

GENERAL INSURANCE PENSIONERS' ALL INDIA FEDERATION

Website www.gicpa.in

Blog: <<http://gipfed.blogspot.in/>>

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10th April, 2016

Forth conference a step forward.

Dear Pensioners,

It is heartening to record that 4th conference of General Insurance Pensioners All India Federation held at Madhuban Hotel, Haridwar on 27th March 2016 was one step forward in the life of the Federation.

Seventy one delegates and few observers attended the conference from throughout the country.

The inaugural session was agreed to be addressed by former Chief Minister & now M. P. from Haridwar Hon. Dr. Ramesh Pokhriyal 'Nishank'. Unfortunately during that time political development resulted in keeping the Hon. M. P. awfully busy. He sent a message but could not address the conference.

Com P. K. Dharamthok General Secretary GIEAIA could not attend but sent greetings.

At 10.00 am session started with welcome address by host unit General Secretary Shri N. P. Upadhyaya. He, in view of unfortunate passing away of our President S K. Mahapatra, proposed senior Vice President Shri R. S. Tuteja to Preside over the meeting. This was seconded & unanimously passed. Thereupon Shri Tutejaji R. S. Presided over the conference & welcome the delegates. He, as president of the Host unit the General Insurance Pensioners Association N.Z. expressed satisfaction that his unit could organize 4th conference though it was a hard task. The delegates are provided with comforts in the well known tourist city with temples & Ashrams. Near about Hrishikesh and Massori Dehradun are places worth visiting. He gave historical background of the city a place of pilgrimage where Mini Kumbha Mela is on going.

Shri Tuteja R. S. made special mention of retired General Managers Shri R. P. Samal of New India M. A, faculty to National Insurance Academy Pune, New India III & Met & Shri Ashok J. Kulthe of Oriental B.E. FIII, FIV, Chair professor & HOD, National Insurance Academy who are attending conference. He welcomes them.

With these openings the regular session of the conference initiated with General Secretary K. S. Samant, Secretary Shri N. P. Upadhyaya, Secretary Shri U Banerjee, & Shri Samir Datta on the dais.

The 4th conference was dedicated in the memory of late President S. K. Mahapatra. His contribution to the organization was recalled, his photo was garlanded & banners were displayed.

The conference paid homage to S K. Mahapatra, vice President K. K. Banerji, Secretary Kushal Nag as also pensioners, eminent personalities, victims of natural calamities & terrorist attacks by observing one minute silence.

After approval of minutes & citation taken report of the Goa conference report of the activities from Executives committee was taken up along with audited statement of accounts for the year 2015.

The report briefly stated of international political, economic situation, national scene, economic situation, assurances of the Government, industry's status etc. it was emphasized that though assurance and hopes are given by the government results are yet to be seen. The Prime Minister Jana Dhana Yojna and accidental Cover of Rs. One lakh is ambitious one.

Off course the world situation has been impacting the national scene. So far as our industry is concern the disinvestment is round the corner. Private players are aggressively cutting the share of the public Sector companies. Labour reforms are detrimental to the T. U. & workers.

In this international & Indian scene we have to look in to our specific issues as pensioners/retirees.

The report further listed the issues pursued by the Federation & got sorted out as under:

1. Ex-gratia to pre 86 retirees was achieved with insistence.
2. We could achieve ex-gratia of Rs1000pm to spouse of predeceased ex-gratia retirees.
3. One who has not opted was given one more option to joined MediClaim scheme after lot of persuasions in 2013. Again in 2016.
4. Pension remittance was shifted from cheque to ECS & now NEFT on representations.
5. At times inordinate delay in credit of pension pursued and now almost streamlined.
6. It represented many administrative matters like delay in release of pension, delay in half yearly Dearness allowance release, nomination of spouse, restoration of commutation, life certificate submissions etc & got it redressed.
7. Mementos to United India pensioners/retirees on silver jubilee occasion.
8. Health insurance: - affordable health insurance is assured by Government of India in National Policy of Older persons 1999. Our organization led a campaign. Late S. K. Mahapatra's presentation to the Sastry committee was acknowledged and came recommendation of Rs.1 lakh sum insured with Rs.3000/- premium in 2007 for senior citizens.

