

आंतर कार्यालयीन ज्ञापन **INTER-OFFICE MEMORANDUM**

प्रेषक /From :	प्रति /To:
मुख्य महाप्रबंधक/ The Chief General Manager, प्रधान कार्यालय / Head Office, मानव संसाधन विभाग/Human Resources Dept., औद्योगिक संबंध प्रभाग/Industrial Relations Divn.	The Chief General Manager/ General Manager <u>All HO Departments</u>  The Chief General Manager/ General Manager <u>All FCGMOs/FGMOs.</u>  The Zonal Manager All Zones <u>H.R. Department</u>  The Dy. General Manager, <u>LCB/Zonal Audit Offices</u>  The Principal Staff Training Colleges
<b>Ref.No.: HO:HR:IR:I-28</b>	<b>Date :22.04.2026</b>
<b>Ref.No.: 2026-27/ 31</b>	

**Clarification on provisions of Ex-gratia for  
Award Staff (Self and Family Members)**

We refer to IOM No. HO:HR:IR:SD:1-545 dated 22.03.2016 and HO:HR:IR:SD:I-39 dated 27.04.2016 in the captioned matter. Reference is also invited to Branch Circular No. 114/218 dated 18.01.2021, wherein the gist of the Medical Insurance Scheme along with Bank-level medical reimbursement provisions, as contained in the aforesaid IOMs, has been reiterated.

2. In continuation of the above, the following provisions of Ex-gratia for Award Staff (Self and Family Members), are hereby clarified for ready reference:

- i. Provision of Ex-gratia Medical Aid for Award Staff (Self and Family Members) is aimed at providing financial assistance to Award Staff members of the Bank who, during the Insurance policy period, incur hospitalization expenses for self or for dependent family members. This provision is residual in nature i.e. reimbursement is available after the Bank's Medical Insurance Scheme and Corporate Buffer (if any) are fully utilised/exhausted towards settlement of claim.
- ii. As per the existing provision of Ex-gratia Medical Aid for Award Staff (Self and Family Members), the Bank may consider the payment of Ex-gratia amount to the extent of 70% of the claim amount remaining after the amount settled by the Insurance Company, including buffer, to the Award Staff and their dependent family members.
- iii. In this context, the process of settlement of claim on account of hospitalization expenses incurred towards disease/accident/ailment/injury/hospitalization



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expenses eligible for reimbursement under Group Medical Insurance scheme, submitted by award staff members, is enumerated below:

- a. In cases of under-payment of claim by the insurer, the unpaid portion of the eligible claim amount will be reimbursed to the concerned claimant (Award Staff) from out of Corporate Buffer. Such cases will be taken up with TPA (Third Party Administrator) to settle it in a transparent and fair manner.
  - b. In the event of non-admissibility/rejection of claim and/or non-availability of corporate buffer, the residual amount of eligible claim of an award staff will be reimbursed from out of extant ex-gratia medical aid scheme of the bank and as would be applicable from time to time.
  - c. While considering the claim for settlement under provisions of Ex-gratia Medical Aid for Award Staff (Self and Family Members), a care is to be taken that the reimbursement towards bed charges will ordinarily be limited to the extent of the limit as stipulated in the Group Medical Insurance Scheme. However, there could be a situation where the bed within the ceiling which is prescribed in group medical insurance scheme, is not available, in that case reimbursement beyond the ceiling, as prescribed, may be considered only on the condition that the hospital has clearly certified/stated that the bed within his/her entitlement was unavailable at the time of admission or in course of treatment. This condition hereinabove, is stipulated for the reason that the medical/treatment charges are ordinarily linked to the category of room/bed. As regards ICU/CCU charges, these should be treated separately, as admission to ICU/CCU is based on medical necessity and not on room entitlement. Accordingly, such charges may be reimbursed on actual basis, subject to certification by the treating hospital/doctor, and in line with the extant provisions of Ex-gratia. While examining claims under provisions of Ex-gratia Medical Aid, due considerations is to be given to the above stipulations.
  - d. In general, it has been observed that some Zones are continuing to apply limits for settlement of claims that were in force prior to the introduction of the Group Medical Insurance Scheme. Such earlier limits no longer exist and should not be made the basis for processing/sanction of the claim.
  - e. Further, in case of an Award staff member who dies in harness, full reimbursement of the hospitalization expenses incurred is to be reimbursed in cases of treatment for any disease/accident/ailment/injury/ hospitalization expenses eligible for reimbursement under Group Medical Insurance scheme, for self only.
- iv. In view of above clarification, Zones are advised to consider claims in accordance with extant provisions of Ex-gratia Medical Aid. Also, it is advised that all such cases which remain unsettled/under-settled as on or after 18.01.2021, and have not been dealt with in accordance with the above guidelines relating to ex gratia medical aid, be reviewed, in light of the above clarification and settled.
3. Please bring the contents of this circular to the notice of all staff members working in branches/offices under your jurisdiction.



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A handwritten signature in blue ink, appearing to be 'B.S. Fonia', is written over a faint red watermark that reads 'INTERNAL SECURITY'.

(B.S. Fonia)  
Deputy General Manager (HR)