

**ALL INDIA BANK RETIREES' FEDERATION (REGD.)  
(A.I.B.R.F.)**



**GENERAL SECRETARY REPORT**

**OFFICE BEARERS' COMMITTEE & CENTRAL COMMITTEE  
MEETING**

**10<sup>TH</sup> TO 12<sup>TH</sup> JANUARY, 2024**

**VENUE**

**JAL SABHA GRAGH, SOUTH TUKOGANJ  
INDORE ( M.P.)**

**HOST UNIT**

**STATE COMMITTEE OF AIBRF, MADHYA PRADESH &  
CHHATISGARH**

## ENCLOSED

SR.NO.	PARTICULARS
1.	NOTICE OF MEETING DATED 10.11.2023
2.	GENERAL SECRETARY'S REPORT
3.	Proceedings of 6th Triennial Conference held in Bengaluru from 25.02.23 to 27.02.23
4.	AIBRF Circular No. 2023/091 dated 29.07.23 advising details of 100 % DR to Pre- 2002 Retirees
5.	AIBRF Circular No. 2023/010 dated 20.02.2023 advising details of increase in ex-gratia amount to Pre-1986 Retirees/ Spouses
6.	AAIBRF Circular No. 2023/040 dated 04.05.2023 on General Council Decision on merger of affiliates
7.	AIBRF Circular No. 2023/ 099 dated 19.09.2023 giving action plan for merger of affected affiliates - Guidelines from AIBRF
8.	Proceedings of Core Committee meeting held on 24.04.23 to discuss and decide action programs on Updation.
9.	Proceedings of Core Committee Meeting held on 11 <sup>th</sup> & 12 December, 2023 to discuss development on MOU dated 07.12.2023 signed between IBA & UFBU .
10.	List of Office Bearers and Central Committee Members
12.	Statement of Expenses of 6 <sup>th</sup> conference held at Bangaluru

## **ALL INDIA BANK RETIREES' FEDERATION (REGD.)**

Flat No 101, Block C Shivom Residency, M. G. Road Indore- 452001

E-Mail ID [sharbat\\_123@rediffmail.com](mailto:sharbat_123@rediffmail.com) Mobile: 8966019488

**6<sup>th</sup> Conference Slogan- Pension Updation is Right of Bank Retirees**

### **NOTICE OF THE MEETINGS**

Ref:2023/124A

10.11.2023

The Office Bearers/ Central Committee Members/ State Committee Chiefs  
A.I.B.R.F

Dear Sir,

**Re: Office Bearers' & Central Committee Meeting of AIBRF to be held on  
10<sup>th</sup>, 11<sup>th</sup> & 12<sup>th</sup> January, 24 at Indore (M.P.)**

01. It has been decided to convene Office Bearers and Central Committee physical Meeting of AIBRF from 10<sup>th</sup> to 12<sup>th</sup> January, 24 at Indore (M.P.) details of which are as under

**(a) Office Bearers' Meeting on 10<sup>th</sup> January, 2024**

**(b) Central Committee Meeting on 11<sup>th</sup> & 12<sup>th</sup> January, 24**

02. Agenda of both meetings and details of stay arrangements will be circulated separately shortly.
03. Office Bearers will be provided 4 Night stay on twin sharing basis and central committee members will be provided 3 Nights stay.
04. Registration charges for office bearers and central committee members and escorts/ spouses have been fixed at Rs. 5000.
05. List of office bearers and central committee members as per the nominations received from affiliates are enclosed for your ready reference. Those affiliates who have not sent nominations for central committee or who have sent nomination partially so far are requested to send complete list latest by 30.11.2023.
06. All the office Bearers/ Central Committee Members are requested to send their travel plan with dates they want hotel accommodation for 4 or 3 nights as per their entitlement latest by 15.12.2023 failing which individuals will have to make their own arrangements for stay.

07. Food arrangements will be as under :

**(a) Office Bearers: Breakfast from 10.01.24 to 12.01.24, Lunch 10.01.24 to 12.01.24  
Dinner 09.01.24 to 12.01.24**

**(b) Central Committee Members: Breakfast 11.01.24 to 12.01.24 Lunch 11.01.24 to  
12.01.24 and Dinner: 10.01.24 to 12.01.24**

08. Check-in/ Checkout time of hotel in Indore is 12.00 Noon. Those who need additional days should inform in advance.

09. Your travel plan may be advised to the following persons

(a) Shri Kishor Dharmadhikari: 9022788847

(b) Shri Mukesh Bhatt: 9826580099

(c) Shri Sharad Vyas: 9425350939

With Greetings,

**Yours Sincerely,**

A handwritten signature in black ink, appearing to read 'mahal', is written over a horizontal line.

**(S. C. JAIN)  
GENERAL SECRETARY**

**ALL INDIA BANK RETIREES' FEDERATION (REGD.)  
(A.I.B.R.F.)**

**GENERAL SECRETARY REPORT**

**FOR  
OFFICE BEARERS' & CENTRAL COMMITTEE MEETINGS  
TO BE HELD AT INDORE  
FROM 10 TO 12<sup>TH</sup> JANUARY, 2024**

**1. Honorable Office Bearers & Central Committee Members**

1.1 We are pleased to extend warm welcome and greetings to all of you in the city of Indore which is commercial capital of Madhya Pradesh and cleanest city of the country consecutively for last 6 years. Incidentally, Indore is also Headquarter of AIBRF since 2009.

1.2 This is the first central committee meeting and also first physical meeting of office bearers after Bengaluru Conference. We convey our heartiest congratulations and best wishes to the new team of Central Committee members and also wish Office Bearers very purposeful and meaningful tenure.

**2. 6<sup>th</sup> Triennial Conference of AIBRF held in Bengaluru**

It was another very successfully organized conference of AIBRF held in Bengaluru from 25.02.2023 to 27.02.2023. **Proceedings of the conference and major decisions taken in it are reproduced below and marked as Annexure A for your ready reference.** The proceedings were earlier also circulated vide circular no. 2023/028 dated 01.04.2023.

2.1 Major Decision taken in the conference are reproduced below for review:

- **Updation of Pension on RBI lines for all retirees.**
- **Improvement in pension provisions on the lines of Government pension scheme.**
- **Pension option to Resignees & Left over.**
- **Improvement in ex-gratia amount to pre-1986 retirees and spouses.**
- **Improvement in Group Medical Schemes to make it affordable for all section of retirees.**
- **Resolution of issues concerning proper and effective implementation of provisions of wage settlement.**
- **To secure forum to have direct discussion with IBA on retiree issues.**

We are happy to inform that several steps have been taken in last one year by Central Office to achieve the issues listed above and some of them have been successfully achieved after the conference. Following are the historical achievements for Bank Retiree community:

### **3. MAJOR ACHIEVEMENTS AFTER BENGALURU CONFERENCE:**

**(A) 100 PERCENT DEARNNESS RELIEF TO PRE-NOVEMBER 2002 RETIREES:** It has benefited about 1.80 lakhs Bank pensioners/ family pensioners. Monthly increase in pension ranges from Rs. 450/- to Rs. 17000/- p.m. on sanction of this long pending demand. Increase is effective from 1.10.2023 and we find that all banks have since started paying 100 per cent DA to all eligible Retirees.

**(B) INCREASE IN EX-GRATIA AMOUNT TO PRE-1986 RETIREES/ SPOUSES TO MINIMUM RS 10000/-**

**(C) PENSION OPTION TO RESIGNEES:** MOU is already signed and government approval on it is awaited. It will provide much needed pension to about 3000 Resignees who resigned from banks after 1.1.1986 and before 31.03.2010.

Above achievements are historical one which AIBRF had been pursuing for last several years at the organisational level. These achievements have provided much needed financial support to eligible retirees besides sense of respect, dignity and confidence. It has also given new sense of confidence to the organisation and strong feeling that demands of Retirees can be achieved through Organisational efforts. The above achievements have come immediately after improvement in family pension. **We all must feel proud of these achievements.**

Details of the above achievements have already been advised through the following circulars

- (a) AIBRF Circular No. 2023/091 dated 29.07.23 advising details of 100 % DR to Pre- 2002 Retirees. (Copy enclosed & Marked as Annexure B).
- (b) AIBRF Circular No. 2023/010 dated 20.02.2023 advising details of increase in ex-gratia amount to Pre-1986 retirees/ spouses. (Copy enclosed & Marked as Annexure C).

### **04. Demand of Pension Updation- Most Important & Major Demand of Retirees**

It is the most important demand of Bank Retirees. AIBRF has been pursuing this demand for last 7 years through several organisational efforts/ action plans on continuous basis with the Government, IBA & UFBU. AIBRF efforts include Centralized Dharana programs in Delhi, Demonstrations and Dharanas in several important centres in the country, AIBRF delegation meeting FM six times, submission of memorandum to more than 110 Member of Parliament etc.

It is affecting more than 5 lakhs bank retirees. In AIBRF, we call it as MOTHER OF ALL DEMANDS. We are of view that sanction of Updation is abnormally delayed and already it is too late. Updation in Government Sector came in 2005 and in RBI in 2019. AIBRF demands that Updation for bank pensioners should be sanctioned without any further delay.

#### **5. MAJOR AREA OF CONCERN/ WORRY OF AIBRF ON UPDATION ISSUE.**

- (a) Updation was identified as residual issue in the last wage settlement as per MOU signed in December, 2021. It was expected that this residual issue would be disposed off before commencement of discussion on next wage settlement. But it has not happened resulting into delay.
- (b) We find that UFBU who is negotiating for Updation is yet to crystallise its demand on Updation. It is also seen that among UFBU constituents, consensus and uniformity on demand of Updation on various points is yet to be arrived.
- (c) UFBU is not ready to hold discussion with AIBRF and other Retiree organisations on any issue of retirees including Updation demand. This situation results in to avoidable gap and vacuum.
- (d) Pending Court cases on Updation.

