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EMPLOYEES' PROVIDENT FUND ORGANISATION
MINISTRY OF LABOUR AND EMPLOYMENT, GOVERNMENT OF INDIA
मुख्य कार्यालय/Head Office
भविष्य निधि भवन, 14, भीकाजी कामा प्लेस नई दिल्ली 110066-
Bhavishya Nidhi Bhawan , 14, Bhikaji Cama Place, New Delhi -110066
www.epfindia.gov.in, www.epfindia.nic.in

No. Conf. 1(1)218th CBT (EPF)/2017/3841

Dated: 08.06.2017

To

All Members,
Central Board (Employees' Provident Fund),
(As per list).

9 JUN 2017

Sub: - Forwarding of minutes of 218th meeting of the Central Board (EPF) held on 27.05.2017 – reg.


Sir/Madam,

I am directed to forward herewith the minutes of 218th meeting of the Central Board (EPF) held on 27.05.2017 at Regency Ball Room, 1st Part, Hyatt Regency, Weikfield IT Park, Nagar Road, Pune, duly approved by the Chairman, Central Board (EPF) for kind perusal.

Kindly acknowledge receipt.

Yours faithfully,

Encl: As above.


(Amiya Kant)
Regional PF Commissioner (Conference)

Copy forwarded for information and necessary action to :

1. Internal Circulation: FA & CAO, ACC (HQ) MN, ACC (HQ) KLT, ACC (HQ) KVS, All Addl. CPFCs Headquarters, New Delhi.
2. Under Secretary to SS-II, Ministry of Labour & Employment, New Delhi.
3. PS to CPFC for information.
4. Deputy Director (OL) for Hindi Version.
5. Guard File.


(Kewal Kishan)
Section Officer (Conference)

EMPLOYEES' PROVIDENT FUND ORGANISATION
MINUTES OF THE 218th CBT MEETING
(BENGALURU: 27th May 2017: 10:30 AM)

The 218th meeting of the Central Board (EPF) was held under the Chairmanship of Shri Bandaru Dattatreya, Chairman Central Board (EPF) and Union Minister of Labour & Employment. Following members attended the meeting:-

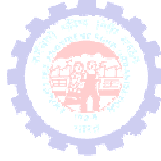
1. Smt M Sathiavathy, Vice Chairperson (L&E)
2. Shri Arun Goel, AS&FA (L&E)

VICE CHAIRPERSON

**CENTRAL GOVERNMENT
REPRESENTATIVES**

3. Shri K.V. Shekhar Raju
4. Shri B. Kamarasu
5. Shri Ravi Wig
6. Shri B.P. Pant
7. Shri Sushanta Sen
8. Dr. S.S. Patil
9. Shri R.S. Maker

**EMPLOYERS'
REPRESENTATIVES**



10. Shri M. Jagadishwara Rao
11. Shri Virjesh Upadhyay
12. Shri P.J. Banasure
13. Shri Ashok Singh
14. Shri A.K. Padmanabhan
15. Shri Shankar Saha
16. Shri Ramen Pandey

**EMPLOYEES'
REPRESENTATIVES**

17. Shri Sanjiv Kumar, Additional Chief Secretary,
Karnataka
18. Shri R.H. Vasava, Deputy Secretary, Labour
Department, Gujarat

**STATE GOVERNMENT
REPRESENTATIVES**



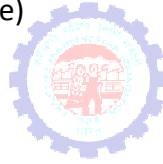
19. Shri R.K. Saini, Deputy Labour Commissioner, Haryana
20. Shri Baldev Singh, Principal Secretary, Labour, Maharashtra
21. Shri Jawaid Akhtar, Labour Commissioner, West Bengal
22. Shri K.R. Verma, Additional Labour Commissioner, Delhi

23. Dr V.P. Joy, Central PF Commissioner

SECRETARY

Following members could not attend and were granted leave of absence:-

1. Additional Secretary (L&E)
2. DG Labour Welfare
3. Joint Secretary (SS)
4. Joint Secretary (Min of Finance)



5. Shri J.P. Chowdhary
6. Shri G.P. Srivastava
7. Shri U.D. Choubey

EMPLOYERS' REPRESENTATIVES

8. Dr. G. Sanjeeva Reddy
9. Shri A.D. Nagpal
10. Shri D.L. Sachdev

EMPLOYEES' REPRESENTATIVES

11. Principal Secretary (Labour), Andhra Pradesh
12. Principal Secretary (Labour), Chhattisgarh
13. Principal Secretary (Labour), Himachal Pradesh
14. Principal Secretary (Labour), Madhya Pradesh

