ALL INDIA UCO BANK EMPLOYEES FEDERATION

(AFFILIATED TO AIBEA) REG. NO. 3489/CNI

10, BTM SARANI, 2nd Floor, KOLKATA - 700001

REGD OFFICE : CHENNAI (UCO Bank, 328, Thambu Chetty Street, Chennai-600001)

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Ref No. AIUCBEF/MD &CEO /159 /23- 26 **Dated 24/07/2026**

To

General Manager (HRM),
UCO Bank, Head Office,
10, B.T.M SARANI
Kolkata-700001

Dear Sir,

Sub: Wide resentment among employees against Mandatory Consent for PMJBY and PMSBY Enrolment via HRMS Portal

We write to you to express our serious concern regarding H.O. Circular No. HO/PSD/2026-27/47 dated 14.07.2026 and to register our emphatic protest against mandatory enrolment of all in-service staff to subscribe and give "consent" for PMJBY (Pradhan Mantri Jeevan Jyoti Bima Yojana) and PMSBY (Pradhan Mantri Suraksha Bima Yojana), with the premium to be borne by the employees themselves.

We appreciate the intention of management to extend social security coverage to employees but the process which has been adopted to execute this objective has jeopardized the cause. It has come to our notice that upon opening the HRMS portal, employees are blocked by a mandatory pop-up screen requiring them to give consent. There is absolutely no option available to skip, decline, or bypass this page. This technical blockade prevents staff from accessing the portal for their routine, essential official duties unless they submit to this forced enrolment.

We draw your immediate attention to the following critical points:

***Violation of the Principle of Insurance*:** The fundamental governing principle of insurance regulatory framework states, that Insurance is the subject matter of solicitation. By stripping employees of their right to choose, bank management is completely undermining this principle.

***Consent not mandate*:** "Consent" by its very definition must be voluntary. Forcing employees to agree to financial deductions under technical duress cannot be legally or ethically classified as consent.

***Financial Burden*:** While these social security schemes are commendable for the public, making them compulsory for bank staff—where the premium is forcefully deducted from their own pocket is totally unacceptable.

***Operational Disruption*:** Blocking the entire HRMS portal prevents employees from accessing the crucial HR services, application for leaves, and financial applications, causing undue mental distress and operational delays.

Insurance must remain a voluntary choice based on individual financial planning and existing coverages. Many employees may already be adequately covered under other life and accident insurance policies or may have their own financial problems. The current decision of Head Office is entirely unacceptable to the workforce.

Therefore, we urge upon the management to take immediate urgent steps to modify the HRMS portal interface. A clear option to "Decline/Skip" must be introduced on the landing page dynamically. No financial deduction should be executed without genuine written or digital consent.

We hope the management will appreciate the genuine concerns of the employees and take appropriate corrective action at the earliest.

Yours faithfully,

Partha Chanda
General Secretary