

CIRCULAR NO. 51 /2023

DATE : 20.07.2023

TO,
ALL MEMBERS

MEETING OF UFBU WITH IBA HELD ON 19.07.2023

We reproduce hereunder the text of the **AISBOF Circular No. 51** dated 20.07.2023, the contents of which are self-explicit.

With warm greetings,

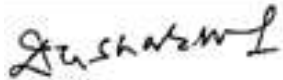
(Amaresh Vikramaditya)
GENERAL SECRETARY

OUR UNITY : ZINDABAD-ZINDABAD
S.B.I.O.A. : ZINDABAD-ZINDABAD

TEXT

MEETING OF UFBU WITH IBA HELD ON 19.07.2023

We reproduce below the text of AIBOC Circular No. 2023/29, dated 19.07.2023 on the captioned subject, the contents of which are self-explanatory.



(Deepak Kumar Sharma)
General Secretary

MEETING OF UFBU WITH IBA HELD ON 19.07.2023

We reproduce hereunder the text of UFBU Circular no. 9 and Minutes of the Meeting held between UFBU & IBA on 19.07.2023 for your information.

#OurUnityLongLive

With greetings,

Sd/-
(Rupam Roy)
General Secretary

Text of Letter No. UFBU/ 2023/09 dated 19.07.2023

Dear Comrades,

Discussions with IBA held today

There was a round of discussions between UFBU and IBA today, mainly to discuss about the Group Medical Insurance Policy for the retirees. However, we discussed other important issues also.

1. **Commencement of bipartite negotiations for next Wage Revision Settlement on 28-7-2023:** We pointed out that it was agreed by IBA in the last meeting that the date for commencing the negotiations for the ensuing wage revision settlement will be decided shortly and hence the date needs to be fixed up. After discussions, IBA informed that the negotiations on our Charter of Demands will be held on **28th July, 2023.**
2. **Introduction of 5 Banking Days per week:** We took up the issue of introduction of 5 Banking Days per week as per the understandings reached with the IBA in the earlier discussions. IBA informed that the issue is under active consideration of the various stake-holders and the same is being pursued. We asked the IBA to expedite the same so that 5 Banking Days per week is introduced without further delay.
3. **Updation of Pension – 100% DA for pre-Nov. 2002 pensioners:** We demanded that the issue of updation of pension should be resolved as early as possible. We further pointed out that to bring all pensioners at par, 100% DA should be extended to pre-Nov.2002 pensioners so that with that parity, the issue of updation can be addressed effectively. IBA was positive to our demand and agreed to work out an amicable resolution of this issue at the earliest.
4. **Medical Insurance Policy for retirees:** After discussion on the suggestions made by UFBU, it has been agreed that a separate uniform Base Policy for Rs. 2 lacs will be worked out for the retirees with certain ceilings and caps on bed charges/package treatments, etc. so that the premium on the same will be reduced. Over and above this uniform Base Policy, top-up scheme upto Rs. 10 lacs will be made available on optional basis. Minutes have been signed between our Unions and IBA in this regard so that IBA can proceed with RFP, etc. based on this revised scheme.

With greetings,

Yours comradely,

Sd/-

Sanjeev K Bandlish
Convenor, UFBU

Minutes of understanding of meeting held between IBA and UFBU at IBA office in Mumbai on 19-7-2023

10th Bipartite Settlement/7th Joint Note signed between IBA representing the management of Banks and Workmen Unions/ Officers Associations on 25-5-2015 inter-alia provided for the introduction of Group Medical Insurance Scheme for employees and officers working in Banks covered by the Settlement (other than State Bank of India). The Scheme was also applicable to cover the existing retired Officers/employees of the Banks and dependent spouse subject to payment of stipulated premium by them.

In view of the increasing cost of premium payable by the retired employees/officers, the need has arisen to review the scheme as applicable to the retired employees and officers with a view to enable possible reduction in the premium payable by them.

