



Andhra Bank Retired Employees Association (ABREA)

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A.Rajendra Prasad, President

NSN Reddy, General Secretary

Minutes of Executive Committee Meeting (Virtual) held on 27th & 28th December 2020

In view of the prevailing pandemic covid environment, it is decided to hold a virtual EC meeting through video conference. Accordingly, we have requested the members to download Google Meet app and informed the indicative guidelines for the meet in advance. The details of participation are as under:

Date	Zones covered	ECs Presnet
27.12.2020 Morning	Guntur, Vijayawada, Machilipatnam, Eluru, Kakinada, Anantapur, Cuddpah, Kurnool, Tirupathi	28
27.12.2020 Afternoon	Nellore, Bangalore, Bhubaneshwar, Berhampur, Sambalpur, Chennai, Coimbatore, Nagpur, Mumbai, Gujrat, West Bengal, New Delhi	26
28.12.2020	Telangana State, Vishakapatnam, Srikakulam, Ongole	22
	Total	76

Shri A Rajendra Prasad, President ABREA has extended a warm welcome to the members to the 3rd EC meeting of the year 2020-21. He informed the house with grief that Shri G.Yadagiri Rao, DGS, Ms. M L Rekha, EC member, Shri CVS Ramakrishna, coordinator of Athmeeya Sammelan meetings (Hyderabad) and other 51 retired employees have taken the last breath since August 2020. The services rendered by late Office Bearers/Members are placed on record. The house observed one minute silence and paid homage to the departed souls.

The president in his inaugural address has elaborately dealt with the pertinent issues like improvements in family pension, updation of pension and IBA Group Medical Scheme etc.

After the opening remarks of the president, the house reviewed the minutes of the 2nd EC Meeting (virtual) held on 14, 18 & 19th July 2020 and GS has given clarifications wherever sought by the members. Shri NSN Reddy, General Secretary has appraised the developments that have taken place since last EC meeting to till date which are as under:

i) Co-ordination Committee Meetings: In order to take up the issues of the retirees of three banks in post amalgamation period, the retiree associations of the banks affiliated to AIBRF formed a co-ordination committee, and met three times since July 2020. The committee has deliberated in detail on policy related matters as well as operational issues in implementation of welfare schemes pertains to retirees. With our constant follow-up, we could able to resolve the following issues during the last five months.

- Extension of UBREMAS to e-andhra & Corp retirees (after 1st April 2020) with effective from 01.09.2020
- Exemption of cash deposit charges (staff/retired accounts)
- Refund of excess locker rent charged to retired staff on account of migration of locker module
- Extension of Covid Personal loan scheme up to 31.10.2020
- Coverage of Liability Insurance to all Housing Loans under staff housing category for the year 2020-2021
- Personal loan facility to retirees for payment IBA Medical Insurance scheme
- Rectification of errors in Form-16 with special reference to the employees retired during the financial year 2019-2020

We have addressed joint letter to MD & CEO Union Bank of India on 11th November 2020 detailing the 18 important issues and copy of the letter already circulated to all EC members and kept on ABREA website for information.

ii) Meetings with Members of Parliament (MPs) and other important Government Functionaries: It is a fact that despite of our best efforts, the issue of improvements in Family Pension and Pension Updation are not receiving the desired attention of the Government. In the above backdrop, AIBRF initiated steps to meet the MPs and other Government functionaries to impress our genuine demands. As part of the program, ABREA took active role and met the VIPs and the details are furnished here below:

No	VIPs	Date	Remarks
1	Shri Bandi Sanjay Member of Parliament & President BJP Telengana State	07.09.20	TBRF & ABREA Central Leaders Hyderabad represented
2	Shri Dharmapuri Arvind, MP Nizamabad	11.09.20	ABREA Central Leaders met
3	Shri Somu Veerraju, President BJP Andhra Pradesh State	10.09.20	APBRF Leaders met at Rajahmundry

In this regard, we wish to inform the house that our Karanatak State Bank Retirees Federation (KBRF) met Hon'ble Finance Minister Smt.Nirmala Sitaraman on 17th February 2020 at Bangalore and appraised the owes of family pensioners. We are thankful to Shri Tejasvi Surya, Member of Parliament, Bangalore who was instrumental in arranging appointment and meet to happen. In the whole exercise Mrs.Parimala Saraschandra, ABREA women wing member has coordinated the activity so well and the same was appreciated by AIBRF leadership.

