	section 19(1),2(f) of Banking Companies Act, 1970 and 1980 for implementation of 2nd Pension Option as per joint note dated 27.4. 2010 as stated above and if so please arrange to provide me a photo copy of their letters and RBI reply thereto if any.	
3	Whether RBI has delegated their power vested under Sub section(2) of section (12) of Banking Companies Act,1970 on service matters relating to the officers of Public Sector Banks to Indian Banks Association?	We have not issued any specific instructions in this regard.
6	Whether R.B.I. has given any concurrence to Public Sector Banks to deny one more option to the officers voluntarily retired under the first scheme. If so provide me photo copy of the same.	Please refer to our reply at 3 above.

This is issued with the approval of the CPIO.

Yours faithfully

Rachna Dikshit

Dy.General Manager

बैकिंग परिचालन और विकास विभाग, केंद्रीय कार्यालय, 13 माला, शहीद भगतिसंह मार्ग, मुम्बई 400001