

Minutes of Grievance Redressal (GR) Meeting held on 20.01.2026 with the representatives of AIUCBRF to redress the Grievances of retired employees of our Bank

A grievance redressal (GR) meeting was held on 20.01.2026 with the representatives of AIUCBRF for redressal of the grievances of the retired employees of our bank. The meeting was presided by Shri Subodh Kumar Jha, DGM-PSD and convened by Shri Debasish Mahapatra, AGM-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 Subodh Kumar Jha, DGM-PSD
- 2) Shri Debasish Mahapatra, AGM-PSD
- 3) Shri Alok Ranjan, SM-PSD
- 4) Ms. Neeta Kiran, SM-PSD
- 5) Shri Prashant Singh Negi, Manager-PSD
- 6) Shri S. N. Dey, GS, AIUCBRF
- 7) Shri Purnashish Gupta, Treasurer, AIUCBRF
- 8) Shri Prasanna Kumar Mohanty, Organising Secretary
- 9) Shri D. Chakraborty, Committee Member
- 10) Shri Mohit Kumar Mukherjee, Organising Secretary

Following is the list of issues raised in the meeting along with the gist of discussion:

Sl	Issues Raised by All India UCO Bank Retirees Federation	Personnel Services Department's Response
1	Appeal for submission of Memorandum by the General Secretary and President of our apex organization 'All India Bank Retirees' Federation' (AIBRF) to MD CEO of our Bank was not even acknowledged. Furthermore, once again Bank neglected us by not allowing meeting Top Executive of the Bank to invite him for inauguration of IXth Triennial Conference of our West Bengal Unit held at Kolkata.	All issues are attended by replying through mail/ letter, whatever the case may be. Further on, acknowledgement shall be sent invariably.
2	Arrange for a designated tool to safeguard the pensioners protecting the fund they have deposited to the Bank for their survival. A octogenarian retiree must not be very smart and inattentively	Various initiatives have been taken by HO IT and CISO team for sensitizing retirees to remain alert to such fraudsters in social media and other platforms by sending SMS alerts, emails, video

	may share OTP etc. resulting loss of all his assets kept in the Bank Accounts. We request Bank to invent any check point in the digital system so that fraudsters find it impossible to target our Bank retirees.	conferencing, etc. Do's and Dont's for pensioners for submitting Life Certificate is also provided for information. Cybercrime helpline no. 1930 and chakshu portal are already available for reporting cyber frauds.
3	Revision of Health Assistance Scheme to be considered in line with Union Bank and many other PSBs viz. PNB/BOB/BOM by paying "Subsidy for Mediclaim premium of Rs. 5000/-".	To be discussed in next SWC meeting.
4	Request to allow availment of at least two rooms in each Holiday Home for the Retirees so that they may enjoy the benefits.	At present one room can be booked by retired employee with his/her spouse. No change in the scheme is possible at present juncture.
5	Deduction of TDS from the Pension amount may please be stopped as no pensioner's pension exceeds Rs.12.75 lacs per annum as has been exempted under IT rules.	No TDS is being deducted for income less than 12.75 lakhs as per Income Tax guidelines. Any specific case may be brought to our notice immediately.
6	Pensioners must be intimated on due time over phone/SMS/Email whenever his/her pension is withheld for any reason by the Bank.	Pension is not being withheld, if at all it is upheld only due to Death / non submission for life certificate. For the non-submission life certificate at regular intervals messages are being sent.
7	Request for a good gesture to be shown viz. UTKARSHATA KE 75 VARSH by paying Rs. 5000/- at one time to all the pensioners who have completed 75 years of age in line with UBI.	Not possible at present juncture. Matter will be placed before the Competent Authority.
8	Introduction of Health Check Up of Pensioners once a year or payment of Rs.3000/- towards the cost in addition to the Health Assistance given by Bank.	Health assistance to retirees for an amount of Rs. 1900/- already provided to pensioners.
9	Refund/adjustment of premium in case the Ex-employee/ the spouse expires between the period of paying the premium and date of commencement of coverage of Medical Insurance i.e. 1 st November every year.	Provision already in effect.

