

## SECRETARY BRIEF – 2016 (AT THE GB MEETING ON 5-3-2017)

Dear President, members and Ladies & Gentlemen,

I welcome you all most cordially & sincerely to this general body meeting of our Association. It is now my privilege to present the secretary brief for 2016 on behalf of Managing Committee for deliberations .

Homage : I record with deep sorrow the passing away of the following members since last general body meeting held in 2016 and extend our heartfelt condolences to the bereaved families. Late/sri PR Krishna rao-Achanta subramanyam-D.Padma rao – D.Surender rao –BR Satyanarayana-K.Venkaiah-Kishanrao kulkarni- V.Sairaju-K.Satyanarayana-G.Krishnaiah-NCH Satyanarayanacharyulu-GBN Murty-N.SeetaramaRao-P.Annamraju—G.Bhasker-Vijayakumar jewargi- TV Desikan-Ashok Payati-S.Ram mohan rao-A.sreeramachandra murty- VK Latker- RK Rangrass(Mumbai)-Mohd.Muneer sahib- M.Venkateswara rao- M.Padmanabha-Ashok chitgopker- Hemant G.Dhumal – GM Rammohan and others who expired during the period.. I request the members to observe 2 minutes silence as a mark of respect to the departed souls.

### **National Events :**

**Demonetization:** On 8 th November 2016 the Government of India announced demonetization of all Rs.500 & Rs 1000 bank notes to curtail the shadow economy and crack down on the use of illicit and counterfeit cash. With sudden announcement and prolonged cash shortages for more than 8 weeks there was significant disruption in economy. . It is believed that the move will result in slow down of economy but some experts believed that the slowdown would only be short lived. Let us hope that it will do some good to Indian economy. In this regard, let us congratulate the people of the country for the resilience exhibited by them by standing long hours in queues with discipline to receive the small payments of cash We also congratulate the bank staff of all cadres for handling this stupendous and arduous task without any disharmony and executed the task as the army does in a war like situation. It became usual to GOI that bank men are remembered as their vital force in times of crisis situations and implementation of their welfare schemes only and as soon as their purpose is accomplished they are ignored. At least now, the GOI , IBA and Bank managements should bear it in mind that bank staff are next to none in playing pivotal role in the development of economy and should realize that the raw deal being meted out to bank staff in revision of salaries and other service conditions will cast its shadow on various economic parameters of the country. In the way the army personnel deserved the OROP , the bank men too, who form the economic army of the nation should get rightful benefits.

**National Anthem:** Supreme Court of India ordered that the cinema halls across the nation to play National Anthem before every movie screening and this will augur well to inculcate national spirit among countrymen especially youth.

**Banking Industry:** Government of India approved in principle in June 2016 the merger of 5 Associate Banks and Bharatiya Mahila Bank with State Bank of India and after final approval of cabinet was given in Feb 2017 for merger of Associate banks, a gazette notification is issued on 22nd Feb 2017 giving 01/04/2017 as effective date for merger of five associates. The Associate Banks 'staff will soon be offered a Voluntary Retirement Scheme. In other words the associate banks cease to exist from 1st April 2017. Thus the present scenario makes the working and retirees' unions to assume a more challenging task in dealing with the issues arising out of merger. There is a great need to reorganize, if necessary, the existing retirees 'unions in associates banks integrating them to form an united and reckoning force to deal and negotiate their issues in the new environment.

### **Retirees' Issues :**

#### **100% DA neutralization to pre 2002 retirees :**

It was unfortunate and a black day to pensioners who retired before 1/11/2002 when the Supreme Court dismissed the Civil Appeal on 1st Feb 2017 on the issue of 100% DA Neutralization . More than 60,000 pensioners mostly aged over 70 years are involved in the issue waiting to reap this benefit at their advanced age. Now the All India Organizations, especially CPBRO has taken up the matter with UFBU and IBA to resolve the issue in as much as the record note recorded on 25th May 2015 at the time of 10th BPS had a clear understanding to resolve this issue on humanitarian grounds along with few other issues. Let us keep faith in the leadership of CBPRO, AIBPARC and UFBU and not get disheartened.

