

THE HUMAN RESOURCE



NATIONAL INSTITUTE OF PERSONNEL MANAGEMENT
KARNATAKA CHAPTER

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THE HUMAN RESOURCE

Quarterly Publication of National Institute of Personnel Management - Karnataka Chapter

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Mrs. Karuna S.G. Chairperson



Dr. Leena GuruprasadMember



Mrs. Dhanya T.G. Member



Mr. Girinarayan G.Mentor

Editorial Committee

Designed by: Varna Graphics, Swamy S.T.





CHAIRMAN'S MESSAGE

As the monsoon is setting in, our present NIPM-KC committee's term is coming to an end. This is my last address in **THE HUMAN RESOURCE** as Chairman. When I look back at the activities of the past two years, I am filled with pride and immense gratitude. We are very happy to bring out the Annual issue which gives a glimpse of all the activities of the past two years.

NIPM-KC was bestowed with "Best chapter of the year" award for the period 2021-2022. I am happy to say that we have enrolled the highest number of members during last two years. Having enrolled 380 new members into NIPM-KC in this two year period, we have occupied number one position in membership enrollment as well as total number of members.

In this quarter we had a one-day training program on "People management-New perspectives in disciplinary management and domestic enquiry" by Senior Advocate S N Murthy, Past Chairman S N Gopinath, H R Veteran Vittal Rao, B S Naik, Trade Unionist and Senior Advocate, in which more than 110 delegates participated. I sincerely thank the faculty for designing and executing this training program. We also had two power packed evening motivational talks from Mr. Desai and Mrs. Aparna Athreya. 63rd AGM of our chapter was held on 21-06-2023.

I take this opportunity to covey my sincere gratitude to all the Executive Committee members for their dedication, hard work and their moral support throughout these two years. I am grateful to all the Past Chairmen of NIPM-KC for their support and guidance during these two years. I thank all the NIPM - KC members for their active participation in all the activities of the chapter. I highly appreciate the efforts of the editorial team led by S G Karuna in bringing out this Annual Issue of "The Human Resource".

I wish all the very best to the incoming team led by Mr. Dinesh A U. I wish that the new team keeps NIPM-KC shining and growing to newer heights.

Warm Regards **Robert Cutinha**Chairman - NIPM - KC



EDITORIAL MESSAGE



From the Editorial Committee

Dear Reader,

"You do not rise to the level of your goals, you fall to the level of your systems" says James Clear. The Editorial Committee, under the able guidance of its many mentors, set up a system (some-what) and made it our habit to follow this system. The result, as you may have noticed, is that we have successfully curated and presented to you Eight (8) theme-centric issues of 'the Human Resource', including this one.

This issue being an "Annual Issue" carries all of the events that the NIPM-KC Team has managed to execute over the past year. It has been an invigorating personal and professional journey. The Editorial Team believes that all of the previous e-magazines continue to not just consume space in your Hard drives, but also continue to add value to your lives in some way.

While the focus in this Annual issue remained on highlighting the past year, thanks to the System we have built, we have managed to source three wonderful literary contributions towards this issue: Mr. Umashankar from M/s Carlsberg has shared his thoughts on the Changing Workplace Dynamics, Mr. Vittala Rao has penned down an interesting note on the ongoing Employee Pension legal battle and last but not the least, Mr. Nikhil Desai has shared some interesting insights on the Power of Goals.

We are concluding this rather voluminous yet meaningful issue of 'The Human Resource' with an introduction to the New Committee. As always, members' thoughts, inputs, criticisms and compliments may all be sent to nipmkc@gmail.com.

With this, bidding adieu to my position as 'Chairperson of the Editorial Committee'!

Mrs. Karuna .S.G

Chairperson - Editorial Committee

Addl. Hon. Secretary, NIPM - KC (2023-25)

Evening Lecture Programme

In June 2021, Ms. Bharathi Singh, Founder and CEO of SA-MUDRA foundation presented a webinar on CSR during COVID-19. Mrs. Bharathi has extensively worked towards youth wellness and women empowerment. This virtual programme was well received by all participants.



NATIONAL INSTITUTE OF PERSONNEL MANAGEMENT

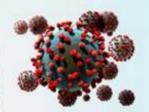


Presents webinar on

"COVID-19 and Corporate Responsibility"

on Friday 4th June 2021 06.00 pm - 07.30 pm

COVID-19 pandemic has created havoc across the globe, resulting in disruption in life, business and livelihood of people. Human Resource professional play a pivotal role in reviving business, while reconstructing the lives of people and creating hope and opportunities for them. To pursue this goal HR leaders



should enable themselves and become change leaders. Added to this they themselves need to beat the Work stress, monotony of Working from Home and loneliness during lock down days. This webinar is to address these critical issues and explore possibilities.



BHARATHI SINGH Founder & CEO SA-MUDRA FOUNDATION Development professional, Life Coach, Career Analyst.

Bharathi Singh is a self-made, well read, Development professional with sincere commitment towards the cause of youth wellness and women empowerment. She has worked towards this cause, creating awareness through theatre, prevention of suicides and saving younger generation. SA-MUDRA FOUNDATION under her able leadership has impacted 1,77,000 people in 13 years of untiring work. Her sincere commitment and excellence in societal service has been recognized through regional, State, National and International Awards including Kempegowda Award from GOK, Change Maker Award by Bangalore management Association, Global Inspirational Women Leadership Award, Exemplary Services to youth by British South India Council of Commerce, Chanakya Award by PRCI.



Meeting Link:
https://flg.webex.com/flg/j.php?MTID=mf30b46ca921c43b3adf7b73b7e8a97e2
Meeting No: 128 564 9435
Password: bBdK3dcrv46

PR Basavaraju Chairman Dinesh AU Secretary

Evening Lecture Programme

In September 2021, NIPM-KC in association with HDFC Bank conducted a session on the Importance of implementing NPS and the role of Corporate India. The speakers extensively discussed the role of National Pension Scheme acting as a catalyst for corporate growth and how industries can be enablers for this. The session was attended by approx. 50 participants and appreciated by all present.

NIPM KARNATAKA CHAPTER



IMPORTANCE OF IMPLEMENTING NPS & THE ROLE OF CORPORATE INDIA

BY HDFC TEAM

Mr Vivek Agarwal, Regional Head - Karnataka Mr Sudhakar Kamath, Zonal Head - South Retirement & Pension, HDFC Life

Zoom Meeting

Date: September 14, 2021

Time: 06:00 PM

Meeting ID: 946 1592 2043

Passcode: 256428

KEY DISCUSSION POINTS

Social Security & its Relevance National Pension Scheme as a catalyst Role of Corporate India as an Enabler











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NIPM KARNATAKA CHAPTER

Presents



-WORKSHOP ON:

CODE ON WAGES 2019 IT'S IMPACT AND COMPLIANCE STRUCTURE

6

INDUSTRIAL RELATIONS CODE 2020 IT'S DYNAMICS AND IMPACT



By Dr Manjunath G Additional Labour Commissioner - IR Government of Karnataka

Date: 8th October 2021
Time: 4 pm Onwards
Venue: The Elite | Radission
(Earlier Best Western), Narasapura

REGISTRATION FEE: RS.750/-

The fee includes: Workshop Kit & Cocktail Dinner

Please send in registrations by Mail to: nipmkcegmail.com Or on the spot

IN ASSOCIATION WITH



A unique Labour Law Certification Programme tailor made to the needs of an organisation.

