



Andhra Bank Retired Employees Association (ABREA)

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A.Rajendra Prasad, President

NSN Reddy, General Secretary

Minutes of Executive Committee Meeting held on 14th, 18th & 19th July 2020 through Video Conference

In view of the prevailing pandemic covid environment, it is decided to hold a virtual EC meeting through video conference. Accordingly, requested the members to download Google Meet app and informed the indicative guidelines for the meet in advance. The details of participation are as under:

Date	Zones covered	ECs Presnet
14.07.2020	Hyderabad	17
18.07.2020	Bangalore, Bhubaneshwar, Berhampur, Sambalpur, Chennai, Coimbatore, Nagpur, West Bengal, New Delhi, Tirupathi, Nellore, Vizag	28
19.07.2020	Eluru, Kakinada, Vijayawada, Machilipatnam, Anantapur, Kurnool, Guntur, Srikakulam, Nizamabad, Khammam, Warangal	26
19.07.2020	Meeting with Advisors at 5 PM	05
	Total	76

Shri A Rajendra Prasad, President ABREA has extended a warm welcome to the members to the second EC meeting of the year 2020-21. He elaborately dealt with the background of the present video conference and the efforts of AIBRF to clinch the long pending issues such as improvements in family pension, updation of pension and IBA Medical Scheme. The president informed the house that M.Yerraiah, EC member, Vizag and around 36 retired employees have taken the last breath since February 2020. The house observed one minute silence and paid homage / tribute to the departed souls. The services rendered by late M.Yerraiah, Vizag EC member in organisational activities are placed on record.

President informed the house that it is heartening to note that all EC members are taking active role in mobilisation of membership despite odd conditions which is evident from increased membership (around 60 applications every month) even in the post amalgamation period. The total membership of the organisation has crossed 6100 as on 30.06.2020. President conveyed special compliments to Guntur Zone for their splendid performance of 600 membership and Ongole zone for their concerted efforts in improving considerable membership during last five months.

Commutation Arrears: The president touched another important issue of 1616 - 1684 & Payment of Commutation Arrears. In view of the ongoing merger of Andhra Bank with Union Bank of India (UBI), ABREA has taken a conscious decision to pursue the matter with our management and ensured that the arrears are paid before the merger as UBI took inordinate delay in paying DA arrears and reported that the bank has not yet started the process of calculation of commutation arrears. With our constant persuasion, bank has released the commutation arrears on 14.11.2019. As a responsible organisation, ABREA addressed a letter to the

management to implement Supreme Court judgement with regard to recovery procedure and the same was also discussed in Grievance Redressal Meeting held on 17.12.2019 and duly recorded in the minutes of the meeting. The president further stated that our Bank was the first few banks in payment of commutation arrears to the retirees and still few banks have not yet paid.

As per the reports, so far all the banks have adopted the same procedure with regard to recovery i.e. retrospective effect, while only SBI adopted prospective recovery, however, limited to petitioners only. Since there is no uniformity among the banks in respect of calculation and payment of commutation arrears, AIBRF ceased of the matter and constituted a committee to examine the Supreme Court judgement and look in to the various aspects of calculation, interest, recovery and payment of commutation arrears adopted by the banks and suggested action plan in the months May/June 2020.

As directed by AIBRF, we have addressed a letter to UBI with a request to make recovery with prospective effect and refund of the excess amount collected to the retirees. It is informed by AIBRF that filing of case against the banks on the subject matter, if needed, will be done by the central organisation and accordingly ABREA has given mandate to AIBRF. President informed the house that ABREA has initiated all possible steps with regard to payment of commutation arrears and we are ahead of other banks in this regard. Few individuals are making baseless allegations against ABREA and AIBRF on the subject matter which need to be condemned as their actions are detrimental to the interests of the retiree movement.

