

Minutes of Grievance Redressal (GR) Meeting held on 21.08.2026 with the representatives of AIUBPF to redress the Grievances of retired employees of our Bank

A grievance redressal (GR) meeting was held on 21.08.2026 with the representatives of AIUBPF 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 Suman Kumar, AGM-PSD
- 4) Shri Hemant Kumar Shukla, Sr. Manager-PSD
- 5) Shri Samrat Chaudhary, SM-PSD
- 6) Shri Prashant Singh Negi, Manager-PSD
- 7) Shri Rampal, President, AIUBPF
- 8) Shri K. P. Sahu, Sr. Vice President, AIUBPF
- 9) Shri Tridib Charan Chowdhury, Adviser, AIUBPF
- 10) Shri Subrata Sarkar, GS, AIUBPF
- 11) Shri Kanak Kumar Malkhandi, DGS, AIUBPF

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

Sl. No.	Issues Raised by All India UCO Bank Pensioners' Federation	Personnel Services Department's Response
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.	All cases have been processed at our end. If any rejection/ reversion case is there, Branch is being intimated by mail. Circular and related job-card for accessing HRMS module 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. Department has sent the reminders to branch for the same from time to time and branches are guided on case to case basis.



		The Facility for retrieval of PDO is available on the HRMS Portal. The changes in PDO arising out of the 12th Bipartite settlement have already been uploaded in HRMS. Revised PDOs are provided to pensioners as on demand. Commuted value of pension is reflected in the pensioner's salary slip. Submission of Life Certificate could not be possible through mail/HRMS 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. Nominee name is available in HRMs Portal: HRMS->Retiree Corner->Pension Calculation Sheet. Date on which Commutation become absolute is available on HRMS Portal: HRMS->Retiree Corner->Pension Calculation Sheet. Following issues are under consideration on HRMS Portal 1. The facility for submitting the mediclaim application through HRMS portal 2. In case any additional changes are required in the PDO, the process for uploading the revised PDO in HRM.
2	Staff Pension Day is observed at HO on 15th of every month. Such Facilities should be extended to Zonal Offices also.	Matter had already been iterated to ZOs for the same. At intervals the same should be re-iterated again and again.

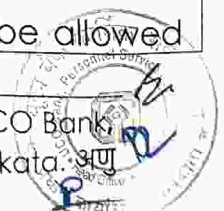


3	Bank Pensioners and Family Pensioners are not getting PDOs/PPOs from their Pension Payment Branches. A fresh Circular should be issued by the Bank in the matter.	Pensioners can download their PDO from the HRMS Portal as well as obtain the same from the concerned branches. However, in respect of staff family pensioners, the PDO can be obtained only from the concerned branches. In this regard, necessary instructions and guidelines have already been issued to the branches for information and compliances. However, mail & letters are being shared with Branches concern for their necessary action. The same shall be re-iterated again and again at regular intervals.
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 RAGHUVIR LAL AGRAWAL [PF 13910], SHRI Y VENUGOPAL RAO [PF 20273], SHRI ASHOKE CHAUDHURI [PF 20908].	• SRI S.C.SEKHAR [PF 6151]- Documents not received in all respect as per circular. • SRI V.K.BALASUBRAMANIAN [PF 6638]- Application not received • SHRI RAGHUVIR LAL AGRAWAL [PF 13910]- Documents not received in all respect as per circular • SHRI Y VENUGOPAL RAO [PF 20273]- Documents not received in all respect as per circular. • SHRI ASHOKE CHAUDHURI [PF 20908]- Service below 20 years
5	For solving pending issues of Bank Retirees/Family Pensioners, Federation/concerned Retirees write to concerned departments of the Bank but no acknowledgement is issued.	All issues are being attended by replying through mail/ letter, whatever the case may be. Delinquency observed, if any shall not be repeated in future.
6	Ever 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	Branches / ZOs generally invite Pensioners on Foundation Day. It is ensured that all the stake holders do associate with us at the auspicious occasions.
7	Family Pension: Family pension of Mrs. Sunita Sharma, w/o Late Shri R.P.Sharma [Emp. No.21017] not yet released.	As per available records, Smt. Sudha Sharma is the spouse of Late R P Sharma and nominee for Pension as declared. The name of Mrs. Sunita Sharma is not available in pension records.

