

# GENERAL INSURANCE PENSIONERS' ALL INDIA FEDERATION

Website [www.gicpa.in](http://www.gicpa.in) Blog: <<http://gipfed.blogspot.in/>> E-Mail: [gicpensionersassn@gmail.com](mailto:gicpensionersassn@gmail.com)

**Chairman: R. P. Samal, President: A. J. Kulthe, Gen. Secretary N. P. Upadhyay, M : 9891276959,**

**Dy. Gen Secretary: U. Banerjee, Treasurer: S. K. Jayakar, mob:9820257923,**

**Asst Treasurer: Nandini Gursale,**

Office: Tele: 0222073508, 02222070058, C/o GIEAIA, 3<sup>rd</sup> Floor, Sterling Cinema Bldg, 65,  
Murzban Rd., Fort, MUMBAI-400001.

(Regd. Under T. U. Act 1926 No.ALC/karyasan-17/11087)

**Circular no.20/2017**

15<sup>th</sup> February 2017

Dear Pensioners,

After our last circular no19/.2016 dt.31/09/2016, we are communicating with you by this circular in year 2017. It has become extremely expensive to issue such circulars.

We had requested to provide your email ID or any of the family member enabling to mail such circular **Please provide email ID to facilitate quick communication saving mailing cost for the Federation.**

Similarly General Insurance Pensioners Association W.Z. /General Insurance Pensioners All India Federation`s efforts to reach you through its website has run into troubles. Hence Association is launching its website in the name & style <[www.gicpensioners.com](http://www.gicpensioners.com)>. (under preparation) Quite large expenses are required & committed for construction of website.

**E. C. meeting:** the Federation audited accounts, return filing is obligatory. moreover mediclaim policy for the staff, pending issues of updation of pension, Family pension, fixed medical allowance, recognition of Federation, various court cases, impact of budget provisions, disinvestment in GIPSA cos needs deliberations. It has become necessary to meet in the executive committee take stalk of the situation and decide further course of action. Therefore E.C. meeting is convened at DWARKA, (Gujarat) on 27<sup>th</sup> & 28<sup>th</sup> March 2017. Shri M. P. Dasani E. C. member of Jamnagar from western zone has taken responsibility to organize. Federation is thankful to him and western zone pensioners Association. Audited statement of accounts and auditor's report is given for information.

**S. K. NAVALKAR**

**B.Com. F.C.A**

**Chartered Accountant**

**2<sup>nd</sup> Floor, Tejpal Scheme Road No. 3, Vile Parle East, Mumbai 400057.**

**Phone No: 26826725 E- Mail: [navalkars2011@gmail.com](mailto:navalkars2011@gmail.com)**

**AUDITORS REPORT**

I having had access to all the books of accounts of the General Insurance Pensioners All India Federation and having examined the Balance Sheet as at 31<sup>st</sup> December 2016 and The Income and Expenditure Account for the period ended on that date verifying the same with the accounts, vouchers relating thereto, now sign the same as found to be correct, duly vouched and in accordance with Law. I certify that the General Insurance Pensioners All India Federation had properly maintained its membership registers and its accounts and the members had paid their membership subscription to the General Insurance Pensioners All India Federation as shown in The Income and Expenditure Account of the Federation.

**S.K.NAVALKAR**

Chartered Accountant

Membership no: 7061

Mumbai Dated: 16<sup>th</sup> January 2017

**GENERAL INSURANCE PENSIONERS' ALL INDIA FEDERATION  
INCOME AND EXPENDITURE ACCOUNT FOR THE PERIOD ENDING 31ST  
DECEMBER 2016**

To Subscription	1800	By Interest savings a/c	1323
To Audit Fees	1500	By int on FD	109947.93
To Donation	1500	By Affiliation Fees	45424
To Meeting Exp	146500	By Donation	95934
To Bank charges	15	By subscription fees	4392
To Excess of Income over Expdt	132705.93	By Delegation fees	27000
c/fwd to general fund a/c			
Totals	<b>284020.93</b>	Totals	<b>284020.93</b>

**BALANCE SHEET AS AT 31ST DECEMBER 2016**

<b>General Fund Account</b>		<b>Cash and Bank Balances</b>	
Opening Bal	463602.48	Canara Bank Mumbai	106161.41
Add : Excess of income over expdt	132705.93	Fixed Deposit	489833
		Int Accrued	0
O/S Liab Audit Fees	1500	TDS	1814
Totals	<b>597808.41</b>	Totals	<b>597808.41</b>