iii) IBA Group Medical Insurance Scheme: AIBRF has played active role in bringing improvements in the existing scheme during the current year viz., Reduction of premium, introduction of slabs, concession of premium to family pensioners etc. The positive features enabled many of the retirees to join in the scheme. However, the change of player (United India Insurance to National

Insurance company), introduction of online renewal system, data mismatches, network issues etc., have created innumerable operational constraints while onboarding the scheme. Despite the challenges, around 3900 retirees have availed the facility. We congratulate the leaders at Zones / Regions and Central Team at Hyderabad for their dedicated efforts and round the clock service in guiding the retirees for both renewal as well as fresh enrolments. We place on record the best services rendered by Shri S Krishna Kumar, K.Ramchander, K.Ravi Kumar and other active members for smooth completion of online renewal/registrations.

iv) ABREA Website: In order to provide value added service to the members as well as retirees, we have revamped the existing website with additional features titled <https://abreahyd.org> and the new website was officially launched on the eve of foundation day celebrations of e-andhrabank by our advisors viz., Shri K V Subbaiah, Shri M Satyaprasad, Shri L Raghothama Rao and Shri K Hari Babu on 23rd November 2020. The suggestions/feedback provided by Shri Nilamani Patel (Retd GM), Shri Varanasi Krishna Murthy (Retd GM), Shri Gopabandu Mohapatro, DGS, Shri Y Hanumantha Rao, Guntur, Shri VVN Varaprasada Rao, AGS Machilipatnam and others really helped us to add value to the website services. With this, now the retirees can avail most of the information related services online. However, there is a room for further improvements which will be taken care in due course.

v) Whatsapp Groups: Social media is playing an important role in sharing the information instantly and in a most cost effective way. ABREA has been availing this facility since last few years and it has gained further momentum in the present pandemic covid environment. We are glad to note that all the Zones/Regions/Units have started whatsapp groups titled "ABREA" and extensively sharing the information provided by AIBRF/ABREA on daily basis. In this regard, Whatsapp admins are requested to ensure that this facility is to be extended to *ABREA members* only. As the facility is gaining momentum, it is the responsibility of the admins to maintain credibility of the group by posting authenticated and timely information. Further, routine, gossips, unwarranted messages etc., should not be allowed to post in the groups.

vi) Membership Drive: The membership drive across the country is very impressive and the total membership is likely to cross **7000 mark** by end of December 2020. The highlights of membership drive for the current year are as under:

- Guntur Zone has crossed **700** members and stood number one position.
- Ongole Region has topped first with **168** new enrollements.
- Eluru Zone has crossed **400** members with **100** new members.
- Gujrat unit has done exceedingly well in building up the membership from single digit to **50** within short span of 3 months.
- Chennai Zone has enrolled **56** new members within 4 months.

ABREA congratulates Team Guntur, Ongole, Eluru, Gujrat, Chennai regions for its splendid performance in adding new members in large number. The recently provided online module has become quite handy for the retirees for instant enrolment of membership. The response is very encouraging as more than 200 members have enrolled online so far. All EC members are requested to popularise the module as it saves considerable time and costs. Those who enrolled online are requested to send soft copy of the application with payment details to abreahyd@gmail.com for immediate enrolment and our records.

vii) Academic Contribution on Pension Updation: As the topic of Pension Updation is gaining momentum in the light of positive approach evinced by the Government functionaries, the issue has ignited debate among the Bankers as well as academicians. In order to have clarity on the subject matter, the undersigned presented a paper on "*Pension Payments & Pension Funds – Is the Link Justified?*" duly collecting the pension figures from published annual reports of SBI/PSBs for the period 2017 to 2020. AIBRF leadership appreciated the efforts of the author and invited online discussion on 28.11.2020 along with TBRF President and General Secretary.

viii) Founders Day Celebrations: As a token of respect to our founder Shri Bogharaju Pattabhi Sitrarammya garu, we have organised meets at Machilipatnam, Eluru, Vijayawada, Hyderabad and other centres during foundation day celebrations starting from 23rd to 28th November 2020. We appreciate the initiative taken by Mr.VVNS Varaprasada Rao, AGS Machilipatnam, Mr.MB Shankar Rao, DGS Eluru, Mr. V Jagan Mohan Rao, DGS Vijayawada, Mr.G.Vasudeva Murthy, DGS Vizag in organising meets.

