



# ALL INDIA BANK PENSIONERS' & RETIREES' CONFEDERATION

(A.I.B.P.A.R.C.)

C/O BANK OF INDIA OFFICERS' ASSOCIATION

(EASTERN INDIA BRANCHES)

BANK OF INDIA, KOLKATA MAIN BRANCH

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**Circular No. 32-18**

12.04.2018

(For circulation among all the members of the Managing Committee as well as the Governing Council of AIBPARC, Special Invitees, State Secretaries and Advisors of AIBPARC.)

Dear Comrades,

Sub : **Medical insurance scheme – IBA's letter dated 07.04.2018 addressed to the Convenor, UFBU**

Further to our circular no. 30/18 dated 09.04.2018, we like to inform members that a letter has been written by us to CEO, IBA on 12.04.2018 on the above subject and a copy of the same is being reproduced for information. AIBPARC/ CBPRO is in touch with UFBU and any development in this regard will be made known to members by subsequent circulars.

With good wishes,

(SUPRITA SARKAR  
GENERAL SECRETARY

**Quote :**

Ref. AIBPARC/MEDICAL INSURANCE/EMAIL/2018

12.04.2018

**The Chief Executive Officer.  
Indian Banks' Association,  
Mumbai.**

Dear Sir,

**Sub : Group Medical Insurance Cover for the retirees of the banking industry**

With reference to the above, we like to make the following submission for your immediate consideration :

- 1) You are aware of the fact that Government of India by its circular dated 24<sup>th</sup> February, 2012 advised IBA to formulate a uniform medical insurance scheme for both serving and retired employees/officers of the banking industry but IBA in the last Bipartite Settlement envisaged a scheme where gross discrimination was done between serving and retired employees/ officers in regard to payment of premium. It is well known that for serving employees, Banks took the decision of bearing the cost themselves and the burden of premium for retired employees/officers was thrown upon the shoulders

of the elder citizens of the industry. We have lodged protest against the discriminatory attitude on different

occasions. Now when an opportunity comes before you to review the policy, the scheme is got to be rationalized and the agony of the retirees be properly redressed. Our demand in this regard gets greater force of argument when we learn that free medical facilities are granted to senior bankers in the level of CMD/ED/CEO etc.

- 2) This is also well known to you that the retirees in different Banks under the existing policy have suffered for various other reasons which include, inter-alia, the following : (a) unnecessary delay in settling the claims in certain cases (b) withholding of bills without proper communication of objections of TPA to the retiree (c) denial of instant cashless facilities by different TPAs for not having adequate infrastructure in some parts of the country (d) absence of Bank level machinery in certain cases to sort out individual grievances by holding tripartite meetings etc. At the time of review, all such difficulties faced by retirees should be given due cognizance so that sufferings do not recur. In addition to the above mentioned points, we have different issues to represent in respect of extending the coverage of the scheme, reimbursement under domiciliary (OPD) treatment, dental care etc. In other words, we wanted to make it at par with the serving employees in all respects.
- 3) Sir, you are aware that in our charter of demands submitted before your goodselves, we have included all the items stated above along with many other issues concerning the interest of retirees. You are also aware that United Forum of Bank Unions in their charter of demands has included separate chapters on the issue of retirees and they are also pursuing our demands. We have also demanded in our charter of demands that the views of retirees should be heard directly from the organisation of retirees.

We shall be thankful to hear your views on our submission at an early date.

With kind regards,

Yours faithfully,

( SUPRITA SARKAR )  
GENERAL SECRETARY