#### **6. Development on Pension Updation issue in recent MOU dated 7.12.2023**

As you are aware, IBA and UFBU have signed MOU on wage revision for next 5 years. In this MOU, demand of updation has been addressed by parties to MOU in their own way. Instead of accepting demand of updation on RBI lines, IBA has agreed to grant Ex-gratia payment as one time measure to all pensioners/ family pensioners including those retiring during the period of current settlement. This development has sent shock wave among bank retiree community. There is huge disappointment and sense of frustration among lakhs of bank retirees who were patiently waiting for achieving the demand in this settlement.

To deal with this development, urgent meeting of Core committee was convened on 11<sup>th</sup> & 12<sup>th</sup> December, 2023. The matter was discussed in the meeting in depth and to protect interest of the retirees the following decisions were taken:

- (a) AIBRF shall launch various action programs to pursue demand of updation in the coming months after discussion in the Office Bearers and Central Committee meetings scheduled to be held from 10<sup>th</sup> to 12 January, 2023 in Indore.
- (b) Two delegations of AIBRF will meet UFBU Convenor & General Secretary AIBEA to pursue them to raise issue of updation before IBA for approval and also seek clarification and details on quantum and formula of

Ex-gratia. It will also request them to demand Ex-gratia to be linked with variable DA as applicable to pension, to take care of future inflation.

- (c) AIBRF delegations will also meet IBA/ Government authorities to pursue demand of updatation.
- (d) AIBRF shall make efforts to form United forum of retiree organizations.
- (e) Core committee decided to make appeal to members to show faith in the organization and not to get misled by various rumours being spread in social media on this issue.

## **7. PROPOSED ACTION PROGRAMS OF AIBRF TO ACHIEVE DEMAND OF UPDATATION**

AIBRF is committed to continue to take all possible organisational steps to pursue demand of updatation till it is achieved. IBA, agreeing to consider payment of Ex-gratia instead of regular updatation, can not deviate us from our core demand of updatation. Ex-gratia as solution to updatation is not acceptable to AIBRF. Though it will provide some additional monetary benefit to all pensioners, but AIBRF do not take it as move towards updatation. AIBRF will launch several action programs which will include Dharna programs at important centres, Dharna programs in Delhi in batches, submission of memorandum, relay hunger strike at various centres etc. Action programs will be finalized on getting complete clarity on Ex-gratia quantum and its formula.

## **8. GROUP MEDICAL INSURANCE SCHEME FOR RETIREES & DEVELOPMENTS AT THE TIME OF LAST RENEWAL & FUTURE STRATEGY ON IT**

Eighth renewal of Group Health Insurance policy process for retirees has since been completed. This year, renewal process witnessed several challenges and adversities. Contrary to our expectations and expected results of our efforts for reduction in premium, there has been considerable increase in premium charges in particular, for top up policy. Structure of base policy and top up policy designed for retirees was not supportive for retirees and in fact put unbearable financial burden on them.

These developments on Health Insurance front have come as big shock and disappointment to lakhs of bank retirees who were expecting reduction in premium rates and base policy to be funded by banks. Exercising renewal option for insurance became more challenging for majority of retirees.

AIBRF made the following efforts at the organisational level for making Health Insurance cheaper and affordable for all section of retirees:

- (a) Suggested to IBA/ UFBU to introduce Base Policy of Rs. 2 lakhs with capping on specified diseases to reduce premium cost to make it affordable for all.



- (b) We also worked for demand that premium cost of base policy should be borne by banks.
- (c) We approached Chief Labour Commissioner (Central) in September, 2022 for their intervention to stop violation of provisions of the settlement which was resulting in to charging higher premiums to retirees and also to stop other violations pointed out.
- (d) Our representation was accepted by CLC for consideration and 6 rounds of discussion were held to resolve the issue.
- (e) IBA also invited us for discussion on our representation on Group Health Insurance policy
- (f) We had raised concern on various irregularities noticed while floating tenders by IBA for renewal in 2023-24.
- (g) In order to mitigate difficulties of retirees in obtaining higher insurance coverage, AIBRF, as per the unanimous decision taken in Office Bearers' meeting, recommended affiliates to work for Super Top Policy of SBI General through insurance broking firm K. M. Dastur.
- (h) Some of our affiliates continued to work for base policy of New India insurance as alternate policy for retirees.

Contrary to our expectation and without any consultation, IBA & UFBU signed MOU separating Retiree policy and also designing new structure of policies for Retirees which resulted into abnormal increase in premium.

Under the above circumstances, position of renewal for 2023-24 is as under as per data collected by the Central Office:

(a) IBA Policy	142000	93%
(b) Alternate Policy through our affiliates	11000	07%
TOTAL	153000	100%

Super Top Policy of SBI General Recommended  
by AIBRF

25000

The above data are provisional subject to revision.

## **9. DISCUSSIONS NEEDED TO DECIDE FUTURE STRATEGY ON GROUP MEDICAL INSURANCE SCHEME**

- (a) How to protect interest of sizeable number of retirees, ranging from 1.80 lakhs to 1.40 lakhs who have been preferring IBA policy and showing faith in institutional support for last 8 years since inception of the scheme from November, 2015 and to enhance organizational efforts for improvement in the scheme
- (b) Why alternate policy has not become preferred choice of majority of retirees who are presently out of Group Insurance Scheme through organizational efforts.
- (c) To discuss the strategy to find solution to bring more Retirees under Health Insurance Scheme in coming years.
- (d) To take forward the issues raised in CLC and with DFS
- (e) To work at the organizational level to get proper forum for Retirees in deciding terms and conditions for annual renewal.

## **10. MOU for 12<sup>th</sup> Wage Settlement**

It is heartening to note that on 7.12.2023, MOU was signed for revision of salaries and allowances of award and officer staff for next 5 years commencing from 1.11.2022. It is first time in the recent past that negotiation on wage revision has been concluded in record time of one year. Main features of the settlement are as under

- (a) It will provide increase of 17% in salary and allowances.
- (b) New pay scales will be constructed after merging DA corresponding to 8088 points and adding thereon loading of 3%.
- (c) Employees will be required to work on 5 days in week basis.

**On behalf of AIBRF we convey our heartiest congratulations to UFBU leadership for this historical achievement.** As indicated by UFBU, final settlement will be signed in next 6 months and then it will be implemented.

About 60000 to 70000 employees will be retiring in the banking industry in next 5 years during 12<sup>th</sup> Bipartite settlement and will become part of bank retiree movement. We are happy to note that they will be getting enhanced superannuation benefits.

We also note after expiry of 11<sup>th</sup> wage settlement on 31.10.2022, good number of employees have retired and would be retiring in coming months before implementation of the settlement. They would also be eligible to receive arrears coming out of 12<sup>th</sup> wage settlement. Our affiliates are requested to ensure that eligible retirees receive the arrears without any difficulty.

## **11. Merger of our affiliates affected with merger of Banks. - Present Status**

13 public sector banks have been merged in last 4 years as per policy of the Government. In all these banks, AIBRF has presence through our affiliates. We all know that the merger is final and irreversible. Names of 13 banks who have been merged, no longer exist.

As we all know to serve retirees of these erstwhile banks, it is necessary that the affected affiliates get merged and form one organization in one bank in post-merger scenario.

AIBRF as an apex level organization has taken several steps to see that merger process is completed at the earliest. AIBRF efforts include issuing communications from time to time in the matter, persuading affected banks to form coordination committees to prepare frame work for merger, holding meetings of affected affiliates etc.

As you all know the issue was also discussed at length in Bangalore conference and unanimous decision was taken to call upon affected affiliates to complete merger process latest by 31.12.2023.

To ensure that merger process is completed by all in the time limit fixed by General Council, Central Office has issued the following communications on the subject

(a) Circular No. 2023/040 dated 04.05.2023 on the subject- **Annexure II**

(b) Circular No. 2023/ 099 dated 19.09.2023 giving detailed guidelines as how merger process should be addressed by the affected affiliates- **Annexure III**

Despite elaborated and continuous steps taken by the Central office as enumerated in the above circulars, we have to report that out of 5 merger process to be completed before 31.12.2023 as per decision of Bangalore conference, not a single merger process has been completed so far.

More than 3 years have gone since merger of banks carried out and sufficient time was available to our affiliates to complete the merger process of their units. But it appears that seriousness needed to address the issue is found to be missing for various reasons like lack of mutual trust among the affiliates, personal perception and other extraneous consideration at affiliate level. It is matter of concern for AIBRF for this undue delay taking place on this issue as it also affects functioning of AIBRF too.

**We once again call upon leaders of affected affiliates to take immediate steps to complete the process and propose that house may as special case approve extension of the time limit in this regard up to 30.06.2024.**

After 30.06.2024, it is proposed that AIBRF will recognize one bank one affiliate as per provisions of AIBRF constitution and take suitable action to implement this provision.

## **12. Demand of Direct Discussion with IBA by Retiree Organizations on retiree issues**

Retiree movement has grown substantially in Banking Industry in last 10 years in particular after introduction of pension option in 2010. Retirees in post-retirement period enjoy several benefits from banks which need constant interaction with IBA at the apex level and bank managements for effective implementation of benefits, improvement in them. As we all know, in Banking Industry, service conditions including superannuation benefits are decided through negotiated settlement.

It is heartening to mention that because of AIBRF taking the issue before Parliamentary Committee in 2009, banks agreed to form Grievance Redressal Mechanism (GRM) at Corporate level and holding periodical discussion with representatives of Retiree Organizations to discuss and resolve retiree issues at bank level. We are happy to mention that in most of banks GRM system is working quite well and has helped immensely in resolving retiree issues through discussion.

**Securing GRM system at bank level through organizational efforts of AIBRF is one of the finest achievements and we all should feel proud of this achievement.**

But, as we all know, no system of holding discussion by IBA with retiree representatives on retiree issue, exist at the apex level. All retiree issues are decided in the industry by IBA by holding discussion only with Unions. Retirees have organized themselves independently and are accountable to their members on their issues and rights. But all issues of retiree are decided by Unions & IBA. This system results into lot of dissatisfaction and disappointment among retiree community.

