed in this triennial general council. AIBOC is committed to vigorously combating the toxic work culture and addressing all issues with proper prioritisation. It will take the battle to a higher level and pledge its steadfast commitment in opposing privatization and other regressive policies that hinder the growth of public sector banking. AIBOC will not intervene in the affairs of the affiliate or in resolving affiliate level issue but will stand by them whenever

there is a call for support and solidarity action. AIBOC's commitment to both Private Sector Bank Federation and RRB Federation is unalterable and the legacy of its support will continue. AIBOC stand in solidarity with the members of Catholic Syrian Bank in their struggle for implementation of the 8th and 9th Joint Note. All efforts will be made to reinvigorate the State Units. A Women's Convention will be held in Patiala, and a Youth Convention will take place in Mumbai. A Women's Wing will also be established. AIBOC will also vigorously pursue all the residual issues including the issue of updation of pension and reverting back to OPS instead of existing NPS considering the uncertainties of return from its corpus.

Comrade Ravi Kumar K, General Secretary, CBOA presented the resolutions to be undertaken in the AIBOC 13th Triennial General Council. The highlights of some of the resolutions that were adopted in the General Council Meeting are as follows:

1. **Regulated Working Hours/ Not to call upon Officers to work on Holidays-** The 13th triennial of AIBOC being held at Guwahati firmly resolves and strongly urges upon the IBA, Respective Bank Management, DFS, and other regulatory authorities to take cognizance of the problems and issue immediate appropriate instructions for not calling bank officers on holidays and enforcing regulated working hours.
2. **Mis-Selling - Third Party Products-** The 13th triennial of AIBOC being held at Guwahati firmly resolves and strongly urges upon the IBA, Respective Bank Management, DFS, and other regulatory authorities to





take cognizance of the problems and issue immediate appropriate instructions to stop Mis-Selling of Third-Party Products.

3. **Taxation on Gratuity-** The 13th triennial of AIBOC being held at Guwahati firmly resolves and strongly urges upon the IBA, Respective Bank Management, DFS, and other regulatory authorities to take cognizance of the problems and issue immediate appropriate instructions to bring bank officers at par with central government employees in this regard.

4. **Threats of Privatization-** The 13th triennial of AIBOC being held at Guwahati firmly resolves and strongly urges upon the Govt. of India, IBA, DFS, and other regulatory authorities to take cognizance of this demand and desist from such steps that would compromise our economic sovereignty.

5. **Attack on Bankers-** This 13th Triennial of AIBOC being held at Guwahati firmly resolves and strongly urges upon the IBA, Respective Bank Management, DFS, and other regulatory authorities to take cognizance of the problems by immediately framing appropriate regulation titled "Bankers' Protection Act" by incorporating the enabling provisions and ensuring protection to the bankers and enabling the law enforcing authorities to try the offenders under Criminal Law for assault on Bank Officers as public servant to confirm deterrent punishments.

6. **Disciplinary Proceedings beyond 4 Years and before Retirement-** The 13th Triennial of the All-India Bank Officers' Confederation being held at Guwahati, firmly resolves and strongly urges on the Government, Indian Banks Association, Central Vigilance Commission, and the Regulator that:

- No disciplinary action should be initiated after conduct of two audits. A sunset clause to be put in place.
- No disciplinary action should be initiated, if not commenced before 6 months of superannuation
- No disciplinary action should be initiated unless the breach is clearly spelled quoting the circular instructions which have been breached
- No disciplinary action should be initiated for breach of procedural irregularities/routine lapses in respect of last assignment (of three years)
- Suspension shall be revoked if the disciplinary proceeding is not completed before 180 days, suo moto by the Bank.
- No disciplinary action should be initiated against an officer, if not initiated during his/her service,

after retirement. Suitable changes in Pension Regulation to be incorporated.

7. **Updation of Pension-** The 13th Triennial of the All-India Bank Officers' Confederation firmly resolves and strongly demand that the long pending issue of Pension updation should be clinched within a specified time frame.

8. **Strong Women Cadre: Strong Confederation-** The Confederation firmly resolves and reiterates its commitment to all the constitutional provisions and the government guidelines pertaining to the welfare of women and shall undertake every organizational recourse in this direction. AIBOC calls upon our women comrades to join trade union moment in larger numbers which can only ensure the ultimate victory.

