



विश्रान्ति VISHRANTHI

संवाद / NEWS LETTER

केनरा बैंक कर्मचारी पेंशन निधि/

CANARA BANK EMPLOYEES' PENSION FUND

खंड/Volume No.16

दिनांक/ Date: 28.04.2017

Dear Pensioners,

We are happy to inform that the total number of Pensioners has crossed 33425

PENSION NEWS:

- The hike in Dearness Relief (DR) has been effected from 1.2.2017 as per the chart furnished here below.

RETIRED DURING THE PERIOD	BASIC PENSION	DEARNESS RELIEF	Average Index/ Slabs Aug 15 – Jan 16	Average Index/ Slabs Feb 16 – Jul 16
01.01.1986 to 31.10.1992 (WORKMEN)	Upto Rs.1250	957.43%		
01.01.1986 to 30.06.1993 (OFFICERS)	Rs.1251-2000 Rs.2001-2130 above Rs.2130	11967.87+785.95% 17862.49+471.57% 18475.53+242.93%	6261 1415	6315 1429
01.11.1992 to 31.03.1998 (WORKMEN)	Upto Rs.2400	452.20%		
01.07.1993 to 31.03.1998 (OFFICERS)	Rs.2401-3850 Rs.3851-4100 above Rs.4100	10852.80+374.68% 16285.66+219.64% 16834.76+116.28%	6261 1278	6315 1292
01.04.1998 to 31.10.2002 (BOTH WORKMEN AND OFFICERS)	Upto Rs.3550 Rs.3551-5650 Rs.5651-6010 above Rs.6010	277.92% 9866.16+231.60% 14729.76+138.96% 15230.01+69.48%	6261 1144	6315 1158
01.11.2002 to 31.10.07 (WORKMEN AND OFFICER)	NO SLABS	181.26%	6261 993	6315 1007
01.11.2007 to 31.10.2012 (WORKMEN AND OFFICER)	NO SLABS	130.50%	6261 856	6315 870
01.11.2012 ONWARDS	NO SLABS	46.90%	6261 455	6315 469

LIFE CERTIFICATE:

- The list of pensioners who have not submitted the Life Certificates for the year 2016 and whose pension amount has been kept on HOLD, is furnished in our Bank's Website. Pensioners who know their whereabouts / contacts are requested to advise them to approach nearest Canara Bank branch and submit the Life Certificate along with the details like mobile no., email id, etc. for releasing their pension or otherwise.
- **INCOME TAX:**

Income Tax Assessment for Ex-Employee Pensioners for the Financial Year 2016-17, is complete. The Investment proof received till 20.3.2017 will be updated in our records and the same will get reflected in Form 16 to be issued later.
- As the financial year 2016-17 (for Pensioners, March to February) has come to an end, Pensioners who have retired after 1.4.2016 are required to assess their income tax liability by combining the salary income INCLUDING THE SALARY ARREARS along with the pension income and make their own arrangements to remit the differential tax, if any. It may be noted that as per amendment in Section 87A of the Income Tax Act, 1967, with effect from FY 2017-18, tax rebate of Rs.2500/- is allowed if the total income does not exceed Rs.3,50,000/-.
- In case of pensioners who fall under X BPS and where pension recovery has been effected, total pension income is arrived after deducting the amount recovered at the time of revision , from the gross pension disbursed to the concerned pensioner.
- For the FY 2017-18, income tax will be deducted from Pension for the month of April 2017 onwards. Those who desirous to avail IT exemption u/s 80c etc are requested to submit the IT declaration for FY 2016-17 on or before 20.04.2017.
- In the month of January and February 2017, Income Tax will be deducted basing on the proof received till date and not basing on the declaration submitted earlier.
- All pensioners are advised to verify their monthly pension, IT deducted if any and also the correctness of their PAN Number in the Bank's Website: www.canarabank.com (Navigation: *www.canarabank.com* > [Home](#) > *Announcements* > *For Ex-employees* > *Pension Disbursement details for the year 2015-16*). Further, pensioners are advised to take up with Pension Fund along with a copy of PAN Card, in case of any discrepancy noted in PAN number. The pension disbursement details for FY 2016-1 may be downloaded from the website by navigating on the similar lines. However, in case of any difficulty in getting the same, they can contact us through email furnishing their staff number invariably.
- For pension income more than Rs 2.50 lac in case of Pensioners with age less than 60 and Rs 3.00 lac in case of Pensioners with age more than 60, we are trying to upload Form 16 on our website www.canarabank.com by first week of June 2017. In case of others they may download disbursement details as already mentioned above.
- The FAQs on the income tax slabs and submission of declaration is also uploaded on the website for the benefit of Pensioners.

WE PAY RESPECTFUL HOMAGE TO THE PENSIONERS (LISTED IN ANNEXURE I) WHOSE DEATH REPORTED IN OUR INWARD REGISTER BETWEEN 01.10.2016 AND 31.03.2017.

DATA UPDATION:

We request the Pensioners who have not registered their mobile/telephone numbers/email id to furnish the same to us through email hopenfund@canarabank.com for updation of records at our end. Further, those who have already registered are requested to verify and furnish the same once again if there is any change in mobile/telephone numbers/email id.

With warm regards

C.P. GIRI
General Manager

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*“Mind is the most powerful thing in the world.
One who has controlled his mind can control anything in the world.”*

-Swami Vivekananda

BREATHING AND TECHNIQUES OF BREATHING FOR BETTER LIFE

Breathing

Breathing is the process that moves air in and out of the lungs to allow the diffusion of oxygen and carbon-di-oxide to and from the external environment into and out of the blood. For organisms with lungs, breathing is also called pulmonary ventilation, which consists of inhalation (breathing-in) and exhalation (breathing-out). Breathing is one part of physiological respiration required to sustain life.

