



UCOBANK RETIREES' ASSOCIATION KARNATAKA (Regd)

(Regd as S.No: 699/97-98 Dated 20/01/1998 with the
Registrar of Societies, Karnataka)

Regd Office: C/o UCO Bank, 3rd Floor, 13/22, Kempegowda Road, Bangalore-560009
Website: urakar.com



UBRA-KAR/CIR/0101/2017-20

Date: 28.07.2019

To all members of our unit.

Dear Comrades,

Sub: Minutes of the Grievance Cell Meeting held on 07.06.2019 at Head Office.

The minutes of the said meeting held on 07.06.2019 is reproduced here under for the information of all the members.

**B.Lakshminarayana
Hon.Secretary.**

All Correspondence to:



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MINUTES OF GRIEVANCE CELL MEETING HELD ON 07.06.2019 TO REDRESS THE GRIEVANCES OF RETIRED EMPLOYEES OF OUR BANK

A grievance cell meeting was held on 07.06.2019 for redressal of the grievances of retired employees of our Bank. The meeting was chaired by **Shri Naresh Kumar, GM – HRM, PSD&OL**. The meeting was convened by **Shri Lingaraj Nayak, AGM – PSD** who, at the outset, delivered the welcome address to all the dignitaries and reiterated the purpose of the meeting in terms of prevailing IBA guidelines in the matter.

The following dignitaries were present in the meeting.

- 1 Shri Naresh Kumar, GM – HRM, PSD&OL
- 2 Shri Lingaraj Nayak, AGM – PSD
- 3 Shri Prafulla Barman, AGM – PSD
- 4 Shri Pranab Karmakar, CM -PSD
- 5 Shri Ashish Singh Gaur, CM - PSD
- 6 Shri Kamal Sharma, CM - PSD
- 7 Shri Ram Pal, President - AIUCBPF
- 8 Shri Subrata Sarkar, G.S. - AIUCBPF
- 9 Shri Amar Chatterjee, A.S. – AIUCBPF
- 10 Shri B K Chatterjee, A.S. – AIUCBPF

Following is the list of issues raised in the meeting alongwith the gist of discussions held herewith :-



| Sl. No. | ISSUES RAISED BY RETIRED EMPLOYEES | BANK'S VIEW |
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| 1 | Bank to recognise our Federation as the majority Organisation and to discuss matters pertaining to Pensioners and Retirees in our Bank. Other Banks have given recognition to their majority pensioner's organisation. Other Banks(Including Syndicate Bank) have given recognition to their majority Pensioners' organisation. We, once again, reiterate that our Federation has 19 State units affiliated to it throughout India. We have a membership of over 6000 all over the country. Therefore Bank should recognise our Federation as the majority | Grievances of retired employees are resolved by holding grievance redressal meetings as per the guidelines issued by IBA. Also, as and when required, the issues/grievances raised by retired employees are appropriately resolved by the Department. |





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| | Organisation to represent and discuss issues regarding the matters of retirees. | |
| 2. | <p>Bank to evolve a check off system to ascertain the membership of Retirees organisations. We are able to give you unit wise membership if required</p> <p>Other Banks have introduced check off system. our membership from 19 State units is over 6,000. We are confident that we are the only majority organisation for retirees in our Bank. In case our Bank evolves a system of check off, monthly subscription can be deducted from the pensions paid against authorisation of the Pensioner, thus membership position can be proved and will indirectly boost our finances.</p> | Not possible at the present juncture. |
| 3. | Setting up of Grievances Cell at Zonal levels | IBA guidelines regarding setting up of Grievance Cell at the Corporate/Head Office of the member banks has been implemented and grievances of retired employees are settled/resolved accordingly. |
| 4. | <p>To appoint a member from our Federation to the pension Fund Trust of our bank to monitor the deployment of Pension Funds</p> <p>Our Management does not appear to have taken any action in this regard. We once again demand that our representative should be made a member in the Pension Trust. A copy of the Pension Trust deed may be given to us for perusal of the provisions.</p> | Trustees of Provident Fund and Pension fund are appointed only as per the prescribed rules and regulations in this matter. |
| 5. | <p>Bank to pay interest an additional 1% to the SB and 1.25% to FDR accounts of the Pensioners' Associations as being paid to Senior Citizens as all members are Ex-staff and senior citizens.</p> <p>It was assured to us in the last meeting to refer the matter to the ALM Committee. In our opinion this may not be difficult and not much of profitability would be involved. It only requires a generosity on the part of our management. The serving</p> | The said matter has already been covered in the Deposit Policy of the Bank which is being updated and circulated to all concerned from time to time. |