As per my Report annexed For General Insurance Pensioners All India Federation

**S. K. NAVALKAR**

Chartered Accountant

Proprietor M 7061

Place : Mumbai

Dated : 16th January 2017

Treasurer Secretary Chairman

Place : Mumbai

Dated : 16th January 2017

**17th AGM of western zone pensioners Association:** - western zone will meet in its 17<sup>th</sup> AGM at new India H O. Mumbai on Saturday 18/03/2017 & consider several matters of concerned to pensioners in particular. General Secretary of Federation com. N. P. Upadhyay is invited to attend the conference.

Tele:22073508, 22070058 Telefax:22073996 \_Email:gicpensionersassn@gmail.com

**GENERAL INSURANCE PENSIONERS' ASSOCIATION (WESTERN ZONE)**

(Regd no.ALC/Desk-17/10446)

c/o General Insurance Employees Union w. z. 3<sup>rd</sup> Floor Sterling Cinema Bldg, 65 Murzban Rd, Fort MUMBAI-1

**NOTICE**

Notice is hereby given that the 17<sup>th</sup> Annual General Body Meeting of the **General Insurance Pensioners Association** (western zone) is convened on Saturday the 18<sup>th</sup> March 2017 at 2pm in the Canteen Hall (5<sup>th</sup> floor) of New India Assurance Co. H. O. Building, 87, M. G. Road, Fort, Mumbai 400001, to transact the following Agenda:

## AGENDA

- 1: To read & confirm the minutes of the last (16<sup>th</sup>) Annual General Body meeting held on 13<sup>th</sup> February 2016.
- 2: To discuss and adopt audited statements of accounts for the year ending 31<sup>st</sup> December 2016.
- 3: To discuss and adopt Governing Body's report for the year 2016.
- 4: To appoint auditors and fix their remunerations.
- 5: To report of convening Executive meeting at DWARKA Gujarat & sanction its expenses.
- 6: To amend constitution if suggested & if approved adopts.
- 7: To launch website [www.gicpensioners.com](http://www.gicpensioners.com) & sanction its expenses.
- 8: To co-opt members to Governing Body.
9. Any other matter with the permission of the chair.

Dated. 15<sup>th</sup> February 2017.

**U Banerjee**

Encl: 1) statement of accounts. /Draft amendments to constitution.

General Secretary.

Note: 1) If the necessary quorum is not present at the appointed time, place & date for the A. G. M. then the meeting will stand adjourned. Such adjourned meeting will reassemble after half an hour at the same place and on the same date. For such adjourned meeting quorum is not necessary.

Note .2: Any inadvertent omission to give notice or non-receipt or late receipt of notice by any member shall not invalidate the proceedings of the meeting. Notice posted and pasted on the notice board shall constitute valid issue of notice.

Note 3: notice is hereby given that the Governing Body of the General Insurance Pensioners Association w z. will be held at 10.30am on Saturday the 18<sup>th</sup> March 2017 in the canteen hall of new India Assurance co. H O. Mumbai-1 to transact the agenda of the 17<sup>th</sup> AGM. **All Governing Body members only** are advised to attend the meeting.

Note. 4. The staying arrangement of the outstation members of Governing Body Only are made for two days i.e. 17<sup>th</sup> & 18th March 2017. Those visiting should positively intimate to H.Q. well in advance to avoid incontinence.

### Statement of Accounts :

GENERAL INSURANCE PENSIONERS ASSOCIATION (WESTERN ZONE)  
3RD FLOOR, STERLING CINEMA BUILDING  
65, MURZBAAN ROAD, FORT  
MUMBAI 400001  
REGD NO. MAH/1658/98

