

**LIST OF GRIEVANCES / ISSUES / REQUESTS SUBMITTED TO FGMO,
AHMEDABAD**

1. Allocation of the Bank's Welfare Fund for Retirees

- i. According to recommendations of the Khandelwal Committee approved by the Indian Banks' Association, 25% of the Welfare Fund should be utilized for welfare of the retirees. However, our Bank is spending much less than that for us.**
- ii. If proper percentage of the welfare fund is allocated and utilized for the retirees, following facilities can be extended to them.**
 - a. One more option may please be given for joining 'Union Bank Retired Employees' Medical Assistance Scheme'**
 - b. At present spouses of the employees who expire in service are not allowed to join UBIREMAS. In fact, in such cases, widows deserve more sympathy and hence should be allowed to join the scheme.**
 - c. Resigned, Voluntarily Retired and Compulsorily Retired Employees may please be allowed to join UBIREMAS and the Group Medical Insurance Scheme.**
 - d. Rs.2,000/- per year for diagnostic check up expenses may please reimbursed to the retirees on self declaration basis.**
 - e. Spouses of the retirees may be also allowed to take the benefit of the Bank's Medi Clinics running at several centers.**
 - f. Granting subsidy to the retired employees for paying their premium for Group Medical Insurance Cover. (Several Banks are already granting such subsidies).**
 - g. Family Pensioners, Pre-'86 retirees, retired sub staff, etc. are getting very meager pension and hence find it very difficult to pay premium for their Health Insurance. Atleast their insurance premium may please be born by the Bank from the Welfare Fund.**
- iii. There is an instruction from the Central Office that the Regional Offices / Pension Paying Branches should intimate Membership Numbers of UBIREMAS to the retirees. But the Regional Offices / Branches are not following this instruction.**
- iv. Suggestions for improvements in Group Medical Insurance Scheme**
 - a. Since a widow is a single person to be covered in the Group Medical Insurance Scheme, the premium charged to her should be 50% of what is charged for a couple.**
 - b. The matter may please be taken with the United India Insurance Company to give options for medical insurance cover from Rs.1,00,000/- to Rs.10,00,000/- according to requirement and affordability of the retirees.**

c. Several cases of delay are reported for sanctioning medical insurance claims of the retired employees by TPA. Please, therefore, take up the matter with the TPA for expeditious disposal of our insurance claims.

v. Whenever any function of social / cultural get-to-gather is organized from the Staff Welfare Fund at any center, the retired employees settled at the centre should be invited.

2. Leave Encashment to the employees compulsorily retired prior to 30th April, '15

The Indian Banks' Association has given guideline to all the Banks to grant Leave Encashment to the employees retired compulsorily prior to 30th April, '15 also. Several Banks have already implemented this guideline. But our Bank is yet to implement the decision of the IBA.

3. Gratuity to Compulsorily Retired Employees

Gratuity is being withheld / forfeited by our Bank in all the cases of compulsorily retired employees, thereby compelling them to resort to long drawn legal battle. The Bank should honor various judgments of the apex court of our country to pay Gratuity in such cases without compelling them for litigations.

4. Pension Payment Orders (PPO)

PPO is an important document for the Pensioners. However, several Pensioners are not getting it after their retirements. The reasons are –

i. The Central Office is sending the same through Regional Offices / Branches. There is a standing instruction from the Central Office to the branches that the PPO should be handed over to the concerned Pensioner under his / her proper acknowledgment or should be dispatched to them at their residential address. But several Branches are not taking care to adhere to this instruction.

ii. There is also a Circular from the Central Office to maintain individual Pension Files properly. But many branches are not adhering to this instruction.

5. Pension Portal on the Bank's web site

The Bank may examine the possibility of providing 'on line' facility to the pensioners for –

- i. Providing digital life certificates
- ii. View payment of pension

7. Pension Pass Books

Pension Pass Books were provided to all the pensioners earlier. However, the system is discontinued now. Please re-introduce the system of providing the Pension Pass Books.

8. Holiday Home facility

- i. Names of the Pensioners retired prior to December, 2005 are not entered in the 'Union Parivar' program of the Bank. Therefore, those pensioners are unable to book the Bank's Holiday Homes 'on line' through any branch. Data of all those retirees should be, therefore, entered in 'Union Parivar' at the earliest.**
- ii. According to the policy framed by the Bank, retired employees are not allowed booking of the Holiday Homes during the days when there are Bank Holidays; as the Holiday Homes are to be allowed to serving employees during the Bank Holidays. However, the facility may be denied to the retired employees only when there is holiday in that particular state in which the Holiday Home is situated.**

9. Loan to Pensioners

Loan to the Pensioners may be granted at the same interest rate which is charged to the employees in service

10. Individual Issue

Shri V.V.Rabari, Petlad Branch (Baroda Region) was promoted from sub staff to clerical cadre prior to his retirement. But he was paid Gratuity and Leave Encashment as if he was in sub staff cadre till retirement. His pension and commutation are also paid less. He is yet to receive arrears / difference of salary on his promotion.

11. Periodical Meetings

Consistent with the guidelines of the Indian Banks' Association, periodical meetings should be held by the management with the Retirees' Organizations at the Central Office / FGMO / Regional Offices