Despite AIBRF raising the demand of direct dialogue with representatives of Retiree Organizations at the apex level, IBA is totally closed and rejecting the demand under the plea that they do not have mandate for it from member banks. Incidentally, Unions are also not ready to support this demand. Unfortunately, instead of supporting the demand of direct discussion by IBA with retirees, Unions signed record note in 2015 with IBA to the effect that no contractual relationship exist between ex- employer and ex- employee.

AIBRF demand that IBA should provide some forum to the retiree organizations where then can place their stand /views on retiree issues before any settlement is arrived with unions. We have seen than many settlements on retiree issues have

been finalized with unions without taking in to account the views of retirees. It is resulting in to dissatisfaction and anger among retiree community.

In view of this, in order to make the retiree movement more forceful and meaningful in coming days, We feel that time has come to take the issue in focused manner and we propose the following action program to achieve this demand:

- (a) Submission of memorandum to Parliamentary Committee on Public Grievances, Law & Justice in January/ February, 24
- (b) To seek time to appear before the committee to raise the issue for resolution.
- (c) To take other further recourse needed to achieve the demand and to do regular follow up till achieved
- (d) To make efforts to bring other Retiree Organizations under one forum to achieve the demand
- (e) To take legal recourse if need as AIBRF approached to CLC for Group Medical Insurance Scheme.

### **13. Formation of United Forum of Bank Unions**

AIBRF is the largest and one of the oldest retiree organizations in the country and seized with the need of United Forum of Bank of Retiree Organizations to raise retiree issues before IBA/ Government forcefully.

AIBRF has been continuously taking several initiatives to develop coordination with other retiree organizations, but with no much success.

In view of recent development on Updation front there is urgent need to form United Forum of Bank Retirees to take up issue of Updation forcefully. Initially, the coordination may be for limited identified demands.

AIBRF is in touch with other retiree organizations to submit memorandum on Updation signed by all retiree organizations and draw joint action programs to pursue the demand.

### **14. FOLLOW UP ACTION ON ISSUES RAISED IN JOINT MEETINGS CONVENED BY CLC**

In six Joint Meetings convened by Chief Labour Commissioner on representation submitted by AIBRF, following major issues emerged:

- (a) Violation of terms and conditions of Settlement of 2015 on Group Medical Insurance Scheme for Retirees
- (b) Serious violations noticed in floating tenders for insurance policy for retirees for 2023-24
- (c) IBA not holding meetings with AIBRF on Group Insurance Scheme and other Retiree issues
- (d) IBA not sharing information on claim ratio incurred on Retiree policy

Though AIBRF has not received full success on this issue. But some positive outcome of the efforts of AIBRF have been noticed like first time IBA held discussion with AIBRF and minutes circulated, DFS agreeing to consider AIBRF demand to provide some forum at apex level to retirees to raise their issues.

We continue to follow up the issues arisen out of these efforts and propose to take the following action:

- (a) To collect information through RTI needed by us for follow up.
- (b) To continue to pursue the issue of creating forum for retirees with DFS.

#### **15. ORGANISATIONAL ACTIVITIES AT AFFILIATES/ STATE COMMITTEE LEVEL**

- (a) After Bangalore Conference, most of the State committees have since held their triennial conferences in last 8 months as required by constitution of AIBRF and have elected new team office Bearers. Remaining State Committees are in the process of holding the conference in next two months.
- (b) We are happy to report that Delhi State Committee has taken office premises in Jhandewala Extension, centrally located place in Delhi for organizational work. It will also help AIBRF in its functioning in national capital of the country. Delhi State Committee has incurred about Rs. 1,85,000 In furnishing the office as one time expenditure and has requested AIBRF to extend financial support to meet this expenditure. As Delhi is very important center for AIBRF too and this office space will be of immense use for AIBRF in carrying out its organizational activities and will also be useful to our other affiliates, we recommend that the financial support of Rs. 1.5 lakhs may be given by AIBRF as one time measure and monthly expenses to run this office will be borne by Delhi State Committee.
- (c) Federation of Bank of India Retirees' Association held its triennial conference in Jaipur on 10<sup>th</sup> & 11<sup>th</sup> September, 23. It was inaugurated by President, AIBRF.
- (d) All India Uco Bank Retirees' Federation held the conference in Chennai on 16.12.2023
- (e) M.P. & Chhattisgarh State Committee foundation conference was inaugurated by President, AIBRF on 19.07.2023.
- (f) State Committees of AIBRF submitted online memorandum on Updation to 749 Members of Parliament ( Lok Sabha & Rajya Sabha) during the month of May, 2023.

#### **16. CORE COMMITTEE / OFFICE BEARERS COMMITTEE MEETINGS HELD**

After Bangalore Conference, the following meetings of Core Committee and Office Bearers Committee were convened through video conferencing:

- a) Core Committee meeting was held on 24.04.23 to discuss and decide action programs on Updation. Proceedings were circulated vide circular no. 2023/035

dated 25.04.2023. Copy is enclosed for ready reference & marked as Annexure IV.

- b) Core Committee Meeting was held on 24.06.2023 through video conferencing to discuss progress on updation issue.
- c) Office Bearers' Meeting was held on 27<sup>th</sup> & 28<sup>th</sup> July, 2023 through video conferencing on Group Medical Insurance Scheme
- d) Core Committee Meeting was held on 21.09.2023 through video conferencing on Group Medical Insurance Scheme.
- e) Office Bearers' Meeting was held on 26<sup>th</sup> & 27<sup>th</sup> September, 2023 through video conferencing to discuss Group Medical Insurance Scheme.
- f) Office Bearers' Meeting was held on 13.10.2023 through video conferencing to discuss development on Group Medical Insurance Scheme.
- g) Core Committee Meeting was held on 11<sup>th</sup> & 12 December, 2023 to discuss development on MOU dated 07.12.2023 signed between IBA & UFBU ( Minutes enclosed)- Annexure VI

Further, after Bangalore Conference, Central Office has issued 62 circulars on various subjects. They have been sent to Office Bearers, Central Committee Members and State Committee Chiefs by e-mail. Further, Circulars have also been uploaded on AIBRF web site and are available for information and reference.

## **17. RESOLUTIONS PASSED IN BANGALORE CONFERENCE & ACTION TAKEN REPORT ON THEM**

In Bangalore Conference, 13 Resolutions on various issues concerning to Bank Retirees and Senior Citizens were unanimously adopted.

Central Office has started taking action on them to ensure that the issue raised get resolved.

We are happy to inform that some of the issues raised in these resolutions have since been resolved/ achieved during 2023. They are as under:

- (a) Resolution no. 11(100% DA): Government has since accorded approval to pay 100% DA to all Pre-November, 2002 retirees/ family pensioners w.e.f. 1.10.2023
- (b) Resolution no. 03 (Senior Citizens issues): Government has since raised investment limit to Rs. 30 lakhs for Senior Citizens under SCSS as was being pursued by AIBRF.

In addition to the above, AIBRF has been aggressively pursuing the issues of Pension Updation (Resolution no.01) Special Allowance to be reckoned for pension (Resolution no. 03) Coordination of Retiree Associations (Resolution no.09), Grievance Redressal Mechanism at Apex level (Resolution no. 13).

## **18. Office Bearers & Central Committee Members**

It is matter of satisfaction that as per the tradition of AIBRF since its inception, Office Bearers' team for 2023-2026 have been elected through consensus process. In order to meet organizational requirements, number of positions of office bearers were increased from 48 to 53.

In order to give boost to participation of women in retiree movement, constitution was amended to keep two positions in Office Bearers reserved for woman.

General Council also took decision to create two posts of Advisors in Office Bearers' team. The following two names were approved unanimously for this position:

(a) Shri J. B. Dave

(b) Shri Debesh Bhattacharya

We have since received nominations for Central Committee Members from most of the affiliates

To fill up the vacant positions of office Bearers for the term 2023-2026, the following names were approved by the President & General Secretary as authorised by the General Council. These appointments were placed for confirmation in the Office Bearers Meeting.

(a) Shri. T.K Subramanian, Corporation Bank as Vice President

(b) Shri. Sudhakar Shetty, Vijaya Bank as Vice President

(c) Shri Subash Purohit, Bank of Baroda, Vice President (earlier he was Organizing Secretary

(d) Shri R.M. Tandon, Organizing Secretary

We enclose latest list of Office Bearers and Central Committee members for your ready reference.

As per provisions of the constitution under Para 11.4 (b) (iii), two women are to be nominated in central committee. We propose that the President & General Secretary be authorised to take appropriate steps to fill up the vacancies.

## **19. Accounts of 6<sup>th</sup> Triennial Conference**

We enclose copy of Statement of Expenses incurred for holding 6<sup>th</sup> Triennial Conference as submitted by Karnataka State Committee for approval of the house.

We are happy to inform that because of good amount mobilized by Karnataka State Committee from members/ affiliates for the conference, net central office contribution for the conference was limited to about Rs. 3.5 lakhs against the projected amount of Rs. 10 lakhs. We convey our sincere compliments for efforts of Karnataka state committee and its leadership for their efforts for mobilizing funds for the conference and also convey thanks to members from Karnataka state for the support.



As token of appreciation, we propose that financial help of Rs. 2 lakhs on one time basis may be given to Karnataka State Committee to be used for carrying out organizational activities.

## **20. Organizational Discipline**

Organizational discipline is soul of any organization and its observation is absolutely necessary at all level of the organization in particular at the top level. **AIBRF is mammoth organization & to ensure its smooth and effective functioning, elaborate arrangements have been made in the organizational set up to ensure fine balance between organizational discipline and internal democracy. Platforms of Core Committee, Office Bearers' Committee, Central Committee give enough opportunity to Office Bearers, Central Committee members to express their views including dissent/ criticism.**

However, of late it is seen that very often system of collective responsibility in challenging situation is violated frequently. Decisions taken in committees are not owned and respected. It seriously damages image of the Organization and create confusion. Circulars issued by Central Office do not receive due respect as they deserve on many occasions. People at top rush to social media to express their views without ascertaining official position of the organization. This house is requested to reiterate that indiscipline in the organization function is not acceptable and will not be tolerated. We are all first AIBRF functionary and official stand on Organizational matter will prevail

This issue needs detailed discussion to ensure credibility of the Organization which we have earned with efforts of several years.