STATE GOVERNMENT REPRESENTATIVES



15. Principal Secretary (Labour), Kerala
16. Principal Secretary (Labour), Rajasthan
17. Principal Secretary (Labour), Tamil Nadu
18. Principal Secretary (Labour), Uttar Pradesh
19. Principal Secretary (Labour), Punjab

The list of officers who attended the meeting is appended as **Annexure A** to the minutes. CPFC initiated the proceedings and welcomed Chairman, Vice Chairperson and all other members to the 218th meeting of the Board. CPFC then requested the Chairman to give the opening address.

The Chairman informed that he had assured in the last meeting held in New Delhi that very soon a special meeting of the Board shall be convened to consider the issues relating to the members. He was happy to note that as discussed in the last meetings, the agenda proposed by members of the CBT is also placed today for deliberations along with the status.

Chairman said that during the last three years, a lot of initiatives have been taken by EPFO for betterment of services to its stake holders: Universal Account Numbers have been issued to members which was a long standing demand of workers, minimum pension has been raised to Rs. 1000/- per month, SMS to members on credit of monthly contribution, increase in EDLI benefits, reduction in employers' administrative charges, Pradhan Mantri Rojgar Protsahan Yojana (PMRPY), Employees' Enrolment Campaign, 2017, launch of Unified Web Portal, Housing Scheme for workers, etc. The Chairman launched the softwares for "Exempted Establishments Returns Filing System" and for "UAN based Merger of Accounts". A presentation was made by C-DAC on developments on computerisation of processes of EPFO.

The Chairman requested CPFC to take up the listed agenda items for discussion.

With the permission of the Chairman, Shri Ravi Wig raised the concern that meetings of CBT should not be held outside Delhi. Shri A.K. Padmanabhan said that the meeting should be held in Delhi only. Shri M.J. Rao said that the 89th meeting of EC held on 27.03.2017 should not have been postponed by half an hour. Irrespective of rule position, it should have been postponed to another date. Shri M.J. Rao said that during the 89th meeting of EC held on 27.03.2017, it was decided that the next meeting would be held on 19-05-2017. The meeting should not be postponed at the convenience of just one or two persons, convenience of the majority should be considered. Shri A.K. Padmanabhan said that convenience of members can be considered for Sub-Committees though this cannot be done for CBT. Shri K.V. Shekhar Raju said that though CPFC telephoned he could not attend the meeting. However, the members should be given at least 15 days' notice for participating in the meeting. Shri B. Kamarasu said that the system of calling/telephoning members to attend the meeting to fulfil the quorum should be done away with. He said that agenda should be provided in advance. CPFC said that the system of allowing proxies to attend CBT Meetings is there since 1960s. Shri Ashok Singh said that proxies should either be allowed for everybody or should be disallowed for everybody. CPFC said that proxies are being allowed for CBT, Regional Committees and by extension to Sub-Committees but not being allowed in Executive Committee.

Shri A.K.Padmanabhan inquired about the reason for setting up a reserve fund with reference to action taken report of item 15 (rate of interest) of 215th meeting of CBT. Vice Chairperson clarified that when the issue of losses made by Seamen's Provident Fund was considered, it was felt that EPFO should maintain a reserve fund which can be used to meet the liabilities of EPFO, in case of deficiency in EPFO account. Shri Ashok Singh expressed concern that the money lying in inoperative accounts might be utilised for some other purpose. Vice Chairperson clarified that inoperative funds cannot be utilised for any person other than EPFO members or pensioners.

Shri A.K. Padmanabhan said that in the meeting of Coal Mines Provident Fund held on 21-03-17, there was a proposal for merger of Coal Mines Provident Fund with EPFO. He wanted to know whether anything has been discussed with EPFO regarding merger of Coal Mines PF with EPFO. CPFC said that no such proposal has been received in EPFO. Shri Virjesh Upadhyay said that Coal Mines PF will discuss the issue of merger with EPFO only after consensus at the level of Coal Mines PF Trust on this matter.

Sh. M.J. Rao said that there is problem in speed of server which results in problem in smooth functioning of EPFO. Sh. M. Narayanappa, ACC(HQ) informed that this issue has been addressed in the month of March 2017.