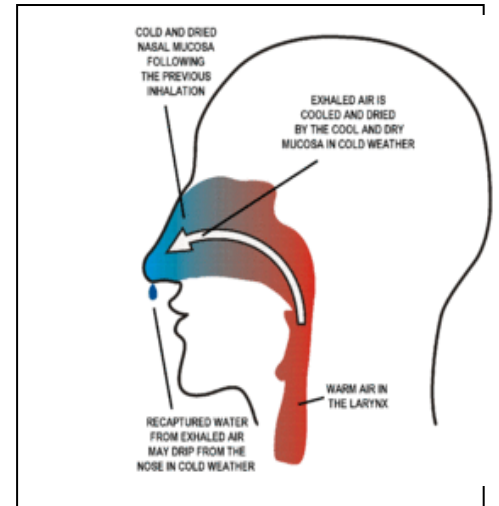
Functions

Breathing is used for a number of subsidiary functions, such as speech, expression of the emotions (e.g. laughing, yawning etc.), self-maintenance activities (coughing and sneezing etc.) and, in animals that cannot sweat through the skin, panting (quick breaths).

Nasal breathing

Nasal breathing is breathing through the nose. The importance of breathing through the nose rather than the mouth was recognized in the 19th century. Hendrik Zwaardemaker (1857-1930) studied this and invented a device to measure the amount of airflow through each nostril. This rhinomanometer used cold mirrors; more recent devices use acoustic technology.

The nasal passages consist of narrow slits, exposing a large area of mucous membrane to the air moving in (during inhalation) and out (during exhalation) through the nose during each breath. This has several effects. Firstly, the inhaled air takes up moisture from the wet mucus, and warmth from the underlying blood vessels, so that the air is very nearly saturated with water vapor and is at almost body temperature by the time it reaches the larynx. Part of this moisture and heat is recaptured as the exhaled air moves over the partially dried-out, and cooled mucus. The sticky mucus also traps much of the particulate matter that is breathed in, preventing it from reaching the lungs.



Control

Breathing is one of the few bodily functions which, within limits, can be controlled both consciously and unconsciously.

Breathing techniques for better life

Pranayama

Prāṇāyāma is a Sanskrit word alternatively translated as "extension of the *prāṇa* (breath or life force)" or "breath control." The word is composed from two Sanskrit words: *prana* meaning life force (noted particularly as the breath), and either *ayama* (to restrain or control the prana, implying a set of breathing techniques where the breath is intentionally altered in order to produce specific results) or the negative form *ayāma*, meaning to extend or draw out (as in extension of the life force). It is a yogic discipline with origins in ancient India.

V. S. Apte provides fourteen different meanings for the word *prāṇa* (Devanagari: प्राण, *prāṇa*) and the most significant among them is the concept of vital air. The concept of "vital air" is used by Bhattacharyya to describe the concept as used in Sanskrit texts dealing with Prāṇāyāma. Thomas McEvilly translates *prāṇa* as "spirit-energy". The breath is understood to be its most

subtle material form, but is also believed to be present in the blood. Monier-Williams defines the compound *Prāṇāyāma* as of the three 'breath-exercises' performed during *Samdhyā - pūrak* (to take the breath inside), *kumbhak* (to retain it), and *rechak* (to discharge it). Macdonell gives the etymology as *prāṇa + āyāma* and defines it as suspension of breath.

Apte's definition of *āyāmaḥ* derives it from *ā + yām* and provides several variant meanings for it when used in compounds. The first three meanings have to do with "length", "expansion, extension", and "stretching, extending", but in the specific case of use in the compound *Prāṇāyāma* he defines *āyāmaḥ* as meaning "restrain, control, stopping". An alternative etymology for the compound is cited by Ramamurti Mishra, who says that expansion of individual energy into cosmic energy is called *Prāṇāyāma* (*prāṇa*, energy + *ayām*, expansion).

Several researchers have reported that pranayama techniques are beneficial in treating a range of stress-related disorders. Many yoga teachers advise that pranayama should be part of an overall practice.

Prāṇāyāma techniques and forms include:

- Agni-prasana or Agni Prana ("Breath of Fire") like kapalabhati.
- Agnisar Prāṇāyāma - an abdominal breath.
- Anuloma Prāṇāyāma - a form of alternate nostril breath (distinct from nadi shodhana).
- Bhastrika Prāṇāyāma ("bellows breath") - fast and forceful inhales and exhales driven by diaphragmatic breathing. Bhastrika is a cleansing kriya to clear the nadis, nostrils, and sinuses for Prāṇāyāma.
- Bhramari Prāṇāyāma ("bee breath") - making a humming sound while breathing.
- Chandra Bhastrika Prāṇāyāma.
- Chandra bheden Prāṇāyāma.
- Kapalabhati Prāṇāyāma ("skull shining breath") - similar to Bhastrika, but with a passive inhale and a forceful exhale, powered mainly by the diaphragm and the external and internal obliques.
- Kumbhaka Prāṇāyāma ("Breath retention") - controlling both *antara* (holding in) and *bahya* (holding out).
- Lom Anulom Vilom Prāṇāyāma.
- Murchha Prāṇāyāma.
- Nadi Shodan Prāṇāyāma.
- Pratiloma Prāṇāyāma - the inverse of anuloma: the inhale is drawn through one nostril (alternating sides each time) and the exhale is released through both nostrils.
- Sama vṛtti Prāṇāyāma ("Even breathing") - the inhale and exhale are of equal size and duration. The opposite of visama vṛtti.
- Shitali Prāṇāyāma ("Cooling breath") - Inhalation is drawn over the curled and extended tongue.
- Shitkari Prāṇāyāma - Similar to shitali but the tongue is held between the teeth.
- Surya Bhastrika Prāṇāyāma.
- Surya bhedana Prāṇāyāma and Chandra bhedana Prāṇāyāma - Channeling breath in one side and out the other without alternating, meant to energize ida or pingala nadi. The right nostril is associated with the sun (*surya*) and left nostril with the moon (*ida*).
- Surya Chandra Bhastrika Prāṇāyāma.
- Udgeeth Prāṇāyāma ("Chanting Prāṇāyāma") - often done with the chanting of the Om mantra.
- Ujjayi Prāṇāyāma - also known as "victorious or conquering breath" is breathing with the glottis slightly engaged, producing a soft sound. Considered to be the only Prāṇāyāma one can safely practice while walking or engaged in other activities (e.g. during āsana practice). Some older versions require digital Prāṇāyāma (the fingers controlling the nostrils). The slightly closed airway creates a valsalva maneuver and typically results in a parasympathetic response (lowered heart rate, lowered blood pressure, increased digestive activity, stimulation of the vagus nerve, etc...)
- Viloma Prāṇāyāma - "the air is inhaled with pauses and exhaled as one breath or vice-versa, usually with added Kumbhaka".
- Visama vṛtti - "Uneven breathing" where specific ratios (e.g. 1:4:2) are maintained between inhale, retention, and exhale. The opposite of sama vṛtti.
- Laughter yoga is based on the belief that voluntary laughter provides the same physiological and psychological benefits as spontaneous laughter. Laughter Yoga is done in groups, with eye contact and playfulness between participants. Forced laughter soon turns into real and contagious laughter. This yoga can be recognized in pranayama or other forms.

Authoritative texts on Yoga state that, in order to avoid injuries and unwanted side effects, pranayama should only be undertaken when one has a firmly established yoga practice and then only under the guidance of an experienced Guru.

Thus, by knowing the mechanism of breathing and the various techniques of pranayama, we may lead the life in a better way which refreshes us from time to time with full health and vigor.

FEEQUENTLY ASKED QUESTIONS (FAQs) ON TAX DEDUCTION AT SOURCE (TDS) ON PENSION

1. Whether tax (TDS) will be deducted on monthly pension?

Ans: Tax will be deducted from monthly pension on monthly prorata basis if estimated total annual pension crosses the threshold limit of Tax after taking into account proof of investments submitted by pensioners every year. Bank will not consider any income other than the monthly pension payable from Canara Bank Employees' Pension Fund (CBEPF) while computing TDS on pension.

2. At what rate TDS on Pension payment to Canara Bank Ex-employees will be deducted?

Ans: TDS rates applicable for FY 2017-18 are as follows:

(Rates are subject to change and Pensioners are requested to refer to the guidelines issued from the Income Tax Department from time to time)

Income Tax Slabs & Rates : FY 2017-2018 (AY 2018-19)			
Income Slabs	Individuals (Less than 60 years during previous year)	Senior Citizens (More than 60 years of age but less than 80 years during previous year)	Super Senior Citizens (More than 80 years of age during the previous year)
Income Tax Rates			
Upto Rs.2,50,000	Nil	Nil	Nil
Rs.2,50,001 to Rs.3,00,000	5%	Nil	Nil
Rs.3,00,001 to Rs.5,00,000	5%	5%	Nil
Rs.5,00,001 to Rs.10,00,000	20%	20%	20%
Above Rs.10,00,000	30%	30%	30%
Surcharge	10% of income tax, where total income is between Rs.50 lakhs and Rs.1 crore 15% of income tax, where total income exceeds Rs.1 crore		
Cess	3% on total income tax + surcharge		

3. What is the rebate available under section 87A of Income Tax Act, 1967?

Ans: As per amendment in Section 87A of the Income Tax Act, w.e.f FY 2017-18, tax rebate of Rs.2500/- is allowed if the total income does not exceed Rs.3,50,000/-.

4. Is it necessary to submit proof of investments made for availing Tax rebate & when?

Ans: Yes, proof of investments has to be submitted to Employees' Pension Fund every year so that the actual investment made by the pensioner is considered for rebate at the time of calculating his/her final tax on pension payment. If no proof of investment is given in any FY then no rebate in tax will be allowed in that FY.

5. When to submit the proof of investment and to whom?

Ans: Proof of actual investments has to be submitted to the Employees' Pension Fund every year as and when fresh investments are made in the current FY but before 1st December every year.

6. Till the time of submission of investment proof how will the tax liability be calculated?

Ans: While deducting TDS on monthly prorated basis, the investment declaration submitted by the pensioner will be considered and tax from April to December every year will be deducted as per the declaration. But, proof for investment as per the declaration submitted is not submitted by 31st December every year then monthly tax will proportionately increase after December month or it can be said that from the month of January, TDS will be deducted on the basis of actual investment made by the pensioner. If no proof of investment is given, no rebate in tax will be allowed for the current FY.

7. Whether submission of investment declaration will suffice for claiming tax rebate?

Ans: No. Submission of investment proof is a mandatory requirement for claiming tax rebate.

8. Whether mere mentioning the Housing Loan interest and repayment amount availed from our Bank, IBA medical insurance premium amount debited by Canara Bank, Deposits made with Canara Bank under tax-saver scheme (i.e. Cantax-saver scheme) etc in the declaration submitted will suffice for having submitted the investment proof?

Ans: No. Though the deposit is made with Canara Bank, housing loan is availed with Canara Bank and premium for the IBA medical insurance scheme is debited by Canara Bank, submission of proof under each entry in the investment declaration is mandatory to claim tax rebate.

9. Whether it is necessary to submit proof of investment if the total annual pension does not cross the threshold limit for different age group of individuals?

