

**ALL INDIA UNION BANK PENSIONERS AND RETIREES FEDERATION
(Affiliated to All India Banks Pensioners and Retirees Confederation)**

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10th April, 2014

CHARTER OF ISSUES TO BE DISCUSSED WITH CENTRAL OFFICE

NON FURNISHING OF GENERAL INFORMATION SOUGHT FOR

There were occasions when we sought for general information from the Department of Personnel, Central Office. However, such requests were not considered favourably. For instance, we desired to have the following information:

- Scale/Grade wise number of Pensioners – Nos
- Pension liability per annum (Rs.)
- Number of Pensioners with DA at 100% neutralization
- Number of Pensioners with DA less than 100% neutralization

Though the above data could have been obtained by filing an application under RTI Act, we did not do so as we always desire to maintain good relations with the Bank. Please pass on suitable instructions to the department concerned to help us by furnishing general information (not pertaining to any individual staff).

ESTABLISHMENT OF A FORUM FOR PERIODICAL CONDUCT OF MEETINGS WITH OUR ORGANISATION

So far we have not had any meeting with the Officials of the Department of Personnel, Central Office for raising issues confronting the Pensioners & Retirees of our Bank. We request for the establishment of a Forum at Central Office for holding quarterly meeting with our Organisation so that pending issues could be resolved. This Forum could also be utilized to present proposals for new schemes or improvement in the existing schemes which would benefit Pensioners & Retirees of our Bank.

APPOINTMENT OF A LIAISON OFFICER FOR PENSIONERS AND RETIREES

We seek the appointment of a Liaison Officer for Pensioners & Retirees so that grievances, if any, could be taken up with him for redress. At present, we are forced to discuss such matters with the Officials in the Department and in case of undue

delay, we are left with no alternative but to approach them again. The Liaison Officer would be a One point contact for all the Retirees and individual Retiree could also directly raise issues with him.

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

In terms of Staff Circular No. 5943 dated 17.01.2013, instructions were issued to extend the benefit of Second option for Pension to those Officers who took Voluntary Retirement under Regulation 19(1) of Union Bank of India (Officers) Service Regulations, 1979 on or after 29.09.1995. While many Officers have received Pension, certain applications submitted by the Officers are yet to be disposed. We desire to have the details of such applications so that those Officers could be contact for removing the deficiency, if any, in their cases.

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 – REJECTION DUE TO LATE RECEIPT OF APPLICATIONS

We reliably understand that in response to the representation made by Bank of Maharashtra, Indian Banks' Association had advised that applications seeking 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 received after the stipulated date, for certain valid reasons, could be considered favourably, subject to Bank's Board approval. Accordingly, such applications were being placed before the Board of that Bank. We request applications received belatedly in our Bank, of course with valid reasons, may also be considered by placing such matter before the Board.

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 – EMPLOYEES/OFFICERS WHO COULD NOT OPT FOR PENSION DURING THE SPECIFIED PERIOD DUE TO DISMISSAL/REMOVAL AND WERE LATER ON REINSTATED DUE TO THE DECISION OF THE COURT/APPELLATE AUTHORITY

The Government of India has accorded its approval to IBA's proposal regarding applicability and exercise of option with regard to Pension settlement dated 27.04.2010 to the employees/Officers who could not opt for Pension during the specified period due to dismissal/removal and who were related on reinstated due to the decision of the Court/Appellate Authority. The decision would, however, be subject to the approval of the respective Bank Boards. We request you to kindly consider such cases, if any, by placing them before the Bank's Board.

