



ALL INDIA UNION BANK PENSIONERS AND RETIREES FEDERATION
(Affiliated to All India Bank Pensioners & Retirees Confederation – AIBPRC)
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Ref. No. E Circular No. 04/2018

4th August, 2018

TO ALL AFFILIATES/MEMBERS

Dear Comrades,

Sub: Meeting with the Management on 25/06/2018 - Developments thereof

Members may be aware that our Federation had a meeting with the Bank Management on 25/06/2018 at Central Office, Mumbai. Comrades P.K. Sarkar, P.B. Thomas, Nitin Desai, N. Govindarajulu and Subhash Sukenkar represented the Federation. Com. R. Suryanarayanan, Vice President of the Federation could not take part in the meeting as he was away in Singapore. The Management was represented by S/Shri Brajeshwar Sharma, General Manager (HR), Rakesh Chopra, Deputy General Manager (IR) and Mrs. Padma Neelakantan, AGM(TBD). The meeting took place in a cordial and warm atmosphere.

The Charter of Issues submitted by us contained 37 issues and 11 individual issues. All the issues were discussed threadbare. The Management was vocal that in view of the loss sustained by the Bank for the last 3 quarters, financial issues could not be considered. However, they exuded optimism that the Bank would turn the corner within a short time and such issues could be taken up at the right time.

We had already communicated that the Management was in the process of drafting a detailed response to our meeting and on our Charter of Issues and we were fondly hoping for a communication to this effect. However, we had received e mail on 31/07/2018 from the Chief Manager, Employee Benefits Division, Central Office, reading as under:

This has reference to the meeting held on 25.06.2018 wherein certain Issues relating to Pensioners & Retirees of the Bank was submitted by the All India Union Bank Pensioners & Retirees Federation.

We have noted the issues discussed and some of the initiatives/steps taken by the bank in resolving them, are as under:

1. Acknowledgement of Communications: We have advised all the departments/verticals to respond to the communications received from the Pensioners & Retirees promptly.

2. Appointment of Liaison Officer: Shri Sanjeevkumar Pillamari, Chief Manager, Employee Benefits Division (EBD), Central Office is the co-ordinator for Pensioners & Retirees and details of co-ordinator are uploaded on the bank's website.

3. Establishment of a Forum : In order to address the issues of the Pensioners / Retirees promptly, bank has created a dedicated email ID: retireebenefits.helpdesk@unionbankofindia.com where all issues pertaining to pensioners/retirees sent on this email will be checked, every day, by the co-ordinator and followed up for their resolution.

4. Issuance of PPOs: Pension Payment Orders (PPOs) are issued to the Retirees immediately after their retirement and 3 copies of PPOs are sent to concerned Regional Offices – 1 copy for RO file, 1 copy for Branch and 1 copy of Pensioner.

5. Copy of Medical Insurance Master Policy: Already displayed on the Bank's website.

6. Calculation sheet of Pension Arrears: Calculation sheet of arrears of individual pensioners are already uploaded on the bank's website at <ftp://172.31.14.186/HRM>. We have advised all the branches to assist the pensioners in getting the arrears sheet downloaded from the bank's website. Pensioners are requested to get the same downloaded from the nearest branch/office.

7. With regard to issues pertaining to other departments / verticals, we have escalated the issues to the concerned Departments/verticals for doing the needful, at their end.

For the benefit of rank and file of our Organization, we are enumerating the brief details of the issues raised by us and the response of the Management at the meeting. We are not in a position to comprehend the specific reasons for the Management to keep mum on some of the issues which were agreed to be considered. Let us now go into individual issues:

1. Acknowledgement/Reply to communications sent by us

The response to this issue has been spelt in S. No.1 in the e mail received by us.