Ans: No. In cases where the total annual pension does not cross the threshold limit for different age group of pensioners, they need not submit the investment proof.

10. Whether terminal benefits/salary arrears received by pensioner during the financial year will be considered for tax calculation?

Ans: No, tax will be calculated only on the pension amount paid during the financial year from Canara Bank Employees' Pension Fund.

11. Whether Canara Bank Ex-employee pensioner request to stop deduction of tax?

Ans: No. It is mandatory for the Bank to deduct tax at source while paying pension to pensioners.

12. Whether Canara Bank Ex-employee pensioner request for deduction of additional tax?

Ans: No. There is no provision to deduct additional tax.

13. Who will issue the Form 16 or how the pensioner will get TDS certificate in Form 16?

Ans: Steps are being initiated to upload Form 16 from the central location at HO on our corporate website on the Ex-employee pensioners' page in respect of those whose tax has been deducted and PAN is available.

All Pensioners are requested to get their PAN noted at the Employees' pension fund by providing the self-attested copy of the PAN.

14. In case of Family pensioner, whether TDS is applicable?

Ans: No. Since family pension does not come under the definition of “Salary” of Income Tax Rules, TDS is not applicable to it.

15. If pensioner has paid advance tax and requests not to deduct tax, whether bank may stop deducting tax on pension?

Ans: No. Bank is bound to deduct tax at source. Such requests will not be entertained.

In case of any queries, please contact Employees’ Pension Fund, Human Resources Wing, IV Floor, Naveen Complex, No.14, M G Road, Bengaluru 560001, Ph: 080 25323801, email: hopenfund@canarabank.com

Please scroll down for investment declaration format to be submitted with proof of investment.

DECLARATION OF INVESTMENT FOR AVAILING INCOME TAX REBATE

Name of the Canara Bank Ex-employee	
Staff No	
PAN	
Income tax rebate for FY	
Pension SB account no.	
Mobile No	

(A) DEDUCTION UNDER CHAPTER-IVA	Amount of deduction claimed (Rs.)
U/S 80D Medical Insurance (Max limit Rs.25000/-)	
U/S 80D Medical Insurance for Senior Citizen (Max limit Rs.30000/-)	
NPS under Section 80CCD	
U/S 80DD maintenance of Handicap Dependent (Severe Disability Rs.75000/-, Other Rs.50,000/- proof as per sec 10-A enclosed)	
U/S 80DDB Medical treatment on specified disease (Max Limit = Super Senior Citizen Rs.80,000/-)	
U/S 80DDB Medical treatment on specified disease (Max Limit = Senior Citizen Rs.60,000/-)	
U/S 80DDB Medical treatment on specified disease (Max Limit = Others Rs.40,000/-)	
U/S 80E higher education (Interest on Education loan which has been served)	
U/S 80U Self Handicap (Severe Disability Rs.1,25,000/-, Other Rs.75,000/- Proof as per sec 10-A enclosed)	
Interest on Housing Loan	
Donation U/S 80G - 100% Scheme	
Donation U/S 80G - 50% Scheme	
(B) INVESTMENT UNDER SEC-80C	
Children Education Tuition Fee	
Infrastructure Bonds (U/S 80CCF)	
Public Provident Fund (PPF)	
Mutual Fund approved under the Act	
National Savings Scheme (NSS)	
National Savings Certificate (NSC)	
FD under Tax Savings Scheme with Scheduled Bank(=>5 years)	
NSC interest reinvested	
Housing Loan Principal repaid	
Investment in any approved pension scheme	
Life Insurance premium paid (premium <20% of policy amount)	
ULIP investment approved for tax rebate	
Other Deduction U/S 80-C (to be specified)	

Enclosed proof of Investment as declared above

I hereby declare that I shall submit the proof of Investment as declared above by 31st December of this FY. In case I don't ensure submission of proof of investment by 31st December of this FY, I am aware that applicable tax will be deducted on the pension paid.

Date:

Signature of Pensioner

For office use

Entered by: _____ Verified by: _____

Date: _____ Date: _____

ANNEXURE I

STAFF NO	NAME	DESIGNATION	DOR	DOD	LAST WORKED BRANCH
344	L S PAI	GM	2/1/1991	1/5/2017	HEAD OFFICE BENGALURU
652	U GANESH RAO	G M	12/31/1994	10/15/2016	HEAD OFFICE BENGALURU
11789	A ANANDA RAO	AGM	6/30/2008	12/10/2016	HYDERABAD C.O
4921	M K KHAN	D M	1/31/2002	4/13/2016	PATNA C.O.
14628	S N BHANDARI	C M	10/31/2008	11/1/2016	BENGALURU BYATARAYANAPURA
8803	M SRIRAM	CM	11/30/2009	1/1/2017	HYDERABAD C.O.
19090	GOPALAKRISHNAN NAIR B	SR MGR	7/31/2010	8/16/2016	KULAPPULLY SHORANUR SME
431	P NARAYANAN	SR MGR	2/28/1990	6/18/2016	BALUSSERY
1664	S V BHANDARY	SR MGR	3/24/2001	9/9/2016	BENGALURU (RURAL) REGIONAL
4748	K VEDANARAYANAN	SR MGR	3/31/2001	9/5/2016	PALGHAT KALPATHY
16328	SRIKANTH KUDVA	SR MGR	1/31/2012	9/23/2016	KUNDAPUR
12132	CHANDRAKANT B SANPUJI	SR MGR	12/31/2011	8/30/2016	MUMBAI MAZAGAON
484	C RADHAKRISHNA RAO	SR MGR	11/30/1987	10/4/2016	BENGALURU C.O.
1617	K B SHET	SR MGR	9/30/1998	7/26/2016	HUBBALLI REGIONAL OFFICE
2468	H S SHANTHAPPA NAIK	SR MGR	3/31/2000	8/29/2016	BENGALURU I.I.SC.
1415	M T NEGINHAL	SR MGR	5/31/1994	8/8/2016	DHARWAR MARKET MAIN
6939	P R KINI	SR MGR	2/28/2007	9/28/2016	MUMBAI C.O.
5163	N M SHAH	SR MGR	30/06/2001	31/10/2016	MUMBAI CHEMBUR MAIN
11401	C K PRASHANT	SR MGR	7/31/2009	11/26/2016	MANGALURU GANDHI NAGAR
5577	N A PRABHU	SR MGR	3/24/2001	11/1/2016	PUNE REGIONAL OFFICE
3685	V PARTHASARATHY	SR MGR	8/31/1988	11/5/2016	CHENNAI FUNDS & INVEST SECTION
7890	ANTONYSAMY S	SR MGR	3/31/2001	11/25/2016	TIRUPPUR PERUMANLLUR ROAD
1158	I V SHANBHOGUE	SR MGR	4/30/1999	12/5/2016	MANGALURU RO REGIONAL INSPECTORATE
239	M K SHANBHAG SHENOY	SR MGR	7/31/1990	11/26/2016	BENGALURU SAMPANGIRAMNAGAR
6447	M S R MURTHY	SR MGR	3/31/2001	11/3/2016	HYDERABAD, UPPAL
822	J S BALACHANDRA PAI	SR MGR	12/19/1994	1/7/2017	BENGALURU C.O.
862	R V S MURTHY	SR MGR	11/30/1994	1/6/2017	MYSURU JAYALAKSHMI PURAM
1365	G G KURDEKAR	SR MGR	11/30/1995	1/27/2017	KARWAR
10510	GURUPRASAD R	SR MGR	5/31/2001	2/6/2017	COIMBATORE CUR CHEST
7243	H N NARAYANA	SR MGR	3/31/2001	6/18/2016	BENGALURU I.I.SC.
324	D S RAMAMOORTHY	SR MGR	6/30/1989	9/11/2016	CHENNAI THOUSAND LIGHTS
9421	V GIRIDHAR KAMATH	SR.MGR	5/31/2009	3/13/2017	BENGALURU YEDIYUR
744	M V BHATIA	SR.MGR	1/31/1994	9/17/2016	MUMBAI ACCOUNTS SECTION
7816	A SREEPAD KAMATH	MANAGER	3/31/2001	10/27/2016	CHALAKUDY
24057	LOKESH R PALEKAR	MANAGER	6/30/2014	11/6/2016	BENGALURU DIARY
12588	R JAKHOTIA	MANAGER	31/05/2001	15/03/2016	VIJAYAWADA GOVERNORPET
51308	A K NAGPAL	MANAGER	31/03/2001	26/09/2016	DELHI NEHRU PLACE
4756	M K PRABHU	MANAGER	3/31/2001	10/18/2016	MANDYA
3491	M N PHAYDE	MANAGER	9/30/1994	12/23/2016	HUBBALLI REGIONAL OFFICE
7445	K D NAYAK	MANAGER	6/30/2001	12/18/2016	MUMBAI BANDRA WEST
4044	N RAMAKRISHNAN	MANAGER	7/2/1997	12/10/2016	DELHI C.O.
4461	ANANTHA SUBRAMANYAN M	MANAGER	12/1/1998	7/3/2016	TUTICORIN BEACH ROAD MAIN
5165	B N BHAT	MANAGER	12/31/1999	12/12/2016	MUMBAI RO REGIONAL INSPECTORATE
8011	K N NARASIMHAN	MANAGER	3/24/2001	1/3/2017	HEAD OFFICE BENGALURU
53014	SRINARAYANAN R	MANAGER	3/31/2016	10/3/2016	COIMBATORE CUR CHEST
13792	SANKARANARAYANAN R	MANAGER	3/31/2001	12/3/2016	THIRUKKURUNGADI
49528	V N TIWARI	MANAGER	6/30/2009	12/13/2016	DEORIA
10515	MOHAMMAD FAROOQUE	MANAGER	7/31/2007	4/15/2015	RANCHI MAIN
4226	V RAMAMURTHY	MANAGER	1/31/1998	2/18/2017	DINDIGUL CUR CHEST
28877	CHINNUSWAMI K	MANAGER	3/31/2001	2/20/2017	UDUMALPET
5660	ASIT KUMAR BASAK	OFFICER	3/31/2001	8/2/2016	KOLKATA M D ROAD
28456	K RAMAKRISHNAIAH	OFFICER	3/31/2001	7/20/2016	VISWANATHAPURA
STAFF NO	NAME	DESIGNATION	DOR	DOD	LAST WORKED BRANCH

