



BANK OF INDIA RETIREES' ASSOCIATION

(Maharashtra and Goa)

36th ANNUAL REPORT

Statement of Accounts year ended 31st March 2026



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.bhawe@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	Suhasdekey1944@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/26-27/032

NOTICE

Notice is hereby given that the 36th Annual General Meeting of the members of the Bank of India Retirees' Association (Maharashtra & Goa) will be held on **Saturday, the 14th November 2026 at 10.30 am at Shardashram Vidya Mandir, Bhawani Shankar Road, Dadar West, Mumbai, 400 028** to transact the following business.

A G E N D A

1. Welcome Address by the President.
2. To confirm the minutes of the 35th Annual General Meeting held at Pune, 31st October 2025
3. To receive and adopt the accounts for the year 1st April 2025 to 31st March, 2026.
4. To appoint auditors for the financial year 2026-27 and fix their remuneration.
5. To receive and adopt the 36th Annual Report.
6. Address by Executive of the Bank of India.
7. Address by Shri S. C. Jain, General Secretary, AIBRF & Federation of BOI Retirees' Association (FOBIRA), on the latest developments on current issues of the Retirees.
8. Any other matter with the permission of the Chair.
9. 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)

**14th October, 2026
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 from 15th of October 2025 viz.
www.boira.org/index.htm

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

36th 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 36th 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 2025-26, and also cover important developments up to March 2026.

1. Last Annual General Meeting- Synopsis:

Our 35rd Annual General Meeting was 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. The meeting was successful and attended by 355 members. For the several years AGMs were held at Mumbai. We have received requests from the members to hold the AGM outside Mumbai, hence, the 35th AGM was held at Pune, and there was massive response from the members residing in Pune and nearby areas. 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 welcomed Mr. S M Deshpande, the President of AIBRF and Mr. S. C. Jain, General Secretary of our FOBOIRA and AIBRF and felicitated with a bouquet.

Afterwards Mr. Martis requested the members present, to pay homage to the members and the dignitaries at the National Level, who have 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 by the President.

Shri. S. M. Deshpande and Shri S. C. Jain in their speech covered the current issues like updation of pension, Group Medical Insurance, Ex-gratia revision, Stagnation Increment, etc.

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.



Warm welcome to Mr. Pramod Kumar Dwivedi, Executive Director of our Bank by Mr. Martis (President - FOBOIRA & BOIRA) and other Committee Members of Bank of India Retirees Association (Mah. & Goa)



Welcome to
Mr. Madhukar,
Zonal Manager
Mumbai South
Zone by Mr.
Jayant Joglekar,
Gen. Sec. and
Rajendra Master,
Jt. Treasurer.



2. Our Unit, Our Strength.... Our Members

Our membership reached at **6662** as on 31st August 2026. This success is the fruitful result of the sincere efforts of the Executive Committee members and the team of activists in 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. We send the introduction letters and membership forms to the retirees, elaborating the background of our activities, achievements in last 35 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 is 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. We appreciate the support from the Terminal Benefit Dept. It has simplified the process of the Family Pension. 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	01	Treasurer	01
President Working	01	Joint Treasurer	01
Joint President	01	Women Representative	01
Vice President	01	Members	11
General Secretary	01	Vacant post	01
Jt. Gen. Secretary	02	Total	23

Exe. Meeting at Andheri



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. 31st October 2025. Mr. Jayant Joglekar Jt. Gen. Sec. is holding the charge of the Gen. Sec. 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:

During the year 1st April 2025 to 31st March 2026, total four meetings of the Executive Committee of our association were held on 23.5.2025, 29.7.2025, 01.10.2025, and 12.12.2025. 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	4	Mr. Vinay Tendulkar	Member	4
Mr. Pramod Desai	Vice President	3	Ms. Aparna Shukla	Member	3
Mr. Jayant Joglekar	General Secretary - Holding Charge	4	Mr. Shyam Bhalla	Member	3
Mr. Damodar Pagal	Jt. Gen. Sec.	3	Mr. Ulhas Desai	Member	4
Mr. Bhaskar Bhawe	Jt. Gen. Sec.	4	Mr. Chintamani Taware	Member	4
Mr. Ratnakar Tendolkar	Treasurer	4	Ms. Vanita Karnik	Member	4
Mr. Rajendra Master	Jt. Treasurer	4	Mr. Girish Kulkarni	Member	4
Mr. Khanti Doshi	Member	4	Mr. Anant Kadam	Member	4
Ms. Shubhada Kulkarni	Member	4	Mr. Lalitkishore Sharma	Member	0

