



VIJAYA BANK RETIREES' ASSOCIATION (Regd)

(Affiliated to AIBRF)

Regd Office : Kochi

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

Phone: Chairman-9886146994 President-9739399977 Gen. Secretary: 9448276015

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Circular (Hard copy) to All Members :

Date : 25-05-2017

Dear friends,

We are furnishing the following for information of our members. In this connection, we wish to inform you that all these developments and information are already conveyed to our retiree colleagues , from time to time through sms, e-mail and through our website. This circular is issued for the benefit of those who are unable to get information through the above channels.

A MILE STONE YEAR FOR OUR VIJAYA BANK :

The Balance Sheet of the Bank has since been published. As per the Press Release issued by the Bank, the following are the high lights:

- " Total Business of the Bank has reached a level of Rs. 2,29,833crores, as at 31/3/2017.
- " Operating Profit recorded 56.32%, reaching a level of Rs.2421.15 crores.
- " Net Profit of the Bank has reached an all time record of Rs. 750.48 crores.
- " Net NPA declines to 4.36%
- " Our Bank had opened 170 new branches and 350 ATMs during the year, crossing a network of more than 4000 outlets.
- " The bank has made tremendous achievements in the field of internet banking, social media marketing, digital banking and in introducing a bouquet of hi-tech products.

We congratulate the entire workforce of the Bank, the MD and CEO and his team of executives for this achievement. We are overwhelmed by this.

At the same time, we are also proud that our dedicated, disciplined and sincere services put under severe, strenuous and testing circumstances and conditions, has positioned our Bank in good stead. The Strong Foundation laid by Sri Mulki Sunder Ram Shetty has made all these leaps possible. We remember that Great Visionary on this occasion.

We also remind the Management of our Bank that this is the right time to remember the services of the past employees of the Bank and share the Bank's unbelievable achievements and record profits with them by considering our long pending demands like Interest on delayed payment of VRS weightage, re-imburement of health insurance premium, increase in the quantum of Annual Medical Aid, Introduction of welfare measures for the retirees, extension of Medical re-imburement facility to widows of pensioners, etc. We request them to translate their assurances and words of concern into practice.

CHANGE OF LOGO OF THE BANK:

The Bank has moved a proposal for change of Logo of the Bank and the tagline of the Bank. While we are aware that there are instances of change of Logo in other Banks etc., we are also aware that, mere change of Logo or Tagline will not help for growth of the Bank. Our Logo is well established, popular and appreciated by our customers, well wishers and the entire past and present workforce. We have an emotional attachment to this attractive Logo. What is needed is commitment by all towards the growth and development of the bank, putting the interest of the institution above that of individuals, motivating, encouraging and rewarding the staff, avoiding abuse and humiliation of the toiling field staff, transparency and discipline- in letter and spirit- at the administration. There is no need to change the Logo at this point of

time. Even the Govt of India has advised all Banks to avoid huge and waste full expenditure. The present M.D. and C.E.O. of the Bank is retiring in next two months. Under these circumstances, the C C of our Association, which met at Delhi recently has unanimously endorsed the decision of the Association to oppose the proposal of the Bank lock, stock and barrel. Many programmes such as members' meetings, press conferences, representation to Govt, etc to create awareness in this regard are being undertaken by us.

DHARNA AT JANTAR MANTAR BY AIBRF:

A very successful, massive and effective Dharna by more than 5000 bank retirees from throughout the country was held at Jantar Mantar, Delhi, on 23rd March, 2017. From our Bank, a record number of more than 200 members participated. The Dharna was in pursuance of our long pending demands such as 100% DA to Pre-Nov, 2002 retirees, improvement in Family Pension, calling AIBRF to discuss retirees' issues, holding grievance redressal meetings, welfare measures for retirees etc., The Dharna was addressed by 10 Members of Parliament namely Sri/Smt. M.R. Reddy, Oscar Fernandes, Tapan Sen, N.K. Premachandran, Sushmita Dev, D. Raja, B.K. Hariprasad, B. Vinod Kumar, Shrikant Shinde, and Shrang Chandu Bame. Representatives from Central Trade Unions like Smt. Amarjeet Kaur (AITUC), Sri. Tapan Sen (CITU) and Sri. Omprakash Sharma (INTUC) addressed the enthusiastic members, assuring their full support to our struggle. Sri. D Raja and Smt. Sushmita Dev led a delegation of AIBRF to the Banking Secretary, Mrs. Anju Chibb Dugal, who assured to look into the issues sympathetically. A delegation of AIBRF had also met Union Minister of State for Finance Shri. Santosh Gangwar at his residence and submitted a memorandum on retirees' issues. He has directed senior official from the Ministry to discuss the issue with the representatives of AIBRF.

The Dharna was very effective and could draw the attention of the authorities to the demands of bank retirees. The AIBRF is committed to follow up the issues.

100% D.A. CASE :

Subsequent to a temporary set back due to adverse decision in Kasturi Rangan & others Vs Canara Bank case, the Kolkata High Court, some time back, have passed an order in favour of the retirees to grant 100 per cent DA to the pensioners who retired before November 2002 as per RBI formula as provided in Clause No 6 of Bipartite Settlement dated 29/10/1993. This Judgement was given by the single judge on 4/3/2015 in W.P. No. 507/2012, between United Bank of India retirees' welfare Association & others Vs United Bank Of India & others. In the judgement, the Hon single Judge held that "discrimination between pre-2002 retirees and post -2002 retirees are arbitrary and without any rational justification and ordered implementation of clause 6 of the settlement dated 29/10/1993. The Management of United Bank of India appealed against the order before Division Bench of Kolkotta High Court in APO 316 of 2015, in WP No. 507 of 2012. The Division Bench of Kolkotta High Court passed a judgement on 26/9/2016 and the same was modified to effect certain corrections on 5/12/2016. Together with the modified order, the Division Bench had ordered as follows :

"We find that the distinction between pre Nov-2002 retirees and post Nov-2002 retirees is UNREASONABLE, ARBITRARY AND DISCRIMINATORY. There is no justification for the same. Though each Bank is a member of IBA,, has a separate identity, the mandate of the Pension regulations, which has a statutory force of law can not be altered by a Joint Note. Therefore, we direct the Bank to comply with clause 6 of the settlement dated 29/10/1993 and to pay pension to pre Nov-2002 retirees at the same rate as enjoyed by post Nov-2002 retirees, as has been paid to the retired employees in R.B.I." (Full text of the judgement is available on our website: www.vbra.in)

Instead of implementing the Court order to settle this matter pending for more than 12 years, the management of United Bank Of India / IBA decided to file SLP in the Supreme Court dragging the retirees for further legal battle.

AIBRF have approached several times IBA / Unions in last two years and earlier to settle the issues through negotiation as per the commitment given in Record Note dated 25.05.2015. After the disposal of SLP of retirees from Tamilnadu (Kasturi Rangan Case) and order of Kolkata High Court in favour of retirees in the matter (United Bank Retirees' Welfare Assn Case), it was expected that IBA would take steps to settle the matter through discussion as per their own commitment. AIBRF had written letters to IBA for discussion for implementing Kolkata High Court judgement. But unfortunately, IBA has decided for legal fight and is not ready to keep its own commitment given in the Record Note.

In view of the above, as per the decision taken at Indore Office Bearers' Meeting , AIBRF has since moved an application in the Supreme Court to become party in this case to express solidarity and support to the comrades of United Bank Retired Employees' Welfare Association and to protect the interest of a large number of membership from AIBRF/ bank retiree fraternity effectively.

AIBRF has engaged two senior counsels who have expertise in service matters/constitution, to argue the case on behalf of AIBRF and UBIRWA and other individual retirees in a coordinated manner.

Next date of the hearing fixed in this matter is 7th July, 2017.

