



ALL INDIA UCO BANK PENSIONERS' FEDERATION

Affiliated to All India Bank Pensioners' & Retirees' Confederation and All India UCO Bank Officers' Federation
4, N S Road, Chartered Bank Building (1st Floor), Room No. 172, Kolkata-700001
Mobile no.9830841788 , Phone no. 033-40005572 e-mail Id -s.sarkar7039@yahoo.com

Ref.No.AIUCBPF/05/2023-26

Dated 27th October, 2023

The General Manager,
UCO Bank,
Head Office,
Personnel Services Department,HRM,Training,OL,
10 B.T.M Sarani,
Kolkata- 700 001.

Sir,

Sub: Renewal of IBA Group Medical Policy for the year 2023-24 for Bank Pensioners and Retirees.

We convey our deep sense of gratitude to you that we appealed to you vide our communication dated 13.10.2023 to credit pension for October, 2023 on 27.10.23 to ease financial burden on Bank Retirees in regard to insurance premium payment and Bank has allowed pension for October,2023 today i.e. 27.10.2023. We also requested for extension of online application of IBA Group Medclaim for Bank Retirees up to 29.10.2023: the date has also been extended up to 29.10.2023 by the Bank. We requested for interest free advance to pay insurance premium by Bank Retirees which will be deducted by 10 equal monthly instalments. However, Bank has allowed demand loan facility to Bank Pensioners and Family Pensioners for payment of Group Health Insurance Premium for 2023-24 with UCO Float Rate Interest , presently @9.30 p.a. In this respect, we would appeal to you to kindly consider at your end if this interest @9.30% can be waived for the interest of large number of Bank Retirees across the country because this year more than 2 months' pension is required to renew the Group IBA Health Insurance Policy for Bank Retirees.

Sir, further we cite below some important problems faced by Bank Retirees which require your necessary consideration and initiation for redress:

1. Bank has issued Circular No.CHO/PMG/34/2023-24 dated 19.10.2023 allowing demand loan facility to Staff Pensioners and Staff Family Pensioners of the Bank for payment of Group Health Insurance Premium 2023-24. All Branch Heads were requested to display a copy of the Circular on the Notice Board for visibility and information of all concerned. But most of the Branches of the Bank have not displayed the Circular for information of the Bank Pensioners. It is also being reported to us that many Branches are delaying the loan procedure for the reasons like 'Branch Head is on leave', 'Staff Shortage' etc. You will definitely agree that if on 30.10.2023 the loan is not approved and credited to SB accounts of willing Bank Retirees, the very purpose of the Circular [Group Health Insurance premium payment] will be defeated. Hence, we would request you to please look into the matter and give necessary direction to concerned Department of HO for smooth demand loan approval to willing Bank Retirees immediately as per rules of the Bank.



ALL INDIA UCO BANK PENSIONERS' FEDERATION

Affiliated to All India Bank Pensioners' & Retirees' Confederation and All India UCO Bank Officers' Federation
4, N S Road, Chartered Bank Building (1st Floor), Room No. 172, Kolkata-700001
Mobile no. 9830841788, Phone no. 033-40005572 e-mail Id -s.sarkar7039@yahoo.com

2. Even after online submission by Bank Retirees for renewal of IBA Group Health Insurance 2023-24, deduction may not take place in some cases due to some defaults. We would request you to publish one such Defaulter List on 30.10.2023 and the same may be sent to us for necessary pass on to them for correction and ultimately deduction in such cases may take place with necessary correction.
3. You are aware this time a slow, faulty online system of the Bank for renewal of IBA Group Health Policy 2023-24 is running which has created confusion and doubt among willing Bank Retirees.

One faulty process we like to bring before your kind attention:

A Bank Retiree has all through opted for Family Floater Scheme and never opted for Single Option. This year he has applied for family floater Base Policy of Rs.2 lacs only. The following message is noticed in the system:

YOU HAVE TO GO WITH THE SAME OPTION FOR NEXT TWO YEARS ALSO. YOU WILL NOT BE ALLOWED TO MOVE FROM SINGLE TO FAMILY FLOATER.

The question of the said Bank Retiree : How can System may force me to agree to the proposition that next two years I shall be in single Mode and can not opt for Family Floater Scheme?

Sir, the above is one example full of confusion is given to you. There are hundreds of problems are lying in the online system which the Bank Retirees are facing this time while applying online for renewal of the Policy.

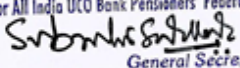
All above require your immediate initiation to solve.

We trust, you will take appropriate steps in the interest of the former UCOites.

HAPPY DURGA PUJA AND DUSSEHRA GREETINGS TO YOU AND TO ALL EMPLOYEES OF THE BANK.

Respectful Regards,

Sincerely Yours,

For All India UCO Bank Pensioners' Federation

General Secretary



(Subrata Sarkar)
General Secretary

Place: Kolkata.
M 9830841788 / 9830841700.