

UCO BANK PENSIONERS' ASSOCIATION, WEST BENGAL



Registered under Trade Unions Act, 1926
(Affiliated to All India UCO Bank Pensioners' Federation &
All India Bank Pensioners and Retirees Confederation)
E-mail : ucopenwb@gmail.com
Website : ucbpawb.com

18th August, 2015

REPORT OF THE GENERAL SECRETARY PLACED IN THE 1st BI-ENNIAL GENERAL BODY MEETING [ADJOURNED] OF UCO BANK PENSIONERS' ASSOCIATION, WEST BENGAL HELD AT INDIAN ASSOCIATION HALL (BHARAT SABHA HALL) 62, BIPIN BEHARI GANGULI STREET, KOLKATA-700 012 ON TUESDAY THE 18TH AUGUST 2015.

Respected members of Presidium, Guests and my beloved members,

[1] I, on behalf of the Governing Body of Uco Bank Pensioners' Association, West Bengal, welcome you all to the 1st Bi-Ennial General Body Meeting [Adjourned] being held in Kolkata and place before you the report on the activities of Uco Bank Pensioners' Association, West Bengal since our last Bi-ennial General Body Meeting held at Kolkata on 20th January 2015 for your consideration, critical appraisal guidance, suggestions and approval to help the Association to move forward and meet the emerging challenges in the Banking Industry and save the nationalized character of Public Sector Banking in the interest of the nation, its economy and the people of the country.

[2] **HOMAGE**

During the period 20th January 2015 to 17th August 2015, we lost several members of the larger Banking Family. We mourn the death of all such friends and pray for their eternal peace. During the period under review, we lost several other eminent personalities who made memorable contributions to trade union, politics, art, literature and other faculties of human civilizations.

We deeply mourn all such deaths.

We deeply mourn the sudden death of our former President of India Dr. A.P.J. Abdul Kalam.

With deep regret, we convey that Com. Kalyan Kumar Sengupta, President of AICBROF and Deputy General Secretary of AIBPARC and Com. K.G.D Sharna, Deputy General Secretary, All India Uco Bank Pensioners' Federation recently passed away which is an irreparable loss to the movement of Retirees.

[3] **1st BI-ENNIAL GENERAL BODY MEETING**

20th January 2015 was another historic day for Kolkata in West Bengal. More than 600 Sr. Citizens from various parts of West Bengal assembled to attend the day long Bi-ennial General Body Meeting of their beloved Organisation, Uco Bank Pensioners' Association, West Bengal. Shri.ArunKaul, Chairman & Managing Director, Uco Bank while Inaugurating the meeting thanked the Pensioners' of Uco Bank for their continuous support for the rapid growth of Uco Bank, being the 7th in the Industry, Uco Bank is moving faster. Customer Committee should be set up in all uco branches, with the active participation of Uco Bank Pensioners and retirees. He stressed the need for active engagement of the Pensioners' in some areas of Banking operation.

The Chief Guest of the meeting was Shri J.K. Garg, the Executive Director of Uco Bank. He wanted the Pensioners to be associated with our Bank after retirement. Shri. S.P. Singh, General Manager, PSD, expressed his good wishes to all the members of the Association. He informed the house that Redressal Cell for the Pensioners would be created at all Zonal Offices. Shri P.G. Joshi General Manager, Finance, Dr. S.K.Nandi General Manager, Shri K. Venkatachalam, Field General Manager, Circle Office, Kolkata also wished the meeting a grand success. Shri.D.N.Thakur Officer Director of UcoBank reminded that all the Pensioners were valued customers of Uco Bank. He wished a success of the meeting. ShriDipankarMitra, General Secretary, Association of Officers of Uco Bank, West Bengal informed that the Pensioners' were looking the Updation of pension and betterment of family pension which should fall in line with the pension of Central Government Employees and RBI Pensioners. ShriBiswabandhu Bhattacharyya, General Secretary All India Bank Pensioners and Retirees Confederation, West Bengal wished the meeting a grand success. ShriRavindra Krishna, General Secretary, All India Uco Bank Pensioners' Federation wished that the Pensioners should unite under one umbrella to achieve their long pending demands. ShriSoumen Roy Choudhury, General Secretary, All India Uco Bank Officers Federation told the house that the Uco Bank Pensioners' Association, West Bengal should be provided space in Uco Bank by the Management to function freely. He wished more growth of the Association.