Item No. 1: Confirmation of minutes of 216th CBT meeting of Central Board (EPF) held on 30.03.2017.

Shri B.P. Pant said that his name did not appear in the minutes of the 216th meeting under the list of members who attended the meeting even though his name was mentioned in the record of discussions in the minutes. Shri A.K. Padmanabhan said that he had sent his comments on item no. 09 and also said that the Chairman had decided to defer the item and it should not have been recorded in the minutes.

Shri A.K. Padmanabhan said that the minutes should be correctly recorded for the proceedings of the meeting. He said that this is not a reference to the officers who are recording the minutes. Shri Ravi Wig said that the statements made by members should be recorded in the minutes of the meeting.

The Board confirmed the minutes as placed before it with the correction that the name of Shri B.P. Pant should be included under the list of members who attended the meeting.

Minutes of the 217th meeting of CBT were circulated in the CBT meeting. The action taken report will be furnished in the next CBT meeting.

Item No. 2: Action Taken Statement in respect of decisions taken in the CBT meetings held upto 30-03-2017 (216th CBT meeting).

In item no. 2 of ATR: Shri P.J. Banasure inquired about the progress regarding Workers' Bank. CPFC informed that the issue is now in final stage and once the Ministry gives approval, the process of study and submitting feasibility report for setting up of Workers' Bank will start. Sh. Manish Gupta said that the process is expected to start in a month's time and be completed in two months' period after commencement.

In item no. 4 of ATR: Sh. Ashok Singh said that the coolies of Railways should be provided social security benefit under EPFO. It was replied that railways coolies are not employees of Indian Railways. Members suggested that it can be taken up with Indian Railways as the coolies are provided with Railway pass facility.

In item no. 9 of ATR: Shri P.J. Banasure said that publicity campaign should be done in regional languages also. CPFC confirmed that publicity is being done in regional languages also.

In item no. 10 of ATR: Vice Chairperson said that the proposal for coverage of Anganwadi, Workers and helpers has been recommended by the Labour Ministry and sent to a Group of Ministers for consideration and on receipt of response further action will be taken.

Shri M.J. Rao said that all the staff members who have requested for transfer should be transferred as a one-time measure.

The Board noted the action taken status with these observations.

Item No. 3: Minutes of meetings of Sub-Committees of the Board

The Board took note of the minutes placed before it with the suggestion to hold the meetings of the Sub Committees on (i) Exempted Establishments, (ii) Construction Workers and (iii) Contract Workers.

Item No. 4: Tenure of ETF manufacturer for investment in ETF by EPFO – SBI & UTI Mutual Fund.

The Board took note of the information placed before it and approved the proposal as contained in the agenda.

Item No. 5: Status of ETF Investments

Shri Ashok Singh said that the money with EPFO is workers money and should not be invested in equity as investment in equity requires day to day monitoring by experts. CPFC said that a small part of EPF Funds are invested in exchange traded funds only. In ETF too, investment is done through the instruments of NIFTY and SENSEX only. There is no discretion with EPFO in choosing the products in which to invest. Shri Shankar Saha raised concern whether we should risk worker's money without their consent. He said that he opposes investment in equity. Shri A.K. Padmanabhan reiterated his opposition to investment in equity.

Chairman said that we are very cautious in investing EPF Money as it is workers money. Chairman said that we can consider increasing the limit on investment on ETF from 10% to 15% as returns on ETF are good. In workers' and national interest we should not oppose for the sake of opposition. He thanked all the members who participated in the discussion on this matter.

Accordingly, it was decided to increase the ETF investment from 10% to 15%.

Item No. 6: Dividend distribution transactions by the Portfolio for SBI ETF Nifty 50 and SBI ETF SENSEX.

Shri Arun Goel, AS&FA (L&E) observed that why NIFTY dividend was 1.25 INR per unit and SENSEX dividend was 4.25 INR per unit. He suggested that decisions on investments need to be taken by an empowered in-house committee only, though it can be assisted by experts from outside the organisation.

The Board took note of the information placed before it.

Item No. 7: CBLO borrowing transactions by the Portfolio Managers during the period 01.01.2017 to 31.03.2017.

The Board took note of the information placed before it.



