



The Canara Bank Retired Officers' Association (Regd)

(Affiliated to AIBPARC)

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REF: CBROA BLR : GRM: 18/2023

ATE: 21.9.2023

The Chief General Manager
Canara Bank
H R Wing, Head Office
Bengaluru-560002

Dear Sir,

Sub: Grievance Redressal Meeting with the representatives of retired employees'/ officers' associations proposed to be held on 27.9.2023.

With reference to the subject meeting proposed to be held on 27th Sept. 2023, we submit the following agenda items to be taken up for discussion/redressal.

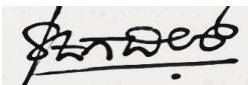
1. Group Medical Insurance Scheme for retirees - Subsidising the huge premium paid by the retirees.
2. Extending rebate on Lockers hired by Retirees from 25% to 50% which was assured by our beloved MD & CEO.
3. Rate of interest on Employees Pension loans - Need for reduction, atleast to be on par with the clean rate of interest charged to serving employees/officers.
4. Clarification regarding newly introduced stagnation increments in 8th joint note - Need for proper interpretation.
5. Providing online facility for updating address, mobile number and e-mail ID of retirees in Canarites app.
6. Celebrating "Azadi ka Amrit Mahotsav" - Payment of Ex-gratia to all the Pensioners on the lines of State Bank of India.
7. Staff Welfare Measures - Reimbursement of medical expenses - Extending the benefit to those retired on CRS.

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8. Staff welfare measures - Extending the scheme of payment of funeral expenses on the sad demise of a retiree.
9. Holiday home facility for retirees - Request for removing certain restrictions & suggestion for the optimum use of holiday homes.
 - Remove the restriction of booking a particular holiday home only once in a calendar year and make it atleast once in a quarter.
 - Increasing the number of rooms to minimum 10 in all the places especially where there is great demand for holiday homes and reserving minimum 40% of the rooms for retirees.
 - Stipulating a caution deposit of Rs.1000/- and forfeiting the same in the event of non-cancellation of the rooms before 7 days of checking.
 - Allotment of thee cancelled rooms or vacant rooms on account of non-checking to the needy employees by the concerned RO/CO.
 - Linking holiday home bookings on LFC to the sanction of LFC proceedings in HRMS to avoid cancelling the same and converting it into normal booking at a later date.
10. Request for affixing the combined photo of the pensioner and the dependent handicapped children in the PPO.
11. Simplification of Family Pension sanctioning procedure - Signature can be attested by the Branch Manager instead of 2 persons separately and enabling online submission of the application.
12. Request for charging ROI on Education loan (both inland and foreign) to the wards of retired employees at par with that of employees.
13. Proper treatment of retirees, who are also senior citizens by the branch staff - Need for guiding the branch officials by RO/CO/HO in their meetings/interface and issuing suitable advisory to the branches.
14. Attending to retiree's complaints on priority basis especially regarding resolving short payment of interest on deposits, excess charging of higher interest on advances (mainly due to non-adhering to applicable norms to ex-employees), not refunding the wrongly collected service charges, folio charges, excess locker rent etc.
15. VSL and OD against Staff Term Deposit - Branches are unable to extend slab rate of interest to retirees on account of lack of provision in CBS. Need for introducing Multi - level interest product code for O.D (Deposits) for Employees/Ex-Employees
16. Providing immediate support in CBS for facilitating/extending various benefits to ex-employees - like slab rate of interest on VSL/OD, waiving of service charges, folio charges, rebate on locker rent etc. which would go a long way in resolving many complaints by retirees.

17. Calling for explanation/ initiation of departmental action after expiry of the period of limitation of 4 years set by the Bank - Need for reiteration of the guidelines to all the Circles/ROs.
18. Defending the charge sheeted retired officer by the representatives of retired officers' association/s - Need for restoring the abruptly withdrawn facility.
19. IBA's advisory on calculation of commutation factor for those retiring on the afternoon of the previous month whose 60th birthday falls on the 1st of the next month - Need for seeking legal opinion and interpreting the true spirit of the regulation 41 (6) of Pension Regulations, 1995.
20. Continuation of secured loan liabilities post-retirement - Need to have a uniform format/procedure across all the circles. Further, message/letter may be sent to the officers 30 days prior to their superannuation seeking their option to continue their loan liabilities (Housing Loan and Vehicle loan). Alternatively, provision should be made in HRMS for submitting the request along with other pension papers.
21. Review of the pending issues of the previous grievance's redressal meeting.

Yours sincerely,



J S JAGADEESH
GENERAL SECRETARY