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एस.बी.आई. पेंशनर्स मेल ਐਸ.ਬੀ.ਆਈ. ਪੈਨਸ਼ਨਰਜ਼ ਮੇਲ S.B.I. PENSIONERS' MAIL

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स्टेट बैंक ऑफ इंडिया पेंशनर्स एसोसिएशन की मासिक पत्रिका (चण्डीगढ़ सर्कल)

ਸਟੇਟ ਬੈਂਕ ਆਫ ਇੰਡੀਆ ਪੈਨਸ਼ਨਰਜ਼ ਐਸੋਸੀਏਸ਼ਨ ਦੀ ਮਾਸਿਕ ਪਤ੍ਰਿਕਾ (ਚੰਡੀਗੜ ਸਰਕਲ)

खण्ड - 19 अंक 10
अगस्त, 2018

ਖੰਡ 19, ਅੰਕ : 10
ਅਗਸਤ, 2018

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August, 2018

Editorial

STRUCTURED MEETING OF THE REPRESENTATIVES OF GOVERNING BODY MEMBERS (TWO GOVERNING BODY MEMBERS FROM EACH CIRCLE) OF FEDERATION OF SBI PENSIONERS ASSOCIATIONS

We append below the Agenda Items that has been forwarded by the Federation to the Corporate Office for the proposed Structured Meeting to be held in August, 2018.

A. PENSION RELATED ISSUES

- Payment of arrears to 5th, 6th and 7th bipartite retirees as per revised regulations
- Payment of arrears of revised Pension to the families of deceased beneficiaries.
- Inclusion of special allowance/allowances applicable to pre 1970 retirees.
- Revised basic pension to the retirees for the period 1-11-2002 to 30-4-2005.
- Delays in fixation family pension.
- Payment of difference of pension @ 1684 basis instead of 1616 as per IBA directive.

B. INSURANCE RELATED ISSUES

POLICY-A

- Delay in release of buffer amount.
- Non purification of data every year as on 31st May.
- All non-members of REMBS to be enrolled as a one time measure to ensure equality to all retirees.
- Policy holders of A shall be permitted to get enrolled to policy B as and when the limit in policy A just at Rs one lac as per the extant instructions on record when the scheme of policy B was introduced.

POLICY-B

- All family pensioners shall be absorbed by the bank on the lines of insurance cover extended to retirees DMD and above cadre
- The scheme shall be subsidised flat up to 75% without stipulation of amount
- Treatment for dental shall be reintroduced with a cap on treatment for each ailment, as this is the immediate requirement for seniors.
- 300 retirees denied admission to policy B in the year 2017-18 due to technical error in the system, they were not covered under insurance policy for the year 2018-19

COMMON PROBLEMS IN BOTH THE SCHEMES

- Wrong mention in the name of insured as well as spouse including aberration in gender.

Editorial Board

- | | |
|--------------------|------------|
| 1. Sh. T.R. Gupta | Editor |
| 2. Sh. K.K. Trikha | Sub-Editor |
| 3. Sh. S.K. Sharma | Member |

Names of the office-bearers for correspondence:

- Sh. J.R. Gupta (President)
5952, Modern Housing Complex, Manimajra, Chandigarh. Mobile : 9356381981
- Sh. T.R. Gupta (General Secretary)
H.No. 3020, SBI Society, Sector 49-D, Chandigarh. Mobile : 9872113608
- Sh. S.K. Sharma (Treasurer)
H.No. 1025, Sector 38-B, Chandigarh. Mobile : 9872021025