10	Bank's Circulars related to Pensioners and Changes of Interest on Deposits should be forwarded to the General Secretary of Retirees' Federation from time to time.	All related circulars are being provided anytime on demand to Retirees Union/ Federation. All such circulars concerned is available in Bank's website. (Retiree corner and home Page)
11	Pensioners' representatives must be invited accordingly like the serving employees' union representatives in Bank's celebration programmes viz Bank's Foundation Day Ceremony, Flag Hoisting on Independence Day etc.	Branches / ZOs generally invite Pensioners on Foundation Day. It is ensured that all the stake holders do associate with us at the auspicious occasions.
12	Allow Representation of Pensioners' Association on behalf of the pensioner before the Management for hearing, in case of grievances of Pensioners on Pensioners' Day.	Matters are being considered on case to case basis.
13	Conduct the Pensioners' Day at all Zonal Offices at least once in every quarter.	Matter shall be iterated to ZOs for the same.
14	Allow/introduce the new system discipline of Vide call to BH/ABH with PDF submission of Life Certificate from his/her personal email to branch for pensioners who are abroad during October/ November.	Submission of Life Certificate could not be possible through mail as per GOI guidelines. Submission of Life Certificate can be done as per guidelines issued by Govt. of India from time to time. Bank has also issued Circular No. CHO/PMG/43/2024-25 dated 29.10.2024 in this regard.
15	Many pensioners are unable to get access in the HRMS module set up by the Bank. Steps should be taken so that such difficulty is removed so that pensioners can connect HRMS module without hazard.	Circular and related job-card has already been issued in this regard vide circular no-CHO/PMG/14/2025-26 dated 28.07.2025. SOP (Ann-III) for login to first time user is also available in the circular.
16	Revised PDOs may be issued to them who have retired after 01.11.2012 onwards and have received Pensionary Benefit of Stagnation Increment.	Revised PDOs are already provided to pensioners on demand who have received pensionary benefit of Stagnation Increment.
17	Family Pensioner's name and D.O.B. should be incorporated in online generated pension slip.	Family details are already on record in PDOs.
18	Senior Citizen and ex-staff preferential interest on FFD is not given by the	Preferential rate of Interest is already being given in all eligible FFD of ex-staff.

	system.	(The same is reflected in FFD after Day end of system)
19	Ex-staff preferential interest is not given in retiree association's SB/TD accounts uniformly by all branches.	Not possible at present juncture.
20	Modify option may be given instead of Cancel and Re-apply in online window of IBA Mediclaim Policy in future.	In future the matter shall be finalized after checking feasibility from our IT team.
21	Handing over of ID Cards to Retirees should be addressed at Zonal Office level.	Provision already exists however; Zonal Offices will be sensitized in this regard once again.
22	Information sought for by HRMS log in not available to retirees should be removed.	Circular and related job card has already been issued in this regard vide circular dated 28.07.2025. SOP for first time login is a part of the said circular.

Sl	Individual Issues Raised by All India UCO Bank Retirees Federation	Personnel Services Department's Response
1	Payment of Eligible & instructed amount of interest on delayed Gratuity: to the legal heir of Late MR. Vinod S. Raval - Emp. No. 3997	Shri Vinod S Raval, Emp. No. 3997, was dismissed from service w.e.f 01.11.1995. He claimed for gratuity on 12.09.2019 and his eligible amount of gratuity of Rs. 1.0 lakh was released. He was deceased on 16.05.2020. Subsequently his spouse Kunjbala V.S Raval filed a WP No-2441/2022 in High Court of Bombay, claiming the gratuity amount up to the limit 3.5 lakh and pensionary benefits, which was subsequently withdrawn by her. Now Bank has filed case and matter is sub-judice before DCLC, Mumbai.
2	Refund of Rs. 9 lac to Mr. Sanjoy Pawaskar & Mr. N.K. Joshi (Rs.4.5 lac each) which has been seized by police in the matter of shortage of Rs. 20 lac in the Currency Chest, Vile Parle Mumbai. The above officers had deposited Rs. 10 Lacs each from their pocket, on the same day, to make the shortage good .As the Bank has not suffered a single rupee loss the sized cash of Rs. 9 lacs belong to both above officers, which has been parked by Bank in the Sundry	Cash Shortage of Rs. 20.00 Lakh was reported in currency chest. Mr. Sanjay Pawaskar & Mr. N.K. Joshi deposited Rs.10.00 Lakh each. After filing of FIR Police arrested Mr. Biren Bakariya and recovered Rs. 9.0 Lakh. The Rs.9,00,000/- recovered in the criminal case is subject to disposal of criminal case.



