



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

6th Conference Slogan- Pension Updation is Right of Bank Retirees

Ref. No. 2024/018

Date: 23.02.2024

The Chief Labour Commissioner (Central)
Ministry of Labour & Employment
Government of India,
NEW DELHI

**Kind Attention: Shri O. P. Singh
RLC (C) HQ**

Respected Sir,

Re: Dispute of Grievance of lakhs of Bank Retires in the matter of Group Medical Scheme administered and managed by Indian Banks' Association as National Agency & other Retirees' Issues.

We wish to invite your kind attention on your letter No. 10(20)/2022- IR dated 12.01.2024 addressed to Shri Gopal Murli Bhagat, Deputy Chief Executive, Indian Banks' Association, Mumbai forwarding therewith AIBRF representation No. 2023/ 118 dated 21.10.2023 in the matter asking them to send their comments in the light of the meeting held on 25.09.2023 in your office and presided by Shri Remis Tiru, Chief Labour Commissioner (Central) cum Conciliation officer under ID Act, 1947.

2. More than one and half months have since than passed, but no response appears to have come from IBA on our representation. In fact, AIBRF representation is dated 25.09.2023 and is more than 5 months old. In the meeting of 25.09.2023, CLC had advised to IBA and DFS "**to take consideration of the grievance of retired employees and give reasonable opportunity to be heard. The representation and suggestion given by the union/ association for rationalization of the premium of the health insurance and other matters may also be considered positively while taking any decision in the benefits of retired employees**" In view of the above decision, we were expecting that IBA/ DFS would call for discussion before finalizing the group medical insurance scheme for retirees for 2023-2024. It was very important and relevant period. But IBA did not take any step to call us for discussion in September/ October, 2023. In the absence of consideration of our suggestions, premium fixed for super top policy was exorbitantly high. Due to this stand of IBA, lakhs of bank retirees have suffered and could not exercise the option.

3. We find that IBA has now started process for renewal of insurance for next year, 2024-2025 and has issued communication in this regard (Copy Enclosed). Now they have invited suggestions from Unions in this regard. But it appears that IBA is not ready to call retiree representatives inviting suggestions from retirees for next year renewal. In the absence of it , retirees interest/ their requirement are likely to remain unconsidered and retirees will continue to suffer as happened in the past. Unfortunately, Unions with whom IBA discuss the issues of

retirees have also not shown any interest to provide any forum for discussion with retiree representatives before taking up the issue with IBA/ Bank Managements/ Government. This situation results in to huge vacuum on retiree issues in proper identifying and raising them. Law of the country recognizes retiree as independent entity, but IBA is not ready to provide any forum for discussion.

4. It will not be out of place to mention for your kind consideration that our organization, AIBRF is registered body under Indian Trade Union Act, 1926. We submit annual returns to the authorities appointed under the act and have filed the return up to date. Our membership is verifiable. Retirees enjoy several benefits and facilities from the management of which several are legally enforceable. For every violation retiree is left with only one option to approach the court. We feel this is neither intention nor spirit of law. We are of the view that provisions of ID Act are applicable to “retired employee” also when the retiree continues to enjoy benefits which are legally enforceable even after the retirement.

5. We humbly request you consider for referring the matter to appropriate authorities to decide whether IBA is under obligation to hold discussion with retiree representatives on their issues.

5. We also humbly request you to convene Joint Meeting to discuss our representation urgently as IBA has already started the process for next renewal and any further delay may adversely affect retiree interest.

With Respectful Regards,

Yours Sincerely,

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

(S. C. JAIN)
GENERAL SECRETARY