After presentation of GS report, all members present have actively participated in the deliberations. Members appreciated the initiatives taken by the ABREA leadership in effective implementation of communication system among the members through WhatsApp and website platforms.

The EC members have offered views/suggestions/improvements on the issues viz., Issue of e-cards by National Insurance Company, Delay in sanction medical claims (reimbursement cases) by United India Insurance Company, Unionparivar, UBIREMAS, Membership Drive, Organisational Discipline, Second Option for pension for resigned employees etc. The details of the speakers and the topics covered are furnished in annexure-1.

President and General Secretary have clarified many of the points raised by the members and the details are furnished here below:

i) Unionparivar web application is providing access to the retirees to the services with limited information like list of Holiday Homes (availability & booking), pension slip etc. However, many of the retirees are facing login problems on account of integration issues and the same was already brought to the notice of the management for resolution.

ii) IBA Group Health Scheme - GS informed the house that the issue of e-cards (soft copy) is already completed in respect of first batch (November 2020) and with regard to second batch (December 2020), the e-cards will be ready in the first week of January 2021. In few cases discrepancies are observed in name, date of birth, gender, PF Number etc. We have addressed letter to Bank, TPA and National Insurance Company on 24th December 2020 detailing the operational issues for immediate resolution. In response to our letter, the TPA informed that the requests for modifications from the policy holders are to be routed through central office for doing the needful. Hope the system will be stabilised shortly. Mean while, GS suggested to the members to form state-wise coordination committees to look in to the health insurance related issues and take up with the concerned for early resolution. In this regard, members are requested to contact Mr.S.Krishna Kumar (Mobile 7032458383) for any clarification / suggestions in this regard.

iii) Claim Settlements: It has come to our notice that M/s.Paramount TPA is taking undue long time in settlement of covid reimbursement claims. Immediately GS paid a visit to Paramount Office at Hyderabad and discussed the pending cases with the concerned officials. Since the replies received is not satisfactory, we have addressed a strong letter to the company on 5th December detailing all pending cases and the matter was also referred to Bank, United Insurance Company and IBA, Mumbai. With our constant persuasion all long pending claims (except two) are sanctioned and the amounts will be credited to the respective accounts shortly.

iv) Whatsapp Groups - In order to have seamless flow of information and control over the activities, it was suggested earlier to have one Central Office Bearer in each group. It is observed that Kurnool, Anantapur and Tirupathi units are not having the representation from Head Quarters. Mr.T.Ramchander, DGS will be co-ordinating the above units as one of the Whatsapp administrator.

v) Funding to Regional Units – On the request received from the members with regard to funding support – GS informed the house that the membership fee is only the income source to the association (Rs.1210/-, Rs.610/- and Rs.310/- from Officers, Clerks and Subordinate staff respectively). The office expenditure and affiliation fee payable to AIBRF/State units are being met out of interest on deposits only. In view of the above, at present we may not afford to extend financial support to the Regional units for conduct of meetings etc. However, GS informed the house that the expenses incurred by the regional units in connection with membership drive are being reimbursed.

vi) Monthly Meetings - GS requested the Office Bearers be in touch with Regional Heads and request them to allow the retirees to conduct meetings in Regional offices, wherever space is available. Please have liaison with local management and invite them as special guest for our meets. With this, in a phased manner, we may restore the practice of conducting monthly meetings at all places.

vii) Life Certificate – GS informed that Life Certificate can be submitted by the pensioner at any branch in India. In case where the pensioner residing abroad or unable to move from house, bank has provided a facility for submission of Life Certificate soft copy duly making a WhatsApp call to the branch. Many of the pensioners are availing this facility. The last date for submission of Life Certificate is extended up to 28th February 2021.

viii) Covid Donations - GS has clarified that the total donations received from the retiree community was Rs.16.40 lakh and as directed by AIBRF, we have sent the cheques/remittances to CM/PM relief funds. However, few cheques issued are not presented for payment. The collection account will be closed once the reconciliation issues are resolved.

ix) Membership Drive - While appreciating the efforts of the field functionaries for their excellent performance in membership drive during the current year, the GS informed that still there are around 4500 non-members across the country, majority of them are family pensioners, clerks and subordinate staff. The region-wise lists will be sent along with postal address and contact numbers to enable the office bearers to address letters to bring them in to ABREA fold as they need our services most in the ensuing times.

