

## **JOINT MEMORANDUM**

We have already brought to your kind notice about numerous problems faced by retirees in applying for Group Medical Insurance Scheme for 2025-26 as advised in Bank's circular. We trust that you have already taken note of the issues raised by both the Federations of UCO Bank retirees. For your reference we enclose the copies of our letters wherein we have pointed out the issues for immediate redressal. However, the representatives of the retirees of UCO Bank jointly appeal to you for your immediate attention in these matters so that the retirees can apply for the Policy without any difficulties. In this connection we enumerate below the issues which require your immediate attention.

1. Waiver of OTP authentication process immediately
2. Applicants are allowed to modify their particulars if required
3. On successful submission of application, the View window should be available with all particulars correctly without any omission

All India UCO Bank Retirees Federation

All India UCO Bank Pensioners' Federation

Date: 03.10.2025