



ALL INDIA BANK RETIREES' FEDERATION (REGD.)

Flat No 101, Block C Shivom Residency, M. G. Road Indore- 452001

E-Mail ID sharbat_123@rediffmail.com Mobile: 8966019488

Ref: 2022/ 691

22.11.2022

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

Dear Sir,

Re: Developments on AIBRF Representation to CLC on Group Health Insurance

We below report the following developments.

- (a) As reported earlier, AIBRF had submitted representation to Chief Labour Commissioner (Central) on various violations being committed by IBA while implementing various provisions of Group Health Insurance Scheme for retirees as provided in Wage Settlement dated 25.05.2015 which has resulted in to retirees being charged higher premium on the policy and requested CLC to intervene in the matter and ask IBA to fix premium for retirees as per provisions of the settlement.
- (b) Because of AIBRF organizational efforts of AIBRF, CLC convened joint meeting of IBA & AIBRF representatives in their office to discuss and resolve the issue on 21.10.2022. **First time, IBA & AIBRF had official discussion on group health insurance issue and its minutes were prepared. The minutes of 21.10.2022 have already been circulated.**
- (c) As agreed by IBA & AIBRF and advised by CLC in the meeting of 21.10.2022, **Joint discussion on this subject took place in Mumbai on 29.10.2022 to resolve the issue raised through discussion.** We have since received draft minutes of the meeting of 29.10.2022 from IBA on which we have pointed out to them on omissions of some important points raised by AIBRF in the meeting, under advice to CLC. On reporting to CLC, they have taken notice of the points raised by us and we understand CLC will convene next joint meeting for finalization of minutes and final decision on the points raised by us shortly, which if accepted may provide considerable and significant relief in premium amount for which AIBRF has been vigorously pursuing for last several years at the organizational level.
- (d) In addition to sincere efforts of AIBRF to reduce premium on group insurance policy, the above developments may be taken as historical and tactical move to achieve long cherished demand of direct discussion with IBA on retiree issues so the retiree movement becomes strong and meaningful. We feel that these developments are humble but significant beginning in this direction and which should create new enthusiasm and confidence among rank and file. But we find that on reporting of such historical developments, there is complete silence from most of the office bearers, central committee members and state committees. We expect maximum reaction/ feedback so it will help to take it forward more effectively.
- (e) We also note that whenever AIBRF takes any significant steps to take important demand forward, some of the disgruntled elements start attacking AIBRF and its leadership by using abusive and

unwarranted language. While we never take any step to join unwarranted debate with them despite their provocation and their unsuccessful attempt to drag us in to negative territory, we note with dismay that many from AIBRF cadre and activists also become active in circulating and forwarding these abusive messages in groups. We would like to know by such act of circulating the messages, whether organizational purpose is served or it has potential to damage the cause. Little restraint and discipline by the cadre has potential to make the organization strong.

(f)We would like to place on record that irrespective of undesirable efforts by disgruntled elements which are likely to increase and becoming more provocative in coming days, AIBRF is committed to work on its mission to achieve on pending demands of retirees in particular Updation of Pension with the support of membership and cadre.

With Warm Greetings,

Yours Sincerely

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

(S. C. JAIN)
GENERAL SECRETARY