



ALL INDIA BANK RETIREES' FEDERATION

D-1/1, Sector-C, Scheme-71,
Near Kasara Bazar School, Indore – 452 009.

	Ref:2012/725	Date: 21 st April.2012
Chairman Sri S.R.Kulkarni	Shri G. D. Nadaf General Secretary All India Bank Officers' Confederation (AIBOC) Bangalore	
President Sri S.M.Deshpande		
Vice President Sri P.S.L.M.Haragopal Sri D.A.Masdekar Sri M.V.G.Nair Sri J.B.Dave Sri F.Martis Sri B.Ramji Sri M.K.Jha Sri C.Gopinathan Nair	Sir, <u>Re: Launching of New Organisation of bank retirees' by AIBOC</u>	
General Secretary Sri S.C.Jain	We have come to know from the communications issued by AIBOC in the recent past and the proceedings of the foundation conference held at Nagpur that AIBOC has decided to launch new organisation of bank retirees named as "All India Banks" Pensioners' and Retirees Confederation' and has constituted adhoc- committee of 71 persons in this connection.	
Dy. Genl. Secretary Sri R.S.Desai Sri D.P.Gupta Sri S.V.Srinivasan Sri Debesh Bhattacharya	2. At AIBRF level, we have great respect for AIBOC, its leaders and its functionaries. It is the largest body of bank officers and important constituent of UFBU. However, we are of the view that AIBOC move in forming the new retiree organisation will have significant consequences on the retiree movement in the coming years ,we would like to draw your kind attention on the following points which need serious consideration before AIBOC/new organisation move further in the matter.	
Organising Secretary Sri P.P.Karandikar Sri Kalyan Sengupta Sri V.K.M.Varma Sri M.N.Pandit Sri B.G.Raithatha Sri C.N.Prasad Sri Kishore Gujarati Sri A.L.Chandramouli Sri C.Gopinathan Nair Sri A.K.Bansal Sri Sunil Srivatsava Sri Dilip Ghosh Sri S.Velayoudam Sri Anindya K. R. Basu	3. We find from the documents released at the time of foundation conference that this new body is being formed with an aim to function as a CONFEDERATION to coordinate activities of retirees at the apex level. As per our understanding, concept of confederation is that it is formed with an object to bring existing organisations functioning at All India level or state level at common platform so the activities of various players having uniform and identical interest can be coordinated in better and effective manners. We find that this is how AIBOC & AIBEA or other confederations were born. But in forming the new confederation of AIBOC, it is happening other way round. First the confederation has been set up and now the direction has been issued to the members of adhoc committee <u>to mobilize the pensioners and retirees bank wise and to seek affiliation with AIBPARC at the earliest.</u> (Ref: AIBOC Circular No. 42 dated 19.04.2012). This call of AIBOC will result into creating split among the retirees rather than forging unity and coordination among them.	
Treasurer Sri M.S.Chourey	4. One of the reasons given in your report for formation of the confederation is that there is mushroom growth in retiree organisations and they have been formed by individuals without application of mind. Here, we would like to draw your kind attention on certain facts which are contrary to the picture given in the report. All India Bank Retirees' Federation (AIBRF) was formed 18 years back immediately after introduction of the pension scheme in the banking industry to protect the interest of the retirees. Since then, it has moved from	
Special Invitees Sri Pratap Shukla Dr.G.S.Jog		



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Sri Kishore Gujarati

Sri A.L.Chandramouli

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strength to strength and today it represents 32 banks with membership of more than 60,000. Similarly Federation of SBI Retirees Association with membership of more than 1.20 Lacs. (You have also confirmed this figure under para 47 of your report presented in the foundation conference) and RBONC are the other large and creditable organisations of retirees which are in existence for last several years. These 3 organisations represent almost 70% of bank retirees and have perfect coordination and periodical consultation among themselves. In view of these facts, it is too harsh and far from the ground realities when you say 'There are large number of pensioners' and retirees' organisations which have sprung up all over the country. These organisations are self supporting and in several instances are laid by the individuals who have found on their own volition without any proper direction nor application of mind in dealing with the issue concerning the pensioners and retirees in the banking industry' (Para 43 of your report presented in the foundation conference). Here, it may be clarified that AIBRF is an independent organisation and not promoted by any in service unions and is committed to maintain its independent nature as it firmly believes that this structure is in the best interest of the retirees. We have seen that in earlier years some of the officers' organisations offered associated membership to the retirees. But this concept failed to take off and ultimately had to be dropped because the retiree issues could not get the priority in their agenda.

5. As stated earlier, retiree movement started in banking industry about 20 years back immediately after introduction of pension scheme. Further, as mentioned above, the above referred 3 retirees organisations which almost represents 70% of bank retirees are functioning effectively and have emerged as serious pressure group to protect retirees interest. It is also not correct to say that there is too much multiplicity of retiree organisations and number of such organisations is as high as 400 as stated in your report. According to our information this number is not more than 30-35. Now, after gap of 20 years, AIBOC initiative in forming another retirees organisation that too by establishing new parallel set up at the bank/state level is fraught with danger and may become serious threat to the retiree unity at the crucial juncture when core issues of retirees are close to solution in near future. We are of the view that if AIBOC is genuinely interested in organising the retirees, their efforts should be directed to coordinate the activities of the existing retiree organisations at the apex level by holding consultation and discussion with them and make efforts to ensure place for such body in the UFBU at least as an associated member to begin with so united picture of 9 lakh bank employees and 4 lakh retirees can be placed before the government.

6. You have stated in Para 31 of the report "In view of the divergent views between the AIBOC and the workmen unions, the total number of pension optees was 50% in the banking industry." Nobody can know better than you that this position brought serious financial pains to those retiree colleagues who didn't opt for pension in 1995 under confused set of situation created due to divergent views among unions and gross injustice to those who opted for



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pension in the absence of solution of their core issues in last 18 years. This situation was a Himalayan blunder and its pain can be only experienced and can not be expressed in words. However, because of sustained and continuous efforts made by retirees' organisations and with the support of UFBU, ultimately under 9th settlement, one more pension option was extended to the past retirees and today 95% of retirees are pensioners. It has also opened new hopes for past retirees and that their pending core issues will now be resolved. But we find that at this stage AIBOC has decided to float another retiree organisation. We are afraid this move will have serious adverse repercussions on retirees' movement. It is pertinent to mention that if pending issues of retirees are not addressed in near future or in the 10th wage settlement, we are afraid that it could become too late to deal with them in view of the fact that introduction of New Pension scheme in the banking industry would change whole complexion of trade union activities and priorities of retirement benefits in the coming years. Therefore, any imprudent move at this stage could be fatal and more painful to the retiree issues than what was witnessed in 1995 and its consequences realised in the subsequent years.

7. Confederation concept calls for coordination among the different players operating in the sector and coordination calls for consultation. However we find that before launching AIBPARC, the sub committee formed by AIBOC under the chairmanship of Com.K.D.Khera didn't consider it proper to hold consultation with the existing retirees' organisations like ours. We do not know how confederation concept can be effectively developed without taking them into confidence. This situation lead us to believe that idea behind launching the confederation is basically to float parallel and alternative retiree set up in the banking industry. You have stated in your speech at the conference that motive behind floating the confederation is not to break and split the existing organisations. But we find that action plan now being rolled out is not in conformity to your above statement.

8. In view of the above it is our humble request to you to review the entire matter in the larger interest of the retirees and retiree movement and hold comprehensive consultation with the existing retirees' organisations before you move further in the matter.

With regards

Yours sincerely

(S. C. JAIN)
General Secretary