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#### **Non inclusion of special pay for calculation of pension:**

We are all aware that a good number of the retired bank employees who retired after 1/11/2012 are put to untold and unheard misery by reducing their pension in 10th BPS considerably while everyone expects increase in pension. In the meeting of the Governing Council of AIBPARC held at Kolkatta on 19/01/2017, our unit exhorted the leadership of AIBPARC to prevail upon AIBOC and UFBU to rectify the anomaly and also to include this demand as one of our major demands while submitting the next charter of demands since there were instances of rectification of anomalies of previous settlements in succeeding settlements and we are assured to pursue the matter till it is settled.

#### **Other pending Issues:**

There is a host of pending issues confronting retired employees. For brevity a list is placed for your information.

- 1) Improvement in family pension to 30% against 15%
- 2) Upward revision of ex-gratia to those who retired before 1/1/1986

- 3) Payment of pension to those who retired from service
- 4) One more option of pension to those retired under CRS.
- 5) Updating of pension from time to time along with wage revision of the working employees.
- 6) Interpretation and implementation of Regulation of pension Regulations 1995
- 7) Implementation of Regulation 26 of pension Regulations 1995
- 8) Denial of one additional increment to those who were in service as on 1/11/2012 and retired before 1/5/2015
- 9) Representation of Retirees' Organisations in the Bi-partite talks
- 10) Coverage of IBA within the ambit of RTI Act
- 11) Accountability and fixing Responsibility of Indian Banks' Association as it is a representative of management of various banks
- 12) Improvements in Mediclaim policy & payment of insurance premium for the retirees.

We have also represented to the Bank to increase dental treatment expenses from 5000/ to 10,000/ and funeral expenses of 15000/- to 20000/-

All India organizations and CBPRO are making relentless efforts and seriously organizing dharnas and hunger strike both at unit level and apex level and members are requested to be ready to participate in the organizational programmes in large numbers

#### **IBA MEDICAL INSURANCE SCHEME:**

You all know that the medical insurance scheme evolved by IBA was introduced in all banks in terms of the understanding reached in 10th wage settlement. Although it was provided to cover the domiciliary expenses also it was not extended to retired employees as the insurance company backed out. However the domiciliary treatment costs are covered from 1/11/2016 but with 250% increase in the premium. The insurance company claims that the increase in premium is warranted based on the heavy claim ratio in the previous year. But we have at our bank level and by All India organizations at national level have asserted that there are clear guidelines way back in 2012 itself from Government of India directing the banks to formulate health insurance schemes to both serving and retired staff out of staff welfare funds. We are effectively pursuing with national level organizations to negotiate to provide to subsidize the premium by banks and we hope to have positive response by banks in this regard. Most of the members have renewed their IBA medical insurance and many of them opted for domiciliary benefit also. Although there was some delay in the first month for settlement of claims the system got stabilized now and working satisfactorily. We are meeting the representatives of Paramount Health Services (TPA) periodically and reviewing the cases where there is delay in settlement. The delayed instances are also brought to the notice of the bank to interfere

wherever necessary and we are happy that the bank always helped with concern to retired employees..

We advise the members to submit all the clarifications sought by TPA promptly within time frame and if still delay persists please talk/write to us to do the needful..The insurance scheme is very helpful and a good number of our members availed the facility both under hospitalization and domiciliary treatment. The present membership under this scheme is 4050. The corpus amount in SBHREMBS-II is rs.59.29 crores with a membership of 5059 on date.

#### **VRS-2001 Five years 'notional benefit case:**

You all know that the State Bank of Mysore retired employees' won this case at Karnataka High Court but the bank filed SLP before supreme court. The SLP was heard in the chambers on the 16th December 2016 and the Hon'ble Supreme Court granted 3 weeks' time for complying with the orders of the court as a last chance to bring the legal representatives of deceased representatives on record. Hopefully this case will come up for final disposal shortly.