यूको बैंक
(भारत सरकार का उपक्रम)



UCO BANK
(A Govt. of India Undertaking)



सम्मान आपके विश्वास का

Honours Your Trust

	<p>Creditors A/c. with Vile Parle Brs. since 09-09-2021. Both the above officers have duly requested for the same, which in turn has been recommended by ZO Mumbai to HO-Finance Dept. vide their letter dt. 02-09-24.</p>	
3	<p>It is observed that Bank has realized interest from S.B. A/c. No. 19870110000588 of Dipendra Nath Aguan, Emp.No.24406 for a period as back in 2011 without any notice or information / intimation to the pensioner. There was neither any explanation nor message from Bank intimating the reason of such suo motu debit entry for a time barred due. This should immediately be reversed.</p>	<p>Case may be elaborated and specific details including amount, date of realization, etc. may be provided to us for further processing at our end.</p>
4	<p>TDS deducted in the year 2009-10 from salary of Shri Baidyanath Mukherjee, AGM, Emp. No. 37333 a sum of Rs. 30678/- was deducted from his salary but the amount was not remitted to IT department. He being a cancer patient for last 5 years, made several representations to the Bank to either remit the amount to him because the department is sending him notice every year directing him to deposit the amount along with interest etc. The Bank has not yet taken any step to redress the matter. Even no acknowledgement has been sent to him except on one occasion when Pensioners' Grievance Cell advised ZO Gauhati to look into the matter. Till date no response from Bank has put him in great agony.</p>	<p>Matter has been taken up with respective Zonal Office.</p>
5	<p>Sh.Ram Chander died on 02.06.2000, while he was in Bank's service. His wife represented to the Bank in those days for employment to her son Mr. Satish</p>	

स्टाफ पेंशन अनुभाग Staff Pension Cell, कार्मिक सेवा विभाग Personnel Services Department, यूको बैंक UCO Bank, प्रधान कार्यालय Head Office, द्वितीय तल, 2nd Floor, 10 बी टी एम सारनी 10 B.T.M. Sarani, कोलकाता Kolkata. अणु डाक E-Mail : ucohopension@uco.bank.in, pensionergrievances@uco.bank.in,

अन्तरताना Website: www.uco.bank.in



<p>Kumar on Compassionate grounds but same was not considered. The Ex-gratia amount cheque for Rs.1.50 Lac sent to her as per Zonal Office Shimla letter No ROS/PER/2002-03/642 dated 24.05.2002 in leu of service but same was not accepted by her and returned to the Bank as she insisted for job to her son Mr. Satish Kumar.</p> <p>Now she wants as 1st preference-Job to her son on Compassionate ground, who is working on daily basis with the Bank for many years or Secondly the Ex-gratia amount of Rs.1.50 Lac may be paid to her, which was returned by her with the request of job for her son. A considerable period has lapsed but no response from Bank has been received.</p>	<p>No such application for compassionate appointment received at our end.</p>
<p>6 Arrears Of DCRG(Gratuity) not paid to Mr. Rameshwar Sharma (Scale IV) retiree-EMP No 31021, PDO No 24359/17-18, retired on 28.02.2018, Pension Branch-HP High Court Complex Shimla-1833 on account of sanction of Stagnation Increment. He has represented to GM ,PSD on 11.05.2025 also in this regard and thereafter reminders have also been sent. This may be paid to him.</p>	<p>Release of stagnation increment applicable to pension only and not gratuity as per 11th Bipartite Settlement.</p> <p>Pension has been revised and additional stagnation increment released.</p>
<p>7 2.Sh.P.K.Sehgal,EMP No 39357, PDO No 15657 ,Pension branch Una-1823, retired on 31.01.2013 from Bank's service in Scale-III. His 1st Stagnation Increment was paid w.e.f 01.02.2010. His 2nd Stagnation increment was due from 01.02.2013 but same was not paid to him. He has represented to the Bank many times to pay him benefit of 2nd Stagnation Increment in pension but same has not been done. There are many court decisions" that if an employee retires on</p>	<p>As per Xth Bi-partite, he is not eligible for 2nd stagnation increment as Sh. P.K.Sehgal, EMP No 39357 retired on 31.01.2013 and next stagnation increment falls due from 01.02.2013.</p> <p>Last increment date- 01.02.2010</p>



यूको बैंक
(भारत सरकार का उपक्रम)
सम्मान आपके विश्वास का



UCO BANK
(A Govt. of India Undertaking)
Honours Your Trust



	the last day of a month and if increment is due to him from the 1st of next month, the benefit of same should be paid to him in pension". He should be paid benefit of 2nd Stagnation Increment in pension w.e.f.01.02.2013.	
8	Smt. Kesar Devi Raikwar, w/o. Late Sri Moolchand Raikwar drawing pension from B/o. Sanyogitaganj, Indore (0076) SB A/c. No. 00760100011383, PPO No. FPDO/262/96/5978 family pension at old reduced rate with effect from November 2021 instead of family pension at enhanced rate of 30% as per 11 th Bipartite Settlement & Non-Payment of its Arrear w.e.f. 01.04.2021.	Family Pension of Smt. Kesar Devi Raikwar, w/o. Late Sri Moolchand Raikwar is revised as per 11 th BPS and arrears released to her pension account.

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 vote of thanks.


Deputy General Manager
Personnel Services Department
Head Office



Date:09.02.2026