STATFF WELFARE MEASURES

In terms of Khandelwal Committee recommendations, 3% of the declared Net Profit of the Bank, subject to a maximum of Rs.25.00 Crores is allotted for large Banks like ours for Staff Welfare measures. The Committee has also recommended that of the above allotment, 25% should be earmarked for the welfare measures relating to Retirees and their spouse. We are aware that based on the net profit declared by the Bank for the year ended 31st March, 2013, the Board approved allocation of Rs.25.00 Crores for Staff Welfare measures. If the Bank had accepted the Khandelwal Committee's recommendations endorsed by the Government of India and the Indian Bank's Association, 25% of the total amount of allotment for Staff Welfare measures i.e. Rs.6.25 Crores should have been earmarked for the welfare measures relating to Retirees and their spouse. However, we understand that our Bank has allocated only Rs.4.00 Crores for the Retirees and their spouse for the current financial year. We reliably understand that every year, the allotment made for Retirees and their spouse is never fully utilized. However, to ensure that the Board's allocation for Staff Welfare measures is fully utilized, unspent amount is transferred to another scheme of Staff Welfare measure for the serving employees – Death Relief Fund. We gather that for the current year, out of the allotment of Rs.4.00 Crores for welfare measures for Retirees and their spouse, the actual amount utilized is only Rs.2.00 Crores. In all probability, the unspent amount of Rs.2.00 Crores would be transferred to Death Relief Fund.

In view of the above situation, we request that to start with allocation of 25% of the total amount of allotment for Staff Welfare measures, in conformity with the Khandelwal Committee recommendations, be made for Retirees and their spouse. By increasing the allocation to Rs.6.25 Crores, improvements in UBIREMAS – Increase in quantum of reimbursement, Increase in reimbursement of expenses for Health check-up and introduction of new schemes could be considered. The Bank may allot funds in excess of 25% of the total amount for Staff Welfare measures for retirees.

STAFF WELFARE MEASURES – UBIREMAS

INCREASE IN QUANTUM OF REIMBURSEMENT

In terms of Staff Circular No. 6021 dated 10.10.2013, effective from 07.10.2013, the total quantum of reimbursement under the above scheme was increased from Rs.1.00 lac to Rs.1.25 lacs. In view of availability of unspent amount for Staff Welfare measures for Retirees and their spouse, we request that the total quantum be increased from Rs.1.25 lacs to Rs.1.50 lacs. We also put forth the following proposal, which was discussed in our recently held Executive Committee meeting:

- **The Scheme be kept as an Open ended one so that left out members will have a chance to enroll under the scheme.**
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- The quantum of reimbursement should not be restricted during the currency of membership. Under the scheme now in force, one time subscription of Rs.5000/- for Officers, Rs.3000/- for Clerks and Rs.1500/- for Subordinate staff and Rs.1000/- for pre 01.01.1986 retirees is being collected. Alternatively we suggest that the quantum of reimbursement will be made a revolving one subject to the following subscription:

Members who have retired on or before 31st July, 2012

S.No.	Cadre	Maximum Pay (Rs.)	Subscription Amount (Rs.)
1.	Part-time Sweeper		2500/-
2.	Sub-staff	11350/-	5675/-
3.	Clerical	19300	9650/-
S. No.	Cadre	Maximum Pay (Rs.)	Subscription Amount (Rs.)
4.	Officer – Scale I	25700/-	12850/-
5.	Officer – Scale II	28100/-	14050/-
6.	Officer – Scale III	31500/-	15750/-
7.	Officer – Scale IV	36200/-	18100/-
8.	Officer – Scale V	40400/-	20200/-
9.	Officer – Scale VI	46800/-	23400/-
10.	Officer – Scale VII	52000/-	26000/-

Members who have retired on or after 31st July, 2012 have to pay 50 per cent of the actual last drawn Basic Pay inclusive of all components which form part of Basic Pay

- **As a one-time measure, employees retired under Compulsory Retirement Scheme as on date and have completed minimum of 20 years of service at the time of Compulsory Retirement, can become a member under UBIREMAS**
- **PF Optees who have resigned on medical grounds and not employed can become a member under UBIREMAS provided they should have completed a minimum of 20 years of service at the time of resignation**

(The above schemes are in operation in Indian Overseas Bank)