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31-12-2016					
Previous Year	Expenses	Amt	Previous Year	Income	Amt
31.12.2015		Rs	31.12.2015		Rs
1154	To Courier Charges	4038	29235	By Interest on FD	207057
0	To Meeting Exp	16318	1425	By Interest on Savings A/c	4147
2757	To Misc and general exp	8496	0	By Hardidwar Meeting	31260
			289081	BY Donations Recd	490682
0	To Repairs Maintenance	0	1974	By Misc Income ( banners etc)	90300
66858	To Postage Exp	109493	0	By Souvenir Income	52750
119833	To Printing and stationery	102317	104309	By Excess of Expdt over Incom	0
109526	TO Travelling Exp	170929.6			
0	TO Website exp	10000			
7000	To Audit Fees	14000			
0	To Bank Charges	751			
22176	To Affiliation Expenses	55604			
500	To Membership/Subscription	0			
400	To Legal Exp	0			
0	To Sports/Marathon Exp	7900			
0	To Delegation Fees	27000			
180	To Books and Periodicals	710			
1125	To Depreciation	1005			
5000	To Donation	0			
2500	To Professional fees	3000			
38964	To 15th AGM Expenses	48176			
48051	To Jodhpur Meeting Expenses	76778			
0	To Excess of income over Exp	219680.4			
426024		876196	426024		876196

As per my Report annexed

For General Insurance Pensioners Association WZ

S.K.NAVALKAR  
Chartered Accountant  
Membership no.7061  
Place : Mumbai  
Dated : 31st January 2017

M K Raut  
President  
Place : Mumbai  
Dated : 31st January 2017

Mr. U Banerjee  
Gen Secy

A.V. Gaitonde  
Treasurer

GENERAL INSURANCE PENSIONERS ASSOCIATION (WESTERN ZONE)  
3RD FLOOR, STERLING CINEMA BUILDING  
65,MURZBAAN ROAD, FORT  
MUMBAI 400001  
REGD NO. MAH/1658/98

BALANCE SHEET AS AT 31st DECEMBER 2016					
Previous Year	Funds and Liabilities	Amt	Previous Year	Properties and Assets	Amt
31.12.2015		Rs	31.12.2015		Rs
	Trust-Corpus Funds			Deposits	
1009139	Bal as per last bal sheet	1309464		Fixed Deposits with Banks	
	Add: Subscription life membership		1166478	Canara Bank	1541185
300325	recd during the year	169200	32485	Saraswat Bank	32485
			0	Int Accrued on FD	0
1309464		1478664			
			53522.83	Canara Bank	80705.23
	Provisions		0	Cash in hand	0
0	Audit Fees	0		Receivables	
	A R Gaitonde	1050	13456	TDS	3502
			0	Advances to Pune Assoc.	0
	Income and Expend A/c		0	Advance for meeting Goa	0
71281.83	Bal as per last bal sheet		1000	Advance to Federation	0
-71281.83	Less: As per contra			Fixed Assets	
	Income and Expend A/c	219680.4	1305	Printer	1110
	Less :	-33027.17	-195	Less Dep	-160
			9315	Furniture	8385
			-930	Less Dep	-845
				Income and Expend A/c	
			104309	Bal as per last bal sheet	0
			-71281.83	Less: As per Contra	0
			33027.17		0
1311629		1666367.23	1311629		1666367.23

As per my Report annexed

For General Insurance Pensioners Association WZ

S.K.NAVALKAR  
Chartered Accountant  
Membership no.7061  
Place : Mumbai  
Dated : 31st January 2017

M K Raut                      Mr. U Banerjee                      A.V. Gaitonde  
President                      Gen Secy                      Treasurer  
Place : Mumbai  
Dated : 31st January 2017

**General Insurance Pensioners Association Eastern Zone:-** earlier on 26th November, 2016 at Calcutta General Insurance Pensioners Association eastern zone met in its AGM when Chairman Shri R. P. Samal & Dy. General Secretary Shri U Banerjee was invitees. One hundred & seventy pensioners attended the meeting. Earlier on Friday Chairman cum-Managing Director Shri Sanath Kumar of National Insurance Co. Ltd. had a cordial meeting with the pensioners Association assuring them looking in to their issues.

**General Insurance Association Northern Zone:-** A G M of N. Z. was held on November in Delhi. A large section of Pensioners even from Lucknow, Kanpur, Haridwar, Chandigarh, Jaipur, and Amritsar attended the meeting & resolved to strengthen the organization.

**General Insurance Insurance Retirees Association south zone:-** south zone has its Annual General Meeting on 28<sup>th</sup> January 2017 & revitalized its functioning under guidance of Dy. General Secretary Shri U. Banerjee.