NIPM successfully delivered to M/s Aditya Birla Fashion & Retail Limited a 3 month certification programme on labour laws, through industry & subject-matter experts viz., Mr. S N Murthy, Senior Advocate, Mr. S N Gopinath, Senior HR & IR Consultant, Mr. Vittala Rao, Management Consultant - IR, Mr. Bhima Rao, Management Consultant and Mrs. Karuna S G, Advocate & POSH Consultant. This programme was curated specifically for M/s ABFRL after identifying the basic training needs for the audience, who were all employees of M/s ABFRL.

Some glimpses of the Certification Ceremony conducted by NIPM-KC on 14.08.2021:

















Event was sponsored by M/s ABFRL.

Photo Gallery of Student Chapter





Inauguration of Student Chapter Nagarjuna Degree College on October 23rd 2021.





Inauguration of Student Chapter Nagarjuna Degree College on October 23rd 2021.





Inauguration of Student Chapter RR Institute of Advanced Studies on December 29th 2021

Photo Gallery of Student Chapter





Inauguration of Student Chapter Nitte Meenakshi Institute of Technology on Dec 30th, 2021





Inauguration of Student Chapter Nitte Meenakshi Institute of Technology on Dec 30th, 2021





Inauguration of Student Chapter Nitte Meenakshi Institute of Technology on Dec 30th, 2021

Photo Gallery





EC Meeting at Century Club on 5th October 2021



EC Meeting at Century Club on 5th Oct 2021



Trust Meeting at NIPM Office on 18th Dec 2021





Campus to Corporate Event at Nagrajuna Degree College on 30th Nov 2021

Training Programme -

POSH Programme







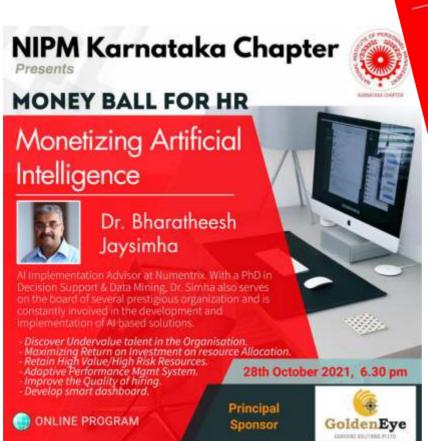




Evening Lecture Programme



HR Best Practices





Training Programme



POSH Programme





Apprentice Management





Apprentice Management



Apprentice Management



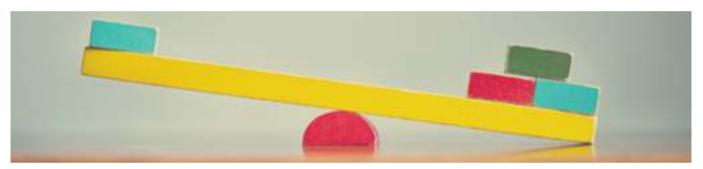
Wage Code

Workplace Dynamics are Changing

Employees are growing more and more vocal about the values they stand for. For leaders who fail to listen to their demands, there is a heavy price to pay.



Mr. Umashankar. S Head-L&D Carlsberg India Pvt. Ltd.



Changing Workplace Power Dynamics

In a time of crisis where people are proving to be the most valuable asset - to organisation of any scale, industry or region - that power is shifting in the hands of employees, according to a new workforce study.

It is evident in one of the survey conducted by global experts and found that employees wield the power to influence decision-making in the workplace today, more than they did a year ago when the pandemic began.

- Around 50% believe they have more influence over business strategy
- Around 55% more influence on company culture
- Around 60% more influence on workplace experience

Study found that the sense of influencing had led to employees asserting pressure on their employers to demonstrate meaningful action towards articulating and living their Organization's Purpose, Focus on Sustainability and Environment Social Governance (ESG) priorities and their business in a more equitable way.

"In addition, employees increasingly expect their voices to be heard and their leadership to be accessible to them."Leaders who listen are on the forefront of this evolving landscape. But how can the modern-day Business Head respond to the call of a more vocal, more socially aware and even more politically engaged workforce.

The study highlighted a way forward, as proposed by employees:

- Around 90% of all employees surveyed said the CEO should advocate for Code of Conduct and ethical work practices
- Around 87% the CEO should advocate for more environmentally sustainable supply chains
- Around 87% the CEO should encourage more environmentally sustainable practices from the organization's business partners
- Around 87% the CEO should be accessible to all levels of the organisation

This climate of the empowered employee is more clearly seen among the youngest workers: Generation Z, who are breaking into the workforce amid the disruption. Younger workers said they feel empowered to influence business strategy (65%), culture (64%) and workplace experience (67%) despite the hardship of the

past 18 months. In fact, the COVID-19 crisis has cast a new light on what workers - no matter their age group - expect from their organisation. These include:

- Doing meaningful work
- Feeling supported and valued by their line manager
- Feeling supported and valued by their immediate team
- Having workplace benefits and perks
- Witnessing effective leadership

"These employee demands are seen across all five generations of the global workforce and while workforce demands vary from industry to industry, organisation that listen and take employee demands seriously will reap the rewards," study found.

Failure to live up to employee expectations could cause attrition to rise, with younger employees leaving within the next year, the firm predicts.

Joining hands instead



Maybe it's time to move beyond an upper hand mentality to a mindset that encourages joining hands to deliver sustainable business results.

Joining hands means coming together as partners - with each giving and getting value from the experience. The value for the employer is clear: high-quality, timely, innovative work. But what about for employees? Paychecks are table stakes. Today people want more from their relationship with work. Recent research highlights the importance of making workers feel seen and valued. Nearly a third of those polled

share that they feel "unheard" at work, inspiring 8.8% to begin looking for new jobs as a result.

Feeling seen, heard and valued are highly motivating experiences and needs that most of us share. And when these needs are met, the struggle for the hand fades away. The good news is that leaders are in a unique position to engineer experiences that satisfy these needs through:

- Attention Employees see how busy their leaders are and recognize how precious their time is.
 That's why facetime (whether in-person or virtually) is so appreciated. Investing even a few minutes of this scarce resource with others sends a strong message and leaves other feeling seen.
- Involvement When employees are included in or consulted about matters that affect their jobs, they feel heard. They feel like valued partners who can make a positive difference to the work and their lives. And leaders are positioned to make better decisions themselves with this sort of in-the-trenches Intel.
- Appreciation Recognition that moves the needle is unique to the individual, focusing on contributions, strengths and outcomes that are meaningful to them. This sort of tailored specificity lifts others, leaving them feeling valued. (It also helps them understand what you value and encourages more of the spotlighted behavior.)
- Development There are few more powerful ways to communicate, "I'm not trying to control
 or thwart you," than to invest in the growth of others. Identifying what an employee wants to
 learn and creating a plan to make it happen simultaneously serves the individual (with more
 skills and greater options) and the organization (with a more highly developed workforce.)

