

MINUTES OF THE GRIEVANCES REDRESSAL MEETING WITH THE REPRESENTATIVES OF THE RETIRED EMPLOYEES' UNIONS / ASSOCIATIONS HELD AT HEAD OFFICE, BANGALORE ON 28.03.2023

PRESENT:

REPRESENTATIVES OF THE BANK:

- | | |
|-------------------------|---------------------------|
| 1. SRI SHANKAR S | CHIEF GENERAL MANAGER |
| 2. SRI G S RAVISUDHAKAR | GENERAL MANAGER |
| 3. SRI KALYAN MUKHERJEE | GENERAL MANAGER |
| 4. SRI P SARAVANAN | DEPUTY GENERAL MANAGER |
| 5. SRI RAVISHANKAR B S | DEPUTY GENERAL MANAGER |
| 6. SRI MANU PANDEY | ASSISTANT GENERAL MANAGER |

REPRESENTATIVES OF THE RETIRED EMPLOYEES' UNIONS / ASSOCIATIONS:

- | | |
|---------------------------|--|
| 1. SRI S V SRINIVASAN | GENERAL SECRETARY, ALL INDIA CANARA BANK RETIREES' FEDERATION (Regd.) |
| 2. SRI B VENKAT RAO | DEPUTY GENERAL SECRETARY, ALL INDIA CANARA BANK RETIREES' FEDERATION (Regd.) |
| 3. SRI A N KRISHNA MURTHY | GENERAL SECRETARY, CANARA BANK RETIRED OFFICERS' ASSOCIATION (Regd.) |
| 4. SRI G A HANDE | TREASURER, CANARA BANK RETIRED OFFICERS' ASSOCIATION (Regd.) |
| 5. SRI C GANGADHAR YADAV | CHAIRMAN, CANARA BANK SYNDICATE PENSIONERS & RETIREES ASSOCIATION (Regd.) |
| 6. SRI K SURESH BABU | GENERAL SECRETARY, CANARA BANK SYNDICATE PENSIONERS & RETIREES ASSOCIATION (Regd.) |

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Sri Shankar S, Chief General Manager, Human Resources Wing, welcomed the representatives of Retired Employees' Union/Associations to the 17th Grievances Redressal Cell Meeting and highlighted the importance of Grievance Redressal cell meeting. Further, it was informed that most of the Agendas discussed in the earlier meetings have been attended.

With this, the following Agenda items were taken up for discussion:

1. All Retired Employees are to be compulsorily covered with Basic Policy (Say Rs.2 or Rs.3 lakh Basic Sum Insured) with minimum essential features & the premium is to be borne by the Banks. Super Top-up Health Insurance Policy should be made available to retirees on optional basis over and above the Basic Sum Insured on payment of requisite premium by the retired employees. (Brief Note containing our suggestions for modification to existing Canara Bank Retirees' Group Health Insurance Scheme - IBA Policy is in the Annexure).

The Representatives of the Management informed that the matter cannot be decided at the Bank level and same needs to be decided at industry level.

2. Expediting implementation in respect of releasing Stagnation Increment/s as per 11th Bipartite Settlement and Joint Note dated 11-11-2021.

The Representatives of the Management informed that clarification from IBA has been sought.

3. Extending reimbursement facility to Retirees & Family Pensioners as per Component 2 under Canara Pension Loan Scheme, as allowed in Staff Welfare Measures for reimbursement of health insurance premium to purchase/renew any Health Insurance Policy of their choice.

The Representatives of the Management informed that viability for including all health Insurance policies will be looked into.

4. Refunding excess amount of SDL Rent collected from Retirees for 2020 & 2021 (List of such cases furnished again separately).

The Representatives of the Management informed that the concessional locker rent is applicable only when staff / ex-staff is primary locker holder & customer ID is categorized as staff/ex-staff. Excess rent collected from ex-staff mentioned in the shared list has already been reimbursed.

5. Initiating steps for amending Regulation 22 of Canara Bank (Employees') Pension Regulations 1995 so as to provide for payment of pension to those pension optee employees who were removed, discharged and terminated from service (Vide IBA Communication No: CIR / HR&IR / KU/M1/1004 dated 30.06.2015), besides those exited from the bank's service under voluntary cessation of employment as per 11th Bipartite Settlement dated 11-11-2021.

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The Representatives of the Management informed that the matter cannot be decided at the Bank level and same needs to be decided at industry level by amending Pension Regulation. As such, individual Bank has no say in the matter.

6. **Sharing of data relating to IBA MIP with M/s National Ins. Co. Ltd. - Retirees' Group Medical Insurance Claims pending for want of additional documents / rejected / repudiated etc. for the period from 01-11-2022 till date.**

The Representatives of the Management informed that the matter may be taken up with TPA for such data of pending claims for want of additional documents or rejected/repudiated claims.