MEDICAL INSURANCE :

The difficulties, inconvenience and irritation in connection with Medical Insurance (Group Health Insurance) appears to be never ending. The area of Domiciliary Claims has become an instrument of harassment and frustration to senior retirees, testing their patience. I D cards are still not issued to quite a few retirees, claims are not acknowledged, unnecessary and meaningless queries are raised, receipt of claims are denied, calls are not properly responded, claims are not properly processed, un-acceptable and wrong replies are given on telephones, etc etc,. After repeated follow up by us, a few claims are settled. But, many more are pending. After our taking up the issue, a tripartite meeting was held at Bangalore, on 3/5/2017, between the Banks, the Insurance Company and the Third Party Administrators. In the meeting, it was assured by the Insurance Company and the TPA that the issues would be settled in about a week's time. But, not much progress is visible. We are contemplating necessary steps.

PROCEDURE FOR CLAIMING DOMICILIARY MEDICAL EXPENSES :

We have furnished detailed guidelines to all retirees through e-mails / website regarding the procedure for claiming domiciliary medical expenses. However some of our members have requested for written guidelines in this regard, which are as follows :

1. Claim should be submitted in claim form part-A which is available on our website as well as on the website of Vidal TPA. The policy No. to be mentioned is 5001002816P111644969. ID No. should be the number given to you or to your spouse as per the ID cards sent to you.
2. Attending / treating doctor's certificate cum prescription should be attached. While submitting the claim for first time, the original medical certificate should be attached. For subsequent claims, photo copy of the same is to be attached.

Normally, the Doctor's certificate should not be older than 90 days. However if the period of treatment prescribed is for more than 90 days, the certificate will be valid for the period of treatment. If treatment is prescribed for more than 1 year the certificate needs to be counter signed by the doctor every year. If the certificate does not contain the prescription of medicines, a separate prescription by same doctor has to be enclosed. The doctor's certificate should contain signature, name, registration No. & the rubber stamp of the doctor.

3. Original bills issued by the Chemist / Drug store, with serial Nos. of the bills are to be enclosed.
4. On the top of the part-A of the claim form "For domiciliary treatment" is to be written.
5. Please read the instructions contained in form A and comply with the same.
6. Attach the domiciliary treatment claim reimbursement statement.
7. Enclose ECS mandate.

Claim form part-A , a suggested form for doctor's certificate, domiciliary treatment claim reimbursement statement and ECS mandate forms are available on our website.

8. Photo copy of first page of bank pass book containing account No., name of the account holder, IFSC code, Branch name etc. is to be attached.
9. One cancelled cheque leaf of the account to which the reimbursement amount is to be credited has to be attached.
10. Attach copy of the Vidal TPA ID card. If ID card is not issued, furnish the TPA ID No. on a separate paper.
11. Please submit all these papers to the Office of Vidal TPA by registered post or by a courier who provides a proof of delivery (POD) with the signature of the recipient. Send the claim forms to

Vidal TPA Private Ltd., Tower 2, 1st Floor, SJR I Park

Plot No. 13, 14 & 15 EPIP Area, White Field, Bangalore - 560 066

Toll Free No. 1800-425-9510 E-mail : jayanth.c@vidalhealthtpa.com

Always keep copies of all the papers/documents submitted by you.

12. As far as possible, correspond / enquire only through e-mail. If not at all possible to correspond through e-mail, send your letters / quires only through registered post.

RLC CASE :

The conciliation proceedings initiated before the RLC (C), Mumbai was last heard on 24/1/2017. The RLC has ordered that she would study the matter in the background of various judgements and fix the next date of proceedings thereafter.

INTEREST ON DELAYED PAYMENT OF VRS WEIGHTAGE :

The case is still pending before Supreme Court. The issue is delayed too much.

CASE BEFORE KARNATAKA HIGH COURT IN THE MATTER OF PENSION TO RESIGNEES :

It is informed to us that the case is referred to a larger bench of the Supreme Court. Hence the High Court has not listed the case for further hearing.