- | | |
|---|---|
| <ul style="list-style-type: none"> ii) Hospitals are yet to be identified as per capping on each ailment to enable the policy holder to get treated with in the rates fixed as per extant instructions iii) Delay in clearance of bills of domiciliary treatment, the delays more than 3 months in many cases including reimbursement under iv) Xerox copies of prescription are not accepted where the treatment is on continuous basis v) ID cards undelivered are allowed to lie at AO offices without being attended vi) Change in address in the application at the time renewal is not taken in to cognizance, old\address is repeated. vii) Frequent changes in instructions by the Insurance Company are causing more inconvenience to the retirees and they are becoming panic due to indifferent attitude of the Insurance Company. viii) Appointment of nodal authority at each AO to take stock of the pending matters is needed or alternatively the role of CM-HR has to be defined in detail in handling the insurance matters of both the schemes ix) A few office bearers of the Federation may be invited at quarterly meeting s held CC with the Insurance Co for an effective review of the problems x) No rejection of bills be allowed without undergoing due process as per the guidelines xi) Many of the bills kept with TPA have two major reasons (1) Additional document required (2) Printed name on the cheque do not match with the name mentioned in the application at the time of renewal of policy B | <ul style="list-style-type: none"> iii) Form 16/16A are not provided to the pensioner on date. The system introduced must be user friendly iv) Many of the Pensioners Associations are maintaining accounts at different branches in their dominion. These accounts may be treated as staff accounts and KYC norms may be relaxed as they represent money collected from the pensioners who are the members of the respective Association. v) The Corporate Centre is requested to hold half yearly meetings similar to the meetings held at the circles instead of present system conducting the meeting once in a year. vi) Loan against pension availed during the life of the pensioner shall have insurance cover to enable the family pensioner to get over the burden of payment of loan with a meagre pension vti) Debits/credits to the account are made without the knowledge of the pensioner and no messages are sent explaining the details of such transactions. viii) Still many of the staff accounts both deposit/ advances are classified under public depriving the facility of staff rate of interest. ix} All the big branches shall be provided with counteter senior citizens for completion of early transactions x) The former Chairman had innovative idea of disbursing pension at the door step of pensioners aged 75 plus. Kindly implement. xi) Stoppage of all payments from EMWS. xii) Supply /Stocking of medicines do not confirm with guidelines issued vide circular No.HR-IR-SPL 387 dated 5th December 2009. Pharmacist are not manning the dispensaries, suggested for outsourcing of the same. |
|---|---|

GENERAL MATTERS

- i) None uploading of life certificates - checker maker concept resulting in more problems, instead of fixing the responsibility on checker the pensioners) not paid. The issue needs to be reviewed
- ii) Majority of the pensioners are 70 plus age a sitting space has to be allocated at each AO with some newspapers and provision of drinking water whenever they visit dispensaries

News from Units

JAMMU UNIT

We have been advised by the Jammu Unit that in the meeting held on 18.06.2018, Sh. Alok Sharma has unanimously been elected as President because of ill health of Sh. S.L. Sharma, the previous President. Sh. C.P. Padha has been elected as Asstt. Secretary in the same meeting, unanimously.

News from Units

KURUKSHETRA UNIT

A Pensioners' Meet was organised by our Kurukshetra Unit on 24.06.2018 at Gymkhana Club, Kurukshetra. The meeting was attended by more



than 40 members who took very active part in the proceedings. The meeting was presided by Sh. V.K. Jain, President and Sh. Gorelal Gupta, the



Secretary of the unit. Circle Association honoured the seniormost pensioner of Kurukshetra unit with presentation of Shawl. The Circle Association was



represented by S/Sh. T.R. Gupta, S.K. Sharma, K.K. Trikha, H.K. Sharma & Tek Chand. The members took keen interest in the deliberations and posted certain queries which was adequately replied by Sh. T.R. Gupta, the General Secretary, to their satisfaction. S/Sh. K.K. Trikha, Dy. Gen. Secretary & H.K. Sharma, Asstt. Gen. Secretary also addressed the members/gathering. We appreciate the efforts of all the members in the General and Sh. V.K. Jain, the President, in particular for arranging such a nice meeting thereat which was followed by sumptuous Lunch.

CHANDIGARH UNIT

Two Medical Talks were arranged from the different hospitals and different diseases, wherein our members at LHO's Wednesday meetings took full advantage of the talks and also had consultation with the visiting Doctors.

YAMUNANAGAR/JAGADHARI UNIT

The revised list of the office-bearers of the unit is as follows, elected unanimously in the meeting held on 15.06.2018 at Jagadhari Branch, Opp. Bus Stand :

1. Sh. Jaswant Rai Sachdeva President
2. Sh. Kulbushan Metha Secretary-Jagadhari
3. Sh. Ram Partap Vice President
4. Sh. Janta Ram Secretary-Yamunanagar
5. Sh. S.S. Sapra Asstt. Secretary
6. Sh. Jatinder Wadhwa Treasurer
7. Sh. Rajesh Jalota Executive Member
8. Sh. Rajesh Executive Member
9. Sh. B.D. Chaudhary Executive Member

COORDINATION OF BANK PENSIONERS AND RETIREES ORGANISATIONS

CAMP: J-208, Vijay Ratan Vihar, Sector-15, Part-II, Gurgaon:122301. Mob:+919868220338, 0124-4270198

Dated: 16.07.2018

Shri Ravi Mittal, IAS
Additional Secretary,
Dept of Financial Services,
Ministry of Finance,
Jeevan Deep Building,
Parliament Street, New Delhi.

