



BANK OF INDIA RETIREES' ASSOCIATION

(Maharashtra and Goa)

35th ANNUAL REPORT

Statement of Accounts year ended 31st March 2025



UNITY IS OUR STRENGTH
PENSION UPDATION IS OUR RIGHT

BANK OF INDIA RETIREES' ASSOCIATION

(Maharashtra and Goa)

EXECUTIVE COMMITTEE



Martis Frederick
President



Satish Joshi
Working President



Dhamankar Ramesh
Jt. President



Desai Pramod
Vice President



Joglekar Jayant
Gen. Secretary (Holding Charge)



Pagal Damodar
Jt. Gen. Secretary



Bhave Bhaskar
Jt. Gen. Secretary



Tendolkar Ratnakar
Treasurer



Master Rajendra
Jt. Treasurer



Doshi Khanti
Ex. Comm. Member



Shukla Aparna
Ex. Comm. Member



Bhalla Shyamprasad
Ex. Comm. Member



Warhadkar Deepak
Ex. Comm. Member



Taware Chintamani
Ex. Comm. Member



Patade Prakash
Ex. Comm. Member



Tendulkar Vinay
Ex. Comm. Member



Desai Ulhas
Ex. Comm. Member



Kulkarni Girish
Ex. Comm. Member



Kulkarni Shubhada
Ex. Comm. Member



Karnik Vanita
Ex. Comm. Member



Kadam Anant
Ex. Comm. Member



Sharma Lalitkishore
Ex. Comm. Member



Bank of India Retirees' Association

(Maharashtra and Goa)

Executive Committee (2023-2028)

22 Members

Name	Designation	Mobile No.	Email Address
Mr. Fredrick Martis	President	9326102411	martisfredrick@gmail.com
Mr. Satish Joshi	Working President	9420481170	jsatish43@gmail.com
Mr. Ramesh Dhamankar	Joint President	9930543454	rameshdhamankar@yahoo.com
Mr. Pramod Desai	Vice President	9987006301	desaipramodv@yahoo.com
Mr. Jayant Joglekar (Holding Charge)	Gen. Secretary	9869208094	jayantjoglekarboi@gmail.com
Mr. Damodar Pagal	Jt. General Secretary	9867038348	damodar.pagal@gmail.com
Mr. Bhaskar Bhawe	Jt. General Secretary	9422083608	bhaskar.bhave@gmail.com
Mr. Ratnakar Tendolkar	Treasurer	9819159146	rptendolkar@gmail.com
Mr. Rajendra Master	Jt. Treasurer	9819100063	masrn_28@yahoo.com
Mr. Khanti Doshi	Member	9226747597	doshikanti54@gmail.com
Ms. Shubhada Kulkarni	Member	9324978157	shudhadangk@gmail.com
Mr. Deepak Warhadkar	Member	9406837175	dwarhadkar@gmail.com
Mr. Prakash Patade	Member	9869606251	Prakashpatade02@gmail.com
Mr. Vinay Tendulkar	Member	8879114934	tendulkar.vinay@yahoo.in
Ms. Aparna Shukla	Women Rep.	9322295932	aparnashukla50@gmail.com
Mr. Kadam Anant	Member	9324047347	anantraokadam@gmail.com
Mr. Lalitkishore Sharma	Member	9819183226	slalit51@gmail.com
Mr. Shyam Bhalla	Member (Pune)	9822395141	shyamaprasadbhalla@gmail.com
Mr. Ulhas Desai	Member Pune	9423162720	ulhasdesai@rediffmail.com
Mr. Chintamani Taware	Member (Pune)	9850996626	cmtaware@gmail.com
Mrs. Vanita Karnik	Member (Pune)	9890339666	vanita.karnik@gmail.com
Mr. Girish Kulkarni	Member (Nashik)	9423963001	Girish.332@rediffmail.com

Organising Committee Members:

	Name	Mobile No.	Email Address
1	Mr. Anil Pai	9004139084	anil56pai@yahoo.com
2	Mr. Vilas Kulkarni	9820003945	vilas47@gmail.com
3	Mr. Suhas Dikey	9769257515	Suhasdekay1944@gmail.com
4	Mr. Shrikant Verulkar	9011025521	spverulkar@gmail.com
5	Mr. Nand Hariyani	9324432274	ndhariyani@hotmail.com
6	Mrs. Jayashree Parvatkar	9820640720	jaishreeparvatkar@gmail.com
7	Mr Pankaj Vadhavkar	9819150696	pmvadhavkar@gmail.com
8	Mr Deepak Nagarkar	9820401953	dnagarkar1953@yahoo.co.in
9	Mr Sidharth Gaikwad	9822410108	siddharthgaikwad5050@gmail.com
10	Mrs. Charu Deshmukh	9881494948	cmdeshmukh247@gmail.co
11	MR. Vinod Athavle	9422430476	vinod.athavale@rediffmail.com
12	Mr. Mohan Chodankar	9422412595	mohanvchodankar@gmail.com
13	Mr. Sanjay Deshpande	9518515189	sanjayd5922@gmail.com
14	Mr. Deepak Bagve	9423880714	bagwedepak1957@gmail.com
15	Mr. Suresh Kumbhar	9822446774	sureshkumbhar888@gmail.com
16	Mr. Shkrishna Chendke	9422804458	krish.chendke@gmail.com
17	Mr. Marutrao Nikam	9423809300	my.nikam13@gmail.com
18	Mr. Aubrey Almeida	9011949434	Almeida.aubrey@gmail.com



BANK OF INDIA RETIREES' ASSOCIATION (Maharashtra and Goa)

Regd. under Society's Act 1860 & Bombay Public Trust Act 1950

Regd. Address: c/o Bank of India Officers' Association,
Bank of India Building, 3rd Floor, 70-80, M. G. Road, Fort, Mumbai - 400 023.

