



Souvenir

brought on the occasion of
**6th Triennial Conference of
ALL INDIA BANK RETIREES' FEDERATION (Regd.)**

held at

T. M. Mathews Nagar, S.R. Kulakarni Mantap, Palace Sheesh Mahal,
Palace Grounds, Bengaluru - February 25th - 27th, 2023



Pension updation is Bank Retirees' Right





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Souvenir



“सेवा निवृत्त हितैस्तः”

6th Triennial Conference

All India Bank Retirees' Federation (Regd.)

25 - 27, February 2023, Bengaluru

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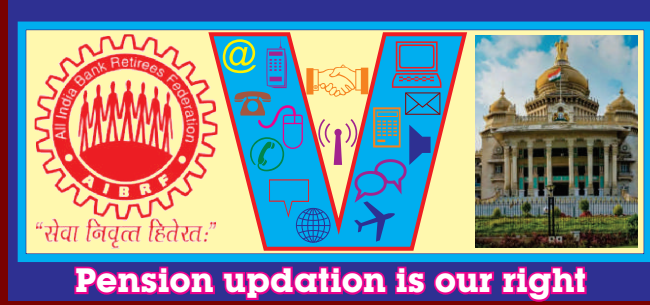
The views in the articles are the thoughts and opinions expressed by the respective authors and not necessarily of All India Bank Retirees' Federation.

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Invitation



AIBRF- KARNATAKA STATE COMMITTEE and Reception Committee, 6th Conference of AIBRF

Cordially invite you to

**Release of 6th Conference Souvenir
and
Felicitatation to Reception Committee Members and Volunteers**

**On Sunday, the 30th July, 2023, at 2.30 p.m.
At Sree Sharada Stree Samaja Centenary Hall,
No. 39, Albert Victor Road, Chamarajapet
(Near Prakash Café) Bengaluru - 560 018.**

Release of the Souvenir and Address by :

Sri. Mitra Vashu

Joint General Secretary, AIBRF

Presided over by :

Sri. B Devadas Rao

President, AIBRF- Karnataka State Committee.

N.T. Hegde

Chairman, Reception Committee
6th Conference, AIBRF

K. Vishwanatha Naik

General Secretary
AIBRF- Karnataka State Committee



AIBRF - Karnataka State Committee

No 33, 5th Cross, Malleshwaram, Bengaluru - 560 003

E-mail : kevinai@gmail.com Mob. 94482 76015

Date : 26.7.2023

From the triumphant team of tireless toilers.....

It has been a once in a life time opportunity, for us in Karnataka, under the lofty banner of AIBRF, to host the 6th Triennial Conference of AIBRF in Bangalore.

Holding a massive conference of a giant Organisation like AIBRF, with its thousands of enthusiastic delegates and observers coming from the length and breadth of the country, in a vast and ever growing city like Bengaluru has been arduous and very testing. Yet, our truly tireless team of toiling volunteers have triumphed proving that nothing is impossible for them. From choosing an impressive venue, organising a mammoth conference with never before seen number of participants, arranging their comfortable accommodation, creating a conducive atmosphere for free and frank discussions and logical decisions on myriad of issues confronting bank retirees, serving clean, tasty and timely food, providing them transportation and even taking care of safe custody of their luggage were all meticulously planned, flawlessly executed and successfully accomplished. I am extremely glad and feel legitimately proud with a supreme degree of satisfaction that our entire team has discharged their onerous responsibility in an immaculate precision, promptness and punctuality, with unwavering dedication and relentless efforts, coupled with their toiling for months, day and night, which has made the 6th conference a monumental milestone, setting a model for the future. It was a stupendous spectacle of sturdy solidarity marked by massive participation, managed with magnificent arrangements.

Unreserved support and guidance from our esteemed leaders, Sri. K. Srinivasan, Sri. S. M. Deshpande and Sri. S. C. Jain, our Chairman, President and General Secretary, respectively, total support from all the office bearers and CC members of AIBRF, excellent co-operation from all our delegates and observers, capped by devoted and dedicated service by the full team of reception committee and volunteers- both women and men, has been instrumental in making this great achievement possible. I thank all of them from the bottom of my heart.

As the largest and most vibrant organisation of Bank Retirees in the country, AIBRF, by its far sighted and focussed efforts has made significant strides in resolving pressing issues faced by the community of bank retirees. Many are settled and many more are in advanced stage of finding solution. However, as we grow and move forward, we are aware that new challenges will emerge incessantly. Yet, with unity and discipline as our guiding principles, we will continue to march ahead, breaking barriers and setting new records, all the while serving our members with dedication, devotion and determination.

The 6th conference of AIBRF gloriously celebrated with its grandiose and greatness is one more step in our ever moving forward march, onwards and onwards.

This preface is a tribute to the spirit of camaraderie, the accomplishment of team work and the unwavering commitment that made the 6th conference of AIBRF an historic success. May it serve as a beacon of inspiration, propelling us forward and forward with growth and progress, making an enduring impact on the lives of bank retirees.

With heart felt thanks to each and every one who has made this unmatched stride possible.

K. Vishwanatha Naik

General Secretary, AIBRF - Karnataka State Committee

and

Convenor, Reception Committee,

6th Conference of AIBRF.

S.V. Srinivasan
Chairman



All India Bank Retirees' Federation (Regd.),
Flat # 2081, "Brooksdale Apartment",
143/429, Mahatma Gandhi Road,
Sankaranagar, Pammal, Chennai – 600 075.

10-07-2023

The Convenor,
Reception Committee,
6th Triennial Conference – AIBRF,
BENGALURU.

Dear Comrade!



SOUVENIR – 6TH AIBRF CONFERENCE

First of all, I extend my hearty congratulations to all the Members of the Reception Committee, Office Bearers of the Karnataka State Committee and also the All India Bank Retirees' Federation, the Mainstream of the Bank Retirees' Movement for having successfully held its 6th Conference at Bengaluru on February 25-27, 2023.

It is a matter of great pleasure that the Reception Committee is arranging to bring out a colourful Souvenir commemorating this unforgettable event. Such an occasion is not merely reason for celebration, but also momentous event capturing moments of joy for the members who have put in their heart and soul in building and strengthening the AIBRF so as to command the love and loyalty of membership of more than 2.5 lacs across the country, comprising 41 Bank-wise Affiliates & 17 State Committees of AIBRF.

Workforce in Banks – Past and Present have contributed immensely to the task of building our Nation. I am sure the Souvenir, planned to be published to mark the occasion, will be of topical interest to not only the business community/banks, but also to Retirees' Fraternity as well.

Let us struggle together for achieving AIBRF's Core Demands of Pension Revision, Full Neutralisation of Dearness Relief for the entire basic pension to all pensioners and Group Health Insurance Policy for all retired employees at Bank's cost at an early date.

I extend my warm greetings and best wishes to all those who are involved in the publication of the Souvenir.

Wishing the event for releasing the Souvenir a spectacular success. With Greetings,

Yours Fraternally,


(S V SRINIVASAN)

Mobile:+91 94442 32867 E-Mail: svsaibrf@gmail.com



ALL INDIA BANK RETIREES' FEDERATION (Regd)

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

E-mail ID : sharbat123@rediffmail.com Mobile : 89660 19488

AICBRF / 2023/24

Dated : 2nd July, 2023

Dear Mr. Naik,



PUBLICATION OF 'SOUVENIR' - 6TH TRIENNIAL CONFERENCE OF AIBRF HELD IN FEBRUARY, 2023

AIBRF was established in 1994 with the main mission to unite the retirees of the Banks and organise in the free and democratic Trade Union movement to protect their rights and welfare after the Pension was introduced in the Banking Industry, as there was no such retirees organisation prior to it. We have come a long way since its inception in 1994 to promote and protect the rights of retired Bankers. We are continuously working in close cooperation of our workforce-members to achieve our objective of establishing a powerful and effective organisation for enhancing the dignity of retirees.