2. Establishment of a Forum for Periodical conduct of meetings with our Organization

Shri Brajeshwar Mishra was forthright in accepting our demand that there should be regular meeting with the representatives of our Organization. While we demanded that such meetings should be held once in 6 months, he suggested that the meeting may be held once a year. However, he informed our representatives that in case of any issue that requires immediate attention, we can meet him at Central Office after ascertaining his availability.(However, there is no mention about this in the e mail received by us) This is a very positive development from the Management side and we appreciate Shri Brajeshwar Mishra for this positive action.

In order to address the issues of the Pensioners / Retirees promptly, bank has created a dedicated email ID: retireebenefits.helpdesk@unionbankofindia.com where all issues pertaining to pensioners/retirees sent on this email will be checked, every day, by the co-ordinator and followed up for their resolution..

3. Appointment of a Liaison Officer for Pensioners & Retirees

Shri Sanjeevkumar Pillamari, Chief Manager, Employee Benefits Division (EBD), Central Office is the co-ordinator for Pensioners & Retirees and details of Co-ordinator have been uploaded on the bank's website.

4. Banking Facility for Senior Citizens and Differently able Persons

The response from the Management was muted as other Departments have to act on the directives of Reserve Bank of India. However, the Bank is duty bound to implement the directives of the Banking Regulator. Let us wait for some time before taking up the matter further with HR/Other departments in this regard.

5. Utilisation of services of Retired Personnel for the development of the Bank - Creation of talent pool at different centres

General Manager(HR) was positive about this issue. However, he requested our representatives to submit concrete proposals in this respect. We request all our Affiliates/Members to submit a detailed proposal to us so that we will submit a consolidated and comprehensive proposal on utilisation of Retired Personnel for the development of the Bank. The Affiliates/Members may also get in touch with other Banks through Serving and Retiree Organizations and secure details from them

6. Regulation 26 of Pension Regulations, 1995 - Granting of benefit of addition to qualifying service to Specialised Officers

After the dismissal of the Review Petitions filed by Bank of Baroda and Allahabad Bank by Supreme Court, the Specialised Officers have to be given the benefit of addition to qualifying service in terms of Regulation 26 of Pension Regulations, 1995.

Indian Banks' Association, as a result of Supreme Court judgement, issued Circular No. CIR/HR & IR/SKK/2017-18/4439 dated 01/02/2018 whereby all the Public Sector Banks were advised to implement the judgement of Hon'ble Supreme Court in the above matter.

It is gathered that the Board of Directors, in their meeting held in May, 2018, sought certain clarifications. The clarifications received from Indian Banks' Association were placed before the Board of Directors in their meeting held in June, 2018. However, the Government of India nominee sought to know whether the Government of India's (Department of Financial Services) approval was taken for implementation of this Supreme Court judgement. We now understand from reliable sources that a communication has been sent by the Department of Financial Services duly clarifying that it had no role to play in this matter.

Comrades may be aware that Bank of Baroda and Allahabad Bank have already paid the benefits arising out of Supreme Court order to the eligible Retirees. Punjab National Bank, Canara Bank and Andhra Bank have issued circulars calling for applications from the eligible Retiree Officers.

Now that a communication is reported to have been sent by the Department of Financial Services, it is likely that the Bank may take a positive step in the matter. . We request the eligible Retirees to bear with the unwanted and undue delay in granting this benefit, that too after the Supreme Court's judgement in the matter. Let us hope that the due benefits will be passed within a month.

7. Family Pension - Simplification of procedure and Application Form

The Management, in response to our demand, suggested that our Organization may submit a format in this regard.

8. Life Certificate - Digital Life Certificate

The Management assured that Digital Life Certificate would be put in place before November, 2018 so that the Pensioners could submit Life Certificate electronically from then onwards.

9. Staff Welfare Measures - Allocation of Funds

In view of the continuing loss incurred by the Bank from September, 2017, the reply from the Management that the issue could be taken up after the Bank turns the corner.