Mobile : 9321286872 • Email : boira.mahgoa@gmail.com • Website : <http://www.boira.org/index.htm>

BOIRA/GS/25-26/032

NOTICE

Notice is hereby given that the 35th Annual General Meeting of the members of the Bank of India Retirees' Association (Maharashtra & Goa) will be held on **Friday, the 31st October 2025 at 10.30 am at S M Joshi Socialist Foundation, Sr. No. 191/192 Navi Peth, Near Ganjave Chowk, Pune 411030** to transact the following business.

A G E N D A

1. Welcome Address by the President.
2. To confirm the minutes of the 34th Annual General Meeting held at Dadar, 11th January 2025
3. To receive and adopt the accounts for the year 1st April 2024 to 31st March, 2025.
4. To appoint auditors for the financial year 2025-26 and fix their remuneration.
5. To receive and adopt the 35th Annual Report.
6. To register our Unit under Trade Union Act, we have to pass necessary resolutions and required modification in our constitution and by-laws.
7. Address by Executive of the Bank of India.
8. Address by Shri S. M. Deshpande, President of AIBRF & Shri S. C. Jain, General Secretary, AIBRF & Federation of BOI Retirees' Association (FOBIRA), on the latest developments on current issues of the Retirees.
9. Any other matter with the permission of the Chair.
10. Vote of thanks.

Please make it convenient to attend the meeting.

For and on behalf of the Executive Committee
S/D

General Secretary (Holding Charge)

**25th September, 2025
Mumbai**

Please note

1. If at the commencement of meeting requisite quorum is not present, the meeting will be adjourned for half an hour and business will be transacted irrespective of quorum.
2. Members are requested to register his/her name, on arrival, at the reception counter and **pay nominal contribution of Rs. 100/-, towards AGM Expenses**. Also Collect a copy of Annual Report and other papers.
3. Donations, if any will be accepted on same counter.
4. On arrival Tea/coffee will be served. After the meeting enjoy the Vegetarian Food.
5. Any member desirous of seeking any clarification on accounts should submit the request, in writing, to the Gen. Secretary, 7 days before AGM.
6. The Annual Report & Accounts will be sent by post (to those members who are not on the WhatsApp Group). Report will be also sent on the Association's WhatsApp Groups. It will be also available on the website of the Association in the 15th October 2025 viz.

www.boira.org/index.htm

**BANK OF INDIA RETIREES' ASSOCIATION.
(Maharashtra & Goa)**

35th ANNUAL REPORT

Honourable Members,

I am, on behalf of the Executive Committee of the Association, pleased to extend warm welcome and greetings to all of you to the 35th Annual General Meeting of our Association. It's a great pleasure to present before you this Annual Report covering various developments mainly during the financial year 2024-25, and also cover important developments up to March 2025.

1. Last Annual General Meeting- Synopsis :

Our 34rd Annual General Meeting was held on Saturday, 11th January 2025, at Sharadashram Vidya Mandir, Bhawani Shankar Road, Dadar (West) Mumbai - 400 028. The meeting was as usual successful and attended by 142 members. For the several years AGMs were held at Mumbai. We have received requests from members to hold the AGM outside Mumbai, hence, it was decided to hold the 35th AGM at Pune, so that the members residing in Pune and nearby areas can attend the meeting. In future we will arrange AGM at other centres also.

The President, Mr. Martis, welcomed the members on his behalf and on behalf of the Executive Committee. He further informed that due to some previous engagements, Mr. S. C. Jain, General Secretary of our FOBOIRA and AIBRF, and Shri Rajesh Ingle Chief General Manager of the Bank though, invited, could not attend the meeting. He further informed that Mr. Peter Fernandes, earlier General Secretary of Bank of India Officers Association and also President of AIBOC, was invited as Chief Guest and he has graciously accepted the same. He welcomed Mr. Peter Fernandes with a bouquet of flowers.

Afterwards Mr. Martis requested the members present, to pay homage to the members and the dignitaries at the National Level, to name a prominent personality, Dr. Manmohan Singh, Ex-Prime Minister of India, who had departed for the heavenly abode during the last year, and observe two minutes silence. The members present observed a silence for two minutes in response of the appeal of the President.

Our Chief Guest Mr. Peter Fernanades delivered the speech and apprise about issues of the Retirees. Since, Mr. S. C. Jain could not attend the meeting, he sends the message conveying best wishes for the AGM. The message was read by Mr. Rajendra Master which was about appraising the general issues of retirees at industry level and bank level in particular.

