

Minutes of Grievance Redressal (GR) Meeting held on 21.05.2025
with the representatives of AIUCBPF to redress the Grievances of
retired employees of our Bank

A grievance redressal (GR) meeting was held on 21.05.2025 with the representatives of AIUCBPF for redressal of the grievances of the retired employees of our bank. The meeting was presided by Shri Debasish Mahapatra, AGM-PSD. The meeting was convened by Shri Mohit Kumar Singh, CM-PSD who, at the outset, delivered the welcome address to all the dignitaries and reiterated the purpose of the meeting in terms of IBA guidelines in the matter.

The following dignitaries were present in the meeting-

- 1) Shri Debasish Mahapatra, AGM-PSD
- 2) Shri Mohit Kumar Singh, CM-PSD
- 3) Shri Shashank Srivastava, SM-PSD
- 4) Shri Ram Pal, President, AIUCBPF
- 5) Shri Subrata Sarkar, GS, AIUCBPF
- 6) Shri Arvind Agarwal, DGS, AIUCBPF
- 7) Shri Bijoy Krishna Banerjee, Sr. Vice President, AIUCBPF
- 8) Shri Tridib Charan Choudhury, Adviser, AIUCBPF

Following is the list of issues raised in the meeting along with the gist of discussion held herewith ---

S.No	Issues raised by All India UCO Bank Pensioners Federation	Personnel Services Department's Response
1	Access of all Bank Retirees to HRM Portal to be allowed to see all issues of the Bank pertaining to Bank Pensioners and Retirees [Not for any specified period].	Bank is in process of providing HRMS login facility to all the Retirees' soon.
2	Additional Stagnation Increments to Assistant General Managers not yet released from 1.11.2020 in terms of XI BPS. IBA has already clarified the matter.	Stagnation Increment was introduced for Scale-V officers in XIth Bipartite two years after reaching maximum of scale or w.e.f. 01.11.2020 whichever is later. Thus Scale-V officers who retired before 01.11.2020 are not eligible. However department has



		sought further clarification from IBA vide letter dated 09.06.2023 which is yet to be responded.
3	Pension to all Resignees as per HO Circular No. CHO/PMG/11/2024-25 dated 4.6.2024 not yet released due to one reason or other. All pending cases are to be cleared immediately.	<p>All eligible cases of resignee pension received with complete documents have been already sanctioned/ disbursed by the Bank.</p> <p>Few cases are pending because complete documents as per the circular are not submitted by the applicant.</p> <p>Department is following up with the applicant/Branch /Zonal office for submission of the required documents. Any decision in these cases will be taken only after availability of complete documents.</p>
4	Bank to recognise our Federation as the majority Organisation and to discuss matters pertaining to Pensioners and Retirees in our Bank. Other Banks have given recognition to their majority pensioner's organisation.	Not possible at present juncture.
5	Bank to evolve a check off system to ascertain the membership of Retirees organizations. We are able to give you unit wise membership if required.	Not possible at present juncture.
6	To appoint a member from our Federation to the Pension Fund Trust of our bank to monitor the deployment of Pension Funds.	Not possible at present juncture.
7	Payment of arrears of commutation to the retirees of	Bank has already issued Circular No CHO/PMG/2020-21/12 dated 12/05/2020



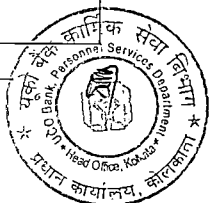


	1.4.1998 to 1.5.2005 who had not given undertaking. Even in discussion in previous two GC meetings, it is still pending.	in this regard and department is following the guidelines issued by the Bank. Undertaking as per the mentioned circular is required to be submitted by the pensioner/family pensioner.
8	Provision of funds for welfare of retirees in terms of Khandelwal Committee recommendations adopted by M.O.F., Govt. of India and issued instructions to Banks.	Khandelwal Committee recommendations already implemented in allocation of fund to welfare schemes for the Bank's retiree.
9	Payment of TA & DA to members of Retirees Federation for attending the Grievances Meeting.	Not possible at present juncture.
10	Providing Office Space to our Federation in Head Office and Associations at Zonal Offices.	Matter will be taken up with HO-GAD.
11	Issue of Identity cards to the Retired employees/ Supply of Annual calendars to all Retirees.	Bank has already issued Circular no-CHO/PMG/28/2023-24 dated 20.09.2023 for issuance of Identity cards to retired employee of our Bank. However branches will be again sensitized in this regard. Annual Calendars are already being provided to branches by Corporate Communication Department.
12	To issue PPO in the form of booklet as is done in case of Retired Govt. Employees.	Not possible at present juncture
13	Bank should utilise the services of Bank Retirees for NPA Recovery and for mobilisation of business of the Bank.	Retired staff can empanel themselves for recovery as well as garnering business as per extant policy guidelines of the Bank.
14	Payment of arrears to remaining specialist officers for reckoning of additional notional service-compliance of Supreme Court decision. [Many cases of various States are still pending. Details are with us.] For benefit of	All applications received for the benefit of Additional Notional Service has already been disposed as per Bank's Circular no-CHO/PMG/15/2018-19 dated 25.7.2018 and as per Regulation-26 of UCO Bank (Employees') Pension Regulation, 1995.