10. Staff Welfare Measures - Apportionment of 25% of Funds for Retirees

The Management declined to consider our demand. However, we will pursue this demand with our Bank and follow it up with our Apex Organization - AIBPARC for being taken up at the higher levels like IBA/Government of India

11. Staff Welfare Measures - Reimbursement of Expenses for Health Check-up/Diagnostic Tests

Our request for increasing the quantum from Rs.2000/- to Rs.4000/-per year was not considered. The Management has also not considered our demand for reimbursement on declaration basis for the reason that the Retirees may not prefer to undergo Health Check up if the facility is available on declaration basis. We are not convinced of their stand. our request for carryover of the unutilised amount was declined. Similarly, the request for keeping UBIREMAS open ended was also not considered.

We are hopeful that the Compulsorily Retired, who, in pursuance of Supreme Court Judgement, are made eligible for 2nd option for Pension, will be allowed to join UBIREMAS. We have also demanded that the Resignees, who had put in minimum Pensionable service, should also be permitted to join the scheme.

Our request for increasing the quantum of reimbursement from Rs.1.50 lacs to Rs.2.50 lacs during the currency of membership of UBIREMAS was not considered due to the current financial constraints of the Bank.

12. Management of UBIREMAS Fund

Our request to form a Trust for UBIREMAS Fund and to permit our representative as a Trustee was not considered as no Bank has allowed such an arrangement. However, our efforts will continue till our representative will handle the affairs of UBIREMAS.

13. Issuance of Pension Payment Order

The Management agreed to consider our request to make provision in Union Parivar so that the Retirees could download their Pension Payment Order at the nearest Branch/Office. We will follow this matter for logical conclusion.

14. Pension Payment Details - Provision in Union Parivar

The Management agreed to consider our request for suitable provision in Union Parivar for Monthly Pension details so that the Retirees could download them at the nearest Branch/Office.

15. 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

We were informed that only 12 enquiries are pending against Retirees. However, the Management agreed to examine our request.

16. Issuance of Identity Card to Retired Employees

The Management agreed with our request to send the Identity Card to the Retired employees along with the Pension Payment Order. It was suggested that the format be devised for this purpose. The Management agreed to issue Identity Cards to Compulsorily Retired employees as they are now made eligible for 2nd option for Pension.

17. Bank Account of our Federation/State Associations - Treating such accounts as Staff Accounts and thus eligible for additional 1% interest

The Management agreed to escalate this issue to the vertical concerned. We will pursue this issue for logical conclusion.

18. Pre 01.01.1986 Retirees - Payment of Ex-gratia - Enhancement requested

The Management agreed to consider our request for enhancement in Ex-gratia to Rs.8000/- per month to the above class of Retirees.

19. Request for grant of lump sum amount for meeting funeral expenses

The request was declined.

20. Union Cash Scheme

We have requested for increase in quantum of loan from Rs.3.00 lacs to Rs.5.00 at MCLR. Further, the request was made for deletion of condition of CIBIL score. The Management agreed to refer this request to Credit Department for increase in quantum of loan. But there was an emphatic "NO" for removal of condition of CIBIL score. We will follow this issue with HR/Credit Department for necessary approval.

21. Flood Relief Loan - Waiver of Interest on Loan

Our request for waiver of interest on Flood Relief Loan was declined due to the present financial position of the Bank.

22. Extension of benefit of Encashment of Privilege to those Compulsorily Retired from the date of retirement

The request was declined. However, we will pursue with the Bank Management and escalate this issue through our Apex Organization - AIBPARC

23. Appointment of Retired Officers as Concurrent Auditors

We were advised to submit a detailed proposal in this regard. We request all Affiliates/Members to offer their views in the matter. On receipt of suggestions/views from our Affiliates/Members, we will submit a comprehensive proposal to the Management.

24. Risk based Internal Audit of Banks - Revised guidelines issued by Reserve Bank of India

We were advised to submit a detailed proposal in this regard. We request all Affiliates/Members to offer their views in the matter. On receipt of suggestions/views from our Affiliates/Members, we will submit a comprehensive proposal to the Management.