After reading the message of Mr. S. C. Jain by Mr. Master, the Gen. Secretary proposed regular business and the Secretary's Report for approval of the meeting, then Treasurer proposed for Annual Accounts & Audit. All these were approved in the meeting unanimously.

The Joint General Secretary, Shri Bhaskar Bhawe proposed a vote of thanks on behalf of the Association. The meeting concluded with the National anthem followed by a delicious lunch.

2. Our Unit, Our Strength Our Members Our membership reached at **6575** as on 22nd September 2025. This success is the fruitful result of the sincere efforts of the Executive Committee members and the team of activists at Mumbai, Pune, Nashik, Nagpur, Solapur, Kolhapur, Ratnagiri and other places. We will achieve the figure of 7000 membership shortly. Our Committee Members are making all out efforts to approach the Retirees at the branches and Training College during pre-retirement training sessions. We send

the introduction letters and membership forms to the retirees, elaborating the background of our activities, achievements in last 34 years appealing them to join the retirees' movement as a Life member of the organisation. We requested our old colleagues for mobilising of membership and they responded positively. We also keep our members informed through WhatsApp messages and SMS/emails, etc. The Association has introduced Google Form for enrolment of membership through link:- <https://forms.gle/LUVFYA9dd5KimeD28>. We also introduced QR Code to receive the payments safely and quickly. This a step towards the digitization.

Family Pensioners: Due to our efforts and regular follow up, Bank has streamlined the process of Family Pension application online through HRMS. The Bank has already issued IOM No. HO/TBD/Pension/2025-26/30 dated 6.5.2025 and same was circulated to the members on 13th May 2025. We appreciate the support from the Terminal Benefit Dept. The Executive Committee in the year 2021 decided to admit spouse of the deceased member as a life member by default and also offer the life membership to the spouse of non-members by paying nominal life membership fee of Rs. 500/-.

3. Executive Committee: Our Executive Committee consist of 23 members as below: -

POSTS	Seats	POSTS	Seats
President	1	Treasurer	1
President Working	1	Joint Treasurer	1
Joint President	1	Women Representative	1
Vice President	1	Members	10
General Secretary	1	Vacant post	2
Jt. Gen. Secretary	3	Total	23

The working period of this committee is from April-2023 to March 2028. The constitution & the rules were last amended as per the resolution passed in the AGM dt. 27th March 2022. Mr. Shard Hardikar Gen. Sec. tendered his resignation due to ill health which was accepted by the Executive Committee. Mr. Jayant Joglekar Jt. Gen. Sec. is holding the charge till the next election. The active participation and performance of the present committee and active cooperation extended by our members at large resulted in shaping our unit as one of the strongest and united organisation.

4. Executive Committee Meetings:



This picture of Executive Committee Meeting at Conference Room, Andheri Large Corporate Branch, Andheri, Mumbai

During the year 1st April 2024 to 31st March 2025, total four meetings of the Executive Committee of our association were held on 12.07.2024, 05.11.2024, 04.12.2024, and 26.03.2025. The attendance of various members for the meetings was as under: -

Name	Designation	No.	Name	Designation	No.
Mr. Fredric Martis	President	4	Mr. Deepak Warhadkar	Member	3
Mr. Satish Joshi	Wkg. President	4	Mr. Prakash Patade	Member	3
Mr. Ramesh Dhamankar	Joint President	3	Mr. Vinay Tendulkar	Member	3
Mr. Pramod Desai	Vice President	4	Ms. Aparna Shukla	Member	3
Mr. Jayant Joglekar	General Secretary - Holding Charge	4	Mr. Shyam Bhalla	Member	2
Mr. Damodar Pagal	Jt. Gen. Sec.	2	Mr. Ulhas Desai	Member	4
Mr. Bhaskar Bhave	Jt. Gen. Sec.	4	Mr. Chintamani Taware	Member	4
Mr. Ratnakar Tendolkar	Treasurer	3	Ms. Vanita Karnik	Member	3
Mr. Rajendra Master	Jt. Treasurer	4	Mr. K. Jagadeesan	Member	1
Mr. Khanti Doshi	Member	3	Mr. Girish Kulkarni	Member	4
Ms. Shubhada Kulkarni	Member	3			

5. Organising Committee:

We have since reviewed our organizing committee to 19 active members, representing the specific area who take active interest in the affairs of our Association with enthusiasm and support the committee. We call these Members to attend E.C meetings as observer and trained them and subsequently elevate them to executive Committee. The list of Organising Committee members and their contacts are noted in the table Page No. 1 of the report.

6. Meetings with Members at various places:

The membership of our unit is spread over the state of Maharashtra and Goa. We therefore regularly arranged meetings at different centres like Pune, Nagpur, Thane, Panjim (Goa) and Nashik with the help of local activists. A good number of retirees are attending such meetings, and we interact with them on their issues and suggestions. Generally, our Bank's management makes available the hall or rooms in central area of city. In case such arrangement is not possible private hall is taken on rent. These meetings also solve the local problems, over and above the members get knowledge of latest developments.