9. **Appointment of Officer Directors on The Board-** The 13th Triennial of the All-India Bank Officers' Confederation being held at Guwahati resolves and strongly urges upon the Government and the management of the Banks to appoint non- workmen (Officers) Directors on the Board of the Bank forthwith.

10. **Scrapping Of New Pension Scheme-** The 13th Triennial of the All India Bank Officers' Confederation being held in Guwahati resolves that it will initiate steps to bring together all the banking trade unions and unions of other Public Sector Undertakings and financial institutions under one umbrella to launch an unified struggle for restoration of old defined Pension Scheme.

11. **Outsourcing of Work in Banks-** The 13th Triennial of the All India Bank Officers' Confederation being held in Guwahati resolves and strongly urges the Government and management of the Banks to:

- Stop outsourcing core activities to private agencies.
- Resort to regular recruitment to have adequate human resources to serve the customers.

12. **Strengthening of the State Units of the Confederation-** The 13th Triennial at Guwahati considers that state unit can take up many issues pertaining to their respective states and mobilise public opinions for the opening of branches, recruitment of staff, extension of credit to priority and socially marginalised sector, etc. The state units should also hold meetings of their Executive Committee at regular intervals and build up coordination amongst the comrades working in different banks. They should also plan to expand their wings in unexplored terrain by keeping in touch with the central office.

13. **Godbole, Sengupta and Shanta Raju Memorial Lecture-** The 13th Triennial of the All-India Bank Officers' Confederation being held in Guwahati resolves to organise a memorial lecture annually in memory of the Comrades R. N. Godbole, S. R. Sengupta, and Shanta Raju, our former General Secretaries, recognising their contributions to the development of the bank officers' movement from the nascent stage to a mighty confederation of the supervisory cadre.

14. **Joint Committee with other Trade Unions demanding Old Pension Scheme-** The 13th Triennial of All India Bank Officers' Confederation being held in Guwahati resolves to initiate steps to bring together all trade Unions of Officers as well as workmen under one platform covering Govt, PSU, LIC, GIC and Employees in the Public Services and ensure that the Old Pension Scheme is restored.

15. **Co-Ordination in the Finance Sector:** The 13th Triennial of All India Bank Officers' Confederation being held in Guwahati resolves to explore coordination with the trade unions in the finance sector.

16. **Five-Year Plan for each Bank-** The 13th Triennial of All India Bank Officers' Confederation being held in Guwahati resolves to innovate and reorient the Banking system to fulfill the promise of the Constitution to ensure Equity, Equality, removal of the poverty and reducing the income gap of the people.

17. **Campaign for Interest Rationalization-** The 13th Triennial of All India Bank Officers' Confederation being held in Guwahati resolves to build a people's movement for inclusive growth by rationalising the interest rates and making credit viable for the majority i.e. the low-income group.

18. **Continuing Collaboration with CFA-** The 13th Triennial of All India Bank Officers' Confederation being held in Guwahati resolves to continue with the collaboration with CFA to enable the confederation to achieve its objectives.

19. **Mass movement for Recruitment-** As on March 2024, Public Sector Banks (including RRBs) have 463070 officers, 277846 Clerks, 98011 subordinate staff totaling to 838927. All Private Banks together have 943193 officers (Double) 78270 Clerks, 11827 subordinate staff totaling to 1033290 staff. This has to lead to reduction in the share of deposits and advances of public Banks.

This 13th Triennial of All India Bank Officers' Confederation being held in Guwahati resolves for a mass mobilization to reverse the Trend.

20. **Condoning the delay in holding the 13th Triennial General Council and Election of Office Bearers and members of the Executive Committee and Working Committee-** The 12th Triennial General Council was held in Kolkata from January 23rd to 25th, 2021. The 13th Triennial General Council of the AIBOC was inadvertently delayed due to the Wage Negotiation Exercise culminating in the 9th Joint Note and the General Elections to the Lok Sabha, which was duly approved by the Executive Committee. This 13th Triennial of the All-India Bank Officers' Confederation, currently being held in Guwahati, ratifies the decision of the executive committee and condones the delay in the election of office bearers and members of the executive and working committees for a three-year term effective from July 9th, 2024.

21. **Merger of RRB's with respective Sponsor Banks-** The 13th Triennial General Council of All India Bank Officers' Confederation being held at Guwahati demands the merger of Regional Rural Banks (RRBs) with their respective sponsor Banks to ensure overall efficiency and viability of the Banking Sector.

