



VIJAYA BANK RETIREES' ASSOCIATION (Regd)

(Affiliated to AIBRF)

Regd Office : Kochi

Central Office : No. 33, 5th Cross, Malleshwaram, Bangalore - 560 003

E-mail: kevinai@gmail.com Website: vbira.in

सेवा निवृत्त हितेस्त

Date : 23-01-2020

TO: ALL MEMBERS:

Dear Friends,

We wish all our Members, Retirees and Well-Wishers a Happy, Healthy and Peaceful New Year. Let us hope that in the new year, all our long pending and legitimate issues will be resolved and the retirees will be able to lead respectable, secured and dignified life.

We have been keeping our members updated through our WhatsApp Messages, SMS and e-mails. For the benefit of those, who do not have access to the above modes of communication, we are furnishing here-below, a gist of developments in the recent days. We hereby request all our members who are not in our WhatsApp groups to join the same. For this purpose, please send your name and WhatsApp number by SMS to our President Mr. Sudhakar Shetty. M on Mob No. 9739399977 or to our vice- president Mr. Sudhakar Hegde on Mob No. 9620923927.

NEW M.D & C.E.O OF BANK OF BARODA: The Govt of India has appointed Sri. Sanjiv Chadha, Deputy Managing Director of State Bank of India as M.D & C.E.O. of Bank of Baroda. He has taken charge on 22/1/2020. His present appointment is for a period of three years. We welcome him and wish him all success. We expect him to be considerate to the issues relating to retirees.

NEW IDENTITY CARD TO RETIREES: Bank of Baroda has decided to issue new Service-cum-Identity card to all retirees, in terms of Circular No. HO.BR.112/23 dated 17/1/2020. The Circular and the Application form is already uploaded on our website- www.vbra.in. It is also sent to all our WhatsApp group members. We are attaching a copy of the Circular and the Application form with this circular for the use of our retiree friends. Please submit the filled up forms, with a photo either at your last worked branch or at your pension drawing branch and obtain an acknowledgement. Please collect Alpha number of branch(like our C. O. Code number) from the branch or get it from our website www.vbra.in

Please note that branch officials may not have any information about this. Hence show the circular to them and then give your application and obtain an acknowledgement.

As far as family pensioners are concerned, the bank has not yet framed any procedure. We have requested them to evolve a procedure and circulate it.

MEDICAL INSURANCE- I. D. CARDS: The Bank has informed us that Medical Insurance I D Cards will be sent to all insured to their address. This is expected shortly.

Medical Insurance I.D. Cards can also be downloaded from the website : www.mediassistindia.com

NEW E.C.NUMBERS: After Amalgamation of Vijaya Bank and Dena Bank with Bank of Baroda, new Employee Code numbers(E.C.Numbers) are allotted to employees and retired employees. We have already circulated this list to our members through our Whatsapp groups on 22/10/2019. The list is also posted on our website. Please note that New E C numbers are not available in this list in respect of Non-Pensioners, Resigned persons, dismissed persons and those who are removed from service of the Bank. Those who can not get the EC numbers from our website or Whatsapp groups may contact us for assistance.

SUBMISSION OF MEDICAL INSURANCE CLAIM PAPERS : In Bank of Baroda, all claims in respect of Reimbursement of Medical Expenses from Group Medical Insurance Scheme are to be sent to their Head Office only. The address to which claims for re-imburement are to be sent is as follows:

Medical Insurance Cell, Bank of Baroda, Head Office, Baroda Bhavan, R.C. Dutt Road, Alkapuri, Vadodara-390007.

For Enquiries with TPA through e-mail : bob_baroda@mediassistindia.com

For escalation to Bank officials : medicalinsurance.ho@bankofbaroda.com

Toll Free No: 18002332707/ 18004255222

Customer Care Cell of United India Ins CO : customercare@uiic.co.in

These call centre lines are difficult to reach as we always hear engage tone when contacted. Therefore we have requested the management of the Bank to provide additional land lines. To meet emergency situations after office hours, we have requested for providing at least two mobile phone numbers.