Shri NSN Reddy, General Secretary has appraised the developments that have taken place since last EC meeting i.e. 9th February 2020 to till the first week of July 2020 which are as under:

i) Women Wing: We are pleased to inform that ABREA has taken initiative to form Telangana Bank Retirees' Women Wing (TBRWW) and first meeting was held on 1st March 2020 at Pattabhi Auditorium, Head Office with 90 women retirees from various banks. Shri A Rajendra Prasad, president ABREA & TBRF presided the meeting and Shri G.Laxman Rao, General Secretary TBRF delivered the key note address. Adhoc committee was formed with six members and Ms.Y L Premakumari, EC member of ABREA nominated as convenor of the committee.

ii) Staff Trust Fund: It is informed by HO that a trust was formed in 1980s and collected contributions from staff members for construction of a building to be used for the common good. The amount collected was placed in a term deposit under auto renewal. The anticipated project was not through as envisaged. In the above backdrop, Bank has invited the trustees of the fund (former executives), serving organisations (AIBEA & AIBOC) and retirees' organisation (ABREA) in the month of March 2020 and requested the members to suggest the options for appropriation of the fund. It was unanimously decided that the fund should be distributed to family pensioners and pre-1986 retirees equally as they are receiving paltry pension / exgratia amount and accordingly Rs.3765/- was credited to the above category pensioners on 15th March 2020.

iii) Liability Insurance: Bank is taking a group policy to cover staff housing loans at competitive/low premium and the premium is to be borne by the employees. However, the housing loans availed by retired staff were not covered in the last

year. We have taken up the issue with the management and housing loans of retirees' also covered on par with serving staff in the current year.

iv) Co-ordination Committee: In order to address the retiree issues in the post amalgamation scenario, the retiree organisations of three banks affiliated to AIBRF, have formed a co-ordination committee and addressed a letter to MD & CEO of Union Bank of India detailing the strength of the retirees (17500) in the amalgamated entity. Further, the committee created a WhatsApp group "Trident" with five members from each bank to exchange our views/suggestions on the various issues pertains to retirees.

v) Staff Welfare Schemes: UBI has issued a comprehensive circular in the month of April 2020 on Staff Welfare Schemes for serving as well as retired staff. As per the envisaged harmonisation of HR policies, the bank is expected to adopt the best practices available among the three banks, for uniform implementation across the banks. The co-ordination committee has examined the circular in detail and found that there are some aberrations in the schemes such as Holiday Homes, UBIREMAS, Medical Clinics, Insurance (Life) coverage to the retirees, Reimbursement of medical expenses etc., and a joint letter addressed to the bank with a request to extend the best practices to all retirees. Bank issued a circular in the first week of July 2020 permitting the retirees of the current year (from 01.04.2020 onwards) to enrol as members under UBIREMAS scheme. With regard to coverage of retirees prior to 1st April 2020, we have been pursuing with management for early implementation. The detail of the scheme was already circulated to all EC members.

vi) Covid Donations: As a responsible organisation, we have issued a circular to all members to contribute One Day Pension towards Covid Donations and we are pleased to inform that more than 1000 members contributed Rs.16.40 lakh to non-operative account opened for the specific purpose. ABREA expresses profound thanks to all Office bearers and members for their active participation in mobilisation of Covid donations, which is the need of the hour. As directed by AIBRF, we have shared the donations to CM and PM Relief Fund at 60:40 ratio and the respective state units presented the cheques to CM Relief Fund and AIBRF presented to PM Relief Fund. We note to furnish the state-wise figures once the cheques issued are presented for payment.

vii) Union Covid Personal Loan Scheme (UCPLS): Bank has issued UCPLS scheme guidelines in the last week of May 2020 as part of covid stimulus package initiatives of the government. As per the circular, all Government and Private sector employees as well as retirees are eligible to avail the loan. The sanctioning authorities have not entertained proposals from retirees of UBI, Andhra and Corporation Banks. Immediately, we have taken up the matter with HO with a request to consider retirees on par with other employees. HO has issued modified circular on the subject matter and now all retirees are eligible to avail the loan facility at 6.80% p.a. interest rate (floating) and many retirees got the benefit.

viii) Housing Loan – Interest Rate: The interest rate on staff Housing Loan is 8% p.a in our bank where as it is 5.50% & 6.00% for loans of below Rs.40 lakhs & above Rs.40 lakh respectively in UBI. We, the serving employee organisations and retiree organisations, have requested the management to extend the preferential interest rate to all staff Housing Loans. We are happy to inform that UBI has considered our request and extended the benefit of concessional interest rate to all staff housing loans including retiree's housing loans availed during the service

period and continuing after superannuation. However, it is brought to our notice that the housing loans of retirees during the years 2015 to 2017, the interest rates are not changed as the accounts are continued under general category. Immediately, we have represented the matter to DIT and got it rectified.

ix) IBA Medical Scheme: AIBRF leadership has conducted a video conference for CC members of Andhra and Telengana states on 12th July 2020. Shri Vishwanath Naik, DGS has made required arrangements and Shri S C Jain, General Secretary AIBRF addressed the CC members on the status of IBA Medical Insurance Scheme. The GS AIBRF informed that apex body has already initiated the dialogue with UFBU, IBA and Insurance companies for improvements in the existing scheme with more focus on reduction of premium. It is informed that hopefully the modalities with the existing player i.e. United India Insurance Company will be finalised by end of August 2020, if not, alternate options are also being examined to meet the exigencies.

