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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)
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General Secretary

B.C.Bassi
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Circular No.47 of 2017-21

Dated 15th October 2020

Dear Colleagues,

IBA SPONSORED GROUP MEDICLAIM POLICY FOR RETIREES OF e-ABs
RENEWAL OF POLICY WITH EFFECT FROM 1ST NOVEMBER, 2020
INCLUSION OF WILLING e-AB RETIREES IN OUR 'SBI HEALTH ASSIST' GROUP
MEDICLAIM POLICY W.E.F. 1ST NOVEMBER, 2020

We give below Text of Circular No. CDO/P&HRD-PPEG/41/2020-21 dated the 14th October 2020 issued by Corporate Centre, StateBank of India.

"Please refer to our e-Circular no. CDO/P&HRD-PPFG/42/2019-20 dated 7th October, 2019 in which details for renewal of IBA sponsored Medclaim Policy for retirees of e-ABs were advised. In this connection, IBA has advised guidelines for renewal of the policy for the next cover period commencing 01st November 2020 for the members who are presently covered under the said policy. The policy has been awarded by IBA to National Insurance Co. Ltd. (NICL). After issuance of renewal guidelines by the IBA, some changes / modifications in Base Plans and Super Top-up Plans have been done by NICL with the approval of IBA. Premium rates for the revised Base and Super Topup policies under the IBA Medclaim Policy for retirees are as under :

(Amount in Rupees)

Premium rates with GST				
Base Plans :	Without Domiciliary		With Domiciliary	
Sum Insured	Family Floater	Single person	Family Floater	Single Person
4,00,000	32,264	19,358	80,067	48,040
3,00,000	24,199	14,520	60,054	36032
2,00,000	16,133	9,680	40,036	24,021
1,00,000	10,890	6,534	27,024	16,215

Super Top Up Plans:

Premium Rates with GST		
Sum Insured	Family Floater	Single Premium
5,00,000	6,554	3,932
4,00,000	5243	3,146
3,00,000	4,194	2,517
2,00,000	3,408	2,045
1,00,000	2,097	1,258

Room Rent / ICU Rent :

Based on discussion with IBA, the NICL has advised following charges payable under Room Rent / ICU Rent :

Sum Insured	Room Rent per day	ICU Rent per day
Rs. 1.00 lakh &Rs. 2.00lakhs	1.5 % of Sum Insured	2 % of Sum Insured
Rs. 3.00 lakhs &Rs. 4.00lakhs	Rs. 5,000/-	Rs. 7,500/-

Other terms and conditions for the policy as per advices received from NICL :

- (i) Award staff retirees of e-ABs can not opt for Sum Insured of Rs. 4.00 lakhs in Base Policy. They can choose Sum Insured in the range of Rs. 1.00 lakh to Rs. 3.00 lakhs only. However, officer retirees of e-ABs can opt for any Sum Insured from Rs. 1.00 lakh to Rs. 4.00 lakhs in Base Policy.
- (ii) Super Top-up policy is only available to Retiree Award Staff who opt for Rs. 3.00 lakhs and Retiree Officers who opt for Rs. 4.00 lakhs Sum Insured in Base Policy. Award staff can opt for Rs. 1.00 lakh to Rs. 4.00 lakhs and Officer Retirees can avail from Rs. 1.00 lakh to Rs. 5.00 lakhs in Super Top-up policy.
- (iii) Domiciliary treatment will remain 10% of Sum Insured opted under the Base Plans. However, domiciliary expenses would not be covered under Super Top-up policy.
- (iv) Separate rates of premium have been offered by NICL for Single Person i.e. for 'Retirees without Spouse' or 'Surviving Spouse (Family Pensioner)' as per the table shown above.
- (v) Retirees who are not covered under the expiring policy (2019-20), can be covered under the upcoming policy (2020-21) wef 1st November, 2020.
- (vi) Retirees can opt for with / without domiciliary option in the upcoming policy (2020-21) irrespective of option chosen in the last year's policy.
- (vii) Retirees who are not covered under Super Top-up plan of expiring policy (2019-20), can avail Super Top-up plan for 2020-21.
- (viii) Officer retirees, who opt Rs. 3.00 lakhs Sum Insured in Base Plan, can avail upto Rs. 4.00 lakhs Sum Insured in Super Top-up policy.

The Invoices for retirees' Base and Super Top-up policy will be issued by the NICL from 23rd October, 2020, therefore, Self count in both the policies may be shared with NICL by 22nd October, 2020. Last date for deposit of premium has been fixed on or before 27th October, 2020. Therefore, all efforts should be made to ensure coverage of all willing e-AB retirees within the due date viz. 27th October, 2020. Concerned Circles may also share enrolment data with NICL in Google Drive and share the related password to them.

