



## **ALL INDIA BANK RETIREES' FEDERATION (REGD.)**

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Ref: 2022/ 681

22.10.2022

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

Dear Sir,

**Re: Joint Meeting Convened by Deputy Chief Labour Commissioner(Central)  
On 21.10.2022 on representation submitted by AIBRF on Group Health Insurance**

We request you to refer our circular no. 2022/673 dated 27.09.2022 advising filing of representation to Chief Labour Commissioner (Central), New Delhi on continuous violation being done by IBA in fixing premium rates for retirees on continuous basis and not holding discussion with AIBRF to resolve the issue despite our continuous follow up with them and our circular advising that CLC **has convened meeting on 21.10.2022 to hold Joint discussion to resolve the issue.**

2. **The meeting took place on 21.10.2022 in CLC Office.** It was presided over by the **Deputy Chief Labour Commissioner Smt. Shakuntala Patnaik.** AIBRF was represented by The General Secretary, S.C. Jain, Deputy General Secretary Shri A.K. Bansal, Deputy General secretary Shri Mitra Vashu, Organizing Secretary, Shri Suresh Sharma. IBA was represented by Senior Advisor, Shri B.N. Mishra.

3. The General Secretary on behalf of AIBRF made following oral submissions on the grievance letter filed on IBA managed Group Medical Insurance Scheme

- (a) **Premiums are fixed by IBA for last several years in violation of the provisions of the Wage Settlement dated 25.05.2015 putting higher financial burden on retirees and thereby making policy unaffordable for them**
- (b) **Retirees are being denied/ putting artificial restrictions on benefit of reimbursement of domiciliary expenses as provided in the settlement and fixing additional premium to cover this risk in violation of the settlement. Premium fixed for this risk is also higher than the amount risk covered contrary to all basic principles of insurance creating artificial barriers for retirees to cover this risk.**
- (c) **Retirees are being denied benefit of Corporate Buffer as provided in the settlement.**
- (d) **Benefits and rights created for retirees in the settlement are being violated by IBA on continuous basis.**
- (e) **AIBRF was continuously sending communications giving several practical suggestions to IBA with the request to hold discussion with AIBRF representatives to resolve the issue. But IBA has neither**

considered any of the suggestions nor taken any initiative in last 5 years to hold discussion with AIBRF.

(f) In view of the above facts as narrated in our representation and IBA creating very precarious and difficult situation for 6 lakhs retirees in their health management, AIBRF seeks intervention of CLC to resolve the issue.

4. On behalf of IBA, no written submission was filed and Dy. CLC expressed displeasure on it as recorded in the minutes.

5. The CLC advised IBA to hold discussion with the representatives of AIBRF before 31.10.2022 to resolve the matter and submit minutes of the discussion to CLC Office. IBA will advise date and venue of the meeting shortly.

6. CLC will fix next date of the discussion after getting minutes of joint discussion between IBA and AIBRF.

7. It is big move in the bank retiree movement and new beginning to resolve the issues of retirees through discussion with them. **We complement our entire cadre for this development and request them to maintain Unity & Solidarity.**

8. Copy of the Minutes of the meeting with Dy. CLC is enclosed for your ready reference.

With Warm Greetings

Yours Sincerely

A handwritten signature in black ink, appearing to read 'mabas', is written over a horizontal line that extends across the page.

(S. C. JAIN)  
GENERAL SECRETARY