42342	A J PANCHAL	OFFICER	9/15/2016	9/15/2016	AHMEDABAD ASST REC MGMT
23504	VIRESH KUMAR WAL	OFFICER	31/07/2014	8/25/2016	LUCKNOW CENTRAL
12408	S PALANISWAMY	OFFICER	3/31/2001	9/17/2016	SHORANUR
21518	K M RAO	OFFICER	2/16/2012	8/11/2016	PUNE CAMP M G ROAD
2152	K D PRABHU	OFFICER	6/30/2000	7/19/2016	MUMBAI FUNDS & INVEST SECTION
37557	AYYAPPAN M V	OFFICER	9/30/2011	9/11/2016	THODUPUZHA
23263	C V UMARANI	PROB.OFF	3/24/2001	12/31/2015	AHMEDABAD REGIONAL OFFICE
75370	VISHAL GOYAL	C A-SCALE 1	10/13/2016	10/13/2016	DELHI C.O.
27992	SUDHENDU JYOTHI	OFFICER	9/30/2014	12/10/2016.	PATNA C.O.
49967	KAMALJEET UPPAL	PROB.OFF	9/30/2011	8/24/2016	BANGA
66835	KANNAN V	OFFICER	9/27/2016	9/27/2016	TIRUCHENDUR
18625	M S KHARAT	OFFICER	5/31/2001	10/4/2016	DOMBIVILLI WEST
24203	T K MANI	OFFICER	8/31/1994	8/26/2016	CHENNAI PALLAVARAM
27026	P P CHAURE	OFFICER	30/11/2013	14/06/2016	BHILAI
35817	S K PALAIAH	OFFICER	5/31/2013	11/23/2016	DAVANGERE VIDYA NAGAR
37183	R S MUDALIAR	OFFICER	11/5/2016	11/5/2016	MUMBAI GOREGAON EAST CUR CHEST
26886	YOG RAJ AHUJA	OFFICER	5/3/2012	9/25/2016	DELHI CO
7446	GANAPATI RAMACHANDRA BHAT	OFFICER	3/31/2001	11/20/2016	HOSUR
19687	L RAMA NAIK	OFFICER	10/31/2009	11/5/2016	SHIVAMOGGA SESHADRIPURAM
49634	A K JAIN	OFFICER	12/31/1995	9/26/2016	DELHI CHANDNI CHOWK
3044	K S MENON	OFFICER	4/30/2000	10/18/2016	MUMBAI FORT
16644	B K DAS	OFFICER	1/31/2010	12/17/2016	KOLKATA LOWER CIRCULAR ROAD
49573	SHIV KUMAR KAPOOR	OFFICER	3/31/2001	9/19/2016	DELHI OKHLA SSI INDL ESTATE
36113	RAJASEKHARAN R	OFFICER	5/31/2016	12/5/2016	SRIRANGAM
12756	P V JAGANNATH RAO	OFFICER	12/1/2007	12/12/2016	CUTTACK BUXI BAZAR
27532	S KRISHNA MURTHY	OFFICER	3/31/2001	12/13/2016	BAGALUR
5702	S RAMKUMAR	OFFICER	3/31/2001	1/3/2017	TRIVANDRUM COSMOPOLITAN HOSPTL
28490	SOUNDARAPANDIAN PACKIARAJ J	OFFICER	10/31/2009	5/11/2016	NAZARETH
11664	T R CHAVAN	OFFICER	3/31/2001	5/28/2016	BEED (BHIR)
26287	CH SRIDHAR	OFFICER	9/30/2013	1/27/2017	SECUNDERABAD SP ROAD PRIME CORPORATE
53134	C D DHINGRA	OFFICER	3/31/2001	9/7/2016	HOSHIARPUR
53572	VIJAY KUMAR	OFFICER	12/5/2016	12/5/2016	KHANNA G.T.ROAD
46619	GOVINDAN V	OFFICER	6/30/2007	9/28/2015	CHENNAI PARK TOWN
20736	SHIV SAGAR SAHA	OFFICER	3/31/2013	1/30/2014	JANDAH
6429	S G DALVI	OFFICER	3/31/2001	12/20/2016	RATNAGIRI (MAHARASHTRA)
3115	A RAVI VARMA	OFFICER	12/31/1990	2/28/2017	IRINJALAKUDA
20468	PRABAKARAN S	OFFICER	5/31/2011	2/15/2017	TRICHY RLY JUNCTION
24866	SAKTHIVEL G	SWOA	3/31/2008	4/27/2016	VIRUDHUNAGAR
5437	ANNAIAH P BILLAWA	SWOA	3/17/2001	8/31/2016	KUNDAPUR
3892	M VALLINAYAGAM	SPL ASST	6/30/1994	9/20/2016	SHENCOTTAH
64043	K LAKSHMAN	SWOA	8/30/2016	8/30/2016	HYDERABAD LALAPET
19862	S C DATTA	SWOA	2/29/2016	8/19/2016	KOLKATA C.O.
35554	P DAMODARAN	SWOA	6/30/2012	8/1/2016	PATHANAMTHITTA
2119	P THOMAS FRANCIS	SPL ASST	8/31/1996	2/12/2016	COCHIN FORT
23833	LATHA CHANDRASHEKAR	SWOA	10/31/2015	6/10/2016	BENGALURU MALLESWARAM
39728	SUNIL KUMAR BEHL	SWOA	4/19/2016	19042016	DELHI RAJOURI GARDEN CUR CHEST
17511	K A SUDHAKARAN	SWOA	3/17/2001	9/10/2016	CHALAKUDY
16589	J M KOTIAN	SWOA	4/30/2010	10/3/2016	MUMBAI ACCOUNTS SECTION
22210	MURALIDHARAN A	SWOA	8/31/2006	8/31/2016	MELAPALAYAM
26560	G K DASURE	SWOA	5/31/2015	6/27/2016	MUMBAI SEWREE (WEST) CUR CHEST
22096	BALARAJU	SWOA	11/30/2010	1/24/2016	MYSURU CUR CHEST
26163	A K DEVARAJAN	SWOA	3/31/1999	6/4/2003	AMBUR
2486	RAMASWAMY K	SPL ASST	11/30/1993	8/23/2016	MYSURU VIVEKANANDA NAGAR
37137	K P MADHU SUDAN	SPL ASST	7/31/2015	9/23/2016	JAMSHEDPUR BISTUPUR MAIN
STAFF NO	NAME	DESIGNATION	DOR	DOD	LAST WORKED BRANCH