Our EC Members at Pune are conducting monthly meetings for last 15 years. At Dombivli such meetings are conducted for last 10 years and at Thane for last 10 years. We have plans to arrange meetings at centres like Dadar, Andheri, Borivali, Mulund, Navi Mumbai, Ratnagiri, Raigad, Sawant wadi and Panaji. In western Maharashtra we conducted meetings at Satara, Sangli, Kolhapur & Belgaum recently.

7. Nomination of our EC Members on various other Committees:

All our office bearer and also EC Members are giving their best and their instinct to help the Retirees is collateral with the reputation of our Organisation. Our ultimate aim and vision is clear and we work with Retirees of the same goal/aim of the all banks at National level.

Following Members are nominated on **FOBOIRA** - Federation of Bank of India Retirees Associations and **AIBRF** - All India Bank Retirees Federation.

FEDERATION OF BANK OF INDIA RETIREES' ASSOCIATION

Name	Designation
Mr. Fredrick Martis	President
Ms. Aparna Shukla	Vice President
Mr. Damodar Pagal	Deputy Gen. Secretary
Mr. Ratnakar Tendolkar	Organising Secretary
Mr. Ramesh Dhamankar, Mr. Rajendra Master, Mr. Khanti Doshi, Mr. Pramod Desai, Mr. Jayant Joglekar, Mr. Bhaskar Bhawe, Ms. Vanita Karnik, Ms. Shubhada Kulkarni, Mr. Girish Kulkarni	Executive Committee Members

ALL INDIA BANK RETIREES FEDERATIONS

Name	Designation
Mr. Fredrick Martis	Vice President
Mr. Damodar Pagal	Central Committee Member
Mr. Bhaskar Bhawe	Central Committee Member

8. State Committee of AIBRF, Maharashtra

Bhaskar Bhawe	President	Aparna Shukla	Central Com Member
Ramesh Dhamankar	Vice President	Jayant Jogalekar	Central Com Member
Pramod Desai	Vice President	Kanti Doshi	Central Com Member
Ulhas Desai	Org. Secretary	Girish Kulkarni	Central Com Member
Rajendra Master	Jt. General Secretary		

9. Financial Position and Accounts.

Main income of our unit is lifetime membership fee of Rs. 1,250 per member and Rs. 500/- from the Family Pensioners whose spouse are not the member of the Association. Out of this collection 75% amount is transferred to 'LIFE MEMBERSHIP FUNDA/C' AND invested in Bank's Term Deposits. The remaining 25% part of this income and the amount of regular interest is available for our yearly expenses. As we have experienced that gap is met with the contribution from members from time to time. We appeal our members to contribute for specific purpose like Building Fund, Struggle fund, Contribution for Legal expenses. Recently we appeal for voluntary contribution from the members who have received EX-gratia arrears. The response from the members was spontaneous and very positive. We collected amount to the tune of Rs. 15 lacs out of which we remitted Rs. 1.50 lacs to the FOBOIRA as per their appeal. However, there are few members who are yet to remit the contribution. We appeal them please send your contribution.

At the AGM, we collect nominal contribution of Rs.100/- towards expenses of meeting. Present membership on 31st November 2025 is 6575 and our investment in Fixed Deposits is Rs. 92 Lacs.

All accounts are balanced monthly and expenses approved in the EC Committee regularly. Annual accounts are audited and tax returns filed regularly and digitally recorded.

10. Group Medical Insurance. Health Management: The Group Medical Insurance Policy for Retirees was introduced since 2015, this year the policy was renewed from 1st November 2025. It is always advisable to opt without Domiciliary policy. Our Unit assist members to renew the GMIS application online at Andheri, Thane, Pune & Nasik. We have appealed The Central Labour Commissioner that the premium for employees and retirees should be at par as per the bipartite settlement. For last several years the premium for retirees

was high comparing to employees. Due to our fight and constant follow up, this year the premium for base policy for retirees and employees is same. However, the premium for Top Up policy is very high comparing to the employees. We are trying to reduce the Top Up Policy premium to match with the employees. This year the Super Top Up Policy of SBI General Insurance Co. Ltd. is offered by K M Dastur Reinsurance Pvt Ltd. We are going to arrange meetings with K M Dastur Reinsurance Pvt Ltd at various centres for informing the members the salient features of policy and also collection of the application forms.

11. Financial Assistance - REMAS: This is a unique scheme for the welfare of Bank of India Retirees. The scheme was initiated by the contribution from the retirees and allocation from welfare fund. The members of the scheme are eligible for reimbursement either of Hospitalisation Expenses or Insurance Premium (Self Rs.5000/- & Spouse Rs.5000/- Total Rs.10000/- for Single Rs.5000/-) to the extent of Rs.1.50 Lakhs during the life-time. The amount is directly credited to the pension account of the member availing IBA GMIS policy. Others have to claim the reimbursement by submitting application alongwith the proof of premium payment receipt to respective the Pension paying Branch. Before introduction of GMIS Policy, the members exercised Hospitalisation expenses reimbursement option. Now they could not avail the Premium reimbursement option, hence, we have requested the REMAS Committee to enable the members to change the option from hospitalisation expenses to Reimbursement of the Premium. Members who have opted for Hospitalisation will be eligible for reimbursement of Rs. 3000/-p.a. in the month of February. The amount is credited to their Pension account.