In continuation of the movement, 6th Triennial Conference of AIBRF was held in February, 2023 at Bengaluru. Each and every member of Reception Committee made all out efforts to make 6th Triennial Conference a grand success. Organizing AIBRF conference in metro city like Bengaluru was real challenge and herculean task requiring tremendous efforts with commitment to accomplish it. Reception Committee accomplished it successfully and effectively, made all the arrangements and deserve all appreciation for making the 6th conference a memorable and historical one.

Many decisions have been taken in conference and updation of pension demand has been termed as "Mother of all Demands". AIBRF is making continuously efforts to achieve it.

I am happy to know that Reception Committee is bringing out a special souvenir highlighting the events of the 6th Conference for making it everlasting and memorable. I convey my good wishes and thanks to everyone associated with the publication of the SOUVENIR for their tireless work.

With greetings.

Yours Sincerely,

(S.M. DESHPANDE)
PRESIDENT - AIBRF

Shri K. Vishwanath Naik, General Secretary, AIBRF Karnataka State Committee, BENGALURU.



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 Mobile : 8966019488



6th Conference Slogan- Pension Updation is Right of Bank Retirees

Ref: 2023/ 071

Date : 14.6.2023

GENERAL SECRETARY 's DESK- MESSAGE FOR SOUVENIR

We are happy to learn that Karnataka State Committee of AIBRF has decided to publish Souvenir on conclusion of historical 6th Triennial National Conference of AIBRF held in Bangalore, to share important information and decisions taken in the conference and to publish educative and informative articles for benefit of the public.

2. All India Bank Retirees' Federation (AIBRF) is the torch bearer of powerful retiree movement emerging in the banking industry. Today, AIBRF is the largest retiree organization in the financial sector of the country. Retirees' community not only in banking industry but in the entire financial sector look towards AIBRF with hope and optimism for resolution of their long pending issues. Struggle of retirees in banking industry is to ensure dignified and healthy post-retirement life. AIBRF has been continuously pursuing pending issues of bank retirees for last several years to ensure that their pensionary and other benefits are on the lines of RBI/Government Sector. It can be mentioned with pride and honour that AIBRF organizational efforts have yielded very positive results in achieving demand of pension for all, improvement in family pension at par with RBI/ Government Sector, introduction of reliable health insurance, improvement in ex-gratia amount for pre-1986 retirees and spouses.etc.
3. AIBRF Struggle is now fully concentrated on achieving unduly delayed demand of Updation of Pension. It is mission for AIBRF. AIBRF efforts to pursue the demand is well known. The 6th Triennial National Conference after comprehensive deliberations have adopted the slogan "Pension Updation is Right of Bank Retirees" We shall fight. We shall achieve it.
4. 6th Triennial National Conference of AIBRF recently held in Bengaluru from 25th to 27th February, 2023 was very successful and was very well organized with massive participation of delegates and observers coming from all parts of the country with high quality deliberations on important issues. Credit for organizing the conference successfully, goes entirely to Karnataka State Committee, its volunteers and leaders. Cadre of AIBRF joins in conveying its profound thanks and gratitude to Karnataka State Committee and its leadership for their valuable contribution in organizing the national conference.
5. We convey our best wishes in your endeavour to publish the Souvenir.

Yours Sincerely

(S. C. JAIN)
GENERAL SECRETARY



ALL INDIA BANK RETIREES' FEDERATION (Regd)

Flat No. 101, Block C, Shivom Residency, M. G. Road, Indore.
E-mail ID : sharbat123@rediffmail.com Mobile : 89660 19488

MITRA VASHU

JOINT GENERAL SECRETARY

3/425 PATHAN PURA
SHAHDARA DELHI-110032

mitra_vashu@rediffmail.com
Mobile: 981411109 & 9560061109



Message

I am extremely happy to note that the AIBRF - Karnataka State Committee is bringing out the "Souvenir" after the successful, fantastic and very disciplined 6th Triennial Conference of AIBRF, organized on 25-27 February 2023 at Bengaluru. We wish that the document, the "Souvenir" of the Conference will be very useful for the Retirees' Community as well as for the Banking Industry.

I am confident that the "Souvenir" will prove a very informed compendium on the Retirees Movement and on our issues and a ready hand reference book for use by the Bank Retirees.

I wish all success to Comrade Vishwanath Naik, the General Secretary of the AIBRF - Karnataka State Committee and the Joint General Secretary of AIBRF, who has been doing the best with his Team Members for the preparation of the "Souvenir".

(MITRA VASHU)



ALL INDIA BANK RETIREES' FEDERATION (Regd)

Central Office :

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

OFFICE OF THE JOINT GENERAL SECRETARY,

No. 33, 5th Cross, Malleswaram, Bengaluru - 560 003

Mobile : 94482 76015 E-mail : kevinaiik@gmail.com

Date : 26.7.2023



Message

The Reception Committee, 6th Conference of AIBRF and AIBRF - Karnataka State Committee are bringing out a Souvenir in connection with the 6th Conference of AIBRF.

This is an attempt to keep the memories of this magnificent and historical conference and to leave it to the posterity.

I am sure that this effort will serve its purpose.

This Conference, a true & rarest opportunity, has been a testament to the indomitable devotion, discipline and dedication of our members.

I take this opportunity to extend my deepest gratitude to each and everyone of our Reception Committee, Volunteers, Office Bearers and Members, both women & men, whose selfless working ensured the seamless execution of every aspect of this great event. This will inspire us to push the boundaries of our achievements higher and higher.

With whole hearted thanks and warm regards,

(K. Vishwanatha Naik)

Joint General Secretary



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 Mobile : 8966019488

6th Conference Slogan- Pension Updation is Right of Bank Retirees

Ref: 2023/ 01505.03.2023

Shri N. T. Hegde

Chairman, Reception Committee
6th Triennial Conference of AIBRF

Shri Vishwanath Naik

Convenor, Reception Committee
6th Triennial Conference of AIBRF

Dear Comrades

Re: Letter of Thanks

We have great pleasure in conveying our sincere thanks to you and each and every member of Reception Committee for making all out efforts to make 6th Triennial Conference a grand success.

- Organizing AIBRF conference in metro city like Bengaluru was real challenge and herculean task requiring tremendous efforts with commitment to accomplish it. We place on record that on the basis of feedback received from large number of participants, Reception Committee successfully and effectively accomplished the task with nice and flawless arrangements of stay, food, transportation, decoration of hall etc. One and all participants have conveyed their appreciation and thanks to Reception Committee for making their stay very comfortable with warmth. We have no hesitation to place on record our appreciation for the valuable contribution made by the Reception Committee for making 6th conference as memorable and historical event.
- We once again convey our since thanks to the Chairman, Convenor & each and every member of Reception Committee for their untiring efforts to make the conference as grant success. AIBRF will be happy to honor each and every member of Reception Committee to coney our thanks and appreciation for their valuable contribution in the function to be organized at appropriate time.

With Warm Greetings,

Yours Sincerely,

(S. C. JAIN)

GENERAL SECRETARY

All India Bank Retires' Federation (AIBRF) Organisational History & Set Up

**Date of Formation
30th April 1994
At Ahmadabad**

**Founder President :
Comrade R.C. Chakrabortti**

**Founder General Secretary .
Comrade B.P. Bajpai**

**Past Chairmen
Comrade T.M. Mathews
Comrade S.R. Kulkarni
Comrade D.A. Masdekar**

**Past Presidents .
Comrade N.C. Chhaya
Comrade S.R. Kulkarni**

**Past General Secretary
Comrade S.R. Kulkarni**

AIBRF EMBLEM (Adopted in Kolkata Conference in 2012)



AIBRF emblem depicts organisational commitment to serve retirees through unity and struggle.

AIBRF is apex level organisation of bank retirees. It is independent organisation not affiliated to any service union or political party or any ideology . Its main objects is to work to resolve related issues, to bring improvements in pension scheme and other welfare schemes pension through organisational efforts & in coordination with service unions & other retiree organisation It is in service of bank retirees for last 25 years.