7. **Returning GST amount wrongly collected by the Bank in respect of voluntarily retired employees during FY 2020 - 2021 towards shortfall in the notice period for 90 days.**

The Representatives of the Management informed that as per the Circular 522/2022 dtd. 24.08.2022, applicable GST is refundable for FY 2021-22. However, in respect of previous year transactions i.e. 2020-2021, GST cannot be refunded.

8. **Arranging for an interactive meeting periodically with M/s Raksha TPA to sort out claims related issues so as to avoid causing monetary hardship to retirees.**

The Representatives of the Management informed that individual cases are looked into at the regular intervals.

9. **Request for increasing rebate on Locker to Retirees from 25% to 50%:**

The Representatives of the Management informed that the Bank is not in favour of increasing the rebate to staff/ex-staff from 25 % to 50 %. Moreover, the locker rentals of our Bank is comparable/at par with peer Banks.

10. **Holiday Home at Mumbai: Requested that another Holiday Home be provided in place of Sion Holiday home since closed.**

The Representatives of the Management informed that Wing is regularly reviewing occupancy rate of all holiday homes and is taking suitable decisions for increasing number of rooms in holiday homes wherever required. Overall Average occupancy rate of Mumbai holiday home for December 2022 quarter was 76.36%. However, the request has been noted and the same will be reviewed.

11. **Holiday Home at Goa: Request for a better Holiday Home at Goa which is comparable with other Banks.**

The Representatives of the Management informed that the Circle has been advised to monitor and ensure that all necessary amenities are available at holiday Homes. Further, QR Codes have been placed at holiday Homes and option is also enabled in online Holiday Home Booking portal for providing feedbacks from Staff/Ex-Staff staying at the Holiday Home. The feedback is automatically sent to P&E Section and GM Secretariat at respective Circle Office for taking suitable action. However, the request has been noted and same will be reviewed at time of lease renewal of Holiday Home.

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12. Payment of interest on term deposits matured on holiday

The Representatives of the Management informed that the Bank has reiterated the guidelines for payment of interest on deposits maturing on a holiday vide Cir. 626/2021 dated 22.09.2021 and Master Circular 163/2023 dated 09.03.2023. Majority of the deposits are Auto-renewed or interest is paid (as per the instructions) on the date of the maturity. Individual cases if any may be shared for doing the needful.

13. For E or S deposits, provision of updating the mandate in the System which has been obtained from the depositors where survivor seeks closure before maturity of the deposit, also an endorsement on the Deposit Receipt be provided to the effect.

The Representatives of the Management informed that as per the extant guidelines execution of the captioned request is not feasible.

14. Mandating conversion of all Pension Accounts to Joint Account with their spouse, where spouse is alive, as a time bound programme. This solves the problem of affording preferential rate of interest to the spouse in the event of death of the pensioner.

The Representatives of the Management informed that it is the choice of the pensioner that the pension account may be joint or individual. Making of the account as joint cannot be made mandatory.

15. Online submission of Family Pension application: The well-intended measure has been resulting in harassment of the spouse of the deceased pensioner, making him/her to visit the branch often, as the branches claim non availability of staff and other operational constraints. Hence, it is suggested that:

- The link for submission of online application may be provided in our Bank's Ex-Employee page.
- It is also suggested that all the required details for sanction of family pension may be obtained from the pensioner before his demise and the spouse need only submit the Death Certificate of the deceased pensioner and a covering letter requesting release of Family Pension.

The Representatives of the Management informed that Online submission of Family pension application is only for the Branches and HRM Sections. Existing procedure of Family member of the deceased pensioners to submit the physical application form has not been modified. Branches/HRM Sections are being sensitised regarding the convenient submission of Family pension application by adhering to the Checklist of family pension application. After issuance of circular, 237 Family Pension has been sanctioned till 24.03.2023.

- Family pension application form is already available on the Bank's Website.
- The proposed procedure is not viable.

16. Request to send SMS to Pensioners to remind them of:

- Availing Staff Welfare Measure benefits
- Submit investment proof during the months of December to March.

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- c. Intimation and last date for obtaining/renewal of IBA Insurance Cover, along with a link to the relevant page in Ex-employees page in our website.
- d. Submission of Life Certificate during the months of November to January.

The Representatives of the Management informed that

- (a) Matter will be examined.
- (b) SMS will be sent to pensioners for the submission of Investment Proof. However, retirees are already being informed about the submission of Investment proof through VISHRANTHI newsletter.
- (c) Procedure is already in existence and reminder SMS is being sent to the pensioners.
- (d) System of sending SMS to pensioners for submission of LC is already in place.