x) Liaison with Central Office – GS welcomed the special invitees Mr.Ramesh Kamath and Shashi Malondkar from Mumbai and Mr.Jitendra Shah from Gujrat and lauded their efforts in improving the membership base in the respective states. GS requested them to have close liaison with Central Office officials at regular intervals for resolution of our issues.

xi) Virtual Meets - In view of the prevailing covid environment, GS suggested the Office Bearers to conduct regional level online meetings at regular intervals to have proper feedback and suggestions on various retiree related issues.

xii) Organisational Discipline - While addressing the issues related to organisational matters, Shri A Rajendra Prasad, President has informed the house that few individuals/splinter groups are approaching the members with false information and gullible promises to join in the newly floated association which has no affiliation with any credible retiree organisation. In this context, he reiterated that ABREA is only the association representing e-andhrabank retirees with AIBRF affiliation having presence across the country. AIBRF is in forefront in taking up Bank Retirees issues to the appropriate forum since long. The efforts made by the organisation is laudable and he further stated that the day is not far off to achieve our long pending issues viz., Improvements in family pension, updation of pension and reimbursement of health insurance premium. It is the time to strengthen our unity further and we should not allow any divisive forces to disrupt the unity of Bank Retirees.

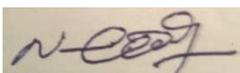
xiii) Long Pending Issues – All retiree associations of three banks affiliated to AIBRF have addressed a joint letter to UBI management on 11th November 2020 detailing the long pending issues viz., UBIREMAS, Holiday Homes, Reimbursement of medical insurance premium, Housing Loans to VRS/CRS/Resigned employees at preferential interest rate, formation of Grievance Redressal Committee, second option for pension to Resigned employees etc., for resolution. Once the normalcy restored, the team of representatives wish to pay visit to Central Office to sort out the long pending issues with the management.

xiv) Action Program – President requested the Office Bearers to implement the action program suggested by AIBRF in their respective areas. It is suggested to meet the MPs/Ministers and submit memorandum to take up the matter with Finance Minister for early resolution of our long pending issues.

Virtual Meetings concluded with vote of thanks.

ABREA Wishes you a Pleasant, Peaceful and Fruitful days ahead with Pink of Health.

“Stay Home – Stay Safe”



(N S N Reddy)
General Secretary



(A Rajendra Prasad)
President

No	Virtual Meet – Speakers / Messages		
	Name	Designation	Issues / Clarifications / Suggestions
1	K V Subbaiah (Retd General Manager)	Advisor	Congratulated the Team for conducting regular meets (virtual) and appraising the developments. Requested to study the other alternate health insurance schemes to suit the retirees who can not afford IBA policy.
2	G Ravikumar (Retd General Manager)	Advisor	Appreciated the efforts of NSN Reddy in presenting Health Insurance related issues with special focus on Senior Citizens to the Government/Regulators /concerned authorities. This aspect is to be further taken up with AIBRF leaders and other functionaries for further improvements in the existing IBA Group Medical Scheme. Assured to extend necessary help / inputs in this regard. Expressed happiness with regard to functioning of the organisation with visibility and vibrancy.
3	M Satyaprasad*	Advisor	The functioning of our organisation is satisfactory and the information flow is excellent. There is a need to have further concerted efforts at apex level to clinch our long pending issues viz., Improvements in Family Pension and Pension Updation.
4	K Haribabu*	Advisor	Hailed the active participation of the members in organisational activities. The team efforts are very good. Inordinate delay in settlement of claims by Health Insurance companies. Need to have constant persuasion.
5	Neelamani Patel (Retd General Manager)	Spl Invitee	Happy to view the new website of our association and suggested to have Report options. The improved membership drive in Maharastra and Gujrat states is a welcome sign. There is an urgent need to strengthen Mumbai team to have liaison with Head Quarters.
6	Mrs.Y.Tripuramba	Vice President	Congratulated Karnataka team for their organisational activities in bringing the plight of Bank Retirees to the notice of Finance Minister. Restoration of monthly meets at Hyderabad. Liaison with UBI management is the need of the hour. Taking active role in mobilisation of membership with more focus on women retirees.
7	M Subba Rao	Vice President	The efforts of retiree organisations across the country definitely yield positive results. Requested to explore the possibility of introduction of a scheme for retirees in line with the existing MMBF scheme for serving staff. ABREA need to have its own