22. **Formation of a Centralized Legal Advisory Cell in All-India Bank Officers' Confederation-** It is being strongly felt that a Centralized monitoring of cases so filed in different courts of the Country to be identified by a Legal Advisory Cell at the level of the Confederation has become imminent to impart highest degree of professional handling of the cases by pooling the available talents within the Confederation and coordinating with the top legal brains of the Country. In this backdrop, the 13th Triennial General Council of All India Bank Officers' Confederation resolves that a Centralised Legal Advisory Cell be formed immediately in the AIBOC.

23. **Transfer Policy-** The 13th Triennial Council of AIBOC demands a codified transfer posting guideline providing for posting of officers preferably in their linguistic zone causing minimum discomfort and prohibiting the use of transfer of an officer as a tool for dampening and demotivating their commitment to the institution.

24. **Misbehaviour By Superiors to Subordinates-** This 13th Triennial Council being held at Guwahati notes with deep concern and anguish the growing incidence of misbehaviour meted out to officers by their seniors on one flimsy grounds or another. Such misbehaviour by a section of the managerial staff has forced quite a few officers to take certain extreme steps in their lives. AIBOC declares it's, zero tolerance for misbehaviour



with officers in their 13th Triennial Council. AIBOC also calls upon the bank management to issue suitable instructions in all tiers of the hierarchy for immediate stoppage of such nefarious activities.

25. **Immediate Implementation of the 8th and 9th Joint Note on The Catholic Syrian Bank-**The 13th Triennial Council being held at Guwahati demands that the CSB management commence negotiation immediately with our affiliate CSBOA for implementation of all the benefits of the 8th and 9th Joint Note in their bank. AIBOC reiterates its commitment to stand by CSBOA comrades during this critical hour.

26. **Formation of Women’s Wing:** It is need-felt that empowering women within AIBOC top body has high relevance. We propose this august body to form a Women’s Wing by nominating one woman representative from each affiliate. The representatives of the women’s wing so formed shall be special invitees to the EC over and above the present strength of the Executive Committee.

27. **Formation of Media Team:** AIBOC can always make best use of changing technology and the opportunities offered by social media to remain more

visible in public domain. With the view to enhance AIBOC’s presence and visibility, it may be resolved to form a media team enabled with Social Media contents and mobile media units to effectively propagate relevant information in public interest.

Comrade Sreenath Induchoodan, Sr Vice President, AIBOC read the proposed amendments to the Bye-laws of the Confederation as approved by the 101st Executive Committee of the Confederation.

The House approved the General Secretary’s Report and the Statement of Accounts with resounding applause and slogans. The House also adopted amendments to the Bye-laws to the constitution of AIBOC and the Resolutions placed before the General Council.

Comrade Dilip Kumar Mandal, the former Treasurer of AIBOC was nominated and seconded as the Returning Officer. Com Mandal efficiently conducted the election in accordance with the constitution of the AIBOC. The entire Executive Committee was elected unanimously, with Comrade Balachandra P M as President and Comrade Rupam Roy as the General Secretary.

**The names of the newly elected Executive Committee are as follows:**

POST	NAME
<b>PRESIDENT</b>	1. Com P M Balachandra
<b>GENERAL SECRETARY</b>	1. Com Rupam Roy
<b>WORKING PRESIDENT</b>	1. Com R. Sekaran
<b>EXECUTIVE VICE PRESIDENT</b>	1. Com Dilip Saha 2. Com Srijan Kumar Pal
<b>TREASURER</b>	1. Com Partha Pratim Saikia

**Executive Committee Members from AIIBOA**

POST	NAME
<b>SENIOR VICE PRESIDENT</b>	1. Com Ramnath Shukla
<b>VICE PRESIDENT</b>	1. Com B K Keshava 2. Com Advait Malhotra
<b>JOINT GENERAL SECRETARY</b>	1. Com Saurabh Upadhyay 2. Com Ravindra Singh
<b>DEPUTY GENERAL SECRETARY</b>	1. Com G Satish Chandra Kumar 2. Com Sachin Katiyar
<b>EC MEMBER</b>	1. Com Sanjay Khan Vilkar 2. Com Sambit Kumar Rout 3. Com Krishnendu Mukherjee

The 13th Triennial General Council concluded with an emotional vote of thanks from the newly elected President Com Balachandra P M, and brief speech by the undersigned addressing the delegates followed by the rendition of the National Anthem led by Com Prabir Sorkhel.