After presentation of GS report, all members are provided an opportunity to speak and the deliberations took place on various issues for about 90 minutes. While appreciating the efforts of ABREA central leadership for their effective communication system, swift response and liaison with co-ordination committee and Bank management in resolving the issues, EC members present have offered the following views/suggestions/improvements on the issues viz., Harmonisation of best practices, Holiday Homes, Unionparivar, UBIREMAS, Portability of Health Insurance Policies, GST on Health premium, Preferential interest rate on Housing Loans to VRS/CRS/Resigned employees, Pension Funds, Grievance Redressal Committee, Membership Drive, formation of Zone-wise coordination committees, Whatsapp groups, Video conferences at Zonal level, Organisational Discipline, Second Option for pension for resigned employees. The details of the speakers and the topics covered are furnished in annexure-1.

i) Membership Drive: We have been receiving enquires from EC members whether we can enrol the retirees of e-andhrabank in ABREA in the post merger environment. We have already discussed the issue in co-ordination committee meeting of three banks and opined that the existing retiree organisations will continue to enrol membership of retirees of the respective banks till receipt of specific directions from AIBRF. The same was also discussed with apex body AIBRF. General Secretary informed to the house that the membership drive is very encouraging and hopeful of achieving 6500 mark shortly.

Invitation-cum-request letters along with membership application are being dispatched from headquarters to all the retirees every month well in advance with a request to join in our organisation. The list of retirees in the month is being posted in ABREA EC whatsapp group in the first week of every month for the information of all EC members. Mr.K.Ravi Kumar, Mr.S Krishna Kumar, DGS and Mr.A J Rama Rao, Treasurer are effectively co-ordinating the membership related activities. GS requested the EC members to be in touch with the prospective retirees and send the soft copy of the application with payment details to abreahyd@gmail.com for immediate enrolment. General Secretary informed the house that Shri J V Rathnam, member from Vijayawada, has tendered his resignation from primary membership of ABREA and the same was accepted as desired.

ii) Harmonisation of HR Policies: The issues such as UBIREMAS, Holiday Homes, Reimbursement of medical expenses, Housing Loans to VRS/CRS/Resigned employees at preferential interest rate, formation of Grievance Redressal

Committee, second option for pension to Resigned employees etc., are already taken up with management jointly by all the retiree organisations. Now, we are in the process of compiling the other important topics which needs immediate attention of the management.

iii) Unionparivar: Bank has a web application for staff including retired staff. It provides access to the services for which they are entitled or eligible. At present, retired staff can have the limited information like list of Holiday Homes (availability & booking), pension slip etc. However, many of the retirees are facing login problems on account of integration issues and the same was brought to the notice of the management. The integration of AB pension module is expected to be completed in the current month, which may resolve many of the login related issues. The contact details of the officer looking after login problems will be placed in ABREA EC group.

iv) WhatsApp Groups are playing an important role in dissemination of information in a more effective way. The services of Mr. V K Juneja in compiling News Bulletin and Mr.S.Krishna Kumar and K.Ramchander DGS in coordinating the whatsapp related activities at Hyderabad are impressive. Though, the social media is useful and powerful tool, it is to be handled with utmost care. It is the responsibility of the admins (DGS or AGS or EC of the zone/place) to administer the whatsapp group activities in a prudent manner. Further, GS requested the admins to implement the indicative guidelines circulated earlier and ensure that the group consists of ABREA members only. Fake, unreliable, stale, controversial, unwarranted messages should not be posted in the group.