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 and activities at different centres like Pune, Nagpur, Thane, and Nashik with the help of local activists. We assist retirees to fill GMIS forms at the above centres. A good number of retirees are attending such meetings, and we interact with them on their issues and suggestions. These meetings also solve the local problems, over and above the members are updated about the 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 are 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. Satish Joshi	Central Committee Member
Mr. Damodar Pagal	Central Committee Member
Mr. Bhaskar Bhawe	Central Committee Member

8. State Committee of AIBRF, Maharashtra

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

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 FUND A/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 and Sahayog Rashi.

At the AGM, we collect nominal contribution of Rs.100/- towards expenses of AGM. Present membership as on 31st August 2026 is 6662 and our investment in Fixed Deposits is Rs. 95 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. Last year the Super Top Up Policy of SBI Gen Ins. Ltd was offered by K M Dastur Reinsurance Pvt Ltd. We have arranged alongwith K M Dastur Reinsurance Pvt Ltd meetings at various centres for informing the members the salient features of policy and also collection of the application forms.

Due to high Top Up policy premium of the GMIS, IBA Policy, this year also our Federation will have to go for alternate Super Top Up Policy like last 3 years. As per our past experience the premium was quite reasonable compared to IBA Policy. We received good response from our members for the said policy in the past.



Committee Members assisting Retirees to fill up Group Medical Insurance 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 R.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 6662, 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 half yearly 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 on 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
- AIBRF has filed a Writ Petition No. 2007/2026 & Others vs. Reserve Bank of India & Others – Bombay High Court for the direct dialogue with IBA with Retirees Organisation
- AIBRF is insisting to adopt L1 procedure for the IBA Super Top Up policy also 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 13.08.2026.

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 Center. 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 camp for the benefits of Bank of India Retirees and their Spouse at various centers e.g. Wadala, Chembur, Vashi, Borivali, Bandra, Kalyan, Thane, Badlapur, Mulund, Vikhroli, Bhandup, Tardeo.

Camp deliverables:

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, Dexa, 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 check-ups 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.

F] Tie-Up with Nanavati Max Super Speciality Hospital at Vile Parle (West), Mumbai – 400056.

The Scope of Services:

1] Offer I – Nanavati Max Standard Packages:

15% Discount on Standard Nanavati Max Preventive Health Packages other than (**Offer IV**)- Customised Health Check Package)

2] Offer II – OPD Services;

20% Discount on Investigations, Diagnostics (Not applicable on Outsourced Tests, PET Scan) and 20% on Consultations. Discount not applicable on TPA/Insurance cases.

3] Offer III – Hospitalisation Services/Emergency Services;

10% Discount on Room Rent, Investigations and Diagnostics (Only Applicable for NON TPA cases)

4] Offer IV – Customised Health Check Up Packages;

- i] Executive Package – Rs.7000/-
- ii] Comprehensive Package – Rs.5000/-
- iii] Basic Package – Rs.3500/-

G] Tie-Up with Medicovert Hospitals at

- 1] Kharghar, Navi Mumbai,
- 2] Nashik,
- 3] Chhatrapati Sambhaji Nagar, Aurangabad
- 4] Bhosari, Pune,

5] Sangamner

The Scope of Services:

- 1] Discount on OPD Consultation, OPD Investigations, IPD, Standard Health checkup Packages,
- 2] Non-Medical Expenses which are not covered by Insurance Company,
- 3] Deposit Free Admission,
- 4] Free Ambulance Services in 15 k.m. radius,
- 5] Relationship Manager for assisting Cashless Admission and Discharge, etc.