INCREASE IN QUANTUM OF REIMBURSEMENT OF EXPENSES FOR HEALTH CHECK-UP

The scheme was introduced in 2001 and provides for reimbursement of expenses up to Rs.1000/- for Health Check-up. More than 13 years have passed since the limit was fixed. The rates quoted by Diagnostic Centres, Hospitals etc., in various parts of the country have increased. Even the Hospitals run by Charitable Institutions are charging higher rates. The Retired employees have to incur at least Rs.2000/- for undergoing Comprehensive Health Check-up (excluding Tread Mill test) and in the process, they are forced to bear the difference amount of at

least Rs.1000/-. We request you to kindly consider increase in quantum from Rs.1000/- to Rs.2000/- per annum. In this context, we had addressed letter No. GS: 114 dated 15.06.2013 to our Chairman & Managing Director.

In the case of serving employees, reimbursement of expenses incurred for newspaper, entertainment, conveyance expenses, cost of cleaning materials etc., is being made on the basis of simple declaration. We, therefore, suggest that in case of Retired employees, reimbursement of expenses incurred for Health Check-up be made on the basis of declaration and the amount may be credited to Pension account of the Retiree concerned. This will result in avoidable paper work at various Offices.

INDIVIDUAL CASES

Mr. Tridibnath Misra

He took Voluntary retirement under VRS 2000-01 Scheme. Since his age was 47 years, he was eligible for membership under UBIREMAS after attaining the age of 60 years i.e. 15.08.2013. Bolpur –Shantinikethan Branch, West Bengal received the duly filled in application form dated 08.10.2013 and Demand Draft for Rs.5000/- dated 10.10.2013 favouring UBIREMAS. Possibly, the Branch and R.O. Siliguri were under the impression that the date of retirement was in 2001, the procedure that prevailed then should be adhered to. However, his application was returned by Central Office with instructions to submit the application as per the revised procedure. In the meantime, the Branch Manager was reported to have been transferred and no communication was sent to Mr. Misra about the fate of the application. Only on 16.12.2013 when Mr. Misra enquired with the Branch, he was informed of this fact.

Again on 16.12.2013, he visited Bolpur branch and remitted Rs.5000/- to the credit of Account No. 378902050000188 through Transaction I.D. No. AA437623 and submitted the application under UBIREMAS online. On 20.02.2014, Mr. Misra enquired with the branch about the fate of the application. He was informed that Regional Office, Durgapur had returned the application without assigning any reason. (The branch is now under the jurisdiction of Regional Office, Durgapur).

Since Mr. Misra has submitted the application under UBIREMAS in time and as he has also remitted the subscription of Rs.5000/-, we request you to admit him as a member under the scheme and issue the necessary card. Please look into this case favourably.

ISSUANCE OF PENSION PAYMENT ORDER

There are many instances where Retirees have not received the Pension Payment Order. Though the Department concerned issues such orders on the basis of representation by the Retiree concerned, we suggest that suitable provision be made in Union Parivar so that the Retirees can download the

Pension Payment Order at the nearest Branch/Office without requesting Terminal Benefits Division.

PENSION PAYMENT DETAILS

We suggest that suitable provision be made in Union Parivar so that Monthly Pension details could be downloaded by the Retiree concerned at the nearest Branch/Office.

DISCIPLINARY ACTION ON THE EVE OF OR AFTER RETIREMENT FROM THE SERVICES OF THE BANK

There are several instances where disciplinary action is initiated on the eve or after retirement from the services of the Bank by invoking Regulation 20(3) of Union Bank of India (Officers) Service Regulations, 1979. The Retired Officer when approach the serving Officers for defending in the departmental enquiry seldom get a favourable response. In the case of Central Government employees, the retired employee/Officer can defend their retired colleagues. Even in case of Canara Bank, such a facility is available. We request that Retired Employees/Officers be permitted to defend their retired colleagues. They may also be paid applicable TA/DA.