MEDICLAIM: -Most importantly in mediclaim cover the pensioners/retirees were discriminated earlier. GIPSA was resisting any improved terms in mediclaim policy. We were forced to go the Government twice. Officials supported our stand that there should be same benefit in the matter of mediclaim to in service & retirees. The ratio of premium be shared @ 75% by GIPSA & 25% By insured. These principles are vital. The group has one homogeneity, risk will be even out, management have to contribute 75% premium even claim ratio goes up. Now in October GIPSA allowed one more (last) option to join the staff GMP on our insistence. Similarly we pointed out the adverse age band of 75 & above introduce in 2015. On our insistence GIPSA has corrected he same as 76 years & above by it circular dt. 29th January 2016. We can proudly claim this achievement as best in the given circumstances.

10. **TAC:-** after disbanding of TAC the issue of payment of pension and administration of their mediclaim scheme became a major issue. It is your Federation which consistently pressed this issue even at the Government level and now GICre is to manage the pension Fund & mediclaim of TAC pensioners. This issue is an alert to us as we may be facing such a situation.

11. **Courts cases:-** this organization has a belief that we should resort to court only if all other avenues are exhausted and the issue is of utmost importance principally, legally & achievable.

12. **On updation:-** our case no329/2010 is pending similarly Allahabad court case is waiting for final outcome of Jaipur LIC case.

13. **SVRS:** this case got dismissed in S C.

14. Federation Legal Secretary advocate Anil Bhandari is pursuing some individual.

The report enumerated outstanding issues as under:

Outstanding Issues:- the difference of gratuity o officers retired in 1993, 2) pension updation, 3) 100% D. R. to pre 1997 retirees, 4) Family pension up gradation, 5) increase pension to senior pensioners above 80 years, 6) I D cards to all eligibles, 7) improvement in mdiclaim, 8) identification of Federation for consultation, 9) uniform D. R. are to be pursued. General Secretary then placed audited statement of accounts for discussion & approval. be brought to the notice of house that Federation's financial position is of concern. It has haply Rs. four lacs. The western zone is meeting all the expenses of the federation. this year western zone has Rs.72000/- excess of expenditure than income. Federation expressed its immense thanks to western zone. Thus the report & accounts were placed.

Shri Ramchandra Nair desired that it is necessary to further improvement in TPA service. Also it is necessary to improve the post hospitalization period of reimbursement up to 90 days in major diseases. He wanted details about court cases.

Chandra of Kolkata stated though TPA has improved its functioning there are some pinpricks still remaining. He pointed out that in interior part of country TPAs services are wanting. Similarly cashless Hospitals must be enlarged. Alok Srivastava from Pune reported about his case He experience extra cash payments demanded by doctor in Pune. Shirgavkar of Goa stated that it is order of the day but we should resist.

Umed Singh stated that for cataract operation cap of Rs.30000/- is there whereas Hospitals are demanding higher. He also wanted reimbursement of Ayurveda & homeopath treatment which Oriental is permitting whereas United India is denying. Shri Sharma Delhi desired to take up the issue of deduction of premium from the Pension in installment as is done by LIC.

Mr. Sharad Mahajan inormed if claim event falls within two policy periods i.e. last week of March then the claim treatment is considered in the next policy period. Shri Anil Khana Barily wanted to increase the eligibility limit

to Rupees ten Lakhs from six Lakhs. Shri Jayakar insisted that renewal notices must be given as pensioners to forget because of age.

General Secretary explained the issues & assured the house that main issues like Pension, family Pension improvements, mediclaim improvements will be given high priority.

The report & accounts were approved unanimously.

On medical facilities to pensioners Shri A. J. Kulthe was requested to give his views. Shri Kulthe explained that he observed higher premium being charged by the GIPSA cos for less favorable terms in comparison to LIC. There is a scope for the improvement both in terms as well as premium. However it is dampening on the incurred claim ratio. He said that unless we have these data it is difficult to demand. He proposes to pass a resolution and pursue with the authorities. There after Shri R.P. Samal was requested to speak his mind. Shri Samal while thanking the conference for inviting him, He appreciated the efforts of the federation. He assured the house that he will extend all possible help in the interest of the pensioners as well as masses. He & his colleague shri Kulthe will be eager to participate in the functioning of the organization, the conference adopted a Resolutions on staff GMP:

Resolutions On fixed medical allowance: to meet the daily expenses which are not covered under Hospitalization scheme fixed medical allowance is a must.

Similarly, Resolutions On pension & D R to be net of Income Tax, Resolutions On Additional pension/Family pension, Resolutions On recognition of the Federation, which are very important were adopted.