			office space in Hyderabad and we need to mobilise building fund before next General Body meeting 2022.
8	Ravichander	Vice President	Many rumours are floating in social media on pension related issues. Members are requested to take authenticated news received from AIBRF/ABREA only be taken into consideration.
9	S Krishna Kumar	DGS	Explained in detail about IBA Group Medical Scheme and card related issues. Also touched cashless treatment claim procedure.
10	K Ramchander	DGS	The use of technology in dissemination of information from Top to Bottom through website and WhatsApp groups is very good initiative and appreciated by all. The membership drive is on and the retirees are voluntarily joining in ABREA. However, few individuals / splinter groups are moving around for membership with gullible promises and giving impression that they are also part of ABREA. Let us be vigilant.
11	K Ravikumar	DGS	Informed the house about the team work exhibited at Head Quarters in implementation of IBA Group Medical scheme for retirees in coordination with Staff Welfare Department. Requested the leadership to fight for reimbursement of health insurance premium at apex level. Focus more on membership drive in Hyderabad as large number of retirees are residing in Hyd.
12	Mrs.Y L Prema Kumari	Women Wing	Informed about the women wing activities in Telengana State. Congratulated the leadership for their dedicated efforts in implementation of various schemes. Assured to mobilise good number of women retirees in to ABREA.
13	A J Rama Rao	Treasurer	The years 2019 & 2020 has witnessed excess expenditure over income on account of conducting General Body and EC meetings at Hyderabad. However, we are able to meet the recurring expenditure out of interest income received on FDRs.
14	N Ramgopal	EC Member	Lauded the services rendered by late G.Yadagiri Rao and M.L.Rekha. Assured to mobilise new members from Warangal/Khammam districts.
15	Venkat Rao	EC Member	Requested to make arrangements to release messages / letters in local language for the benefit of subordinate staff members. Personal letters to non-members to join in ABREA.
16	Osman Shariff	EC Member	Unionparivar - Login issues

17	G Ramana	Invitee	Retirees are more active than serving staff. Restoration of Athmeeya Sannam meets at Hyderabad. Let us vigilant with splinter groups.
18	Y.Koteshwar Rao	DGS - Guntur	Membership 98% coverage Pending claims with Paramount & Persuasion of central team Proposed meeting with Vice President GOI
19	Y Hanumatha Rao	EC Member	Uploading important circulars on website. Health Insurance related issues – Delay. Operationalisation of Medi Clinics. Circulation of Retirees list in the first week every month. Extension of concessional interest rate on Housing Loans to VRS employees. Implementation of UBIREMAS
20	M. B. Shankara Rao	DGS – Eluru	Appreciated the efforts of GS in presenting article on Pension Payments and Pension Funds. Requested to take up waiver of GST on Health Insurance Premium. Informed the house that APBRF propose to meet Shri Venkaiah Naidu, Vice President of India for submission memorandum on Bank Retirees issues.
21	Narayana Rao – Eluru	Invitee	Well coordinated activities at apex and local level. Expressed concern over delays in settlement of claims by Paramount especially with regard to cashless covid treatment cases.
22	I Keshava Rao	EC Member	Membership Drive
23	V Jagan Mohan Rao	DGS - Vijawada	Membership mobilisation Cash Deposit Charges
24	B.V.V. Kondala Rao	AGS - Vijayawada	Updation of Pension and role of UFBU. Congratulated central team for having effective communication system. Requested to have liaison with serving organisations through virtual meets. Rival association is spreading baseless rumours on AIBRF/ABREA/UFBU leadership which need to be condemned.
25	N.Krishna Mohan Rao	EC - Vijayawada	The role played by ABREA team in implementation of IBA Group Medical Scheme. Team may be formed to look into e-cards and HITPA related issues. Also appraised the rival association activities in and around Vijayawada.
26	V.V.N.S. Vara Prasad Rao	AGS - Machilipatnam	Unionparivar – Operational Issues. Issue of Identity Cards to Retired Staff. Reimbursement of health insurance premium. Allocation of funds to Zones. Functioning of Grievance Committee. TDS on Leave Encashment.
27	G Vasudeva Murthy	DGS - Vizag	Introduction of online membership module is a very good initiative. Medi-Clinics at all Regional Offices.

