



UCOBANK RETIREES' ASSOCIATION KARNATAKA (Regd.)
(Regd. as S. No: 699/97-98 Dated 20/01/1998 with the
Registrar of Societies, Karnataka.)

Regd. Office: C/o UCO Bank, 3rd Floor, 13/22, Kempegowda Road,
Bangalore-560009
Website: urakar.com



UBRA-KAR/CIR/047/2023- 26

Date: 23.12.2025.

Dear Comrade,

On A report on the Cluster Meeting held at Hubli on 21.12.2025.

A meeting of the members of Hubli & Dharwad belt was held on 21st of this month. The meeting commenced at 11 AM in the UCO Bank Branch premises.

This was followed by welcome by Com. Murali Rao. He welcomed Com. C. Venkatesh Prasad Hon. President, Com. Appaiah Nagaraj, Hon. Vice President, Com. K. V. Setty, Trustee, Com. G.R. Sreenivasa Murthy, Managing Trustee and our Senior member Com. K. V. Kulkarni to the dais.

Com. Tara Madhav rendered the invocation song on Lord Ganesha, at the beginning of the meeting.

Respects were paid to the departed members and other important personalities who have left us in the recent past by observing one minute silence.

After the obituary, our Hon. President, Com. C. Venkatesh Prasad addressed the members and put the meeting to order. Com. K.V. Setty also addressed the members. After the initial addresses, Com. G.R. Sreenivasa Murthy, Managing Trustee of our Trust briefed the members about the various welfare schemes of the Trust and detailed the procedure for utilizing the facilities. He highlighted the "Jeevan Raksha Scheme" which has additional benefits and requested members to join the scheme.

Com. Murali Rao informed the benefits he has got from the Jeevan Raksha Scheme and advised all the members to join the scheme.

Com. B. Lakshminarayana, Hon. Secretary explained in detail the developments that have taken place since August 2025. The details are given in the annexure. Apart from this he also touched upon Cybercrimes and action to be taken regarding getting refund of tax already paid on leave encashment received at the time of retirement.

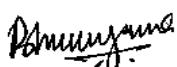
Responding to the developments presented by Hon. Secretary. Com. K.V. Kulkarni said that the idea of holding such meetings outside Bangalore is a nice initiative by our Association and it gives an opportunity to outstation members to meet and interact with the functionaries of our Association & the Trust. He recalled the initiative and services rendered by late Com. Ravindra Krishna and said that it is our duty to remember the great leader in all such meetings. Com. K.V. Kulkarni advised that the Association should address the following issues by taking it up at the appropriate level:

1. Proper treatment & prompt service to retiree staff at the branches.
2. In order to avoid excess deduction of tax and the delay involved in getting refund from IT Department, clear instructions from Head Office are to be issued regarding submission of investment details in respect of those who have opted for **OLD or NEW** scheme.

Responding to the observations of Com. K. V. Kulkarni, Com. Lakshminarayana assured that these issues will be taken with the concerned authorities. Hon. Secretary said that members were requested to bring the spouse also for the meeting so that it will be a Family Get Together and requested to bring the spouse for future meetings.

Com. S.R. Kulkarni gave the vote of thanks by thanking all the members for attending the meeting and the Association leaders for coming all the way from Bangalore. He also reminded the members about the invitation of Com. S.G. Kulkarni for the naming ceremony of his Grandson and lunch.

The meeting was attended by 18 members of the belt and 9 Association functionaries.



B Lakshminarayana

Hon. Secretary.

ENCL; As above.

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DEVELOPMENTS SINCE THE LAST ANNUAL GENERAL BODY MEETING HELD ON 24.08.2025.

I. Obituary:

- a) Com. D. Shankar passed away on 17.09.2025.
- b) Super Senior Com P S Rajagopal, who led our Organisation in various capacities from frontline, passed away on 01.11.2025.
- c) Com. N Subramani passed away on 16.11.2025.
- d) Com. S Krishna Murthy passed away on 04.12.2025.
- e) Com. G. N. Narasimha Murthy passed away on 06.12.2025 after a brief illness.

- f) Shri. S. L. Byrappa, Literary Giant and an intellectual figure passed away on 24.09.2025.
- g) Shri Dharmendra, Indian Cine actor, producer and politician, primarily known for his works in Hindi films, passed away on 24.11.2025.
- h) Shri Umesh, noted Kannada actor, passed away on 30.11.2025.
- i) Sri. Raj Krishnamurthy husband of Smt. Rama Raj Krishnamurthy passed away on 20.12.2025.

Let us all observe one minute silence in memory of the departed souls.

Our last AGM was held on 24.08.2025. The activities of our Association and the developments during the period from 01.09.2024 to 24.08.2025 have been reported therein. I am going to brief you the developments since the last AGM.