Respected Sir,

Pending issues of Bank Pensioners & Retirees

We were extremely happy and thankful to you for according an audience to us as per our request dated 09.07.2018 for discussing the pending issues of Bank Pensioners and Retirees. Accordingly, we had a meeting with your goodself on 11.07.2018 in your Office. We thank you for the good gesture and a patient hearing.

In this connection we wish to once again submit our important pending issues which were meaningfully discussed in the meeting with your goodself and Shri Amit Agrawal, Joint Secretary, DFS:

1. You were receptive to our request for providing us a formal structured machinery to negotiate the issues of Bank Pensioners and Retirees with Indian Bank Association (IBA). Your response gave us a feeling that the elders of the Banking Industry are cared for and it will go a long way in addressing the concerns of Bank Pensioners and Retirees. We request you to initiate necessary steps to take it to an early logical conclusion.

2. **Updation of Pension:** Pension Regulation 35(1) dealt with Updation of Basic & Additional Pension in respect of employees who retired between the 1st Day of January 1986 but before the 31st Day of October 1987, as per formula given in appendix 1. The provision of updation of basic and additional Pension - Regulation 35(1) was therefore implemented at the time of introduction of Pension scheme in the Banks.

The Govt. of India amended Regulation 35(1) vide notification in Government Gazette (No.9) dated 1st March 2003 as under:

“Basic pension and additional pension, wherever applicable, shall be updated as per the formulae given in appendix-1”.

A perusal of original Regulation 35(1) vis a vis amended Regulation 35(1) would show that the restricted application of Updation of Pension in respect of those who retired between 01.01.1986 and 31.10.1987 has been extended to cover all retirees wherever applicable. IBA and Banks have been denying the benefit of updation to the eligible pensioners who retired after 01.11.1987 for unjustifiable reasons. This has resulted in creating a huge difference as some retired General Managers are drawing lesser pension than that of a senior clerical staff retired recently.

Sir, you will appreciate that our Pension Regulations being the subordinate legislation assume greater significance and amended Regulation 35(1) provides an accrued right to the pensioners who have retired after 01.11.1987. We therefore request your goodself to consider our request for revision/ updation of pension favourably.

3. **Uniform 30% Family Pension without ceiling:** Family Pension in Banks is payable at 30%, 20% and 15% of last drawn pay of the deceased Employee/Pensioner with lower percentage being assigned to higher pay. It in effect meant that Family Pensioners of those who retired as officers would get the lowest 15% of last drawn pay that too with a specified ceiling on the amount of Basic Pension which effectively translated into a mere 7% to 10% of last drawn pay. This distortion was corrected by the Govt. and RBI by fixing Family Pension uniformly at 30% of Pay. Regulation 56 of the Banks Pension Regulations provides for the similar treatment to Bank Family Pensioners. We also understand that IBA is engaged on this issue which was minuted in the form of a record note at the time of signing of 10th Bipartite Settlement on 20.05.2015 i.e. more than 3 years ago. We request you to help us in getting this very emotive and most compassionate request of Bank Pensioners and Retirees and help us resolve the issues at the earliest.

4. **Uniform 100% DA Neutralization:** After the introduction of 100% DA neutralization in lieu of tapering DA by the Central Govt. during the revision under 5th Pay Commission (1996), Banks too

introduced uniform 100% DA neutralization from 2005 but made it applicable only to those who retired on or after 01.11.2002 despite there being no mention in the bipartite settlement about such artificial classification based on the date of retirement.

