



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

Circular No.AIUCBPF/6/2026-29

Dated 24th August, 2026

Dear Comrades,

We like to inform our members that **Grievance Cell Meeting** between Bank Management and our Federation was held on 21st August, 2026 at Head Office-1, 10 B.T.M Sarani, Kolkata. Following Persons were present in the Meeting:

From Bank Side following Officials attended:

1. Sri Subodh Kumar Jha, Dy. General Manager
2. Sri Debasish Mahapatra, Assistant General Manager
3. Sri Hemant Shukla, Senior Manager
4. Sri Samrat Chowdhury, Senior Manager
5. Sri Prashant Negi, Manager

From Federation Side following Office Bearers attended:

1. Sri Rampal, President
2. Sri K.P.Sahu, Senior Vice President
3. Sri Tridib Charan Chowdhury, Adviser
4. Sri Subrata Sarkar, GS
5. Sri Kanak Kumar Malkhandi, Jt. GS

The Meeting was held in a very cordial atmosphere. Number of Issues were discussed in the Meeting some of which we are furnishing below for information of our members across the country.

1. HRMS Module for Bank Retirees : As reported, many Bank Retirees are still outside the purview of HRMS Module. Please reproduce the Bank Circular again with an advice to Branches for displaying at the Branches for information of the Pensioners. Quick approval of HRMS from HO level is required. HRMS module should support Mediclaim applications, life certificates submission, retrieval of PDO, Revised PDO, Grievance Redressals. Details of nominees, commutation recovery amount and end date etc. should also be reflected in the app.
2. Staff Pension Day is observed at HO on 15th of every month. Such Facilities should be extended to Zonal Offices also.
3. Bank Pensioners and Family Pensioners are not getting PDOs/PPOs from their Pension Payment Branches. A fresh Circular should be issued by the Bank in the matter.
4. As per HO Circular dated 4.6.2024 following Resignees have applied for pension with supportive documents. But till date following Resignees have not received Pension from the Bank: SRI S.C.SEKHAR [PF 6151], SRI V.K.BALASUBRAMANIAN [PF 6638], SHRI



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RAGHUVIR LAL AGRAWAL [PF 13910], SHRI Y VENUGOPAL RAO [PF 20273], SHRI ASHOKE CHAUDHURI [PF 20908].

5. Every year on Foundation Day of the Bank, Pensioners should be invited at concerned Pension Payment Branches/Zonal Offices. Bank should issue necessary Circular in this regard.
6. Additional Stagnation Increments to Assistant General Managers not yet released from 1.11.2020 in terms of XII BPS. On 9.6.2023, Bank sought clarification from IBA. Whether IBA replied. If not, has Bank sent any further communication to IBA?
7. Grievance Cell Meeting: ED of the Bank should attend the Meeting.
8. 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 pensioners' organisation.
9. 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.
10. To appoint a member from our Federation to the Pension Fund Trust of our bank to monitor the deployment of Pension Funds.
11. Payment of arrears of commutation to the retirees of 1.4.1998 to 1.5.2005 who had not given undertaking. Even in discussion in previous two GC meetings, it is still pending.
12. Providing Office Space to our Federation in Head Office and Associations at Zonal Offices.
13. Issue of Identity cards to the Retired employees. Although Bank has issued circular in this regard recently, many Pension Paying Branches are not considering the request of the concerned pensioners in this regard. Please issue fresh Circular in this regard.
14. Bank should utilise the services of Bank Retirees for NPA Recovery and for mobilisation of business of the Bank. More services of Retired Staff should be taken for Concurrent Audit Works. Age of the Retired Staff should be allowed after 65.
15. **Denial of Additional Notional Service** to erstwhile AFOs joined the Bank up to 1983 Batch. The Officers joined the Bank as Specialist Officers with technical Degree and experience as per Notification of inviting applications for the said Posts. They were later termed as Officers Grade D. This does not debar them for the Additional Notional Service as per Verdict of Hon'ble Supreme Court. The applications were invited vide Head Office Circular No. CHO/PMG/15/2018-19 dated 25.7.2018. However these categories of AFOs were denied the benefit. Bank should have relook on their grievances. 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, SHRI BRAHMAPAL SINGH [37692]. Other names we would send separately.



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16. Refund of GST recovered on premium of IBA Mediclaim policy. Many banks have not recovered such amount from Retirees. Many Banks even after collection of GST amount have not remitted to Insurance Company.

17. Payment of arrears of additional Stagnation increment to those who retired between 1.11.2012 & 30.04.2015 as per 10th Bipartite Settlement and also after 1/11/2017 as per 11th Bipartite Settlements. Implementation of provisions in settlement is pending in many cases as yet.

18. 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.

19. 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. There should be checking arrangements at HO whether all Pensioners every month are getting SMS.