Some of the REMAS members have exhausted the maximum limit of Rs. 1.50 lacs, and recovery is made by the banks in such cases for the excess reimbursement. We have already taken up this issue with the Bank Management and requested to raise the limit from Rs. 1.50 lacs to Rs. 2.50 lacs.

12. Life Certificate: All the pensioners have to submit Life Certificate every year in the month of November. The pensioner can submit the application to their Pension Paying Branch or the nearest Branch at their convenience. One has also the option of submitting the Life Certificate digitally through Jeevan Praman portal of Government of India (<https://jeevanpramaan.gov.in>). Please refer Head Office IOM Ref. No. HO/TBD/PEN/2024-25/243 which is circulated to the members.

Our bank has introduced the free Doorstep Banking Services for submission of the Life Certificate & any other 2 free services per month to the Pensioners. You may download the DSB App from Play Store. (Cir. No. HO/GOD/DJ/2024-25/14 dated 17.10.2024).

13. Federation (FOBOIRA) and AIBRF

The Federation of Bank of India Retirees' Associations (FOBOIRA) is one of the oldest Retiree Organisation working for last 25 Years since 1998 and is successfully assisting about 17000 retirees from 15 Units of 11 states. Our Maharashtra & Goa Unit with membership of 6575, is one of the biggest and strongest unit. Our participation is always appreciated by Federation. Meetings of Central Committee are arranged with Head Office to formulate a strategy and to resolve issues concerning the members. Some of the issues are settled at Zonal Offices. It is to be mentioned that we have cordial relations with the officials at Head Office and Zonal Office.

A. Meetings with Bank Management at HO

The meetings are scheduled as per IBA guidelines once in half year with the Chief General Manager, GM, DGM, AGM (HRD) and AGM (TBD). As per the Federation constitution The President, General Secretary, designated Organising Secretary attend the meetings with the General Secretary of the local Unit. Currently our Federation President Shri Frederick Martis and General Secretary Shri S. C. Jain, General Secretary of Maharashtra unit attend the meetings. Minutes of the meetings are sent to us duly approved by the GM, HR. We appreciate the steps taken by the Bank management for attending important issues of retirees.

B. United Efforts for Common Cause at National Front.

ALL INDIA BANK RETIREES' FEDERATION (AIBRF):

AIBRF is one of the oldest organisation, registered under Labour Law and one of the largest organisation, a national level apex body of bank retirees. The total membership of AIBRF is approximate 2,75,000 retirees of 44 affiliate Banks. Our Federation of Bank of India Retirees Associations is affiliated to AIBRF.

AIBRF recently organised demonstrations at PAN India on following issues:

- Updation of Pension
- Improvement in health insurance with waiver of GST on insurance premium
- Pension to reckoned on Special Allowance
- Direct dialogue with IBA with Retirees Organisation
- To adopt L1 procedure for the IBA Super Top Up policy

14. State committee of AIBRF - Maharashtra

AIBRF, with a view to communicate at grass root level members have extended organisational hand as State level body consisting of various regional level representatives of all Banks. State committees are working as extended arm of AIBRF. Our Unit have nominated ten representatives for various posts. The latest meeting of committee was held on 07.11.2024.

15. Achievements:

- ❖ Arrears on account of 1616-1684 Index: As per Supreme Court judgement who retired between 1.4.1998 to 30.4.2005, arrears were paid with retrospective effect with interest is achieved.
- ❖ Second Option of Pension to Compulsorily Retired Employees.
- ❖ Notional Benefit of 5-years' Service for Fixation of Basic Pension to Specialist Officers.
- ❖ 100% DA neutralisation demand is achieved.
- ❖ Group Medical Insurance Scheme for Retirees: Uniform premium for employees and retirees on base policy is achieved.
- ❖ On industry level Government and RBI Pensioners get 30% of basic pay as family pension as against Bank was getting only 15% which is improved in line with RBI & Government employees i.e. 30% without any capping.
- ❖ Long pending demand of Pension to resignees also achieved.
- ❖ Ex-gratia as interim relief to pensioners & family pensioners from November 2022

Comrades, we always stay most positive during our struggle. It is a continuous process till we achieve the same. For our main demand of pension updation, we have waited long enough. As a Senior Citizen, we hope that our legitimate demand will be accepted. We have to put our efforts to achieve our reasonable and justified demands. We call upon our Comrades to participate in all Action Programs in full strength and with firm determination and to march towards achieving our goal with a thundering **SUCCESS**.

16. Tie up with Various Hospitals and Diagnostic Centres.

Bank of India Retirees' Association has entered into Tie-Up arrangement with various Hospitals and Diagnostic Centres. Though Bank of India Retirees Association have entered into the Tie-Up arrangement, it covers ALL Bank of India Retirees and their Spouse, whether they are members or non-members and irrespective of any Retirees Association.

A] Dr. Agarwal's Eye Hospital

They have conducted a Free Eye check-up camps for the benefits of Bank of India Retirees and their Spouse at various centers e.g. Wadala, Chembur, Vashi, Borivali, Bandra, Kalyan, Thane, Badalapur, Mulund, Vikhroli, Bhandup, Tardeo.

