



**UCOBANK RETIREES' ASSOCIATION KARNATAKA  
(Regd)**

(Regd as S.No: 699/97-98 Dated 20/01/1998 w  
the Registrar of Societies, Karnataka)  
Regd Office: C/o UCO Bank, 3rd Floor, 13/22,  
Kempegowda Road, Bangalore-560009  
Website: urakar.com



**UBRA-KAR/CIR/043/2023- 26**

**Date: 24.10.2025.**

**To all members of our unit.**

Dear Comrades,

**SUB: Renewal of IBA Medical Insurance Scheme for Retired Employees for the period from 01.11.2025 to 31.10.2026 & Top Up cover.**

We request reference our Head Office Circular No. CHO/PMG/24/2025-26 dated 20.09.2025 with regard to the renewal of IBA Medical Insurance Scheme for Retired Employees for the period from 01.11.2025 to 31.10.2026. The last date for renewal has ended on 15.10.2025.

It is observed that most of the members have not opted for IBA Top-up cover in view of the high premium quotes.

Members who are interested in Top-up cover, have now the option for taking SBI Super Top-up policy through KM Dastur with low premium quotes as compared to IBA Top-up rates. **This scheme also happens to be our Federation Top -up for the year 2025-26.**

**The Super Top-up policy can be taken by any & all retirees who are covered with any other Insurance company also (not necessarily IBA policy) or even as dependents in the policy of their children.**

The portal has started working from 29.10.2025. Members are advised to make sure that Association name **“UCO BANK PENSIONERS ASSOCIATION MAHARASHTRA & GOA”** is only selected and not any other association or union.

PLEASE NOTE THAT PREMIUM PAYMENT IS TO BE MADE ON LINE FOR IMMEDIATE ACKNOWLEDGEMENT. PAYMENT BY WAY OF CHEQUE CAN ALSO BE MADE BY DEPOSITING THE CHEQUE, ALONG WITH THE APPLICATION AT BANGALORE OFFICE OF KMD.

**The salient details are given below:**

Portal link	Kmd-enrolmentportal.com
For existing users (including those who had opted for Go digit top-up last year)	Enter your Regd. Mobile No. and continue with OTP.
New users	Click on Sign up tab & enter your details with Assn. name. Then continue

**The coverage details linked to the date of applying for the policy is given below:**

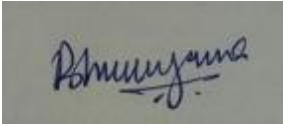
<b>Date of applying</b>	<b>Coverage available from</b>
From 29.09.2025 to 28.10.2025	01.11.2025 to 31.10.2026
From 29.10.2025 to 12.11.2025	15.11.2025 to 31.10.2026
From 13.11.2025 to 27.11.2025	30.11.2025 to 31.10.2026

Even though Members can opt for Super Top Up to 27.11.2025 as detailed above, interested members are advised to subscribe for this Super Top-up policy on or before 28.10.2025, so as to get the cover from 01.11.2025 itself.

A copy the information sheet with terms and conditions issued by SBI General Insurance co is enclosed for information & guidance of members.

1. The following persons can be contacted for submission of the online application.

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|-----------------------|------------|
| 1. V. Ranganathan     | 9448367377 |
| 2. B. Lakshminarayana | 9845443998 |
| 3. S. Arunachalam     | 9845408157 |
| 4. C.A. Nagarathna    | 9840887316 |
| 5. K.R. Suresh        | 9341211894 |



**B. Lakshminarayana, Hon. Secretary.**

**ENCL: A/A**

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All Correspondence to: B.Lakshminarayana,

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