**GIPSA companies meeting Pensioners:-** the Ministry of pension & pensioners welfare has been endeavoring to treat the pensioners with dignity & honor. It has directed to invite pensioners greet them; listen to their views at least once in a year. It is extending support to identify pensioners Association, giving them grant for office, infrastructure like computers and even salary of the staff. GIPSA companies have such meeting as under.

**New India :-** every year New India is extending cordial welcome to new India pensioners in the first week of January at H. O. Mumbai. Such meeting was organized on 6<sup>th</sup> January in New India CMD. Shri G. Srinivasan along with General Managers Shri R. M. Singh, Shri R.Gangadharan, Dy. G. M. Shri I. Victor Amaladoss with other officials had interaction with pensioners. Our Chairman Shri R. P. Samal Presided & 83 pensioners of new India exchanged pleasantries.

**Oriental :-** Mumbai witness a large numbers of pensioners in meet of Oriental, on 2<sup>nd</sup> January 2017.

**United India:-** similarly United India Mumbai had meeting on 11<sup>th</sup> January 2017. MDIndia TPA was present to interact on staff Mediclaim issues..

**Pune Thane:-** Oriental, United India & National companies invited Pensioners in Pune. Pensioners highly

appreciated their being greeted by their employers on 7<sup>th</sup> January in Thane pensioners meet.

**Nagpur:-** In Nagpur a large number of Pensioners are joining such get together by all PSU. Pensioners donate quite a sum to the pensioners Association led by vice President W.Z. Shri A. Kulkarni.

**Ahmedabad:-** Shri Pankaj Vithlani of General Insurance Pensioners Association Gujarat took lead & pensioners get together was organized in New India & Oriental this year.

**Developments from Jodhpur E C meet -** Federation has addressed a letter to Ministry of Finance to, instruct GIPSA companies to enhance the Family pension on the lines of RBI. This issue is urgent but Federation so far could not achieve the result.

**Wage Revision:-** In Banking & LIC explorative talks on next wage revision scheduled in February 2017. We Pensioners will have to peruse request to present pensioners say in wage revision of GIC also.

**Fund:-** Federation has sent out a fervent appeal to all affiliates & members to contribute @Rs.500/- per member to augment its fund as struggle requires fund which is meager with the Federation.

**Medicclaim:-** this issue is most dear to the heart of the pensioners. In order to consider improvement Federation was eager to know the Incurred claim ratio. The total picture is not yet clear. However New India has provided some data showing higher incurred claim ratio. We have immediately sought meeting with GIPSA Chairman in Mumbai. Since this could not materialized we have given a letter as under:

**“ GENERAL INSURANCE PENSIONERS' ALL INDIA FEDERATION**

Website [www.gicpa.in](http://www.gicpa.in) Blog: <<http://gipfed.blogspot.in/>> E-Mail: [gicpensionersassn@gmail.com](mailto:gicpensionersassn@gmail.com)

**Chairman: R. P. Samal, President: A. J. Kulthe, Gen. Secy N. P. Upadhyay, M:9891276959, Dy. Gen Scy: U. Banerjee,**

**Treasurer: S. K. Jayakar, mob:9820257923, Asst Treasurer: Nandini Gursale,**

Office: Tele: 0222073508, 0222070058, C/o GIEAIA, 3<sup>rd</sup> Floor, Sterling Cinema Bldg, 65, Murzban Rd., Fort, MUMBAI-400001.

(Regd. Under T. U. Act 1926 No.ALC/karyasan-17/11087)

7<sup>th</sup> February 2017

To Chairman

General Insurance Public sector Association ( GIPSA)

C/o New India Assurance Co. Ltd.,

New India Assurance Bldg.87, M. G. Road, Fort, Mumbai-400001.

Sub:- our request for meeting for improvement in staff GMP w.e.f. April 2017.

Ref:- correspondence resting with our letter dt. 3<sup>rd</sup> November 2016. & dt. 3<sup>rd</sup> December 2016, (copy )

Sir,

We have been urging the GIPSA & GIPSA companies to improve upon the benefits allowed under staff GMP for the last three years. We have also requesting for providing the incurred claim ratio under the said scheme so that a joint efforts can be undertaken to cutting the claim ratio by bringing awareness, alerting the stake holders to ensure cost saving benefiting every one.

We apprehend that GIPSA is taking rigid stand while deciding renewal of staff GMP. The health Regulation direction issued by the IRDA will be taken as guiding for the renewal of staff GMP.

