



Andhra Bank Retired Employees Association (ABREA)
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A.Rajendra Prasad, President

NSN Reddy, General Secretary

15th March 2021

All Members of ABREA

Dear friends

Reg: ABREA Virtual Meetings – Minutes

Friends, you are aware that ABREA has been in forefront in conducting regular monthly meetings of e-andhrabank Retirees at all centres with an aim to share the information/developments regarding retirees' issues and interact with the members for valuable feedback.

In view of ongoing pandemic covid environment, we could not conduct physical meetings since March 2020. Further, merger of banks took place in the year 2020 which impacted the normal operations of bank branches and majority of customers including retired staff are being faced hardships due to technical and operational issues. Thus, the retirees are eager to know the latest updates on the subject matter. In order to bridge the information gaps, ABREA has been focusing attention on social media platform to disseminate retiree/bank related information through 25 Whatsapp / Telegram groups on daily basis and presently more than 3000 members spread across the country have covered in these groups.

In the above backdrop, ABREA initiated steps to have **Greet & Meet** program with members through virtual meetings as restoration of normalcy may take some more time for conduct of physical meetings. The purpose of the virtual meetings held was to apprise the members with the latest developments on Pension, Health Insurance, internal bank specific and other retiree related issues. So far we have conducted 14 virtual meetings and the details are furnished here below:

Virtual Meets & Attendance				
No	Unit/District/State	Date	Attendance	Remarks
1	Hyderabad Office Bearers	15.02.2021	12	Morning Session
2	Hyderabad Group-1	17.02.2021	31	Morning Session
3	Hyderabad Group-2	18.02.2021	37	Morning Session
4	Hyderabad Group-3	19.02.2021	35	Morning Session
5	Executive Committee	20.02.2021	62	Day-long Session
6	Hyderabad Group-4	21.02.2021	41	Morning Session
7	Hyderabad Group-5	22.02.2021	60	Morning Session
8	West Bengal State	22.02.2021	34	Evening Session
9	Bhubaneshwar	25.02.2021	35	Morning Session
10	Berhampur & Sambalpur	26.02.2021	32	Morning Session
11	Karnataka State	28.02.2021	40	Morning Session
12	East Godavari District	05.03.2021	32	Morning Session
13	Women Retirees	08.03.2021	59	Afternoon Session
14	Maharashtra & Gujrat States	14.03.2021	45	Morning Session
	Total		555	

Shri A Rajendra Prasad, President ABREA presided over the virtual meetings and this was followed by address of Mr.NSN Reddy, General Secretary ABREA. Members were given adequate time to clarify their doubts and also were invited suggestions for further improvements in the organisational functioning. The important points covered by the speakers and the deliberations at the meetings are summarised here under:

The meetings commenced with observing a minute's silence as tribute to the ABREA leaders, members and former employees who departed during the last one year. President in his inaugural address has explained the history of AIBRF & ABREA in detail and the role played by the organisations in resolving the issues pertaining to Bank Retirees in general and Andhra Bank Retirees in particular. He also informed the ongoing action plan of the organisation i.e. meeting the Members of Parliament and presenting memorandum with a request to impress the concerned authorities to expedite the important and long pending issues viz., improvements in family pension, Pension Revision and improvements in IBA Group Medical Scheme. As part of follow-up action plan of AIBRF, the representatives of ABREA & TBRF have met Shri G Raj Kiran Rai, IBA Chairman at Hyderabad on 14th January 2021 and submitted memorandum on the above subject. Shri Rai gave a patient hearing and responded positively.

In this context, President cautioned the members not to fall prey to the misleading messages by the splinter groups that are making rounds in social media as they do not have any representative character and stake in the issue. Thus, members were requested not to forward such messages and to consider the authenticated messages received from ABREA/AIBRF only. He expressed fond hope that with the constant persuasion of AIBRF, the things would move in right direction and appealed to members to have patience and confidence in leadership for achieving the desired goals in the ensuing days.

Mr.NSN Reddy, General Secretary ABREA has dealt the topic of evolution of Pension System in Banking Industry and the role of various stakeholders involved in the issue viz., Retiree Organisations, Banks, IBA, UFBU, Ministry of Finance/Government of India. All stakeholders are important and play a vital role in resolving the pension related issues of Bank Retirees, he said. Thus, he stated that it is the time for all of us to have patience and continuous liaison with all the stakeholders and not to antagonize any of them in the larger interests of Bank Retirees. While dealing the subject matter, he also elaborately covered the extant Pension Regulations vis-a-vis the present status of Pension Corpus Fund and its adequacy & viability and the envisaged challenges thereof in medium and long run perspective.