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| | employees Associations enjoy this benefit. | |
| 6. | <p>Increase of age limit for availing Loan against pension from the existing 72 years to 75 years and also rate of interest on pension loan to retired staff equal to Base Rate.</p> <p>Considering the increased life expectancy of the retirees' and no pension updation as well as inflation, our Bank should consider the proposal. The applicable rate of interest on pension loan to staff retiree should be equivalent to base rate.</p> | Matter shall be referred to Retail Department, HO. |
| 7. | <p>Bank to lift the ceiling of Rs 3.00 lakhs for concessional rate of Interest on loan against FDR to Retired Staff as mentioned in HO Circular No CHO/OSD/15/2013-14 dated 03.05.2013.</p> <p>Considering the rising inflation and that the amount generally is used to meet emergent medical expenses of the individual retiree of his/her own and spouse, the limit to avail concessional rate of interest should be increased to Rs10.00 lakhs. It was assured us in the last meeting to take up matter with Retail Deptt. Of the Bank.No action taken so far.</p> | Matter shall be referred to Retail Department, HO. |
| 8. | <p>Provision of funds for welfare of retirees.</p> <p>In spite of statutory provisions for allotment of funds for welfare of retirees. Bank has not adhered to same.</p> | Circulars in this matter are issued by the Bank from time to time and the Branches are displaying the same on their notice boards for the benefit of all concerned. |
| 9. | <p>Payment of TA & DA to members of Retirees Federation for attending the Grievances Meeting.</p> <p>The Retirees Federation collects funds only once in a lifetime .As such there is no accrual of funds every month. We are always stressed for funds even to hold our regular meetings. In view of this weak financial position, we have been requesting payment of TA&DA to two members of our Federation to attend the Grievances meetings. SBI, Syndicate Bank and Canara Bank pay the TA & DA to all</p> | No such provision for payment of TA DA. |





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| | <p>the members who attend the Grievances meetings. Since it is a meeting to discuss the matters to watch interests of retirees, We once again request you also to consider the payment.</p> | |
| 10. | <p>Providing Office Space to our Federation in Head Office and Associations at Zonal Offices.</p> <p>As the retired employees get disbursed after retirement, organising them and taking up issues of retired employees has become difficult without a proper office space. We request our Bank to consider earmarking some office to the Retired organisations wherever it is possible and more so in our bank own building(s) at various places.</p> <p>Recently a retired union leader has occupied space of Bank for union activities.</p> | <p>Not possible at the present juncture.</p> |
| 11. | <p>Payment of additional interest to retired employees unions/Associations in Deposit accounts.</p> <p>Branches are opening the Savings Bank account of the retired employees unions/Associations under Code No 117 instead of code No 102 meant for Staff /Ex Staff. Branches may be advised by way of a circular to be careful while opening SB accounts of unions/Associations of Ex-Staff so that they are not deprived of the additional 1% interest that are entitled to. No circular issued so far in this regard.</p> | <p>The said matter has already been covered in the Deposit Policy of the Bank which is being updated and circulated to all concerned from time to time.</p> |