Shri.S.R.Sengupta, General Secretary, All India Bank Pensioners and Retirees Confederation (AIBPARC) in his key note address demanded that the Central Government must talk with the Retirees organizations. He informed the house that Bank Managements were playing a dual role. He advised all to give wide publicity of the Pensioners' demands. Shri. Deb Kumar Bose, Assistant Secretary, gave the Vote of thanks. In the business session ShriPradip Das Gupta, General Secretary, placed the General Secretary's Report. Abdul Mokid, Treasurer placed the Audited Statement of Account for the year 2013 and 2014. After a threadbare discussions by the members, the report and Audited Statement of Accounts were passed unanimously. M/s. Chattopadhyay, Pal, Sengupta & Company the Auditors were re-appointed for next term of two years. Altogether twelve Resolutions were placed and passed by the house. After that the meeting was adjourned sine-die for formation of new committee of Governing Body and Central Committee Members.

[4] **GRIEVANCE CELL MEETING:**

On 19th January, 2015 our All India Uco Bank Pensioners' Federation was invited by Uco Bank Management for a Grievance Cell Meeting where Shri. S.P. Singh, General Manager, PSD and all the Chief Managers of the department were present. From AIUCBPF side ShriRavindra Krishna, General Secretary AIUCBPF Shri. PradipDasgupta, General Secretary Uco Bank Pensioners' Association, West Bengal and ShriTridibCharanChoudhury, Vice-President Uco Bank Pensioners' Association, West Bengal were present. Day long fruitful discussions were held. Another grievance cell meeting is scheduled to be held on 17th August 2015 at Uco Bank, HO-2 Between Uco Bank Top Managements and Principal Office-bearers of All India Uco Bank Pensioners Federation. ShriRampal General Secretary, AIUCBPF will inform the house in regard to the discussions.

[5] **MOU SIGNED BY UNITED FORUM OF BANK UNIONS:**

A memorandum of understanding was signed Between IBA and UFBU on 23rd February, 2015 with 15% rise of Salary for the existing Officers and employees. A formal agreement would be signed within three months. It was expressly stated that other issues in the Chartered of demands would be discussed for concluding the Xth Bipartite Settlement. Retirees' issues formed very much a part of the Chartered of Demands and the mandate IBA got from individual banks did not expressly exclude the issues of retirees viz. 100% DA neutralization to pre-01.11.2002 retirees, increased Family Pension in line with RBI and Central Government Scheme, Updation of pension, pension to resignees, improvement in Group Mediclaimpolicies etc.

FIRST TRI-ENNIAL GENERAL BODY MEETING OF ALL INDIA UCO BANK PENSIONERS' FEDERATION:

[6] First Tri-ennial General Body Meeting of All India Uco Bank Pensioners' Federation was held on 15th of March 2015 at Jaipur, which was attended by ShriK V Acharya, President AIBPARC, Shri. S. Roy Chowdhury General Secretary, All India Uco Bank Officers Federation and others. A new team of Office bearers was formed with Shri B.K. Bandyopadhyay as President, Shri. Ravindra Krishna, as Working President and Shri Ram Pal as General Secretary for 2015-2018.

[7] **VISION - 2017**

A whole day symposium of District Committee Presidents and Secretaries of Kolkata, Howrah, Hooghly, North & South 24-Parganas, Burdwan, East and West Midnapore, Nadia, Bankura was held on 22nd March 2015 at Mankundu under the able guidance of the local leaders. A detailed programme for the next two years was taken. Shri Tapas Ganguli, Central Committee member was entrusted to visit the Districts of North Bengal and organize them accordingly.

[8] **FORMATION OF BIRBHUM DISTRICT COMMITTEE:**

On 8th May 2015 the District Committee of Birbhum District was formed with Shri NandaBhattacharyyya as President and Shri. KallolChatterjee as Secretary in the General Body meeting. Shri. Pradip Das Gupta General Secretary was present.

[9] **Improvements in Group Mediclaim Policy for Retired Employees and their Spouse:**

A marginal improvement in Group Mediclaim Policies for Retired Employees was signed in the Xth Bipartite Settlement on 25/05/2015. Accordingly Uco Bank Management invited the All India Uco Bank Pensioners' Federation for a meeting on 24th July 2015 at Uco Bank H.O.-2 where ShriPradipDasgupta, General Secretary, Shri. TridibChoudhury, Vice-President UcoBank Pensioners' Association, West Bengal represented on behalf of AIUCBPF and from Bank Management side ShriShri S.P. Singh, General Manager, PSD, Shri S.K. Sahu, and ShriPadmanabhan Chief Officer were present. The salient features of the scheme are :

Sum Insured :: Hospitalisation and Domicillary Treatment coverage as defined in the scheme per annum –

Officers	--	Rs. 4.00 lac
Clerical Staff	--	Rs. 3.00 lac
Sub-staff	--	Rs. 3.00 lac