	additional notional service Bank's Circular was CHO/PMG/15/2018-19 dated 25.7.2018. Erstwhile Agricultural Field Officers applied for the above benefit but were denied solely as because they were appointed as Generalist Officers which is violation of Supreme Court Judgement. They fulfilled all the criteria viz. technical knowledge, relaxation in age. The names of such eligible Officers should be reconsidered. Few names we are mentioning here: MR J L P DINKAR 33042, MR S P SHARMA 39471, MR SITARAM PRASAD 16699, DR. LATE P.N.CHOUDHARY, DR. C B SHARMA 16184, MR SHYAM NARAIN 17682, MR P K SINGH 39548. Remaining list of Officers in this regard are being sent to you separately.	
15	Yearly Health check-up scheme introduced for staff should be extended for retirees also.	Not possible at present juncture.
16	Payment of arrears of additional Stagnation increment to those who retired between 1.11.2012 & 30.04.2015 as per 10 th Bipartite Settlement and also after 1/11/2017 as per 11 th Bipartite Settlements. Implementation of provisions in settlement is pending in many cases as yet.	Any such specific cases should bring to our notice.
17	To appoint a member [Ex Staff of any Cadre] from our Federation to staff welfare committee of our bank to monitor the deployment of funds for retirees.	A senior retired executive is already being nominated in staff welfare committee in terms of Khandelwal Committee recommendations.



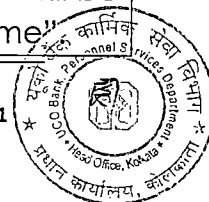


18	SMS on monthly pension should reach to each and every Bank Pensioner on month basis. System of sending SMS is there but not reaching to all Bank Pensioners.	SMS regarding pension details is already being sent to all pensioners on monthly basis. In case of joint account, SMS is being sent to first account holder. SMS is being sent on mobile no as updated in GBM system.
19	Preferential rate of Interest should be picked up automatically in FFD for staff in the system.	Preferential rate of interest is already being given in all eligible FFD of Ex-Staff.
20	Holiday home facility to aged single retiree with his/her ward(s). In spite of single room allowed to Bank Pensioners and Retirees, two rooms should be allowed if wanted so that sons/daughters/helpers/nearest relatives can avail another room. To set up Holiday Homes of Banks at Metro Cities where UCOites usually go for medical treatment. Application for booking of Holiday Homes for Bank Retirees should be done through HRMS/on line like in-service employees.	At present one room can be booked by retired employee with his/her spouse. No change in the scheme is possible at present juncture. Department is in process of exploring possibilities for set- up Holiday Home at more locations. Bank is in process of providing HRMS login facility to all the Retirees' soon. Thereafter Booking of Holiday Home facility through HRMS will be made available to all the retirees.
21	Form-16 & 16-A have to be sent to retirees through HRMS in branches or by e mail as registered with Branches.	Form-16 (A & B) is being sent to registered mail ID of all staff pensioners, it is also being uploaded in HRMS ID of respective pensioners.
22	Submission of life certificates by e-mail [if Pensioner fails to attend Branch physically] is to be accepted by the Branches. In case of illness of the Pensioners, Branch should send official from branches to houses	Submission of Life Certificate can be done as per guidelines issued by Govt. of India time to time. Bank has also issued Circular No- CHO/PMG/43/2024-25 dated 29.10.2024 in this regard.



