



ALL INDIA UNION BANK PENSIONERS AND RETIREES FEDERATION
(Affiliated to All India Bank Pensioners & Retirees Confederation – AIBPARC)
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E Circular No. 31/2016

29th September, 2016

TO ALL AFFILIATES/MEMBERS

Dear Comrades,

Sub: Meeting with the Bank's Management held on Tuesday, the 27th September, 2016 at Central Office, Mumbai – Report thereof

Members may be aware that our Founder President, Late Com. Bihari Patel met the Chairman & Managing Director on 17.04. 2014 and submitted a Charter of Issues relating to Pensioners & Retirees of our Bank. Though we received a reply from the General Manager (HR), many issues were left unattended. Except the marginal improvement in the quantum of reimbursement of expenses incurred for Health check-up, all other issues remained unresolved.

With the passage of more than 2 years and with the emergence of a host of new issues, we approached the Chairman & Managing Director seeking his appointment for presentation of a fresh Charter of Issues and to discuss such issues with the HR Department. **We are pleased to inform that our team represented by Comrades P.B. Thomas, Chairman, Nitin Desai, President, R. Suryanarayanan, Vice-President, Subhash Sukenkar, Joint General Secretary and myself had a meeting with General Manager (HR) and Dy. General Manager (IR) ON 27th September, 2016 at Central Office. It would be noteworthy to mention that our Advisor, Com. P.K. Sarkar led our team in the discussion with the Management. We profusely thank the Management for having readily agreed to hold the meeting with us and for showing positive response to our issues.**

We give below the details of the issues raised by us and the response of the Management:

1. Acknowledgement/Reply to communications sent by us

It was agreed that from henceforth all our letters sent to the department will be replied.

2. Establishment of a Forum for periodical conduct of meetings with our Organisation

When we pointed out that Indian Banks' Association had reiterated its guidelines to Banks to hold periodical meetings with the Retirees' Organisation, the Management agreed that quarterly/half-yearly meetings would be held with our Organisation.

3. Appointment of a Liaison Officer for Pensioners & Retirees

In response to our demand, the Management has nominated Mr. T. Devapaul, Chief Manager (HR) Terminal Benefits Division, Central Office as the Nodal Officers for Pensioners & Retirees. His Telephone Number and e mail i.d. will be advised shortly and a communication to this effect will emanate from the department concerned. We thank the Management for this gesture.

4. Utilisation of services of Retired Personnel for the development of the Bank – Creation of talent pool at different Centres

While our suggestion was welcomed, it was informed that the Top Management was not very enthusiastic about utilisation of services of the Retired Personnel. However, General Manager (HR) suggested that the Retirees' Organisations can organise workshops on Credit, Recovery Management, Leadership development etc., for the young generation of staff members. He also mentioned that a periodical newsletter covering the rich experience of the Field Functionaries of the past in diverse fields – Resource Mobilisation, Credit Portfolio, Recovery Management, HR Management etc. could be promoted. Such a Newsletter would motivate the present generation of young and energetic staff complement. GM (HR) hinted that they would be electronically shared with all the staff members. He also indicated that a programme on Regional Language learning – Tamil, Malayalam, Telugu, Kannada, Marathi, Hindi etc., could be arranged for those Officers who hail from other parts of the country. He cited that a programme organised by Retirees' Organisation of Gujarat was well attended by the Retirees.

In response to this suggestion, Com. Nitin Desai informed that the Retirees' Organisations with the active support of the local management, organised a Workshop on Credit Management for the new crop of Credit Officers and the programme was a grand success. We welcomed his suggestion and assured to organise similar programmes in various centres. We also promised him to start a Newsletter for the benefit of all.

5. Regulation 26 of Pension Regulations, 1995 – Grant of additional qualifying service to Specialist Officers who were granted the relaxation in age at the time of recruitment.

GM (HR) informed us that the matter is pending in Supreme Court and expressed his inability to consider such requests.

6. Family Pension

We suggested simplification of the application, procedure for grant of Family Pension. It was agreed to examine this issue. DGM (IR) requested us to offer our suggestions in detail so that they can be implemented immediately. We will be submitting our response to the Management very shortly.

