



VIJAYA BANK RETIREES' ASSOCIATION (Regd)

(Affiliated to AIBRF)

Regd Office : Kochi

Central Office : No. 83, 5th Cross, Malleshwaram, Bangalore - 560 003

E-mail: vijayabankretirees@gmail.com Website: vbra.in

Date : 16-11-2015

Circular No : 8/2015

To: All Members

Dear Friends :

4TH ALL INDIA CONFERENCE OF AIBRF :

The 4th all India Conference of AIBRF will be held at Trichur from 26th November 2015 to 28th November, 2015. Delegates from all over the country are going to participate in the conference to review the developments relating to various issues relating to retirees and to decide the future course of action. The AKBRF, is making all out efforts to conduct the conference in a grand scale.

The inaugural session will be held on 26th afternoon. This session is open to all our members. We hereby invite all our retiree friends, particularly those in places nearby to Trichur to attend the inaugural session.

The delegates' session, which will be participated by delegates to the conference will be held on 27th and 28th Nov, 2015. The delegates will deliberate and decide on various issues confronting us.

4TH CONFERENCE LEVY BY MEMBERS IN KERALA STATE:

The AKBRF has imposed a levy of Rs. 200/- to be paid by all members of AIBRF in the state of Kerala, to supplement the financial requirement of the conference. We hereby call upon all our members in Kerala State to pay this levy, through our representatives in the state. Our representatives in Kerala are requested to collect the same from all our members under intimation to us.

GROUP MEDICAL INSURANCE TO RETIREES AND EX-EMPLOYEES:

In our previous circular, we have explained the salient features of the scheme as contained in HOC 15235 dated 14/9/2015 and have advised our members who are interested, to join the scheme. Subsequent to the above, we have taken up several issues pertaining to the matter such as extension of time, extending the scheme to family pensioners, paying the premium of retired Part Time Employees, intimation to applicants before debiting the premium, one more opportunity who could not premium on time, keeping the scheme open for 3 months from the date of commencement as advised by IBA, etc.

Contents of our letters are reproduced in the following pages for information of our members.

The bank has since debited the premium on 29/10/2015 and has remitted to United India Insurance Co. The retirees and ex-employees are yet to get I.D. cards and other details such as claim procedure etc. We have, vide our letter dated 9/11/2015 requested the bank to make arrangements to issue electronic I.D. cards till Photo I.D. Cards are issued. We have also requested to publish list of retirees and ex-employees who are covered under the Policy. The contents of our letter dtd 9/11/2015 is reproduced overleaf.

Meanwhile, we note that the bank has issued a circular No;15252 dated 17/10/15, in respect of serving employees, explaining the procedure of claims and furnishing a list of Network Hospitals. These details are uploaded on our website: vbra.in. As per the circular, the TPA allotted to our bank is M/s. Vidal Health TPA Pvt Ltd. Their responsibility is to issue I.D. Cards, provide cashless facility through network Hospitals and to process reimbursement claims.

The contact details of the TPA, M/s. Vidal Health TPA Pvt. Ltd is :

Phone No: 080 - 40125678
Toll Free No: 1800 425 9510
e-mail : jayanth.c@vidalhealthtpa.com
Website : www.vidalhealthtpa.com

They have a help desk at the head office of the bank, which can be contacted on phone No: 080-25584066 Extn:273.
Direct No: 080-25011273

Till detailed instructions are issued by the Head Office, members may contact the TPA through the above phones, e-mail or website.

ENCASHMENT OF P.L. AT THE TIME OF RETIREMENT- 150% HRA TO OFFICERS :

It was represented to us that in a few cases, HRA at 150% was not paid to those retirees, who were living in their own houses while in service at the time of their retirement. The issue was taken up by us vide our letter dated 4/8/2015. The bank has subsequently clarified vide Circular Letter No: 15259, dated 22/9/2015, since available on our website, that the HRA component, which is part of salary/pay slip, irrespective of the fact whether it is 150% Or otherwise has to be paid. This is applicable only to officer employees, who were officially permitted to live in their own house, during their service. Eligible retired officers may submit their claim to their last worked branch.

ANOMALIES IN COMMUTATION:

We have, vide our letters dated 12/3/2015, 27/5/2015, 6/7/2015 and 22/7/2015 brought to the notice of the Management of the bank anomalies in payment of commutation amount to VRS retirees and have requested to rectify the same. It still remains unsettled. We have again reminded the Management to resolve the issue, without further delay.

LIFE CERTIFICATE:

Life certificate is required to be submitted during the month of November, every year. We have requested the Bank to introduce Digital Life Certificate. Till it is done, we advise our members to submit life certificate, as per existing system.

