

**For circulation\***

**The Office Bearers/ Central Committee members/ State Committee Chiefs  
A.I.B.R.F**

Dear Sir

We are happy to advise you that IBA has since announced rates of premium for retirees for 2025-2025

In this regard circular issued by Union Bank is enclosed for your information.

Rates appears to be quite reasonable and it is without increase compared to last year.

It could be possible because of combined policy concept followed.

Detailed circular follows

With greetings

S. C. JAIN

GS AIBRF