Payment of premium

After collection of premium from individual e-AB retirees, remittance of premium should be done in favour of **National Insurance Co. Ltd.** as per the details given hereunder :

Bank Name & Address : Bank of America, A wing, One BKC, G Block, BandraKurla Complex, Bandra East, Mumbai - 400051
 Account Name National Insurance Company Limited
 Account Number 62057328748
 IFS Code BOFA0MM6205 (2nd character is English alphabet 'O' and 5th & 10th characters are number zero)

MICR Code 400032002 PAN AAACN9967E

Email ID nikita.chitnis@nic.co.in

2. Inclusion of willing e-AB retirees in 'SBI Health Assist' (Annual Payment Plan)

It has been decided to include e-AB retirees who are members of the IBA policy in 'SBI Health Assist' policy with effect from 1st November, 2020 on following terms as communicated by SBI General Insurance Co. Ltd. :

(i) *All willing e-AB retirees who are members of IBA Mediciam Policy at present will be permitted to join 'SBI Health Assist' from 1st November, 2020 for two and a half months (i.e. upto 15th January, 2021) by paying 50% premium (short period premium). Beyond the next end-date of the 'SBI Health Assist' i.e. 15th January, 2021, they will be eligible to renew their memberships further.*

(ii) *Those e-AB retirees who are members of IBA Policy at present and do not wish to enroll themselves in 'SBI Health Assist' with effect from 1st November, 2020 due to various / monetary reasons, will also be permitted to join 'SBI Health Assist' w.e.f. 16th January, 2021.*

All terms & conditions for e-AB retirees who want to enroll themselves in 'SBI Health Assist' policy with effect from 1st November, 2020, will be as per the instructions contained in e-Circular no. CDO/P&HRD-PPFG/65/2019-20 dated 27th December, 2019 under Para A. of Annual Payment Plan (APP) – 'SBI Health Assist'. The details of proposed Short Period Premium per family for the cover period from 1st November, 2020 to 15th January, 2021 is furnished as under :

(Amount in INR)

Policy year 2020-21	Base Plan of Rs. 3.00 Lakhs	Base Plan of Rs. 5.00 Laks	Critical Illness cover for Rs. 5.00 lakhs
Existing Premium	16,542	36,771	13,774
Short Period Premium @ 50%	8,271	18,386	6,887
Short Period Premium with Tax	9,760	21,695	8,127

Process for Enrolment

The enrolment process under the plan as communicated vide e-Circular no. CDO/P&HRDPPFG/65/2019-20 dated 27th December, 2019 will be followed by concerned Circles.

Application form as per Annexure-I of the said e-Circular will hold good for the e-AB retirees also. Administrative Offices will verify all such applications with correct amount of premium and remit the premium proceeds to PPG Department, Corporate Centre within 30th October, 2020. Any premium received after 30th October, 2020 will not be accepted and such e-AB retirees will not be included in '*SBI Health Assist*'. Enrolment data prepared by Administrative Offices will be consolidated at LHOs as per format given in Annexure-IV under the above e-Circular and will be shared with PPG Department, Corporate Centre simultaneously.

Administrative Offices should not send data files directly to Corporate Centre.

For e-AB retirees separate data file in Annexure-IV of e-Circular mentioned above should be prepared to identify the group by the Insurance Co.

To avoid complaints and non allowance in the '*SBI Health Assist*' policy, it may be ensured by Circles that the above timelines are adhered meticulously.

Please bring contents of this e-Circular to the knowledge of all concerned.”

Regulation 37 benefit – SBRA has Initiated necessary legal actions

We give below the text of AB TAK issued by Gen Secretary SBRA.

“State Bank Retirees Association has undertaken an initiative to secure benefit of payment of Dearness Relief in terms of Pension Regulations. It is pleasure to note that a large number of members of affiliates are participating in this struggle. Functionaries of State Bank Retirees' Association immensely thank members for their trust and faith. All possible actions such as filing of cases and/or required actions for covering this issue of payment of Dearness Relief in terms of Regulation 37 in respect of all those who retired on or after 01.04.1998, have been initiated/launched. All the Bipartite Period retirees are covered. Legal recourse is being pursued in Hon'ble Supreme Court and also in several High Courts including Ahmedabad High Court, Rajasthan High Court (Jodhpur Bench), Karnataka High Court, Chennai High Court and Telangana High Court. For abundant clarification, it is reiterated that necessary legal actions have already been initiated to cover all Bipartite Settlement periods starting from 7th Bipartite Settlement, but also include those who retired/retire during current Bipartite Settlement period. Unfortunately, including Contempt Petitions and cases in Hon'ble Supreme Court and various High Courts have not been listed for hearing on account of situation created by COVID – 19. Members are requested to tell doubting Thomasus that State Bank Retirees' Association has undertaken all required legal action and all those who have followed all the instructions of the Organisation and opted to be a soldier in this legal war being fought in Court rooms, would be the beneficiaries of these legal struggles.

It is reiterated that information relating to Writ Petition/Writ Appeal/Civil Appeals/Special Leave Petitions such as numbers of these Petitions/Appeals, Court/s, copies of the Petition, grounds, names of the parties, etc., would not be disclosed in the interest of those who have joined this legal struggle. State Bank Retirees' Association is not inclined to share any information regarding 'legal struggle'. This is because of past experience. This is also on account of several unscrupulous individuals/ Organisations who may seek to share the glory of delivery of benefits or undermine the efforts. Members of State Bank Retirees' Association cannot suffer the damage by these unscrupulous individuals/Organisations. Delivery of benefits to its members is more important than sharing information with regard to the legal struggle.