Item No. 8: Expanding Investment Opportunity in Private Sector Companies

Representative from CRISIL made a presentation highlighting the pros and cons of expanding investment opportunity in private sector companies. The slides of the presentation are placed as Annexure – B to the minutes. Shri Arun Goel, AS&FA (L&E) stated that we should keep pace with the market which is changing rapidly and we should be dynamic in taking decisions on making investments. Shri Ravi Wig said that we can also consider appointing private body to give advice on making investments. Shri B. Kamarasu stated that we should have an in-house competent committee to decide on the issue of investments. Vice Chairperson said that we use CRISIL for taking professional inputs for analytical advisory purpose.

Shri Sushant Sen stated that we should try to maximise the returns on investments if needed by investing even more in equity. If we insist only on absolute safety, we may not even get reasonable returns on our investment.

After deliberations, it emerged that in the context of falling yield of corporate bonds, steps needs to be taken to widen the basket of funds to obtain better yield. Since the guidelines of the Ministry of Finance have permitted dual AA+ rating, the Board approved relaxation of investment norms in private sector bonds from AAA bonds to dual AA+ rated private sector bonds.

Item No. 9: Agenda Items proposed by CBT Members.

Shri M.J. Rao said that in the agenda item, observations have been given stating that proposal cannot be accepted. However, the proposal should first be discussed in the CBT and then recommendation be sent to the Government. CPFC said that only facts have been furnished and no opinion has been given.

PDNASS Training

Shri M.J. Rao said that training for employees' representatives may be organised at PDNASS without charging any fees. Shri Virjesh Upadhyay said that PDNASS should take initiative to give training to Regional Committee and CBT Members to educate them about provisions of the scheme. Shri Raman Pandey said that gross root level training should be conducted to spread awareness about the Labour Code as well as about the changes being made in ESIC and EPFO. The proposal to give training to Regional Committee and CBT Members in PDNASS and at Zonal Training Institutes was agreed by the Board. Vice Chairperson suggested that few slots may be earmarked for the purpose.

CBT Members' Grievance

Shri M.J. Rao said that his personal experience is that he does not get acknowledgment or replies to grievances addressed to CPFC or to Regional Offices. Shri A.K. Padmanabhan said that this experience is shared by everybody. Vice Chairperson said that one officer will be assigned the work to ensure that all mails sent by CBT members to CPFC are replied to.

Cadre Restructuring

Shri M.J. Rao said that DPC is yet to be done for many cadres. He said that it should be ensured that DPCs are conducted and promotions given for all the cadres. CPFC said that in some cadres many steps are required to be completed and follow up is being done to ensure that all necessary actions are taken for all the cadres. Vice Chairperson stated that rules have to be followed in giving promotions and this may take more time for some cadres.

Shri M.J. Rao said that existing District Offices should be upgraded to be headed by APFCs and new District Offices should be opened in the remaining districts. Shri Ravi Wig said that every district should have an APFC so that awareness about EPFO can reach to the lowest level. CPFC clarified that APFCs are already posted to District Offices.

Shri M.J. Rao said that there should be an amendment so that all workers who do not have GPF are provided social security under EPF. Vice Chairperson said that in the Labour Code, the ultimate objective is to provide social security to everyone but at present we should focus on specific areas where social security can be provided by EPFO as per law. Shri K.R. Verma, Additional Labour Commissioner, Delhi said that the criteria for coverage should be same for both ESIC and EPFO and the number of workers required for coverage under EPF should be 10 instead of 20. Sh. Arun Goel, AS&FA (L&E) said that the Government is moving in this direction but it will take time

Higher Pension

Shri A.K. Padmanabhan raised the issue of grant of higher pension on higher salary to members of exempted PF trusts. CPFC said that higher pension on higher salary can be given only if contribution has been received by EPFO on higher salary. Shri Raman Pandey said that functioning of exempted establishments has to be monitored by EPFO. CPFC said that if contributions are received in EPFO accounts, then only higher pension can be paid. He said that if contribution is not received on higher salary, EPFO is neither legally liable nor financially capable of paying higher pension. CPFC said that for the purpose of pension contribution, establishment has to directly pay contribution to EPFO and trusts of exempted establishments have no role in this. Vice Chairperson said that if employees of exempted establishments are given higher pension, it will be unfair to the other EPS members. Vice Chairperson stated that this issue will come as a separate agenda item in the next meeting after detailed examination. Shri B. Kamarasu said that a wrong impression has been created that anyone can pay arrears and get higher pension. Vice Chairperson said that the matter may be clarified to avoid wrong impressions.