## **21. Developments in RRBs.**

In Bangalore Conference, first time, RRB Representative, Shri D. N. Trivedi has been elected as Organizing Secretary of AIBRF giving our commitment to RRB Retirees that their issues will be addressed for resolution.

We are happy to inform that improvement in family pension on the lines of public sector banks has been extended to RRB pensioners also.

## **22. Private Sector Banks**

AIBRF has been pursuing issues of Private Sector Banks Retirees from time to time at various levels. House will be happy to know that improvements in Pension Scheme by the Government like increase in family pension, 100 per cent DA to pre-2002 Retirees have been implemented in Private Sector Banks too. AIBRF has constituted regular committee for Private Sector Banks issues which is in existence for last 6 years to monitor Retiree issues in Private Sector Banks and suggest ways to resolve them. In addition to this two representatives from Private Sector Banks are part of Office Bearers team. AIBRF is committed to extend organizational support for resolution of Retiree issues in Private Sector Banks.

### **23. AIBRF Action Plan on Retiree Issues for Next One Year**

We propose following action plan for consideration and approval of the house for next one year to pursue pending issues of Retirees for resolution at various levels:

- (a) Continue to pursue demand of Updation through various organizational action programs which will include Dharanas & demonstration, meeting in delegation to ministers, members of parliament and other authorities
- (b) To work for improvement in Group Medical Insurance Policy to make it affordable for all section of retirees.
- (c) Submission of Memorandum to Parliamentary Committee for securing forum for Retirees at apex level to ensure direct dialogue with IBA on Retiree issues and also to the demand at other forums at CLC/ DFS
- (d) To take steps to form United Forum of Bank Retirees to strengthen Retiree movement.
- (e) To take all necessary steps at AIBRF level to complete process of merger of banks in time bound manner

### **24. Formation of Committees**

We propose to form the following committees of Office Bearers:

- (a) **Committee for Group Medical Insurance Scheme:** This committee will be responsible to study the existing IBA policy and other policies being handled by affiliates, market conditions in Health Insurance Field, Group Insurance Policies being marketed by banks, concept of co-pay and capping to reduce premium cost and their impact on claims etc. It will also suggest the steps needed to pursue demand of GST reduction and subsidy on premium to retirees at the industry level.
- (b) **Committee on Legal Matters:** To keep watch on legal cases concerning to Retirees/ Senior Citizens etc. and study its impact on rights of Bank Retirees and suggest the steps to be taken by AIBRF. This Committee will be responsible for maintaining proper record of such cases and also collect data/ record of important legal cases decided in the past.
- (c) **Committee on Private Banks:** This Committee will continue.

The above Committees will work under overall supervision of Central Office will submit their report to the General Secretary. In each Committee there will be three members from Office Bearers' Team.

### **25. Registration of AIBRF:**

As all of you are aware, AIBRF is registered under Indian Trade Union Act, 1926 since 2016. We are happy to inform that all required Annual Returns for 2022 have been submitted to the Office of ALC, Gandhinagar along with amendments carried out at Bangalore Conference for approval. This work is attended by the Central Office with active support from Senior Advisor of AIBRF Shri Jagdish Dave. We place on record

our deep appreciation for his valuable support in attend all matters at ALC Office Gandhinagar.

## **26. ACKNOWLEDGEMENTS**

We place on record our sincere thanks

- (a) To Core Committee members, Office Bearers, Central Committee Members, State Committee Chiefs, Affiliates and grassroot levels members at large for their valuable support in responding to Organizational calls given from time to time
- (b) To DFS officials and IBA team for showing considerate and positive approach in sanctioning various improvements for Retirees during 2023.
- (c) To UFBU leadership in securing approval on various improvements for Retirees
- (d) and to team of M.P. & Chhattisgarhi Committee for organizing Central Committee meeting successfully at Indore.

With Warm Greetings,

GENERAL SECRETARY

## Annexure I

### **Proceedings of 6th Triennial Conference held in Bengaluru from 25.02.23 to 27.02.23**

In terms of the Circular No. 2022/657 dated 28.08.2022 giving notice for the conference and circular No. 2022/682 dated 24.10.2022 modifying dates and as per relevant provisions in AIBRF constitution, 6<sup>th</sup> Triennial Conference of AIBRF was held from 25<sup>th</sup> February to 27<sup>th</sup> February, 2023 at Sheesh Mahal Palace, Bengaluru to conduct the business as set out in the agenda mentioned in the above referred circular. Following is the brief report on proceedings of the conference.

#### **01. LOGO OF THE CONFERENCE**

It has been tradition in AIBRF that for each triennial conference, befitting Logo is adopted depicting expectation and aspirations of bank retiree community and expressing organizational commitment to fulfill the dream of the community. As we all know, presently most important pending demand of bank retiree is achieving Updation of Pension to which in AIBRF we call it as MOTHER OF ALL DEMANDS. Keeping this in view, the following was Logo of 6<sup>th</sup> Conference.



This Logo was highlight of the Conference. It was visible everywhere at the venue of the conference in posters, banners, placards, booklets etc. This logo has left deep, clear message among delegates and observers and lakhs of members of AIBRF and bank retiree community at large through them and has inculcated new confidence to be ready for struggle to achieve Updation of Pension.

#### **02. OPEN SESSION ON 25<sup>th</sup> FEBRUARY, 2023 (Part I)**

2.1 Open session was held in two parts. First session was held from 4.00PM to 5.00 PM. Chief Guest of Open Session (Part I) was **Honorable Governor of Karnataka State, Shri Thawar Chand Ji Gehlot**. He was kind enough to accept invitation of AIBRF and inaugurate 6<sup>th</sup> Triennial Conference. His presence added to decorum and grandness of the function and created additional enthusiasm and confidence among more than 3000 retirees who attended open session. Participants in the function included about 1300 delegates and observers coming from more than 24 states of the country representing 34 affiliates of AIBRF, and about 1700 retirees from Bengaluru city and nearby districts.

Entire venue was decorated with colorful arches, banners, photos, lights and king size LEDs, decorative chairs and decoration of huge dais with colorful flowers. Hall with capacity of more than 1700 people was jam packed and large number of people were sitting outside the hall to listen speech of the Honorable Governor.

2.2 Before commencement of open session, the participants assembled at the venue for socialization and fraternity which is core strength of AIBRF. Retirees were meeting their colleagues and friends after long gap of almost 4 years. Due to covid pandemic. Atmosphere created during socialization was unforgettable scene and charged with emotions, pleasure and happiness.

2.3 The Chief Guest arrived exactly at appointed time of 4.00PM at the venue. He was received by Chairman of AIBRF, Shri K. Sreenivasan, President, Shri S.M Deshpande, General Secretary, Shri S. C. Jain, Chairman, Reception Committee, Shri N.T. Hegde, Convenor, Reception Committee, Shri K. Vishwanath Naik and Shri Suresh Nahata from Central Bank of India and he was escorted by them to the dais. The Honorable Governor was greeted by strong gathering of 3000 retirees by standing ovation.

2.4 The formal open session commenced with National Anthem followed by lighting of Lamp and welcome speech by Chairman, Reception Committee Shri N. T. Hegde and address by the President Shri S. M. Deshpande & General Secretary, Shri S. C. Jain on bank retiree issues.

2.5 Thereafter, the honorable Governor, delivered inaugural speech which lasted for about 27 minutes. His speech was very impressive with full of maturity and clarity touching various aspects of banking industry and role of bank retirees in development and growth of economy of the nation. The speech was highly appreciated and liked by one and all present in the function. Main highlights of his speech can be summarized as under

- (a) He congratulated and thanked the retirees for their contribution in bringing banking industry to the present heights.
- (b) Banking is life line of national economy and Indian Banks have significantly contributed to bring India as 5<sup>th</sup> largest economy of the world and all of you belong the banking industry.
- (c) He called upon the retirees to share their rich experience of banking with the next generation to strengthen Indian banking further
- (d) He called upon the retirees to remain active for good health and better satisfaction in the life
- (e) He thanked retirees and AIBRF for giving handsome amount of donation to fight for Covid.
- (f) He assured AIBRF and retirees to take up their pending issues with the Finance minister of the country for appropriate action on them and asked AIBRF to give representation on their demands/ issues to him.
- (g) He thanked AIBRF for inviting him for the function and opportunity to meet retirees and senior citizens.

2.6 The function ended with vote of thanks followed by National Anthem.

2.7 First Part of Open session ended by 5.00 PM. The house was adjourned for tea break.



## PHOTOS OF OPEN SESSION

### Honorable Governor addressing Open Session



### Retirees listening Honorable Governor Speech with attention in open session



### Lighting of lamp by Honorable Governor in Open Session

### 03. OPEN SESSION ON 25.03.2023 (Second Part II)

3.01 Second Part of Open Session Commenced after teak break at 5.30 PM. In this Session Guests of Honor present were **Shri C. H. Venkatachalam (General Secretary, AIBEA), Shri S. Nagarajan (General Secretary, AIBOA), Shri D. Basu Choudhary (General Secretary BEFI).**

3.02 Guests of Honor were welcomed by Convenor of Reception Committee Shri K. Vishwanath Naik. Thereafter, Chairman of AIBRF, Shri K. Srinivasan, President Shri S. M. Deshpande and General Secretary, Shri S. C. Jain had drawn attention of UFBU leaders on pending matters of retirees.

3.03. Shri C. H. Venkatachalam, GS AIBEA, in his speech touched various pending issues of retirees and efforts being made by UFBU to resolve them. He mentioned that most

important issues of retirees which need early solution are Updation of Pension and improvement in group medical scheme. Discussion are going on with IBA for working out formula for updation and IBA has been requested to share settlement wise data on updation cost. UFBU has demanded updation for all retirees up to 2017. He extended full support and solidarity to AIBRF in their efforts for resolution of pending issues.

3.04 Shri S. Nagarajan, GS, AIBOA in his speech dealt at length approach of AIBOA and other officer organizations on pension updation. He was of the view that Updation should be ensured for all section of retirees and it is possible. AIBOA has been continuously working to achieve it.

