

# State Banks' Staff Union (Kerala Circle)

(Affiliated to All India State Bank of India Staff Federation)

Reg. No. 01-36-2000

Circular No.56/25  
To All Unit Secretaries



State Bank of India  
Local Head Office  
Poojappura  
Thiruvananthapuram-695 012

Date: 06.10.2025

Dear Comrade,

## **REVIEW OF BANK'S MEDICAL REIMBURSEMENT SCHEME**

We reproduce hereunder the full text of letter No.FED/GS/2025/142 dated 17<sup>th</sup> September, 2025 issued by Com.L.Chandrasekhar, General Secretary, AISBISF, addressed to the Deputy Managing Director (HR) & Corporate Development Officer, State Bank of India, Corporate Centre, Mumbai, the contents of which are self-explicit.

Yours comradely,

(Akhil S)  
General Secretary

"We refer to our earlier letter vide FED/GS/2018/29 dated 07.04.2018 on the captioned subject, wherein we had emphasized the need for a review of the Bank's Medical Reimbursement Scheme. Since then, we have been consistently pursuing this demand for improvement in the scheme for the workmen employees of our Bank.

2. As you are aware, improvements in the Medical Reimbursement Scheme are discussed between the State Bank of India and the All India State Bank of India Staff Federation, and a Memorandum of Settlement is concluded at the Bank level after the conclusion of Industry-level settlement between the Indian Banks' Association and the workmen unions. Historically, our Bank's scheme has always been superior to the industry-level hospitalization scheme.

3. However, it is a matter of concern that the last Memorandum of Settlement between State Bank of India and the All India State Bank of India Staff Federation was signed on 17.01.2019, introducing certain enhancements in areas such as bed charges, ICU charges, normal delivery charges, vaccination, domiciliary treatment, transplantation expenses, and implants. Since then, only minor revisions in bed and ICU charges have been implemented, while a comprehensive review and update of the Bank's Medical Reimbursement Scheme has not taken place.

4. Since then, several improvements at the industry level, particularly during the 11<sup>th</sup> and 12<sup>th</sup> Bipartite Settlements, have outpaced the entitlements at our Bank level. Unfortunately, our Bank-level scheme has not kept pace with these developments, resulting in the industry scheme becoming superior in many aspects.

5. The present entitlements of workmen employees at both the Industry level and the Bank level are detailed below. This comparison clearly shows that Bank-level entitlements remain significantly lower than the Industry-level standards across all categories, placing our employees at a considerable financial burden.

Sl No	Particulars	Industry Level Entitlement	Bank Level Entitlement
1	Bed Charges (Metro/Urban Centres)	Rs.3,000/- per day	Rs.2000/- per day
2	Bed Charges (Other Centres)	Rs.2,500/- per day	Rs.2000/- per day
3	ICU Charges (Metro/Urban Centres)	Rs.6,000/- per day	Rs.4800/- per day
4	ICU Charges (Other Centres)	Rs.5,000/- per day	Rs.4800/- per day
5	Angioplasty	Rs.1,00,000/-	Rs.80,000/-
6	Cataract	Rs.30,000/-	Rs.20,000/-
7	Charges for Operations Minor Operations Surgeon fee Anesthesia Theatre Charges	Rs.17,000/- Rs.7,000/- Rs.7,000/-	Rs.5,000/- Rs.1,500/- Rs.2,000/- fixed

6. However, it is a matter of serious concern to note that the entitlements under our Bank's Medical Reimbursement Scheme, which were once superior to the industry-level benefits, are now far below the standards available at the industry level. While industry-level entitlements have been substantially enhanced in recent settlements, the benefits extended by our Bank have not kept pace. This difference is particularly evident in areas such as bed charges, ICU charges, cost of implants, critical surgeries, and several other procedures where the industry-level entitlement is much higher. As a result, employees of our Bank are compelled to spend considerably from their own sources, undermining the very purpose of the scheme, which promises 100% reimbursement.

7. Though workmen employees are eligible for up to 100% reimbursement of medical expenses for themselves and dependent family members, this remains largely theoretical. In practice, a significant portion of the medical bills is disallowed owing to the restrictive entitlements under the Bank-level scheme. Consequently, employees are compelled to bear the difference from their own resources, which defeats the spirit of 100% medical reimbursement.

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8. Medical expenditure has risen sharply across metro, urban, and even semi-urban centres, further widening the gap between the actual claimed bill amount and the sanctioned amounts. In addition, rapid advancements in medical technology demand access to modern equipment and procedures, which are often costlier and inadequately covered under the present scheme.

9. In view of the above, we earnestly urge the Management to immediately initiate discussions with us to revise and update the Bank's Medical Reimbursement Scheme, and to enter into a bilateral settlement, which was last signed in 2019. We specifically seek:

- Full reimbursement of all charges related to surgical and non-surgical treatments, including surgeon, assistant surgeon, anaesthetist, operation theatre, surgical appliances, OT consumables, and ambulance services
- Reimbursement of Dental treatment expenditure to subordinate staff and revision of dental treatment charges in line with present-day costs
- Alignment of entitlements with, and preferably superior to, industry-level standards.

A timely revision will ease the financial burden on employees, ensure genuine 100% reimbursement, safeguard their health and well-being, and, in turn, enhance productivity and contribute to the sustained growth of the Bank."

STATE BANKS' STAFF UNION (KERALA CIRCLE) .....	ZINDABAD
ALL INDIA STATE BANK OF INDIA STAFF FEDERATION.....	ZINDABAD
NATIONAL CONFEDERATION OF BANK EMPLOYEES.....	ZINDABAD