

President
Harish Walia
Chandigarh
9815700573

State Bank of Patiala
Retired Officers' Association (Regd.)
31, NEW GREEN PARK COLONY, PATIALA
(An Affiliate of "CBPRO" - COORDINATION OF BANK
PENSIONERS' AND RETIREES ORGANISATIONS)
Phone/Fax : 0175-5185031 Email: sbpretdpta@gmail.com
Website: sbpretdpta.com

General
Secretary
B.C.Bassi
Patiala
9530519122

Circular No. 35 of 2017-20

Dated 6th September 2019

Dear Colleagues,

**Sub: Renewal of Group Medical Insurance Policy for Bank Retirees
for the year 2019-20**

We give below text of letter dated 2nd September 2019 sent by CBPROA to Shri Sunil Mehta, Chairman, Indian Banks Association, Mumbai, the contents of which are self explicit.

"We had given good number of suggestions to IBA and also to the constituents of UFBU who are negotiating with the IBA in respect of Group Medical Insurance well in advance so that the Insurance Premium is affordable to the Bank Retirees. However, we understand that none of the suggestions given by us have been carried out and it appears that the premium amount is likely to be increased further which would come as a rude shock and a heavy burden on the Bank Retirees. While the IBA is discussing with the Constituents of the UFBU in respect of issues concerning the Retirees, we at least expect the views given by the Retirees Organisations should be duly taken into account as we are the affected parties.

It is with lot of concern and anxiety we are once again approaching your Good Self to consider the following suggestions of ours so that the Medical Insurance Premium becomes affordable and not more than what the Retirees had paid as Premium for the year 2018-19.

1. The Medical Insurance Policy should be a common policy both for serving and the Retirees so that the claim ratio gets rationalised and the premium burden on the Bank Retirees will come down.

2. Since the Bank Retirees are getting very poor monthly pension specially those who are denied 100% DA(Pre-2002 Retirees), Family Pensioners getting very paltry sum of family pension and the Pre-1986 Retirees getting No Pension but a very insignificant Ex-Gratia payment will not be able to pay heavy amount of Medical Insurance Premium resulting in driving out good number of Pensioners and Retirees out of this scheme that too at a time when they need it the most.

3. In case of Family Pension, the number of claimants is restricted to only one (1) due to the demise of the other and collecting the same amount of premium from such family pensioners is not only unreasonable but also painful.

Hence we had suggested that to create different slabs of Insurance amount from Rs 1.00 lac to Rs 4.00 lacs giving an option to those to suitably go for the policy which enables them to avail the benefit of the scheme as per their minimum requirement and also helping them in paying lesser premium according to the slab they opt for.

Contd....2....

4. The room rent limit for the Retirees should continue to be Rs 4000/- as done last year instead of the proposed room rent limit of Rs 5000/- for the year 2019-20 which will effectively help in containing the Insurance Premium at the affordable level.

5. Since all the Retirees are Senior and Super Senior Citizens their Medical Insurance being a Social Security measure, the member Banks should be told to extend hefty subsidy uniformly to reduce the burden of the Insurance Premium.

6. It is also necessary that IBA should take up with the GST council to do away with the GST on the Insurance Premium and till such time the GST burden should be borne by the Banks.

7. So far as the payment of Premium is concerned the Bank Retirees should not be discriminated and should be taken at par with the serving employees.

8. Many of the Retirees in the past had opted out of the scheme due to exorbitant premium. They should be allowed to re-join the scheme to get the required social security and Medical support. By allowing them to re-join the number of optees for the scheme will increase which will also make the scheme commercially more viable.

9. It is also requested to include Specially Challenged Dependent Children(Divyang) in the definition of family to provide Medical Insurance Benefit.

10. We also suggest that it is high time that the IBA comes up with CGHS type of Medical Scheme as available to Government employees also to Public Sector Bank Retirees by charging a fixed one-time amount towards their Medical Benefit Scheme for their life time. The fixed sum should be so decided for different slabs of Medical cover with an option to the Retired employee to choose the medical slab according to his/her requirement

It is our earnest request to the Management Committee of the IBA to show their concern for the Medical Welfare of their own subordinates who during their tenure in the Bank served the Banks with sincerity and dedication and contributed to the phenomenal growth of the Banking Industry.