7. Life Certificate

Our suggestion for submission of online Life Certificate was accepted and necessary provision

would be made in Union Parivar. The Management also agreed to look into the concept of Digital Life Certificate on the lines of Central Government employees.

8. Staff Welfare Measures

We reiterated that in line with Khandelwal Committee recommendations, 25% of Staff Welfare Fund should be earmarked for Retirees. The response from the Management was not encouraging. They harped on the fact the total allotment for Staff Welfare measures has not been increased beyond Rs.25 crores during the last few years and the strength of serving employees has increased substantially leading to mismatch between allotment and utilisation. They also mentioned that the strength of Retirees has already touched 18000. Though actual figures of Staff Welfare measures for Retirees were not made available, they indirectly admitted that more allotments have been made for meeting the demands of the serving employees. There is need to correct this anomaly and 25% of the Staff Welfare Fund – Rs.6.25 Crores should be made available for Retirees. We will pursue this issue further with the Management and ensure that more funds are made available for Retirees.

While on the subject, we brought to the notice of GM (HR) that substantial funds – being membership fee collected under UBIREMAS, are lying with the Bank. The interest earned on such funds/deposits be made available for the benefit of retirees. The Management agreed to examine this aspect and come out with concrete schemes for the Retirees.

9. Staff Welfare Measures – Increase in quantum of reimbursement of expenses for Health Check-up

It was agreed by the Management to consider reasonable increase in the quantum of reimbursement of expenses for Health check-up. This issue would be placed before the ensuing meeting of the Staff Welfare Committee in October, 2016 and details thereof would be communicated to the Retirees.

It was agreed to examine our suggestion to permit the above claim on the basis of declaration by the Retirees. A separate page would be made available in Union Parivar.

The Management is not agreeable to keep the scheme open-ended. At best, they are ready to offer another option for the Retirees to join the scheme. This option will also be placed before Staff Welfare Committee for consideration.

In view of the limited availability of Staff Welfare funds, at present, the increase in quantum of reimbursement of hospitalisation expenses from Rs.1.25 lacs, could not be considered.

10. Management of UBIREMAS Fund

Our request to permit the representative of our Federation to be on the Fund was not considered for the reason that similar requests may be received from other Retirees' Organisations. However, we will pursue with the Management in this regard.

11. Issuance of Pension Payment Order

It was informed that whenever requests are received for issuance of Pension Payment Order,

they are being attended to. DGM (IR) assured that individual cases of Pension Payment Order not issued may be brought to his/Nodal Officer's notice and corrective measures would be taken.

12. Pension Payment Details – Provision in Union Parivar

The Management agreed to examine this issue after consultation with Union Parivar team and if found feasible, a page would be made available in Union Parivar.

13. Disciplinary Action on the eve of or after retirement from the Services of the Bank – To permit Retired Officers to act as Assisting Officer in Domestic enquiry

Since the Bank's Discipline and Appeal Regulations do not provide for Retired Officers to act as Assisting Officers in Domestic enquiry, our request was not considered. However, we will pursue this issue with the management.

14. Issuance of Identity card to Retired employees

In view of the fact that several personnel functions have now been centralised, the Management was of the opinion that issuance of identify card to Retired employees would continue to be handled at Central Office. They also promised that there would not be any delay in the matter and that individual cases may be brought to their notice for necessary corrective action.

15. Bank Account of our Federation/State Associations

It was agreed that our request for treating our account/accounts of our State Affiliates as Staff account and to permit payment of additional interest as provided for in RBI Regulations will be referred to the department concerned and we will be advised of the decision taken.

16. Pre 01.01.1986 Retirees – Payment of Ex-gratia

The Management was sympathetic to our demand. We informed them that Ex-gratia was last increased in December, 2012. With the galloping inflation and very small Pension received by the Retirees, many pre 01.01.1986 Retirees have been finding it difficult to pull on with day to day life. We stressed that this segment of Retirees deserves better attention. We also indicated that the total number of such Retirees may have come down drastically and the impact on increasing the Ex-gratia to Rs.7000/- p.m. would be very limited. They have agreed to peruse the details of pre 01.01.1986 retirees and take a favourable decision.