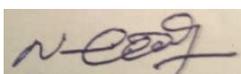
v) Meeting with Advisors: We had a meeting with advisors of ABREA viz., Shri G Ravi Kumar, K V Subbaiah, M.Satya Prasad, L.Raghottama Rao and K.Haribabu on 19th July 2020 and GS appraised the developments and the organisational activities. While appreciating the efforts of the leadership, they suggested to have liaison with UBI Head Quarters and with the retiree organisations of Union Bank and e-corporation bank for better results. Shri G Ravikumar complimented Mr.NSN Reddy for bringing out a research article on "Health Insurance – Senior Citizens" and informed that it attracted the attention of IRDAI authorities.

vi) Video Conferences: GS assured that the video conference meets will continue at regular intervals hereafter and requested EC members to examine the feasibility of conducting similar meets at Zonal or centre-wise for the benefit of the members.

All the members present have actively participated in the deliberations and provided valued inputs.

President and General Secretary have clarified many of the points raised by the members and assured the house to take up the pending matters with the management for early resolution. Meeting concluded at 1.30 pm.

"Stay Home – Stay Safe"



(N S N Reddy)
General Secretary



(A Rajendra Prasad)
President

Annexure-1 Members participated in the deliberations		
No	Name	Topics covered
1	M.Subba Rao Vice-President	Subsidy on Health Insurance & Portability
2	R Veerabhadra Rao Vice-President	Membership / Organisational Discipline
3	Ravichander Vice-President	HI premium from Pension Fund surplus
4	A J Rama Rao Treasurer	Membership - Overwhelming response
5	S Krishna Kumar DGS	Whatsapp / Union Health / SBI Life
6	G Yadagiri Rao DGS	Union Health Suraksha – Religare
7	K Ravikumar DGS	Union Parivar / IBA Medical Scheme
8	Y L Prema Kumari - Women Wing	Arogyadhaan & Virtual local meets
9	Y Koteswar Rao DGS	Membership crossed 600
10	M B Shankar Rao DGS	Vibrant orgn/priority of issues/discipline
11	V K Juneja DGS	GST / IBA Medical Scheme
12	Gopabandhu Mahapatra DGS	Housing Loans to VRS/CRS/Resignees
13	D Sivappa DGS	Service charges/JV Rathnam resignation
14	S Jai Kumar DGS	Settlement/Zonal coord. com/IBA scheme
15	M Janakiram DGS	Zonal Coordination Committees
16	V Jagan Mohan Rao DGS	IBA Medical Scheme – Memb mobilisation
17	G Vasudeva Murthy DGS	Hike in HI premium – IRDAI guidelines
18	R Hanumantha Rao DGS	Membership details of UBI & e-corp Banks
19	J Satyanarayana DGS	Health Insurance schemes of UBI & Corp
20	B V V Kondal Rao AGS	Harmonisation of best practices – priority
21	V Sivanagi Reddy AGS	Harmon of policies / Grievance committee
22	V Subramnayam AGS	Organisation Discipline
23	VVNS Varapasada Rao AGS	Covid Donations / Grievance committee
24	Anil Kumar AGS	Contributions to Covid Donations
25	M Shankar Mahadevan AGS	Unionparivar / UBIREMAS
26	T Kameswara Rao AGS	Membership - Online application
27	S K Dubey AGS	Expansion in North – Mumbai, Lucknow
28	Sudhir Kumar AGS	Second option for pension–VRS/Resignee
29	K Anantaram AGS	Pension Fund details / Membership
30	Santosh Kumar Dash AGS	Commutation Arrears – Status Report
31	N Ramgopal EC	Form-16 & Pension certificate
32	Osman Shariff EC	Holiday Homes / UBIREMAS / Local Meets
33	D Shrikanth EC	Strengthening Maharashtra units
34	CB Rao EC	Membership
35	Rama Rao Chowhan EC	IBA scheme / Communication / Portability
36	A Keshava Rao EC	Medical Health Insurance
37	Krishna Mohan EC	JV Rathnam resignation & Org Discipline
38	S Janardhan Raju EC	Membership Drive
39	G V Gopal EC	All well and effective communication
40	Paul Ceaser - EC	UBIREMAS & Organisation Discipline
41	A Armugam EC	New regions-Trichy and Salem
42	Rajeshwar Rao EC	Membership mobilisation / Public Relations
	Special Invitees:	Website, pension account transfer,
43	Y Hanumantha Rao	Unionparivar, Medical clinic, Cyber frauds
44	Amanuddin	Covid Personal loans–Sanction authority
45	Nilamani Patel	Portability
Other speakers also participated in the deliberations on the topics mentioned above		