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| <p>12.</p> | <p>(I) In Bank's web site Pensioners Corner is not updated regularly. It is to be updated.</p> <p>(II) Access to HO Circulars pertaining to Staff and Pensioners matter through UCO Online.</p> <p>The pensioner's corner in our website does contain any information other than the phone no. of staff grievances cell, email address and a reference to mediclaim insurance scheme. No circulars for retirees are posted in the Bank's website in "Staff pensioner's corner." Bank in its circular No CHO/PMG/09/2006 dated 25/08/2006 advised branches to make available Bank circulars to retired employees who have account with them. This is not followed by branches. Many of the branches are not aware of the circulars as they do not read many circulars more so when it is online. Bank circulars pertaining to retirees should be made available online on the basis of the PF numbers as IDs of the retired employees. Management should seriously consider the proposal. This is because branches do not inform the retirees about any development as regards the welfare of the retired employees. This is important for point of view of business development of the Bank also.</p> | <p>Useful circulars for retirees are regularly updated in the UCO Bank web site. Branches/offices are also displaying it in the notice boards for ready reference of the retired employees.</p> <p>Staff Pensioners' Corner is also regularly updated, last being done in the month of April 2019 when Family Pension Kit was uploaded.</p> |
| <p>13.</p> | <p>Issue of Identity cards to the Retired employees/' Supply of Annual calendars.</p> <p>Bank has issued a circular as far back as 25/06/2006 vide Circular No. CHO/PMG/09/2006 and CHO/PMG/40/2011-12 dated 09/12/2011 on the subject. Considering large scale retirements in our bank, and also considering that many officers in Zonal Offices and branches are fresh recruits, new and not aware of the circular, we request HO PSD to issue a fresh circular to all ZOs and Branches to issue IDs to Retired employees as and when sought</p> | <p>Identity cards are being provided to eligible retirees as per the Bank's rules and guidelines. Any further improvement in the system shall be looked into.</p> |





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| | for. Practically Identity cards are not being issued to retirees in most of the zones. We suggest that Identity card be issued to a retiree on the date of his retirement. Fresh instructions should again be issued to zonal offices. | |
| 14. | <p>Correspondence with Head Office by us and by our Units with Zonal offices.</p> <p>We observe that Head Office and Zonal Office normally do not reply to any issue taken up by our Federation as well as our Units in the States. We really do not know why?. Even an acknowledgement is also not given. Even if half yearly Grievances meetings can be held by Head Office, where Retiree organisations are called and matters discussed, no reply is given to the letter written by us? Apparently it appears that Retirees matters are not of any priority to the Administration. We request Head Office and Zonal Offices to reply to the issues taken up by us.</p> | Guidelines of IBA with regards to Grievance redressal of retired employees shall be complied with and grievance cell meetings shall be held accordingly. |
| 15. | <p>Holiday homes</p> <p>Provision of Holiday homes at the centres where retirees and staff usually go for medical treatment like AIIMS, New Delhi, CMC Vellore, cancer institute, Chennai, Tata cancer institute, Mumbai etc. and also at places having religious importance.</p> | Few hotels are being contacted for an agreement suitable to our Bank. |
| 16. | <p>Use of services of retirees under Prompt corrective Action (PCA)</p> <p>Many retirees possess specialisation in recovery of NPA and mobilisation of business, Bank can explore possibilities of utilisation of their services.</p> | Matter shall be looked into. |
| 17. | <p>Gratuity calculation on the basis of 45 days for each completed year of service after 30 years of service.</p> <p>Consequent upon decision of High court, Jabalpur, Double bench of supreme court and various ALCs/DLCs calculation</p> | No such guidelines from Govt./IBA has been received at our end. |



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| | <p>of gratuity should be on the basis of 45 days for each completed year of service after 30 years of service.</p> | |
| 18. | <p>Periodical meetings for redressal of grievances of retirees.</p> <p>In terms of provisions laid down by M.O.F., Govt of India, New Delhi, The meetings should be conducted on half yearly basis i.e. two meetings in a year but Bank did not arrange such meeting after 9.8.2017. almost period of two years has elapsed.</p> | <p>Guidelines of IBA with regards to Grievance redressal of retired employees shall be complied with and grievance cell meetings shall be held accordingly.</p> |
| 19. | <p>Payment of arrears to specialist officers for reckoning of additional notional service compliance of supreme court decision.</p> <p>Despite court decision, guidelines by IBA and issuance of Bank's circular before one year, arrears have not yet been paid to specialist officers by the Bank.</p> | <p>Matter shall be put up to the Board of Director.</p> |
| 20. | <p>DA arrears Calculation sheets of arrear from 1.4.98 to 31.10.2002.</p> <p>Branches are not cooperating with the members who received arrears. They either do not know how to generate it or have no time/ interest to help retirees. It is urgently required at the time of filing income Tax. Date of which is approaching very fast.</p> | <p>All Branches have already been repeatedly informed for doing the needful in this regard. It is also understood that several branches have already given a copy of worksheet to their respective pensioners till now. Any connectivity related issue may be discussed with HO DIT/ZO DIT.</p> |
| 21. | <p>Denial of additional Stagnation increment to those who retired between 1.11.2012 & 30.04.2015.</p> <p>Please refer to IBA vide circular No HR & IR/CIR/2015-16/B/90/1377 dated 19.09.15. IBA clarified that stagnation increments, though eligible as per settlement, consequential Financial benefits to the officers/employees would be given from 1.05. 2015.. Members are demanding that similar benefits of stagnation increments should be given to such categories of retired employees also. Although, financial benefit may be accorded from 1.05.2015 like serving employees.</p> | <p>No such application is pending at HO PSD level. However, two such cases received earlier have been found ineligible for the said benefit.</p> |





