

Ref: 2013/288

Date:05.03.2013

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

Dear Sir

Re: Organisational Matters

Retiree movement in banking industry is now getting momentum and bank retirees are today better organised to safeguard their interest. All India Bank Retirees Federation ( AIBRF ) has played crucial role in bringing the movement at this stage. Today it has emerged as the largest retiree organisation with membership of more than one lakh and has contributed significantly in ensuring many achievements for the retirees. Today we can draw satisfaction that more than 97percent of retirees are pensioners drawing guaranteed amount of pension every month and leading dignified life without any financial tension. However huge task and challenges are laying before us to meet the aspirations and expectations of the membership in view of the developments taking place in the industry as well in the organised sector and on the economic front. To ensure achievement of pending demands in the next wage settlement is only one task for which we have to work and shall continue to work for it. But in addition to this we have much bigger task and challenges before us to see that retiree movements grow on sustainable basis. AIBRF continues to be known as most creditable and reliable retiree organisation in the banking industry which work in the interest of common member. You may be aware that about 3 to 4 lakh employees would be migrating from employment cycle to the retirement in next 5 years and this number is almost equivalent to hundred percent of the existing number. AIBRF real challenge is to gear up its organisational set up to bring them in its fold ad meet their expectations in the changing dynamics. We are committed to handover the retiree movement to next generation of retirees on much stronger footing so the are not required to face the odds the present lot had to undergo.

2. Keeping above task in mind, we propose to take the following actions at the organisation level.

a) Accommodation /space for the organisational Level

It is seen that organisational activities face serious constrain at various centres due to non-availability of accommodation / space to conduct organisational activities on regular basis and it is now becoming growing problem in view of increasing number of membership. At most of the places activities are run from residences of office-bearers. It is observed that availability We feel that the time has come for us to address this issue and find permanent solution to make AIBRF strong in the coming days. We find that in SBI the bank management has provided office space to SBI Pensioners Association at LHO level. Our affiliates should also put demand to allot suitable office space at the corporate office to conduct activities of the retirees. To provide the accommodation to the retiree organisations is also a trend in defence/government sector. We should also seek support of award staff/officer staff unions to help us in getting space from the management and also request them to allot some space in their office if possible in the intervening time.

b) Regular Collection of subscription-Check off facility

At present, most of our affiliates collect subscription from primary members on one time basis as life membership fee while all expenses are on recurring basis with substantial increasing trend due to high inflation and need to develop logistic base, the interest earning on membership funds are becoming inadequate and hamper our activities adversely in serious manner unless we consider collecting monthly/periodical collection of subscription. We are of the view that the members will have hardly any objection in paying nominal monthly subscription say Rs. 20 per month out of their pension income for the organisational cause. But the real challenge is in collection of fund from the members who are located at different centres. Therefore according to us the answer of this issue is to

demand CHECK OFF FACILITY from banks so that subscription can be deducted from the pension and remitted to the organisation on the lines of collection made by unions. Our affiliates should write to the management to provide check off facility to retirees and also raise this issue at the grievance cell meetings. We shall write to unions seeking their support in the matter. Similarly affiliates should also write to award staff/ officer staff unions of their bank with the request to persuade management to give the facility to retiree organisations.

#### c) Representation of Retirees

Retirees have interest in certain schemes managed at the bank level like staff welfare scheme, management of pension funds, management of funds earmarked for health management of retirees etc. However retirees do not get any representation in management of these schemes despite the fact that retirees have organised themselves independently and their membership is increasing. The retirees should have say in managing these schemes and they should get adequate representation in these committees. We have no doubt that unions will support our this demand and help us in getting representation. We shall write to constituents of UFBU, IBA and Government in this regard. However our affiliates should start canvassing the idea with unions explaining the logic and seeking their support to avoid any confusion and misunderstanding on this count. The affiliates should also raise this issue in the meetings of grievance cell and register our demands and ascertain the management views.

#### d) Registration of Units

Registration of all our all India affiliates under suitable act ( Trade Union Act / Societies Act ) is very much needed to react / to take up issues at certain forums and to strengthen the organisation. This eventuality though not anticipated by us may arise during the next wage settlement in case the IBA/Government fail to do justice with the retirees. We find that most our affiliates are registered bodies. However those are not registered yet should take immediate steps to complete it in next 2 months. We are taking steps to get AIBRF registered on top priority and get the formality completed in next 2 months.

e) Formation of State Units

State units will play vital role in strengthening AIBRF at the organisation level in the coming years. We have at present state units in important states like Maharashtra, Gujarat, Kerala, Tamilnadu, Andhra Pradesh , West Bengal Odisha Karntaka Uttar Pradesh North East India Chattisgarh, Madhya Pradesh which are active and functioning well. We have to now cover remaining states in next one year. The office bearers/ Central Committee members located in the states where we do not have state units are requested to initiate action in this regard and submit their report.

You are requested to send your comments/ views on the above issues to take the forward. We know that resolution of issues may be time consuming. But if we want to strengthen the organisation on perennial basis we have to work on the and ensure on achieving them,

With Regards

Yours fraternally,

( S.C. JAIN )

GENERAL SECRETARY