



ALL INDIA BANK RETIREES' FEDERATION (REGD.)

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सेवा निवृत्त हिरेरा

Ref: 2022/ 644

24.07.2022

The Office bearers/Central Committee Members/ State Committee Chiefs
A.I.B.R.F

Dear Sir,

Re: Group Insurance Policy for Retirees Renewal 2022-2023

It has been brought to our notice that some of the state committees of AIBRF have convened/ planning to convene meetings under the banner of State Committee to promote alternate insurance policy sponsored by K.M. Dastur & Co. and projecting the broker by inviting their representatives in such meetings.

2. In this regard, attention of all concern is drawn on the deliberations on group health insurance policy and its renewal for 22-23 taken place comprehensively in the recently concluded central committee meeting held at Patna from 11.07.2022 to 23.07.2022. At the end of the deliberations, unanimous decisions on the subject were taken and future action plan was drawn as contained in Par 2(e) (i) to Para 2 (e) (vii) of AIBRF circular No 2022/642 dated 16.07.2022. According to these decisions, **AIBRF will work at the organizational level to bring further improvements in IBA sponsored policy so more retirees can take the health insurance policy and improve the participation ratio where already more than 1.90 lakhs retirees have been availing the scheme for last 7 years.**

3. Further it will not be out of place to mention that for the next renewal , AIBRF in its office bearer meeting held in April, 2022 took path breaking and historical decision to demand cost free health insurance policy for Rs. 2 lakhs to all eligible retirees to ensure 100 per cent participation of the retirees in group health insurance scheme to realize its long cherished dream of health insurance for all termed by AIBRF as “ Uniform Medical Insurance for retirees”. This decision of office bearers meeting was further deliberated in Patna Central Committee Meeting and was endorsed and confirmed in it. All affiliates and state committees were advised to work at organizational level to achieve this demand.

3. As reported in the Central committee, we would again like to reiterate for the kind information of all that demand of cost free health insurance to all eligible retirees have been accepted for consideration by IBA and UFBU and we understand a committee has been formed to examine the proposal for the decision. We all should feel proud of this development and this was mood of the house as reflected in the deliberations on the subject. Report of the committee formed IBA is expected in next one to one and half months. In view of this , it was further unanimously decided to wait for the out come and AIBRF should continue to work for cost free insurance policy scheme. **In view of these decisions, all affiliates and state committees are under obligation to work for cost free insurance policy to achieve the demand by holding meetings of members at different level to create awareness among them and formulate required organizational programs in this regard.**

4. **Instead of the above, we find that banner of state committee is being used to promote alternate policy and the specific broker. This is violation of the decision taken at Patna Central Committee. Therefore, all concerns are requested to refrain from such action.**

5. It may be mentioned in Patna it was highlighted that AIBRF will work for bringing improvements in the scheme to make the policy more and more affordable for the members, but final choice of the product should be decision of the individual. According to this stand of AIBRF, the central committee has expressed the view that if some affiliates/ individuals want to work for promoting alternate policy, they are free to do so and AIBRF has absolutely no objection for it. **But such activities should be carried out under the banner of individual units and not using state committee banner.**

6. All are requested to be guided with Patna Central Committee decisions on the subject and contents of this circular.

With Warm Greetings,

Yours Sincerely

A handwritten signature in cursive script, appearing to read 'mahal', written over a horizontal line.

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