We appeal to you as Chief Executive of PSU that some dispensation ought to be given to GIPSA staff/retirees as mediclaim is the product of PSU. For this purpose even special dispensation ought to be sought from the IRDA if required. Such special consideration is extended to many corporate including LIC.

The GIPSA ought to take a favourable decision considering the genuine, reasonable, improvements requested by **General Insurance Pensioners All India Federation** in the past.

In brief we suggested:

A) Max Sum Insured Floater Basis --- Limit of Rs. 20 lakhs can be increased to Rs. 30 lakhs .

B) Charges for Diagnostic Tests without hospitalizations on the terms offered to LIC staff & retirees. These expenses are in the nature of Preventive Care and will result into saving in Hospitalization Expense.

C) Payment of Administration and Registration charges—

All most all the hospitals are charging these types of expenses as standard charges. Please consider

payment of these small expenses for which outgo will be negligible. ( administrative instructions stating " ( service charges: some hospitals, in metro cities like Mumbai etc. charge service charges..... such charges are payable.....if levying .....is standard policy..... )"

D) Some Other suggestions for improvement of scope of cover without much outgo are

1) ICU/CCU charges are capped as twice the normal charges which can be considered without limit

2) Ambulance charges

Limit is Rs1500/3000 up to 50 km/beyond 50 km during policy period per family. This limit is too small. Please revise the limit to Rs. 5000 per person per hospitalization without specifying locations.

3) Limit of 30/60 days for pre/post hospitalizations be waived in cases of renal failure /organ transplantations /heart diseases looking to specific requirement and nature of diseases.

4) Coverage for age related molecular degeneration / retinal failure be specifically provided.

5) In modern medical treatment, genetic disorder/stem cell implantations and surgery could be a part of treatment and should not be excluded . For treatment of Thalessemia, Hemophilia Sick cell, Anemia, Hemolytic Anemia, and Myeloma requiring hospitalization should also be covered as per sum insured .

**Eligible sum insured:** Growth in the health care cost affect the employees and retirees. It has eroded the value of sum insured more than 50%. We request to consider increasing the eligible sum insured to cope with the inflationary trend in the cost index of medical health care.

**GST:** whilst on this subject, we do not know exact impact of GST bill implementations but we request to exempt mediclaim insurance from GST as mediclaim being human centric and deserve exemptions. This will provide some relief to retirees, in-service employees' as well general insuring public at large. We request to move such proposal to the ministry if need be.

**Premium payment through annuity of pensioners:** We trust that payments of monthly pensions by LIC are made, as per data sent by GIPSA COS . Deductions for medical premiums can be effected from pension payments at H. Os level and LIC can be advised for net pension payments, while mediclaim premium monthly installments paid by pensioners can be accounted on the similar lines as being done in case of in-Service employees by suitable modifications in IT systems. This will avoid hardship of payment of premium in the month of Feb/ March every year and appropriate undertaking can be obtained from every retiree to that effect. In this process each co will be paying premium in advance and recovering in monthly installments at par with in-service employees.

Yours sincerely

**K S. Samant**

Working President

In this connection we gather that companies are shifting the decision to Technical Department, Health detaching it from HRD/personnel Dept.

#### **NODAL OFFICER FOR ISSUES OF PENSIONERS'/RETIREEES' WELFARE**

1) Mr. S. Ramakrishnan Chief Manager GIC of India, "SURAKSHA", 170-J. Tata Road, Churchgate, Mumbai - 400 020. Email: [ramakrishnans@gicofindia.co.in](mailto:ramakrishnans@gicofindia.co.in) Mob. 9869549518, 2) Mr. N. Thiagarajan, Chief Manager, National Insurance Co.Ltd., 3, Middleton Street, Kolkata - 700 071, email: [tiagarajan@nic.co.in](mailto:tiagarajan@nic.co.in) , Mob: 89398 40158 , 3) Mr. S. K. Gupta, Chief Manager, Oriental Insurance Co. Ltd. Oriental House, A-25/27, ASAF ALI ROAD, New Delhi - 110 002, email: [skumar.gupta@orientalinsurance.co.in](mailto:skumar.gupta@orientalinsurance.co.in) , m. 8447690286, 4) Mr. Niinkumar Mansata, The New India Assurance Co.Ltd, 87-M.G.Road, Mumbai - 400 001, Email: [nitin.mansata@newindia.co.in](mailto:nitin.mansata@newindia.co.in) , Mob:996936364, 5) Mr. D. Swaminathan, Admn.Officer, United India Insurance Co. Ltd. 24-WHILTES ROAD, Chennai - 600 014,

Pensioners are requested to approach above nodal officers for their grievances in the first instance.