8	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?	Stagnation Increment was introduced for Scale-V officers in XIth Bipartite two years after reaching maximum of scale or w.e.f. 01.11.2020 whichever is later. Thus Scale-V officers who retired before 01.11.2020 are not eligible. However department has sought further clarification from IBA vide letter dated 09.06.2023, but the clarification sought has not been responded yet. As per IBA clarification vide their letter No. HR & IR/MBR/743/2022-23/0050 dated 25.04.2023 (8 th Joint Note/11 th Bipartite Settlement), Officer in SMG Scale V shall be eligible for one stagnation increment of Rs. 2970.00 two year after reaching the maximum of scale or w.e.f. 1.11.2020 whichever is later and accordingly will get monetary benefits.
9	Grievance Cell Meeting: ED of the Bank should attend the Meeting.	Matter shall be taken up with respected ED Sir.
10	Consideration of Prior Service for fixation of Pension: Shri B.S. Ramaprakash, PF 36852 since deceased	Shri B.S. Ramaprakash, PF 36852 – requested to submit again.
11	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.	Not possible at present juncture. There is no provision under the applicable industrial Regulation, for recognition of Federation/Organisation of Pensioners/Retirees as a majority Organisation.
12	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	Not possible at present juncture.
13	To appoint a member from our Federation to the Pension Fund Trust of our bank to monitor the deployment of Pension Funds.	Not possible at present juncture. Representatives from Officer and workmen association is already considered as trustee.
14	Payment of arrears of commutation to the retirees of 1.4.1998 to 1.5.2005 who had not given undertaking. Even in	Bank has already issued Circular no. CHO/ PMG/ 2020-21/ 12 dated- 12/05/2020 in this regard and department is following the guidelines issued by Bank.



	discussion in previous two GC meetings, it is still pending.	Undertaking as per mentioned circular is required to be submitted by the pensioner/ family pensioner.
15	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 Banks.	Khandelwal Committee recommendations already implemented in allocation of fund to welfare schemes for the Bank's retiree.
16	Payment of TA & DA to members of Retirees Federation for attending the Grievances Meeting.	Not possible at present juncture.
17	Providing Office Space to our Federation in Head Office and Associations at Zonal Offices.	Due to space constraint the same cannot be implemented at HO & ZO. The possibility of providing suitable space to the federation at the branch level is being explored, subject to availability of space and administrative feasibility.
18	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.	Branches will be again sensitized in this regard so that they act according to Bank Circular no. CHO/PMG/28/2023-24 dated 20.09.2023. Head office , keeps sensitizing the Zones and Branches from time to time. Specific cases may be forwarded in this regard. We are in the process of centralizing the issue of ID Cards to pensioners.
19	To issue PPO in the form of booklet as is done in case of Retired Govt. Employees.	Not possible at present juncture however, PPO copy is available in HRMS for retirees who retired after 01.01.2015. On demand the employees retired before 01.01.2015 are provided to the pension paying branch through mail from HO.
20	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	Retired staff can empanel themselves for recovery as well as garnering business as per extant guidelines (DSA policy) of the Bank. Age of the Retired Staff should be allowed





	the Retired Staff should be allowed after 65.	after 65- Shall be referred to concerned department for consideration.
21	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.	All eligible applications received for the benefit of Additional Notional Service has already been disposed as per Bank's Circular No- CHO/PMG/15/2018-19 dated- 25.07.2018 and as per regulation-26 of UCO Bank (Employees') Pension Regulation, 1995. Agricultural Field Officers were always appointed as Generalist Officers and never as Specialist officers as per Bank's extant guidelines.
22	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.	As per recent Order of High Court, GST has to be recovered on premium of IBA Mediclaim Policy. The subject matter is subjudice, after the judgment reaches finality the necessary decision shall be taken.
23	Payment of arrears of additional Stagnation increment to those	All eligible cases have been disposed of.