5. Medical Insurance: After prolonged representations, the Government vide F.NO. 14/7/92-IR(Vol-II) Dated 24th February 2012 advised IBA to formulate a uniform Medical Insurance Scheme for both serving and retired employees. The IBA in the last (10th) Bipartite Settlement introduced Medical Insurance Schemes for both serving and retired employees but created discrimination with regard to payment of insurance premium by bearing it in case of serving employees and forcing the retired employees to pay the premium. This discriminatory treatment has robbed the retired employees of Banking Industry by as large a sum as Rs. 40,804/- for the renewal of their medical insurance w.e.f. 01.11.2017. It is in contrast to free Medical Facilities extended to senior level bankers viz., CMD/MD/CEO/EDs after retirement and hence we request for extension of similar medical facilities to rest of the retired Bank Employees.

Sir, you will appreciate that the need for medical care is no lesser important in case of Bank Pensioners and Retirees than the full time Board level employees of the Bank. Extending similar benefit to Bank Pensioners and Retirees would uphold the fair principles of equity. We request you to consider the same at the time of ensuing renewal of IBA arranged/negotiated medical insurance policy for Bank Pensioners and Retirees which is due on 01.11.2018.

6. Pension to left out Compulsorily Retired Officers: The Hon'ble Supreme Court in case of compulsorily retired officers of Andhra Bank has allowed second pension option. Since the Hon'ble Supreme Court has its jurisdiction all over the country, the compulsorily retired officers in other banks too be extended similar benefit as a good gesture. We request that the Government as Good Employer should accept the same for all the Banks as it has been upheld by the highest court in case

of similarly placed officers. Some of the Banks are yet to implement the pension to left out compulsorily retired officers, despite IBA having issued the communication to all the member banks as early as March 2018.

7. Pension for Resignees: IBA advised the banks to extend second option to the petitioners only in case of Vijaya Bank instead of giving benefits to similarly placed resignees who have put in more than 20 years of service. Such an extension of second option to similarly placed Officers in Vijaya Bank and also in other Banks as advised by IBA in case of left out compulsorily retired officers.

8. Reckoning of Special Allowance Component for Pension and Gratuity: A Special Allowance was introduced as a part of Pay in the Xth Bi-Partite settlement. This allowance was attracting Dearness Allowance but was excluded for the purpose of computing Pension and calculating Gratuity. It is important to note that in the case of LIC of India, the similar Special Allowance is treated at par with the grade pay of government employees and the same is also reckoned for terminal benefits including Pension & Gratuity. The payment of Gratuity Act defines Wages as emoluments with Dearness Allowance excluding HRA, Overtime and any other Allowance. It is pertinent to submit that the Special Allowance component payable to Bank employees and Officers attracts DA at same rate as on Basic Pay. Hence Special Allowance and DA thereon form an integral component of Wages. It is therefore required to be taken into consideration while calculating Gratuity/Pension at the time of retirement. Exclusion of Special Allowance and DA thereon is violative of the provisions of the Payment of Gratuity Act 1972, its exclusion in Xth Bi-Partite notwithstanding. We request you to make necessary arrangements with IBA to rectify the anomaly at the earliest.

We shall be grateful to you for early resolution of these long pending issues of the Pensioners/ Retirees.

With Regards

Yours Sincerely

A.Ramesh Babu

K.V. Acharya

Joint Conveners

COORDINATION OF BANK PENSIONERS AND RETIREES ORGANISATIONS

CAMP: J-208, Vijay Ratan Vihar, Sector-15, Part-II, Gurgaon:122301.Mob:+919868220338, 0124-4270198

Dated: 16.07.2018

Shri Santosh Kumar Gangwar
Hon'ble Minister
Ministry of Labour & Employment
Government of India
Shram Shakti Bhawan
New Delhi

Hon'ble Sir,

Effective Date of Amendment to Payment of Gratuity Act 1972 Enhancement of Limit from Rs. 10 lakhs to Rs. 20 lakhs

We refer to our letter dated 05.04.2018 wherein we had requested your goodself to modify the effective date of enhancement of Gratuity from Rs. 10 lakhs to Rs. 20 Lakhs to 01.01.2016 instead of 29.03.2018. In this connection we understand that in response to an on-line RTI query, the Ministry of Labour & Employment has given clarification on the effective date of the payment of Gratuity (Amendment) Act 2018 vide letter no. S-42015/02/2018-SS-II dated 28.06.2018.

