



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

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**6<sup>th</sup> Conference Slogan- Pension Updation is Right of Bank Retirees**

Ref: 2023/ 021

15.03.2023

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

Dear Sir,

**Re: Joint Meeting convened by Dy. CLC on 14.03.2023 to hold further discussion  
On AIBRF Representation on Group Medical Scheme.**

As you are aware, AIBRF has been vigorously pursuing the matter of bringing improvement in Group Medical Insurance Scheme (GMIS) for retirees to make it affordable for all section of retirees. In this regard, AIBRF had submitted representation on GMIS to Chief Labour Commissioner (Central), New Delhi in September, 2022 seeking their intervention to resolve retiree grievances in the matter. On our representation, CLC is kind enough to hold 4 joint meetings in the past with representatives of IBA, DFS & AIBRF to resolve the issue. Comprehensive and detailed discussion have taken place in these joint meetings to take the issue forward and resolve it.

**2. Fifth Joint meeting was convened by CLC office on 14. 03.2023. It was attended by the following parties.**

- (a) It was presided by Deputy Chief Labour Commissioner, Central New Delhi**
- (b) Representative from Indian Banks' Association**
- (c) Representative from Department of Financial Services, Government of India**
- (d) Representatives from All India Bank Retirees Federation**



**Photo of Joint Meeting Convened by CLC on 14.03.2023**

3. During the proceedings, AIBRF submitted third Rejoinder No.2023/11.03.2023 on the subject on the issues raised in the last joint meeting held on 6.02. 2023.Copy of this rejoinder is enclosed for your information and reference.

4. Further, on behalf of AIBRF, we had again raised the following 5 major grievances on Group medical Insurance Scheme with the request that they need to be addressed for solution

- (a) Violation of terms and conditions of the settlement in fixing premium for the retirees**
- (b) Benefit of domiciliary is not extended to the retirees as per terms of the settlement**
- (c) Benefit of corporate buffer is not extended to the retirees.**
- (d) AIBRF is not provided forum to place their grievance on issues arising out of the settlement as per advice of Parliamentary Committee**
- (e) The representations given by AIBRF on the issues of retirees are neither acknowledged nor replied.**

5. In response to the above, IBA representative responded as under

- (a) Committee of Chief General Managers of member banks and outside expert is being constituted which will suggest ways to improve terms of GMIS for next year.**
- (b) He further assured that IBA would consider all possible ways and means to make the policy affordable for retirees.**
- (c) He further agreed that issues raised by AIBRF on the scheme will be placed before the committee for consideration and appropriate recommendations on them**

6. In the last it was mutually agreed as under

- (a) AIBRF can submit suggestions on the scheme for the consideration of committee of CGMs.**
- (b) IBA representative agreed to place AIBRF suggestions before the committee and points raised by AIBRF would be flagged in the committee for consideration.**
- (c) Next date of Joint meeting would be convened by CLC after receiving out come of the CGMs committees.**

7. It is historical development on the issue of GMIS and direct dialogue with IBA on retiree issues. It is organizational efforts of AIBRF that important matter raised by us has moved forward significantly and substantially. It has provided new confidence and trust among lakhs of retirees.

**8. AIBRF will be submitting Representation to the Committee of CGMs being constituted by IBA in the matter, for its consideration as agreed in the joint meeting. Office Bearers are requested to send their suggestions on the scheme for our consideration. In view of the time constraint, office bearers are requested to send the suggestion by 20.03.2023.**

With Revolutionary Regards,

Yours Sincerely

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(S. C. JAIN)  
GENERAL SECRETARY