3.05 Shri D. Basu Choudhary, GS BEFI, extended greetings to the conference and extended full support of their organization for early resolution of demand of updation of pension.

#### **04. BUSINESS SESSION ON 25.02. 2023**

4.01As per tradition of AIBRF, Flag Hosting was done in the presence of Office Bearers, Central Committee Members, Delegates & Observers before commencement of business session at 12.00 Noon on 25.02.2023.



Photo of Flag Hosting Ceremony on 25.02.2023

4.02 Business Session started with brief address by the President, AIBRF Shri S. M. Deshpande.

4.03 Thereafter, with the permission of the President, General Secretary took up agenda of the conference for presentation before the house.

4.04 **MINUTES OF LAST GENERAL COUNCIL MEETING:** The General Secretary placed before the house Minutes of the last General Council Meeting (5<sup>th</sup> Triennial Conference) held in Delhi from 1<sup>st</sup> March to 3<sup>rd</sup> March, 2019 (Ref: Page No. 07 to 14 of GS Report) for deliberations and adoption with or without modification. He also presented in brief Action Taken Report (ATR) to do follow up and implement various decisions taken in last General Council Meeting in last 4 years. The Minutes were unanimously adopted without any modification.

4.05 Then, General Secretary placed before the house the following two documents for discussion, deliberations and adoption with or without addition/ alteration.

- (a) General Secretary Report for General Council Meeting (6<sup>th</sup> Triennial Conference)
- (b) Information Document

He further informed the house that the above documents have already been made available to the delegates and observers in physical form before commencement of the meeting and also simultaneously circulated in digital form. Some changes/ errors have been noticed in these documents which have been noted for suitable correction in digital format.

4.06 HOMAGE: Thereafter, the house, as proposed by the General Secretary, remembered prominent personalities, celebrities, bank retiree leaders and activists, members and their family members and other who left this world for heavenly abode in last 4 years. The house expressed deep sense of heartfelt condolences and prayed to the Almighty for everlasting peace to the departing souls. Then, house observed two minutes silence in the memory of departing souls. Some names of personalities who died during the period and left out in the report will be added in digital version.

4.07 Then, General Secretary had presented before the house major features of General secretary Report (Ref; Page No. 41 to 85) which can be summarized below

- (a) **ACHIEVEMENTS:** He had drawn attention of the house on major achievements for retirees since last Conference where AIBRF made continuous efforts at the organizational level for their resolution. Major of them were...

- (i) **Improvement in family pension to 30 per cent without ceiling benefit about 1.50 family pensioners in the industry.**

- (ii) **Improvement in group medical insurance scheme for retirees like introduction of multiple slabs, discounted premium for single pensioners/ family pensioners.**

- (iii) **Improvement in Ex-gratia amount to pre-1986 retirees and spouses (announcement came after the conference).**

- (iv) **Improvement in family pension at par with public sector banks in RRBs.**

- (v) **Benefit of stagnation increments in fixing basic pension to eligible retirees who retired under 10<sup>th</sup> & 11<sup>th</sup> Settlements. This mater was pending for long time.**

- (v) **Increase in investment limit from Rs. 15 lakhs to 30 lakhs for senior citizens as per the issues raised by AIBRF before the government.**

- (vi) **Increase in Income tax exemption limit from Rs. 5 lakhs to Rs. 7 lakhs as per the issue raised by AIBRF before the government.**

**(b) Pending Issues of Bank Retirees**

The General Secretary presented detailed report on pending issues of bank retirees, organizational efforts made by AIBRF at various levels in last 4 years to achieve them, how the issues have moved forward because of AIBRF efforts, future action plan to achieve them. The major pending issues covered in GS Report are as under



(i)**Updation of Pension:** This is the most important demand of AIBRF. It is called as Mother of all Demands. To demonstrate AIBRF commitment to achieve it, slogan of this conference is “Pension Updation of Bank Retirees. (Ref; Page No 59 to 63 Of GS Report for complete details)

(ii) **Improvement in Group Medical Insurance Scheme for Retirees:** Increasing premium is the biggest concern of AIBRF. Several steps have been taken for improvement including approaching to CLC. AIBRF is committed to bring improvement in terms and conditions of the policy to make it affordable for all section of retirees.

(iii) Improvement in Ex- gratia amount payable to pre- 1986 retirees/ spouses: Success has come recently when amount is improved to Rs.10000/- AIBRF will continue make efforts for further improvement.

(iv) Benefit of Stagnation Increments to those retired under 10<sup>th</sup> & 11<sup>th</sup> Settlements; Though resolved to large extent. AIBRF will continue to follow up the relevant matters in this area which are still pending.

(v) Pension option to Left Over & Resignees

(vi) Pending issues of Private Sector Banks

(vii) Benefit of Grade Pay for calculation of Pension to those retired under 10<sup>th</sup> & 11<sup>th</sup> settlements

4.08 The General Secretary made detailed report on the following organizational issues which have been handled by AIBRF at the organizational level as covered in GS Report;

- (a) Merger of Public Sector Banks & its effect at the organizational level for affiliates and at Apex level: This is important issue for AIBRF. AIBRF has opposed government move to merge public sector banks. But now it has become reality. To handle the situation to safeguard interest of the members, detailed action has been prepared in the matter (Ref: Page No. 47 to 54 of GS report for details.)
- (b) Organizational Relationship with Serving Unions & sister retiree organizations
- (c) Organizational activities carried out by affiliates & state committees in last 4 years
- (d) Functioning of Grievance Redressal Mechanism at banks level
- (e) AIBRF efforts at CLC level to secure proper forum at the apex level to have direct dialog with IBA on retiree issues in general and improvement in group medical scheme in particular.
- (f) Submission of annual Returns with ALC in Gandhi Nagar to keep the Registration live and active with the support of Vice-President Shri J. B. Dave.

- (g) As a part of society, in order to strengthen hands of the government to deal with Covid Pandemic, AIBRF collected Rs. 1.63 crores from members and donated in PM Care fund in 2019.
- (h) Several affiliates and state committees are carrying several organizational activities. Detailed reports on these aspects are covered in GS Report
- (i) How AIBRF is growing from strength to strength at the organizational level, details are given in the report (Ref; Page No. 25 to 40 of GS Report)

4.09 Financial Accounts; General Secretary placed duly audited accounts of AIBRF for the year ended 2019 to 2022 ( Ref; Page No. 123 to 134 of GS Report) for approval of the house.

4.10 **Constitutional Amendments:** The General Secretary informed the house that to consider constitutional amendments to meet organizational requirements, Sub-committee as per the decision taken at Patna Central Committee meeting, was formed under convenorship of Shri A. K. Bansal, DGS, AIBRF and Shri Suresh Sharma, Organizing Secretary, AIBRF as member. After inviting suggestions from office bearers and detailed deliberations held, the Sub- Committee submitted its recommendations on amendments which may be considered for adoption by the General Council. The report was approved by Office Bearers' Committee and Central Committee Meetings. The report was placed for discussion and adoption.

4.11 **Resolutions:** The General Secretary further informed the house that to draft resolutions on issues concerning bank retirees and senior citizens. Sub- Committee under convenorship of Shri N.S.N. Reddy, General Secretary, Andhra Bank Retired Employees Association was formed. After wide consultation and discussion, the committee has submitted 19 Resolutions for adoption of the house.

4.12 Having given detailed account on various issues lasting for more than 2 hours, General Secretary placed the report , audited accounts, constitutional amendments , resolutions for discussion and adoption. Business session on 25.02.2023 thereafter declared concluded which will resume on 26.02.2023 for further business.



Photos of office bearers sitting on dais and President addressing Business session on 25.02.23



**Photo of General Secretary presenting GS Report in business session on 25.02.23**

### **5.0 BUSINESS SESSION ON 26.02.2023**

5.01 The President invited interested delegates and observers to present their views and suggestions on General Secretary Report, Audited accounts, Constitutional amendments and Resolutions placed earlier by the General Secretary for approval of the house.

5.02 72 delegates and observers from 32 affiliates presented their views and suggestions on the GS Report and other documents which took almost 9 hours. It was marathon exercise showing interest and involvement of the membership at large in AIBRF affairs. The following major suggestions and views were offered

- (a) Concern was expressed by several speakers on undue delay taking place in achieving demand of upadation. Large number of retirees have left the world without enjoying benefit of upadation
- (b) All speakers have found GS Report quite detailed covering all issues of retirees and they have endorsed its contents and intents.
- (c) It was suggested that issue of upadation should be taken for urgent solution. AIBRF must expedite its efforts for early solution
- (d) AIBRF efforts in approaching CLC for improvement in group medical scheme was appreciated by many speakers. They have further emphasized that AIBRF should continue to make efforts at the organizational level for reduction in premium rates to make it affordable for all section of retirees.
- (e) Some of the speakers suggested that AIBRF may consider joining case on upadation going in Supreme Court.
- (f) AIBRF should continue to make efforts at the organizational level for achieving pension option for Resignees and left over retirees.
- (g) Issues of private sector banks were highlighted and sought AIBRF intervention as and when needed for resolution. Anti-employee/ retirees' approach of the management in Catholic Serian Bank was presented with request for AIBRF support to deal with it.
- (h) Some of the speakers pointed out that proposed amendment in the constitution to increase membership block from 600 to 1000 for CC Member entitlement in AIBRF should be dropped as it will reduce representation to smaller affiliates.
- (i) Proposed increase in annual subscription should be made effective after merger of affected affiliates are over.
- (j) AIBRF should take further initiative to strengthen coordination with UFBU/ Other retiree organization

## **6.0 BUSINESS SESSION ON 27.02.2023**

After completion of presentation by delegates and observers, the General Secretary gave detailed response on the suggestions views expressed by 72 delegates and observers. Based on the suggestions of the members and contents of GS report the following major decisions were proposed by the General Secretary for approval of the house

### **MAJOR DECISIONS TAKEN IN 6<sup>TH</sup> TRIENNIAL CONFERENCE**

(j) AIBRF shall pursue the following issues for solution in coming days

Updation of Pension on RBI lines for all retirees

Improvement in pension provisions on the lines of government pension scheme

Pension option to Resignees & Left over

Improvement in ex-gratia amount to pre-1986 retirees and spouses

Improvement in Group Medical Schemes to make it affordable for all section of retirees

Resolution of issues concerning proper and effective implementation of provisions of wage settlement.

