



ALL INDIA BANK RETIREES' FEDERATION (Regd.)

(Regn No:G 6601 under the Trade Union Act 1926)

D-1/1, Sector-C, Scheme-71,

Near Kasara Bazar School, Indore – 452 009.

Ref: 2016/519

Date: 04.08.2016

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Sri S.M.Deshpande

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Dy. Genl. Secretary

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Sri C.Gopinathan Nair
Sri M.N.Pandit
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Sri N.T.Hegde
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Sri B.Venkat Rao
Sri Rajan Dhargalkar
Sri Suresh Sharma
Sri R.Shirambekar

Treasurer

Sri M.S.Chourey

**The Chief Executive
Indian Bank Association
Mumbai**

**Re: GROUP MEDICAL SCHEME FOR RETIREES
Non implementation of clause of
Reimbursement of Domiciliary treatment
Expenses to retirees by the insurance co
To the Retirees.**

**We request you to kindly refer our letter no 2016/506 dated
12.07.2016 on the above subject.**

2. We have yet to receive the response from you in the matter though more than 20 days have gone. You will kindly appreciate that non- implementation of reimbursement of domiciliary expenses is adversely affecting lakhs of retirees who have opted for group medical policy designed by IBA as per provisions of settlement dated 25.05.2015.This position is continuing for last 9 months without any acceptable solution.

3. We also find that IBA is also not coming out with any communications explaining the reasons as to why the insurance company is not implementing the clause despite specific provisions in the settlement in this regard and further inclusion of this clause in the offer letter given by bank managements to retirees for exercising the option, for the benefits of lakhs of retirees so if there are valid reasons in this regard they can be well understood and appreciated by the retiree community.

4. You will also kindly appreciate that based on the provisions of the scheme and offer coming out from bank managements, lakhs of retirees shelled out crores of rupees out of their limited income for this scheme and many of them surrendering their existing medi-claim insurance policies losing some special features and taking risk of losing health insurance cover for ever at the advancing age in case IBA scheme encounter some problem as being seen on the issue of domiciliary expenses.

Regd. Office: 246, Ellis Bridge Shopping Centre, 2nd Floor, Opposite Town Hall, Ellis Bridge, Ahmedabad - 380006.

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Treasurer

Sri M.S.Chourey

5. As we have been repeatedly bringing to your kind notice and you are also well aware that AIBRF represent about 1.50 lakhs bank retirees who are directly adversely affected with this violation on continuous basis. Under this situation, we hope you will agree with us that it will not be too much for us to expect a communication advising present position in the matter, from the organisation who is signatory to the settlement and also responsible for its implementation. We still hope to receive early reply in the matter. We once again assure that we are ready to extend all cooperation to IBA in resolution of the issue if it is discussed with us and we are taken in to confidence.

6. We also submit the following points on the insurance scheme for your kind consideration

(a) Insurance policy will be due for renewal in the month of November, 2016. We request you to finalise the renewal premium payable by the retiree and procedure to be followed in this regard well in advance.

(b) Large number of employees have retired after November 2015. We may kindly be advised what will be the procedure for this group retirees for joining the scheme when their insurance cover under employee quota expires in September, 2016.

(c) Many of the retirees particularly those residing in remote areas could not get information about the scheme well in time as no laid down procedure was decided for giving intimation to the retirees. Because of this, many retirees could not exercise the option before the last date fixed for this purpose. We therefore request to give chance to the retirees for joining the scheme.

With Respectful Regards,

Yours Sincerely,



**(S.C.JAIN)
GENERAL SECRETARY**

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