Registration of AIBRF Under Trade Union Act 1926 in 2016 (Registration No. G 6601)

Affiliates of AIBRF As on 31.12.2022

1.	Public Sector Banks	25
2.	Private Sector Banks	11
3.	Foreign Banks	02
4.	Regional Rural Banks	01
Total		39

Membership Growth in Last 10 years

Year	Approximate Number	Increase
2009	18500	-
2010	22000	3500
2011	40000	18000
2012	60000	20000
2013	75000	15000
2014	85000	10000
2015	120000	35000
2016	140000	20000
2017	160000	20000
2018	180000	20000
2019	220000	40000
2020	240000	20000
2021	250000	10000
2022	260000	10000

Today, AIBRF is the largest retirees' organisation in the banking Industry.

How does AIBRF Function (Organisational Structure)

- 1. General Council** - Meets once in 3 Years. Supreme Body to decide policy matters. The latest Meeting was held in Bengaluru from 25th February 2023 to 27th February 2023.
- 2. Central Committee** - Meets once in a Year. Body responsible to ensure implementation of General Council decisions & directions and function as supreme body in the absence of General Council, Present Membership (before 6th Conference) : Office Bearers 37+ Members Nominated by affiliates 124 Total 173 Members.

Meetings Held	
Lucknow	From 3 to 5 December, 2019
Patna	From 11 to 13 July 2022
Bangluru	24.02.2023

- 3. Office Bearers Committee** (before 6th Conference) 48 Members (12 Meetings were held through video conferencing)
- 4. Core Committee** (before 6th Conference) 9 Members (14 Meetings were held through video conferencing)

Proceeding of the meetings were prepared and circulated among office bearers, central committee members, affiliates and state committee immediately after the respective meetings for information and action wherever required. Further circulars containing proceedings/minutes of the above meetings are placed on AIBRF Web site for information of members at large.

- 5. Central Office** Responsible for day to day functioning including correspondence with affiliates, state committees, authorities like IBA, DFS, GOI Bank Managements.
- 6. Sub Committees on Private & Foreign Banks** Associate Banks, Private & Foreign Banks; Sub-committee has submitted 3 reports on legal aspects and subjects.
- 7. 41 Affiliates of AIBRF** function on regular basis through their about 350 state units for implementation of policies and programs of AIBRF
- 8. AIBRF has 17 State Committees** covering 28 states who work on day to day basis for implementation of policies and programs.

Today AIBRF has very strong and active organisational set up which has deep reach up to district level and below in all parts of the country.

Communication System of AIBRF

Central Office issues periodical circulars and letters which are sent by E-mails to Office Bearers. Central Committee Members, State Committees, Affiliates who in turn circulates to state units and members

2019	64
2020	48
2021	42
2022	58

1. AIBRF manages web site where communications issued by AIBRF & other details are uploaded on regular basis, Hits recorded on our web site is more than 5 lakhs in 2022.
2. Besides above, Office Bearers undertake regular tours of various centers to meet members, interact with them and address meetings to spread message of AIBRF.
3. Our State Committees, Affiliates and their state units hold regular meetings of members to keep live contact with primary members.

It is matter of pride for all of us that in last 27 years AIBRF has emerged as very strong, active and largest organisation of bank retirees.

Total Pensioners in Public sector Banks (other than SBI and Family Pensioner) as on 31.03.2021	349621
Pensioners in Private Sectors Banks covered under IBA Scheme (Approx)	28000
Total Pensioners as on 31.03.21	377621
AIBRF Membership on 31.03.2021	260000
Membership Ratio	66.20%

AIBRF is the largest Retirees' Organisations in Banking Industry

AIBRF ZINDABAD

Major Achievements of AIBRF Since Inception

Financials

01. Introduction of Ex-gratia Payment with index based DA to Pre 1986 Retirees.
02. Introduction of Ex-gratia Payments to windows of Pre-1986 Retirees.
03. Allocation of Funds for Welfare of Retirees out of Staff welfare funds.
04. Grant of Notional Service upto 5 years under Regulation No. 29 to those Retired under Special VRS scheme in 2000/2001, benefitting about 1 Lac retirees.
05. Improvements in Medical Schemes in Banks run out of Welfare funds.
06. Higher Rate of Interest on Deposits to Pensioners applicable To Senior Citizens in Addition to One Percent Applicable to Ex-staff of Correction of Anomaly Created in 7th Wage Settlement in Fixing Basic Pension for those Retired between 1998 to 2002.
07. One More Pension option to more than 60000 past Retirees under 9th Wage Settlement in 2010
08. Grant of soft Loan to Retirees in many Banks to those who were Eligible for pension option under 9th Settlement for Payment of 156 percent amount.
09. One more pension option to Retiree Officers who took VRS under Regulation No 19 of OSR on 2013.
10. Grant of Credit Facility to the Pensioners on easy terms.
11. Reverse mortgage Facility Against Mortgage of Fixed Assets to Provide Liquidity to Meet Urgent Expenses.
12. Holiday Home Facility to Retirees.
13. Bank Services Available Free of Charge to Retirees
14. Interest Payment on Gratuity Amount for Delayed Period.
15. Payment of Pension Thorough Core Banking on fixed Date
16. Grant of Higher Ex-gratia Amount Than Prescribed by the Government to Pre-1986 Retirees Out of Staff Welfare fund in many Banks.
17. Arrears on account of 1616 - 1684 Index to About 1.2 Lakhs Retirees with 9 percent Interest for Delayed Period Amounting to about Rs. 1200 Crores in 2018.
18. Pension Option to Compulsorily Retired Employees beneficiary about 1200 Retirees with Arrears Payment with Retrospective Effect from November 2009.
19. National Benefit of service for Fixation of Basic Pension to Specialist officers number Pension Regulation 26.
20. Improvement in Family Pension at per with RBI. 1.90 lakh. Family Pensioner Benefitted in 2020.
21. 100% D.A. to pre November 2002 retirees.
22. Improvements in Medical Insurance Scheme is expected.

Our Leaders



S. V. Srinivasan
Chairman



S. C. Jain
General Secretary



S. M. Deshpande
President

ALL INDIA BANK RETIREES' FEDERATION (REGD.)



OFFICE BEARERS

2023-2026



Mr S. V. Srinivasan
Chairman



Mr S. M. Deshpande
President



Mr S.C. Jain
Gen. Secretary



Mr K. Sreenivasan
Vice President



Mr Laxman Rao
Vice President



Mr F. Martis
Vice President



Mr N. T. Hegde
Vice President



Mr Niranjan Mishra
Vice President



Mr R.K. Powar
Vice President



Mr S. Velayoudam
Vice President



Mr Sachchidananda Dey
Vice President



Mr Rasik Acharya
Vice President



Mr M. N. Rao
Vice President



Mr G. Balachandran
Vice President



Mrs Ratna Uthappa
Vice President

ALL INDIA BANK RETIREES' FEDERATION (REGD.)



LIST OF OFFICE BEARERS

2023-2026



Mr T. K. Subramanian
Vice President



Mr Sudhakar Shetty M
Vice President



Mr Mitra Vashu
Joint Gen. Secretary



Mr Vishwanath Naik
Joint Gen. Secretary



Mr A. K. Bansal
Deputy Gen. Secretary



Mr Ashok Patil
Deputy Gen. Secretary



Mr Kalyan Sengupta
Deputy Gen. Secretary



Mr Shekhar Kelkar
Deputy Gen. Secretary



Mr NSN Reddy
Deputy Gen. Secretary



Mr R. K. Agrawal
Deputy Gen. Secretary



Mr B. R. Shah
Org. Secretary



Mr Mukund Gokhale
Org. Secretary



Mr Shyam Kasturey
Org. Secretary



Mr Salil Shah
Org. Secretary



Mr Sharad Hardikan
Org. Secretary

ALL INDIA BANK RETIREES' FEDERATION (REGD.)