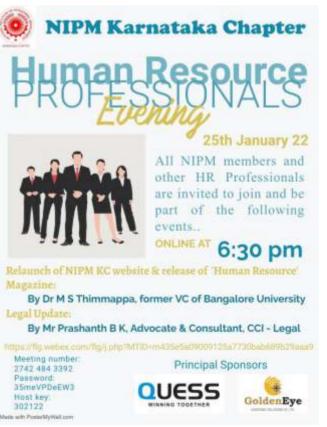
These four strategies build productive, sustainable relationships, they build long-term, reciprocal partnerships that don't fall prey to shifting power dynamics - where the only time "hand" come into play is when they're shaking to celebrate shared success.



08.01.2022 -Quiz programme

25.01.2022 - HR Professionals Day





06.03.2022 - Sports Day



























08.03.2022 -**HR Conclave**

08.03.2022 - WOW Webinar



NATIONAL INSTITUTE OF PERSONNEL MANAGEMENT -

KARNATAKA CHAPTER

presents An interactive webinar on

g Of Wom

on the Occasion of International Women's Day

Speaker:

Dr. Soumya S Holla, MBBS, MRCS (UK), Fellowship in Breast Surgery.



Dr. Soumya is a Senior Breast Cancer Surgeon who has been in practice for over two decades. In addition to being a Senior surgeon in Apollo Hospitals Bangalore, she also runs her Specialized Breast Care Centre (Holla Breast Centre).

Dr Soumya has performed more than 1000 Surgeries for breast cancer and is an expert in screening, diagnosis, counselling, and holistic treatment. She's very passionate about creating awareness among women in the community to enable early diagnosis and improving cure rates.

Robert Cutinha

Chairman

Dinesh A U Secretary

Sanjay Mitra

Additional Secretary

Karuna S G

E C Member

Where:

https://flg.webex .com/flg/j.php? MTID=mdf4c643 3d15859f94d36b

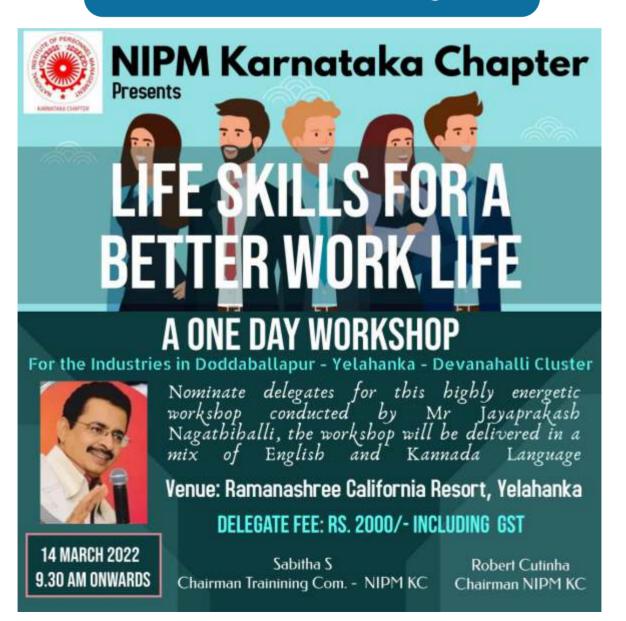
When: On 8th of March, 2022 From 6.00 PM to 7.00 PM



11.03.2022 - Campus to Corporate



14.03.2022 - Life Skills Programme



15.03.2022 NIPM Foundation Day











A trip down the memory lane with a few senior and founding members of NIPM-KC

23.03.2022 - HR for Non HR











25.03.2022 - Design Thinking



EXPL@RRA CONSULTING

Cordially Invites the

Members of NIPM to a Highly Interactive Special Program on

"Design Thinking & Design Clinic" on Friday, 25th March 2022, 5:30-7:30 pm at Capital Hotel, Bangalore

The Program will be followed by release of the book "Badukinānanda Kale" By Late Shri G S Lakshmiprasad and Published by Nirnta Publications

Shri D R Nagaraj - Past National President of NIPM has kindly consented to release the book













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NATIONAL INSTITUTE OF PERSONNEL MANAGEMENT KARNATAKA CHAPTER

Presents

A Practical Exposure Training Session on "COMPENSATION MANAGEMENT IN INDUSTRIES"

Time: 9.30 am to 5.30 pm

PROGRAM FEE

Rs. 3,500/- + GST 18% Rs. 630/-= Rs.4,130/may please be submitted through Cheque / DD in favor of NIPM Karnataka

Chapter payable at Bengaluru

REGISTRATIONS

To be sent on or before Saturday 23rd April 2022

WHO SHOULD ATTEND?

HR Professionals, Finance Professionals and C&B activity in the organization.

nipmkc@gmail.com

sabithahr@yahoo.com Mr.Lakshmana Kumar B.V. 9986133495

Compensation Management is one of the key element of Employee Satisfaction in any of the Organisation. A Smart Compensation Policy helps the organisations to motivate the employees and encourgae them to create a high performance culture in the organisation. This session on "Compensation Management in Industries" will give the participants a practical exposure of the Topic.

Programme Synopsis:

- * Elements of Compensation Management

 * Role of HR in Compensation Management

 * Various steps of appraisal and involvement of
 Managers across the Organisation

 * Recognition and Rewards

Programme Take Aways:

- * Knowledge of Compensation Management in Industries * Practical session using sample data



Ms. Sindhu Grandhey
 Divisional Manager-Human Resources
 Wheels India Ltd., Padi, Chennai

Mr. Venkatasami Babu D
 Vice President-Human Resources
 Wheels India Ltd., Padi, Chennai

3. Mr. Renuka Murthy
Assistant General Manager
Autoliv India

About the NIPM & Karnataka Chapter: National Institute of Personnel Management (NIPM) is the all India body of professional managers engaged in the profession of Personnel Management, Industrial Relations, Labour Welfare, Training and HRD in the

The Karnataka Chapter of NIPM, established in 1960 has over 800 members, and is one of the vibrant chapters providing avenues for networking amongst the professionals apart from value adding activities like lecture meetings, seminars, training programs, conferences and interaction with Industries, Educational Institutions and Government Departments. tremendous progress & today it is recognized as one of the leading professional associations in Karnataka.

Mr. Robert Cutinha Chairman

Mr. Dinesh A.U. Hon. Secretary

NIPM Karnataka Chapter

ross, Bengaluru, Karnataka 560001, Phone : 08025591481

NITTE Master Mind











ISBR Business School – Bangalore
The Department of HRM and General Management
IN ASSOCIATION WITH

National Institute of Personnel Management - Karnataka Chapter

WORKSHOP ON

INDUSTRY PRACTICES ON COMPENSATION AND BENEFITS FOR MANAGERIAL EMPLOYEES AND NON-MANAGERIAL EMPLOYEES

Saturday April 30, 2022 Time 11:00 am to 4:00 pm Venue ISBR Auditorium

RESOURCE PERSONS & TOPICS -

INDUSTRY PRACTICES ON COMPENSATION AND BENEFITS

FOR MANAGERIAL EMPLOYEES

Time: 11:00 am to 1:00 pm



Mr. Venkatasamy Babu VP & Head - HR Wheels India Ltd, Chennai

Presently matrogling White collect and ER/SI counts PAN traffic. He is a Certified Compensation and Benefits specialist from AOH. He has worked in Board Limbial from June 1992 to August 2020. In winters exportine the femior HE Basiness Pothney HE Project. Management, Training and Development, Country process Expert (CHI) are Compensation and Benefits, Competence Management, Reforms and Resemble Competence.