Struggle is huge and enormous. This struggle is against the largest Bank in the Country and its track record in such legal struggles is well known. The Bank takes every such case to the highest Court in the Country, Hon'ble Supreme Court. Best legal brains are engaged. Resources are huge and the Bank does not hesitate to expend resources in pursuing court cases with an intention intention to avoid payment of even legitimate benefits, ordered by Courts, including Hon'ble Supreme Court. Securing benefits through legal battle is akin to a War. Several strategies need to be adopted in any battle or war. In a War, all strategies are not disclosed to the soldiers. In such a situation, sharing of any information is not in the interest of those who trust and believe the organization. **In any case delivery of benefits to these members is more important than convincing doubting Thomasus.** Members are requested to have faith and patience. They are also requested not to lend eyes and ears to motivated campaigns, if any, through social media.

There was also a campaign by those who were inimical to growth of State Bank of Mysore Pensioners' Commune, earlier too. Those who retired during 7th Bipartite period were misguided and advised not to join legal struggle in respect of State Bank of Mysore. They were also told that all those who have retired during that period would get all the benefits, upon decision of the Court. Now, legal struggle in respect of five year benefit and 1616 points issues have attained finality. Those who were misguided have learnt the lesson hard way about their folly of listening to unscrupulous. Those who misguided these pensioners cannot get them these benefits. Such elements always exist and unsolicited misguidance is always available. But, those who follow their guidance and refrain from joining the struggle have nobody other than those who misguided them. Can they help them in securing these benefits ? It may not be possible and at that stage, it may be very difficult even for State Bank Retirees' Association or its affiliates to secure these benefits to those who do not appreciate the stand of our State Bank Retirees' Association. One should also remember that Bank would certainly go to any extent to try to minimize the outgo and restricting payment to petitioners/members whose names are provided is one of the methods which Bank may adopt to minimize its outgo, if our Commune succeeds. What are the consequences of such a situation ?

Again all those members of Commune who have not yet sent Debit Authorisations are requested to send the same immediately. Wisdom and past experiences are compelling insistence of submission of Debit Authorisations **The role of our State Bank Retirees' Association gets limited, if either the Court orders payment of this benefit to only those whose names are in the list or the Bank decides to extend this benefit to only those whose names are in the list (as that is the only way, the Bank can limit payment and reduce liability). Should members sacrifice to help Bank in reducing liability ?** However, it is abundantly clarified that the list of beneficiaries would be submitted to the Court only at the appropriate time, with due permission from the Court, with a view to cover maximum number of members of affiliates of State Bank Retirees' Association.

It is promise, assurance and commitment of State Bank Retirees' Association to secure all these benefits at an early date.

Members are requested to trust. If they trust their organization, their organization would deliver benefits.

VRS – 2001 Court cases

Issues agitating the minds of erstwhile Associate Bank include payment of pension in terms of Regulation 29(5) to those who retired under VRS – 2001 and Exit Policy, Payment of differential Commutation to those who retired during 7th Bipartite period. State Bank Retirees' Association has taken up the issue of payment of these benefits with the corporate center of

State Bank of India. However, there is no response from the Bank, so far. State Bank Retirees' Association has taken up these issues through Courts of Law by filing fresh Writ Petition covering erstwhile Associate Bank Retirees who are eligible to receive these benefits. These issues also form a part of Contempt Petition filed by All India Retired Bank Employees' Association.

Unfortunately, COVID – 19 and hearing of limited number of Court cases through Video Conferencing has substantially delayed the proceedings. Even Contempt Petitions which are not taken up for hearing immediately, have not been heard for a long time. Members are requested to have patience and they have to wait for some more time.

Even though, State Bank Retirees' Association has taken up all required measures, it is not in its means to get these benefits delivered immediately. But, they have to keep in mind, it is State Bank of India, descendent of Imperial Bank of India, which is denying and State Bank Retirees' Association is fighting such an organization.

Time for submission of Life Certificate is extended to 31.12.2020. Those who are above 80 years can submit Life Certificate from 01.10.2020 onwards. As a one time measure, Life Certificates could be submitted through Email, also. Refer e-Circular No. CDO/P^HRD-PPFG/40/2020 – 21 dated 12.10.2020

PAYMENT OF YEARLY SUBSCRIPTION OF ASSOCIATION

The yearly subscription of Association @Rs.700/- is due for the year 2020-21 w.e.f. 1st April 2020. We shall be grateful if you will please remit the above mentioned amount to enable us to meet our daily requirement of expenditure and bring your account up-to-date. Further we may add that the Association (Account holder) have to pay charges for deposit of any cash in their 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) . While crediting the amount, please mention your name & membership number. A copy of transaction be sent to Association. Please contact the members of Association in your area of operation.

Hope that all our members are safe and healthy and pray the Almighty to shower all blessings on them.

Yours sincerely,

(B.C.Bassi)
General Secretaru