GS informed that the formation of co-ordination committee with UBI & e-Corporation bank retiree associations and the steps taken in implementation of best practices available among three banks. He reported that the committee is pursuing with the management for resolution of various bank related issues on an ongoing basis.

The General Secretary informed that the members that ABREA has launched a website (<https://abreahyd.org>) in the month of November 2020 with a purpose to share information on an ongoing basis. The other value added feature of the website is to provide online membership enrolments. With this new initiative, more than 500 members enrolled online and now we are moving to cross **7500 mark** membership by end of March 2021, he said. GS appealed to the members to strengthen the hands of ABREA/AIBRF with increased membership to enable the apex body to be part of the negotiating team as well as other committees associated with Bank Pensioners issues.

Mr.S.Krishna Kumar, DGS highlighted the salient features of IBA Group Medical Scheme and other associated issues such as generation of health card, network hospitals, claim procedure, modifications of health card details etc. He appealed to the members to avail cashless facility only since insurance companies are disallowing many items causing financial burden to the policy holder. Mr.Gopabandhu Mohapatro, DGS Odisha shared his thoughts/views on family pension and other related issues with participants of Hyderabad and other groups.

Mrs.Y L Prema Kumari, Women’s Wing in-charge suggested the idea of conducting an exclusive virtual meet for women retirees on 8th March 2021 to commemorate International Women’s Day celebrations. She welcomed the members and referred about the important role that women can play. It is heartening to note that 59 members participated from different parts of the country. Mrs.Y.Tripurambha, Vice-President ABREA spoke on the occasion recalling the services rendered by women in Bank as well as in Trade Union activities. Mrs.Parimala Sarathchandra, Woman leader ABREA & working committee member of Women’s wing AIBRF Karnataka State elaborated on the multitasking, role of women in house-hold, office, society and nation building. Further, she also dealt about the women participation in Bank Retirees movement and reported about the meeting the women delegation had with Smt.Nirmala Sitaraman, Honourable Finance Minister of India wherein the plight of family pensioners, in particular women family pensioners, was brought to her notice.

We are glad to inform that **555 members** have participated in the meetings of which around 50 former executives took part in the program. The comments / observations / suggestions made by the members during the interaction are furnished here below:

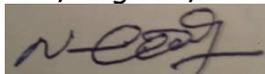
- The Vibrancy and Visibility of ABREA is significant and appreciable.
- Pandemic Covid is no deterrent to Bank Retirees activities.
- Launching of Website is indeed a value addition to the organisation.
- Effective communication through Whatsapp groups is really a hallmark.
- The efforts made by ABREA Team in helping the IBA Health Insurance scheme to reach the members down the line, deserves compliments.
- Adding **1300 new members** in one year is really commendable.
- Compliments to Team Guntur, Ongole and Odisha for their sincere efforts in moving to achieve zero non-member status shortly. The services of Mr. A J Rama Rao, Treasurer as single point contact in enrolment of membership process deserves compliments.

No	Issues covered	Present status
1	Unionparivar – Login Issues	Joint letter addressed to GM (HR/IT). HRMS team is addressing the issue on an ongoing basis. Hopefully the issue will be resolved shortly.
2	Union Bank of India Retired Employees Medical Assistance Scheme (UBIREMAS)	Employees retired after 01.04.2020 are eligible to avail the facility by paying Rs.5000/-, Rs.3000/- clerks and Rs.2000/- for officers, clerks and sub-staff respectively. The scheme covers medical expenses up to Rs.1.50 lakh and free annual health check-up for self and spouse. Requested to extend the scheme to pre 2020 retirees also.
3	Term Deposits & Preferential Int. Rate	In post IT migration, it is observed that system is picking up card rate instead preferential interest rate (1% staff and 0.50% senior citizen) with regard