FOR NON-MANAGERIAL EMPLOYEES

Time: 2:00 pm to 4:00 pm



Mr. Sanjay Mitre Manager - HR ITC Limited, Bangalare

He has Diverse Probably asperience in the sectors. We FACE, Phormassustool, Consumer Ductobes, Exposure ocross Value Chain - 888, Monrishtaning supply short, Opsections and Service, His post work experiences includes General Manager - 188 at 12 Feeth Food (Ind.) Princia Ust, Service Monager - HE of Coffee Day Beavenages, Associate Director - Myten Loboustories Utd., etc., He has usquired actobated experience of Mongers, Acquisitions and Start-up Sharpes of the Organization Life-cycle.

Dr. A. Narasima Venkatesh

Program Coordinator Professor & HOD HRM & General Management ISBR Business School, Bangalore Dr. B. S. Patil Dean & Registrar ISBR Business School Bangalore Dr. Y. Lakshman Kumar Director ISBR Business School Bangalore











NIPM Karnataka Chapter & EXPLORRA

Presents

Special One Day Workshop on "Design Thinking & Design Clinic"

Date : 18th May 2022, Wednesday

Time : 9:30 am to 5:00 pm

Venue: Hotel Chancery Pavilion,

Residency Road, Bangalore

PROGRAM RATIONALE:

The practices that worked so very well till now are no longer delivering expected outcomes. The super-fast pace of technology intervention across domains, increasing scale, scope & speed expected from organizations & individuals – is challenging the Human Resource Development & its role in organizations.

Design thinking being a Human Centric Approach puts 'Individuals' & 'Teams' at the center of the problem-solving process. By applying a design thinking framework, organizations can create innovative HR solutions and programs that deliver superior employee experiences.

Design Thinking brings an innovative approach that will change the way HR teams deliver value, organize work & find solutions. The stakeholder centric design thinking is focused on the user experience & involves a cultural shift & create experiences that empower innovation, creativity, incentivize failure to learn & team-collaboration.

DESIGN THINKING therefore, casts HR in a New Role.



Key Questions Answered

How HR can re-set its mindset to use Design Thinking?

Would Design Thinking work in all HR functions?

How do we know if our rough solutions i.e. prototype is worth iterating on?

How do we know which customers/stakeholder we should talk to first?

How can HR use the human-centric design to design employee/stakeholder experiences?

What does a great employee/stakeholder experience look like from the moment someone is hired until the moment they leave the company?

Can we identify the key pain points & develop an actionable road map for each of them?

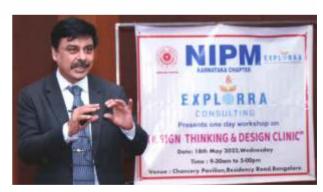
Use of Emerging Technologies as a feasible HR Solution.

Use of Business Models, HRM Frameworks & Best practices for viable solutions to enhance customer/ stakeholder's experience.

Can HR lead organizational change through design thinking (Change in context to technology, stakeholder expectations, innovation in product/services/business models, processes/systems?













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SESHADRIPURAM INSTITUTE OF **MANAGEMENT STUDIES**

Approved by AICTE, New Delhi|Affiliated to Bengaluru City University Recognized by Govt. of Karnataka

in Association with



NATIONAL INSTITUTE OF PERSONNEL MANAGEMENT **{Karnataka Chapter}**

is organising

ONE DAY NATIONAL LEVEL SYMPOSIUM ON

FUTURE OF WORK. WORKFORCE & WORKPLACE

A Futuristic View of . .

Saturday, 18th June, 2022 Time: 10.00 AM



Venue: Sabhangana No. 26, Yelahanka New Town, Bengaluru- 560 064

ABOUT SESHADRIPURAM INSTITUTE OF MANAGEMENT STUDIES

Seshadripuram Institute of Management Studies is a flagship management Institution among the institutions run by the Seshadripuram Educational Trust. During its 2 decades of functioning, Seshadripuram Institute of Management Studies has emerged as decades of functioning, Seshadripuram Institute of Management Studies has emerged as a premier Institute in Master of Business Administration (MBA) education for aspiring candidates choosing a professional career to provide quality management education at an affordable price. Considering the emerging requirements of the present day context in the ever changing dynamic environment, as an institution we are contributing in providing quality students to the Indian corporate world and these students have made their names in their respective fields.

ABOUT NATIONAL INSTITUTE OF PERSONNEL MANAGEMENT

The National Institute of Personnel Management (NIPM) is a professional association for human resource management professionals. It is headquartered in Kolkata, India. The organisation was founded in 1980 after the merger of IIPM and NILM. NIPM has about 11,000 members spread over 49 chapters all over the country. NIPM is a non-profit making body devoted to the development of skill and expertise of the professionals engaged in the management of human resources through regular lecture, meetings, seminars, training courses, conferences and publication in its chapters all

ABOUT THE SYMPOSIUM

When India went into one of the toughest nationwide lockdowns during the last 2 years, it had impacted businesses across sectors and made them to face upheaval. The pandemic has also led to severe health and humanitarian crisis causing high level of anxiety, worry, instability, shocks, distress etc. among employees. India, like most of the world, was caught unaware when the pandemic erupted.

The impact of virus is expected to remain for a while. Building resilient Workforce are very important during this crisis time. HR Leaders should facilitate this process and embed in the organizational culture. This encourages and restores confidence among employees. Needless to say that, HR needs to be in the forefront in building Resilient

Wave of technologies and digitization has transformed sectors and the skills needed for the future workforce is being disrupted. Some of the focus area in this directions are:

New Skills are emerging and it could drive new challenges

- ✓ New Skills are emerging and it could discover the Skills are emerging and its could discover the Skills are emerging and the Skills are emerging and its could discover the Skills are emerging and the Skills are emerging and the Skills are emerging and emerging and emerging and emergin
- How can HR measure return on investment (ROI) for business? While organizations are preparing for a new workplace, the Companies across the globe are resonating a common challenge that questions the Relevance of Talent Strategies:
 Is company's talent practices still relevant?
 How can Companies recruit, deploy, and develop people to deliver greater value to
- customers to better competition?
- customers to better competition?

 How does HR make sure that the Companies have the right approach to talent strategies to drive the Competitive Advantage?

 Leveraging technologies on transformation driver.