REGIONAL CONFERENCES :

Our Mangalore Regional Conference was held on 30/7/2016, at Mangalore. The attendance was massive with the auditorium overflowing with our members. A team of Regional Committee consisting of Sri. K.C Mada as Chairman, Sri. T. Sadashiva Rai as President, Sri. M. Rajaram Shetty as Secretary and other office bearers and Committee members was unanimously elected.

On 11/12/2016, the Regional Conference of our Hubli Region was held at Hubli. Here also the attendance was very massive. A demonstration was held by our members, in pursuance of our demands. A regional Committee comprising of Sri. Mallikarjuna S Madinur, as Chairman, Sri. Narayana Bhat, as President, Sri. G. Srikanth Miskin as Secretary, with a full team of office bearers and Committee members was elected, unanimously.

Our Ahmedabad Regional Conference was held on 7/5/2017, at Ahmedabad. Almost all our members in the state of Gujarath as well as other retirees participated in the meeting. In the meeting, a committee with Sri. R.G. Bhagat as Chairman, Sri. A.C. Shah as President with a set of office bearers and Committee members were elected.

MEMBERS' MEETINGS :

A meeting of Members in Mangalore and Udupi Region was held at Mangalore on 24/4/2017, mainly to oppose the Change of Logo and to discuss other issues. A press Conference was also held at Mangalore on 13/5/2017, in this connection. The meeting passed a resolution unanimously opposing the change of logo of the bank.

A well attended meeting of our members in North India was held at New Delhi, at YMCA Hall, on 23/3/2017, after our Dharna at Jantar Mantar.

A special meeting of our activists, exclusively to explain and to discuss about Medical Insurance was held at Vishakhapatnam, on 27/11/2016.

A meeting of our members in Udupi was held on 22/11/2016, to discuss various issues of the retirees.

On 11/3/2017, a meeting of our members from North Kanara district was held, on the occasion of the District Conference at Sirsi.

A meeting was held at Kundapura on 24/5/2017, wherein members from Kundapura, Byndoor, Udupi, Manipal, Brahmavara and nearby places attended. The meeting passed a resolution unanimously opposing the change of logo of the bank.

FAMILY GET TOGETHER MEETING AT BANGALORE :

A family Get Together of our members was held at Bangalore on 5/2/2017. It was a very special occasion where our members met, mingled and spent a happy day together with fun and games. Many members have suggested to have such programmes frequently.

VOLUNTARY SERVICE :

True to our commitment to and concern about our Bank, when there was heavy rush at branches and employees were under pressure of work, our Association has voluntarily offered our services at branches to manage the situation. Our senior members, many retired senior executives like General Managers, Dy. Gen Managers and all other retirees rushed in response to our call and rendered exemplary voluntary services in several branches, evoking very positive response from our customers and the branch staff.

CENTRAL COMMITTEE MEETINGS :

THE CENTRAL COMMITTEE OF OUR Association met on 27/6/2016 and on 10/12/2016 at Bangalore and on 23/3/2017 at Delhi. Our pending issues at Bank level and Industry level were discussed. The CC has co-opted the following to the Central Committee:

1. Sri. Kalyana Krishnan, Kerala as Joint Secretary
2. Sri. S.S. Shetty, Hubli as Joint Secretary
3. Sri. M. Kiran, Bangalore as Permanent Invitee to Central Committee.

A list of our updated Office bearers is attached.

UPDATING PHONE NOS AND e-MAIL IDS :

With a view to reach our members without delay, we are sending all information and developments through SMS and e-mails. We are also posting all these informations on our website www.vbra.in

It has come to our notice that mobile numbers of many members are changed. Many e-mails are also not delivered. Hence, we hereby request our members to kindly update their Mobile numbers and e-mail addresses, with us. Retirees are requested to bring this to the notice of their friends and assist/guide them in updating their contact details.