17. Funeral Expenses

DGM (IR) was vary of coining this demand. In view of certain operational problems, the Management was not enthusiastic in considering this demand. On the other hand, he suggested that certain improvements could be considered in other/new schemes and invited our suggestions.

18. Union Cash Scheme – Increase in Quantum of Loan and Reduction in Interest Rate

It was agreed to refer this issue to Retail Banking Department and decision taken thereon would be conveyed to us. They also indicated that the concept of Marginal Cost of Lending Rate – MCLR has come into force.

19. Flood Relief Loan to Pensioners – Waiver of Interest on Loan

Our request for waiver of interest on Flood Relief Loan to Pensioners was not considered for the reason that all the Public Sector Banks other than Punjab National Bank have not extended such a facility. However, we will pursue this matter further.

20. Extension of benefit of Encashment of Privilege Leave to those who were Compulsorily Retired

The decision to extend this benefit to those Compulsorily retired on or after 30.04.2015 was based on the guidelines given by Indian Banks' Association. The Management, therefore, expressed its inability to consider our request to grant the facility to all those retired between 27.11.2000 and 30.04.2015. We will request our Apex Organisation – AIBPARC to pursue this issue with Indian Banks' Association/Government of India.

21. Appointment of Retired Officers as Concurrent Auditors

GM (HR) agreed to refer the matter to Central Audit & Inspection Department for their views and to place it before the Top Management for its decision.

22. Risk based Internal Audit of Banks – Revised Guidelines issued by Reserve Bank of India

GM (HR) agreed to refer the matter to Central Audit & Inspection Department for their views and to place it before the Top Management for its decision.

23. Locker Rent – Additional Concession of 20% for Staff Members who are also Senior Citizens

The issue would be referred to the Personal Banking & Operations Department and decision taken thereof would be conveyed to us.

24. Representation to our Federation in Pension Trust & Staff Welfare Fund

In view of the existence of other Retiree Organisations, the response from the Management was not encouraging. However, we will continue to pursue the matter.

25. Medical Insurance Scheme for Retirees

Inclusion of Resignees and Compulsorily Retired in the Scheme

We were informed that revised instructions were conveyed on the basis of communication received from Indian Banks' Association. We have requested for a copy of the letter received and the matter would be pursued with IBA. We were informed that there would be substantial increase in premium payable by the Retirees at the time of renewal of the policy. In such event, GM (HR) wondered whether the Retirees would continue to be interested in the scheme.

Our request for inclusion of hospitals by TPA/Insurance Company would be taken up and that the needful would be done.

The Management agreed with our view that TPA/Insurance Company contacting the Retirees electronically (e mail) for obtaining reply to certain queries was not good especially in those cases of Retirees not connected electronically. They promised that TPA/Insurance Company would be advised to send a hard copy of such communications to the Retiree directly.

26. Mediclaim Policy under arrangement with New India Assurance Company Limited – Refusal to increase the cover under the Policy for the existing Policy Holders (Senior Citizens)

The Management agreed to refer this issue to Retail Banking Department and decision thereon would be conveyed to us.

27. Payment of House Rent Allowance (HRA) and City Compensatory Allowance (CCA) to Employees as per Census 2011

The Management confirmed that the above payments have been made. However, we requested them to get confirmation from all RO/GMOS and advise us.

28. Other Issues

The following other issues were not considered:

Introduction of Pilgrim Travel concession 2000 km to & fro in 2 yrs block in AC 2 tier fare
Introduction of facility of reimbursement of cost of News Paper Subscription up to Rs 2000/- p.a.

Reimbursement of expenses for Dentistry/Teeth Plant with a maximum of Rs 10000/- once in every 4 years.

Introduction of reimbursement of Club Membership fee of Rs 2500 p.a.

In respect of Retirees after 01.01.2016, Gratuity is being paid as per Bank's Gratuity Rules or Payment of Gratuity Act whichever is higher.