1. Updation of basic pension on the lines of pay commission for central Government. Additional pension of 20,30,40,50@100% at 80,85,90,95 & 100years.
2. Mediclaim improvement,
3. Uniform MBS benefits as to in-service staff,
4. 100% D. R. to pre 1997 retirees.
5. Pension option.
6. Enhance Family pension on lines with RBI.
7. SVRS optees grievances,
8. Enhance cash medical allowance for pre 86 retirees. Rs.300/- to 350=D.A. Rs.1000/-medial allowance
9. Speedy disposal of pensioners cases by companies. More care for Family pensioners.
10. Issue of Identity cards with family pensioners details to pensioners.
11. Communication with pensioners Federation,. Access of company's website to pensioners Association.
12. Payment of pension on last working day instead of 1st day of month.
13. Registration of General Insurance Pensioners All India Federation in Mumbai.
14. Cooption of members. Shri. P. N. Srivastava was elected as Hon. Member of the Federation.
15. Annuity/pension be treated as tax free payment.
16. Fixed deposit interest of senior citizens is not income and hence be tax free.
17. Resolution on granting affiliation to General Insurance pensioners Association Gujarat & Odisha.
18. Resolutions On corruption,
19. Resolution of tax free income of Sr. citizens up to Rupees five Lakh &
20. Demanding restoration of small savings interest rates to pensioners.

Amendment to constitution: the conference amended the provision s of constitution by increasing the yearly membership of the affiliated units @ Rs. 10/- per member per financial year. It also gave sanctioned for additional executive posts of Chairman, (1) Working President, (1), Organizing Secretary (1), & eight members of executive committee from each zone with one woman member.

The conference elected following team of executive committee with office bearers:-

Mr.R.P.Samal ,	CHAIRMAN (New India, Mumbai), mob:9029970144.
Mr.A.J.Kulthe,	PRESIDENT, (oriental pune), mob: 9011061713.
Mr.K.S.Samant,	WORKING PRESIDENT, (Oriental Mumbai), mob: 9869279034.
Shri R. S. Tuteja,	Vice President, (OrientalDelhi), mob:9899964532.
Mr.Ramchandran Nair,	Vice President, (oriental Trivendrum), mob: 9447893211.
Mr.P.V.Vithalani,	Vice President, (New india, Ahmadabad) mob: 9825673520.
Dilip K.Ray Chaudhury,	Vice President,(National Kolkata), mob: 09874162473.
Jain	Vice President,(new india Delhi) mob:
Mr. N.P.Upadhyay	GENERAL SECRETARY, (United India Delhi), mob .9891276959.
Mr.U.Banerjee	Deputy General Secretary, (oriental Mumbai), mob:9892699099.
Mr.Mathur	Organizing Secretary.(.....Jaipur)
Mr. Bhimsingh Sharma,	Secretary, (National Delhi), mob:9136881471
Mr. Sameer Datta	Secretary, (National Kolkata) mob:9874162845.
Mr.P.V.Adhikari	Secretary, (new india Mumbai), mob: 9969046973.
Mr. Sharad Mahajan	Secretary, (National Indore), mob: 9926062696.
Mr.G. Rangarajan,	Secretary,(United India, Chennai, M:9283697856).
Adv. Anil Bhandari	Legal Secretary, (United india Jodhpur),mob: 9314712080.
Adv. .M.K.Raut	Asst.Legal Secretary, (oriental, Thane), mob: 9869545414.
Mr. S.K.Jaykar	TREASURER, (United india, Mumbai),mob:9820257923.
Mrs. Nandini Gursale	Asst.Treasurer, (United India, Mumbai),mob:9967536990.
P. N. Srivastava	Hon. Member (oriental Kanpur), mob: 9415428639.

The conference elected following members of the executive committee from zones:Smt. Radhamony (OIC,Vizag,)m. **9849112575** 2,shri Mallesh, UII, Hyderabad, M; **9849551299** 3, P.P. Maohanan, (**UII Kochi**) - **9249796359** 5 Kerala, Mrlidhar Rao, Guntur, **9985407592**), **Mallick (NIC Coimbatore) - *8*4031179** 4), Coimbatore, Somasundaram, Madurai, **9894412877** (south zone). Shri Ummed Singh, UII, Delhi, S P. Chawala, OIC,Jaipur, Navin Chturbedi,(United India Lucknow,), Anil Khanna, Amritsar. East zone.