- (i) The new Scheme as applicable to the employees in service would be continued **beyond their retirement/ superannuation/ resignation**, etc. subject to payment of stipulated premium by them.
- (ii) The new Scheme would also **cover the existing retired employees** of the Banks and dependent spouse subject to payment of stipulated premium by them.
- (iii) Reimbursement shall cover Room and Boarding expenses as provided by the Hospital/Nursing Home not exceeding **Rs. 5000** per day or the actual amount whichever is less.
- (iv) Reimbursement shall cover Intensive Care Unit (ICU) expenses not exceeding **Rs. 7500/-** per day or actual amount whichever is less.
- (v) Reimbursement shall cover Surgeon, team of surgeons, Assistant surgeon, Anaesthetist, Medical Practitioner, Consultants, Specialists Fees, Nursing Charges, Service Charges, Administration Charges, Nebulization Charges, RMO charges, Anaesthetic, Blood, Oxygen, Operation Theatre Charges, surgical appliances, OT consumables, Medicines & Drugs, Dialysis, Chemotherapy, Radiotherapy, Cost of Artificial Limbs, cost of prosthetic devices implanted during surgical procedure like pacemaker, defibrillator, ventilator, orthopaedic implants, Cochlear Implant, any other implant, Intra-Occular Lenses, infra cardiac valve replacements, vascular stents, any other valve replacement, laboratory/ diagnostic tests, X-ray CT Scan, MRI, any other scan, scopies and such similar expenses that are medically necessary or incurred during hospitalization as per the advice of the attending doctor.

- (vi) **Pre and Post** Hospitalization expenses payable in respect of each hospitalization shall be the actual expenses incurred subject to **30 days** prior to hospitalization and **90 days** after discharge.
- (vii) **CASHLESS FACILITY:** The scheme also includes the benefit of cashless treatment facility in hospitals covered by the scheme.
- (viii) The cost of medicines, investigations, and consultations, etc.in respect of domiciliary treatment shall be reimbursed for the period stated by the specialist in Prescription. If no period stated, the prescription for the purpose of reimbursement shall be valid for a period not exceeding 90 days.
- (ix) **ID CARD:** ID Cards would be issued to all the employees/ dependent family members/retired employees/their dependents for the purpose of availing cashless facility in network hospitals.
- (x) **PRE-EXISTING DISEASE:** Pre Existing Diseases **would be covered** for reimbursement under this scheme.
- (xi) **PRE-HOSPITALISATION MEDICAL EXPENSES:** Medical expenses incurred immediately 30 days before the employee is hospitalized will be considered as part of a claim
- (xii) **POST HOSPITALISATION MEDICAL EXPENSES:** Relevant medical expenses incurred immediately 90 days after the employee/ dependent/ retirement employee is discharged from the hospital
- (xiii) **Ambulance Charges:** Ambulance charges are payable up to **Rs 2500/- per trip** to hospital and / or transfer to another hospital or transfer from hospital to home if medically advised. **Taxi and Auto** expenses in actual maximum up to **Rs 750/- per trip** will also be reimbursable. **Ambulance charges actually incurred on transfer from one center to another center** due to Non availability of medical services / medical complication shall be payable in full.

[10] **X Bipartite/ Joint Notes signed on 25.05,2015 and further developments**

- (i) It brought no cheers to the Retirees as none of the Pension related issues of retirees was addressed barring a marginal relief in Medical Aid.
- (ii) A convention of Bank Retirees was held on 7th July 2015 at Kolkata where members of different organizations were present.
- (iii) Following Organisations were present at New Delhi on 28/07/2015 to take stock of the present situation:
 - (a) All India Bank Pensioners and Retirees Confederation [AIBPARC]
 - (b) All India Bank Retiree Federation [AIBPRF]
 - (c) Retired Bank Officers National Confederation [RBONC]
 - (d) All India Retired Bank Employees Association [AIRBEA]
 - (e) Federation of State Bank of India Pensioners' Association [FOSBIPA]

Our Organisation was represented by ShriK V Acharya, President, Shri. P.S.Patki, Vice-President, Shri. S.B.C. Karunakaran, Vice-President & Shri S. Sarkar, Joint General Secretary. All the five [above mentioned] organizations of Retirees and Pensioners have resolved in the meeting to work together for resolving Industry level issues concerning pension, Medical facilities and other welfare measures of pensioners and Retirees of the member banks of Indian Banks Association. For this purpose the organizations would constitute a United forum in the name of Confederation of Bank Pensioners and Retirees Organisation [C.B.P.R.O] and become member of this forum.