The Ministry of Labour & Employment is reported to have enclosed a note FTS No. 299879/2018/LS of Ministry of Law & Justice, Department of Legal Affairs. A perusal of said note reveals the following:

1. The Government had intended for parity for quantum of amount of Gratuity for the employees governed by Payment of Gratuity Act with Central Government employees.
2. Central Government is also empowered to notify the parity in terms of Gratuity amount for these employees from prospective/retrospective effect.
3. Hon'ble Supreme Court in case of Bharat Singh 1986 (2) SCC 614 held that it is a settled principle of interpretation that inhibition of the rule against retrospective construction may be applied with less insistence.

4. Enhancement of Gratuity and its admissibility eligibility from particular date are issued relatable to social beneficial legislation and are to be construed liberally.
5. According parity for quantum as well as effective date for employees governed by Payment of Gratuity Act 1972 vis a vis Central Government employees has rationale and reasonable nexus. Hence there appears to be no legal objection if said parity is allowed by Ministry of Labour & Employment.

In view of the above clarifications a kind consideration of our request to allow retrospective effect to the enhanced quantum of Gratuity w.e.f. 01.01.2016 instead of 29.03.2018 shall go a long way to uphold the principles of equity and fairness.

We therefore request your goodself to consider our request favourably by modifying the effective date of enhancement of Gratuity amount from 29.03.2018 to 01.01.2016 and render justice.

With regards

Yours faithfully

A.Ramesh Babu **K.V.Acharya**
Joint Conveners

Form-16/16A

Few of our members has advised us that the total amount received from the Corporate Office on 5th, 6th, 7th B.P.S. is not tallying with the amount mentioned in their above forms provided by the relative pension paying branches. Since the pension paying branches are failing to share the correctness of the amount, they are of the opinion that the pensioners should take up the matter with the Corporate Centre only, since the arrears have been paid by them. However, our DGM in the Corporate Centre has been entrusted to look after different disputes through his team. Therefore, you may lodge your complaint to :

The Dy. General Manager (Taxation)
State Bank of India Corporate Centre,
State Bank Bhawan, Madama Cama Road
Mumbai-400021
email : dgm.tax@sbi.co.in