II. New Members:

- Com. M. Venkata Rangaiah on 24.08.2025.
- Com. N Subramanyam on 11.10.2025.
- Com. Manoj Kumar on 03.11.2025.

III. IBA on Medical Insurance Scheme:

IBA Medical Insurance Scheme for 2025 – 26 has come into force from 01.11.2025. You are aware of the scheme details. I am sure that Com. S.R. Kulkarni and his team have provided the necessary support in submitting the renewal applications. The TPA for this year also is Health Assist Insurance TPA Pvt. Ltd (Formerly Safeway Insurance TPA Pvt. Ltd.). There are in the process of issuing the Health Cards.

**WE'RE PLEASED TO SHARE HEALTH ASSIST TPA HAS UPLOADED FINAL
HEALTH CARD - PRINT THE CARD FOR YOUR READY REFERENCE**

FOR DOWNLOADING FINAL E-CARD USE THE BELOW LINK 

<https://www.safewaytpa.in/frmCardPrintIndividual.aspx>

Select--- Corporate

Policy no will be: 251100/50/25/10000196

Enter your emp/pf no

Your E card will be downloaded.

IV. Federation Governing Council (GC) Meeting:

Our Federation GC meeting was held on 12th September 2025 at Bhopal. Com B Lakshminarayana and Com. Appaiah Nagaraj, GC members from our unit attended the meeting. The gist of the proceedings is reported below:

1. Com Lakshminarayana and many other State leaders apprised the Federation Leaders on the difficulties being faced regarding the following:

- a) HRMS accessibility by retirees & pensioners.
- b) Difficulties in getting Pension Payment Order from Branches.
- c) Head Office not responding to the representation given by retirees & pensioners.
- d) The issue of the name of the Family Pensioner not being reflected in Pension Slip.

GS has noted down these issues and assured to discuss with HO official for an early resolution of the same.

2. The following decisions have been taken:

A) The next Grievance Redressal meeting is likely to be held in the 2nd or 3rd week of January 2026. Apart from the Federation leaders, one more State Secretary either from Bihar or Karnataka Unit will be invited to participate.

We have already requested the members to furnish the details of their pending issues to be taken up at the GR meeting. **So far, we have not received any information from members. Members are requested to send pending issues, if any, immediately to the Hon. Secretary.**

B) The next Triannual Conference of the Federation is due to be held in the month of April or May 2026. During the said meeting elections will be held to choose new Committee for the Term 2026 - 29.

Southern State Units and Bihar Unit came forward to host the said Conference. After detailed discussions it was decided that this time Bihar Unit will be given the opportunity to organise the Conference. It was decided that the conference is to be held between last week of April and First week of May 2026. We have now been informed by Bihar Unit that the said event will be arranged at Bodhgaya on 12th April 2026.

The number of Delegates and Observers based on membership will be communicated by Federation.

MP Unit which hosted the GC meeting had made very good arrangements for stay and the meeting. All the GC members appreciated their hospitality.

V. Federation Top Up:

In the GC meeting held on 12.09.2025 at Bhopal it was decided to approach KMD for a Top Up policy. Bihar & Maharashtra Units were entrusted with the job of negotiating with KMD in this regard. Now KMD in Association with SBI General has come out with a Super Top Up policy with comparatively cheaper premium. Our Unit is linked with Maharashtra & Goa Unit. The necessary circular was issued by the Federation. A few Comrades have availed the insurance cover for Top Up under the said Scheme.

The list of members who have opted for SBI General Super Top up/ Base Policy was last circulated in WhatsApp group for information to all members on 13.11.2025.

Volo Health Insurance TPA has already sent the cards to those who have applied for the Top Up cover. Members who have applied for SBI General Insurance Super Top Up Cover would have received the above message.

Please send "HI" to their WhatsApp number 9560684484 and follow further instructions to have access to all the facilities available there.

The T P A has shared the policy number with all the opties, including the terms and conditions. The details have been shared in our official WhatsApp group. For immediate reference the policy no is:

Super Top up Policy No. 41010251100000306-00.

VI. AIBPARC & CBPRO Activities:

(A) ON 4th September 2025, CBPRO in association with the State Unit of AIBPARC had organised a Felicitation programme to Com. G.D. Nadaf on his being elected as the General Secretary of the Federation of SBI Pensioners' Associations. The programme was attended by our following comrades:

Appaiah Nagaraj
B. Lakshminarayana &
K.R. Suresh.

AIBPARC Karnataka State Unit had called the meeting of the Executive Committee on 23.10.2025. Leaders briefed the members about the latest developments affecting the pensioners and retirees and the attitude of IBA and UFBU in addressing the issues of Retirees.

The General Secretary informed that the All-India Body of AIBPARC has advised the State Unit to hold the Governing Council Meeting at Bangalore.