25. Locker Rent

The request was for grant of additional concession of 20% on rent for lockers for Senior Citizens. The response from the Management was that the request will be referred to the department concerned for their decision. We will pursue with HR/Personal Banking & Operations for getting this additional benefit conferred on our members.

26. Representation to All India Union Bank Pensioners & Retirees Federation in the Pension Trust & Staff Welfare Committee

The request was not considered as no Public Sector Bank has allowed such representation. We will continue to persist with this demand with our Bank as well with our Apex Organization - AIBPARC for securing this legitimate right for the Retirees.

27. Medical Insurance Scheme for Retirees - Non inclusion of Compulsorily Retired/Resignees for being eligible for Insurance cover

The response of the Management was that this request will be recommended to the Insurance Company. We are not satisfied with their response for the reason that the Insurance Company would provide cover to those retired and mentioned in the list furnished by the Bank.

Refund of premium for Medical Insurance Scheme paid by the Retirees or in the alternative to provide a minimum of 50% subsidy

Due to the present financial position of the Bank, the request was not considered.

Ceiling on Room Rent

The Management agreed to refer this request to the Insurance Company/TPA for resolution.

Inclusion of Hospitals operating at different centres

The Management agreed to refer this request to the Insurance Company/TPA for resolution..

Providing information about the status of medical bills submitted to the Insurance Company

We demanded that the Insurance Company/TPA should send SMS to the members for seeking clarification/additional information on bills submitted for reimbursement. We also demanded that Cards under the scheme should be sent to the residential address of the Retirees and not to the Branch with which the Pensioner maintains the Pension account. The response of the Management was that the issues would be referred to the Insurance Company/TPA for resolution.

The following additional issues were also brought to the notice of the Management and in turn, they have agreed to refer them to the Insurance Company/TPA for resolution.

At present undue delay in sanction of is experienced by many Retirees. Paramount TPA should be advised to dispose of the claims speedily.

The Insurance Company should make available a copy of the Master Policy to all the Retirees.

The Insurance Company should make available a brochure about the scheme to all Retirees.

Ex-gratia for chronic illnesses should be made known to every retiree

Dental Treatment should be covered under the scheme

For reimbursement, time frame should be drawn and the PTA/Insurance Company should strictly adhere to it. Any claim delayed beyond 30 days, the Bank should pay and get reimbursement from TPA/Insurance Company.

The Retiree should deal only with the Bank and not TPA/Insurance Company

Non availability of TPA on Sundays/Holidays creates problems. 24/7 helpline should become operational.

TPA/Insurance Company should accept scanned documents such as scan report, diagnostic test reports etc., and not insist on original documents. Such documents may be required by the Retiree for further follow up with the Medical Consultant/Hospital.

While many issues relating to Medical Insurance Scheme for Retirees are remaining unresolved, with the substantial increase in premium quoted by the Insurance Company for renewal of the Policy in November, 2018 all the issues would become irrelevant with a majority of the Retirees deciding to opt out of the scheme. However, we will continue to maintain a regular follow up with the Management.

28. Mediclaim Policy under arrangement with New India Assurance Co. Ltd., - Refusal to increase the cover under the policy for the existing policy holders (Senior Citizens)

The Management agreed to refer this request to Personal Banking & Operations Department for resolution.

29. Payment of arrears of House Rent Allowance (HRA) and City Compensatory Allowance (CCA) to employees as per Census 2011

The Management informed us that payment of arrears of HRA and CCA as a result of Census 2011 has been effect. However, we request our Affiliates/Members to confirm that all our members have received the arrears. If not, specific cases may be brought to our notice for redress.

30. Non remittance of Tax Deducted at Source at the time of granting Second Option for Pension

The issue was of utmost importance. However, for want of details about the status of Court cases, the response of the Management was not to our satisfaction. We will follow this issue separately and ensure that the Retirees are not harassed by the Income Tax department for no fault of theirs.