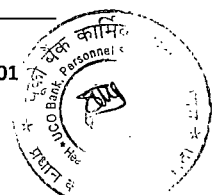


	of the concerned Bank Pensioners for taking life certificates of them.	
23	Resolving long pending mediclaim bills with Heritage Health Insurance TPA Pvt. Ltd and Safeway Insurance TPA Pvt. Limited. Long Pending Bills with HITPA are also to be taken care of for early settlement.	Any specific case should be brought to our notice.
24	One month pension advance [interest free] is to be allowed to all Bank Pensioners and Retirees during festival season every year.	Not possible at this juncture.
25	Bank Pensioners are required to be included in Customer Committee at Branch Level and meeting on regular basis should be called by the branches where various discussions can take place viz. good functioning of the Branches, good customer services, smooth services to Bank Pensioners etc.	A System is already there in place in this regard. However branches will be sensitised again.
26	Restoration of commutation for Bank Pensioners is to be reduced from 15 years to 10 years. Stay received in various Courts is to be honoured immediately for the concerned Petitioners.	Commutation is being restored as per provisions of UCO Bank (Employees') Pension Regulation, 1995.
27	Charging of LF charges, SMS charges and CC accounts of Retirees to be stopped.	Ledger Folio Charges/ SMS Charges are not being levied on Staff/Ex-Staff Accounts.
28	Declaration of adherence to new or old Regime [for income tax purpose] should be streamlined once again for the interest of the Bank Retirees.	Bank has already issued Circular no CHO/FIN/2025-26/01 dated 23.04.2025 in this regard. However in absence of any declaration by the pensioner, he/she will be by-default treated in "New Tax Regime".



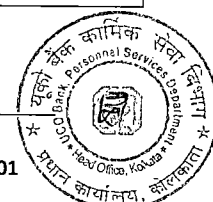


29	From the year 2012 PDO is issued for Bank Retirees with details of Family Pensioner etc. But before 2012, details of family pensioner etc. are not available in PDOs of Bank Retirees. Steps should be taken to wipe out these discrepancies in PDOs of Bank Retirees who retired before 2012.	The details of spouse are already available in worksheet of PDO of pre 2012 retirees.
30	After death of the Bank Retiree, Savings Bank account [pension] which was earlier operated jointly is not allowed by the Branches to operate. New SB account is required to be opened. Bank should allow operation of the old SB account even after the death of the Bank Retiree. Necessary HO Circular is to be issued in this regard.	Bank has already issued Circular no-CHO/PMG/26/2023-24 dated 08.09.2023 with regard to initiation of Staff family Pension, wherein it is clearly mentioned that opening of New AC by the family pensioner is not mandatory. Branches may credit the family pension/funeral expenses in the same joint account. However branches will be sensitized again in this regard and matter shall be taken up with HO-DIT for issuance of hands-on/ video /job card in this regard for ZO/branch functionaries. There may be issue where spouse is not added in Pension SB Account.
31	For restoration of commutation automatically after 15 years of retirement, GBM data is not complete. This data is immediately to be completed.	Commutation is being restored after 15 years of commutation payment date, which is being done automatically by GBM system. However in case of any discrepancy in any specific case should be brought to our notice.
32	SMS alerts for submission of life certificates, tax saving investment declaration are to be made promptly.	SMS alert for submission of life certificate is already being sent at periodic intervals.





33	Compassionate appointment: The guidelines allow surviving spouse, their children compassionate appointment in harness based on assets and liabilities of deceased staff members. This deprives genuine candidates having no shelter, living in rented house as the employee did not avail loans. Now if they purchase house, they would be left with nothing to survive.	Compassionate Appointment in our Bank is governed as per Circular No-CHO/PMG/51/2023-24 dated 09.02.2024 and in line with guidelines issued by IBA and DFS.
34	Observance of Grievance Redressal day on 15 th every month. The experience of the Retirees is not satisfactory for those who have attended virtually. After meeting they are not getting good support from Zonal Offices. Again due to health issues many pensioners with problems can not attend the GR day on 15 th . Federation Office Bearers in Kolkata should be allowed to attend such days on behalf of the concerned Pensioners.	Federation can raise the issue of their members to Staff Pensioners' Grievance Cell any working day. Issues of pensioners are being attended by our Staff Pensioners' Grievance Cell promptly.
35	Pensioners are not getting the PDO/PPO copies from the concerned Branches because in many branches inbox is full and incoming e-mails are bounced back or inbox messages are not daily seen by BH or in many cases even seeing action not being taken. Printed copies of PDOs are not given to concerned Retirees by the Branches.	<p>PDO copy is already available in respective HRMS ID of employees retired after April-2015.</p> <p>Family Pension PDO is also available in HRMS ID of respective BH/ABH.</p> <p>Branches will be sensitized in the matter.</p>