Their dedicated corporate team is always available round the clock to facilitate any emergencies.

17. Bank of India Performance and initiatives

Bank of India - FY 2025-26 Performance - Results declared on May 8, 2026

1. Profitability - Strong Growth

- Full Year Net Profit: ₹10,527 crore, up 14.19% YoY from ₹9,219 crore in FY25
- Operating Profit: ₹17,049 crore, up 3.88% YoY
- Net Interest Income: ₹25,172 crore, up 3.19% YoY

2. Business Growth

- Global Business Mix: ₹16.99 Lakh Crore, up 14.57% YoY
- Global Deposits: ₹9.27 Lakh Crore, up 13.56%
- Global Advances: ₹7.71 Lakh Crore, up 15.82%
- Total Income FY26: ₹85,036 crore vs ₹79,820 crore in FY25

3. RAM Segment - Main Growth Driver - 19.11% growth

- Retail Advances: +21.19%
- Agriculture: +17.60%
- MSME: +17.68%
- RAM now 58.74% of total domestic advances a46f

4. Asset Quality - Sharp Improvement

- Gross NPA: 1.98% vs 3.27% last year - down 129 bps
- Net NPA: 0.56% vs 0.82% last year - down 26 bps
- PCR: 93.57%
- CRAR: 18.01% as on March 31, 2026 a46f

5. Shareholder Reward

- Dividend: ₹4.65 per share (46.50% on face value ₹10)

Summary

Best year for Bank of India in terms of business crossing ₹17 lakh crore for first time, with lowest ever NPA at 1.98% and highest ever profit at ₹10,527 crore.

18. 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.

19. 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 S M Joshi Socialist Foundation, Navi Peth, Pune 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 SBI 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



Celebrating 121st Bank's Foundation Day at Head Office.

<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

Glimpses of meetings at Pune, Nashik and Thane.



Demonstration for Pension Updation & Other demands from All India Bank Retirees' Federation



BANK OF INDIA RETIREES ASSOCIATION (MAHARASHTRA & GOA)

INCOME & EXPENDITURE A/C FOR THE YEAR ENDED 31.3.2026

31-Mar-25	EXPENDITURE	31-Mar-26	31-Mar-26	31-Mar-25	INCOME	31-Mar-26	31-Mar-26
	<u>MEETING EXPENSES</u>				LIFE MEMBERSHIP FEES		
1,75,784.00	ANNUAL GENERAL MEETING	2,64,444.00		1,75,250.00	RECEIVED DURING THE YEAR	1,36,500.00	
18,577.00	EXECUTIVE COMMITTEE MEETINGS	26,136.00		(1,31,437.00)	LESS: 75% TR TO LIFE MEMB. FUND	(1,02,375.00)	34,125.00
2,51,208.59	AIBRF / FEDRATION MEETINGS	1,14,936.00			CONTRIBUTION FROM MEMBERS (EXGRATIA ARREARS)		-
1,186.00	MEETING EXP - HEAD OFFICE & CBD BELAPUR	2,602.00		72,853.00	CONT. BY MEMBERS FOR GENERAL FUND		1,55,354.00
2,500.00	MEETING EXP PUNE	-					
	TOTAL MEETING EXP		4,08,118.00		INTREST ON BOI A/CS		
	<u>EXPENSES</u>			16,402.00	BOI ANDHERI WEST BR SB A/C		8,425.00
3,000.00	ANNUAL FEES (AIBRF ST. COM. EASTERN MAH.)			6,33,943.00	BOI ANDHERI WEST BR FDRs		6,48,188.00
1,00,000.00	ANNUAL FEES (FBOIRA, INDORE)		1,25,000.00		INTEREST ON INCOME TAX REFUND		6,481.00
72,694.00	ANNUAL FEES AIBRF ST COM. MAH.		25,000.00				
11,800.00	AUDIT FEES		8,850.00				
2,906.40	BANK CHARGES		14.22				
2,665.00	COMMUNICATION EXP		2,151.00				
-	CONT. STRUGGLE FUND AIBRF		50,000.00				
11,105.00	POSTAGES & COURIER		990.00				
8,850.00	PROFESSIONAL FEES		8,850.00				
27,928.00	PRINTING & STATIONERY		11,131.00				
34,123.00	CONVEYANCE EXPENSES		44,614.00				
8,768.00	DEPERCIATION		7,092.00				
7,660.00	DEMONSTRATION EXP		16,300.00				
15,864.00	LODGING & BOARDING EXP.						
	MISC. EXP.		470.00				
17,294.00	SNACKS & MEALS		18,981.00				
22,371.00	TRAVELLING EXP		14,376.00				
24,507.00	TRAVELLING EXP (DEMONSTRATION)		-				
4,75,667.01	EXCESS OF INCOME OVER EXPENDITURE		1,10,635.78				
12,96,458.00	TOTAL RS.		8,52,573.00	12,96,458.00	TOTAL RS.		8,52,573.00