31. Granting 2nd option for Pension to Compulsorily Retired Officers/Employees

Indian Banks' Association, as a result of Supreme Court judgement, issued Circular No. No.HR&IR&HR/CIR/G2/BRK/4684 dated 16/03/2018 whereby all the Public

Sector Banks were advised to implement the judgement of Hon'ble Supreme Court/High Courts in different States in the above matter.

It is gathered that the Board of Directors, in their meeting held in May, 2018, sought certain clarifications. The clarifications received from Indian Banks' Association were placed before the Board of Directors in their meeting held in June, 2018. However, the Government of India nominee sought to know whether the Government of India's (Department of Financial Services) approval was taken for implementation of this Supreme Court judgement. We now understand from reliable sources that a communication is reported to have been issued by the Department of Financial Services duly clarifying that it had no role to play in this matter.

Many Banks have already given effect to the Supreme Court judgement and arrears of Pension/Commutation of Pension etc., have been paid.

Now that a communication is reported to have been sent by the Department of Financial Services, it is likely that the Bank may take positive action in the matter and circular will follow. We request the eligible Retirees to bear with the unwanted and undue delay in granting this benefit, that too after the Supreme Court's judgement in the matter. Let us hope that the due benefits will be passed within a month.

32. Nomination facility for Gold Loan facility

The Management agreed to refer this issue to Personal Banking & Operations Department for proper examination and implementation.

33. Re-fixation of Basic Pension, Family Pension for those who retired between 01.04.1998 and 31.10.2002 - payment of arrears of Pension, arrears of commutation - request for issuance of calculation sheet

The Management responded that details of arrears have been made available in Union Parivar and the Pensioners can download the details from the Pension Paying branch.

34. Bank's Medical Clinic functioning at places where Regional offices are situated

In view of the present financial position of the Bank, the Management declined to consider our request. We will continue to pursue this issue with the Management.

35. Issuance of Form 16 - Provision in Union Parivar

The facility is now available in Union Parivar.

36. GENERAL ISSUES

Payment of Gratuity to all

While our demand was that Gratuity should be paid to all including those dismissed from the services of the Bank, in line with various judgements delivered by Tribunals/Courts, the Management's response was that Gratuity was not paid only in cases where moral turpitude was established.

Personal Accident Insurance cover

The Management agreed to examine the request.

Union Dhara

The Management agreed to send Union Dhara electronically as sending by post would be costly. They have requested us to furnish the e mail i.d. of all our members. We request our Affiliates to send the list of e mail i.d. of their members.

Invitations to Bank functions

The Management agreed to advise all General Managers/Regional Heads to extend invitation to the Retirees for Bank functions.

Bank's Centenary celebrations in 2019 - Request for memento to Retirees

The Management agreed to examine this request.

Holiday Homes - On-line facility for booking and Removal of restrictions on availability to Retirees

The Management agreed to examine the request.

Payment of Employee's contribution to Provident Fund

The Management responded that all claims received from employees have been settled. However, we request the Affiliates/Members to furnish details of employees who have not received their P.F. contribution.

38. INDIVIDUAL ISSUES

1. Shri R. Kannan, P.F. No. 036091 - Ex Chief Manager, FGMO, Bhopal - Compulsorily Retired - Non - payment of terminal benefits - Gratuity, Pension, Commutation of Pension, Encashment of Privilege leave etc., - Even his own P.F. contribution was not given

The Management agreed to examine the request, subject to the Retiree withdrawing the Writ Petition filed by him in the High Court of Madras. We have decided to take further action after the issuance of circular by the Management on granting of 2nd option for Pension to Compulsorily retired employees.

2. Non release of Title deeds to dismissed Officer: Mr. T. S. Baluswamy Pillai (Officer SMGS IV)

The Management promised to issue suitable instructions to Regional Office, Ernakulam for release of Title Deeds to the Officer concerned.