20. Preferential rate of Interest should be picked up automatically in FFD for staff in the system.

21. 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. One immediate requirement is to start Holiday Home in Amritsar. One attendant should be allowed in case of Single Retired Employees. Mobile Number of Dealing officer should be provided as Landline calls are not responded. Maintenance in few Holiday Homes is very poor. There should be provision for submission of FEEDBACK through UCO HRMS after completion of Holiday Home Stay.

22. Filing of Application ITAT for refund of tax on leave encashment. HO to provide details of amount received on Leave encashment and Tax deducted to the members retired from 1.01.2016 to 31.03.2023.

23. Form-16 & 16-A have to be sent to retirees through HRMS apart from sending e mails to registered mail ids of Retirees.

24. 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.

25. Resolving long pending Mediclaim Bills with Health Assist Insurance TPA Pvt. Limited.

26. One month pension advance [interest free] is to be allowed to all Bank Pensioners and Retirees during coming festival season every year.



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27. 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. Please issue fresh Bank Circular in this regard.

28. Restoration of commutation for Bank Pensioners is to be reduced from 15 years to 10 years as per coming Central Pay Commission Rules. Stay received in various Courts is to be honoured immediately for the concerned Petitioners.

29. Charging of LF charges, SMS charges and CC accounts of Retirees to be stopped.

30. Hard Copy Medclaim Cards [2026-2027] should be immediately sent to concerned Bank Retirees/ Family Pensioners. Our Medclaim Department in HO should take necessary stand in this regard.

31. Providing Bank – Calendar every year to each retiree as a token of respect & belongingness.

32. 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.

33. 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 dated 8/9/2023 in this regard is to be reproduced afresh for information of all concerned.

34. Guidelines of Help Desk should be implemented at Pension Paying Branches. Staff members should be sensitized to be polite to elderly ex staff members.

35. Recovery of part amount of instalment of commutation is effected by the bank in excess of 180 instalments. Such recovery is wrong. Instalment of commutation recovery can not be part amount. Feeding of Data in the system requires correction.

36. Family Pension- HO should settle family pension at their own level in cases of mis- match in names as per Nomination forms vis a vis Aadhar Cards.

37. Medclaim Subsidy should increased reasonably like other Peer Banks.



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38. 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.

39. Introduction of Yearly Health check-up facilities for all Bank Retirees as done for serving staff. Further in every capital of the Country arrangements will have to be made with best Hospitals for reasonable reduction of Hospital Charges for Bank Retirees.

40. Payment of additional interest to unions/Associations of retired employees in Deposit accounts.

41. Waiver of Stamp in Loan against Mediclaim Premium. Strengthening Mediclaim Section at HO for better liaison with TPA for hassle free approvals. Messages should be sent to Bank Retirees on successful submission of Mediclaim applications with amount to be debited so as timely remedial measures can be taken on wrong submissions.

42. Opening of FDR System does not allow maturity payment of FDR to either (E/S option exercised), it allows to former only. Hard copies of FDRs, opened online, should be provided to senior citizens on demand.

43. IBA GROUP MEDICLAIM POLICY 2026-27 : Renewal applications will have to be accepted both online and offline so that Pensioners can submit their renewal applications at nearby Branches.

44. RECENT CYBER FRAUDS AND LOSS OF HARD EARNED MONEY OF FORMER UCOITES.

Large number of Bank Retirees across the country have faced CYBER FRAUDS and lost their hard earned money. How online loan is created against offline FDRs without consent of the Fixed Deposit Holder is not known to us. To remove all such discrepancies, a Task Force should be formed at HO Level. We are preparing a complete List of such persons who have lost their money and will submit the List before you so that steps can be taken at Bank's end to recover the amounts due to fraudulent debits.

45. IBA Group Policy 2026-27: Bank's Loan Circular for premium payment will have to be published well in time. Last year Retirees faced so many difficulties in submission of Mediclaim applications. Prefilled data was full of errors i.e. names, spouse names, DOB etc. Corrections are required immediately so that such errors do not recur in this year in online application forms. Message should invariably be sent to applicants after deduction of premium with details of coverage. In case of discrepancies one more chance should be given for rectification. Subsidy should be given to all Bank Retirees who opt for IBA Mediclaim Policy.



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46. All local Ex Staff Member should be invited by the Branches on the occasions of the functions like FOUNDATION DAY, INDEPENDENCE DAY OF INDIA, REPUBLIC DAY OF INDIA.

47. FREE ATM CARDS: Repay Select Debit Cards should be issued free of charges at par with Serving Employees.

48. SMS should be sent to all Bank Retirees before any updation in DIGITAL SERVICES.

All Individual Pending Issues received from all our State Units have been submitted to concerned Department of the Bank for necessary address.

On receipt of the MINUTES of the Meeting from the Bank, we would circulate for information of all our Members.

For All India UCO Bank Pensioners' Federation
Subrata Sarkar
General Secretary



[SUBRATA SARKAR]
General Secretary

[RAM PAL]
President

Place: 4 NS ROAD, KOLKATA.

Dated 24th August, 2026.

Mob. No.9830841788