Holiday Homes: Details are contained in Circular No: Ho/BR/111/309 dated 1/11/2019. All the 52 Holiday Homes of Bank of Baroda are available to our retiree colleagues (Superannuated and VRS). Holiday homes may be booked 90 days in advance. Retired employees have to book holiday homes through "Unit Payroll Supervisor" of any branch of Bank of Baroda. Allotment will be made on first cum first served basis. During peak periods, i.e. 1st May to 30th June, 15th Dec to 5th January and from Start of Navaratri to one week after Diwali, the Holiday Homes will be available only to serving employees and not for the retired employees. All the details are available in our website: www.vbra.in

CREDIT CARDS: Bank of Baroda, vide circular No. BCC:BR:111:588 DATED 8/11/2019, have directed all Ex-Staff Members of erstwhile Vijaya Bank, holding e.Vijaya Bank Credit Cards to apply for a Bank of Baroda Credit Card at the earliest.

The Circular also states that age of applicants for credit card should be below 65 years. A LOT OF CONFUSION IS CREATED IN THE MATTER, basically because of the outsourced agency. Applications from former General Managers, retirees having huge deposits etc are rejected.

In this background, on Saturday, 21st Dec, 2019, we visited Baroda Corporate Centre, Bank of Baroda, at Mumbai and had prolonged discussions with the Executive Director, the General Manager in charge of Credit Cards and the concerned DGM, in the matter of Credit Cards.

We explained the difficulties and issues involved and the panick created among retirees by sms message sent by the Credit card dept. We also explained the risk involved in telephone verification. The instruction to clear all dues under Vijaya Bank credit card on issue of BOB card is not legal and practical. Similarly insisting on production of Retirees' I.D. card is not practical as many retirees have not taken the i.d.cards or the same is lost. Again, fixing upper age limit of 65 years is a serious injustice to these senior citizens.

The authorities appreciated and accepted our view points. All the issues discussed by us will be placed for decision by the appropriate authority and a fresh circular will be issued. Meanwhile, please note the following:

1. Vijaya Bank Credit Cards will not be inactive from 1/1/2020. They will continue to be operative.
2. There will not be restriction of 65 years age for existing card holders.
3. We have requested to issue and renew cards, free of charges.
4. Existing credit card limits will not be reduced except in case of defaulters.
5. A procedure to avoid verification from unknown numbers will be introduced. Prior intimation will be sent regarding verification. Meanwhile, all retirees are requested to verify and confirm the identity of verifying persons, before giving to them any information or copies of any i.d. cards, etc.
6. There are no instructions to insist on deposits for issue of credit cards to retirees above the age of 65 years.
7. Instructions to accept other I.D. proof where Retirees' I. D. Cards are not available will be issued.
8. Regarding transfer of data from Credit Card dept to BoBFSL, it is informed that there are certain regulatory restrictions. This will be examined.

Other details will be informed in the circular to be issued by BoB.

BIPARTITE TALKS- UFBU TO GO ON STRIKE- OUR FULL SUPPORT :

In spite of 21 rounds of discussions, between 2/5/2017 and 13/1/2020, the Bipartite discussions have not reached a finality. During the last and 21st round of talks held on 13/1/2020, the IBA has stated that they can not go beyond 12.25% increase in wages. There are other demands such as introduction of 5 days banking, merger of Special allowances with basic pay, Scrapping of NPS and replacing it with Defined Pension Payment Scheme, Updation of Pension, Improvement in family pension, allocation of staff welfare fund based on operating profits, Exemption of retiral benefits without any ceiling, uniform definition of working hours, lunch hours, etc in branches, introduction of leave bank, defined working hours for officers, equal wage for equal work to contract employees, business correspondents, etc. The IBA has been negative on these demands. Therefore, the UFBU has given call for agitational programmes and strike actions. Demonstrations, Mass signature campaign, postering, press meet, black badge wearing, boycotting official functions, candle light protest, Parliament morcha and strike actions are

decided. Strikes are announced as follows: 2 days' strike on 31st January and 1st February, 3 days' strike on 11th March to 13th March and indefinite strike from 1st April, 2020. The CLC has convened a Conciliation Meeting on 27th Jan, 2020 at New Delhi. We are fully supporting and joining these programmes. We call upon our members to join and support all these programmes.

AGITATION BY AIBRF: In pursuance of our demands such as Pension Upodation, Improvement in Family Pension, Affordable Health Insurance, discussion by IBA with us on our issues, etc, etc, AIBRF has called upon all our members to hold demonstrations and submit mass memorandum to Prime Minister, Finance Minister and to the Chairman of IBA. Our programme is going on in full swing. All our members are requested to join our programme wherever conducted.