#### **Fixed Medical Allowance :**

Pensioners have been demanding grant of fixed medical allowance of Rs. 2000/- p.m.

**Court cases:-** Jodhpur: notice issued by Raj H C to four gipsa co on w p by aam bima seaniita karmachari sena for payment of pension to all SVRS optees having less than 20 years service but more than 10years. Wp on 08/02/2017.

Civil appeal nos.8420-8421 of 2013 a. B kashurirangan & ors V/s Canara Bank with other cases. ORDER heard learned counsel for the parties. We do not see any ground to interfere with impugned orders. The civil

appeals are accordingly, dismissed. no coast. Pending applications in any shall also stand disposed of. ( ASHARSH KUMAR GOEL) NEW DELHI. J RAFULLA C PANT, 1<sup>ST</sup> FEBRUARY.

**LIC CASES:-** S. NoDiary No. / Case No.[STATUS]Petitioner Vs. RespondentListing Date / Court 1. W.P.(C) 3984/2016 [PENDING], Order(s) Judgement(s)KRISHNA MURARI LAL ASTHANA Vs. UNION OF INDIA AND ORS Advocate : AS DIRECTED BY SUPREME COURT Court No. : 6 Next Date: 14/02/2017. The said case is being argued on daily basis. Outcome of this case is important

**D. R. :-** effective from February 2017, 13 slabs dearness relief is due to pensioners payable in March 2017.

**Best Brand award:-** Shri Sanat Kumar chairman-cum Managing Director, National Insurance Co. Ltd gets best Brand award of economic times. Federation congratulates him at National Insurance Company.

**NEW INDIA:-** Earlier New India has received BEST HEALTH INSURER AWARD from outlook money for the year 2015. We congratulate the company.

**GICre:-**Smt Alice Vaidyan CMD GICre was among the 30 most powerful women in Indian Business` award 2016. We congratulate her.

**Gratuity Act ceiling is raised to twenty lakh:-** in Banking industry as well as LIC such revision is yet not done. We also must Endeavour to get such benefit to the retirees.

**Disinvestment in GIPSA:-** the government decision of disinvestment is to firstly raise fund by selling governments stake & making good the budgetary short fall and secondly obliging international pressure to so called reforms in insurance sector. Whether will this achieve?.

**MUMBAI MARATHON:-** under the leadership of our Chairman Shri R. P. Samal 71 GIPSA pensioners took part in the sadardard Charter Mumbai Marathon for a cause-affordable health insurance-.GICre has sponsored this RUN with display of banner by New India Assurance co Ltd. Federation is thankful to both.

**Fund collection:-** pensioners/well wishers are requested to donate to the organization by cheque in the name of- General Insurance Pensioners All India Federation- or by core banking in to its accounts bearing no. Federation`s S.B. A/c No.0108101800124, Canara Bank, Fort Main Branch, Warden House, P. M. Road, Fort, Mumbai-400001. IFSC no.CNRB0000108, MICR no.400015024, PAN no. AABAG9517E, under intimation to Federation treasurer Shri S K. Jayakar Mob. No.09820257923.