Now its time to think of new challenges by companies to ignite the mindsets of talent and give them an experience that help them to prepare for future











National Institute of Personnel Management Karnataka Chapter

PRESENCE IN ABSENCE: IN & OUT AT WORK

Evening Lecture by Ms Jahnavi Gurjer

A HOTEL CAPITOL, RAJBHAVAN ROAD | 1 24 JUNE, 6.30 PM

Being present at the workplace in mind, body and soul leads to giving your 100% at work and contributing effectively to the betterment of self and others. Conversely, while on-site or affilms, being absent-minded can lead to several discrepancies, including lack of productivity, multiple errors, etc. The lecture will address what are the internal and external causes of absentminded behaviors at the workplace and how to overcome the same for the betterment of self and the company as a whole.



Jahnavi is the founder of Vital Signs Consults, an all-women boutique management consulting company providing high quality, expertise in human resources, organization development, and leadership training. She supports people in a transition involving behaviors, productivity, and performance.

- Founder of a financially independent organization with the freedom to navigate and create value for a lot of clients: 7 years in consulting
 Member of NIPM, NHRD, International Coaching Federation and International Coaching Academy
- APAC regional lead position for over 10,000 employees
- Successfully logged 10,00 hours of coaching

Robert Cutina Chairman Sanjay Mitra Chairman – Prog Committee Dinesha AU Hon Secretary

Supported by:











"62nd AGM of NIPM - KC"















02.07.2022 NIPM KC Annual Day Celebrations











02.07.2022 NIPM KC Annual Day Celebrations















27.07.2022 Workshop on Labour Codes















13.08.2022 Diversity, Equity & Inclusion Certificate Programme (DEICP)





16.08.2022 HR Conclave















24.09.2022 Ride to life and Aftermath of Road Accidents







National Institute of Personnel Management -Karnataka Chapter

in association with

School of Management - Nagarjuna Degree College Yelahanka, Bengaluru

Welcomes you to the Lecture Programme

"Ride to Life"



"Aftermath of Road Accidents"

by Dr. Gautham and Dr. T R Kanmani, NIMHANS, Bengaluru as part of "Accident Management and Safety" Awareness Program

Date: 24 September 2022

Time: 6:00 pm

Venue: Seminar Hall, 3rd Floor, Nagarjuna Degree College



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Employee Pension- an important segment of "Social Security" under Legal battle



K. Vittala Rao

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"Social Security" has been a buzz word across the Globe since the last century and India is not an exception. The International Labour Organisation held number of conventions to emphasize the need for social security schemes to be initiated amongst the members. India, being, an active member, of ILO ratified many conventions. "Pension", an important segment of "Social Security" and being a Human Right. Under the Constitution of India, Art.21- The right to life, is inclusive of Pension. "Pension" has been under legal turbulences for the last more than 6 years and is a legal battle. The judiciary is bringing this battle to an amicable solution. This position is as prevailing now. In case, the Labour Groups agitates for higher benefits, the position may change.

The ILO has played a major role in developing an international defined normative framework guiding the establishment, development and maintenance of social security systems across the world and has become the world's leading point of reference for efforts to this end.

"Social Security" is the protection which society provides for its members through a series of public measures against the economic and social distress that otherwise would be caused by the stoppage or substantial reduction of earning resulting from sickness, old age survival benefits. They are provided to improve the living quality; to support independence; and to compensate for the lack of earning ability after retirement. It is a Human Right.

In India, Social Security legislations, namely, Workmen Compensation Act, ESI Act, PF Act built in EDLI & EPS, Maternity benefit Act, Gratuity Act are in force

ILO propagated "Pension Schemes" being an important segment of "Social Security" for working class during various conventions amongst its members. This write-up is focused on "Employee Pension Scheme"

In 1881, the first pension benefits were given out to government employees by the Royal Commission on Civil Establishments. These benefits were pensions. Additional provisions were written into law by the Government of India Acts of 1919 and 1935. Following the consolidation, these plans encompassed the entirety of the employees in the public sector and Government Employees

Social security in India includes a variety of statutory insurances and social grant schemes bundled into a formerly complex and fragmented system run by the Indian government at the Central level and the state level and is divided into three categories: non-contributory and tax-payer-funded, employer-funded and lastly, joint-funded (contributed by both the employer and the employee and partially contributed by the government).

Various pension schemes predominantly applicable for Central & State Government Employees right from 1919 & 1935, but, the employees in Private Sector and unorganized Sectors were completely unattended either through legislative measures or any initiations by the Government through subsidies etc. These schemes were later consolidated and expanded to provide retirement benefits to the entire public sector working population.

However, few large private sectors like Tata Steel, Tata Motors, Birla etc took proactive measures more beneficial to provide post-retiral benefits to their employees.

We may recollect the constitution of Royal Commission chaired by Mr. John Henry Whitley in 1931. The Commission, although did not mention anything on "Pension", but, the Commission strongly recommend to look into various other working conditions like, working hours, health & safety, maternity, accident compensation etc. As a result, we have the important legislations like Factories Act, Maternity Benefit Act, ESI and PF Acts which were critical requirements at that point of time. It was a very positive initiation by the Indian Government.

First National Commission on Labour chaired by Justice Dr. Gajendragadkhar in 1969, in its study and thereafter recommended to introduce a contributory pension scheme to all employees in organized sector.

"13.62: Pension Scheme: we believe that while the provident funds have played significant role in providing for old age. Invalidity and death of the bread winner, their conversion, partly or wholly into retirement and family pensions, has now acquired some significance. A provident fund is not an adequate cover for the contingencies of death or invalidity. The evidence before us suggests that workers should be given pensionary benefits. While workers organization feel like it should be an additional benefit, others have favored conversion of a part of provident fund into retirement/ family pensions. Conversion of a part of provident of provident fund into retirement cum family pension is desirable."

In 1986, labor bodies formally approached the Central Board of Trustees (CBT) of the Employees' Provident Fund (EPF) scheme for partial conversion of the scheme in favor of a pension arrangement. Following some further persuasion, the CBT appointed a committee with the mandate to restructure the EPF scheme in 1990.

The recommendations of the expert committee on EPF were out for public scrutiny. In a stark contrast to the smooth transition of provident funds into pension schemes for bank and insurance employees, the draft legislation for EPF stirred a hornets' nest among the workers. The controversy surrounding the draft bill soon snowballed into an intense debate, both inside and outside the Parliament. Consequently, the government made some concessions and the original draft legislation was amended. Most of these labor bargains were aimed at retaining the provident fund nature of the scheme like liberal withdrawal facilities, commutation provisions,

Finally, in August 1996, the Parliament, amidst some opposition, approved the legislation

creating the new pension scheme with retrospective effect from November 1995.

The debate surrounding the EPS however continued unabated with many trade unions filing litigations against the scheme. Aggrieved workers alleged that the pension from the EPS was substantially inferior compared to the public pension schemes and that the return from the scheme was even lower than the provident fund arrangement it replaced. The ceiling on the benefit level and absence of indexation further depressed the return from EPS. The ceiling on the benefit level and absence of indexation further depressed the return from EPS. But the same was ruled out.

In fact, the Second Labour Commission in 2002, made a specific reference to payment of pension: 8.140 b) Pensions should be adjusted to inflation. But, so far no action taken by the Central Government.

