



**Andhra Bank Retired Employees Association (ABREA)**

#215, Kubera Towers, Narayanaguda, Hyderabad – 500029

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**A.Rajendra Prasad, President**

**NSN Reddy, General Secretary**

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The General Manager  
Dept of Information Technology  
Union Bank of India, Central Office, Mumbai - 400021

Dear Sir,

We appreciate the Bank Management for introducing innovative tech-savvy products / services to enhance the value of the customer satisfaction. However, the success of the product/service launched by the bank crucially depends on hassle-free access to the application as well as providing uninterrupted services thereof.

Recently, Bank has introduced **UnionCash Digital** where in we have observed that majority of the former employees (70% of retired staff) are unable to avail the facility online mismatch of data (absence of Mobile, Email, Aadhaar, PAN, KYC etc). We understand that most of the retiree accounts are under non-KYC complaint category despite submitting Life Certificate and other related documents every year. Though, the branches are entering the pensioner's details in Unionparivar every year but the information is not getting updated in the respective account master. This may be due to absence of inter-module connectivity.

Similarly, many pensioners are not receiving SMS / OTP messages since the system had not picked the mobile number in correct format at the time of migration of data. This comes to light while accessing recently introduced **UV Connect** application. On enquiry, it is informed that there is a mismatch of mobile number format (one column with prefix +91 and other with 0 or blank) leading to unwarranted inconvenience.

Further, as per the extant guidelines, any modification to staff (including retired staff) customer master (CRM) is required to be approved by the respective Regional Office which is causing undue delay in updation of masters.

It is pertinent to note that even after two years of merger, still customers are reeling under migration related problems and unable to avail the services as envisaged. Thus, there is an urgent need to look into these issues on priority.

Once again, we reiterate the importance and need for Data cleaning/updation (Mobile, Email ID, Aadhaar, PAN, Staff flag etc.) of all the retired staff accounts to enable them to avail the services online with ease as they require these services the most.

Thanks and Regards

Yours faithfully,

(N S N Reddy)  
General Secretary

✓ Copy to General Manager (HR), Mumbai