**N. P. Upadhyay**  
General Secretary

### DONATION LIST OF PENSIONERS WESTERN ZONE

	MNAME	SNAME	DON	NTR	FNAME	MNAME	SNAME	DON
4719	V	RN	CHAR	100.00	4721	D	TAWDE	1000.00
4626	BHIKU	M	GHADSHI	200.00	4722	KSHMA	CHAVAN	1000.00
4618	YASHWANT	I	SHAH	300.00	4731	ASHS	NAGPAL	1000.00
4693	VIJAYKUMAR	A	SHAH	300.00	4732	MOHINI	MANGLANI	1000.00
4763	B	G	KATARIA	300.00	4734	SHRIDHAR	AMIN	1000.00
4622	E	J	JABALPURWALA	500.00	4735	JYOTI	KESWANI	1000.00
4623	G	S	CHADAWAR	500.00	4737	SHEFALI	MULYE	1000.00
4628	LEENA		LEWIS	500.00	4740	ROHINI	MULAY	1000.00
4631	SADASHIVRAO	S	JUJARY	500.00	4744	KAMLAKRAR	KAULGUD	1000.00
4632	JSFSR	A	KHAN	500.00	4745	PRATAP	BIST	1000.00
4633	ASHOK	K	PAWAR	500.00	4749	ANJALI	JOSHI	1000.00
4634	ISHWARCHANDRA	C	BHANARI	500.00	4750	VASANT	SHAH	1000.00
4635	RAFIK	S	MULLANI	500.00	4754	R	DESHPANDE	1000.00
4636	KAMALKISHOR	C	PODDAR	500.00	4756	VIJAY	SATHE	1000.00
4637	VIJAY	N	WANJARA	500.00	4759	VIDYA	PANDIT	1000.00
4638	RUPA	A	DESHPANDE	500.00	4766	KAMAL	DEOLEKAR	1000.00
4639	NEMICHAND	K	BEDMUTHA	500.00	4771	DEJAPPA	POOJARY	1000.00
4640	BHASKAR		IRUKUVAJJVLA	500.00	4773	SHIVKUMAR	WIGS	1000.00
4641	KISHORE	V	JOSHI	500.00	4775	SANJAY	NADKARNI	1000.00
4642	SURESH	M	BHINGARE	500.00	4751	LAKSHMI	SHEVDE	1001.00
4643	SHIWAJI	K	ROHOKALE	500.00	4755	SAMIDHA	PADGAONKAR	1001.00
4644	RAVINDRA	W	BAKORE	500.00	4764	KODUVAYUR	KRISHNAN	1002.00
4645	JYOTSNA		CHANDORKAR	500.00	4620	PRASAD	DESAI	1500.00
4650	GODAVARI		PILLAY	500.00	4648	SHAILJA	KULKARNI	1500.00
4653	NARAYANDAS	H	AGARWAL	500.00	4692	R	SHAH	1500.00
4655	BHIWA	R	LADE	500.00	4710	J	JANI	1500.00
4656	RAJKUMAR	S	CHAWARE	500.00	4725	MAHENDRA	MEHTA	1500.00
4659	SHALINI		KRISHNA	500.00	4738	P	BAGAV	1500.00
4667	ATUL	K	SHAH	500.00	4739	PRABHAKAR	DAMLE	1500.00
4669	BHAGWAN	S	SHINDE	500.00	4779	RAMCHANDRA	PARAB	1500.00
4670	BANSIDHAR	B	SALVE	500.00	4646	VASANT	GUJJAR	2000.00
4671	GAJANAN	N	DESAI	500.00	4682	R	KILLEKAR	2000.00

