



## **Andhra Bank Retired Employees Association (ABREA)**

#215, Kubera Towers, Narayanaguda, Hyderabad – 500029

Mobile Nos.9490213002 Email ID [abreahyd@gmail.com](mailto:abreahyd@gmail.com)

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**A.Rajendra Prasad, President**

**NSN Reddy, General Secretary**

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19<sup>th</sup> September 2020

To

The General Manager (HR)  
Union Bank of India  
Central Office, Mumbai - 400021

Dear Sir,

**Reg: Family Pensions – Opening of Account and operational issues.**

**Ref: i) Minutes of Grievance Redressal Committee Meeting.**

**ii) Government of India (GOI) guidelines dated 15<sup>th</sup> May 2020.**

We wish to bring the under mentioned operational issues that are being faced by the family pensioners to your kind notice with a request to do the needful.

As per the extant guidelines, the retiree employee is opening joint account with spouse/eligible dependent children, for the purpose of pension payments and the same account will be used for family pension too. However, it is observed that Head Office is insisting for opening of separate account for sanction of family pension (on death of service pensioner) and the spouse is compelled to make frequent visits to the branches for this purpose. Further, branches are opening the account routinely in general category instead of staff category and the family pensioners are losing the preferential interest rate as well as other associated service charge concessions. The same was discussed in e-andhrabank Grievance Redressal Committee meeting held on 17-12-19 and copy of the minutes is enclosed (Annexure-I).

Further, the family pension application (Form-6) stipulates attestation by two bank officers and two witnesses besides pension paying branch manager recommendations. Further, we wish to inform that branches are insisting for e-KYC where as few aged family pensioners are facing problems whose finger prints are not discernible. Since the family pensioner account is a KYC compliant and known to bank, it is desirable to delete these clauses to enable them for hassle-free submission of pension papers to the sanctioning authority.

In view of the above, we earnestly request to revisit the procedures in the light of GOI guidelines (Annexure-II) on the subject matter to resolve the issues pertain to family pension application, process, sanction and operations.

Thanks and Regards,

Yours faithfully,

(N S N Reddy)

General Secretary

✓ Copy to Welfare Department, Union Bank of India, Saifabad, Hyderabad