DELAYED SETTLEMENT OF TERMINAL BENEFITS

There are instances of delay in settlement of Terminal benefits on retirement. We request that suitable instructions may be passed on to the department concerned that all Terminal Benefits are paid on the last day of service of an employee. For example, in the case of Mr. Elavarasan, Employee No. 31976 who retired on 31.03.2014 was not paid commutation of Pension till 07.04.2014. In the case of Mr. Vishwas Dattatraya Jahagirdar Employee No. 109673, he was paid pension from 01.12.2013 (for the month of December, 2013) whereas he retired with effect from 28.11.2013 and he is entitled for Pension from 28.11.2013.

ISSUANCE OF IDENTITY CARD TO RETIRED EMPLOYEES

In terms of Staff Circular No. 5597 dated 16.07.2009, retired employees are being issued with Bank's Identity Card. This work is being carried out by Central Office. We suggest that this work may be decentralized at Regional Office level so that the Retirees will receive the Identity Cards speedily and will remove paper work from Central Office.

PRE 01.01.1986 RETIREES – PAYMENT OF EX-GRATIA

The employees who retired from the services of the Bank prior to 01.01.1986 are eligible to receive ex-gratia of Rs.300/- per month with applicable Dearness relief thereon. The surviving spouse of the deceased retiree is eligible to receive fixed amount of Rs.1000/- without any D.A. thereon. The limits have been revised with effect from 17.12.2013 on the following lines:

	Surviving pre 01.01.1986 retirees	Surviving spouse of pre 01.01.1986 retirees
Existing	Rs.300/- plus applicable Dearness Allowance	Rs.1000/- fixed without applicable Dearness Relief thereon
Revised	Rs.350/- plus applicable Dearness Allowance	Rs.175/- plus applicable Dearness Relief thereon

We are confident that revision in Ex-gratia would have been effected for all pre 01.01.1986 retirees/spouse of the deceased retiree.

In our letter No. GS:106 dated 6th December, 2012, we had requested our Chairman & Managing Director to consider enhancement in the quantum of Ex-gratia from the then existing level to Rs.7000/- p.m. to pre 01.01.1986 retirees/spouse of the deceased retiree. We are happy to note that the Management approved payment of additional amount on the following lines:

Age of the retiree/surviving spouse	Amount payable per month (Rs.)
Upto 75	2000/-
76-80	3000/-
81-85	4000/-
Above 85	5000/-
Age could not be ascertained	2000/-

In Staff Circular No. 5944 dated 19.01.2013, it was mentioned that the Terminal Benefits Division would get the branches through which Ex-gratia was being paid and ascertain the age of 19 retirees where proper data was not available. We request you to kindly let us know this exercise has been completed and that 19 retirees have been paid appropriate additional Ex-gratia as mentioned above.

From the data gathered from the department concerned, 118 retirees are receiving Ex-gratia. Out of 118, 48 retirees are receiving Rs.2400/- p.m. and 70 surviving spouses receive Rs.1000/- p.m. Even after revision of the original limits, the total outgo may not exceed Rs.250000/-. In the event of enhancing the Ex-gratia to Rs.7000/- p.m. to all the retirees/surviving spouses, the total outgo may not exceed Rs.826200/- per year. Since the allocation made under Staff Welfare measures for Retirees is not fully utilized, we request that Ex-gratia be increased to Rs.7000/- p.m. for all such retirees so that they are able to lead a decent life in their twilight.

We recommend that even employees under Compulsory retirement be considered under this scheme.

FUNERAL EXPENSES

We request that Funeral Expenses of Rs.10000/- be reimbursed to the family of surviving and retired employees including VRS, CRS and Resignee. (The scheme is available in Indian Overseas Bank). The total outgo per year would work out to Rs.5.00 lacs (Annual attrition due to death is taken at 50). Such a scheme will be appreciated by one and all as help rendered at such critical times would be remembered for ever.