## RETIREMENTS

S.No.	NAME	DESIGNATION	BRANCH
1.	COM. VIKAS KUMAR .	CHIEF GENERAL MANAGER	CORPORATE OFFICE
2.	COM. SYED HASNAIN IQBAL RIZVI	DEPUTY ZONAL MANAGER	ZO:SITAPUR
3.	COM. NABIN KUMAR PATTANAYAK	DEPUTY ZONAL MANAGER	ZO:BHUBANESWAR
4.	COM. VAYUGUNDLA SREENIVASULU .	DEPUTY ZONAL MANAGER	ZO:KARIMNAGAR
5.	COM. SRIDHARAN S .	ASST. GENERAL MANAGER	CO:BOARD DEPT
6.	COM. PALANIVEL R .	CHIEF MANAGER	YAGAPPA NAGAR ( TANJORE TOWN )
7.	COM. KISHORE SHREEKANT DAMLE .	HEAD OF VERTICALS (BM)	RAC RAJKOT
8.	COM. SRADHA NANDA KHADANGA .	CHIEF MANAGER	ZO:BERHAMPUR
9.	COM. SANTOSH G KHIRWADKAR .	HEAD OF VERTICALS (BM)	CAPC BHOPAL
10.	COM. PREMA THAYALAN .	SENIOR MANAGER	MYLAPORE
11.	COM. V THAMIZH SELVI	SENIOR MANAGER	ASHOK NAGAR
12.	COM. BALASUBRAMANIAN K .	SENIOR MANAGER	AMBATTUR
13.	COM. PAVAN KUMAR AMARA .	SENIOR MANAGER	CO:RECOVERY CELL
14.	COM. SUBBARAYAN SUBRAMANIAM .	SENIOR MANAGER	THANJAVUR MAIN
15.	COM. RADHALAKSHMI C R .	BRANCH MANAGER	MEHRAULI INSTITUTIONAL AREA
16.	COM. KOLIKIPAMU JAYA RAJU .	ASST. BRANCH MANAGER	PAMARRU
17.	COM. NARAYAN SINGH NAG .	ASST. BRANCH MANAGER	INDORE
18.	COM. SHIVENDRA SHUKLA .	SENIOR MANAGER	ZO:HYDERABAD
19.	COM. RAJESH RAI .	Officer-in-Charge CC	VARANASI STATION ROAD
20.	COM. KANCHAN SINGH L BAIS .	ASST. BRANCH MANAGER	JARIDA
21.	COM. PAMURU RAJENDRA	SENIOR MANAGER	HIMAYATNAGAR
22.	COM. SRIKANT KUMAR DEHURY .	SENIOR MANAGER	IC BHUBANESHWAR
23.	COM. SAHADEVA SINGH .	SENIOR MANAGER	IC MEERUT
24.	COM. MURALI KUMAR SOREN .	BRANCH MANAGER	GHUSIGHATA
25.	COM. RAM DAS G DEKATE .	ASST. BRANCH MANAGER	KAMPTEE COLLIERIES
26.	COM. KANNAN S .	MANAGER (ABM)	ALWARPET
27.	COM. BALAMURUGAN V .	MANAGER	CO:R&G RELATIONSHIP DEPT
28.	COM. MUTHUKRISHNAN N .	MANAGER	ZO:AHMEDABAD
29.	COM. SHIVA RANJAN BAJPAI .	MANAGER	KANPUR KARRAHI ROAD JARAU
30.	COM. DINESH KUMAR JAIN .	MANAGER	SERVICE BRANCH, NEW DELHI
31.	COM. SATYA NARAYAN PRASAD .	MANAGER	KARAKAT
32.	COM. PARAB NANDKISHOR RAJARAM .	ASST. MANAGER	SERVICE BRANCH, MUMBAI
33.	COM. UMESH KUMAR SEHGAL .	ASST. MANAGER	CHAKERI
34.	COM. PARIMALA SRINIVASA RAO .	ASST. MANAGER	MSR LAYOUT,NELLORE
35.	COM. PRAKASH KU PALLAI .	ASST. MANAGER	ROURKELA
36.	COM. RATAN KUMAR DAS .	ASST. MANAGER	EKDALIA
37.	COM. ABDUL QUADIR IDRISI .	ASST. MANAGER	FACULTY OF DENTAL SCIENCE

**AIIBOA Wishes the above Comrades a Very Happy, Healthy and Peaceful Retired Life.**

