



The Canara Bank Retired Officers' Association (Regd)  
(Affiliated to AIBPARC)

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REF: CBROA BLR : GRM: 5/2024

DATE: 19.3.2024

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 20.3.2024.**

With reference to the subject meeting, we submit the following agenda items to be taken up for discussion/redressal.

1. Retired employees' overdraft against deposit is at concessional rate of interest. However, the product code in CBS is 257 which is also for customers. All the facilities like service charges, folio charges, cheque book charges are being collected as applicable to customers. If a separate code is given for OD against deposit for staff / Ex staff it will solve many issues. Now for reversal of collected charges there is a cumbersome procedure and the reversal of collected charges is not happening.
2. State / Circle wise Ex Employees Grievances Redressal Forum should be formed and be headed by at least AGM rank. Because post-merger faces are new everywhere and mostly grievances are not attended to leaving ex-employees/ seniors unhappy.
3. **Group Medical Insurance Scheme – Issues**
  - a) The IBA Medical Insurance ecards are not made available. The link provided is a difficult process and many of the seniors cannot do it. As regards top up policy Insurance company has not provided it at all. Last year they had given link for downloading cards to few office bearers of Retirees Associations. This time it is not there.
  - b) As regards family pensioners' the ecards are issued in the name of deceased person. The application format itself is faulty.
  - c) Delay in crediting the reimbursement even after amount is sanctioned by TPA.

- d) Delay in processing the bill sent by Cashless Hospital. Our member has to wait for the sanction from TPA even after completion of discharge procedure.
  - e) Once in a month a Mediclaim Bima Adalat is to be conducted at HO or Respective Circle Level.
  - f) Particulars of rejected expenses are to be given.
  - g) Acknowledgment of claim papers is to be given when claim papers are sent for reimbursement to TPA.
  - h) TPA should give information about list of admissible and non-admissible expenditure.
4. Lockers: In some branches the family pensioners are deprived of the concession. The branch in consultation with CO/RO says they are not eligible.
  5. Reduction of interest on Pension Loans: Despite assurance given in the last redressal meeting, no progress has been made.
  6. Apart from SBI one more PSU bank (CBI) has granted Amrit kaal Mahotsav grant to senior retirees aging 75 years n above. But we are yet to get any such benefit in our Bank despite posting huge profits quarter on quarter.

#### **7. Holiday Home Facility:**

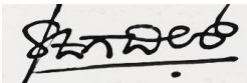
- The number of Holiday Homes is not commensurate with the number of Serving & Retired Staff, on account merger of Syndicate Bank with us in April 2020.
- There is an immediate need to expand the accommodation/capacity at the existing ones & to open more Holiday Homes.
- With the opening of Rama Temple at Ayodhya, there is heavy rush of visitors from all faiths & hence, an Holiday Home be started at Ayodhya at the earliest.
- Due to restriction of 30 days' time for booking, many of our Retirees find it difficult to get the Rooms, we suggest to consider that the time limit for booking be extended to at least 60 days, if not on par with the in service Staff.
- One/Two Rooms in each Holiday Home be earmarked for retirees to obviate such problems to some extent.
- The restriction of availing Holiday Home Facility only once in a year at each Holiday Home be removed & be made available to at least once in a quarter.

**8. CASH WITHDRAWALS AT OUR ATMs:**

- The Card holders are informed by our Bank that the Cash Withdrawal limit has been increased to Rs.50000. But the ATMs will not dispense the said amount at once & one has to split the amount into 4 or 5 parts, which results in unnecessary increase in number of Transactions - ATMs should dispense cash in one go or such type of transactions be treated as one.
- Our Bank has been constantly improving the services to be user friendly. Many a times, ATMs do not dispense cash for various reasons. In such cases, the customers rush to the branches requesting for Withdrawal Order Forms. The System debits Service Charge for such Withdrawals for no fault of the Customer.

Review of the pending issues of the previous grievance's redressal meeting. (see annexure)

Yours sincerely,



J S JAGADEESH  
GENERAL SECRETARY

### **Pending Items from previous GRM:**

1. 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.
2. Providing online facility for updating address, mobile number and e-mail ID of retirees in Canarites app.
3. 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.
4. 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.