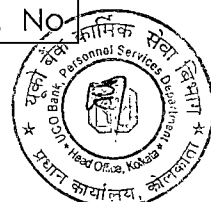


36	Modification of 'category' under 'Customer Type' in Finacle. [to allow preferential interest to the eligible families of ex- Staff members]. Necessary Bank Circular should be issued to protect the Bank Retirees and their family members from unnecessary harassment at Branches.	Necessary instructions are already there in place, However matter shall be taken up with HO-DIT for issuance of hands-on/ video /job card in this regard for ZO/branch functionaries.
37	Payment of additional interest to unions/Associations of retired employees in Deposit accounts.	Matter will be taken up with concerned department.
38	Posting of Insurance (IBA), check list, customary charges etc. in Pensioners' Corner.	It is already available on TPA Website.
39	As the insurance premium is debited by HO, it should be ensured that it is reflected in form 16 or alternatively individual receipt should be issued by the Bank.	Matter will be taken up HO Finance.
40	TA Bill of Mr. Ved Prakash, former AGM. His TA Bill after long persuasion has been passed but partially passed. Entire benefits should be allowed.	TA Bill of Shri Ved Prakash (Ex-Staff, EMP No-31908) was passed as per extant guideline of the Bank.
41	Release of 2 nd stagnation increment wrongly withheld by ZO of Roshan Lal Goyal. In July, 2022 HO responded that the matter was receiving their attention.	Shri Roshan Lal Goyal is already getting pension after release of 2 nd stagnation increment of Scale-III. No discrepancy is observed in his pension.
42	Stagnation Increment to Mr. Kuldeep Kumar Kaushik, PF	Stagnation Increment was introduced for Scale-V officers in XIth Bipartite two years after reaching maximum of scale or w.e.f.





	39793, former AGM is pending.	01.11.2020 whichever is later. Thus Scale-V officers who retired before 01.11.2020 are not eligible. Since Mr. Kuldeep Kumar Kaushik was retired on 30.04.2018 therefore he is not eligible for additional stagnation increment.
43	Mr. Amarjeet Singh, PF 16943 had applied to Bank for pension option under 12 th BPS but HO rejected. The case is to be reopened.	Since Shri Amarjeet Singh was voluntarily retired on 30.10.2008, he is not eligible to apply under the Resignee Pension Scheme. A reply in this regard has already been sent to ZO on 27.08.2024.
44	Shri Pramod Kumar, PF 36371, Retired as AGM, one stagnation increment is due in Scale IV as per 8 th Joint Note.	Shri Pramod Kumar was promoted from Scale-IV to Scale-V w.e.f 27.04.2018 and was subsequently retired on 31.12.2018. His arrears of XI th Bipartite was also released. Since he retired as officer in Scale-V, he is not eligible for rescheduling of stagnation increment in previous scale.
45	Mrs. Kusum Bhatt, wife of Late Govind Lal, PF No. 6185. 2 nd option to Resignees. Still pending for reason not known.	Late Govind Lal, Ex-Staff, EMP No-6185 was resigned from Bank's Service on 10.07.1986 and deceased on 01.01.2023. His spouse Mrs Kusum Bhatt has applied for pension under resignee pension scheme. His salary particulars are not traceable in HO records. We are following up with respective ZO and Branch, matter shall be disposed soon.
46	Mr. Lalan Pandey, PF 34136, arrears of stagnation increment as per X th BPS. Begusarai referred to HO for approval.	Mr. Lalan Pandey is already getting pension after releasing 9 th stagnation increment. No discrepancy observed.
47	Medical Bill Pending for settlement: Wife of Shri Atul Bhatnagar PF 25018 admitted in Apollo Hospital, Bhopal.	Mediclaime Bill of Smt Archana Bhatnagar W/o Shri Atul Bhatnagar was denied by TPA on ground already conveyed to him/her.
48	Shri Gulzar Singh, PF No. 37067, payment of arrears of leave	Shri Gulzar Singh is already getting pension considering 3 rd stagnation of Scale-III. No





	encashment and re fixation of Pension and Commutation.	discrepancy was observed in his pension. No pension arrear is payable to him.
49	Short Names of Retirees in PDOs but full names of their wives in PDOs: SHRI B.C.BASAK 18520, SHRI B.NANDY 17273, SHRI B.K.DATTA 19382.	Name of pensioners and name of spouse is recorded in PDO as per details available in service record.
50	There is Bank Circular that at the time of the death of the Bank Retiree, nearby Branch should send staff members to the bereaved family. Steps should be taken by HO so that Branches follow the directions of HO properly. Funeral Expenses Rs.20,000/- should be approved immediately by the Pension Paying Branches at the death of the Bank Retirees.	Circular No- CHO/PMG/21/2024-25 dated 29.06.2024 regarding Funeral expenses to the family of retired employees already issued. Branches will be again sensitised in this regard.

The discussions on the above issues took place in a cordial manner amongst all the dignitaries present in the meeting. The meeting ended with an amicable solution to all the issues raised by the retired employees. At the end, the retired employees also expressed a thankful note to the bank and requested to conduct such meetings at regular intervals. The meeting ended with a vote of thanks to the chair.

D. S. Sharma
Asstt. General Manager
Personnel Services Department
Head Office
Date: 21.05.2025