OFFICE BEARERS

2023-2026



Mr M.A. Salam
Org. Secretary



Mr K. Varanasi
Org. Secretary



Mr B. Venkat Rao
Org. Secretary



Mr D.N. Trivedi
Org. Secretary



Mr Suresh Sharma
Org. Secretary



Mr Abdul Jalil
Org. Secretary



Mr PRRS Iyer
Org. Secretary



Mr Madhukar S Birari
Org. Secretary



Mr K. Venkatesh
Org. Secretary



Mr Rajendra Chandorkar
Org. Secretary



Mr Utkarsh Lonkar
Org. Secretary



Mr Sushil Roy
Org. Secretary



Mr S. Purohit
Org. Secretary



Mr Devender S Jatana
Org. Secretary



Mr Ranjit Bhattacharya
Org. Secretary



Mr John Joseph E
Org. Secretary

ALL INDIA BANK RETIREES' FEDERATION (REGD.)



OFFICE BEARERS

2023-2026



Mr. K.V. Chalapathi
Org. Secretary



Mr. A Chandramouli
Org. Secretary



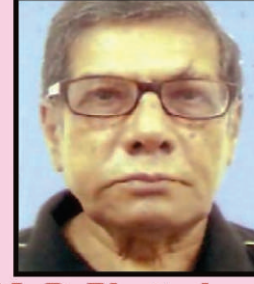
Mr Bipra K Saha
Org. Secretary



Mr Sunil Pradhan
Treasurer



Mr J. B. Dave
Advisers



Mr D. Bhattacharya
Advisers

***Pension Updation is
Right
of Bank Retirees
A.I.B.R.F. is on struggle path***

AIBRF LIST OF OFFICE BEARERS - 2023-2026

S No	NAME	Designation	Bank	Mobile	Email
1	Mr S V Srinivasan	Chairman	CANARA	9444232867	svsaibrf@gmail.com
2	Mr S M Deshpande	President	CBI	9823853653	smdeshpande12@gmail.com
3	Mr K Sreenivasan	Vice President	AKBRF	9995773699	sreenivasan.aibrf@gmail.com
4	Mr Laxman Rao	VP	CBI	9849674653	lrao44@yahoo.co.in
5	Mr F Martis	VP	BOI	9326102411	martisfred@gmail.com
6	Mr N T Hegde	VP	SYNDICATE	9945155211	nthegde@gmail.com
7	Mr Niranjana Mishra	VP	ALL Bank	9437059050	niranjana.mishra323@gmail.com
8	Mr R K Pawar	VP	UNION	7710030963	rkpawar@gmail.com
9	Mr S Velayoudam	VP	INDIAN	9444030035	s.velayoudam@yahoo.co.in
10	Mr Sachchidananda Dey	VP	UCO	9836228253	sndey1940@gmail.com
11	Mr Rasik Acharya	VP	DENA	9099929301	rasikacharya@gmail.com
12	Mr M N Rao	VP	PNB	9490116857	mnrao1021944@gmail.com
13	Mr G Balachandran	VP	IOB	9443191706	iobra1995@gmail.com
14	Mrs Ratna Uthappa	VP	UNION	9900241957	rathnaconference2023@gmail.com
15	Mr T K Subramanian	VP	CORPN Bank	9444082364	corpcbra@gmail.com
16	Mr Sudhakar Shetty M	VP	VIJAYA	9739399977	sudhakarshettyym@gmail.com
17	To be filled in	VP			
18	Mr S C Jain	General Sec.	BOI	9302115322	sharbat_123@rediffmail.com
19	Mr Mitra VASHU	Jt.GS	PNB	9560061109	pnbradelhi@gmail.com
20	Mr Vishwanath Naik	Jt.GS	VIJAYA	9448276015	kevinaiik@gmail.com
21	Mr A K Bansal	DGS	CANARA	9968072320	bansal.sse@gmail.com
22	Mr Ashok Patil	DGS	CBI	9869023656	ashokpatil777@gmail.com
23	Mr Kalyan Sengupta	DGS	BOB	9231668368	kalyankumarsengupta43@gmail.com
24	Mr Shekhar Kelkar	DGS	CBI	9327032632	kelkar.shekhar@gmail.com
25	Mr NSN Reddy	DGS	ANDHRA	9490213002	abreahyd@gmail.com
26	Mr R K Agrawal	DGS	UNION	9415002247	ubraup@gmail.com
27	Mr Mukund Gokhale	Org Secretary	PNB	9820367274	mukundurmila@gmail.com
28	Mr Shyam Kasturey	Org Secretary	CBI	9425006242	kastureshyam@gmail.com
29	Mr Salil Shah	Org Secretary	CBI	9875561723	salilsaha1949@gmail.com
30	Mr Sharad Hardikar	Org Secretary	BOI	9820315806	sharhard@gmail.com
31	Mr B R Shah	Org Secretary	BOI	9825852970	brshah1948@gmail.com
32	Mr M A Salam	Org Secretary	UNION	9836895599	abdussalammd07@gmail.com
33	Mr Krishnamurthi Varanasi	Org Secretary	ANDHRA	9440012295	kmvvaranasi@yahoo.com
34	Mr D N Trivedi	Org Secretary	RRB	9431032654	trivedi1913@gmail.com
35	Mr Suresh Sharma	Org Secretary	ALL Bank	9811225871	suresh29abra@gmail.com
36	Mr PRRS Iyer	Org Secretary	CANARA	9447215414	prrsiyer1945@gmail.com
37	Mr B Venkat Rao	Org Secretary	CANARA	9480337939	bvrao51@gmail.com
38	Mr Madhukar S Birari	Org Secretary	DENA	9850712546	madhukarbirari@gmail.com
39	Mr K Venkatesh	Org Secretary	UCO	9444229659	venkateshkrishnaswamy1@gmail.com
40	Mr Rajan Chandorkar	Org Secretary	UCO	9920235312	rajan_chandorkar@yahoo.com
41	Mr Abdul Jalil	Org Secretary	SYNDICATE	9845878650	u_abdul_jaleel_28@yahoo.com
42	Mr Utkarsh Lonkar	Org Secretary	BOM	8830280688	utkarshlonkar@gmail.com
43	Mr Sushil K Roy	Org Secretary	UNITED	9830501783	sushilroy_45@rediffmail.com
44	Mr Subhash Purohit	Org Secretary	BOB	9820603130	subhashjpurohit@gmail.com
45	Mr Devender S Jatana	Org Secretary	SBP	9876062736	davijattana@gmail.com
46	Mr Ranjit Bhattacharya	Org Secretary	UCO NE	9864018331	rkbhattacharyaa@gmail.com
47	Mr John Joseph E	Org Secretary	SIB	9495114020	sibrsatcr@gmail.com
48	Mr K V Chalapathi	Org Secretary	KOTAK	9845241759	chalapathi_52@yahoo.com
49	Mr A Chandramouli	Org Secretary	IOB	9444067846	alcmouli@hotmail.com
50	Mr Bipra K Saha	Org Secretary	UNITED	9433208609	bipra_saha@yahoo.com
51	Reserved Woman	Org Secretary			
52	To be filled in	Org Secretary			
53	Mr Sunil Pradhan	Treasurer	BOI	9893293363	sunilpradhan999@gmail.com
ADVISERS					
1	Mr J B Dave	Adviser	CBI	9824449199	jbdave13@yahoo.in
2	Mr D R Bhattacharya	Adviser	UNITED	9433017535	debesh.bhattacharyya@gmail.com