Now, let us examine the Pension Scheme in phases.

First Phase:

For the first time, Employee Pension was introduced in 1995.

The PF coverage limit was Rs. 5000 PM.

8.33% of Employers Contribution was transferred to the Pension Fund.

Central Government contribution 1.16%

Membership was not compulsory. The employees had an option to become the members of the Scheme with effect from the 1st April, 1993; Option to be exercised before 15th November, 1995.

Those who opted to join the Scheme were admitted.

Second Phase:

In March 1971, Employees Family Pension Scheme was introduced.

Consequently, the 1995 Scheme was merged into this new Scheme.

Those who had not opted to join the Scheme in 1995 were given an option to join the Scheme.

All new members, namely, who joined the services from March, 1971, the membership to the Scheme was compulsory.

Third Phase:

Effective, 1st June,2001, the PF limit was enhanced to 6500.

Accordingly, 8.33 % of Rs.6500 - employer's contribution was diverted to Pension Scheme.

Fourth Phase:

Effective 1st June, 2001, an option was provided to the members to contribute 8.33% of actual salary, namely, beyond 6500.

A time limit of six months effective from 1st June, 2001 was fixed.

Fifth Phase.

Effective 1st September, 2014, the PF limit was enhanced to Rs.15000.

Accordingly, 8.33 % of employer's contribution was diverted to Pension Scheme.

Important: A fresh option must be submitted to contribute on actual salary even though the members have already opted previously while contributing Rs 6500.

Time limit of six months effective 1st September, 2014.

Certain modifications were also made.

Before Modifications After modifications Determination of pensionable salary: Determination of pensionable salary: Average salary, Rs.6500 for the preceding 12 Average salary, Rs. 15000, for the last 60 months, prior to 1/9/2014 on Rs.6500 basis, and 1/9/2014 onwards on Rs. 15000 on prorate basis. In case, the option is exercised contribution In case the option is exercised, then actual exceeding Rs. 6500/ Rs.15000, then, the actual salary will be taken. salary will be taken, for preceding 12 months The Member shall contribute 1.16% of the additional contribution, beyond 15000 [upto 15000 central Government shall contribute]

The modifications carried out on 1st September, 2014, has led to plenty of litigations and the Pension Scheme is amidst many controversial judicial pronouncements and as a result, employers, employees and even the Provident Fund Commissioners are in the cloud.

Let us examine the salient features of the legal battle on these issues.

Before discussing the details of various judicial pronouncements of various High Court and also the Hon, ble Supreme Court, let us have a look at the application of Pension under the Constitution of India.

Constitution Bench of 5 Supreme Court Judges comprising of Chief Justice Y.V.Chandrachud, Justice. D.A.Desai, Justice. V. D. Tulzapurkar, Justice O. C. Reddy and Justice Bharul Islam.

After detailed hearing of the petition, judgment of the Court was pronounced on 17th December 1982.

- 1. Pension is a vested right which is Statutory in character.
- 2. All pensioners form one class irrespective of date of their retirement.
- 3. Pension is not a bounty nor is it a matter of grace depending upon the sweet will of the employer.
- 4. Pension is not ex-gratia payment but it is a payment for past services rendered.
- 5. Pension is a right and payment of it does not depend upon the discretion of employer but it is governed by the Rules Regulations and employees coming within the rules are entitled to claim pension..
- 7. Pension is a term applied to the periodic money payment to a person who retires at a certain age which is considered as the age of disability and its payment usually continues to the rest of the life of the recipient.
- 8. Pension payable to employee is earned by rendering long and efficient service and can be said as a deferred portion of compensation for the services rendered.

- 9. Pension as a retirement benefit is in consonance with the furtherance of the goal of the Constitution which is paid to give a fillip and push to the policy of setting up a welfare state.
- 10. The pension scheme consistence with available resources must provide that pensioner would be able to live a life. Article 21 of the Constitution of India that "Right to Life" is a Fundamental Right. Interpretation of "Right to Life" included leading the life in a comfortable and healthy life even after retirement.

About the Scheme.

The benefits offered under the Scheme to the retired member and his family - widow pension, children pension, handicapped children, orphan children are unique and one can say that compared to all Insurance Schemes in India and even abroad, this scheme is highly beneficial.

No Insurance Company offers these benefits. In fact, a proposal suggested to Chief of LIC during the years 83/84 to frame a policy in line with EPS, but the LIC turned down the suggestion and firmly said the same was not viable.

But, unfortunately, as promised by the Central Government and the PF Authorities that it was their intention to adjust the factorization depending on the CPI from to time.

But, unfortunately, no steps have been taken and the result is inadequate pensionary benefits.

Litigations:

It started when the PF Authorities in Kerala refused to grant the enhanced pension to many retired employees based on the actual basic salary, since, none of them had opted for enhanced pension in the year 2014. The applicants took the matter to Kerala High Court in 2016.

The Hon'ble High Court upheld the contentions of the applicants since the notification dated 29th August 2014.restricting the members to give consent within the stipulated period of six months, ruled that the said notification being not legal.

The PF Authorities filed an appeal before the Division Bench and strongly argued that the said notification being legal and in line with the provisions if the PF Act and urged the High Court to overrule and quash the judgment of Single Judge bench,

Here also, the Division Bench upheld the judgment of the Single Judge and reiterated that the judgment of the single judge being proper and directed the PF Authorities to consider the applicants for higher pension based on actual salary.

In the meanwhile. Similar number of petitions were filed in various High Courts- Madras, Rajasthan, Telangana, Madhya Pradesh, Delhi and PF Authorities in Kerala took up the matter before the Hon'ble Supreme Court as well.

Following is gist of various judgments on this issue.

- 1. Kerala High Court in W.P.(C) Nos.6643 & 9929 of 2007, dated 4.11.2011, wherein, a learned single Judge of the Kerala High Court dealt with various objections raised on behalf of the EPFO and also after adverting to the claims of the petitioners therein, has finally held that the fixation of cut of date, i.e. 01.12.2004 was invalid and the petitioners therein were entitled to avail the benefit under Proviso to Clause 11(3) of the Pension Scheme.
- 2. A Writ Appeal in W.A.No.569 of 2012 was preferred before a Division Bench of Kerala High Court and by its judgment dated 5.3.2013, the Division Bench has confirmed the order passed by the learned Single Judge, on 12th October 2018
- 3. Hon'ble Supreme Court of India was approached as against the judgment of the Division Bench of the Kerala High Court in SLP (C) No.7074 of 2014 and the Hon'ble Supreme Court dismissed the same, finding no legal or valid ground for interference, vide its order dated 31.3.2016.
- 4. "Contentions of the learned counsel for the Provident Fund Organization that the proviso is only prospective in nature. The proviso, which was added with effect from 16.3.1996 by G.S.R. Dated 28.2.1996, speaks of contributions on salary from the date of commencement of the Scheme, which is prior to 28.2.1996. Therefore, the very language of the proviso makes it explicitly clear that the proviso is intended to be operative retrospectively from the date of