With Greetings,

Truly yours,



President



Gen. Secretary

Contents of our letter dated 09-11-2015 Address to THE GENERAL MANAGER

Sir,

GROUP MEDICAL INSURANCE

While thanking the Bank for introducing the Group Medical Insurance to Retirees and former employees of the Bank, as detailed in Circular No: 15235 dtd 14/9/15, we request you the following:

1. While the Insurance Cover has commenced from 1/11/2015, policy and photo I.D Cards are yet to be issued. The issue of photo I.D. Cards may take some time. To facilitate insured retirees to get cashless treatment/reimbursement till the Policy and Photo I.D. Cards are issued, we request you to make arrangements for issue of E-I.D. Cards to them, as has been done in the case of serving employees.
2. A list of retired employees/ former employees, who are insured may be published.
3. A detailed Circular, bearing No: 15252 dated 17/10/2015 has been issued by the bank, explaining procedure for claims/cashless treatment, procedure for downloading e-I.D.Cards, a list of Network Hospitals, TPA details, etc.for serving employees. Similar instructions/guidelines in respect of Retirees and Former employees may please be issued.
4. IBA has advised all banks to keep the scheme open for a further period of 90 days from the date of commencement of the Scheme. We request the Bank to issue a circular instruction in this connection.

Contents of our letter dated 30-10-2015 Address to THE MANAGING DIRECTOR AND CEO

Sir,

REQUEST TO DEBIT GROUP MEDICAL INSURANCE PREMIUM

Our Bank has debited Premium in respect of Group Medical Insurance, for Retired Employees on 29th October, 2015. Before debiting the Premia to respective accounts, the Bank has sent SMS to the optees. From our side, we had informed them through SMS, telephonic calls and through Social Media. Yet, a few employees could not maintain required amount in their account on 29th Oct, 2015. On our enquiry, it is revealed that, this situation has arisen because of-

1. 29th October was not only at the end of the month but also it was during Festival season.
2. The CBS system has carved out interest on loan/credit facilities availed by the retirees and has not allowed the debit, even though sufficient balance was available.
3. A few employees were not aware of the debiting of the amount on 29th Oct, as they were out of station on tour/pilgrimage etc and were not accessible to phone, internet etc.

It is also reported that in a few cases, the Premia amount is not debited, even though sufficient balance was available.

In some banks, like Syndicate Bank, premia will be debited on 2nd November, after crediting Pension for the month of Oct, 2015, to obviate difficulties to pensioners.

In view of the above, we hereby request you to instruct the concerned to debit the Premia on 1st/ 2nd November, 2015, from whom it is not debited already or in whose account balance was not available on 29th Oct, 2015, and oblige.

We also request you to issue I.D. Cards, and details to those whose premium is already collected.

Dated 7/10/15

To,

THE MANAGING DIRECTOR AND C.E.O.
Vijaya Bank, Head Office,
Bangalore.

Sir,

**GROUP MEDICAL INSURANCE SCHEME
REQUEST TO EXTEND FREE GROUP INSURANCE TO RETIRED PART-TIME SWEEPERS.**

At the out-set, we thank you for extending the scheme to all the ex-employees who had put in more than 15 years of service and for responding to our request to extend the last date for submission of the willingness letter to join the scheme. Such positive initiatives from your side will bring in more good will and belongingness from retirees, which was under strain, till you assumed charge of this bank, as its Chief Executive.

While we will be writing to you about certain clarifications as well as suggestions for improvement of the scheme separately, we wish to place the following before you for your expeditious, positive consideration:

Out of about 9700 former employees of the bank, consisting of approximately 7500 pensioners, 1600 family pensioners and 600 non-pensioners, so far, about 6600 persons have registered their willingness to join the Group Medical Insurance Scheme introduced by the bank.

As per our information, quite a few erstwhile part-time employees, who are since retired, could not register their willingness, though they have been yearning to do so, only because of their indigent financial position. They belong not only to the lowest strata of the employees, but also to a section that live under lot of poverty and difficulties.

We wish to bring to your notice that these category of former employees, most of whom belong to deprived communities in the society, deserve very sympathetic and supportive action from the authorities.

The Government guidelines on Staff Welfare Fund provides for the bank's contribution towards medical care of former employees of the bank.

With this in view, we request and appeal to you to kindly consider extension of Group Medical Insurance Scheme to all former Part Time Sweepers, at Bank's cost, and be a leader and model to the rest of the Banks, in reaching out to the deprived and needy section of the society.

As 15th October, 2015, is now notified as the last date for uploading willingness letter, about which we will be writing separately, we request you to take a positive decision in the matter before that date and take steps to enable them to register their willingness, to which they are eagerly looking forward.

Thanking you,

Sincerely yours,



(C. Gopinathan Nair)
President



(K. Vishwanath Naik)
Gen. Secretary