



UCOBANK RETIREES' ASSOCIATION KARNATAKA (Regd)

(Regd as S.No: 699/97-98 Dated 20/01/1998 with the
Registrar of Societies, Karnataka)

Regd Office: C/o UCOBank, 3rd Floor, 13/22, K.G Road, Bangalore-560009

Website: www.urakar.com



UBRA-KAR/CIR/54/2014-2017

14/09/2016

To All Members of our Unit.

Dear Comrades,

Sub: Issues Relating to IBA Mediclaim Policy

Please find our Federation Circular No 77/2015-18 dated 21/09/2016 being a letter to our Bank's Management seeking extension of time for employees retired between October 2015 to October 2016 for applying to the IBA Medical Insurance Policy.

Yours faithfully,

Ravindra Krishna
Honorary Secretary



All India Uco Bank Pensioners' Federation (Affiliated to All India Bank Pensioners' & retirees confederation & All India Uco Bank Officers' Federation)

D-13, Opp.B.L.Complex, Adarsh Basti, Tonk Phatak, Jaipur (Rajasthan)-302015
Mobile No 09784405801 Phone no 0141-2595622 e mail id-rampaljp@gmail.com



No.cir.77/2015-2018

Dated 21st September, 2016

To All units,

Dear comrades,

Re. **Renewal of IBA Mediclaim policy for retirees.**

We reproduce hereunder full text of our letter No. 1344/2015-2018 dated 21.09.2016 sent to The General Manager, PSD, Head office, Kolkata for your information and further circulation. With best wishes,

(RAM PAL)
GENERAL SECRETARY
QUOTE

We furnish hereunder certain issues concerning Bank's Group Mediclaim Policy which require your immediate action-

In terms of Bank's Circular No : CHO/PMG/20/2016-17 dt 31st August, 2016, the retirees, who retired between 1.10.2015 to 30.9.2016 were required to apply for renewal of Bank's Group Mediclaim for the month of October, 2016 and thereafter Bank shall debit their accounts automatically in the month of October, 2016 for renewal of policy for the next year. Such retirees were given an option to apply on line and authorise Bank to pay their prorata premium for the month of October, 2016. The last date for submission of on line applications



A Unit of All India UCOBank Pensioners' Federation, Kolkata
Affiliated to All India Banks' Pensioners' and Retirees' Confederation



Address for Correspondence : C/o Ravindra Krishna, # 9, Krishna Block, 1st Main, Seshadripuram,
Bangalore-560020. Ph. : 080-23369434, Mob : 0-9448041842, E-mail : ravikru@gmail.com

was 15.9.2016. Though the system was on up to 20th and many applicants could submit their on line applications. All of sudden the site has been closed on 20th Sepember and now no renewal application can be submitted by such retirees.

We have repeatedly requested you that many retirees are residing in remote and far flung areas of the country, where no internet facilities are available. Some of the retirees are also residing in foreign countries with their kids. As such sufficient time should have been given to percolate the information to all retirees so that desireous retirees may apply for extension of policy. You are having data of the applications submitted so far by such retirees, you will please find that nearly half of the retirees have not yet applied for such extension and now the site is not reachable for submission of applications. While their insurance is valid up to 30.9.2016 and they can apply for renewal up to the last date i.e.30.9.2016. None of the employees/officers, who will retire on 30.9.2016 and their policy is valid up to 30.9.2016 has applied for renewal. Your such an arbitrary decision appears to be highly irrational and illogical. By such action of the Bank innocent retirees will be left uncovered and Insurance Company has been given a chance for looting of retirees as has been done in the matter of left over retirees and insurance co. will make huge gain at the cost of unfortunate retirees. The retirees now have little option than to be ineligible for future years.

Retirees being the elder citizens with lesser paying capabilities had a natural expectation that bank would do justice to them. In fact, with a view to provide them relief to retirees, Govt. Of India desired of a formulation of common scheme for both serving employees and retired personnel. The hopes of the retirees have been belied. It is to be ensured that the suffering and the financial burden of the retirees should be ameliorated to a great extent and substantial relief be offered.

We request you to please take up the matter with the Insurance Co for payment of prorata premium up to 30th September or the retirees should be allowed to renew the policy straightway for the year 2016-17. by payment of renewal premium alongwith prorata premium for one monrh i.e. total premium for 13 months

Yours faithfully,
Sd/-
(RAMPAL)
General Secretary"