- commencement of the Scheme, insofar as the in Scheme came into force with effect from 16.11.1995. Therefore, the proviso is certainly retrospective in nature and consequently the petitioners are entitled to avail of the benefit of the proviso retrospectively"
- 5. "The second objection is regarding the cutoff date fixed. According to the Provident Fund Organization the cutoff date of 1.12.2004 has been fixed for applying for benefit of the proviso by changing over to payment of contributions on actual salary basis. But the Provident Fund Organization has not been able to produce any document by which such a cutoff date has been fixed by anybody. The Employees' Provident Funds and Miscellaneous Provisions Act, the Employees' Provident Fund Scheme and the Employees' Pension Scheme do not contain any provision enabling the 2nd respondent or anybody else to fix a cutoff date for the purpose of availing of the benefit of proviso to clause 11(3). Even assuming that anybody has any power to fix that cutoff date, certainly it is not the 2nd respondent. As such I am convinced that the cutoff date fixed by the 2nd respondent is clearly without jurisdiction"
- 6. "The Employers do not have any objection in the petitioners being the given benefit of the proviso to clause 11 (3) of the Employees' Pension Scheme. Therefore, that cannot now be held as ground for denying the benefit to the petitioners. If at all what they can do is to direct the employer and the employee to file a joint application, which is merely procedural in nature which defect can be cured at any time. In the above circumstances, I allow these writ petitions quashing the orders".
- 7. The Supreme Court in the case of R.C. Gupta & ors, in the final paragraph of the order, has held "it was only a matter of book adjustment and even in cases where the amounts were returned to the employees concerned on their retirement, the EPFO can always demand for return of those amounts to the extent of the enhanced PF contribution paid by the employer as well as employee on the basis of salaries received by them and such amounts being returned, pension can be calculated and paid to the employees on the basis of their actual salary received by them at the time of their retirement. "[(2018) 14 SCC 809]

Finally, the PF Authorities filed a review petition before the Supreme Court in RC Gupta case and other judgments of various High Courts as well.

The Hon'ble Supreme Court after detailed hearings, arguments advanced by the Parties, pronounced its Judgment on 4th November, 2022 in the case of EPF Organisation V/S Sunil Kumar & Others

The gist of important questions for which the Hon'ble Supreme Court has given its judgment.

The Hon'ble Supreme Court upheld the Notification stipulating the time limit to exercise options is Legal & proper. All the employees who did not exercise option but were entitled to do so but could not due to the interpretation on cutoff date by the authorities, ought to be given a further chance to exercise their option. Time to exercise option under paragraph 11(4) of the scheme, under these circumstances, shall stand extended by a further 4 months from the date of the judgment, 4th November, 2022.

Questions/ Issues	
In case a member who has already executed his option in 1995 and continues to be member contributing to Pension Fund, then, should such employee need not execute another undertaking to get enhanced coverage?	SC:Para 44 [iii] "The employees who had exercised option under the proviso to paragraph 11(3) of the 1995 scheme and continued to be in service as on 1st September 2014, will be guided by the amended provisions of paragraph 11(4) of the pension scheme. Need not opt.
	SC: Para 44 [vi]: The employees who have retired before 1st September 2014 upon exercising option under paragraph 11(3) of the 1995 scheme shall be covered by the provisions of the paragraph 11(3) of the pension scheme as it stood prior to the amendment of 2014. Need not opt.

In case of retired members earlier to 2014, if they had not executed any option, then, they cannot take this guidance of the Court. In other words, they will continue to get at the prescribed limit of Rs.6500 or Rs.15,000 as the case may be. Are they entitled for enhancement?	SC:Para 44 [v]: "The employees who had retired prior to 1st September 2014 without exercising any option under paragraph 11(3) of the preamendment scheme have already exited from the membership thereof. They would not be entitled to the benefit of this judgment" No. They are not entitled.
The retired employees after 2014, should they be given an option to execute the joint declaration by both Employer & Employee?	SC: Para 44 [iv]: "Thus, all the employees who did not exercise option but were entitled to do so but could not due to the interpretation on cut-off date by the authorities, ought to be given a further chance to exercise their option. Time to exercise option under paragraph 11(4) of the scheme, under these circumstances, shall stand extended by a further four months Yes, can Opt.
	Since, the full settlement of PF accounts has already finalized and the total amount of both the contributions are paid to the Ex-Members, then, in such an event, those Ex-members after executing the joint declaration, are required to refund the amount arising out of the enhanced contribution for the entire period as also the interest received by them year on year by the EPF
Is that the contributions of the Government, namely, 1 1/6 % is exempted for a period of six months from the date of this judgment? What are the alternates?	SC: Para 44 [vii]: "The requirement of the members to contribute at the rate of 1.16 per cent of their salary to the extent such salary exceeds Rs.15000/per month as an additional contribution under the amended scheme is held to be ultra vires the provisions of the 1952 Act. But for the reasons already explained above, we suspend operation of this part of our order for a period of six months. [But during this period of six months, the retired member shall pay from 1.9.2014 or until the Central Government shall amend the relevant provisions as decided by them] Now the Central Government has amended the provisions in the Code On Social Security 2020 under Sec.16 which has been brought into effect immediately that the Employer's contribution to Pensions shall be 8.33 % + 1.16 %, thus 9.49 % from 1st September 2014] MOL Gazette Notification dated 3rd May 2023. Employer's contribution shall be 9.49%.
Option to submit joint declaration within 4 months from the date of this Judgment.	The existing members even though they are members earlier to 2014 / 1995, are provided the option to execute the joint declaration to agree to the Pension scheme on actual "Contributory salary". On execution of joint declaration, the portion of employee's contribution shall be diverted to Pension Scheme. In other words, the amount of share of employee contribution automatically gets reduced.
Pensionable Salary will be average of 60 months of earned "Contributory salary", instead of 12 months earlier, immediately preceding the date of retirement. Is there is any change?	SC: Para 44 [viii]. We do not find any flaw in altering the basis for computation of pensionable salary

What about the applicability to Exempted Establishments?

SC: Para 38. Further, Clause 1(3) of the pension scheme contemplates keeping within its fold the establishments to which the 1952 Act applies. These establishments would include exempted establishments as well. The employees of exempted establishments are integrated into the pension scheme and we are of the opinion that the employees of an exempted establishment should not be deprived of the benefit of getting option to remain in the pension scheme while drawing salary beyond the ceiling limit, in situations where similarly situated employees of unexempted establishments can exercise such option.

Whether Joint Declarations are mandatory?

In a recent case, Kerala High Court on 12.04.2023 in W.P. (C) No.8979/2023 has rejected the proposal of submitting joint declaration and has directed the PF Authorities not to insist on Joint Declaration but only members consent will suffice.

In continuation of this, recently, PF Authorities have notified on 23rd April,2023 to submit their applications of consent "OnLine" wherein joint submission is avoided. The circular further stipulates further details of processing.

Important:

1. It is purely the personal discretion by anyone. One needs to calculate the details of Employee & Employer Contribution, for the last 10/15 years, diversion of the Employer's share of 9.49%, yearly interest credited to the account. How much amount will be diverted or to be paid to get the higher pension? How much will be the pension based on the formula and decide based on "Return on Investment". Then, one can chose to opt or otherwise.