- Certified Optometrist Get your eye test done completely free of cost by our certified Optometrist.
- Prescription Report for Reference A proper Prescription Report is shared with you after your eye test done for future reference.
- Eye Pressure check
- Consultation by Expert Doctor
- Eye Awareness Lectures Can be organized Eye Awareness Talk by Ophthalmologist

B. Fortis Hospitals Ltd.

- 1) Fortis Hospitals (Mulund & Kalyan)
- 2) S. L. Raheja Hospital (Mahim)
- 3) Fortis Hiranandani Hospital (Vashi)

The facilities extended are as under:

- 20% discount on Consultation
- 15% discount on Investigation
- 15%discount on Health Check Up
- Customized Health Check-Up packages (Male & Female) Rs.5200/-
- Deposit free admission
- A discount of 10% on room rent and Basic hospital charges for cash paying admissions.
- A designated Relationship Manager for personalized support.

C. Kokilaben Dhirubhai Ambani Hospital and Medical Research Institute, Andheri, Mumbai,

Benefits and Services that will be:

- 1) Admission in Lower Deposit (I.e. Rs. 10,000/-) for any Planned and Emergency cases (except for higher end surgeries)
- 2) FREE AMBULANCE Pick up services (in Mumbai) for admission in KDAH
- 3) 10% Discount on OPD Diagnostic and Pathology test
- 4) 10% or Rs. 20,000/- (whichever is Lower) Discount on the Non - Medical expenses which is OT APPROVED by TPA.
- 5) Priority OPD Appointments
- 6) CASHLESS Admission Support

D. Sir H. N. Reliance Foundation Hospital And Research Centre, Prarthana Samaj, Girgaum, Mumbai.

Benefits and Services that will be:

The 15% customized discount for Bank of India Retirees Association on the following OPD services;

1. Consultations
 - X-Ray, USG, CT scan, MRI, Dexta, Mammography, Spirometry, PFT, Audiogram, ECG, 2D Echo, Stress Test, Holter Monitoring, EEG and EMG;
 - Liver Screening: Fibro scan;
 - Comprehensive Health Check-up Package;
 - Nuclear Medicine: PET & SPECT Scan;
 - Rehabilitation and Sports Medicine Services;
 - SHRC procedures i.e. Skin Health and Rejuvenation Centre
 - Lab investigations (excluding outsourced tests);
2. A special offer of Rs 12,000/- for the CT Coronary Angiography.
3. The BOI EHC package to BOI retirees (Male Rs.4500/- & Female Rs.5000/-).

As part of CSR activity, we will also arrange health talks/camps for Bank of India Retirees.

E. N M Medical Diagnostic Center for Tie-Up with them for Health checkups at their centres.

The customized Health Packages at concessional rates

Special 25% discount over the standard rate for any other individual tests

Imaging tests such as CT scan, MRI, Dexa scan (for bone mineral density) @25% discount over standard rate.

CT angiography will be done at a Special rate of Rs.12500/- including Serum creatinine test.

Association is also trying for a tie up arrangement with various Hospitals in other Centres in Maharashtra and Goa.

17. Obituary:

During the last one year we have lost several political leaders, celebrities, sports persons and other prominent personalities. We have also lost our active leaders who had participated in retirees' movement and trade union activities. Many of our members, their family members have left this world for heavenly abode. We also remind the war victims, people affected due to flood from our state of Maharashtra and other States.

We pray to the Almighty to give the departed souls everlasting peace and convey our profound condolences for giving courage to their bereaved family to bear the loss.

18. We Appreciate and record our thanks to :

- Bank of India management, executives, officials & other staff for their active support in our meeting and prompt redressal of our issues.
- Management of Andheri West Branch, Large Corporate Branch-Andheri, Thane Main Branch, Shanipar Branch, Pune for permitting us to use the premises for holding the meetings.
- General Secretary of our FOBOIRA and General Secretary of AIBRF, for the guidance to our unit from time to time.
- Management of Shardashram Vidya Mandir, Dadar West, Mumbai for holding our AGM in their premises and decorator/caterers for their professional services.
- Media and press personnel from various centres.
- All others who are supporting the association directly or indirectly in various activities.
- All members for their prompt response to our calls for holding demonstrations & for financial support to the association by way of contributions.
- AIBRF-State Committee Maharashtra & Retirees' associations of Other Banks.
- Mr. Ravindra Khanolkar who regularly update Association website.
- Management of K M Dastur Reinsurance Ltd. for arranging meetings at various centres for Go Digit General Insurance Ltd. super top up policy.

Finally, on behalf of the Executive Committee, I thank all the members who have assembled today in such a large number. Before I conclude, I once again wish you and your family members a very happy, prosperous and healthy life.

