



# ALL INDIA BANK PENSIONERS & RETIREES CONFEDERATION (A.I.B.P.A.R.C.)



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Circular no 53-25

Date: July 08, 2025.

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

Dear Comrade,

**Sub: RFP for Group Mediclaim Policy for Officers /Employees & Retired Officers/ Employees for the period 01.11.2025 to 31.10 2026.**

We are reproducing here under the text of our letter written on date to The Chairman, IBA on the above-mentioned subject.

This is for information of members.

With best wishes and regards,

Comradely yours,

Suprita Sarkar  
General Secretary

Encl: As stated  
AIBPARC/IBA/GMISR (2025--26)/email/2025.

Date: 08.07.2025.

**Shri C.S. Setty,  
The Chairman,  
Indian Banks Association,  
Mumbai.**

**Respected Sir,**

**Sub: RFP for Group Mediclaim Policy for Officers /Employees & Retired Officers/ Employees for the period 01.11.2025 to 31.10 2026.**

1. From the aforesaid document, we note the following:

Under the Head "Commercial Bid" at point no. "g," it is written:

**" Officers retired in scale VI and above shall have the option to choose a sum insured of Rs 5.25 Lakhs and Rs 7 Lakhs. Similarly, retired Workmen shall have an option to choose a sum insured of RS. 3 Lakhs and Rs. 4 Lakhs....."**

We are happy to note that our suggestions to create multiple slabs in the Base policy have been partially accepted to accommodate affordability of Retirees.



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This is, however, not at all clear to us as to why the same logic will not be extended to a vast section of Retirees belonging to the segment of scale I to scale V officers. We had demanded that for them, the slabs may please be made for 4 Lakhs, 5 lakhs and 5.25 Lakhs. An issue may naturally come as to why the segmentation of Rs 5 and Rs 5.25 lakhs is being suggested. The answer is: Retirees have a hunch that in case of any waiver of GST, the facility of GST Exemption may be extended upto a certain medical insurance cover. In case IBA has difficulty to act on probabilities, the extension of opportunity of slabs at 4 lacs and 5.25 lakhs needs an urgent consideration otherwise the offer of IBA lacks consistency and uniformity of approach.

In fact, after retirement, there should not be any compartmentalisation of Retirees on the basis of grades while they were in service and policy coverage may uniformly be given to all Retirees from Rs Three lakhs to Rs Seven lakhs with suitable multiple slabs. Those who opt for higher slabs within the maximum slab of Rs Seven lakhs will be saved from the Super Top Policy Premium burden as the necessity for Top Up Policy may not arise for them.

2. We also note with anxiety that the existing facility of single life covers at reduced rate of premium has not been mentioned in the RFP.

3. We also again urge upon IBA to ensure coverage of Dependent Physically \ Mentally children within the same Premium instead on Add On basis, purely on humanitarian grounds.

We shall consider it to be a favour if you can kindly consider our request and suggestion favourably for ensuring uniform relief.

4. Our earlier requests for the payment of the premium of the Base policy by the respective Banks and also the premium of Top policy at the same rate of Serving Officers/ Employees are reiterated with the high hope of favourable consideration at your end.

5. We are hopeful of a very sympathetic consideration of our requests.

With kind regards,

K.V. Acharya.  
President, AIBPARC  
& Jt. Convenor, CBPRO

Suprita Sarkar  
General Secretary