



Minutes of Grievance Cell Meeting held on 27.07.2023 with the representatives of AIUCBPF to redress the Grievances of retired employees of our Bank

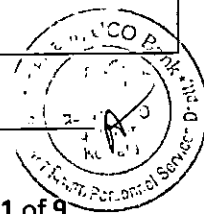
A grievance cell meeting was held on 27.07.2023 with the representatives of AIUCBPF for redressal of the grievances of the retired employees of our bank. The meeting was chaired by Shri Manish Kumar, GM-HRM, PSD, OL & Training. The meeting was convened by Shri Subodh Kumar Jha, DGM-PSD who, at the outset, 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 Manish Kumar, GM- HRM, PSD, OL & Training
- 2) Shri Subodh Kumar Jha, DGM-PSD
- 3) Shri Vinit Kumar, AGM-PSD
- 4) Shri Suman Kumar, AGM-PSD
- 5) Shri Ashwini Kumar Singh, CM-PSD
- 6) Shri Subrata Sarkar, GS, AIUCBPF
- 7) Shri Ram Pal, President, AIUCBPF
- 8) Shri Tridib Charan Choudhury, President(WB State), AIUCBPF

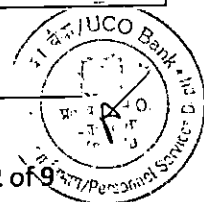
Following is the list of issues raised in the meeting along with the gist of discussion held herewith ---

S.No	Issues raised by All India UCO Bank Pensioners Federation	Personnel Services Department's Response
1	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.	Grievances of retired employees are resolved by holding grievance redressal meetings as per the guidelines issued by IBA. The issues/grievances raised by retired employees/pensioners associations are appropriately resolved by the department. Hence not required.
2	Bank to evolve a check off system to ascertain the membership of Retirees organizations. We are able to give you unit wise membership	Not required.



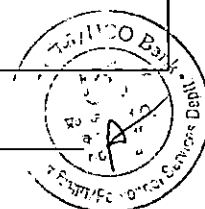


	if required.	
3	Setting up of Grievances Cell at Zonal levels.	IBA guidelines regarding setting up of grievance cell at the corporate/Head Office of the member bank's has been implemented and grievances of retired employees are being settled/ resolved promptly at HO level through Retirees' Helpdesk at HO level with dedicated e-mail ID and telephone No. Retirees Helpdesk at HO level is regularly following up ZO/Branches for issues related to retired staff. Hence grievance cell at ZO level not required.
5	To appoint a member from our Federation to the Pension Fund Trust of our bank to monitor the deployment of Pension Funds.	The Trustees of UCO Bank Employees' Trust Fund are appointed in accordance with the by-laws of the Trust.
6	Increase of age limit for availing Loan against pension from the existing 75 years to 80 years and also rate of interest on pension loan to retired staff equal to Base Rate.	Matter shall be referred to retail department.
7	Payment of arrears of commutation to the retirees of 1.4.1998 to 1.5.2005 who had not given undertaking.	Bank has already issued Circular No CHO/PMG/2020-21/12 dated 12/05/2020 in this regard and deptt. 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	Khandelwal Committee recommendations already implemented in allocation of fund to welfare schemes for Bank's retiree.