Jayant Joglekar

General Secretary – Holding Charge

<u>Statutory Auditor</u>	<u>Bankers</u>
Dixit Dattatray & Associates Chartered Accountants, M.No. 040032	Bank of India, Andheri (West) Branch Savings Bank Account No : 000210110009407 IFCI Code: BKID0000002

Members are requested to inform any change to Mr. Rajendra Master-Jt. Treasurer

BANK OF INDIA RETIREES ASSOCIATION (MAHARASHTRA & GOA)**INCOME & EXPENDITURE A/C FOR THE YEAR ENDED 31.3.2025**

31-Mar-24	EXPENDITURE	31-Mar-25	31-Mar-25	31-Mar-24	INCOME	31-Mar-25	31-Mar-25
	<u>MEETING EXPENSES</u>				<u>LIFE MEMBERSHIP FEES</u>		
2,31,174.00	ANNUAL GENRAL MEETING	1,75,784.00		2,45,500.00	RECEIVED DURING THE YEAR	1,75,250.00	
22,352.00	EXECUTIVE COMMITTEE MEETINGS	18,577.00		(1,84,125.00)	LESS: 75% TR TO LIFE MEMB. FUND	(1,31,437.00)	43,813.00
3,45,886.77	AIBRF / FEDRATION MEETINGS	2,51,208.59			CONTRIBUTION FROM MEMBERS (EXGRATIA ARREARS)	15,84,911.00	
1,415.00	MEETING EXP - HEAD OFFICE & CBD BELAPUR	1,186.00		-	LESS: 66.67% TR TO LIFE MEMB. FUND	(10,56,607.00)	5,28,304.00
2,450.00	MEETING EXP PUNE	2,500.00		7,87,698.00	CINTRIBUTION FROM MEMBERS (100% DA NUTRILISATION)		-
60,730.00	MEETING EXP (GR MED INS.)	-		4,951.00	CONT. BY MEMBERS FOR GENERAL FUND		72,853.00
	TOTAL MEETING EXP		4,49,255.59		INTREST ON BOI A/CS		
	<u>EXPENSES</u>				BOI ANDHERI WEST BR SB A/C	16,402.00	
	ANNUAL FEES (AIBRF ST. COM. EASTERN MAH.)			11,326.00	BOI ANDHERI WEST BR FDRs	6,33,943.00	
-	ANNUAL FEES (FBOIRA,INDORE)		3,000.00	4,37,617.00	BOI ANDHERI WEST BR DBD (RECOVERRED)	-	6,50,345.00
1,00,000.00	ANNUAL FEES (FBOIRA,INDORE)		1,00,000.00	(9,650.00)			
15,000.00	ANNUAL FEES AIBRF ST COM. MAH.		72,694.00	1,148.00	INTEREST ON INCOME TAX REFUND		1,143.00
5,900.00	AUDIT FEES		11,800.00				
65.44	BANK CHARGES		2,906.40				
2,592.00	COMMUNICATION EXP		2,665.00				
1,250.00	MISCELLENIOUS EXP		-				
8,348.00	POSTAGES & COURIER		11,105.00				
5,900.00	PROFESSIONAL FEES		8,850.00				
25,609.00	PRINTING & STATIONERY		27,928.00				
17,875.00	CONVEYANCE EXPENSES		34,123.00				
10,849.00	DEPERICIATION		8,768.00				
25,000.00	DONATION PAID		-				
-	DEMONSTRATION EXP		7,660.00				
-	LODGING & BOARDING EXP.		15,864.00				
3,909.00	SNACKS & MEALS		17,294.00				
	TRAVELLING EXP		22,371.00				
	TRAVELLING EXP (DEMONSTRATION)		24,507.00				
	EXCESS OF INCOME OVER EXPENSES		4,75,667.01				
4,08,159.79							
12,94,465.00	TOTAL RS.		12,96,458.00	12,94,465.00	TOTAL RS.		12,96,458.00

For Dixit Dattatray & Associates
Chartered Accountants

sd/-

D B Dixit
Proprietor
M No. 040032 - MUMBAI

Bank of India Retirees Association (Maharashtra & Goa)

sd/-

President
Gen. Secretary
Holding Charge

sd/-

Treasurer

BANK OF INDIA RETIREES ASSOCIATION (MAHARASHTRA & GOA)

