



ALL INDIA BANK PENSIONERS' & RETIREES' CONFEDERATION



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

C/O BANK OF INDIA OFFICERS' ASSOCIATION
(EASTERN INDIA BRANCHES)
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Circular no. 38-22

Date: July 09, 2022.

**For circulation among members of the Governing Council,
State Secretaries, Special Invitees, Advisors, Affiliates and
Members.**

Dear Comrade,

**Sub: Group Medical Insurance Scheme for Bank Retirees for
the year 2022-23.**

We reproduce hereunder the text of our letter written on date to The
Chairman, IBA on the above subject for information of members.

With best wishes and regards,

Comradely Yours,

Suprita Sarkar
General Secretary.

Encl: :As stated.

AIBPARC/IBA/GMISR/Email/2022.

Date: July 09, 2022.

The Chairman,
IBA, Mumbai.

Respected Sir,

**Sub: Group Medical Insurance Scheme for Bank Retirees for the year
2022--2023.**

Recording our unhappiness for not being called, We reiterate our views on
the above subject for your immediate consideration:

* The policy of the serving employees and the Retirees should be clubbed.
The premium for the serving employees and the Retirees should also be
the same.



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*The base limit for availment of super top up policy should not be cadre based. It should be based on cover limit. Super top up policy should be made available for all slabs of base policy.

* The GST component should be completely waived. we like to mention here that as per a news item published in the TOI dated 8th July,2022, a wide range of benefits such as beverages, canteen facilities, free parking space, journal subscription and even group medical insurance provided by business entities to employees in terms of contractual agreement will not be subject to GST. This has been stated in a circular issued by Central Board of Indirect Taxes in response to clarification sought for. In view of this development, IBA should take up the issue on an emergent basis with GOI.

*The domiciliary cover for Retirees is a mockery since the premium is more than the limit made eligible for Retirees.

*Premium once decided should remain the same for next three years.

*The discrepancy that exists in the amount of premium of all slabs of base policy and combination of base policy and STU policy should be removed.

Now We offer hereunder our reactions on some of the suggestions which have already reached the table of IBA:

*The room tariffs at the hospitals located in most of the District Headquarters are also too high. So gradation of room tariff according to location will be detrimental to the interest of Retirees.

* Fixing a ceiling on the reimbursement of the cost of treatment of certain ailments is not a well thought of move. In cases of hospitalisation of such diseases with ceiling on reimbursement, the Retirees will have to bear a huge sum which he/ she might not afford.

*Bifurcation of Policy according to nature of sickness is a highly risky proposition for the Retirees. A person who has not noticed any major illness at the time of renewal of policy and later on diagnosed with such one will not know where to go and what to do.

* As per GOI guidelines on Staff welfare issued in the year 2012, the highest allotment may be Rs 25 crore in all Banks except SBI and in some cases, it would be Rs 15 Crore and Rs 20 crore depending on business and manpower position. If the share of Retirees is fixed at 25 per cent, then it may be arrived at Rs 6.25 crore for the highest and in many cases, it would be much lower. In other words, the amount is so meagre that it's linking up with GMISR is a self-defeating exercise.

Considering all the points stated above, We demand full subsidisation of the premium for the Retirees by respective Banks as is done in cases of serving people and lowering down the premium by clubbing of the policies of the serving and the Retirees into a single policy.

With kind regards,

Yours faithfully,

Suprita Sarkar.
General Secretary.