



# ALL INDIA BANK RETIREES' FEDERATION

D-1/1, Sector-C, Scheme-71,  
Near Kasara Bazar School, Indore – 452 009.

**Chairman**

Sri D.A.Masdekar

**President**

Sri S.M.Deshpande

**Vice President**

Sri J.B.Dave  
Sri D.P.Gupta  
Sri F.Martis  
Sri Anindya Basu  
Sri N.Mishra  
Sri C.N.Prasad  
Sri A.K.Mondal  
Sri H.C.Gandhi  
Sri K.Vishwanath Naik  
Sri O.P.Varma

**General Secretary**

Sri S.C.Jain

**Dy. Genl. Secretary**

Sri Debesh Bhattacharya  
Sri S.V.Srinivasan  
Sri Ashok Patil  
Sri A.K.Bansal

**Organising Secretary**

Sri Sunil Srivatsav  
Sri V.K.M.Varma  
Sri C.Gopinathan Nair  
Sri M.N.Pandit  
Sri Pratap Shukla  
Sri S.Velayoudam  
Sri Kalyan Sen Gupta  
Dr.G.S.Jog  
Sri Kishore Gujarati  
Sri K.K.Gupta  
Sri Rajendra Prasad  
Sri N.T.Hegde  
Sri S.Radhakrishnan  
Sri B.Venkat Rao  
Sri Rajan Dhargalkar  
Sri Suresh Sharma  
Sri R.Shirambekar

**Treasurer**

Sri M.S.Chourey

Ref NO 2015/289

26.12.2015

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

Dear Comrades

Re: DEVELOPMENTS

We are happy to report the following developments on the retiree issues:

## IMPLEMENTATION OF GROUP MEDICAL SCHEME FOR RETIREES

As you are aware, all member banks have since taken steps to implement group medical scheme of IBA for retirees, premiums have been collected and remitted to United India Insurance Company Limited. New policy has become effective from 5<sup>th</sup> November 2015 to 31<sup>st</sup> October 2016 for the purpose of settlement of claims. Insurance Company has also since appointed TPAs for group of banks under this policy. We find that by and large system has been put in place for implementation of the scheme. It is also learned that TPAs/ Banks have established help desks to assist retirees in filing of insurance claims and their settlement. On the basis of feedback received from our affiliates/ membership that claims are getting settled within prescribed time limit without hassles so far.

We request our affiliates to take appropriate action to ensure that all eligible retirees take benefit of the scheme, left over submit applications for obtaining policy within prescribed time limit of 31<sup>st</sup> January, 2016, issue necessary communications to advise membership Master Policy number, details of TPA of the bank, procedure to be followed for lodgement of claim properly to ensure that retirees get benefit of the scheme in case of need.

We would also request our affiliates to advise the difficulties/ problems they are facing in their banks in its implementation so the issues can be raised at the appropriate level. We feel it is good step towards health management of bank retirees and it becomes our duty to extent all support to ensure that the scheme gets established and remains effective in the long run.

The biggest irritant being faced in this scheme is refusal of UIICL to entertain claims of domiciliary treatments as per provisions of the settlement and as per the commitment of the insurance company as well as of the broking firm, K.M. Dastur Reinsurance Brokers Pvt. Ltd. They cannot go back from this commitment. As advised earlier, we

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have already taken up the matter with IBA on this issue vide our letter no 2015/270 dated 16.11. 2015. We are happy to note that UFBU and its major constituents have also raised this issue with IBA and in turn IBA has taken up the matter with the United Insurance Company to keep up their commitment and issue necessary instructions to TPAs to settle claims of domiciliary treatments under the policy. We are keeping watch in the matter with the hope that the insurance company will take appropriate action in the matter urgently failing which we shall initiate further action including approaching regulatory authority to ensure implementation of terms of the policy for domiciliary treatment. Refund of premium as proposed by the insurance company cannot be solution of the issues and is not acceptable to us.

### INTRODUCTION OF GROUP HEALTH INSURANCE POLICY IN SBI

We have come to know that State Bank of India has also introduced Group Medical Insurance Policy on the lines of IBA scheme for its retirees giving insurance cover from 2 lakhs to 20 lakhs. This scheme will also be made available to the retirees of erstwhile State Bank of Indore who are affiliate.

We hope the scheme will also be extended to the retirees of associate banks soon. We shall take up the matter at appropriate level in consultation with our affiliates from associate banks.

### RETIREE ISSUES AND IBA COMMUNICATIONS

You must be aware that in the recent past IBA has written letters firstly to AIBOC and now to AIBEA on pending retiree issues in response to the letters written by these organisations. We find that by and large nothing is new in these two communications than what is stated in the Record Note dated 25.05.2015.

However we notice some silver lining from these communications. Firstly pending retiree issues are still alive and under consideration. As per contents of these communications IBA is carrying cost study on the issue of 100 percent DA, improvement in family pension and merger of DA up to 4440 slabs into basic pension for past retirees and calling data in this regard from member banks. Further it is stated in these letters that IBA is sympathetic on pending issues of retirees. We are happy to note that major constituents of UFBU have taken some initiative to raise pending issues of retirees before IBA for early settlement. We hope IBA will keep its words as stated in these letters and settle the issues in near future.

But as you know we cannot draw any comfort from these communications. Our struggle will continue in coming days till our demands are achieved and AIBRF is involved by IBA in arriving final settlement. As you are aware that we have been continuously

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organising action programmes during last 7 months since signing of the wage settlement and the Record Note. We feel that whatever developments as stated above have taken place is mainly due to the pressure AIBRF has created through our efforts in various forms.

Thrissur Conference has given new direction to us to continue our struggle and we are in the process of drawing specific programmes and shall advise the details shortly. We call upon our affiliates to be in readiness to respond to AIBRF call.

We wish very Christmas Festival and New Year 2016 to all our affiliates, office bearers, central committee members and the entire membership.

With Warm Greetings

Yours Sincerely,

(S.C.JAIN)  
GENERAL SECRETARY