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| 22. | <p>Consideration of Housing loan to retirees at par with regard to repayment period after retirement-</p> <p>Employee has taken housing loan under Uco Home loan scheme during service. There is clause in the scheme that if housing loan repayment period is still due against the employee on retirement and he has opted pension and wants to extend this facility he has to give an FDR of like amount of loan outstanding and instalment already fixed is deducted from pension, which is less than salary and difficult to run household expenses.</p> <p>It is suggested that housing loan should be rescheduled to age of 75 as per new circular in old cases also and clause of FDR of like amount be deleted.</p> | Matter shall be referred to Retail Department HO. |
| 23. | <p>Delay in payment of Terminal benefits.</p> <p>For last 2 years retirees are not getting terminal benefits in time. Inordinate delay some time creates unnecessary disturbance in the Deptt. As queries are raised by retirees from all over India.</p> | Payment process is initiated immediately on receipt of complete set of terminal benefit papers at our end. |

GENERAL ISSUES PERTAINING TO GROUP MEDICLAIM INSURANCE

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| 24. | <p>Renewal of mediclaim policy for left over retirees</p> <p>PENSIONERS who could not renew earlier IBA mediclaim Policy during 2017-18 year have not been allowed to renew the policy cover. Next time matter should be taken up with UIIC so that this clause is to be wiped out. ALL retirees to be allowed to renew policy from the next policy year..</p> | <p>UIIC has not allowed for renewal of retiree policy in the policy year 2018-19 who have opted out of the IBA GMC Retiree policies in previous years as per Additional condition No. 6 of IBA GMC policy. It is also clearly mentioned in the Circular No.CHO/PMG/22/2015-16 dated 08/10/2015 regarding implementation of Medical Insurance Scheme to retirees. However, the matter may be taken up with UIIC and also with IBA in the next policy year 2019-20.</p> |
| 25. | <p>Settlement of Hospitalisation claims</p> <p>Members complain that Many zonal offices are not accepting their claim forms in new scheme There is inordinate delay in</p> | <p>As per circular No. CHO/PMG/22/2015-16 dated 08/10/2015, claim documents should be submitted to Help Desk, Bank's Zonal Office or nearest office of Heritage Health TPA Pvt. Ltd. as per the convenience of the</p> |





settlement of claims. Members also complain that the TPA does not reply to any queries and they are not aware why a certain claim is rejected. It is our opinion that a Nodal officer may be identified at Zonal Offices also to coordinate and liaison with the TPA/Insurance Company so that these complaints are mitigated. Such Nodal officer may look into the complaints of the insured retiree members and also sort out the issue. Quite number of claims of huge amount are pending. TPA- does not inform what their objection is or what deficiencies are there in the claim papers?. A quick response from them would be helpful.

retiree. The department has not received such type of specific complaint that Zonal Offices are not accepting claim forms in new scheme. Specific cases are to be furnished in the matter. As far as possible, necessary assistance is extended by the nodal officer posted at HO, PSD in settlement of claims. Normally, TPA informs their queries and rejection through SMS and e-mail, if provided. Officer posted at HRM Dept. at Zonal Offices are identified to coordinate and liaison with TPA.