NEW ENROLLMENTS JULY - 2018

Name	Address	D.O.B.	Contact No.
Surjit Singh	# 729, 1st Floor, Silver Birch, Pocket-1, Omaxe, Mullanpur, New Chandigarh.	05.07.58	9888880304
Hemant Kumar Gupta	# 1095, Sector 12-A, Panchkula, Hry.	17.07.58	0172-2566957, 8283830588
Balwinderjeet Kaur	# 356, Phase-2, Mohali, Pb.	10.07.58	0172-4655718, 9501012818
Gian Chand Khandwal	# 679, Sector 26, Panchkula, Hry.	02.07.54	9779584813
Mohini Maniktala	Flat No. 5131, G.F. Modern Housing Complex, Manimajra, Chandigarh.	04.07.58	9779585523
Deepak Paul Mittal	# 16992, St. No. 1-B, Aggarwal Colony, Bathinda, Pb.	07.07.58	0164-2220352, 9888899011
Rakesh Kumar Chopra	# 1384, Sector 13, Urban Estate, Kurukshetra, Hry.	14.04.61	8901225363
Narsingh Dass	# 763/6, Shastri Nagar, Kurukshetra, Hry.	07.05.58	9781531907
Sham Parkash	# 469, Sector 8 Part-II, Urban Estate, Karnal, Hry.	13.04.58	9254672267, 9896725080
Sunil Wadhwa	# 203, Sector 8, Urban Estate, Karnal, Hry.	16.04.58	0184-2231277, 9416785277
Pawan Kumar Dhiman	# 210, Diara Sector, Sector No.1, Bilaspur, H.P.	04.09.56	9805508160
Lehmer Singh Noorpur	HIG-863, Sector 70, SAS Nagar, Mohali, Pb.	26.05.54	0172-2217163, 9779584907
Madan Lal Chopra	SSB Chowk, P.O. Bindra-I, Teh. Palampur, Distt. Kangra	12.04.58	7018843307
Shri Ram Sharma	# 63, Sector 6, HUDA, Bahadurgarh, Hry.	01.04.50	9818263582, 9034672927
Satya Prakash Sharma	#551, Sector 6, Bahadurgarh, Distt. Jhajjar, Hry.	24.11.54	7082402403, 7082403404
Krishan Kumar	H.No. R-74, Gali No. 1, Gurukul Road, Bathinda, Pb.	15.07.58	9464153292
Raj Kumar Bhardwaj	#105A, New Dashmesh Nagar, Near Mata Chintpurni Mandir, Model House, Jalandhar	14.07.58	8628854943, 9418050943
Kuldip Singh	# 916, Urban Estate, Phagwara, Distt. Kapurthala, Hry.	11.07.58	01824-265079, 9876221541
Vijay Kumar Cajla	# 8505, Sunny Enclave, Teh. Kharar, Distt. Mohali, Pb.	10.07.58	9888577864
Devinder Singh Bhatia	# 1482, Urban Estate, Phase-II, Jalandhar City, Pb.	29.07.58	0181-4612514, 9872892514
Manjinder Singh	# 5073, Phase-I, 26 Acre Scheme, Urban Estate, Patiala, Pb.	19.07.58	9872411749
Satish Kumar Wadhwa	# 2049, Sctor 48-C, Guru Nanak Vihar Society, Chandigarh.	11.07.58	0172-4185644, 9888621200
Jaswant Rai Garg	# 91, New Milap Nagar, Ambala City, Hry.	01.04.56	9466851231
Surinder Kumar	Mohalla Salwara, Bhiwani Nagar, Hoshiarpur, Pb.	05.03.61	9465664604
Virender Kumar Sharma	A-10, New Gautam Nagar, Una Road, Hoshiarpur, Pb.	02.06.58	9878367859
Karam Singh Bhoria	# 219, Sector 6, Bahadurgarh, Hry.	01.01.58	01276-243612, 9991913064
Mohan Singh Patwal	# 365/8, Village Khudda Lahora, Chandigarh.	10.06.58	9780180246
Satish Sharma	# 2016/1, Sector 45-C, Chandigarh	01.07.58	9855724240
Jagdish Chand	Vill. Kiyarda, P.O. Misswala, Distt. Sirmour, H.P.	15.06.58	9816820270
Raj Rani	Flat No. 201, GH-4, Sector 5, M.D.C., Panchkula, Hry.	02.07.58	9988096687, 7678254931

**DONATION ON ACCOUNT OF ARREARS
OF 5TH-7TH B.P.S.**

JALANDHAR

	B.F.	63500.00
1. Sh. Narinder Singh		1100.00
2. Sh. V.K. Gupta		1100.00

Total	B.F.	65700.00

AMRITSAR

	B.F.	29400.00
1. Sh. H.S. Pardesi		1100.00

Total	B.F.	30500.00

HOSHIARPUR

	B.F.	20,000.00
1. Sh. A.C. Mehta		700.00
2. Smt. Surjit Kaur		700.00

Total	B.F.	21400.00

LUDHIANA

	B.F.	41,400.00
1. Sh. B.M. Seth		1100.00
2. Sh. S.L. Chawla		700.00

Total	B.F.	43200.00

GURDASPUR

1. Sh. Chander Bose		1100.00
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Our Court Case 1875/2013 in Delhi High Court

As you already know, we again remind our honourable members that the next date of hearing in the Delhi High Court is 27.08.2018.

OBITUARY AND BEREAVEMENTS

1. Sh. Satish Bhalla Jalandhar
*Elder brother of Sh. Balram Bhalla
expired in June, 2018*
2. Sh. Surinder Kumar Mehta Jalandhar
*Younger brother of Sh. R.N. Mehta
expired on 13.06.2018.*
3. Smt. Ishwar Bharti Hissar
*Mother of Sh. Madhukar Bharti
expied on 03.07.2018*
4. Sh. Raj Kumar Sharma Karnal
expired on 08.07.2018
5. Wife of Sh. Ashok Sehgal Ludhiana
expired on 25.06.2018 at London
6. Mother of Sh. R.S. Bhambri Ludhiana
expired on 25.06.2018
7. Grand-daughter aged 2½ years Ludhiana
*of Sh. S.M. Sharma
expired on 21.07.2018*
8. Sh. Lehri Singh Hissar
expired on 13.07.2018

We pray to the Almighty to grant peace to the departed souls.

Views expressed by the authors in the various Articles need not necessarily be the views of the Association.
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