57798	RAJASHEKAR RATHOD	SWOA	3/4/2014	MISSING	NAYAKANAHATTI
2566	R N MATE	SWOA	3/17/2001	9/22/2016	NAGPUR GANDHINAGAR
60103	B.CHANDRASEKARAN	SWOA	11/30/2007	8/19/2016	CHENNAI GUINDY
26637	D PADMANABHA RAO	SWOA	3/17/2001	6/27/2016	SHIVAMOGGA VIDYANAGAR
20655	K G SRIDHAR RAO	SPL ASST	3/17/2001	10/27/2016	SIRSI
28861	VENBU M	SWOA	4/30/2015	11/13/2016	NANGUNERI
12222	K G PAI	SWOA	5/31/2012	11/12/2016	SURATKAL
4002	P S VASANTHA	SPL ASST	11/30/1996	10/26/2016	CHENNAI ACCOUNTS SECTION
19502	E G MURALIDHARAN NAIR	SWOA	30/11/2013	22/10/2016	KONATHU KUNNU
11192	MOHANACHANDRAN A	SWOA	7/5/2009	21/11/2016	COIMBATORE RS PURAM
39409	RAKESH SACHDEVA	SWOA	30/04/2016	10/10/2016	DELHI C.O.
24743	CHIDAMBARATHANU K	SWOA	31/05/2013	4/9/2016	ARIKKARANAVALASU
57023	THIPPESWAMY .K	SWOA	10/17/2016	10/17/2016	CHANNAGIRI
22862	S GANGADHARA	SWOA	12/31/2014	1312/2016	HOSUDI
51718	SHYAM SUNDER RUHELA	SWOA	3/31/2012	5/17/2016	LUCKNOW ALAMBAGH
27151	SHYAMALA J JAYAPAL	SWOA	3/25/2006	9/25/2016	MYSURU TILAK NAGAR
45200	G GOPINATHAN NAIR	SWOA	8/31/2004	2/19/1900	TRIVANDRUM PUTHENCHANTHAI
14311	T BASKARAN	SPL ASST	3/17/2001	12/14/2016	CHENNAI ACCOUNTS SECTION
46159	KALYANASUNDARAM R	SWOA	9/30/2014	10/23/2016	SHENCOTTAH
10631	SATHYANARAYANA D PRABHU	SPL ASST	3/17/2001	10/8/2016	BENGALURU KALASIPALYAM
10897	S P SAKHARKAR	SPL ASST	3/17/2001	11/17/2016	MUMBAI KAKAD MARKET
17753	ASHOKA M HATTIHOLI	SWOA	11/30/2014	4/10/2016	BELAGAVI HANUMAN NAGAR
32752	K M RAMESAN	SWOA	7/6/2016	7/6/2016	TRIPUNITHURA CUR CHEST
26305	V SREEKANTAN NAIR	SWOA	5/31/2014	9/9/2016	ANCHAMADA
3709	S NARAYANAN	SPL ASST	11/30/1987	12/26/2016	MADURAI SOUTHVELI STREET
21294	P C DESAI	SPL ASST	4/30/2016	6/23/2016	KOLHAPUR LAXMIPURI MAIN
22712	SHIVKUMAR	SWOA	3/17/2001	2/12/2014	HATHRAS NAYAGANJ
58018	KRISHNA BAL SHUKLA	SWOA	10/31/2010	4/13/2016	KAPSADH
71021	PARADI KUSUMA	SWOA	11/21/2015	11/21/2015	HOSAPETTE
27803	RAMAKRISHNA T N	SWOA	11/30/2009	12/22/2016	BENGALURU NEW BEL ROAD
53293	LEKH RAJ VERMA	SWOA	3/31/2011	10/15/2016	GHARAUNDA
16766	KIRAN CHAND	SWOA	1/31/2014	11/11/2016	CHANDIGARH 47 C SSB
17945	S G PRADHAN	SPL ASST	6/30/2013	1/6/2017	MUMBAI ABDUL REHMAN STREET
30656	N VENKATASUBRAMANIAN	SWOA	8/31/2015	10/15/2016	CHENNAI ASSET REC MGMT
11598	LAKSHMANAN P	SWOA	11/30/2011	1/29/2017	SHANARAPATTI
49578	GIRISH KUMAR AGGARWAL	SWOA	6/30/2011	12/23/2016	DELHI(NEW) DD MARG CUR CHEST
12876	ARUNAGIRI P	SWOA	3/17/2001	9/27/2016	UDUMALPET
1864	K LAXMAN BHAT	SPL ASST	6/15/1997	18/07/216	MANGALURU CUR CHEST
22120	MANABENDRA GHOSH	SWOA	11/30/1999	1/9/2017	KOLKATA BRABOURNE ROAD
7715	P C BARIK	SWOA	4/30/2011	10/10/2016	BHUBAN
685	D V FERNANDES	SWOA	7/31/1993	2/1/2017	MUMBAI MALAD WEST
51928	VINOD KUMAR NANDA	SWOA	4/17/2012	4/23/2016	VARANASI LANKA
18396	RAMESH NARAYAN SHIRALI	SWOA	6/30/1997	2/3/2017	SRIRANGAPATNA
12016	P K ABDUL HAKEEM	SPL ASST	8/31/2009	8/12/2016	MALAPPURAM CUR CHEST
46692	M VENKATESWARLU	SWOA	3/17/2001	26.12.2016	SECUNDERABAD R P ROAD
7401	UMAPATHY P L	SWOA	3/17/2001	11/4/2016	BALLARI CANTONMENT
46715	Y L PRASADA RAO	SWOA	8/31/2008	1/2/2017	HYDERABAD MALKAJGIRI
15903	Y SATYANARAYANA	SPL ASST	8/31/2009	7/20/2016	KAKINADA
28778	B A MOHITE	SWOA	11/28/2016	2/19/2017	MUMBAI GOREGAON EAST CUR CHEST
50625	ASHOK MEHTA	SWOA	3/17/2001	8/12/2016	BARWA
40925	PADMANABHA	SWOA	3/17/2001	10/20/2016	BENGALURU KORAMANGALA LAYOUT
6038	K S POOJARI	SWOA	3/17/2001	2/9/2017	THENKA YEDAPADAVU
9647	A NAGESH KAMATH	SPL ASST	3/17/2001	1/20/2017	MANGALURU C.O.
18658	K R GOPALAKRISHNA NAIR	SPL ASST	3/31/1988	10/10/2016	HARIPAD
17747	M LAKSHMINARAYANA	SWOA	3/17/2001	2/24/2016	HEAD OFFICE BENGALURU
55063	KARAN SINGH	SWOA	1/21/2013	11/11/2016	RAMPUR
STAFF NO	NAME	DESIGNATION	DOR	DOD	LAST WORKED BRANCH