26. Issue of Health cards to new residual insured retirees and non issue of premium receipts by TPA. There is inordinate delay in issue of health cards to new residual retirees. Retirees are facing problem in getting cashless facility. Matter should be taken up with TPA. Further TPA has not been issuing premium receipts to retirees. They are facing problem in getting income tax rebate.

TPA has been instructed to issue health cards of the residual retirees who have renewed their policy w.e.f, 16/11/2018 and 16/12/2018, as their endorsement has already been issued by UIIC. If any specific case is there, please take up the matter with Nodal Officer posted at Head Office, PSD. We have received the premium receipt format from UIIC. Premium receipt will be sent to the retirees through email. Requested to provide email id of retirees to Nodal Officer, HO, PSD, if not provided in their applications.

27. Status of claims reported settled but payment not released As and when claim status is checked on line it shows settled but payment is not released months together by UIIC.

The Department is regularly following up with UIIC for early payment of reimbursement amount which are already settled by TPA. However, payment may be delayed, if there are discrepancies in Bank details of the retirees.

28. Mediclaim - Subsidy. United India Insurance Company has hiked the premium for retirees manifold last year. While the entire premium was borne by bank in case of employees in service, Our Bank subsidised the premium in a very small way (paltry) Rs.683/- or so in case of retirees. The stand of management in HR meeting on this issue that only Rs.10 lakhs being the Staff Welfare Fund left over can at best be disbursed to retirees was not at all just and was inhumane. Many retirees could not pay

The Staff Welfare Committee has allocated an amount of Rs.1 crore for sharing of a portion of insurance premium for group Mediclaim insurance (for retirees) in the financial year 2018-19. Accordingly, an amount of Rs.945/- per retiree has been paid to all retirees who have renewed their policy for the insurance year 2019-20. Although our Bank is not having Net Profit, the Board of Directors have approved a provision of Rs.10 crores in the financial year 2018-19 to continue existing Staff Welfare Schemes in order to motivate the workers.





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| | the premium with the monthly pension they received. Many banks subsidised to a significant portion like Rs.3000.00 to Rs.5000.00. Staff Welfare Fund is meant for staff in service and retired both. Adequate portion should therefore be made available to retirees also. | and in constructive development of the Bank. |
| 29. | Top up policy of IBA Mediclaim policy. When claims under IBA base bank policy are settled up to maximum limit, Retirees have to avail facility of top up policy reimbursement of claims. But surprisingly pre-hospitalisation and post hospitalisation treatment expenses are not allowed by Heritage. Why? In other banks this is not happening. Please take up the matter. | Pre and Post hospitalization expenses are not allowed by UIIC in Super Top-up policy for retirees, as per the policy document issued by them. This is also happening in United Bank of India and Allahabad Bank. We have already demanded (along with UBI and Allahabad Bank) to reimburse pre and Post hospitalisation expenses in Super Top-up policy for retirees in the meeting held with UIIC and TPA. But they denied the same. |
| 30. | Premium payment certificates by UIIC Premium paid certificates have not yet been issued by United India Insurance Company Limited to all eligible contributors, though financial year is already over and the certificate is required for availing benefit of income tax. | Already replied in Point No.3. |
| 31. | Liason with the officials of Heritage health TPA in H.O. One official of Heritage health TPA used to sit in Head office once in a month with us in the presence of Bank Officials to redress the pending issues of Mediclaim. The practice has been now discontinued. Pending mediclaim bills are increasing with Heritage TPA day by day due to the reason. | Matter will be taken up with Heritage. |
| 32. | Particulars of pending/rejected bills on flimsy grounds by TPA have been included in separate letter. | After receiving any specific complaint, the matter shall be taken up with TPA. |

Individual issues shall be discussed separately. However, as per the list of the pending individual issues received by the Department, most of the queries stand resolved/disposed off.



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The discussions on the above issues took place in a cordial manner amongst all the dignitaries present in the meeting. The meeting ended with an amicable solution to all the issues raised by the retired employees. In the end, the retired employees also expressed a thankful note to the Bank and requested to conduct such meetings at regular intervals. The meeting ended with a vote of thanks to the Chair.

Chief Manager
Personnel Services Department
Head Office



Dated: 11.06.2019