



# 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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25.09.2017.

(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 Comrade,

**Sub: Medical Insurance Scheme for Retirees**

We are reproducing hereunder the letter written by Jt. Conveners of CBPRO on 19.09.2017 to Chief Executive of IBA on the above subject. Please note that the copy of the letter was also sent by email to general secretaries of all affiliates for information.

With best wishes,

( SUPRITA SARKAR )  
ACTING GENERAL SECRETARY

**QUOTE :**

**Dated: 19.09.2017**

**Shri V G Kannan  
Chief Executive,  
Indian Banks' Association  
Mumbai.**

**Respected Sir,**

**Sub: Medical Insurance Scheme for Retirees**

We refer to several of our letters in the past regarding the above Medical Scheme. We are at a loss to understand as to how IBA decided to thrust the Premium on the Bank Retirees when **IBA MEDICAL CLAIM INSURANCE SCHEME** was introduced in the year 2015. Passing on the premium to Bank Retirees was at variance with the directives contained in the Government communication no. DOFS F.No. 14/7/92-IR(Volume II) dated 24<sup>th</sup> February 2012. We hasten to reiterate that the said communication addressed to IBA was devoid of any such clause regarding premium to be borne by the Retirees. This kind of left- handed compliment to Retirees after taking the best from them during their service is not appreciable

We are happy that the Executive Directors and Managing Directors have been extended the benefit of free unlimited medical aid even after their short term of contract. We whole heartedly appreciate the gesture of goodwill extended to them. At the same time staff retired at lower rungs should not be given a raw deal in as much as they too contributed their best to the growth of the respective Banks. The decision of IBA is thus discriminatory to say the least. In this background the recent communication from IBA to Banks advising steep increase in Medical Insurance Premium in respect of domiciliary treatment has further anguished the Retirees.

In the light of the above it has become essential that the IBA as a body of Bank Managements and in line with the Management Philosophy of Inclusive approach in respect of Serving Employees and Ex-employees advised the Banks to bear the Premium of the Medical Insurance Policy including the premium for reimbursement of expenses incurred on domiciliary treatment. This will not only give the needed relief to the Bank Retirees but also

will enhance the morale of the Retirees vis-a - vis the confidence in the fairness of IBA and Bank Managements.

We once again request you to treat the issues of Retirees with more compassion and decide the same in consultation with us.

We request you to kindly take a very positive decision in this regard and communicate the same to the Member Banks.

With regards,

Yours sincerely



**(A.Ramesh Babu)**



**(K.V.Acharya)**

**Joint Conveners CBPRO**