AIBRF LIST OF CENTRAL COMMITTEE MEMBERS

S No	NAME	Mobile	Email
1	All India Allahabad Bank Retirees' Association		
1	Mr P C Pareek	9414235941	pcpareek2601@gmail.com
2	Mr Amit Chatterjee	9231645005	amitghola9@gmail.com
3	Mr S B Butolia	9765011222	butolias@yahoo.com
4	Mr Ashok K Thakur	9934958108	thakur.ak.shashi@gmail.com
5	Mr H B Rane	9869352057	harirane54@gmail.com
6	Mr Gopal Krishna Varma	9412371855	gkvarma@gmail.com
7	Mr Kapil K Rana	9898246787	kapilrana13@yahoo.com
8	Mr K C Bhargava	9811678014	kcbhargava401@yahoo.com
9	Mr Manmohan Mohanty	9938775630	manmohanmohanty@gmail.com
10	Mr Mohanlal Gulati	9872392087	gulatimohan1959@gmail.com
2	All India Union Bank Retirees' Federation		
1	Mr V K Jayaswal	9936709473	jayaswalvipin54@gmail.com
2	Mr B G Raithatha	9427207021	ubiretires@gmail.com
3	Mr I M Agrawal	9610270251	arubrea.raj@gmail.com
4	Mr V P Raghavan	9447445099	vp.raghavan@yahoo.com
5	Mr R S Shah	9825833211	rsshah2@gmail.com
6	Mr P V Giriandhar	9741033077	giriandhar18@gmail.com
7	Mr M K Mundul	9769842350	mkmundul@hotmail.com
8	Mr M S Chourey	9977090603	mschourey@gmail.com
9	Mr Ashok Nijhawan	9871084249	ashok.nijhawan19@gmail.com
10	Mr R Sankaramasubramanian	8925129025	shankarr49@gmail.com
3	United Bank Retired Employees' Welfare Association		
1	Mr Narayan Chandra DAS	9831597205	dasprabal06@gmail.com
2	Mr Ranjit Kumar Acharya	9874121569	ranajit.acharya1611@gmail.com
3	Mr Samar Chakraborty	9830756443	c.samar49c@gmail.com
4	Mr V Arunachalam	9486688572	arunachalam017@gmail.com
5	Mr Siba Prasad Bhattacharya	9435111261	sibabhattacharyya@gmail.com
6	Mr Tapan Kumar Dey	9433062823	tdey7711@gmail.com
7	Mr Subodh Chatterjee	8250737372	subodh.chatterjee@gmail.com
8	Mr Sanjib Pati	9437488827	pati.sanjib@yahoo.com
9	Mr Raja Sawant	9820375350	sawantrajaram58@gmail.com
10	Mr Vinod B Solanki	9328083183	Vinodb5211@gmail.com
4	All India Bank of Maharashtra Retirees' Federation		
1	Mr Madan Apte	9421818593	madan.apte2010@gmail.com
2	Mr Arun Rajandya	8459272744	arun.rajandya@gmail.com
3	Mr Suhas Deshpande	9742767464	deshpandesuhas464@gmail.com
4	Mr Shrikrishna Rishad	9369471484	
5	Mr Ravi Joshi		
6	Mr Anil Dixit	9423012369	
7	Mr Chandrakant Walimbe	9890507240	
8	Mr Pandit Bedis	9423934179	

5 All India Punjab & Sind Bank Retired Officers' Association

1	Mr G S Sidhu	7719539518	gssidhu48@gmail.com
2	Mr B P Singh	9810422199	palbd125@gmail.com

6 All India Bank of Baroda Retirees' Association

1	Mr Kamal K Basu	9433111204	kkbasu@rocketmail.com
2	Mr N Sachidanandan	9444203355	nsachi51@gmail.com
3	Mr Vijay Mehta	9428404822	vijaymehta2709@yahoo.co.in
4	Mr Narendra Khutale	9420955344	n2548k@gmail.com
5	Mr Ketan Desai	9427673595	ketandesai61@gmail.com
6	Mr. Vijay Triubhavan	9921230244	vijaytribhuvan10@gmail.com
7	Mr Y Jankiram	9440379351	janiyaddanapudi@gmail.com
8	Mr Arun K Mishra	8789634696	erc.arun@gmail.com
9	Mr Raghawendra Chaturbedi	9451527024	raghaw.chaturvedi47@gmail.com
10	Mrs Prity Roy	9230527142	royprity48@gmail.com

7 All India UCO Bank Retirees Federation

1	Mr Ruhidas Debnath	9836939567	rdebnath1946@gmail.com
2	Mr Om Prakash Varma	9923169011	opvarmaucorwa@yahoo.in
3	Mr Subir K Bhrahmachari	8902686414	sbrahamchari1947@gmail.com
4	Mr Ashok Kumar Kapoor	8168511826	akkapoor5284@gmail.com
5	Mr Kailash Nath Arora	8949087871	kailash_arora1945@rediffmail.com
6	Mr Om Prakash Sharma	9816598408	Sharma.omprakash215@gmail.com
7	Mr Raghvendra Pratap Singh	9415970455	RP_UCO@YAHOO.COM
8	Mr Kirti N Shah	9824015000	kirtishah_23@yahoo.com
9	Mr V M Nagesh	5845214370	chaddinagesh@gmail.com
10	Mr Prasanna K Mohanty	9883157233	

8 All India PNB Retirees Federation

1	Mr R M Tandon	9839032544	rmt0809@gmail.com
2	Mr Ravindra Acharya	9830421237	ravindracharya@gmail.com
3	Mr G S Negi	8979629988	negi.gspnb@gmail.com
4	Mr S C Vijayvargiya	9977110272	vijayvargiyasuresh@yahoo.co.in
5	Mr Hari Singh	9873691109	harisingh312@gmail.com
6	Mr Thomos Easow	9895008423	easowthomas@gmail.com
7	Mr T K Palit	7541806489	tkpalit60@gmail.com
8	Mr Ashutosh Biswas	9836687522	biswasa123@gmail.com
9	Mr A K Trivedi	7355705251	trivediak29@yahoo.com
10	Mr R P Anavkar	9820874894	arunanavkar16@gmail.com

9 All India Central Bank Retirees Federation

1	Mr D S Reehal	9464878309	dsreehal@yahoo.com
2	Mr Abhay Joshi	8879029382	abhayjoshi1957@gmail.com
3	Mr R P Lodha	9834568481	rajendralodha06@gmail.com
4	Mr S A Balasubramanian	9840939033	bsubramanian60@yahoo.co.in
5	Mr B N Bhalerao	9822771611	bhaleraobapusaheb@gmail.com
6	Mr Suresh Gupta	9810578092	sureshchandragupta007@gmail.com
7	Mr R D Swarnkar	9450374814	cbra.up@gmail.com
8	Vacant		
9	Vacant		
10	Vacant		

10 All India Dena Bank Retirees Federation

1	Mr Lokesh Mishra	9829052998	lokeshmishra.aibea@gmail.com
2	Mr Bhausaheb Shinde	9822434404	shindeBR48@gmail.com
3	Mr Gajanand Amin	9869822020	gkamin1956@gmail.com
4	Mr Nandkishor Agnihotri	9422945855	nandkishoragnihotri51@gmail.com
5	Mr G K Bhonsale	9512225756	ghanshyam.bhonsle@gmail.com
6	Mr Harish Naik	9824561629	harishnaik075@gmail.com
7	Mr N Vasuki	9916516169	vasuki1953@gmail.com
8	Mr D D Gajera	9925819142	gajerasamir@gmail.com
9	Mr Savjibhai Khokar	8200811919	savji.khokhar@gmail.com

11 Corporation Bank Retirees Association

1	Mr K Ramapriya	9515998431	ramapriyakk@yahoo.co.in
2	Mr S Radhakrishnan Nair	8547300492	radhak6ishnan@gmail.com
3	Mr B S Mulye	9820829897	bsmulye26@gmail.com