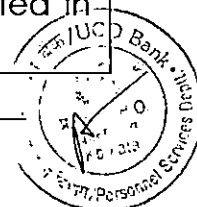


	Banks.	
9	Payment of TA & DA to members of Retirees Federation for attending the Grievances Meeting.	No such instruction by IBA in this regard.
10	Providing Office Space to our Federation in Head Office and Associations at Zonal Offices.	Not possible at this juncture.
11	Payment of additional interest to unions/Associations of retired employees in Deposit accounts.	Matters will be looked into in accordance with extant policy guidelines of the Bank.
12	(I) In Bank's web site Pensioners Corner is not updated regularly. Steps should be taken for updation. (II) Access to HO Circulars pertaining to Staff and Pensioners matter through UCO Online.	Circulars for retirees are regularly updated in the UCO Bank's web site under Staff Pensioner's Corner, and the same will be updated with more features.
13	Issue of Identity cards to the Retired employees/ Supply of Annual calendars to all Retirees.	Bank has issued Circular NO-CHO/PMG/40/2011-12 dated 09/12/2011 in this regard. However Zonal Offices will be sensitized afresh.
14	Correspondence with Head Office by Federation and by our Units with Zonal offices are to acknowledged.	System for acknowledgement of all Inward mail is already in place.
15	To issue PPO in the form of booklet as is done in case of Retired Govt. Employees.	Matter will be looked into.
16	Bank should utilise the services of Bank Retirees for NPA Recovery and for mobilisation of business of the Bank.	The matter will be placed with recovery department for consideration of NPA Recovery.



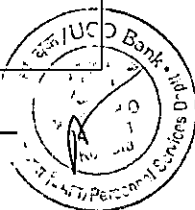


17	Payment of arrears to remaining specialist officers for reckoning of additional notional service-compliance of Supreme Court decision.	No pending application at HO PSD Level. Any specific case should be referred to HO-PSD.
18	Healthcheck-up scheme introduced for staff should be extended for retirees also.	Fund allocation for Staff Welfare Schemes has already been done for FY-2023-24. Matter will be looked into during next meeting of staff welfare Committee.
19	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.	No pending case at HO PSD level for retirees between 01.11.2012 & 30.04.2015. No pending case at HO PSD level for retirees as per 11 th Bipartite (except few cases of Sc-III officers, which are pending for want of clarification from IBA)
20	To appoint a member from our Federation to staff welfare committee of our bank to monitor the deployment of funds for retirees.	Matter will be looked into.
21	SMS on monthly pension should reach to each and every Bank Pensioner on month basis.	SMS regarding pension details is already being sent to all pensioners on monthly basis. However department will once again take up the matter with HO-DIT for removal of discrepancies (if any).
22	Preferential rate of Interest should be picked up automatically in FFD for staff in the system.	Preferential rate of Interest to staff/Ex-staff in FFD account is already being given by the system.
23	Investments by retirees for tax saving and entered in the system but no	Pensioners can take "TDS Calculation Report" from Branch, containing all details updated in GBM.



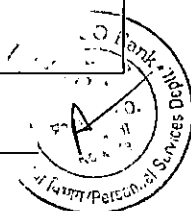


	proof/acknowledgement is given to them.	
24	Holiday home facility to aged single retiree with his/her ward(s). Security amount of Rs.350/- per day per room is to removed immediately. Like in-service employees, two rooms are allowed to be booked by Retired Employee with his /her spouse/nearest relatives. To set up Holiday Homes of Banks at Delhi and Chennai where UCOites usually go for medical treatment. Application for booking of Holiday Homes for Bank Retirees should be done through HRMS like in-service employees.	Fund allocation for Staff Welfare Schemes has been already done for FY-2023-24. Matter will be looked into during next meeting of Staff welfare Committee.
25	Reimbursement of Funeral expenses is stopped by the branches after 31st March till next meeting of SWC. As per new Bank Circular funeral expenses approval is getting delayed. There should be simplified procedure of sanction and payment to concerned nearest relatives of deceased ex Staff.	Circular No- CHO/PMG/SW/12/2023-24 dated 05/07/2023 has been already issued in this regard. The facility of payment of funeral expenses is continued throughout the financial year.
26	Arrears of Salary, Leave Encashment as per last Bipartite Settlement.	No pending case at HO PSD level. Any specific case should be referred to HO-PSD.
27	Defective Form-16 & 16-A have been sent to retirees through HRMS in branches. Many EX Staff members have not	All such issues has been already resolved. Any Pending case (if any) should be brought to our notice.