17. IBA Medical Scheme:

- a. Issue of Identity Card by the TPA/Insurance Company.
- b. With the consent of the member, a list of retirees and their spouses may be displayed on the Ex-Employee Page, so that the hospital can visit the website and ensure coverage of insurance, without seeking Identity Card of the patient. This will help a lot for the member in case of emergency and unplanned hospitalization.
- c. In addition to mass debiting of premium, facility for payment of premium online with UPI, Debit/Credit Cards may also be permitted.
- d. Arranging periodical meetings with TPA/Insurance Cos. to address the grievances regarding delay/settlement of claims.

The Representatives of the Management informed that

- (a) Provision for generating E-Card is already available through missed call service 9029070051.
- (b) The captioned data is confidential hence not permitted, also Hospitals will demand E-card at the time of cashless treatment.
- (c) Permitting payment of premium in online with UPI, Debit / Credit Cards will lead to piecemeal credit in account towards insurance premium, which will be difficult to reconcile. Hence, not practical.
- (d) Periodical meetings with TPA/Insurance Companies to address the grievance regarding delay/ settlement of claims are being held.

18. After their retirement, the retirees are forlorn. Bank may organize a meet of retirees at Circle Office/Head Office as an expression their oneness with the retirees. The occasion may be used for obtention of Life Certificate during the month of November every year.

The Representatives of the Management informed that viability of the suggestion will be looked into.

19. Synchronization of payment of monthly/quarterly/half year/yearly interest on deposits to 1st of the month it falls due. This helps the depositors, specially retirees, who solely depend on their interest income to manage their household expenses. This step will help the depositors in general too.

The Representatives of the Management informed that the suggestion has been noted by Technology Operations Wing for implementation.

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- 20. Sending voice messages along with SMS will help the retirees who are visually challenged due to old age/ill health/problem with the eye, retirees who are not able to read and understand the language in which the message is written.**

The Representatives of the Management informed that Technology Operations Wing is exploring the feasibility for the implementation of the same.

- 21. Removing Restriction on retirees to book holiday home only once in a year, one month in advance, etc. Practical problems are there in booking holiday home online which needs to be addressed.**

The Representatives of the Management informed Booking of particular Holiday Home is restricted to once in a calendar year to avoid misutilization of the facility, thereby ensuring equal opportunity to all Employees / Ex-employees for availing rooms. Further, Online Booking of Holiday Home has been implemented for greater transparency. Issues represented are being addressed regularly.

- 22. Death Relief Scheme.**

The Representatives of the Management informed that the given agenda was already discussed in the earlier meeting and the Association / Federation may take a call at their end. Implementation of such scheme is not feasible by the Bank.

- 23. Single point contact for retiree's day to day grievances.**

The Representatives of the Management informed that Grievances of the pensioners related to pension is attended at Pension Fund only, else the same is forwarded to respective Sections for resolution.

- 24. Extend Service to Retirees at the Branches**

The Representatives of the Management informed that presently most of the functions related to the retirees are made online like, submission of Life Certificate, opting for IBA Group Medical Insurance Policy for Retirees and reimbursement of medical expenses etc., to make the procedure hassle free. If any ex-employee is unable to access/ submit online due to any reasons, they may submit the application in physical form at Branch.

- 25. Best of the two Banks existing benefits to be extended.**

The Representatives of the Management informed that the benefits available to Retirees is covered under Budget allocation of Staff Welfare Measures on yearly basis, based on Government guidelines.

- 26. Subsidizing Group Insurance Premium**

The Representatives of the Management informed that Bank has provided reimbursement of Medical Expenses or towards payment of premium of IBA Medical Insurance Policy to the extent of Rs.3000/- to the retirees and to the extent of Rs. 1000/- to the spouses of retirees, in addition to exclusive Ex-gratia of Rs.3000/- per month to retirees/spouses of pre-1986 retirees under Staff Welfare Measures.

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27. Staff Welfare Committee

The Representatives of the Management informed that as per the practice in vogue, on receipt of the orders, the Staff Welfare Measures Committee Meeting will be convened to deliberate upon the various existing Schemes and take a considered view regarding the Schemes that can be formulated for the employees including Retired Employees for the relevant year within the allocated budget. In terms of the orders of the Board of Directors dated 17.07.2010, the following are the Members of the Staff Welfare Measures Committee:

- CGM/GM, Prime Corporate Credit Wing (now, Large Corporate Credit Wing)
- CGM/GM, SP & D Wing (now, Strategy & Resources Wing)
- CGM/GM, Human Resources Wing
- Woman Executive in the rank of Scale-VI or VII to be nominated by Executive Director.
- General Secretary of Canara Bank Officers' Association.
- General Secretary of Canara Bank Employees' Union.

The committee is taking care of the welfare of the Retirees also.

MANU PANDEY

RAVISHANKAR B S

P SARAVANAN

G S RAVISUDHAKAR

SHANKAR S