Shri M.J. Rao said that Atal Pension scheme is better than EPS. He said that there is some fault in our pension scheme and we should study how the Government is giving better pension under their scheme so that we can improve the pension under EPS. He said that LIC pension scheme is also better. CPFC said that he will study the matter. Shri A.K. Padmanabhan said that it is not acceptable to say that for the amount of contribution paid, the returns provided by EPS, 1995 are good. He said that features like the yearly review, commutation and return of capital have been withdrawn. He said that there should be a thorough study on EPS, 1995 by EPFO.

Shri A.K. Padmanabhan said that the issue relating to restoration of commuted value of pension was approved by the CBT in its 206th meeting held on 11-03-2015 whereas a draft notification in this regard was forwarded by EPFO to the Ministry on 17-08-2016. This delay cannot be justified. Vice Chairperson stated that the status on the issue will be reported in the next meeting.

Item No. 10: Lowering of the Employer's share of contribution from the present 12% to 10%.

Sh. Raman Pandey said that he had raised many concerns in his letter addressed to CPFC and desired that a copy of the letter be circulated to all the members. A copy of the letter was circulated to all the members.

All employees' and employers' representatives and State Government representatives were against reducing the rate of contribution from 12% to 10%. Vice Chairperson said that the discussion and the opposition by Employees', Employers' and State Government representatives be conveyed to Government of India, Ministry of Labour & Employment.

Item No. 11: Enrolment Campaign, 2017 - Update

The Board took note of the information placed before it.

Item No. 12: Withdrawal from provident fund to facilitate housing needs of P.F. Members – Action Taken Report

Sh. Ashok Singh said that the Central Government should direct all Chief Ministers to make land available for providing housing facility to EPF members.

The Board took note of the information as placed before it.

Item No. 13: Status Note in the Arbitration proceedings in the dispute between Employees' Provident Fund Organisation (EPFO) & Siemens Information Systems Limited (SISL) now Atos India Pvt. Ltd.

CPFC said that if both parties agree, the new law on arbitration, which provides that arbitration proceedings have to be completed in 6 months, will apply to them. Shri Arun Goel, AS&FA (L&E) said that we should make sure that there are no adverse implications to EPFO from agreeing to make the new law on arbitration applicable to its dispute with M/s Seimens.

The Board took note of the information placed before it.

Item No. 14: Action Taken Statement in respect of decisions taken in the 211th to 215th CBT meetings



Sh. A.K. Padmanabhan inquired whether unclaimed money available with EPFO can be utilised for the benefit of senior citizens who are not EPF members. CPFC clarified that EPF money will be utilised only for those senior citizens who are EPF pensioners.

Sh. A.K. Padmanabhan wanted to know the status regarding the proposal sent to the Government for amendment to EDLI Scheme, 1976 for extending voluntary retention of membership for members who ceased to be in employment at reduced rate of contribution. Sh. Arun Goel, AS&FA (L&E) said that he will look into the matter.

The Board took note of the information placed before it.

Item No. 15: Information to be placed before the Central Board in accordance with para 23 of the EPF Scheme.

The Board took note of the information placed before it.

Item No. 16: Waiver of damages in respect of M/s Indian Plywood Manufacturing Pvt. Ltd. and in respect of its Nettana Unit (KN/5060), Hungarkatte Unit (KN/5611), Mumbai Unit (MH/1857), Dandeli Unit (GB/HBL/1091) and Dharwad Unit (GB/HBL/2019)

The Board approved the proposal as contained in the agenda.

Item No. 17: List of ineligible cases for waiver of damages rejected by Central Provident Fund Commissioner

The Board took note of the information placed before it.

Item No. 18: Accounting Policy for ETFS (Equity and related instruments) for EPF Scheme

Shri A.K. Padmanabhan said that the report of IIM Bangalore on accounting policy for ETF is a technical matter and should be considered by a sub-committee of the CBT. Shri A.K. Padmanabhan said that the issue should be studied with interest of employees in mind. CPFC said that the matter was considered during the 134th meeting of the Finance Investment and Audit Committee (FIAC) held on 25.05.2017. Shri B.P. Pant said that the matter should be deferred and in the next meeting, a presentation can be made by IIM Bangalore on this matter. Shri Virjesh Upadhyay said that a simplified non-technical presentation may be made on the matter.