29. Extension of Second Option for Pension – Individual cases

1,Com. S. Lakshminarayanan, Coimbatore

GM (HR) informed that this claim was referred to Indian Banks' Association twice, but they declined to consider the request of Mr. S. Lakshminarayanan for granting him Second option for Pension. We pointed out that the Scheme for payment of lump sum Compensation to those who sought Voluntary Retirement on Health grounds is silent about granting Pension for such employees. We also brought to the notice of the Management the judicial pronouncement of Madras High Court in similar cases where compassionate appointment was given to the wards of such employees. Since the response was not encouraging, we will have to explore legal options to secure the benefit to the Retiree concerned.

2. Com. E. Soundararajan, Chennai

The Management agreed to examine this issue favourably, subject to scrutiny of records. We have requested HR Department to call for the relevant papers from Regional Office, Chennai.

3. Com. K.V. Gopinathan, Kerala

The Management reiterated that the Central Pay Commission is not applicable to Banks and therefore the request cannot be considered. They also declined our request to refer this demand to Indian Banks' Association as the matter was very clear and needs no clarification from them.

30. PPO Not issued

The Management promised to issue PPO to 1. Com. Swapan Kr Ghosh 2. Com. G.K. Agarwal 3. Com. K. N. Jaitly.

In the case of Com. S.N. Prasad (Recording of 31 years of service as 33 years for the purpose of calculation of Terminal Benefits) , S.P. Rai (VRS Retirees to be paid Pension from the date of retirement) & S.S. Shukla (Leave encashment on Retirement – 150% HRA on capital cost basis not taken into account) , C.R. Prasad (Non sanction of bills claimed by him) the matter would be examined by TBD on submission of relevant papers and decision would be conveyed.

31.Com. Saroj Kumar Singh – Request for waiver of delay of more than 3 years in submission of T.E. Bill claimed for relocation of household goods to his native place

The request was declined as the claim was made beyond reasonable time. As per rules in force, T.E. Bills should be submitted within 6 months from the date of retirement for relocation to native place and any relaxation in this regard would open a plethora of similar representations from other affected Officers.

32. Com. Shailendra Jha – Request for membership under UBIREMAS – Membership Fee debited twice

UBIREMAS

The Management agreed to permit membership under UBIREMAS subject to confirmation that the membership fee was paid by him in time.

T.E. Bill – Sanction of T.E. Bill at reduced amount

Promised to examine the T.E. Bill and sanction accordingly.

Dear Comrades, it was our desire to meet the Chairman & Managing Director and submit the Charter of Issues. However, as he was busy with the commitments related to the presence of Union Finance Minister in Mumbai on 27th September and the Top Management Committee meeting on 28th September, 2016, we could not meet him. However, we utilised the opportunity to meet Mr. Shri Raj Kamal Verma, Executive Director, in charge of Personnel functions and apprised him of our various issues faced by the Retirees. He was very sympathetic to our demands and promised to look at them positively.

While on the subject, members may be aware that our apex level Organisation, AIBPARC had directed the Affiliates to submit a Memorandum detailing our demands to the respective Chairman & Managing Director. Accordingly, we submitted the Memorandum to our Chairman & Managing Director on 28th September, 2016.

It is just the beginning of a constructive and fruitful dialogue with the Management to discuss the various issues faced by the Retirees. The signals emanating from the Management's side were positive and encouraging. The Management is fully aware of the contribution of the Retirees in the growth of our Bank in the past. They are also interested in utilising the services of the Retirees in an informal arrangement so as to motivate the younger generation of staff and to promote dedication among them. On behalf of our Organisation, we expressed our readiness to be of help in the growth of our beloved Organisation. The meeting concluded with a sense of satisfaction that both of us – the Bank and our Organisation are on the same page. **Let us work together to make our Bank the Best and the Leader** among the comity of Public Sector Banks.

With kind regards,

Yours Comradely,



(N. GOVINDRAJULU)
GENERAL SECRETARY

Cc: Com. P.B. Thomas, Chairman, AIUBPARF
Com. Nitin Desai, President, AIUBPARF
Com. S. Bagchi, Working President, AIUBPARF
Com. P.K. Sarkar, Advisor, AIUBPARF
Com. B.N. Bhattacharjee, Advisor, AIUBPARF
Com. B.N. Shukla, Advisor, AIUBPARF