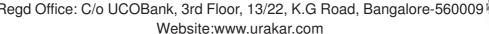




(Regd as S.No: 699/97-98 Dated 20/01/1998 with the Registrar of Societies, Karnataka)





UBRA-KAR/CIR/74/2014-2017

24/10/2016

To All Members of our Unit.

Dear Comrades,

Sub: Renewal of IBA Health Insurance for Retirees

Ref: Our Federation Letter to GM ,PSD, UCO Bank Head Office

Please find our Federation Circular No 88/2015-18 dated 243/10/2016 being a letter witten by our Federation to GM, PSD, Head Office Kolkata regarding the issues facing retirees with regard to implementation of the above Scheme

Yours faithfully,

Rout

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.88/2015-2018

Dated 24th October, 2016

To All units,

Dear comrades,

Re. Renewal of IBA Mediclaim policy for retirees.

We reproduce hereunder full text of our letter no.1470/2015-18 dated 24th October,2016 sent to the General Manager(PSD),H.O.Kolkata for your information.

Yours comradely,

(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 dated 31st August, 2016, the retirees, who retired between 1.10.2015 to 30.9.2016 were required to apply for renewal of Bank' Group Mediclaim for the month of.October,2016 and thereafter Bank debited their accounts and their policy shall automatically renewed for the next year. Such retirees were given an option to apply on line and authorise Bank to pay their pro rata premium for the month



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



of October,2016. The last date for submission of on line applications 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 was closed on 20th September and now no renewal application can be submitted by such retirees. Moreover the retirees who applied for extension of insurance, their accounts have not yet been debited.

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 desirous 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 for such retirees. While their insurance is valid up to 30.9.2016 and they can apply for renewal up to the last date i.e.31.10.2016 i.e. within one month grace period available to them as per IRDA norms. More over none of the employees/officers, who retired 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 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 pro rata premium up to 31st October and the retirees should be allowed to renew the policy straightway for the year 2016-17.by payment of renewal premium along with pro rata premium for one month i.e. total premium for 13 months

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