3. Mrs. Usha Ananthanarayanan wife of late Shri R. Ananthanarayanan - P.F. No. 22292 - Request for grant of Family Pension and adjustment of excess Pension paid in monthly instalments

The Management agreed to recover amount of excess Pension paid to the spouse of the deceased Pensioner in 12 monthly instalments.

4. Mr. Saroj Kumar Singh, Senior Manager (Retd), Zonal Audit Office, Lucknow - non sanction of T.E. Bill

The request was declined due to inordinate delay in submission of T.E. Bill.

5. Encashment of Privilege Leave on retirement - Non-payment of higher HRA on Capital cost basis - Shri S.S. Shukla, Senior Manager (Retd.)

Though the Management informed us that higher HRA has been paid on Capital cost basis, there is need for clarity. We are following up the issue with the department for definite confirmation and also issuance of a circular to all Branches/Offices.

6. Purchase of Furniture items - Shri K.K.Sharma ,PF No. 247750

Instructions will be issued to Regional Office, Samastipur for payment of excess amount recovered from Shri Sharma

7. Refund of Cash Security Deposit of Rs.1000/- Shri K.K. Sharma, P.F. No. 247750

Instructions will be issued to Regional Office, Samastipur for payment of Cash Security Deposit.

8. PPOs Not issued

The Management informed that PPOs will be issued to the following:

- Shri V.M. Patel, P.F. No. . 277568, Himmat Nagar,
- Shri B.K. Thakur, P.F. No. 51384, Patna
- Shri S.P. Mahaseth, P.F. No. 50209, Bihar
- Shri Sharda Nanda Prasad, P.F. No. 50885, Bihar

We request our Affiliates to confirm to us that the Pensioners have received their PPO.

9. EXTENSION OF SECOND OPTION FOR PENSION TO THOSE OFFICERS WHO TOOK VOLUNTARY RETIREMENT UNDER REGULATION 19(1) OF OFFICERS' SERVICE REGULATIONS, 1979 ON OR AFTER 29.09.1995 – INDIVIDUAL CASES

1. MR. S. LAKSHMINARAYANAN, P.F. NO. 32732

The demand was not considered. We are exploring legal options.

2. MR. E. SOUNDARARAJAN, P.F. NO. 30751

The Management declined the request. We are exploring legal options.

3. MR. K V GOPINATHAN [RETIRED MANAGER-EMPLOYEE NO. 415686]

The request was declined. We suggest our Kerala State Unit to discuss this issue with an Advocate and then consider legal recourse.

While we are not happy with the bland e mail received from the Management, especially when there were positive signals from them during the course of the meeting on certain issues raised by us, we have to admit that this is the first time that the Management has thought it fit to send a communication to our Organization after the meeting was over. It is a matter of recognition that our Organization has received from the Management.

Some of the issues raised by us will be referred to the respective functional departments. We will keep constant follow up with HR/Functional departments to get the issues settled in our favour.

A few issues which have financial implications could not be clinched due to the present financial health of our Bank. But our efforts will continue till we get them approved/sanctioned.

We are confident that our continued efforts will yield results in course of time and the Management would be forced to concede many of our demands.

"THE DAY IS NOT FAR OFF AND LET US KEEP WALKING TILL WE REACH OUR GOALS".

LET US REMEMBER THE ADAGE THAT "ROME WAS NOT BUILT IN A DAY"

With kind regards,

Yours Comradely,



(N. GOVINDRAJULU)
GENERAL SECRETARY

cc: Com. P.B. Thomas, President, AIUBPARF, Thiruvananthapuram
Com. S. Baghchi, Working President, AIUBPARF, Kolkata
Com. Nitin Desai, President, AIUBPARF, Ahmedabad
Com. P.K. Sarkar, Advisor, AIUBPARF, Kolkata
Com. B.N. Bhattacharjee, Advisor, AIUBPARF, Kolkata
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