



**ALL INDIA UNION BANK PENSIONERS AND RETIREES FEDERATION**  
(Affiliated to All India Bank Pensioners & Retirees Confederation – AIBPARC)

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<b>Com. P.B. Thomas</b>	<b>Com. Nitin Desai</b>	<b>Com. S. Bagchi</b>	<b>Com. N. Govindarajulu</b>
<b>Chairman</b>	<b>President</b>	<b>Working President</b>	<b>General Secretary</b>
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Ref.GS:136 /2016

7<sup>th</sup> November, 2016

Shri R.R. Mohanty,  
General Manager (HR),  
Union Bank of India,  
Central Office,  
239, Vidhan Bhavan Marg,  
Nariman Point, Mumbai – 400 021

Dear Sir,

**Sub: AIUBPARF - Meeting with the Management on 27.09.2016 - Charter  
of Issues submitted -----**

Kindly recall the deliberations we had with you in the meeting held with you on 27<sup>th</sup> September, 2016 in your chambers. You will also recall the Charter of Issues faced by the Pensioners and Retirees submitted to you and every issue was discussed and the following decisions were arrived at:

**1. Acknowledgement/Reply to communications sent by us**

It was agreed that from henceforth all our letters sent to the department would 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. would be advised shortly and a communication to this effect would emanate from the department concerned.

#### **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.

#### **7. Life Certificate**

Our suggestion for submission of online Life Certificate was accepted and were informed 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. .

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 was not agreeable to keep the scheme open-ended. At best, they were ready to offer another option for the Retirees to join the scheme. This option would 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.

#### **11. Issuance of Pension Payment Order**

It was informed that whenever requests were received for issuance of Pension Payment Order, they were being attended to. DGM (IR) assured that individual cases of Pension Payment Order not issued might 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.

#### **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 might 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 would be referred to the department concerned and we would 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 might have come down drastically and the impact on increasing the Ex-gratia to Rs.7000/- p.m. would be very limited. They 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.

## **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.

## **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.

### **25. Medical Insurance Scheme for Retirees**

#### **Inclusion of Resignees and Compulsorily Retired in the Scheme**

Our request for inclusion of hospitals by TPA/Insurance Company would be taken up and the Management assured 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 had been made. However, we requested them to get confirmation from all RO/GMOS and advise us.

### **28. 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.

#### **2. Com. E. Soundararajan, Chennai**

The Management agreed to examine this issue favourably, subject to scrutiny of records. We requested the 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 was not applicable to Banks and therefore the request could not be considered. They also declined our request to refer this demand to Indian Banks' Association as the matter was very clear and needed 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.

We request you to kindly update us with the action taken in respect of various issues mentioned above as it is already more than a month since we submitted the Charter of Issues.

Thanking you,

Yours faithfully,



**(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