Amritsar, Nirmal singh Pilyal, V. K. Sharma, Delhi,, B. S Rawa, Dehradun,& N. K. Sahani, OIC Delhi. North Zone, shri suhrid Chakrabarty, Dipak Kumar Chandra, National Kolkata, Biman Sen Gupta, National Kolkata, Subal Chandra Kundu, Smt. TapatiGupta, Eastern Zone, V. J Kini, OIC Mubai, A. M. Kulkarni, OIC, Nagpur, Chavan Oic Nagpur, A. V. Gaitonde, OIC, Mumbai, M Medhekar, Oic Pune, S. Shende, UII, Pune, Motiram Malewadkar UII, Mubai, D. S. Pereira,TAC, Mumbai, Kealjeet Singh, OIC raiur, M. P. Dasani, UII Jamnagar, Harish Bhagat OIC bharuch, U. D . Pandya, New India, Mumbai, Smt. Renu Rele, OIC Mumbai, & K. D. Malewadkar, Uii, Mumbai, western zone.

Executive committee meeting: Shri Anil Khanaa of Amritsar invited to host E. C. meeting at Amritsar.

5th Conference:Similarly Adv. Anil Bhandari has extended invitation to host the 5th conference at Jaipur in the 2018. The coerence thanked the president & ended with and ended with a note ofto be more effective.

S. C. case of LIC:the supreme Courte case of LIC was heard & an order was passed directing the Delhi H. C. to decide on the Constitutional aspect of appendix 3 to the notification on wage revision detailing the scales of D.A./D. R.. in the meantime similarly placed pensioners be granted 40% D. R. this is an interim order & final hearing will decided the main issues.“ 23. Regard being had to the piquant situation, we are inclined to set aside the orders passed by the High Courts of Rajasthan, Delhi and Punjab & Haryana at Chandigarh and transfer the writ petitions from the High Courts of Rajasthan and Punjab & Haryana to the High Court of Delhi, which will decide the constitutional validity of Para 3A of the Appendix to the Rules, as argued by Mr. Panchu, learned senior counsel appearing for the respondents, and also deal with the cases of the persons, who have retired after the cut-off date, consider the contentions raised by Mr. Gupta, learned senior counsel and the other contentions to be raised. However, we may clarify that we have not expressed any opinion on the merits of the case, except that the resolution could not become operative unless it was conferred the status of a rule as provided under Section 48 of the Act. We gather that many interpretations are made of this order. We should take care that GIC pensioners issue is safeguarded by taking steps.”.....

IBA grievance cell & periodical meetings: the IBA has now informed the All India Bank retirees Federation on 7th April 2016 that Banks have been advised to met the representatives of pensioners Association say in six months to settle the grievances if any across the table. It has also called for the details of grievance cells & its reports from the Banks. This will pave way for the Federation to insist on such meetings with GIPSA companies.

Let's aim for an age-irrelevant society: Sixty-five years after we gave unto ourselves a Constitution that promises dignity and justice for all, we find the promise far from being realized for a vast majority of the old and infirm. Their right to dignity, anchored in our civilization ethos and constitutional philosophy is negated in multiple ways daily.

The right to dignity defining humanity itself is endorsed in all humanitarian charters including the UN Declaration on Human Rights (1948) and the European Charter of Fundamental Rights (2000) et al. In relation to the rights of the ageing population globally, the World Assembly on Ageing (1982), the UN Principles for Older Persons (1991) and the Second World Assembly on Ageing (2002) have affirmed the primacy of dignity in its broadest manifestation. However, despite the formidable domestic and international legal architecture to secure the dignity of the elderly, the painful reality in our country is vastly different.

We as Federation are taking active interest towards dignity of seniors. All must join this campaign.

Jeevan Pramaan': a computer application 'Jeevan Pramaan' prepared by Department of Electronics & Information Technology (DeitY) to enable pensioners to submit Life Certificate on-line from their homes was also made available for the benefit of pensioners as an additional method to submit this certificate.

The new life verification system has already been implemented by most of Public sector Banks. In Jeevan Pramaan a pensioner can digitally show that he or she is alive using his/her biometrics. Biometric devices are available in CSC's, Bank branches, Pensioner associations, Govt. offices etc. More over any citizen can also purchase a finger print scanner and do the identification from home. A typical finger print scanner currently costs around Rs. 2600/- only

D.R.:- the consumer price index for the February has also dropped. The trend will lead to reduction of D. R. sure for in-service employees from May 1. Pensioners also most likely will be affected.