Shri P.J. Banasure asked how the rate of interest would be decided, in case the proposed change in accounting policy is accepted and the recommendation was rejected by Ministry of Finance. Shri Manish Gupta replied that for the funds which are not invested in ETF, the process of declaration of interest will be the same as at present. As regards the investment in ETF, the investment will be shown separately in members' accounts and at the time of withdrawal from the fund, the member would get the market value of the ETF investment shown in his account. Shri Arun Goel, AS&FA (L&E) suggested that a member should have an option to continue to hold his ETF investment if the market situation is not favourable at the time of his retirement. He also suggested that IIM Bangalore can be requested to prepare a document giving the contents of the report in simple language and then put up that document on website and seek suggestions.

Vice Chairperson said that this being a complicated issue with far reaching implications the same can be studied in detail by members and can be decided in the next meeting where we can also have a presentation from IIM Bangalore.

Item No. 19: In principle approval for supply of e-sign free of cost to employers and amendment in para 47 of Employees' Provident Fund Scheme, 1952 for introduction of e-sign to employers.

Shri Manish Gupta expressed concern whether the e-sign provided by EPFO can be used by the employers for other purposes. Shri M. Narayanappa clarified that the e-sign provided by EPFO can be used only for signing documents related to EPFO.

The Board agreed to the proposal as contained in the agenda.

Shri K.V. Shekhar Raju raised concern that for the purpose TA/DA, status of CBT is being equated to that of Director. Sh. Raman Pandey said that status is important and money provided as TA/DA is not important. He said that status is not being sought for the purpose of remuneration. He said that the CBT members are ready to forego the amount of remuneration as DA and are not interested in it. Sh. B. Kamarasu proposed that both employees' and employers' representatives will not take any amount as TA/DA. He said that the concern is about self-respect and identity and CBT Members should be treated with respect. Sh. Banasure said that RC-I Pune refused to meet him. He said that respect should be shown to CBT Members. Sh. Virjesh Upadhyay said that if a CBT Member visits an EPFO office and sends an adverse remark about an officer, it should be taken seriously. Sh. Ashok Singh said that CBT EPFO is the highest body of its kind as only in CBT EPFO, the Labour Minister of the nation presides over the meetings unlike in Banks, Income Tax, LIC etc. He said that comparing CBT EPFO to other bodies is degrading. Shri K.R. Verma, Additional Labour Commissioner, Delhi said that as an individual he suggests that there should be a protocol to be followed for CBT Members to visit an office.

Vice Chairperson said that there is no need to equate a CBT member to any officer of EPFO. The functions of CBT Members involve framing of policy whereas EPFO Officers are employees of EPFO. She said that the communication regarding fixing of TA/DA of CBT members is between EPFO and Ministry and should be ignored.

Shri M.J. Rao stated that though it is not part of agenda items, the issue of Sahara India exemption status and report of the Committee constituted to verify the functioning of Sahara India Exempted Trust be informed. It was replied that the status note will be submitted in the next CBT meeting.

The Chairman said that CBT EPF is a very important body and cannot be compared to any other body. He said that no such complaint has been received in meetings of ESIC Corporation. It appears that there is a problem at the level of lower officers of EPFO. He said that the issue of the status of CBT Members can be closed in an informal meeting. He said that Home Ministry will issue identity cards to all CBT Members. Instructions have been issued to all EPFO offices to extend proper courtesy to CBT Members. Acknowledgment and reply will be given to grievances sent by CBT Members. The Chairman expressed satisfaction that some very good decisions were taken during the meeting.

Chairman thanked the members for their cooperation.

The meeting ended with vote of thanks to the Chair.

LIST OF OFFICERS OF EPFO WHO ATTENDED THE 218th MEETING OF CENTRAL BOARD (EPF)
ON 27-05-2017 AT PUNE

SI No.	NAME	Designation
1.	Shri Manish Gupta	FA & CAO
2.	Shri M Narayanappa	ACC(HQ)
3.	Shri SC Goyal	ACC, Headquarters
4.	Shri R.K. Singh	Zonal ACC, PUNE
5.	Shri Arun Kumar	RPFC, R.O. PUNE
6.	Shri Amiya Kant	RPFC Conference, Headquarters
7.	Shri Ajay Kumar	RPFC Investment, Headquarters
8.	Shri Neeraj Singh	APFC, R.O.PUNE
9.	Shri Prithi Chand	APFC Conference, Headquarters
10.	Shri Kewal Kishan	S.O. Conference, Headquarters