BALANCE SHEET AS ON 31.3.2025

31-Mar-24	LIABILITIES	31-Mar-25	31-Mar-25	31-Mar-25	31-Mar-24	ASSETS	31-Mar-25	31-Mar-25
	<u>RESERVE & SURPLUS</u>					<u>CASH & BANK BALANCES</u>		
						CASH ON HAND	25,095.00	
	<u>FUNDS</u>					BOI ANDHERI WEST SB A/C	3,92,816.05	4,17,911.05
10,16,932.00	PREMISES FUND	10,16,932.00				<u>INVESTMENTS</u>		
	ADD: DONATIONS RECEIVED	-	10,16,932.00			BOI ANDHERI WEST BR. FDRS	73,00,000.00	
51,35,135.00	LIFE MEMBERSHIP FUNDS	51,35,135.00				ADD: DURING THE YEAR	19,00,000.00	92,00,000.00
	ADD: TRFD FROM INC & EXP A/C (75% OF MEMBERSHIP FEES)	1,31,437.00						
	ADD: TRFD FROM INC & EXP A/C (66.67% OF CONT. FROM MEMBERS ON EXGRATIA ARREARS RECD.)	10,56,607.00				<u>FURNITURE & FIXTURE</u>		
	SUB TOTAL		63,23,179.00			<u>OPENING BALANCE</u>	3,852.00	
	LESS: INCOME TAX PAID 31.3.2024		(5,625.00)	73,34,486.00		LESS: DEPRECIATION (10%)	(385.00)	3,467.00
	<u>PROVISIONS</u>					MOBILE REDMI 9 PRO	5,219.00	
5,900.00	PROVISION FOR EXPENSES			34,032.00		LESS: DEPRECIATION (15%)	(783.00)	4,436.00
	EXPENSES PAYABLE							
						LENOVO LAPTOP	38,000.00	
						LESS: DEPRECIATION (20%)	(7,600.00)	30,400.00
18,77,243.04	<u>INCOME & EXPENDITURE A/C</u>					<u>CURRENT ASSETS</u>		
	OPENING BALANCE	18,77,243.04		23,52,910.05				
	ADD : INCOME OUR EXPENSES	4,75,667.01				TDS FOR 31.3.2025 (ASST. YR. 2025-26)	63,395.00	63,395.00
						SUNDRY DEBTORS	-	1,819.00
						(ACCRUED INT. ON FDR)		
80,35,210.04	TOTAL RS.			97,21,428.05		TOTAL RS.		97,21,428.05

For Dixit Dattatray & Associates
Chartered Accountants

sd/-
D B Dixit
Proprietor
M No. 040032 - MUMBAI

Bank of India Retirees Association (Maharashtra & Goa)

sd/- President
sd/- Gen. Secretary
Holding Charge Treasurer

35th AGM MEMORIES



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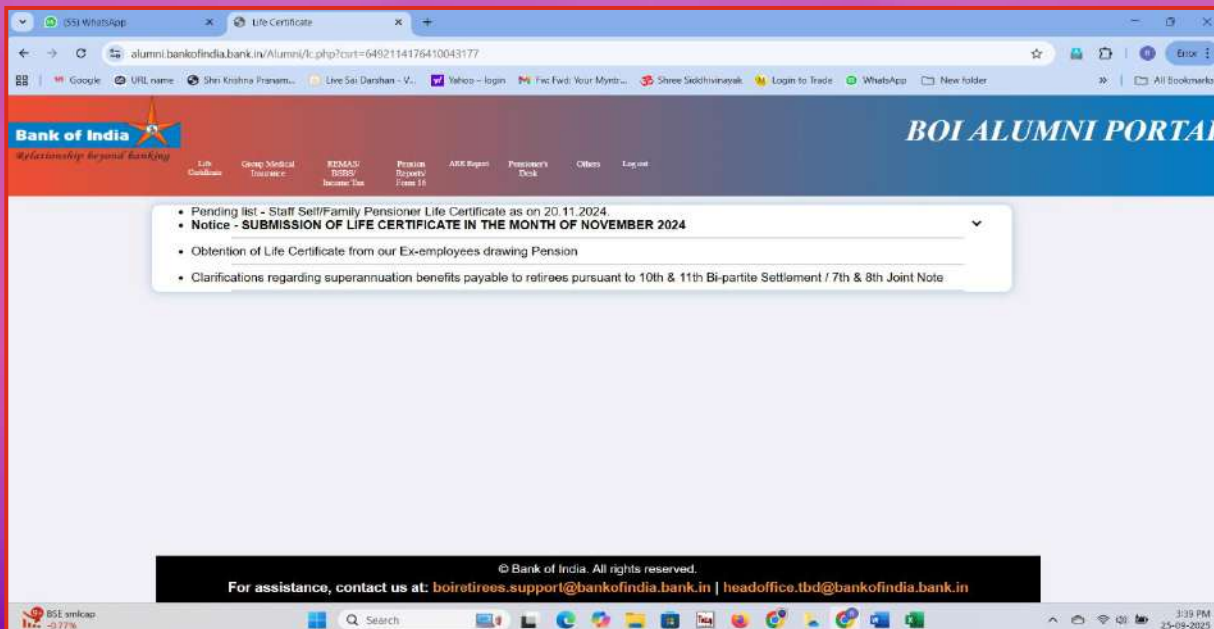
Our Bank has introduced Alumni Portal for the Ex-staff. The link for the portal is as under: -

<https://alumni.bankofindia.bank.in/Alumni/login.php>

The portal provides different menus and under respective menu documents, circulars, PPO, Pension Slip, Form 16A & B, etc. can be viewed and downloaded. We give below the menu wise information for your reference: -

Menu Name	Information / Documents
Life Certificate	Pending List, Notice for Life Certificate
Group Medical Insurance	Documents, Renewal Form, GMIS Receipt
REMAS/BSBS/Income Tax Option	REMAS/BSBS/Income Tax Option (for New Or Old Regime)
Pension Reports/Form 16	Pension Slip, Pension Payment Order, Pension Nomination Form, Form 16 – Pension and Form 16 - Salary
Pensioner's Desk	Application for Pensioner's Desk and Track Application
Others	Notices, Magazines and Forms & Formats

Screen shot of the portal



Pension updation is our right
ALL INDIA BANK RETIREES' FEDERATION (Regd)