12 All India Federation of Bank of India Retirees Assn.

1	Mr Satish Joshi	9420481170	sdjoshi43@rediffmail.com
2	Mr Damodar Pagal	9867038348	damodar.pagal@gmail.com
3	Mr Bhaskar Bhawe	8459029063	bhaskar.bhave@gmail.com
4	Mr Ashok Kumar Khare	9425410756	akkhare142@gmail.com
5	Mr D R Maytra	9898569678	devjimayatra3030@gmail.com
6	Mr Shreyas Shah	9879566795	shreyasshah53@gmail.com
7	Mr M N Chary	8008288984	ma.na.chary@gmail.com
8	Mr Jayanta Kumar Ray	9836441021	jayantakray.2011@gmail.com
9	Mr Laxman Kumar Sethi	9937112529	laxmankumarsethi785@gmail.com
10	Vacant		

13 Andhra Bank Retired Employees Association

1	Mr S Krishnakumar	7032458383	satelli.krishnakumar@gmail.com
2	Mr M Janakiram	9444383625	mjan_49@yahoo.co.in
3	Mr M S R K Prasad	9866444099	citizen.bza@gmail.com
4	Mr N Krishna	9849263524	krishna.npally@gmail.com
5	Mr S Jaikumar	9845488206	subbaraojaikumar@gmail.com
6	Mr Gopabandhu Mohapatra	9439257672	gopabandhumohapatra@yahoo.co.in
7	Mr Y Hanumanth Rao	7780291049	yhr1953@gmail.com
8	Mr K Ramchandar	9849205255	ramchandarkendyala@yahoo.com
9	Mr Santosh Kumar Dubey	9347551661	dubeys786@gmail.com
10	Mr M B Shankar Rao	9441958286	m.bhavanisrao@gmail.com

14 All India Syndicate Bank Retirees Federation

1	Mr Gopal K Nair	9447331734	gopivrindavanam@hotmail.com
2	Mr Sadanand Bhatt	9844126783	moodhadu@gmail.com
3	Mr Anil Kumar Srivastava	9415101740	anilsrivastava.15oct@gmail.com
4	Mr Umesh Nayak	9962082010	kunayak@yahoo.com
5	Mr P C Sharma	9811665276	pcsharmasyndicatebank@gmail.com
6	Mr C Sathyam	9440424581	cheekoorisatyam@gmail.co
7	Mr Anup K Moulik	7003206334	anupkumarmoulik@gmail.com
8	Mr Ramamohan	9845646194	rammohannejar@gmail.com
9	Mr K Chandrasekhar Rao	8500580988	kanuri1955@gmail.com
10	Mr Eknath Kamble	9422513175	eknathkamble55@hotmail.co

15 M P Bank Retirees Association Indore

1	Mr Antar Singh Varma	9425057224	antar.s236@gmail.com
2	Mr Ramesh C Kashyap	7000701325	rameshckashyap@gmail.com

16 Catholic Syrian Bank Retirees Association

1	Mr N D Nandkumar	9447577350	nandakumarnd@gmail.com
2	Mr V Unnikrishnan	9387692735	unnikrushnanvathiyil@yahoo.com

17 South Indian Bank Retired Staff Association

1	Mr Basil Antony	9847053902	basilantony0107@gmail.com
2	Mr Anthonis K J	9495527775	anthoniskj@gmail.com
3	Mr Davis P J	9447224158	davispeeje@gmail.com
4	Mr Krishnakumar V K	9447224672	kichu6856@gmail.com

18 All Kerala Bank Retirees' Federation (AKBRF)

1	Mr C M Devassy	9447213295	devassycm@gmail.com
2	Mr. Kochulazer V A	9447171338	kochulazarlal@yahoo.co.in
3	Mr M S Narayanan	9447324057	msnarayananlkb@gmail.com
4	Mr C T Koshy	9447117474	koshythomas632@gmail.com
5	Vacant		

19 ICICI Bank Retirees Association

1	Mr S Mohan	9025703621	icicibra@gmail.com
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20 All India Canara Bank Retirees Federation

1	Mr Uma V Kumar	9916120468	uma.kumarhr@gmail.com
2	Mr Manabendra Chakraborty	9433217979	chakraborty.manabendra2@gmail.com
3	Mr B S A Rao	9920716444	bsarao@gmail.com
4	Mr R K Dhawan	9670825501	rkdhawan15@gmail.com
5	Mr S Muthukrishnan	9840074236	srinuthukrish@gmail.com
6	Vacant		
7	Vacant		
8	Vacant		
9	Vacant		
10	Vacant		

21 Tamilnadu Mercantile Bank Retirees Association

1	Mr R Babu Kandasamy	9894458567	baamee1960@gmail.com
2	Mr SPN Dharmaraj	9843394436	spndraj@gmail.com

22 All India Indian Bank Retirees Association

1	Mr M Baskar	9444004580	matsabaskar@yahoo.co.in
2	Mr S Nagarajan	9841419468	snagaraj2k56@gmail.com
3	Mr B D Jena	9937143313	bdjena51@gmail.com
4	Mr N Srinivasan	9381019675	nsrinivasan5@gmail.com
5	Mr Kiranchandra J Shah	9429634068	shahkiranchandra@yahoo.com
6	Mr Devraj Champa	9819296849	devraj.champa@yahoo.in
7	Mr Shrikant	8510020845	ibeudelhi@yahoo.com
8	Mr S Jeyakumar	9841335735	yesjayak@gmail.com
9	Mr A Sivakumar	9444027974	rani2siva@yahoo.co.in

23 Indian Overseas Bank Retirees Association

1	Mr M Radhakrishnan	9444698070	saradas1950@gmail.com
2	Mr S Jagannathan	9894244088	jaganiobian@yahoo.in
3	Mr N Vijayaraghavan	9444933178	vijaynallappa@gmail.com
4	Mr Biswajit Bhattacharya	9007161249	biswajitb0106@gmail.com
5	Mr S Gunalan	9444046768	gunalan_1954@yahoo.com
6	Vacant		
7	Vacant		
8	Vacant		

24 The Retired Bank Employees Association Belgaum

1	Mr Murlidhar B Karajgi	9448989611	mbkarajgi@gmail.com
---	------------------------	------------	---------------------

25 J & K Bank Pensioners Welfare Association

1	Mr Mushtaq Husain Chicken	9906820771	cmmhussain@yahoo.com
2	Mr Bashir Ahmad Khan	6005649088	bashirkhan126@gmail.com
3	Mr Roop Krishan Bhan	7006452414	rkbhan2@gmail.com

26 All India State Bank of Indore Retirees' Assn.

1	Mr T K Dubey	9826398200	dtkant7@rediffmail.com
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27 All India Gramin Bank Retirees Federation

1	Mr Debbrata Mukherjee	9476296586	debumukherji@gmail.com
2	Mr K Balakrishnan	9961421037	balkrishnan.nmgb.ksd@gmail.com

28 Vijaya Bank Retirees Association

1	Mr K Balakrishna Shetty	9886146994	Abshetty202@gmail.com
2	Mr Sudhakar Hegde C	9620923927	Sudhakar6406@gmail.com
3	Mr Siddagangaiah D C	9880087350	dcschengavi@gmail.com
4	Mr Vijayadev K J	9880798075	Kjvjdv01@gmail.com
5	Mr Mallikarjuna S Madinur	9480015396	mallikarjunasm@gmail.com
6	Mr Venkata Ramani P K	9952238029	vathsramani@gmail.com
7	Mr Ramesh Shetty	9845749436	Rameshshetty02031956@gmail.com
8	Mr Chandrapal Singh Kshatriya	9173284051	cg_kshatriya@yahoo.co.in
9	Mr K U Kalyana Krishnan	9447082343	kukalyanakrishnan@gmail.com
10	Mr Shyam Banerji G	9440188554	gshyamben@gmail.com

29 KOTAK Mahindra Bank Pensioners' Welfare Assn.

1	Mr P Veera Reddy	9666680390	veera.vijaya@gmail.com
2	Mr Mohan Kumar	9894039077	mohankumarv@hotmail.com
3	Mr P Viswanatha Gupta	7760631157	viswanathaguptap@gmail.com
4	Mr Kota Mohana Rao	7901398890	kotarajaratnam57@gmail.com
5	Mr S A Sridhar	9885806650	sethupats@gmail.com