DELAYED CREDIT OF PENSION

In terms of Staff Circular No. 5719 dated 05.01.2011, branches/offices were clearly advised that Pension should be credited to the Pension account of the retiree on the last day of every month. However, there are instances where Pension is not being credited as stipulated, possible due to pressure of work at the respective branch/office. We, therefore, request that the process of affording credit of Pension to the respective Pension accounts be centralized at Central Office. This would ensure prompt credit of Pension throughout the country. Branches can obtain standing instructions from the Pensioners for payment of appropriate Income Tax.

UNION CASH SCHEME

The Management has been kind enough to enhance the quantum of loan from Rs.1.00 lac to Rs.3.00 lacs and that the rate of interest on such loan has been reduced to B.R. + 3.25 %. We request you to kindly consider enhancement up to Rs. 5.00 lacs with eligibility being restricted to 12 times monthly net pension. Please also consider interest rate at BR. This will help many retirees who are struggling due to spiraling inflation and high medical expenses.

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, EMPLOYEE NO. 32732

He met with an accident while on duty. It was treated accordingly and he was sanctioned Leave and Medical expenses. He lost his right hand in the accident. Since he was not able to discharge his duties satisfactorily, he sought Voluntary Retirement on Medical grounds. He was discharged from the services of the Bank on 14.02.2009 and was paid compensation of Rs.8.00 lacs as per the scheme that was in force.

Since he was a P.F. Optee, in terms of Staff Circular No. 5943 dated 17.01.2013, he made an application to the Bank to extend the benefit of Second option for Pension. However, he did not receive any communication from Central Office regarding acceptance/rejection of his application. Periodical reminders to the authorities concerned did not yield result. Consequently, on 17.12.2013, he

addressed a representation to the Chief Commissioner for Persons with Disability, New Delhi with copies to the Chairman & Managing Director/General Manager(Personnel) of our Bank. In response to this communication, he has received letter No. DP:PENSION:110:14 dated 25.01.2014 whereby he was informed that the matter has been referred to IBA for guidance.

We wish to point out Mr. Lakshminarayanan totally lost his right hand in an accident while he was on duty as a Special Assistant. In spite of the loss of his limb, he took promotion as an Officer in 2005 and discharged his duties effectively. Since his health deteriorated rapidly, he decided to seek voluntary retirement on medical grounds. His application was accepted by the Bank and he was paid compensation as per the scheme which was in force. The only lacune was that the Management did not mention that his Voluntary retirement was under Regulation 19(1) of Officers' Service Regulations, 1979. We request you to kindly consider his application sympathetically and extend the benefit of Second option for Pension.

While on the subject, we may inform you that in the case of Mr. Employee No. who was also granted Voluntary retirement on Medical grounds has been granted Second option for Pension.

2. MR. E. SOUNDARARAJAN

Mr. E. Soundararajan, Employee No. 30751, in terms of Staff Circular No. 5943 dated 17.01.2013, submitted an application seeking the benefit of Second option for Pension. However, he is yet to receive any communication from Central Office about acceptance/rejection of his request. He made an application seeking Voluntary retirement on health grounds. Since he did not complete 30 years of service or attain 55 years of age, as provided for in Regulation 19(1) of Union Bank of India (Officers) Service Regulations, 1979, his application was not considered favourably by Regional Office, Madurai. At the same time, his application was treated as letter of Resignation and accordingly he was relieved from the services of the Bank having resigned. However, from the records available, it could be observed that though the date of the application seeking Voluntary retirement was before completion of 30 years of service, the acceptance of his application (though treated as resignation) was dated after completion of 30 years of service. We, therefore, request you to kindly accept his application for Pension. He is facing serious financial conditions. Your favourable action will help the Officer concerned to lead a decent life.

(BIHARI PATEL)
PRESIDENT

(R. SURYANARAYANAN)
GENERAL SECRETARY