28	T Kameshwar Rao	AGS - Vizag	Conduct of monthly meetings at RO. Expressed happiness with cooperation from Srikakulam and Vizianagaram units. Regional Funds – Accounting procedure.
29	G Venkata Gopal	EC Member	Excellent team work at Hyderabad in coordinating IBA Group Medical Scheme. Membership Drive is on.
30	G Ramana Murthy (SKL)	EC Member	Conducting small meets at Srikakulam. Information flow from Head Quarters to Regions/Units is good.
31	M. Bhaskar	Invitee	Conducted programs jointly with AIBEA / AIBOC on the eve of foundation day celebrations. Volunteered to strengthen the organisational activities in Vizag.
32	R Hanumantha Rao	DGS - Tirupati	Unionparivar – Login/Password related issues. Membership drive
33	Krishna	Invitee	Organisational Discipline. Dissident activities. Need for alertness
34	Srikanth	Invitee	Expressed happiness with the functioning of the organisation with proper flow of information.
35	Yerikala Reddy	EC.Member	Information flow is good. Splinter groups are canvassing for membership in and around Anantapur and there is an urgent need to counter and strengthen local leadership.
36	V. Surya Rao	EC.Member	Appreciated leadership for excellent communication system. Nodal Officer at all Regions
37	P K Rajeshwar Rao	AGS - Ongole	ABREA is working with vibrancy and members are happy with timely information on various important issues. Wish to have regional conference before March 2021.
38	CB Rao	EC Member	The membership of the region has crossed 227 leaving 9 non-members. Propose to achieve 100% membership within a month. Paramount TPA is taking undue long time in settlement of cash reimbursement claims
39	Anil Kumar*	AGS - Nellore	The dedicated and co-ordinated efforts of the team are yielding positive results. Requested to continue the tempo for the benefit of all retirees. Assured full support to the leadership.
40	K Venkateshwar Rao	EC - Nellore	Excellent team work. Health Card issues.
41	NVS Prasad	Invitee	Membership Drive
42	GVR Reddy	Invitee	Family Pensioner issues.
43	Gopabandhu Mohapatro	DGS - Odisha	Submitted a note on Family Pensioners and the various applicable payments under each category. Personal letter to all non-members. Requested not to take cognizance of unauthenticated messages

			in social media. Covered most of the service pensioners and now propose to contact family pensioners.
44	Benudhar Rout	EC Member	Organisation functioning
45	Janakiram	DGS - Chennai	UBI is not extending (best among three banks) staff welfare schemes to retirees. Form-16 issues. Whether we can enrol new retirees after April 2001?
46	S. Shankar Mahadevan	AGS	Health Insurance related issues with special reference to TPAs
47	R.Ravikumar Srinivasan	EC Member	Online payment option is to be provided.
48	Armugam	EC Member Coimbatore	New members added. Online membership module is a good initiative. Provision for acknowledgment generation is needed.
49	V K Juneja	DGS - Delhi	Efforts of AIBRF and role of Delhi unit Life Certificate related issues TDS collected lying under Sundries
50	S. Jayakumar	DGS Bangalore	Health Insurance claims – IFSC issues Membership Drive
51	U B Sudheer Kumar	AGS	Pension Option for Resigned employees need to be pushed further.
52	Mrs.Parimala Sarschandra	Invitee	Congratulated the team for the excellent functioning in dealing various issues at bank as well as apex level. Informed the house about the women wing activities of Karnataka state and the various meeting they had with Shri Tejasvi Surya, MP and Smt.Nirmala Seetharaman, Hon'ble Finance Minister in connection with our long pending issues viz., Improvements in family pension and revision of pension. Requested to strengthen women wings in AP and Telengana states.
53	Mrs.Abha Basak	EC – Kolkata	Membership Drive. Requested President / General Secretary to visit Kolkata once.
54	Ramesh Kamath	Invitee - Mumbai	Membership in the state is moving in positive direction. WhatsApp group is activated with increased members.
55	Shashi Malondkar	Invitee - Mumbai	Expressed satisfaction about functioning of the association and assured to strengthen Mumbai unit and liaison with UBI Central Office.
56	Jitendra Shah	Invitee - Surat	Activated the members in Gujrat State and started whatsapp group. Assured to cover 90% of retirees by March 2021
*Messages received			