30 Karur Vysya Bank Retirees Association

1

31 Ratnakar Bank Retirees Association

1

32 Karnataka Bank Retirees Association

1

2

33 Nainital Bank Retirees Association

1

34 All India SB Patiala Retired Employees Association

1

TOTAL 193



Mr. N. T. Hegde
Chairman, Reception Committee



A few of our Reception Committee Members & Volunteers



One more Section of Reception Committee Members & Volunteers



**A part of Women's Wing Working Committee
with the President & General Secretary of AIBRF - Karnataka State Committee**



Hon'ble Governor of Karnataka, Sri Thawar Chand Gehlot ji
Inaugurating the 6th Conference of AIBRF



Sri S. M. Deshpande, President, AIBRF Lighting the Lamp



Sri S. C. Jain, General Secretary, AIBRF Lighting the Lamp



**Hon'ble Governor of Karnataka, Sri Thawar Chand Gehlot ji
being received by our Leaders**



**Hon'ble Governor of Karnataka, Sri Thawar Chand Gehlot ji
Addressing the 6th Conference of AIBRF**



**Sri S. M. Deshpande, President, AIBRF
addressing the the 6th Conference of AIBRF**



**Sri S. C. Jain, General Secretary, AIBRF
presenting his Report to the 6th Conference**



**Sri K. Srinivasan, Chairman, AIBRF Hoisting AIBRF Flag
at the commencement of the 6th Conference**

Staff Welfare Measures in Public Sector Banks Warrants Review?

- Mr. NSN Reddy

Retd Bank Executive &
Deputy General Secretary, AIBRF

Background:

In a welfare society, Organisations are expected to take care of the employees including former employees by providing benefits, facilities and services as a part of an ongoing process as human assets are playing significant role in enhancing the value of the stakeholders. The need and importance of the employee welfare is being increasingly appreciated throughout the civilized world including India. The concept of welfare is a dynamic one and has different connotations.

Employee Welfare means whatever benefits being extended by the Employer for the comfort and improvement of the well-being of the employees/family members, over and above the statutory payments viz., Salary, Pension/NPS.

The welfare of the employees can be affected by varied factors, both in and outside the workplace viz., Physical, Emotional and Psychological. These issues have direct bearing on the efficiency of the employees as well as reputation/brand value of the organisation. The important welfare measures include housing, health care, holiday homes, reimbursement of medical insurance premia and hospitalisation bills for treatment of major ailments (over and above insurance claim), financial assistance to bereaved families etc. It may be a little additional cost to the organisation but a win-win situation for both Employer and Employee and also beneficial to the society at large. These activities are expected to be undertaken by the organizations to ensure that the workforce and their families, lead a comfortable life.

It is a fact that the performance of an employee not only depends on present emoluments but also post-retirement benefits/facilities. When the management is taking care of the present and future requirements of its human assets, it creates an impact on the employee for more commitment and loyalty to the organisation.

The welfare measures are broadly classified as Statutory and Voluntary. It is mandatory on the part of the organisations to pay the salaries/wages to its employees as per extant laws of the land with regard to Shops & Establishment Act, minimum wages Act, Gratuity

Act, Provident Fund Act, Pension Regulations wherever applicable etc. The later part deals with the benefits which are not compulsory but organisations are willing to extend some additional facilities to their employees.

Welfare Measures to Retired Central Govt Employees:

Government of India has taken up various initiatives/measures facilitating the promotion of welfare by providing relief for mitigating the hardships of the former employees which includes:

- Providing health care facilities to former employees/spouse and dependent children through CGHS at identified locations at nominal cost.
- Setting-up of a Standing Committee of Voluntary Agencies to help mobilize voluntary efforts to supplement the Government action as well as to serve as a useful forum for providing feedback for the policy initiatives and implementation of welfare programmes for pensioners.
- Establishment of an Information and Facilitation Counter for the pensioners, to provide information about the pension-related services/schemes and procedures. The single-window approach facilitates resolution of grievances in a timebound manner.
- Constitution of a Compassionate Fund for providing relief to the families of Government servants left in indigent circumstances and who do not receive any other form of death benefits such as Contributory Provident Fund, Gratuity or Family Pension.

Indian Banking Industry has been showing steady growth over the years and the total business (Deposits & Advances) stood at Rs.323 lakh crore and earned a profit of Rs. 2.22 lakh crore as on 31st March 2023. This was made possible on account of active involvement of 15.75 lakh workforce (PSBs 7.76 lakh & Private Banks 7.99 lakh) across the banks. The role of Human Assets has attained utmost importance in Banks as this sector is service sensitive where frontline staff play a significant role in attending the customer needs and achieving the targets set by the Banks.

Public Sector Banks (PSBs) & Staff Welfare Measures:

The PSBs are contributing 60% of total banking business (Rs. 187 lakh crore) and around 7.76 lakh employees are working across the country. PSBs are extending welfare

schemes to their employees like Health check-up, Canteen subsidy, Holiday Homes, Subsidy on health insurance premium, Funeral expenses etc. Though, the concept of "Staff Welfare" is in practice in PSBs since long, Banks are earmarking little funds for this purpose say 3% of Net Profit with a ceiling of Rs. 15 crore irrespective of bank-size. Further, there is no uniformity in implementation of the schemes across the Banks. While few Banks are extending benefits to the existing staff but the former employees found back seat in many PSBs.

Khandelwal Committee:

In the above backdrop, Govt of India constituted a committee in the year 2009 to look in to HR issues of PSBs under the chairmanship of Shri A N Khadelwal and the committee submitted report in June 2010. The views/recommendations of the committee on Staff Welfare measures are as under

- Recognized the importance of Staff Welfare measures and suggested to extend non-statutory facilities to keep the employee motivation high.
- Allocate 3% of Net Profit to Staff Welfare Fund every year based on the business volume and employee strength. However, the allocation is subject to Rs.150 crore for SBI; Rs.40 crore for Large Banks; Rs.20 crore for Medium Banks and Rs.15 crore for Small Banks.
- The committee observed that the number of retired and retiring employees was increasing year after year. Thus, it is fair on the part of banks to allocate a due share of welfare funds to retired employees in view of their long service and contribution to the growth of the respective banks.
- Earmarking **one-fourth** of staff welfare funds to retired staff/spouses to meet the health care facilities.
- **Two Retired Senior Executives** should be nominated by each bank on its Staff Welfare Committee.

Based on the committee report, Government of India issued broad guidelines on the usage of the funds vide DFS Ir.no. 14/7/92-IR dated 14.02.2012. As per the extant guidelines, it is mandatory on the part of the banks to earmark 3% of Net profit to the credit of the Staff Welfare fund every year with a cap of Rs. 100 crore for SBI; Large Banks Rs. 25 crore; Medium Banks Rs. 20 crore and Small Banks Rs. 15 crore. While communicating the above limits, DFS further suggested that "Banks may consider the option of **Group Insurance Policies** for both serving and **Retired employees.**"

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RETIREES' ASSOCIATION**

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Central Office :

Plot No. 323, Lingaraj Nagar, Mahatab Road,
Bhubaneswar - 751 002

Phone : 0674- 2590509, Mobile : 09437059050

E-mail : niranjan.mishra323@gmail.com

Banks & Staff Welfare Funds:

PSBs have started allocating funds to Staff Welfare since 2012 based on the business volume and staff strength ranging from Rs. 15 crore to Rs. 100 crore every year. Unfortunately, majority PSBs have stopped the funding to staff welfare fund due to reported losses in the years 2017 to 2020. Consequently, many banks have withdrawn ongoing welfare schemes especially meant for retired staff. Though, the banks started showing improved profit figures from the year 2020, ironically the allocations to the welfare fund are falling in the post-merger scenario due to cap on contributions on merged entity and the details are as under.