We are hopeful that our requests will be heard and considered favourably.”

Payment of Commutation and Dearness Relief under Regulation 37 in respect of those who retired during the period from 1.4.1998 to 30.04.2005 – Contempt Petition No.209/2019

Text of letter No. : MIS/DFS/102 Date : 2nd September, 2019 sent by Shri C.N.Prashad, General Secretary State Bank Retirees Association to the Chairman, SBI, Mumbai.

We are attaching a copy of the Orders of the Supreme Court dated 28.08.2019 in Contempt Petition filed by some of members retired from erstwhile State Bank of Mysore. In terms of the Orders, Pensioners are entitled to Payment of Commutation amount of differential Basic Pension and which is reduced for a period of 15 years, after payment. This payment has to be made within a period of four weeks from the date of the order. It is also pertinent to note that the Bank is compelled to tender unconditional apology for the delay in making this payment.

Therefore, we request you to kindly arrange for payment of Commutation amount immediately in terms of the orders of the Hon'ble Supreme Court.

It is also observed from the Orders that the Bank has claimed that the Dearness Relief to these pensioners are being paid in terms of Settlement. Contd...3.

In this connection, we are extracting relevant portions of Orders of Hon'ble Supreme Court and Hon'ble High Court of Karnataka for your immediate reference. These portions of the Orders/Judgments clarify in abundance that the Pension should be paid in terms of Pension Regulations as existing on the date of retirement. These pensioners have retired during the 7th Bipartite period, i.e between 01.04.1998 and 31.10.2002. We are also enclosing a copy of the 7th Bipartite Settlement dated 27.03.2000, 8th Bipartite Settlement dated 02.06.2005 and Record Note of Discussions dated 02.06.2005. In fact, payment of Dearness Relief to pensioners is not at all dealt anywhere in these Settlements/Record Note of discussions. Therefore, please order payment of Dearness Relief in terms of Regulation 37 – Appendix II (b), which is the applicable and relevant provisions for paying Dearness Relief to these Pensioners. Respected Sir, please take a positive decision keeping in view apology tendered, remarks of Karnataka High Court, decisions of Hon'ble Supreme Court (including Judgments of 5 Judge Benches) and relevant provisions in Pension Regulations, as on the date of retirement. Incidentally, Pension Regulations have not at all been amended and Hon'ble High Court of Karnataka has imposed cost of Rs.10,000/- payable to each of the Petitioners for continuing litigation, without amendment to Pension Regulations. We request you to order early payment of this benefit and our Bank shall not be seen as a Compulsive Litigant. We request you to kindly indulge and ensure payment of rightful and legitimate benefits in terms of the Orders of Hon'ble High Courts and Hon'ble Supreme Court.

Please do not compel these pensioners who are in autumn of their life and retired after decades of service seek judicial intervention, with regard to payment of Dearness Relief in terms of Appendix II (b) to Regulation 37. It is also pertinent to note that some of them have retired nearly two decades ago. Please order payment of these benefits to all similarly placed retirees of erstwhile Associate Banks who are in receipt of Pension under Bank Employees' Pension Regulations, 1995. Earnestly waiting for your early and favourable orders .

PAYMENT OF YEARLY SUBSCRIPTION OF ASSOCIATION

The yearly subscription of Association @Rs.500/- has become due for the year 2018-19 w.e.f. 1st April 2018. Still few members have to pay the subscription for the year 2018-19. We shall be grateful if you will please remit the above mentioned amount (if not paid so far) to enable us to bring your account up-to-date. At the Annual General Meeting held on 17th November 2018, the subscription stand increased to Rs.700/- per year w.e.f. 01.04.2019.

Please note to remit subscription @Rs.700/- per year from 1st April 2019 forthe year 2019-20.

Further we may add that the account holders have to pay charges for deposit of any cash in the account. Hence we request you to transfer the amount to our Saving Bank A/c No. 55124497548 in the name of State Bank of Patiala Retired Officers' Association (Regd.), Patiala maintained at State Bank of India, Mall Road Branch, Patiala (code 5012) . Please arrange to credit the amount at SBI branch by giving your name & membership number under an intimation to Association.

Greetings to all of you and your family members.

Yours sincerely,

(B.C.Bassi)
General; Secretary