26648	AIDAL SINGH YADAV	SWOA	2/1/2008	5/12/2016	PURDIL NAGAR
27292	D P SHARMA	SPL ASST	3/17/2001	12/20/2016	HASANPUR (MORADABAD DIST.)
9865	C G MAHAMUNI	SPL ASST	3/17/2001	2/3/2017	AHMEDABAD PALDI
4237	S THIRUPATHY	CLERK	2/28/1998	11/24/2016	SALEM CUR CHEST
4703	A P KULKARNI	APPRENTICE	11/30/1998	8/26/2016	PLACE-GAP
55176	MUKHTIAR SINGH	DAFTARY	11/30/2007	9/23/2016	LUDHIANA BRANCH-MILLERGANJ
27037	D M GAIKAR	DAFTARY	11/30/2012	11/1/2016	MUMBAI ASSET REC MGMT
22434	S RAMAMURTHY	DAFTARY	5/31/2012	10/26/2016	DHARMAPURI
61788	ISHWAR DASS	DAFTARY	10/15/2016	10/15/2016	CHANDIGARH C.O.
19752	K N SHAH	DAFTARY	3/17/2001	11/13/2016	AHMEDABAD FOREIGN DEPARTMENT
15007	J RAGHURAM S BHAT	DAFTARY	6/30/2009	12/27/2016	MANGALURU CAR STREET
53285	INDER PAL SHARMA	DAFTARY	5/31/2016	9/29/2016	SONEPAT HINDU GIRLS COLLEGE
26817	K KRISHNAN UNNI	DAFTARY	5/31/2012	12/19/2016	CALICUT WESTHILL
13676	NARAYAN K	W.MAN/PEON	6/30/2001	9/19/2016	KASARGOD JALSOOR ROAD
46500	RAMACHANDRA	PEON	11/14/2005	2/4/2013	BENGALURU MICR CENTRE
41027	N S KRISHNA MURTHY	PEON	3/17/2001	2/19/2016	MACHILIPATNAM
68448	V KRISHNA	HKP	5/28/2013	11/6/2016	HEAD OFFICE BENGALURU
62300	PILLAIYAR C	PEON	7/31/2008	6/7/2016	DHALAVOIPURAM
39391	G PAPINAIDU	PTE	7/31/2001	9/28/2016	ELURU
64612	Y K AWALI	HKP	10/6/2016	10/6/2016	KHARDI
34904	M DASAPPA	PEON	12/31/2001	3/20/2016	ADONI
54454	F NELSON	PEON	4/30/2010	1/17/2017	TRIVANDRUM CHALAI
50858	M B THAKUR	PEON	3/17/2001	8/17/2016	NAGPUR SITABULDI MAIN
53448	SANJEEV SINGH	DRIVERCUMPEON	3/31/2014	1/2/2017	KALKA
39923	N S THAPA	ARM GUD	10/31/2003	8/5/2016	DELHI RAISINA ROAD
54614	N K DEY	ARM GUD	1/31/2002	5/18/2016	KOLKATA ALIPORE
60950	RAJ KUMAR SINGH TOMAR	ARM GUD	12/31/2013	7/9/2016	PUSARADDA
44051	TULA RAM	ARM GUD	1/31/2015	9/19/2016	AGRA M G ROAD
53922	D B SINGH	ARM GUD	3/31/2007	9/26/2016	FAIZABAD REKAB GUNJ
53526	RAJAGOPALAN M	ARM GUD	4/17/2002	4/17/2002	TUTICORIN BEACH ROAD MAIN
38771	JWAHAR LAL GUPTA	ARM GUD	10/31/2007	12/17/2013	DHANBAD CUR CHEST
60564	ARDAN KUDADA	ARM GUD	12/31/2013	12/17/2015	CHAKRADHARPUR
64843	KANNAN R T	ARM GUD	8/31/2011	8/21/2015	MADURAI CUR CHEST
61220	K.SAMUEL	ARM GUD	7/31/2015	9/23/2016	VELLORE MAIN
61091	RAJENDRA SINGH	ARM GUD	7/31/2010	1/15/2017	HATHRAS S G POLICE CHOWK MAIN
62347	DATA RAM	ARM GUD	10/31/2015	10/11/2016	GONDA
61970	NANJAPPA C P	ARM GUD	5/31/2015	3/1/2017	BENGALURU MARATHAHALLI
64090	NAMDEO S SHINDE	ARM GUD	6/30/2015	12/3/2016	MUMBAI BYCULLA
39922	BIRBAL SINGH	ARM GUD	11/30/2000	6/7/2001	FIROZABAD DAKIYAN STREET MAIN
67867	DHANESWAR DAS	ARMGUD	9/3/2011	7/13/2012	NOWGONG

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