16th A G M of western Zone: it was held in the H. O. canteen Premises of New India Assurance co, in Mumbai on Saturday 13h March 2016. The A G M elected following governing Body for the next three years.

Mr. R. P.Samal	(Rtd.. G.M. New India Mumbai.)	Chairman.
Mr. A. J. Kulthe	Rtd. . National Insurance Pune)	President.
Mr. M.K. Raut	(Advocate) Retired Oriental Mumbai	Working President.
Mr. S.K.Jayakar	UII Mumbia	Vice President.
Mr. A,M.Kulkarni.	Oriental Mumbia	Vice President.
Mr. Praful Desai.	OIC Rajkot	Vice President.
Mr. S. Shende	UII Pune	Vice President.
Mr. UDAYAN BANARJEE	Oriental Mumbai	GENERAL SECRETARY.
Mr. P.V.Adhikari	New India. Mumbai	Joint Secretary.
Mr. V.J.Kini	Oriental Mumbai	Joint Secretary.
Mr. Medhekar	Oriental Pune	Joint Secretary.
Mr. Kewaljeet Singh	Oriental Raipur	Joint Secretary
Mr. A.V.Gaitonde	Oriental Mumbai	TREASURER
Mr. K.D.Malewadkar	Oriental Mumbai	ASST.TREASURER

Governing Body Members :- 1. K. S. Samant, Oriental Mumbai, 2. Phadke United India Mumbai 3. Sheladurai 4.U.D. Pandya, New India Mumbai, 5. Jabalpurwala, New India Mumbai, 6. G.M.Chavan Nagpur, 7. Hiremath Oriental Sholapur, 8. S. N. Chimulkar United India,, Goa, 9. N.P.Jasani United India Porbunder, 10. M.P.Malewadkar Oriental Mumbai 11.D.S.Pereira TAC Mumbai ,12. Renu Rele Oriental Mumbai, 13.Nandini Gursale,United India Mumbai 14.E.R.Salvi , Nagpur, 15.A.V.Pultamkar. Oriental Nagpur.

**GENERAL INSURANCE PENSIONERS ASSN.(WZ) MUMBAI
LIST OF DONATION FROM 01ST MARCH TO 31ST MARCH 2016**

4488	MR	RAMCHANDRA	M	PARAB	MUMBAI	1000.00
4489	MR	RAMESH		BAGWE	MUMBAI	1000.00
4491	SMT	INDIRA		SREEKUMAR	MUMBAI	5000.00
4492	MR	NANJI	BHIMAJI	POPAT	PORBUNDER	700.00
4493	MR	C	R	KUMBHANI	PORBUNDER	500.00
4496	MR	L	D	BHANDARE	MUMBAI	251.00

4497	MR	MANILAL		RAJPUR	MUMBAI	1000.00
4499	MR	DEEPAK	V	BOBADE	MUMBAI	2500.00
4500	MR	LINUS	L	CRASTO	MUMBAI	3000.00
4501	MR	RAMJIBHAI		DESAI	NAVSARI	1000.00
4502	MR	PARESHBHAI	N	DESAI	NAVSARI	800.00
4503	MR	CHOTUBHAI	C	PATEL	NAVSARI	500.00
4504	MR	RAMABHAI	B	RATHOD	NAVSARI	500.00
4505	MR	JAJANBHAI	B	TALAVIA	NAVSARI	500.00
4506	MRS	MARIA	N	DMELLO	MUMBAI	2500.00
4507	MR	P	K	RAVAL	MUMBAI	1000.00
4509	MR	G	G	NAR	MUMBAI	3000.00
4513	MRS	B		SEQUEIRA	MUMBAI	500.00
4514	MR	RAMCHANDRA	M	PARAB	MUMBAI	1000.00
4515	MR	R	H	MATHURIA	MUMBAI	5000.00
4516	MR	DILIP		THAKORE	MUMBAI	2500.00
4517	MR	SATISH		SHENDE	PUNE	2000.00
4518	MR	B	K	MANE	PUNE	2000.00
4520	MRS	MADHAVI		NAIK	MUMBAI	5000.00
4521	MR	RAMDAS	G	WELKAR	AKOLA	700.00
4522	MR	VASUDEV	N	TARUKAR	AKOLA	700.00
4523	MR	SIDDHARTH	J	KAMBLE	NAGPUR	700.00
4525	MR	MANIK	A	SAWLAPURKAR	AMRAVATI	200.00
4526	MR	SUDHIR	R	PANDIT	MUMBAI	100.00

K. S.Samant
General secretary.