To secure forum to have direct discussion with IBA on retiree issues

To conduct periodical workshop/training programs for activists

#### **(ii) Proposed Action Programs**

- (a) Action programs will be carried on priority basis to achieve demand of Updation at the earliest. Our action programs will include submitting memorandum to all 793 Members of Parliament from Lok Sabha & Rajya Sabha by submitting memorandum by mail as well as personal meeting with them to the maximum possible extend during parliament session in the coming months. M.Ps. will be requested to raise pension updation issue in parliament and also ask the government for early sanction. The programs will continue till the demand is achieved
- (b) Dharna and demonstration programs will be organised in support of pending demands by state committees/ affiliates.
- (c) Special campaign will be launched to secure appropriate platform for direct dialogue with IBA on retiree issues. It will include approaching to the Parliamentary Committee on the lines of what AIBRF did in 2009 and secured Grievance Redressal Machinery for retirees which has been working well in many banks. To achieve this demand, on selected issues, CLC will be approached seeking their intervention to arrange joint discussion between IBA & AIBRF.
- (d) AIBRF will take all steps to continue its campaign for meaningful reduction in GST rates on premium on group insurance policy for senior citizens.
- (e) AIBRF will launch and support social and charitable programs for benefit of retirees/senior citizens / society as and when needed as part of society.



- (f) AIBRF will take initiatives by using latest technology to strengthen its communication system and its visibility among the public. Efforts will include revamping of AIBRF site, formation of WhatsApp groups, retiree news through YouTube platform etc.

AIBRF will continue to take organizational initiatives to strengthen and promote coordination with UFBU, its constituents and other retiree organisations

### **(iii) Action Programs on Merger Issue**

(a) Appeal to all concern affiliates to take time bound steps for coordination as per the decisions taken at Indore Meeting

(b) To take organizational steps to draw time bound program for merger of concern affiliates with mutual consent of all. **We propose that concern affiliates may be asked to complete merger process latest by 31.12.2023.**

(c) At apex level, 3 members committee to be constituted to consider various organisational changes needed in AIBRF functioning to make the plan meaningful and successful. The committee will also be responsible to hold periodical discussions with the concern affiliates and provide support needed by them at AIBRF level. The committee will submit periodical reports in the matter to Central Committee for review and further direction

## **7.0 APPROVAL OF THE GENERAL COUNCIL**

As proposed by the General Secretary, the General Council in the meeting held on 27.02.2023 unanimously accorded approval on the following items

- (a) General Secretary report was unanimously approved
- (b) All major decisions and action plan proposed was unanimously approved.
- (c) Approval on Audited Accounts from 2019 to 2022
- (d) Constitutional Amendments (As per Annexure) were approved
- (e) 19 resolutions were adopted for further action on them at the appropriate level

## **8.0 ELECTION OF OFFICE BEARERS TEAM FOR 2023 TO 2026**

The General Secretary informed the house that as per the tradition prevailing in AIBRF which has worked very well in the past in the interest of the organisation, discussion and consultations were held with the affiliates, office bearers on reaching consensus on the names of candidates for various positions of office bearers and single names have been received for all the positions. In view of this, Election Officer announced names and declared them elected for the term 2023 to 2026 as per provisions of AIBRF constitution. **List of newly elected office bearers have already been circulated vide letter no. 2023/18 dated 09.03.2023.**

The affiliates have been asked to nominate central committee members as per their entitlement at the earliest to constitute full Central Committee

## HIGHLIGHTS OF 6<sup>TH</sup> TRIENNIAL CONFERENCE

01. Record Participation of Delegates and observers from 34 Affiliates. Data are as under

(A) Delegates Present	966
(B)Observers Present	243
(C)Affiliates Present	34
(D)Office Bearers Present	46
(E)Public Sector Banks Rep.	26
(F)Private Sector Banks Rep.	07
(G)RRB Sector Rep.	01
(H)Speakers on GS Report	72
(I)Affiliates who participated on GS Report	32
(J)Women Delegates and Observers	71
(k) Women spoke on GS Report	08

02. Held in IT Capital of India, Bengaluru

03 Formation of 41 Members Powerful Reception Committee who worked round the clock for months to make the conference successful.

**04 Conference was inaugurated by highest constitutional authority of the Karnataka State, Honourable Governor, Shri Thawar Chand Gehlot.**

05. Address by three prominent leaders of UFBU.

06. All decisions in the conference were taken unanimously which will make AIBRF stronger and more united in coming years

07. AIBRF has again emerged as the largest organisation of bank retirees in the country

08. AIBRF has again expressed unambiguous and unequivocal commitment to bank retiree commitment to continue to work for achieving demand of Updation of Pension. Logo of the Conference affirms it

09. Action plan drawn call upon the cadre to be ready for further struggle to achieve the demands.

10. Excellent arrangements of stay, food and venue for the participants with zero complaint on this count.

11. First time, towards empowering woman in the organisation, AIBRF has taken **HISTORICAL** decision to reserve two positions in Office Bearers team.

**9.0** In the last new team of Office Bearers were introduced to the house. **Thereafter, Members of the reception Committee and other activists from host unit were greeted by standing ovation to them and the house conveyed sincere thanks to them for their memorable warm hospitality and excellent arrangements.** Thanks, were given to the outgoing Office bearers who have not been elected for next

term for their valuable contribution and support for the cause of bank retirees during their tenure. Deputy General Secretary, Shri Debashish Bhattacharya and Vice President, Shri Jagdish Dave were felicitated by the house. The house also conveyed thanks to all concern as proposed in GS Report and Convenor and members of two committees on constitutional amendments & Resolution drafting for their valuable contribution.

10.0 The meeting was declared concluded by the President and Delegates & Observers left for their destination with very sweet memories and commitment to work for retirees cause with more vigour. 6<sup>th</sup> Conference turned out to be historical one.

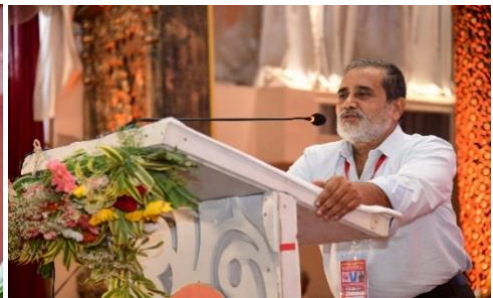
11.0 Some of photos of the conference are attached hereunder in photo Gallery.

With Warm & Fraternal Greetings.

GENERAL SECRETARY.

## PHOTO GALLERY OF 6<sup>TH</sup> TRIENNIAL CONFERENCE

Delegates & Observers speaking on GS Report on 26.02.23 & 27.02.23





## Groups of Retirees Meeting in Concluding Session on 27.02.2023

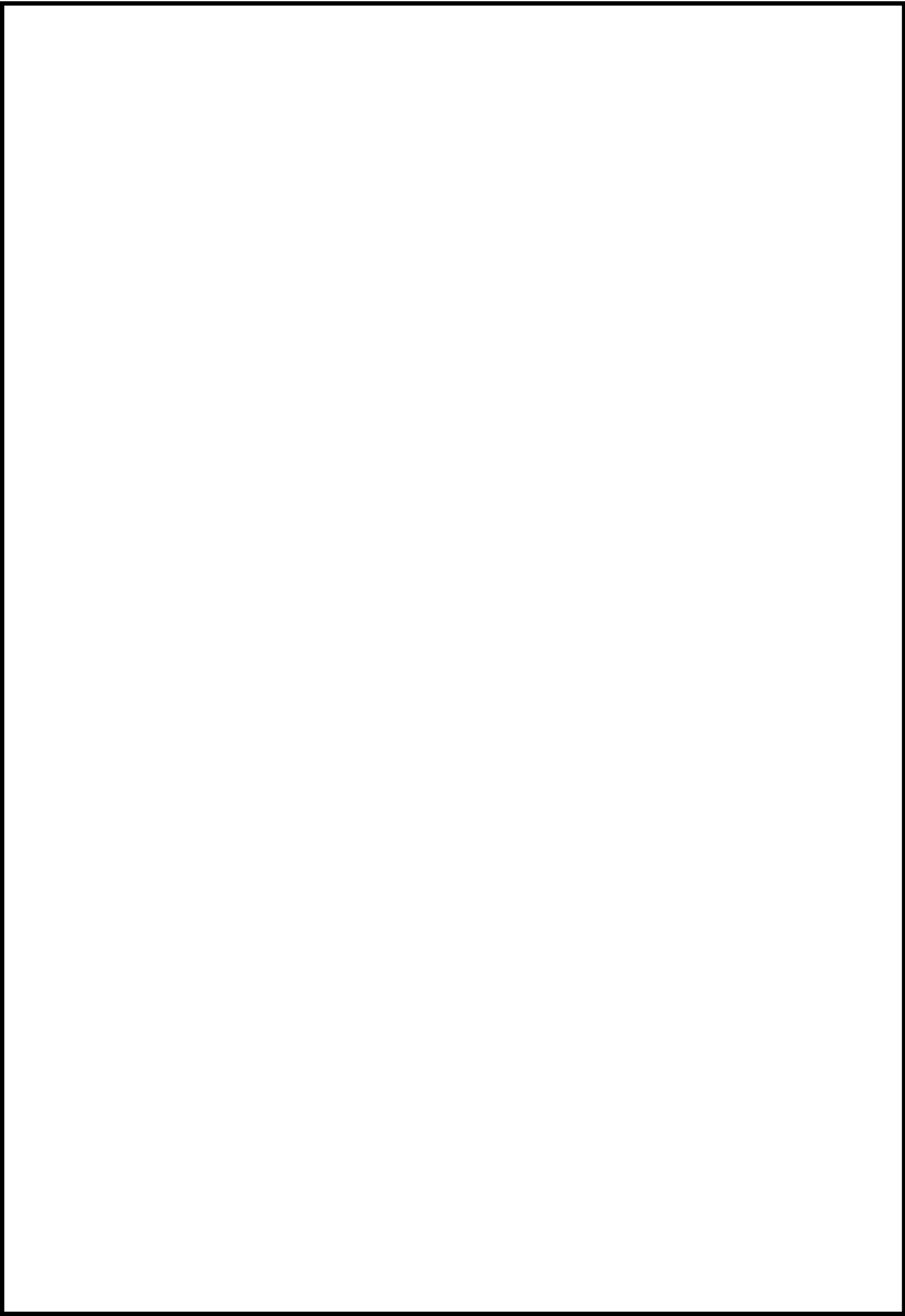


## Convenor of Reception Committee welcoming Participants









**ALL INDIA BANK RETIREES' FEDERATION (REGD.)**

Flat No 101, Block C Shivom Residency, M. G. Road Indore- 452001

E-Mail ID [sharbat\\_123@rediffmail.com](mailto:sharbat_123@rediffmail.com) Mobile: 8966019488

