



Andhra Bank Retired Employees Association (ABREA)

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A.Rajendra Prasad, President

NSN Reddy, General Secretary

10th July 2021

To

The General Manager
Union Bank of India
Operations Department
Central Office, Mumbai - 400021

Dear Sir,

**Reg: Secured Overdraft Accounts (Staff) – Debit Card charges.
Ref: Central Office circular no.1958 dated 20th March 2020.**

With reference to the above, we wish to inform that e-andhrabank employees including retired staff have been availing Secured Overdraft (SOD) facility against our own bank deposits and these accounts are exempted from all service charges viz., Debit Card (Annual Maintenance), Cheque Book issue, Folio etc.

In this regard, we wish to bring to your kind notice that as per Central Office Circular no.1958 dated 20th March 2020, point no.17.2, annual charges on Debit Cards are waived in staff / retired staff accounts. However, in the post merger scenario, it is observed that the system is levying Rs.177/- (Charges + GST) treating on par with general public, causing financial burden on retired staff. We understand that mapping of accounts was not done correctly at the time of migration.

In view of the above, we request your good offices to map the accounts correctly and extend service charge concessions to staff including retired staff as per extant guidelines. Further, we request to reverse the charges, already debited, to the respective staff accounts.

Thanks and Regards,

Yours faithfully,

(N S N Reddy)
General Secretary

Copy to AGM, ATM Cell, Koti Building, Hyderabad

