



BANK OF BARODA RETIRED OFFICERS' ASSOCIATION

(Estd. 1990-Regd. Trade Union Act. 1926 Reg. No. G/4766/90)

Affiliated to: All India Bank Pensioners and Retirees Confederation, Kolkata

CHAIRMAN

Shri V. T. Makwana

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National President:

Shri J. G. Lakhawala

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Executive President:

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General Secretary:

Shri V. B. Chavan

(M) +91-9823063347

vbc_pune@yahoo.com

BOBROA/26/10/13

Date: 07.10.2026

CIRCULAR TO MEMBERS

Dear Members,

Re: Group Medical Insurance Policies – 2026–2027

We wish to inform members that the Bank has issued circular on the **Terms & Conditions of the Group Medical Insurance (GHI) Policy** vide Circular No. **HO: HROPS: 118/2001 dated 05/10/2026** (copy enclosed).

The circular broadly explains the features of the GHI Policy for the period **01/11/2026 to 31/10/2027**, covering retired employees + their spouses. Retiree/ spouse. It provides details regarding:

- Eligibility of retired employees and spouses
- Features of the policy
- Coverage available under the Base Policy, Top-up policy for self and spouse, Single-person policy with PH child
- Premiums with and without GST
- Add-on premium and other available options

Members are required to **exercise their option through the HR Connect portal on or before 25/10/2026**.

Those who require a **Special Personal Loan for payment of the insurance premium** are requested to submit their loan application to their pension-paying branch **well in advance**, so that the necessary formalities can be completed in time.

We request all members to carefully read the terms and conditions and discuss the available options with their **family members, fellow members, colleagues and our office bearers** before making their choice.

We also request members to kindly make their **known super-senior members and family pensioners** aware of this scheme, so that they do not miss the opportunity to exercise the appropriate option within the stipulated time.

In case of any issue or difficulty, members may raise a grievance through the **HR Connect Grievance Window addressed to the Medical Cell**. They may also contact the Medical Cell at:

Email: medicalinsurance.ho@bankofbaroda.com

Telephone: [0265-2316625](tel:0265-2316625) / [0265-2316626](tel:0265-2316626) / [0265-2316618](tel:0265-2316618)

We are also providing herewith the list of our **Medical Insurance Committee Representatives**, whom members may contact for assistance or clarification.

Super Top-Up Insurance of SBI General

We further inform members that, as in previous years, **BOBROA has given a mandate to KM Dastur Insurance Brokers** to arrange a **Super Top-Up cover** as an alternate/additional insurance policy for our members.

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: 2 :

KM Dastur Insurance Brokers has offered a **Super Top-Up policy of SBI General Insurance**, as per their communication dated **30/09/2026**. The **Super Top-Up brochure, TPA details and option form** are enclosed for members' consideration.

Members requiring additional information or clarification regarding this option may contact **KM Dastur Insurance Brokers and/or our representatives**.

GST and Other Issues Taken Up with the Bank

We also wish to inform members that a case concerning **waiver of GST on medical insurance premium is pending before the Kerala High Court**, and the decision is awaited.

BOBROA has requested the Bank to:

1. Not recover GST on the insurance premium;
2. Bear burden of premium/subsidise the premium to the extent of **50%**; and
3. Extend an **interest-free Special Personal Loan** for payment of the premium.

We are awaiting the Bank's decision on these issues.

Assistance Regarding Claims

BOBROA will continue to provide assistance and services to members, as has been done in the past. However, members may kindly note that **claims are scrutinised and settled by the respective insurance companies**. BOBROA has no role in the actual settlement of claims, except to assist members through follow-up and representation wherever required. Members are therefore requested to carefully study the available policies and make an informed decision after considering their individual and family requirements.

Remain Insured.

This is issued for the information and guidance of all members.

With regards,

V. B. CHAVAN

GENERAL SECRETARY

BOBROA

PLEASE CIRCULATE AMONGST MEMBERS