For Dixit Dattatray & Associates
Chartered Accountants

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

Bank of India Retirees Association (Maharashtra & Goa)

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

BANK OF INDIA RETIREES ASSOCIATION (MAHARASHTRA & GOA)

BALANCE SHEET AS ON 31.3.2026

31-Mar-25	LIABILITIES	31-Mar-26	31-Mar-26	31-Mar-26	ASSETS	31-Mar-26	31-Mar-26
	<u>RESERVE & SURPLUS</u>				<u>CASH & BANK BALANCES</u>		
	<u>FUNDS</u>				CASH ON HAND	250.00	
10,16,932.00	PREMISES FUND	10,16,932.00			BOI ANDHERI WEST SB A/C	1,63,859.55	1,64,109.55
	ADD: DONATIONS RECEIVED	1,100.00	10,18,032.00		<u>INVESTMENTS</u>		
63,35,354.00	LIFE MEMBERSHIP FUNDS	63,35,354.00			BOI ANDHERI WEST BR. FDRS	92,00,000.00	
	ADD: TRFD FROM INC & EXP A/C (75% OF MEMBERSHIP FEES)	1,02,375.00	64,37,729.00	74,55,761.00	ADD: DURING THE YEAR	5,00,000.00	97,00,000.00
(17,800.00)	GENERAL RESERVE				<u>FURNITURE & FIXTURE</u>		
				20,709.72	OPENING BALANCE	3,467.00	3,467.00
	<u>PROVISIONS</u>				LESS: DEPRECIATION (10%)	(347.00)	3,120.00
34,032.00	PROVISION FOR EXPENSES				MOBILE REDMI 9 PRO	4,436.00	4,436.00
	TDS PAYBLE 31.3.2026 (ASST. 2026-27)		33,850.00	33,876.00	LESS: DEPRECIATION (15%)	(665.00)	3,771.00
			26.00		LENOVO LAPTOP	30,400.00	30,400.00
23,52,910.05	INCOME & EXPENDITURE A/C				LESS: DEPRECIATION (20%)	(6,080.00)	24,320.00
	OPENING BALANCE	23,52,910.05		24,63,545.83	<u>CURRENT ASSETS</u>		
	ADD : INCOME OUR EXPENSES	1,10,635.78			TDS FOR 31.3.2025 (ASST. YR. 2025-26)		
					TDS FOR 31.3.2026 (ASST. YR. 2026-27)		64,819.00
					SUNDRY DEBTORS	-	1,857.00
					(ACCRUED INT. ON FDR)		
					PREPAID EXP.		11,896.00
97,21,428.05	TOTAL RS.			99,73,892.55	TOTAL RS.		99,73,892.55

Bank of India Retirees Association (Maharashtra & Goa)

For Dixit Dattatray & Associates
Chartered Accountants

sd/-	sd/-	sd/-
D B Dixit	Gen. Secretary	Treasurer
Proprietor	Holding Charge	
M No. 040032 - MUMBAI		

35th AGM MEMORIES



Book Post / Printed Matter

If Undelivered, please return to :

Shri. Jayant Jogalekar

2/7, Kalpana Sahniwas, Sahyog Mandir Path,
Ghantali Naupada, Thane 400602.



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