	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.	Any such specific cases should be brought to our notice.
24	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.	A senior retired executive is already being nominated in Staff Welfare Committee in terms of Khandelwal Committee recommendations.
25	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.	SMS is being sent on mobile no. as updated in GBM system. In case of Joint account, SMS is being sent to first account holder and SMS is sent to all pensioners on monthly basis.
26	Preferential rate of Interest should be picked up automatically in FFD for staff in the system.	Preferential rate of Interest is already being given in all eligible FFD of ex-staff. (The same is reflected in FFD after Day end of system)
27	Investments by retirees for tax saving and entered in the system but no proof/acknowledgement is given to them. Branches are not in a position to issue acknowledgements to eligible Retirees in this regard. Fresh Circular should be issued by HO in this regard.	Retirees may collect acknowledgement from Branches in this regard.
28	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.	At present one room can be booked by retired employee with his/her spouse. No change in the scheme is possible at present juncture. Department is always in process of exploring possibilities for set-up of Holiday Home at more locations and facilitation of more rooms.

	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.	All calls are responded in working days only. However, retirees can also send mail to holidayhome@uco.bank.in for any queries. The Bank is in the process of implementing a feedback mechanism in HRMS for the Holiday Home facility available to retirees.
29	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	As and when it has been sought were provided by our office, however specific cases should be brought to our notice.
30	Form-16 & 16-A have to be sent to retirees through HRMS apart from sending e mails to registered mail ids of Retirees.	Form 16 (A & B) is being sent to registered mail Id of all staff pensioners. Due to some technical glitches the same could not be provided this year. The same shall be shared next year onwards.
31	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.	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. Highlights of the Circular are: 1. Pensioner can submit Life certificate online through "Jeevan Praman" Portal. 2. Pensioner can submit Life Certificate through "Doorstep Banking". 3. Physical Life certificate can be submitted by staff pensioner/staff family pensioner in



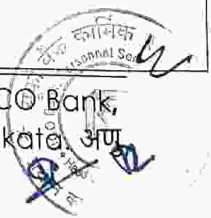
		any Branch of our Bank. 4. Department of Pension and Pensioner's Welfare (Government of India) has also allowed Facilitation of Digital Life Certificate through Face Authentication.
32	Resolving long pending Mediclaim Bills with Health Assist Insurance TPA Pvt. Limited.	Any specific case should be brought to our notice.
33	One month pension advance [interest free] is to be allowed to all Bank Pensioners and Retirees during coming festival season every year.	Not possible at present juncture.
34	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.	Such provision already exist in this regard, however branches will be sensitized again.
35	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.	Commutation of pension is restored according to UCO Bank (Employees') Pension Regulation, 1995 regulation no-41.
36	Charging of LF charges, SMS charges and CC accounts of Retirees to be stopped.	LF charges and SMS charges are not being levied on Staff/ Ex-staff accounts.
37	Hard Copy Mediclaim Cards [2026-2027] should be immediately sent to concerned Bank Retirees/ Family Pensioners. Our Mediclaim Department in HO should take necessary stand in this regard.	Mediclaim cards for 2025-26 can be downloaded from TPA Health Insurance website- https://www.safewaytpa.in/lba_InsurLogin.a spx Username- Emp no. (5 digits) Password- Combination of Emp no. and Full



		Date of birth without space
38	Providing Bank – Calendar every year to each retiree as a token of respect & belongingness.	Bank Calendars are already being provided to branches by Corporate Communication Department.
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.	Details of family pensioner are already available in pension work sheet of PDO according to name recorded in pension option form for 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. Necessary HO Circular dated 8/9/2023 in this regard is to be reproduced afresh for information of all concerned.	Bank has already issued Circular no-CHO/PMG/26/2023-24 dated 08-09-2023 with regard to initiation of Staff family pension, wherein it is clearly mentioned that opening of New account by family pensioner is not mandatory. There may be issue where spouse is not added in Pension SB Account.
41	Guidelines of Help Desk should be implemented at Pension Paying Branches. Staff members should be sensitized to be polite to elderly ex staff members.	The guideline regarding implementation of Help Desk at Pension Paying Branches have been noted and are being followed. Staff members at the concerned branches are sensitized from time to time to deal with elderly pensioners politely, courteously and with due care. The branches have also been advised to extend all possible assistance to pensioners in resolving their queries and grievances.
42	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.	Specific cases should be brought to our notice. Issues have arisen due to migration of data in GBM in 2012 and maximum cases have been corrected till date.
43	Family Pension- HO should settle family pension at their own level in cases of mis-match in names as	In no case the family pension shall sanctioned without proper rectification, if there is name discrepancy in Aadhar and



