

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, 6th Triennial Conference of AIBRF was held from 25th February to 27th 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 6th 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 25th 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 6th 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 5th largest economy of the world and all of you belong to 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

upgradation cost. UFBU has demanded upgradation 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, AIOA in his speech dealt at length approach of AIOA and other officer organizations on pension upgradation. He was of the view that Upgradation should be ensured for all section of retirees and it is possible. AIOA 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 upgradation of pension.

04. BUSINESS SESSION ON 25.02. 2023

4.01 As 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 (5th Triennial Conference) held in Delhi from 1st March to 3rd 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 (6th 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 10th & 11th Settlements. This matter 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 10th & 11th 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 10th & 11th 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 updation. Large number of retirees have left the world without enjoying benefit of updation
- (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 updation 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 updation 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 6TH 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 Andore 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 1.12.2023.**

(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

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. 6th 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 6TH 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