**6<sup>th</sup> Conference Slogan- Pension Updation is Right of Bank Retirees**

Ref:2023/040

04.05.2023

The General Secretaries  
Affiliates affected with merger of banks

Dear Sir,

**Re: Bengaluru Conference-2023**

**Re: General Council decision on Merger of affiliates affected with merger of banks**

We wish to invite your kind attention on **Page No. 47 to 54** of the General Secretary Report unanimously approved by the General Council, dealing with various aspects of merger related issues and **deciding road map for merger of affiliates affected with merger of banks.**

2. It was unanimously decided that merger process in this regard would be completed **latest by 31.12.2023** and all concern affiliates would initiate required steps in this regard at the earliest so the process can be completed well within the stipulated time limit.

3. How important this process is can be well understood from the fact that functioning of AIBRF in particular and bank retiree movement in general in coming days largely depends on successful completion of merger task in AIBRF at the earliest.

4. As you are aware, AIBRF Central Office has taken several initiatives in this regard during last 2 years as apex level body to help the concern affiliates to complete this unavoidable process at the earliest. **AIBRF efforts include helping in formation of coordination committees, issuance of model guidelines on various points on merger, holding meeting of concern affiliates at Indore in April, 2022 to identify issues related to merger and finding solution on these issues for better coordination among concern entities and to ensure smooth passage of entire process.**

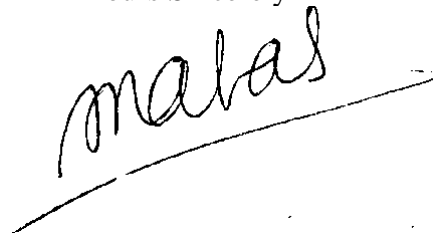
5. We all know that merger is unavoidable if we want to be relevant and serve the membership in the changed circumstances, to which of course we all are committed. At the present juncture, **we have only one option that to expedite process of merger and complete at the earliest in smoothest possible manner. As we all know this task can be accomplished successfully to the large extent only if top leadership of the concern**

affiliates gear up themselves at the level of self- actualization where acts and decisions are mainly guided by magnanimity, sprit of accommodation and respect for one another and understanding and appreciating culture and traditions of one another. Of course, technicalities and observance of rules need to be respected and followed but the entire task should not become captive of them. AIBRF is known for its unity and solidarity and we are sure these traits of the our organization will be seen amply in accomplishing this task successfully.

6. We humbly request and appeal to all of you to start the process immediately and finalize merger plan at the earliest. We request you to keep central office informed on the development taking place at the affiliate level from time to time. In case any support is needed from AIBRF in this regard, you may approach to us

With Warm Greetings,

Yours Sincerely

A handwritten signature in cursive script, appearing to read 'malas', written over a horizontal line.

(S. C. JAIN)  
GENERAL SECRETARY

C.C to  
All Office Bearers of AIBRF

**ALL INDIA BANK RETIREES' FEDERATION (REGD.)**

Flat No 101, Block C Shivom Residency, M. G. Road Indore- 452001

E-Mail ID [sharbat\\_123@rediffmail.com](mailto:sharbat_123@rediffmail.com) Mobile: 8966019488

**6<sup>th</sup> Conference Slogan- Pension Updation is Right of Bank Retirees**

Ref:2023/099

19.09.2023

01. The General Secretaries  
Merger affected Affiliates  
A.I.B.R.F

02. Conveners/ Joint Convenors  
Cordination Committees  
A.I.B. R.F.

**Re: Re: Action Plan for merger of affected affiliates**

**Re: Guidelines from AIBRF**

We request reference to our last circular no 2023/094 dated 26.08.2023 on the subject (Reproduced below.)

2. We are happy to find that some of the affected affiliates / Convener of Coordination committees have convened meetings to discuss the issue of amalgamation of affected affiliates and prepare road map to complete the process. We expect the remaining affected affiliates also to initiate suitable steps to meet the deadline.

3. We are aware that amalgamation of affected affiliates and to draw action plan for it is bit complexed and sensitive subject coupled with lot of emotions and personal perception. While we appreciate the complexities of the issue, we would like to emphasis and you all know that it is need of the hour in the given situation and we have no option but to prepare implementable and objective action plan for eventual merger in the given time limit.

4. In this regard, we would like to advise following guidelines for smooth, effective and meaningful amalgamation in the objective and judicious manner.

**GUIDELINES FOR AMALGAMATION OF AFFILIATES FOR CONSIDERATION FROM AIBRF**

**01. Approach towards Amalgamation**

**It should be top to down approach. In the first phase, amalgamation plan should be drawn at the apex level. All India bodies of affected affiliates should get merged first and in second phase action plan should be prepared for amalgamation of entities at second and base level.**

**02.**



### **03. Type of Organizational Set up of Amalgamated bodies**

In conformity of organizational philosophy of AIBRF and to strengthen the organizational set up of new body and address the issues of large number of members at all India level, the **most ideal model will be Federal system.**

### **04. Constitution of New Setup**

Having decided the above two points and reaching to the consensus, a committee may be constituted by the coordination committee to prepare constitution/ by-laws in time bound manner. Constitution of AIBRF which has approval of ALC may become basis for preparing constitution of new setup. Many relevant clauses from it may be taken. Some of the relevant clauses may be taken from existing constitution of the affiliates. We feel by adopting this method finalization of the constitution of new body can be expedited.

### **05. Foundation Conference for setting up amalgamated bodies.**

Foundation conference may be convened after reaching on consensus on the above points. Basis for allocation of number of delegates may be finalized on certain agreed parameters. **We find that all the affiliates have already declared their membership as on 31.12.2022 to AIBRF and accordingly paid annual subscription.** Membership number is available with the concern affiliates and coordination committees. This number may be treated as final as it can not be disputed by any party at this stage. Now depending on total strength and concern other relevant points, formula may be worked to allocate number of delegates say 1 delegate per 100/200 members. This point may be discussed and finalized in the coordination committees.

The above delegates will form collegium of foundation conference who will deliberate and finalizes the issues like (a) Approval of constitution of new amalgamated set up (b) election of office bearers of new set up and (c) other related issues on the principle of one delegate one vote.

### **06. Allocation of Funds to new setup**

We know this is highly sensitive issue and potential hinderance in the tasks of amalgamation. At present, affiliates have different amount of corpus at the apex level with federal and unitary organizational set up and would like to contribute to new set up with some logical and objective formula. In this regard, we suggest as under

- (a)** In AIBRF, as apex level body, we have at present corpus of about Rs. 100 lakhs with annual contribution of Rs. 15 per month. We are able to manage our financial requirement with sound organizational growth and effectiveness with this level of corpus . With our present membership of 2.5 lakhs approximately, **per membership corpus comes to Rs. 40 .**
- (b)** For new bank wise apex level body, financial requirement can be met if corpus is collected between Rs. 100 to 150 per member based on membership as on 31.12.2022 declared to AIBRF. With this rate of collection, considering size of new set up in each case, every new body will have corpus of about Rs. 20 to 25 lakhs at apex level to begin

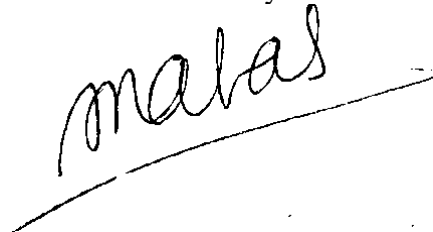
with. Then annual subscription may be collected from state units at the rate decided by the foundation/ subsequent conferences. **We feel this is the most judicious and systemic approach to address this sensitive point.**

- (c) Each affiliate will be called upon to pay one time contribution as per the above formula at the time of amalgamation to newly formed body from their existing corpus or by collecting money from respective units/ individuals.
- (d) In case affiliates are left with excess funds after making payment to the new body, they will be free to use it the manner in which they feel fit either by distributing among their members by memento/ gift or transferring to their other set up as per the decision taken at their level.**
- (e) The existing apex level affiliates are expected to take immediate decision to clear amalgamation scheme once agreed at the coordination committee by either approaching to the respective AGM or their central committee/ executive committee level. This we feel is mere formality and one can not be allowed to sit tight for indefinite time on this count.

5. We request all the affected affiliates to consider above guidelines and take immediate steps for reaching to final decision within stipulated time period. In case you have any point/ issue in the matter, please write to us. We seek support of each one of you to take in the right spirit and accomplish this important task and strengthen AIBRF.

With Warm Regards,

Yours Sincerely

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(S. C. JAIN)  
GENERAL SECRETARY

c.c. to Office Bearers & Central Committee Members, AIBRF



COPY OF CIRCULAR

Ref:2023/094

26.08.2023

01. The General Secretaries  
Merger affected Affiliates  
A.I.B.R.F

02. Conveners/ Joint Convenors  
Cordination Committees  
A.I.B. R.F.

Dear Sir,

**Re: Action Plan for merger of affected affiliates**

One of the important decisions taken unanimously in 6<sup>th</sup> Triennial Conference is to take necessary steps by the merger affected affiliates and also simultaneously by the respective coordination committees to complete **merger process latest by 31.12.2023.**

2. As we all are aware, merger process as part of banking sector reform started in 2019 and it was completed by the government in March, 2021. Despite opposition by unions including AIBRF, merger has become irreversible fate accomplice and we have no choice but to fall in line to serve the membership effectively and strengthen organizational setup at base level as well as apex level.