It was decided that the next meeting of the body will take place within August 2015. Meanwhile, a draft representation is being prepared which will be finalized soon for submission to Government of India – Ministry of Finance/IBA. We may reasonably expect that action programmes will be finalized in and declared from the next round of talks. In regard to cost factor, mentioned in the joint notes by IBA on 25.05.2015, AIBPARC have done the costing and it shows the cost of all the issues do not require anything more than what is being now contributed to the pension corpus. **PENSION CORPUS HAS TO BE EXHAUSTED AT THE END WHEN THE LAST PENSIONER UNDER THIS DEFINED BENEFIT PENSION SCHEME BREATHES HIS LAST. THEREFORE, THERE IS NOT GOING TO BE EXTRA COST ON ACCOUNT OF THESE ISSUES BECAUSE THE PENSION CORPUS APART FROM THE YIELD OUGHT TO BE MADE AVAILABLE TO MEET THE COST IN THE LONG RUN.**

[11] **TOP-UP GROUP MEDICAL POLICY FOR RETIRED AND THEIR SPOUSE FOR Rs. 3.00 LAC BETWEEN AIUCBPF AND UNITED INDIA INSURANCE COMPANY LIMITED**

A Top Up Group Medical Policy only for our members and their spouse for Rs. 3.00 lac with the same terms and conditions of Uco Bank Group Medical Policy was agreed Between United India Insurance Company Limited and All India Uco Bank Pensioners Federation in March 2015. All together 796 members contributed in the scheme.

[12] **AIBPARC - Conference at Kolkata**

Second Triennial General Body Meeting of AIBPARC will be held on 15/11/2015 [Open Session] and 16/11/2015 (Delegates Session) at Kolkata, for this a ten member Reception Committee has been formed by the Central Office of AIBPARC with Shri C. S. Panchadhyaya, Shri. Dipankar Mitra and Shri Pradip Dasgupta [from Uco Bank] as members of the Reception Committee.

[13] **Dearness Relief for August 2015 to January 2016 ::**

For Pre – 1986 Retirees Rs. 3455.00

For Surviving Spouses of Pre-1986 Retirees Rs. 1727.00

DEARNESS ALLOWANCE FROM AUGUST 2015

D.A. Rates for Pensioners (%) – 31 Slabs more			
Retired Prior to 01.11.1992 – 1324 Slabs Over 600 points			
Upto 1250	1251 - 2000	2001-2130	Above 2130
887.08%	728.20%	436.92%	225.08%
After 01.11.1992 Upto 31.03.1998 – 1187 Slabs over 1148 points			
Upto 2400	2401-3850	3851-4100	Above 4100
415.45%	344.23%	201.79%	106.83%
After 01.04.1998 upto 31.10.2002 – 1053 Slabs over 1684 points			
Upto 3550	3551-5650	5651-6010	Above 6010
252.72%	210.60%	126.36%	63.18%
Retired on or after 01.11.2002 – 902 slabs over 2288 points			
For the Entire Basic Pension Amount 162.36%			
Retired on or after 01.11.2007 – 765 slabs over 2836 points			
For the entire Basic Pension Amount 114.75%			
Retired on or after 01.11.2012 – 364 slabs over 4440 points			
For the Entire Basic Pension Amount 36.40%			

[14] **The Membership Strength of our Association and the Minority Organisation**

The total number of membership of **UCO BANK PENSIONERS' ASSOCIATION, WB [AIBPARC]** as on 14/08/2015] is **3603** whereas the membership of UCO Bank Retired Employees Association, **Minority Association [AIBRF]** is **1350**[Approx.]as on 14.08.2015.

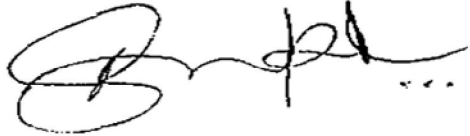
A loud message should go out from this House to our entire membership that we should have to collectively strive to enroll maximum number of retired/retiring Ucoites into Uco Bank Pensioners Association, WB, so that our All India Uco Bank Pensioners' Federation becomes the sole bargaining agent of Pensioners' and Retirees of Uco Bank.

[15] **ACKNOWLEDGEMENTS**

In discharging my duties during the turbulent period, I received consistent support, help, assistance and cooperation from the entire Governing Body led by the President Shri. Bipul Krishna Bandyopadhyay.

I also extend my sincere thanks to Shri. S. Roy Chowdhury, General Secretary, AIUCBOF, ShriDipankarMitra, General Secretary, AOUCB, WB ShriDipten Thakur, Joint General Secretary, AIUCBOF and likeminded leaders of in service Unions for their continued support, guidance in discharging my duties and responsibilities. I am also grateful to our large number of activists and cadres without whose commitment, loyalty and Zeal, we could not become the majority organization of Pensioners and Retirees in Uco Bank, West Bengal, within a short span of five years.

With greetings,



General Secretary
(PRADIP DAS GUPTA)
094338 47077

094338 47077
(PRADIP DAS GUPTA)