	per Nomination forms vis a vis Aadhar Cards.	nomination forms. Specific cases should be brought to our notice for resolution.
44	Mediclaime Subsidy should increased reasonably like other Peer Banks.	Matter will be discussed in next Staff Welfare Committee meeting.
45	Easy entrance for Central Office Bearers in HO-1 is required for Pension, Mediclaime, Holiday Home issues. Representative of TPA should sit in the ground floor of HO so that Retirees have easy access to meet him in case of need.	Already easy access is provided to Central Office Bearers in HO-1 for related issues. Federation is requested to provide list of office bearer (5-10) for easy access.
46	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.	Necessary instructions are already there in place; however, matter shall be taken up with HO-DIT for reiteration of hands-on/ video job card in this regard for ZO/Branch functionaries.
47	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.	Not possible at present juncture.
48	Payment of additional interest to unions/Associations of retired employees in Deposit accounts.	Matter will be taken up with concerned department.
49	Waiver of Stamp in Loan against Mediclaime Premium. Strengthening Mediclaime Section at HO for better liaison with TPA for hassle free approvals. Messages should be sent to Bank Retirees on successful submission of Mediclaime applications with amount to be debited so as timely remedial measures can be taken on wrong	Not possible at present juncture, since the stamp duty is as per State Government Stamp Act. Matter shall be taken up with HO-DIT team for sending SMS in this regard.



	submissions.	
50	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.	Presently all FDRs are on Auto-renewal basis, if at any fine day the pensioner wants to close the FDR, all holders need to sign the FDR. Online FDR opened, e-certificates are being sent to mail id of the customer.
51	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.	The facility for submission of Renewal application through the HRMS portal is under consideration.
52	Shri Heeralal Raikwar, PF 43381 retired on 31.10.2025. PF and gratuity amount received but pension not started. At the time of opting pension, he deposited lumpsum amount.	No pension option form in record hence BCPF amount is released to his account (copy of the option letter shared by Shri Heeralal Raikwar with Senior Manager, Bhopal Main Branch on 11.05.2026 seems to be prepared at a later date. (Which was also confirmed by Shri Heeralal Raikwar, when he has been called over phone). Transaction amount of Rs. 43400/- has been credited in Ac -18700110013250 (UCO Bank Employee Pension Fund) on debit of A/c 04790500051575 which is long after the defined timeline for deposit of 2.8 times of revised basic pay (November 2007) i.e. 18.10.2010. Amount deposited on 08.06.2026 vide transaction no. AA119269.
53	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	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 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

	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.	reporting cyber frauds. In addition to the above, a dedicated "Cyber Security" link is also available on UCO Bank's official website. The link provides various cyber-security-related awareness and educational resources for customers and stakeholders, including "ABC of Cyber Security", "Do You Know?", Cyber Security Advisories, Handbooks, Smart Tips/Alerts/Messages, Cyber Awareness Videos, Weekly Cyber Jagrookta Samvaad, Posters, Cyber Tales, and Customer Security-related information. These resources are aimed at creating awareness among customers and the general public regarding cyber threats, safe digital banking practices, and preventive measures against cyber frauds.
54	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.	It is informed that almost all discrepancies reported in the Mediclaim application have already been rectified. However, in case any discrepancies still persists in any individual case, the same maybe brought to the notice of the concerned department separately for necessary verification and rectification. The facility for submission of Mediclaim application through the HRMS portal is under consideration. The matter regarding timely communication to applicants after deduction of premium, along with details of coverage and provisions of an opportunity for rectification in case of discrepancies, has also been noted for necessary action.
55	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.	Branches / ZOs generally invite Pensioners on Foundation Day, Independence day and Republic day. It is ensured that all the stake holders do associate with us at the auspicious occasions.
56	FREE ATM CARDS: Repay Select	Matter shall be escalated to concerned

	Debit Cards should be issued free of charges at par with Serving Employees.	department.
57	SMS should be sent to all Bank Retirees before any updation in DIGITAL SERVICES.	Matter shall be escalated to concerned department.

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.


Deputy General Manager
Personnel Services Department
Head Office




Date: 23.09.2026