3. AIBRF as apex level body, considering importance of need of repositioning organizational set up, has initiated several steps right from the beginning to ensure strengthening of organizational setup in merger affected affiliates.

- (a) Playing active role in formation of all India Coordination committee of BOB, E. Vijaya & E. Dena Banks in April, 2019
- (b) Formation of all India Coordination committees in PNB, Indian, Canara and Union Banks
- (c) Meeting on merger In Indore in April, 2022 where several important decisions were taken on merger of affected affiliates.
- (d) Unanimous decision taken in Bangalore to complete the merger process by all affected affiliates by December, 2023.

4. AIBRF Central office has issued the following communications on merger in last four years to take the issue forward and complete the process in scheduled time period.

- (a) Circular letter No 2019/ 60 dated 22.03.2019 on merger of 3 banks.
- (b) Circular No. 2019/ 305 dated 30.08.2019
- (c) Circular No. 2019/304 dated 22.08.2019 on merger of Bank of Baroda, Vijaya Bank and Dena Bank
- (d) Circular No. 2019/308 dated 10.09.2019 on merger of 10 banks.
- (e) Circular No. 2020/ 072 dated 21.02.2020 on merger of 10 banks.
- (f) Circular No. 2021/ 596 dated 26.12.2021 on merger
- (g) Circular No. 2022/637 dated 12.6.22 giving proceedings of meeting held at Indore on merger

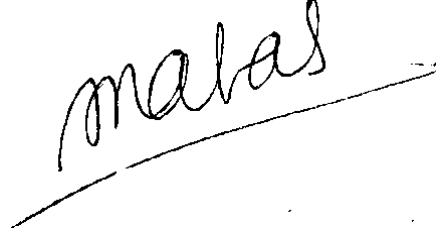
(h) Circular No. 2023/ 094 dated 04.05.2023 requesting affiliates to complete merger process as per the decision taken in Bangalore conference.

5. Now hardly time of four months is left to complete the task and meet the deadline. But on the basis of feedback, we do not find much activism to address and confront the issue in most of the cases. We know the issue is very challenging and sensitive. But we do not have any other option. Temporarily, one may derive comfort by keeping the matter pending. But at most it may be temporary one. Now it is high time very active steps on continuous basis need to be taken to complete the process. There is need to convene meetings of all India Coordination committees to work out modalities of merger with time bound action plan.

**6. Convenors of All India Coordination Committees are requested to convene meetings of coordination committees to discuss and decide modalities of merger and submit brief report to AIBRF Central office latest by 30.09.2023 with details of modalities of merger, points of agreement/ disagreement among affiliates of concern affiliates. AIBRF proposes to hold meeting of all affected affiliates thereafter to give final shape to the merger. We make appeal to all to extend fullest cooperation and support to complete the task.**

With Warm Regards,

Yours Sincerely

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(S. C. JAIN)  
GENERAL SECRETARY

ANNEXURE V

**ALL INDIA BANK RETIREES' FEDERATION (REGD.)**

Flat No 101, Block C Shivom Residency, M. G. Road Indore- 452001

E-Mail ID [sharbat\\_123@rediffmail.com](mailto:sharbat_123@rediffmail.com) Mobile: 8966019488

**6<sup>th</sup> Conference Slogan- Pension Updation is Right of Bank Retirees**

Ref:2023/035

25.04.2023

The Members of Core Committee  
A.I.B.R.F.

Dear Sir

**Re: Core Committee Meeting held on 24.04. 2023**

**Re: Action Plan to pursue demand of updation for early resolution**

First meeting of newly constituted Core Committee was held on 24.04.2023 through video conferencing. All 11 Members of the Committee were present in the meeting.

2. Action plan to pursue demand of updation for early resolution was finalized after detailed discussion as per the decisions taken in the matter in The General Council Meeting held in Bengaluru from 25 to 27<sup>th</sup> February, 23. The following are the main features of the Action Plan

**ACTION PLAN**

01 As per the enclosed draft, Memorandum on Updation will be submitted to all 543 Members of Parliament from Lok Sabha and 238 Members of Parliament from Rajya Sabha= **Total 781 Members of parliament.**

02. Action Plan will commence from **1<sup>st</sup> May, 2023** and would be completed latest by **31.05.2023.**

03. Memorandum would be submitted by E-Mail with suitable covering letter addressed to individual Member of Parliament.

04. Particulars of Members from Lok Sabha & Rajya Sabha with e-mail id ( in alphabetical order, State wise and Party wise) are available on **google** and easily accessible. However, if any Core Committee Member faces any problem in accessing e-mail id of M.Ps., they may approach to Central Office and required information will be made available within 24 hours.

05. Copy of e-mail enclosing copy of memorandum and covering letter may be sent through mail to Central Office for record and reference.

06. Covering letter may be either in the name of the Core Committee Member or in the name of concern State Committee. In the covering letter Contact number and e-mail id of the concern core committee member should be invariably mentioned.

07. It was decided in the meeting that state wise distribution of the area for sending memorandum as well as for future coordination among Core Committee members will be as under:

Name of Core Committee member	State
(a) Shri Mitra Vashu	Delhi, Bihar & Odisha
(b) Shri Vishwanath Naik Kerala	Karnataka, Tamilnadu &
(c) Shri Ashok Patil	Maharashtra
(d) Shri A. K. Bansal Rajasthan	Punjab, Haryana, J&K &
(e) Shri Kalyan Sengupta Eastern States	West Bengal & North
(f) Shri R. K. Agarwal	U.P. & Uttarakhand
(g) Shri Shekhar Kelkar	Gujarat Daman & Diu
(h) Shri N.S.N Reddy Telangana	Andhra Pradesh &
(i) Central Office (General Secretary) Chhattisgarh	Madhya Pradesh &

08. The Core Committee Members, wherever necessary may take help of other office bearers/ State Committee Office bearers of the area for submitting memorandum to M.Ps.

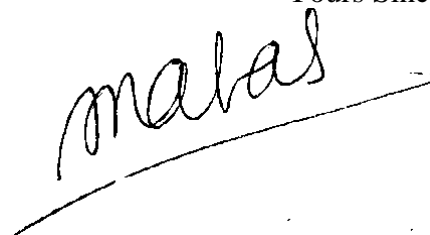
09. In this regard, in case any clarification needed, you may kindly contact the undersigned.

**10. Core Committee will review the steps taken on this action plan and impact created in achieving the demand in first/ second week of June, 2023.**

11. Future action plan on this demand will be discussed and finalized in June, 2023. AIBRF is committed to pursue the demand through various action plan on continuous basis till it is achieved. The present action plan is one of them.

**With Revolutionary Regards**

Yours Sincerely



(S. C. JAIN)  
GENERAL SECRETARY

C.C. to Office Bearers & Central Committee Members A.I.B.R.F.

## **ANNEXURE VI**

### **ALL INDIA BANK RETIREES' FEDERATION (REGD.)**

Flat No 101, Block C Shivom Residency, M. G. Road Indore- 452001

E-Mail ID [sharbat\\_123@rediffmail.com](mailto:sharbat_123@rediffmail.com) Mobile: 8966019488

**6<sup>th</sup> Conference Slogan- Pension Updation is Right of Bank Retirees**

Ref: 2023/ 132

12.12.2023

The Office Bearers/ Central Committee Members/ State Committee Chiefs  
A.I.B.R.F

Dear Sir

**Re: Proceedings of Core Committee Meetings held on 11 & 12<sup>th</sup> Dec. 2023**

Core Committee Meeting was held through video conferencing on 11<sup>th</sup> & 12<sup>th</sup> December, 2023 to discuss the developments arising out of MOU dated signed between UFBU & IBA on 7.12.2023 on wage settlement including on updation issue. All 11 Core committee Members participated in the discussion.

2. Main points of discussion and decisions taken on it are as under

- (a) All core committee members expressed their commitment to continue to work for achieving demand of updation irrespective of provision of ex-gratia made in the MOU dated 7.12.2023. It is core demand of AIBRF which it has been pursuing for last 7 years on continuous basis through various organizational programs. Core committee retreated that AIBRF is committed to work till it has achieved.
- (b) All members expressed disappointment and dissatisfaction that instead of IBA approving pension updation on the lines of RBI formula , IBA has agreed to grant ex-gratia payment as one time measure to all pensioners and family pensioners that too without benefit of variable dearness allowance.
- (c) It has come as shock to lakhs of retirees who were expecting pension updation as per the assurance given by Honorable Finance Minister to AIBRF delegations who met her from time to time. Sentiments of rank and file on this issue were noted with the assurance that AIBRF will do everything to pursue and achieve demand of updation
- (d) It was noted that presently there is no clarity on the concept, quantum and formula to be applied to decide ex-gratia. So, no view can be taken on it.
- (e) Core committee expressed the need of coordination among apex level retiree organizations to pursue demand of updation

**Decision Taken**

- (f) AIBRF shall launch various action programs to pursue demand of updation in the coming months after discussion in the office bearers and central committee meetings scheduled to be held from 10<sup>th</sup> to 12 January, 23 in Indore.
- (g) Two delegations of AIBRF will meet UFBU Convenor & General Secretary AIBEA to pursue them to raise issue of updation before IBA for approval and also seek clarification and details on quantum and formula of ex-gratia. It will also request them to demand ex-gratia should be linked with variable DA as applicable to pension to take care future inflation.**
- (h) AIBRF delegations will also meet to IBA/ Government authorities to pursue demand of updation.
- (i) AIBRF shall make efforts to form united forum of retiree organizations.
- (j) Core committee decided to make appeal to members to show faith in the organization and not get mislead from rumors being spread in social media on this issue.

With Greetings,

Yours Sincerely,

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**(S. C. JAIN)**  
**GENERAL SECRETARY**