An illustration: CASE 1:

Date of Joining; 1995 on a Basic Salary of Rs. 6000.

He gets an annual increment of Rs.2000 every year. He is in service in 2022.

Basic salary in 2022: Rs. 60,000 . Total number of years of service: 28 years.

If not Opted: Pension= 28+2 [Bonus]=30 X 15000 divided by 70 =Rs.6428 per month.

 $\textbf{If Opted:} \ Rs.7, 32, 512 \ from \ the \ Employer's \ share \ in \ the \ Account \ will \ be \ transferred \ to \ Pension \ Fund.$

Pension= 30 X 56,000 [Average salary for preceding 60 months] divided by 70 =Rs.24,000 per month.

[Employer's share to be transferred will be 9.47% of actual salary+ refund of interest credited by EPF every year] Please note that the total PF accumulations will gets reduced by Rs.7,32,512.

An Illustration: CASE 2:

Date of Joining in 1995 on a Basic Salary of Rs. 8000.

Gets an annual increment Rs. 1000 every year. He is in service in 2022

Present Basic in 2022: Rs. 35,000. Total number of years of service: 28 years.

If not opted: Pension = 28 +2 [Bonus] = 30 X15000 divided by 70 = Rs.6428

If Opted: .Rs 4,09,770 from the Employer's share in the Account will be transferred to Pension Fund.

[[Employer's share to be transferred will be 9.47% of actual salary+ refund of interest credited by EPF every year]

Pension = 30 X 27500 [Average salary for preceding 60 months] divided by 70 = Rs.11,785

Please note that the total PF accumulations will gets reduced by Rs.4,09,770.

HENCE CHOSING OPTION TO BE JUDGED BY INDIVIDUAL BY CALCULATIONS, THEN ONE CAN JUSTIFY HIMSELF.

2. In case, anyone has opted and after acceptance by the PF Authorities, and start contributing and in due course, he decides to accept the offer of another Employer where the PF contribution is limited to statutory limit of Rs.15000, then his Pension contribution is brought down, and after serving, let us say, beyond 5 years and retires, his pensionable salary will be Rs.15,000 and pension would be drastically gets reduced. What happens to his previous contribution to pension fund based on the actual basic salary? Will he be a looser? No answer from anyone now.

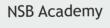




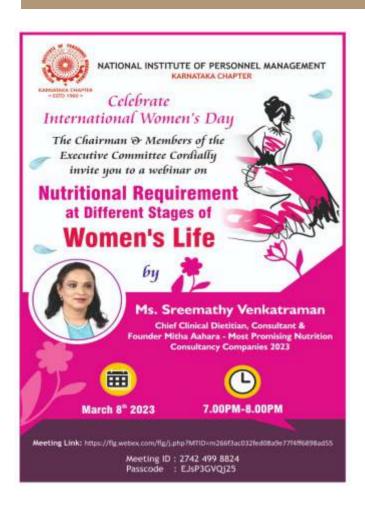






















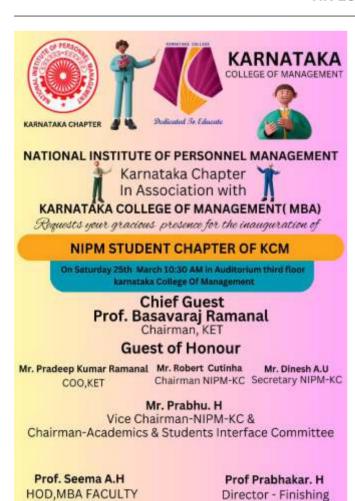








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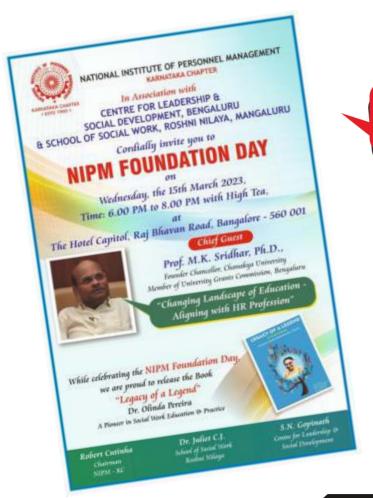
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"HR will not be replaced by data analytics, but HR who do not use data and analytics will be replaced by those who do."

> -Nadeem Khan, Introduction to people Analytics: A practical guide to data-driven HR























THE POWER OF GOALS



Nikhil Desai, International Motivator, Trainer & Coach Director, The Centre For Excellence

It was Conrad Hilton the founder of the world-famous Hilton chain of hotels who said, "Success is made to order." He was right - for an achievement is a sum total of many things - talent, aptitude, knowledge & desire. If we analyse each of our achievements, we will soon discover that it all started with the goal that we wanted to achieve. Well-defined goals, tackled with competence and confidence through a proper plan of action are the building blocks of achievements. They are our escalators to tomorrow, a vehicle that takes you to success. What are some of the important points to remember when you go about setting goals and planning for them?

1. Your Goals Should Be "SMART"

It is very important that your goals be:

- Specific
- Measurable
- Attainable
- Realistic
- Time bound

2. What Ever You Do, Put Your Whole Mind To It

In America, Swami Vivekananda saw some kids standing on a bridge, shooting eggshells floating in the lake. The children were always off the target. Swamiji took a gun, stood still for few minutes and then fired twelve shots. Each time it hit an eggshell. Swamiji turned around and told the awe - struck boys "What ever you do put your whole mind into it.

If you're shooting, your mind should be on the target. If you're learning, think only of the lesson."

3. Be & Act Enthusiastic

The worst bankrupt is the person who has lost enthusiasm. Let one lose everything but enthusiasm and that person will come through to success. Of course there will be difficulties and obstacles. There are two possible attitudes to take at such a time. One is to let it discourage you, making you feel helpless and hopeless. That attitude is of course, disastrous. The other way is to cultivate a positive attitude towards what you can do to solve the problem in the best manner possible.

Most people have no idea how much stress they can create through indecision. If you are the kind of person who cannot decide between two courses of action, afraid that the course you choose might turn out to be a mistake, it is important to bear in mind that indecision is expensive and nearly always the worst mistake you can make. Some decisions require a great deal of thought and maybe some more information. But once all the facts are available, the successful individual will reach a decision and stop thinking about the various pros and cons, so that he can devote all his energy and effort to making the decision work.

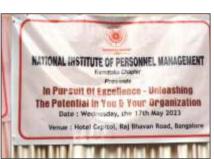
5. Avoid Procrastination

Procrastination is the greatest disease that afflicts mankind. Although the disease is wide spread, it is important that we do not ignore it. Successful people do not procrastinate especially in matters they know are important to them. As someone has rightly said people don't fail because they intend to fail. They fail because they fail to do what they intend to do." To sum up, setting "SMART" goals, putting your whole mind to the task at hand, being enthusiastic, taking effective decisions and avoiding procrastination are five keys to help you climb higher in life.

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