		to term deposits placed under auto renewal mode. The issue was referred to DIT HO for restoration. All members are requested to verify interest rates of their term deposits and to ensue correctness.
4	11 th Bipartite – Payment of arrears to eligible retired staff	With our constant persuasion, bank credited the arrears on 03.03.2021. However, calculation and verification of difference of Leave Encashment, Gratuity and Medical Allowance, incremental commutation etc., are expected to be done in a phased manner till April 2021.
	PL encashment	Bank extended this facility to the serving staff only. We have addressed letter and it is informed that the matter is referred to IBA for clarification.
5	Stagnation Increment 10 th -Bipartite settlement	As per the IBA clarification note, employees who put up mandated service in the respective cadre at the time of retirement alone are eligible for stagnation increment. Further, it is applicable to those who retired during 01.11.2012 to 30.04.2015. Bank is yet to issue circular on the subject matter.
6	Family Pension Sanction procedure	Spouse is required to get the application forwarded from branch to HO duly furnishing copy of Death Certificate Passbook, Aadhaar card and other details.
7	Status of TDS on Pension and Interest on Deposits	TDS deducted is not being reflected in 26AS of Income Tax reports. We have addressed letter to Management requesting to upload the data. It is informed by HO that TDS data is updated up to December 2020.
8	UIIC Limited – Delays in claim settlements	ABREA has taken up the issue with the concerned TPA / UIIC and lodged a strong protest. It is reported that majority of long pending cases are cleared. However, with regard covid claims (reimbursement), Insurance company is disallowing many items which is a cause of concern.
9	Co-ordination Committees	The retiree organisations of 3 banks, affiliated to AIBRF, resolved to form state level co-ordination committees with due representation for all the banks and the process is on.
10	Monthly Meetings	We may commence conducting monthly physical meetings duly following the covid protocols. GS suggested local leadership to invite the respective Regional Head/Deputy Head for our meets to strengthen our relationship with them further.
11	PPO / ID Cards	HO Annex Hyderabad issuing PPOs/ID cards with UBI logo to the retirees on or after 01.04.2020. However, the old ID cards issued hold good.
12	Concession in Service Charges	The issue of withdrawal of service charge concessions was taken up with management and got it restored. Members are requested to note that system will pass the benefit concession only when the Customer ID is linked to staff category. UBI is levying processing charges to staff COD/SOD

		accounts against deposits on par with general public. The issue was referred to HO.
13	Staff Housing Loans - Liability Insurance	With our request all staff housing loans (availed during the service and repayment extended beyond superannuation) are covered by SBI Life Insurance Company. The facility is likely to be extended this year also. Bank will issue circular shortly with details of Insurance company and premium rates.
14	Arogyadhaan Policy	The existing customers may not continue the policy and may wish to move to other health insurance companies with portability clause. We may write letter to Head Office on the subject matter.
15	Special Allowance / Gratuity – Court cases	Aggrieved retired employees have approached the courts for justice and favourable judgements are received in few cases. But the judgements are not being implemented as bank managements are preferring to go for appeal in higher courts.
16	TDS on Perquisite value (Second option for Pension)	Bank is acting as custodian of the amount till the disposal of the case by Madras High Court. Employees who intend to claim for refund of the amount lying in Sundries are required to furnish copy of IT notice and payment received certificate, to Head Office through the concerned branch.
17	Membership Drive in Post Merger Scenario	ABREA will continue to enroll e-andhra bank retirees as members till the merger/amalgamation of three retiree organisation takes place.
18	Post IT Migration – Operational Issues	Customers/Retirees have been experiencing various operational issues viz., Changes in interest credit procedure (FD), Multiple IDs, Cheque Book, SMS facility, Internet Banking, IFSC code, SIP etc., since merger. We have brought the above operational issues to the concerned officials at HO and the issues are being resolved in a phased manner.
19	Second Option for Pension for Resigned Employees	We already discussed the matter with e-andhrabank management but could not take it forward on account of merger of banks. However, we have already addressed letter to UBI as it forms part of implementation of best practices in the bank.
20	Reimbursement of Health Insurance Premium	UBI extended reimbursement to family pensioners with riders. AIBRF has taken up the issue with IBA for uniform reimbursement policy across the banks.

The conduct of virtual meetings has been more meaningful with the august presence of Shri A Rajendra Prasad, President of ABREA on all the days who shared his rich experiences with the participants. We convey special thanks to Mr.S.Krishna Kumar, DGS who is actively involved in the entire process and extended admin related services for successful conduct of virtual meets. We shall continue the similar meets shortly to cover all remaining Districts/Regions/States.



NSN Reddy
GS ABREA