#### **Structured Committee Meetings:**

The Structured committee meetings are conducted twice an year and the last meeting was held on 16-1-2017 at Head Office.

We have represented to digitalize the submission of life certificates as in the case of central government employees so that the retired employees can submit the same from the comfort of their home and it will obviate the need to go all the way to branches, It will be helpful for those who are immobile in the old age. The bank assured to do so in consultation with SBI,

We made a request to give a memento to all retired employees worth at least Rs.2000 before merger with inscription of the Bank on memento as the bank forever lives in their hearts since they have inseparable belongingness with SBH. But the management declined our request..

We have requested to make the holiday home reservation online so that the members can make the reservation without going to bank. This request was also made earlier but the management said that this is delayed on account of the preoccupation with the work relating to demonetization by CPPD dept.They assured to consider this request.

We have also requested to increase the domiciliary expenses reimbursement under REMBS from 7000 to 14000. As the scheme is common to SBI and Associates and in view of the introduction of IBA insurance scheme in all banks with facility of domiciliary treatment the bank wanted to wait if any changes take place in post merger scenario.

Under REMBS the rates for reimbursement of hospitalization expenses are increased by 20%.

#### **ORGANISATION:**

We are happy that our membership has reached 4374 as on 31st December 2016.comprising of all cadres of retirees and family pensioners.. Audited statements of Income & expenditure and balance sheet for the year 2016 were approved by the Managing committee on 4-3-2017. Our deposits as on date are Rs 44-35 lakhs. The managing committee met at periodical intervals

and discussed various issues concerning the retirees. Organization meetings were conducted at the following places 1)Latur (1-5-16) 2 )Gulberga (18-8-16) 3) Chennai(21-8-16 ) 4) Kolkata(20-1-17) 5) Mumbai(14-2-17). ABROA meeting at Hyderabad inviting all 7 associates leaders including SBS and SB Indore.(6-7-16). AIBPRC governing council meeting at Hyderabad (14-3-16). A Massive dharna at Janter Manter,new delhi on 11-12-2015 wherein more than 5000 retirees from all over the country participated.

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**AIBPARC:** A massive delegation organized at the behest of CBPRO took place at Mumbai on 15/02/2017 and the National leaders of retired employees (AIBPRC, SBI Pensioners federation & RBONC etc) have gathered before the IBA office and submitted a memorandum covering various issues of retirees and it was a great success. The president and secretary of our unit participated.

It is also proposed to organize a hunger strike and Dharna at Janter Manter in Delhi on 15/03/2017 inviting some prominent national political and trade union leaders to draw the attention of the Government of India for redressal of our just demands.(Now deferred)

AIBPARC & CBPRO are leaving no stone unturned to solve the pending problems of retirees and let us extend rock-like solidarity in all their endeavors.

**LIAISON WITH SERVING ASSOCIATIONS:** Our relation with the staff at all levels at HO and both the associations of supervising and award is very cordial. Members are advised to submit life certificates in the month of November every year without fail to avoid stoppage of pension. Members are also advised to kindly inform their change of address/telephone numbers whenever there is change without fail for better communication, and also requested members to visit our web site ([www.sbhrea.org](http://www.sbhrea.org)) for up-to-date information.

#### **CONCLUSION:**

Friends, you all know that no report is complete and comprehensive. I wish in the course of deliberations many more useful and constructive suggestions come to the fore which will help in tackling the retirees issues more effectively I thank the DGM ,AGM (PAD) and chief managers of IR Dept. , PPG dept, & PRM dept. and their staff for excellent support to us. I also thank all the MC members and particularly Sri Sombabu and Sri Krishna Murali for their support in discharging my duties .With this I once again thank every one of you and wish you and your family members a happy, healthy and prosperous life . I also wish you all a HAPPY TELUGU NEW YEAR DAY which falls on 29th March 2017.

**SECRETARY (KM SASTRY)**



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