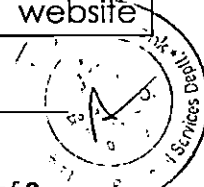


	received Form 16 through their e mails although their e mail ids have been registered with concerned pension payment branches.	
28	Submission of Life certificate is to be accepted at any branch in the country. Submission of life certificates by e mail [if Pensioner fails to attend Branch physically] is to be accepted by the Branches. Lastly, in case of illness of the Pensioners, Branch should send official from branches to houses of the concerned Bank Pensioners for taking life certificates of them.	<p>The facility of submission of Life certificate throughout India at any branch is already in existence in our Bank.</p> <p>Bank is already accepting Life Certificates through Jeevan Praman/Doorstep Banking/ UCO m-Banking App or any other channel as specified by GOI time to time.</p>
29	Stamped A-21(Letter of guarantee) for loan against pension for Mediclaim premium.	Security documents/ stamp duty are being obtained as per Bank's extant guidelines. Matter shall be discussed with Law deptt.
30	Resolving long pending mediclaim bills with Heritage Health Insurance TPA Pvt. Ltd and Safeway Insurance TPA Pvt. Limited.	<p>The matter has been taken up with Heritage TPA and regular follow- up is being done for early settlement of all pending claims.</p> <p>We are holding meetings with Safeway officials for smooth settlement of claims.</p>
31	One month pension advance [interest free] is to be allowed to all Bank Pensioners and Retirees during festival season every year.	The matter will be looked into.
32	Bank Pensioners are required to be included in Customer Committee at Branch Level and meeting on regular basis should be called by the branches	The matter shall be referred to HO-OSD.





	where various discussions can take place viz. good functioning of the Branches, good customer services, smooth services to Bank Pensioners etc.	
33	Restoration of commutation for Bank Pensioners is to be reduced from 15 years to 12 years.	Commutation restoration is being done in accordance with UCO Bank Employees' Pension Regulation 1995.
34	Charging of LF charges, SMS charges and CC accounts of Retirees to be stopped.	Matter will be looked into.
35	Correction of names in E Cards [IBA Medical Policy] to be done by Mediclaim Department of HO promptly.	E-Cards are generated as per details submitted by pensioners. However any specific case should be brought to our notice.
36	Access of HRMS [suddenly stopped by Bank] to Bank Retirees should immediately be started.	HRMS module is already available for Staff Pensioners(Retired after 2015).
37	Declaration of adherence to new or old Regime [for income tax purpose] should be streamlined once again for the interest of the Bank Retirees.	Option for "Tax Regime" is available in GBM System.
38	There is a portal in HRMS of serving employees of the Bank to raise their issues or problems faced by them. If a portal for Bank Retirees is opened similarly in HRMS, it will be easy for the	Dedicated Helpdesk at HO level for Bank's Retiree is already functional with dedicated telephone no and e-mail ID to address the grievances of retirees promptly. Department will look into the possibility of creating grievance portal on Bank's website





	Bank to look after the problems of Retirees and quick disposal of problems will be possible.	under Staff Pensioner's Corner.
39	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 is already available in worksheet of PDO of pre 2012 retirees.
40	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.	Branches will be sensitised to follow the Bank's guidelines in this regard.
41	Simplification of Family Pension Procedures: Request to issue one Bank Circular giving detailed guidelines for Family Pension Procedures.	Circular No CHO/PMG/60/2021-22 dated 04/02/2022 for Initiation of family pension already issued. However Branches will be sensitised afresh.
42	Form 16 Part A and Part B not matched in many cases for Bank Retirees for FY 2022-23.	Any such specific case should be brought to our notice.
43	Individual pending issues of Bank Pensioners and Retirees	Individual cases can be discussed with department separately. However most of the





	are being mailed to your Pension Cell separately.	queries stand resolved/disposed off.
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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. In 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.

Asstt. General Manager
Personnel Services Department
Head Office

Date: 27.07.2023