MASS MEMORANDUM TO PRIME MINISTER, FINANCE MINISTER AND TO IBA

As a part of our agitational programme, AIBRF has advised us to submit mass memorandum on issues relating to senior citizens and bank retirees to the Prime Minister , the Finance Minister and the IBA. Forms are sent to our representatives to obtain signatures of senior citizens, general public, bank employees, bank retirees etc. We here by request our representatives and members to collect maximum signatures and bring our problems to the notice of all concerned.

LEGAL AND FINANCIAL SUPPORT TO RETIRED EMPLOYEES: The Bank of Baroda has issued a detailed circular bearing No. HO/BR/111/12 dated 5/1/2020 in the matter of extending Legal and Financial support to serving as well as retired employees and officers of the Bank. The circular is already circulated by us on our Whatsapp Groups and is posted on our website www.vbra.in

COMMUTATION ARREARS (ARISING OUT OF 1616-1684 POINTS JUDGEMENT: The Bank, belatedly has paid arrears of commutation in the above connection. But, calculation sheets are yet to be furnished to the beneficiaries. Our demand is to pay the Commutation difference as per the Supreme Court Judgement and recover the instalments from the date of payment. No recovery should be made from retrospective effect and no interest is to be collected on amount not paid. We are pursuing this matter and our efforts to get the benefit to all concerned is going on.

ADDITIONAL INTEREST TO SENIOR CITIZENS : It is brought to our notice that at certain branches, the officials are not extending the additional interest of 1.5% to retired staff members who are senior citizens. On taking up the matter with the head office of Bank of Baroda we are informed that as per BoB head office circular No. HO/BR/106/143 dated 28-07-2014 the retired staff members who are senior citizens, resident in India are eligible for additional interest of 1.50% per annum. (i.e. 1% additional interest for ex staff members plus 0.50% additional interest for senior citizens) on their term deposits with maturities from 15 days to 10 years. The additional rate of interest is payable only in cases where the name of the staff member is principal holder in the account.

DONATION TO OUR ASSOCIATION: Many of our retiree friends have been asking for mode of Donating Funds to our Association. Many want to donate voluntarily, in appreciation of our service to retirees. Those who want to Donate voluntarily may credit it to our SB Account No.113901011005099 in the name of VIJAYA BANK RETIREES' ASSOCIATION at our Malleshwaram Branch. IFSC Code is VIJB0001139. If amount is directly credited to our account as above, please send an email to kevinai@gmail.com or on WhatsApp informing the name of the donor, date of remittance, amount remitted with code number. Donation may also be made through cheques drawn in favour of "Vijaya Bank Retirees' Association". Please send Account payee Crossed cheques to Vijaya Bank Retirees' Association, No. 33, 5th Cross, Malleshwaram, Bangalore - 560 003.

With Greetings,

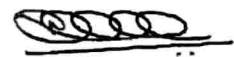
Truly yours,



A.B.SHETTY
CHAIRMAN



SUDHAKAR SHETTY.M.
PRESIDENT



K.VISHWANATH NAIK
GENERAL SECRETARY

VIJAYA BANK RETIREES' ASSOCIATION (Regd)

DEARNESS RELIEF TO PENSIONERS 78 SLABS MORE FOR THE MONTHS FEB. 2020 TO JULY 2020 AVERAGE CPI: 7479.29

Retired on or after 01.01.1986 but before 01.11.1992/01.07.1993 1719 Slabs over 600 points (4th & 5th BPS)			
Upto Rs.1250/- 0.67%/Slab	Rs.1251-Rs.2000/- 0.55%/Slab	Rs.2001-Rs.2130/- 0.33%/Slab	Above Rs.2130/- 0.17%/Slab
1151.73%	945.45%	567.27%	292.23%
Retired on or after 01.11.1992/01.07.1993 but before 01.04.1998 1582 Slabs over 1148 points (6th BPS)			
Upto Rs.2400/- 0.35%/Slab	Rs.2401-Rs.3850/- 0.29%/Slab	Rs.3851-Rs.4100/- 0.17%/Slab	Above Rs.4100/- 0.09%/Slab
553.70%	458.78%	268.94%	142.38%
Retired on or after 01.04.1998 but before 01.11.2002 1448 Slabs over 1684 points (7th BPS)			
Upto Rs.3550/- 0.24%/Slab	Rs.3551-Rs.5650/- 0.20%/Slab	Rs.5651-Rs.6010/- 0.12%/Slab	Above Rs.6010/- 0.06%/Slab
347.52%	289.60%	173.76%	86.88%
Retired on or after 01.11.2002 but before 01.11.2007 1297 Slabs over 2288 points @ 0.18% per Slab For the entire Basic Pension Amount 233.46% (8th BPS)			
Retired on or after 01.11.2007 but before 01.11.2012 1160 Slabs over 2836 points @ 0.15% per Slab For the entire Basic Pension Amount 174% (9th BPS)			
Retired on or after 01.11.2012 759 Slabs over 4440 points @ 0.10% per Slab For the entire Basic Pension Amount 75.90% (10th BPS)			