With this in view, the issue was discussed between the parties and agreed as under:

- a) **The scheme applicable to retired employees and officers will be a separate scheme**
- b) **Based on this a separate scheme worked out by and between the parties, the benefits of which would accrue accordingly for retired employees and officers.**
- c) **IBA would float tenders/RFP based on this separate revised scheme for the retired employees and officers**
- d) **The scheme and terms as applicable to in-service employees/officers will henceforth not be applicable to the retired employees and officers.**
- e) **Under this Scheme, the sum insured under the uniform base policy would be Rs. 2 lacs.**
- f) **Stand alone ceilings will not affect claims payable in other procedures covered under the policy.**
- g) **The bidder will also quote separate premium for those retirees, where the policy cover only one person**
- h) **The above separate scheme/Base Policy for the retired employees and officers would be based on the following :-**
- i) **Bed Charge/room rent/Boarding expenses per day :**

Metro/Urban centres	Rs. 3000
Other centres	Rs.2500

ii) ICU Charges per day :

Metro/urban centres	Rs.6000
Other centres	Rs.5000

iii) Standalone Ceiling/cap on treatments :

Treat ment	Max. reimbursement
High fever, typhoid, jaundice, other ailments, etc. requiring hospitalisation	Rs. 40,000 max.
Coronary Angiogram	Rs.16,000
Angioplasty	Rs.1,00,000
CABG – bypass surgery	Rs.200,000
Open heart surgery for valve replacement	Rs.200,000
Cataract	Rs.30,000
Cost of intra-ocular lens	Rs.10,000
Knee Replacement	Rs.100,000
Lithotripsy – multi sitting - kidney stone removal	Rs.35,000
Hip replacement	Rs.100,000
Lasik surgery package per eye	Rs.15,000
Hernia	Rs.40,000
Hydrocele	Rs.20,000
Piles/hemorrhoidectomy	Rs.30,000
Appendicectomy	Rs.30,000
Cholecystectomy	Rs.40,000
Prostatectomy	Rs.40,000
FESS	Rs.30,000
Dialysis	Rs.2,000
Female Diseases/Surgery	
Hysterectomy	Rs.40,000
Mastectomy	Rs.40,000

Cost of implants	Max.
Temporary Pacemaker implantation	Rs.30,000
Permanent Pacemaker Implantation	Rs.40,000
Cost of Stent	Rs.30,000

In case the patient is to be moved to a hospital / nursing home outside the urban agglomeration / municipal limits, then the expenses incurred on conveyance may be reimbursed at the following rates :

Ambulance Category	Ceiling
Non-Cardiac	Rs.2,500/-
Cardiac	Rs.5,000/-

Other Charges :

Ventilator or respiratory charges-Rs.5,000/- per day + oxygen charges
Oxygen charges- Rs.100/- per hour (Max.Rs.1,000/- per day)

Physician Consultation Charges per visit :

Registration charges - Rs.200/-
Consultation / routine visit - Rs.400/-
Night visit / emergency visit - Rs.600/-

Specialist Consultation charges per visit :

Consultation / Routine day visit - Rs.500/-
Consultation with ECG / Night visit / Emergency visit - Rs.700/-
Physiotherapy charges - Rs.300/- per day

Charges for Operations (maximum) :

Type	Surgeons Fee	Anesthesia	Theatre Charges
Minor operation under LA	Rs.5,000/-		
Minor operation under GA	Rs. 5500/-	Rs. 2500/-	Rs. 3,000/- (fixed)
Minor operations	Rs. 17,000/-	Rs. 7,000/-	Rs. 7,000/- (fixed)
Supra Major Operations	Rs. 26,000/-	Rs. 9,000/-	Rs. 10,000/- (per hour)

- Option for Insurance coverage of single person to be provided.
- All other terms and conditions of the Medical Insurance Scheme as mentioned in the 10th Bi-partite/7th Joint Note which is not explicitly mentioned in this amendment shall continue. Further, it is agreed that the coverages that have been added subsequently in the Scheme shall also continue, subject to the caps, if any, as mentioned herein.
- **Top ups facilities:-** For additional insurance from one lac to Rs.10 Lacs, over and above the base policy to be offered, without above mentioned ceilings.
- Pending formal amendment to the concerned provisions of Bipartite Settlement/Joint Note dt. 25-5-2015, the IBA may proceed with the revised scheme for the Base Policy of Rs. 2 lacs in order to complete the process of RFP, etc. and to finalise the scheme for implementation w.e.f. 1-11-2023.

Signed this day, the 19th July, 2023

INDIAN BANKS' ASSOCIATION

Sd	M V Rao
Sd	Ashok Chandra
Sd	Rajeev Kumar
Sd	Lal Singh
Sd	Anupam
Sd	Gopal Murli Bhagat
Sd	Brajeswar Sharma

WORKMEN UNIONS:

Sd	AIBEA
Sd	NCBE
Sd	BEFI
Sd	NOBW
Sd	INBEF

OFFICERS' ASSOCIATIONS:

Sd	AIBOC
Sd	AIBOA
Sd	INBOC
Sd	NOBO