4672	DIVAKAR	K	KAWADKAR	500.00	4683	JULIET		PEREIRA	2000.00
4674	KANTA	R	BADGE	500.00	4687	SUBHAS		JAIN	2000.00
4676	MOHAN	D	INDURKAR	500.00	4697	V	D	NIPHADKAR	2000.00
4694	S	D	JAYWANT	500.00	4698	R	J	TUREL	2000.00
4700	I		DESAI	500.00	4704	SHRIKANT	V	DALVI	2000.00
4702	NEELAM		PENKAR	500.00	4709	B	S	SURATIA	2000.00
4707	P	S	MANI	500.00	4711	VALLABH	G	SHAH	2000.00
4708	CHANDRASEKHAR		MRNON	500.00	4716	B	V	CHOGALE	2000.00
4713	LATHA		RAJAN	500.00	4717	PADMA		NAVSARIWALA	2000.00
4714	A	K	EASWARAN	500.00	4720	D	P	MORE	2000.00
4718	S	W	MORE	500.00	4723	MADHAVI		NAIK	2000.00
4726	SOPHIA		ANTAO	500.00	4728	PRASHANT		LOTLIKAR	2000.00
4727	JAYWANT		TANAWADE	500.00	4729	V		APPAKUTTY	2000.00
4730	PRAVIN	D	MEHTA	500.00	4733	MOHAN		KAMBLI	2000.00
4736	SUPRIYA	S	DINDE	500.00	4746	SOONOO	N	KATRAK	2000.00
4741	D	B	GHARGE	500.00	4762	SIKANDAR	M	MASTI	2000.00
4752	ALMEDI		MOURE	500.00	4767	F	A	KANCHWALA	2000.00
4753	CHANDRAKANT		KSHIRSAGAR	500.00	4768	P	A	DARNE	2000.00
4760	CHITRA	C	PAWAR	500.00	4776	SHASHIKANT	S	KARNIL	2000.00
4761	SHANTARAM		PAWAR	500.00	4777	SHYAMBIHARI	D	SINGH	2000.00
4747	K	B	SHINDE	501.00	4706	ANANTHA		LAXMY	2001.00
4688	N	G	JOSHI	800.00	4748	S		MANGAONKAR	2001.00
4619	SOONOO		KATRAK	1000.00	4684	KIRIT	G	SHAH	2500.00
4625	MITESH	V	DALAL	1000.00	4695	NEELAM		PENKAR	2500.00
4629	MAHESHBHAI	N	SHAH	1000.00	4758	VIJAY	P	TAWDE	2500.00
4630	RAMANLAL	K	MISTRY	1000.00	4774	R	P	DIXIT	2500.00
4651	PRAKASH	P	PATWARDHAN	1000.00	4778	SUPRIYA	R	RANE	2500.00
4652	SHIVRAM	B	BALLAL	1000.00	4649	SHRIRAM		HALLUR	5000.00
4660	SUSAN		GODBOLE	1000.00	4661	P	K	GAIKI	5000.00
4663	DEEPAK		PESHWA	1000.00	4668	J	N	MANDAL	5000.00
4679	R	P	SAMAL	1000.00	4715	CHANDRASEKHARA		JADHAV	5000.00
4680	ASHOK	J	KULTHE	1000.00	4724	ABBAS		LOKHANDWALA	5000.00
4689	D	B	BHAT	1000.00	4757	RAMESH	A	KANTAK	5000.00
4690	B	S	SOMESWARAN	1000.00	4770	NANDINI	A	GHOTING	5000.00
4696	A	P	NANU	1000.00	4781	LILY	H	MISQUITTA	5000.00
4699	S	P	BANGERA	1000.00	4782	RAMESH	H	MATHURIA	5000.00
4701	ALBERT	PEREIRA		1000.00	4647	AJAY		BHAWALKAR	11000.00
4703	L	P	GANDHI	1000.00	4712	VIJAY	R	TUPE	1000.00

### FEDERATION DONATION LIST

S.NO.	SNAME		1086	A. V. Gaitonde	500.00
1066	Cancelled		1087	Vijay Tupe	500.00
1067	A. J. Pereira	2000.00	1088	Linda Sequaira	1000.00
1068	N. J. Wadholkar	1000.00	1089	V. C. Joshi	1001.00
1069	Glady's D'silva	5000.00	1090	S. V. Karia	251.00
1070	Parasmal Mehta	421.00	1091	S. B. Ajgaonkar	501.00
1071	Pradeep Devidas Shroff	1000.00	1092	S. S. Salian	500.00
1072	U. D. Pandya (Delegate fees)	1500.00	1093	G. B. Michael	1000.00
1073	G. D. Rao	500.00	1094	P. V. Adhikari	500.00
1074	Anil Bhandari	15,000.00	1095	Sharad R. Badle	500.00
1075	S. K. Jayakar	501.00	1096	Vasudev N. Manwari	500.00
1076	D. R. Sharma	500.00	1097	General Ins. Pen. Asso. W.Z.	15,000.00
1077	Govind H. Mehta	1000.00	1098	General Ins. Pen. Ass. S.Z.	15,000.00
1078	Madhusudan Shetye	1000.00			2000.00
1079	M. R. Jobalia	1500.00	1099	Vijay D. Hate	2500.00
1080	GIPA W.Z. ( AAF Fee)	31,740.00	1100	M. K. Raut	500.00
1081	Prem N. Srivastava	501.00	1101	D. S. Pereira	500.00
1082	Shantilal C. Parikh	5000.00	1102	K. D. Malewadkar	500.00
1083	M. P. Malewadkar	1000.00	1103	Georges Jabalpurwala	500.00
1084	Renu Rele	500.00	1104	Nandini Gursale	500.00
1085	V. J. Kini	500.00			

### BOOK-POST

Printed Matter

Add \_\_\_\_\_

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*If undelivered, please return to  
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3rd floor, 65, Murzban Road, Fort,  
Mumbai - 400 001.*