(B) The Governing Council Meeting was held at Bangalore on 13th & 14th of December 2025. About 100 GC members from all over the country attended the meeting. From our Bank 5 GC members attended. On behalf of our Federation, our Hon. Secretary spoke and highlighted some of issues of Retirees & Pensioners. AIBPARC Gen. Secretary, while replying to the members observation assured that issues raised by us will be taken up at the appropriate level.

The meeting was very well organised by the State Unit of AIBPARC and all the GC members appreciated the arrangements made by Karnataka State Unit.

In the meeting it was decided to hold the next Tri Annual Conference of AIBPARC during first or second week of March 2026. The following units have offered to host the Conference:

1. Kerala
2. Andhra Pradesh (Hyderabad)
3. Kolkata
4. New Delhi

The venue & the date will be finalised by the leaders within this month.

(C) AIBPARC Karnataka State Unit celebrated 'Pensioners' Day" on 17th December 2025.

This is the day in 1983 the famous judgement in Com. D.S. Nakara's case was pronounced.

This judgement paved the way for Bank retirees to pension benefit.

The highlight of the programme was the surprise presence of Com. K.V. Acharya in the meeting. Only two weeks back he had undergone a surgery. Inspite of that he made it a point to attend the meeting.

Along with Pensioners' Day the wedding Anniversary of Mr & Mrs. G.D. Nadaf and the Birthday of Com. Shrath Kumar of PNB were also celebrated.

VII. Pension Updation:

M C Singla case is not being heard on the listed dates. CBPRO leaders are vigorously following up matter with the advocates for a final hearing and the judgement in our favour. The case is still pending in Supreme Court and the next hearing was scheduled for 10.12.2025. The same got posted to 14th and then to 17th. But the case was not taken up on the two dates. In view of the following

" The Supreme Court has declared the weeks from 15-19 Dec 25 and 5 Jan to 9 Jan 2026 as Misc. matters Week . Court shall be closed for winter vacation from 22.12.2025 to 2.1.26 . The week from 5.1.26 to 9.1.26 is again declared as misc. matters week. Hence normal daily hearings will begin from 12th Jan 26. Regular matters are heard on Wednesday Thursday but 14.1.26 is declared as holiday. Hence our MC Singla case may come up for hearing on 15th Jan 26 or in the list for 21-22 Jan 26 in the Regular List.

In the meantime, Leaders of CBPRO and General Secretary of AIBPARC had a meeting with the Secretary , Department of Financial Services on 04.12.2025 and have briefed him about the provisions in the Pension Regulations regarding Updation of pension. They have also briefed him

about the other unresolved issues concerning the Bank pensioners and retirees. The Secretary , DFS has assured to call them for discussions within a month.

VIII. Insurance Company's advisory to Banks not to collect GST on Insurance Premium:

AIBPARC issued Centurion Circular No 100-25 dated 28.10.2025 mentioning the Advisory issued to all Banks by National Insurance Company, directing all Banks to proceed with remittance of Premium in compliance with the interim order issued by the Hon'ble High Court of Ernakulam, indicating therein that GST component will not be included with the premium component. Further, it was mentioned that this arrangement is provisional and subject to the final judgement of the Hon'ble High Court.

The case came up for hearing on 31.10.2025 and the court has directed the Banks to collect premium without GST, subject the final judgement and with a stipulation that in case the case is decided against the policy holders, the GST portion is to be paid the said policy holders. The case was posted to 15.11.2025 for judgement. The case came up for hearing on 03.12.2025. However, the GST Council's Lawyer has sought extension of time for filing their counter affidavit. The case came up for hearing on 10.12. 2025. Our (AIBPARC) advocates put forth their arguments. The Counsels for Government, GST Council and National Insurance Company countered our arguments emphasizing on the benefits we derive out of the group policy. The case is reserved for judgement.

In the meantime, some banks have refunded the GST on the premium. In our Bank, in the case of debits after the specified last date, the GST amount has not been recovered.

Our Federation has written to the Management not to remit the GST amount to the Insurance Company till final judgement.

IX. Holding of Get Together of members and felicitation to Super Senior Members (aged 80+) during March 2026.

As per the suggestions made by Comrades in the last AGM held on 24.08.2025 and discussed and unanimously decided in the last EC meeting held on 11.10.2025, the above such get together/meeting will be held in March 2026 and will continue to be held on an annual basis, on the same lines of the first event held on 1st March 2025.

X. Cluster Meeting at Mysore conducted on 12/11/2025.

Cluster Meeting at Mysore was held at Hotel Green Heritage, Mysore, on 12/11/2025, which was attended by 14 comrades and spouses of 3 comrades. From the Association side, President, Com C Venkatesh Prasad. Hon. Secretary, Com B Lakshminarayana and 10 EC members were present at the meeting. The comrades who participated in the meeting expressed their happiness for having conducted the cluster meeting and also for furnishing clarifications on various aspects and the meeting ended with all success.