

 <p>“सेवा निवृत्त हिरेतः”</p>	<p align="center">ALL INDIA UNION BANK RETIREES' FEDERATION ANDHRA BANK RETIRED EMPLOYEES' ASSOCIATION CORPORATION BANK RETIREES' ASSOCIATION (Affiliated to A I B R F) A/12, Girdhar Apartment, Kastur Park, Borivali (West), Mumbai 400 092 Mobile : 7710030963 Email: rkpowar@gmail.com</p>
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No. AIUBRF/122/2021

18th March 2021

To,
Shri. Rajkiran Rai G,
Managing Director & Chief Executive Officer
Union Bank of India,
Central Office
Mumbai

Dear Sir,

Sub: Unresolved issues of the retired employees/pensioners of our bank

We have been pointing out to the HR department that the benefits/facilities, which were available to the retired employees of erstwhile eAB & eCB banks prior to the merger, have been stopped. The Bank Management has thus denied various HR policies which were in force prior to the merger, and against the interests of the retired employees of the merged entity, despite the declared principle stated by the Government of India, and the Union Bank Management, that all the benefits / facilities would be harmonized by accepting the best practices to facilitate the retired employees to avail the benefits by removing probability.

We are constrained to bring to your attention that the HR approach towards the retired employees in Union Bank is affecting them adversely, which otherwise should have been supportive, understanding and friendly towards the retired senior citizens of the Bank; who are pensioners and entitled to avail the standard terminal benefits as available from time to time. Such constraints and issues of the retirees are being submitted to you personally through memorandums by the retirees' leaders, whenever you visit various States, and requesting your indulgence to resolve the same. But till date, there have been no steps taken to address them.

A major drawback in the policy implementation is in respect of not permitting the UBIREMAS membership to the employees of e-Andhra Bank & e-Corporation Bank who retired prior to 31/03/2020 into the UBIREMAS, a welfare scheme for medical assistance to the Union Bank of India Retired Employees. This defeats the objective of enabling financial assistance to meet the hospitalisation expenses incurred by retired employees of the bank for self and their spouses. The membership to UBIREMAS has been extended to the bank employees who retired after 1st April 2020, but arbitrarily denied to pre-April 2020 retired employees of e-Andhra Bank and e-Corporation Bank, who are now senior citizens and need this facility the most.

We may further point out that whatever welfare measures were earlier extended to the eAB & eCB retirees prior to 01.04.2020, have also been curbed. Such

discriminatory and arbitrary decisions of HR department are not in keeping with the harmonious relations towards retirees, expressed by Finance Minister in her address to IBA recently, and needs to be reconsidered immediately.

We have also been taking up with the HR department the various other facilities which are in practice in Union Bank and in e-Andhra Bank & e-Corporation Bank, such as:

- 1) Additional interest on Term and Time deposits to the retired staff & to the next-of-kin on the death of the retired employees,
- 2) Concessional rate of interest on loans,
- 3) Medical clinic facility,
- 4) Term Life Insurance coverage,
- 5) Non-Restricting the allotment of Holiday Homes for specified duration & days;

have not been harmonized and such lack of policy guidelines is against the interest of the retired employees of the merged entity.

We have also been reporting to the HR department and other Heads of the operational departments that the retirees are being confronted with the following operational/technical issues since merger, and more so after the migration of e-Andhra Bank & e-Corporation Bank branches into a single IT platform. But the problems of migration continue to haunt retirees, not to even mention customers of these entities.

1. **Unionparivar:** Majority of retirees are unable to have access to application for booking of Holiday Homes and submission of investment details for IT purpose which is made mandatory. In the absence of proper escalation matrix and single point contact system, the retirees are compelled to call/mail multiple locations for getting required information and resolution.
2. **Preferential Interest Rate:** System is picking card rate only instead of preferential interest rate (staff + senior citizen) with regard to flexi deposits/auto renewal of term deposits of retired staff. Though the rectification process is on, still aberrations are observed which is causing anxiety and financial loss to the retired employees.
3. **Restoration of Alternate Delivery Channels:** The recent IT migration has impacted few of existing services such as Mobile Banking, Internet Banking, SMS facility etc., which is causing anxiety and inconvenience to customers including senior citizens. These services are needed to be restored at the earliest.
4. **Payment of 11th Bipartite Arrears:** As of now, normal salary arrears are only paid to Pension optees. The other eligible categories such as PF optees, Compulsory Retired Employees, Dismissal cases etc., have not yet received the arrears of pension till date, nor pension updated. Further, undue delay is observed with regard to payment of difference of Leave Encashment, Gratuity, Medical Allowances and Incremental Commutation etc. While the

serving employees have already received arrears, the former employees are still waiting for their due arrears, which is a cause of concern.

5. **Stagnation Increment:** Though IBA issued clarification on 29th January 2021 on sanction of stagnation increment for those retired during 1st November 2012 to 30th April 2015, till date no communication is received from the bank on the subject matter. We understand that the process of sanction of stagnation increments to the eligible retirees is yet to be commenced. The reason for such inaction is not made known to the eligible retired employees.
6. **Grievance Redressal Mechanism:** While the number of retired employees is on the rise every year, the associated issues are also bound to increase year-on-year. Many of these routine issues can be sorted out and addressed with bilateral meetings at regular intervals. Thus, we earnestly request your good offices to restore the facility of Grievance Redressal Mechanism by inviting the representatives of all the three retirees' organisations affiliated to AIBRF to discuss and resolve their issues.

We once again appeal to you to intervene urgently and direct HR department to initiate steps to remove all the above mentioned guidelines which are against the interest of the retired employees & pensioners, and also to resolve the technical incompliant system due to which the retired employees are denied to access the System, to comply with the guidelines of the Bank as enumerated hereinabove.

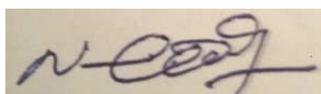
We seek a line of confirmation.

With kind regards,

Yours Sincerely,



(R. K. Powar)
General Secretary
All India Union Bank
Retirees' Federation



(N. S. N. Reddy)
General Secretary
Andhra Bank Retired
Employees' Association



(T.K. Subramanian)
General Secretary
Corporation Bank
Retirees' Association

c.c:

Shri. M. R. Biswal, Executive Director (HR), Central Office

Shri. Nitesh Ranjan, Executive Director & Chief Technological Officer, Central Office

Shri. Kalyan Kumar, Chief General Manager (Strategic HR), Central Office

Smt. Beena Vaheed, General Manager (HR - Admn. & Operations), Central Office.

The General Manager (IT) (e-Andhra Bank), Central Office.

The General Manager (IT) (E-Corporation Bank), Central Office

The General Manager, DIT (Union Bank), Powai, Mumbai