Pre - 1986 Retirees & Surviving Spouses of Pre - 1986 Retirees		
Ex-Gratia Amount: Slabs over CPI 600: 1719 @ 0.67% per Slab	Pre -1986 Retirees: Dearness Relief 1151.73% on Rs.350/- = Rs. 4,031/- Total Amount: Rs.4381/-	Surviving Spouses of Pre-1986 Retirees: Dearness Relief 1151.73% on Rs.175 = Rs. 2016/- Total Amount: Rs.2191/-

Request to join
VIJAYA BANK RETIREES' ASSOCIATION (Regd)

We hereby request those retirees who have not yet joined our Association to please join. An application for membership is sent along with this circular to those retirees who have not yet joined our Association. We request them to fill up the form and send the same to our office along with a crossed cheque towards subscription to the following address :

VIJAYA BANK RETIREES' ASSOCIATION (Regd)
Central Office : No. 33, 5th Cross, Malleshwaram, Bangalore - 560 003



बैंक ऑफ़ बड़ौदा **Bank of Baroda**

HO : BR : 112/23

Date : 17-01-2020

Circular to all Branches / Offices in India
Issued by HRM Department, Head Office, Baroda

Dear Sir/Madam,

Re : Issurance of Laminated “Service-Cum-Identity Card” to retired employees

We refer to circular No. HO:HR-Ops:PF:108:5467 Dated 05-07-2016 interalia advising about issuance of Laminated “Service - Cum-identity Card” to retired employees.

After amalgamation of eVijaya Bank, eDena Bank and Bank of Baroda w.e.f. 01-04-2019 need was felt to circulated the procedure once gain for the benefit of all the retirees and early delivery of Identity Cards.

Further, it has been decided to issue fresh identity cards to all retirees of e_VB & e_DB through their pension drawing Branch/Region.

Since 01-08-2016, “Service-Cum-Identity Card” is being issued by the concerned Regional Office to minimize the delay in receipt of ID Cards by the retiring employee, For Employees retiring from BCC and Head Office, Baroda same is being issued by BCC and Head Office OA Departments.

We request all concerned to kindly take necessary steps in the matter to avoid delay in issuing I-Cards to retired employee.

Yours faithfully,

C. Maloian.

(C. Maloian)
Head (HR Operations)

Bank of Baroda

To be submitted to Last branch worked or pension paying branch

Date :/...../.....

Zonal / Regional Head
..... Zone / Region

Re : Issue of "Service-cum-Identity Card on Retirement".

Old Staff Number	
EDB/EVB	
EC No. of BOB	
Branch/Office ALPHA	

I have to inform you that I retired from Bank's service on Superannuation / voluntary retirement / others (Must strike out which is inapplicable).

I request you to kindly issue me Service-cum-Identity Card. I give below the required details.

RECENT COLOUR
PHOTOGRAPH
(PASSPORT SIZE)

- Full Name (IN CAPITAL LETTERS) Mr/Mrs/Ms _____
Surname First Name Middle Name
- Designation _____
- Date of Birth _____
- Date of Joining _____
- Date of Retirement _____
- Residential Address in full (Post Retirement)
(IN CAPITAL LETTERS) _____
_____ Pin Code No. _____
- Tele / Mobile No. _____
- Blood Group _____
- E-mail I.D. _____
- Emergency Contact No.
(Other than self-number) _____

EMPLOYEE'S SIGNATURE IN BLACK INK

Verified by the Branch / Office

Seal of the Branch Name :

Signature of Branch / Office Authority

E.C. No.....