



# **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. 87/19**

**Date:28.10.2019**

**(For circulation among members of the governing council of AIBPARC,  
State Secretaries, Special Invitees and Advisors.)**

Dear Comrade,

**Sub: Another option to the left- out retirees of Banks to join the group mediclaim scheme**

Today we have sent a representation to the CEO, IBA Mumbai on above subject requesting him to send another guideline to the member Banks for extension of the date which has been fixed as the last date for submission of premium by the left out retirees. The copy of the said letter is being reproduced for information of members.

With best wishes

Suprita Sarkar  
General Secretary

Quote:

The Chief Executive Officer,  
Indian Banks Association ,  
Mumbai  
Respected Sir,

**Sub: Another option to the left- out retirees of Banks to join the group mediclaim scheme**

Kindly refer to IBA communication dated:22.10.19 on above subject. Most of the Banks have issued circulars within one or two days from the date of receipt of the said communication and the last date for deposit of premium has been fixed on a date at the end of the month of October,2019 and there is hardly a gap of less than a week for the left out retirees.

You will kindly appreciate that contacting the left out retirees stationed at different parts of the country is a challenging task and it is really difficult to reach them within a period of a few days only. As a result, the persons who are the target groups to be included in this scheme will not get the opportunity to reap the advantage.

In view of what has been told above, we feel that Banks may please be asked to extend the time limit reasonably so that the left out retirees may get the information properly and enroll themselves in this scheme. We believe that there is a clause in the IBA communication which has the inherent strength to take care of the situation. The said clause reads like : “ There will be a waiting period of 30days for utilization of benefits from the commencement of the policy or from date of remittance of premium whichever is later” . In other words, if a retiree, for example, deposits the premium on 7<sup>th</sup> November,2019 and Bank remits the same on the same day , the man cannot be denied access into the group mediclaim.

We are getting representation from different parts of the country to extend the time limit reasonably so that the left out retirees may incorporate themselves in the scheme. A specific guideline may please be sent to all member Banks in this regard.

With kind regards,



Suprita Sarkar  
General Secretary