SOME USEFUL INFORMATION TO MEMBERS

1. LOCKER RENT :

In terms of HOC 16088 dated 6/5/16 ex staff members are eligible for 50% concession in rent on one small locker in any one branch of the bank. If this concession is not extended please write to the branch manager with a copy to the concerned regional head, endorsing a copy to our office, for refund of excess rent

2. ANNUAL MEDICAL AID AND ADDITIONAL MEDICAL AID :

All retirees and retirees under VRS and CRS on completion of 60 years of age are eligible for reimbursement of annual medical aid which is at present Rs. 3,500/-. This amount has to be debited to staff welfare account, under BYR-A-CODE-131108-5. Some of our members have informed us that they are not paid the amount at the branches. On our enquiry it is informed to us that, the bank has introduced a system, wherein annual medical aid is paid only through HRMS. For this purpose members are requested to inform the concerned officer/branch head to contact HRMS cell at head office and get the system enabled to debit the annual medical aid to staff welfare account. Same is the procedure for claiming additional medical aid by employees on attaining the age of 70th and 80th year. Please refer HOC 78/2009 dated 23/4/2009 and HOC 188/2007 for details. All these circulars are available on our website.

3. INCOME TAX-FORM NO. 16 :

In respect of those retirees, from whom TDS is effected, the Bank is in the process of sending form No. 16 to their residences. For others, Form No. 16 has already been sent to their pension drawing branches.

With Greetings

(BALAKRISHNA SHETTY (AB))
CHAIRMAN

(SUDHAKAR SHETTY. M)
PRESIDENT

(K. VISHWANATH NAIK)
GEN SECRETARY.



VIJAYA BANK RETIREES' ASSOCIATION (Regd)

Regd Office : Kochi (Affiliated to AIBRF)

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

E-mail: kevinai@gmail.com Website: www.vbra.in

List of Office Bearers with Designation, Address, Mobile Number & Email ID

Sl.No	Designation	Name	Mobile Number	Email ID
01	Chairman	Balakrishna Shetty (AB)	9886146994	abshetty202@yahoo.com
02	President	M. Sudhakar Shetty	9739399977 / 8762559977	sudhakarshettym@ymail.com
03	Vice President	Vijaya Kumar Bhushan	9910016424	vijaykumarbhushan@gmail.com
04	Vice President	P.K. Venkataramani	9443228029	vathsrmani@gmail.com
05	Vice President	Sudhakar Hegde C	9620923927	sudhakar6406@gmail.com
06	Vice President	John Syriac	9446289134	johnsyriacc@gmail.com
07	General Secretary	K. Vishwanath Naik	9448276015	kevinai@gmail.com
08	Organising Secretary	K.J. Vijayadev	9880798075	kvjdv01@gmail.com
09	Secretary	Mallikarjun S Madinur	9480015396	msmadinur@gmail.com
10	Joint Secretary	N.S. Somanath	0821-5988893	aibrfvbra@gmail.com
11	Joint Secretary	Pradyumna Shastry	9440157940	ppradyumnaa1@gmail.com
12	Joint Secretary	K.R. Puttaswamy	9448705700	aibrfvbra@gmail.com
13	Joint Secretary	Kishore Chandra Hegde	9902335288	kchegde100156@gmail.com
14	Joint Secretary	N.G. Mahalingappa	9886081409	mahalingappang@yahoo.com
15	Joint Secretary	B. Parvatha Reddy	9704498148	parvathreddyb@gmail.com
16	Joint Secretary	K.U. Kalyana Krishnan	9447082343	kukalyanakrishnan@gmail.com
17	Joint Secretary	S. S. Shetty	9342913532	aviachusss@gmail.com
18	Treasurer	D.C. Siddagangaiah	9880087350	dcschengavi@gmail.com
19	Assistant Treasurer	K. Chandrashekar	9481425578	kcs.1954@yahoo.com
20.	Permanent Spl Invitee to CC	M. Kiran	9448686997	kiran.mohandas58@gmail.com
20	Exec. Committee Member	S. Nirmala Anand	9900162374	anandkshira@yahoo.com
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