PSBs - Net Profit Vs Staff Welfare Funds as on 31.03.2023 (Rs. Crore)					
No	Bank	Net Profit	Eligible @ 3% Net Profit	Bank's Contribution Pre-merger*	Bank's Contribution Post-Merger
1	State Bank of India	50232	1507	220	100
2	Canara Bank	10604	318	50	25
3	Bank of Baroda	14110	423	70	25
4	Union Bank of India	8433	253	70	25
5	Punjab National Bank	2507	75	70	25
6	Indian Bank	5282	158	50	25
7	Bank of India	4023	121	25	25
8	Indian Overseas Bank	2099	63	20	20
9	Central Bank of India	1582	47	25	25
10	Bank of Maharashtra	2602	78	15	15
11	UCO Bank	1862	56	20	20
12	Punjab & Sind Bank	1313	39	15	15
	Total	104649	3139	650	345
* Merged Banks figures included					

- All PSBs have been showing increased profit figures since 2020 and the Net Profit of the banks stood at **Rs. 1.05 lakh crore** for FY 2022-23.

- In all genuineness, Staff Welfare Funds of PSBs to receive **Rs. 3139 crore** (3% Net Profit without cap).
- As per the extant DFS guidelines, the expected amount to be transferred to Staff welfare Fund should be **Rs. 650 crore** taking the merged bank business and staff strength in to account.
- In the light of improved profit figures of the banks, staff were expecting substantial flows to Staff Welfare Fund, whereas PSBs have received **Rs. 345 crore** only, a pittance (mere **0.33%** of Net Profit) compared to earnings of the banks and the extant eligibility criteria.
- Today, the total beneficiaries of Staff Welfare Fund are around **15 lakh** (existing staff 7.76 lakh & Retired staff 7.24 lakh) and the numbers likely to increase further in the ensuing years on account of recruitments / retirements.
- The per employee profit is around Rs. 13.49 lakh where as per employee welfare fund works out to Rs.4450 only.

We understand that banks like SBI, BOI, PNB and UBI have provided little additional funds for welfare activities in the recent years but quite inadequate in the light of increased staff strength and retired staff. In the above backdrop, many banks are not continuing the desired staff welfare measures especially meant for retired staff on the pretext that the staff welfare fund is insufficient. Thus, it is the time to take up the following pertinent points with DFS and IBA to strengthen the fund position and also ensure that the former employees get their due share.

- Presently, the banks are allocating 3% of Net profit to Staff Welfare Fund with a ceiling of **Rs. 25 crore** for PSBs which is quite insufficient in the light of increased staff strength/retired employees on account of Mega-Mergers in 2020. The allocated amount to Staff Welfare Fund is paltry and unable to meet even a part of the welfare activities. Thus, there is an urgent necessity to **revise the limits upward without any cap** to undertake various welfare measures on an ongoing basis.
- The need of the hour is to revisit the present methodology of earmarking funds to staff welfare activities as Bank Net profits are under severe stress due to increased provisioning to meet the credit, operational and market risks. It is fair to allocate welfare funds based on **Operating Profits** instead of Net Profits on priority.

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17 AFFILIATE UNITS OF TELANGANA BANK RETIREES' FEDERATION



K. Muralidhar Rao

Chairman

Ph. : 99598 78810

A Rajendra Prasad

President

Ph : 94411 50354

R. Laxman Rao

General Secretary

Ph. : 98496 74653

- Banks to ensure adequate funds are allocated and the retirees should receive their due share every year.
- In order to protect the interest of retirees, there is an urgent need to have proper representation of retiree representatives in the Staff Welfare Committee of the banks.

Bank Retirees iV Health Insurance:

Life is full of uncertainties, but iŞAgeingi" is certain. Consequently, the age-related ailments will be the order of the day. It is a naked fact that most of the retirees are living independently with little or no support from their children/family members. Thus, this segment is opting for Health Insurance Schemes to meet their present and future medical needs to lead their lives independently, peacefully and gracefully.

Hitherto, PSBs were extending Hospitalisation scheme to the retired staff as part of welfare measures but the scheme was withdrawn abruptly in the year 2015 and introduced IBA Medical Insurance Scheme where the retirees are compelled to bear the insurance premium. The premium for Rs.4 lakh base policy was increased to multi-fold from Rs. 7700/- to **Rs. 68200/-** during the last seven years and now it is unaffordable to many retirees. The increased premium rates especially in higher age group retirees, forces them to choose exit route exposing to vulnerable situations.

Across the organisations, it is observed that employers are showing increased interest in staff welfare measures in order to provide additional security to their employees and their families in different forms viz., health, education of children, recreation besides extending financial support to the bereaved families. Majority of the said measures pertaining to existing staff members only. Presently, the welfare measures to retired employees is limited to holiday homes and paltry reimbursement of health insurance premium that too in few PSBs only.

Way forward:

Ageing and Ailments are always move together and it is more so with Retired employees. It is not out of place to mention that the retirees are spending substantial portion of their limited income/savings towards payment of health insurance premium and other

associated expenses for self/family members. Thus, there is an urgent need to address this issue by the employers (PSBs) either covering all retired staff under Group Medical Scheme or extending at least 50% subsidy every year on health insurance premium paid. It is possible only when the PSBs earmark 3% of Net Profit to the Staff Welfare Fund without any cap.

Further, the retired staff of PSBs deserve allocation of minimum **50%** of staff welfare fund as presently, the number of retirees (7.30 lakh) are almost equal to serving staff (7.76 lakh) and it is likely to surpass present workforce shortly. The changed scenario warrants the banks to allocate additional funds, over and above statutory prescription to take care of the genuine health related costs of the former employees of the banks and their family members. Further, we expect that PSBs should extend financial relief to the bereaved families and also one-time exgratia to Super Senior retirees as a proactive gesture.

Banks being service organisations where the role of employee is significant, it is the responsibility of the respective bank managements to extend statutory and non-statutory benefits/facilities to the existing as well as retired staff on an ongoing basis.

Thus, it is the time to revisit the entire gamut of Staff Welfare Schemes of PSBs including allocation of funds and its utilisation.

The former employees of PSBs are known for their hard work, sacrifices, devotion and dedication and contributed a lot for the development of their respective banks.

It is not out of place to mention that the bankers are the most law-abiding lot and have been genuinely paying taxes all through the years for nation building. In the process, they have exhausted all their energies and resources and are left with little income to lead their second innings independently. Thus, the retired bankers are forced to look up to the Government, the Regulator and former Employers for health coverage at affordable rate. This can be done by allocating adequate funds to Group Health schemes meant for retired employees.

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 Ahmedabad - 380 015

Noida Office :

H-53, Sector-63, Noida - 201 307

RETIREMENT BLUES AND CHALLENGES FOR AGEING SENIORS

- Mrs. Parimala Saraschandra
Chief Manager - Retd.
Andhra Bank

An Important factor about defining a senior citizen in all countries is AGE. Every country has its own policy guidelines applicable through various departments for senior citizens. In all countries retirement from work and gaining the status of senior citizen is between the ages of 60 and 65. In India Senior citizens are residents whose age is between 60 and 80. Super seniors in India are those residents who are in the age group of 80 years and above.

Retirement signals the final phase of life. Some people choose retirement, some have retirement thrust on them and some wait till the superannuation date. On retirement one of the messages people receive is "Goodbye to all pressure and welcome to endless leisure".

As a person retires from active work there is a mixed feeling of excitement and anxiety. Excitement comes from having more time and freedom and anxiety comes from the prospective financial position, social status and question of money to maintain their lifestyle in retirement.

For some people retirement may be start of golden years but for few others the transition from work life to life after work may not be easy. While retirement can be a reward for years of hard work it can also trigger stress and anxiety in some people. Adjusting to retirement has its share of challenges.

While we may be waiting for this moment, the actual change can affect both physical and mental health. The realization that their lifespan could be coming to an end may generate some anxiety. There could be feeling of restlessness and uncertainty.

Ageing well and staying comfortable is the goal but getting there is often a difficult task. Many people get their identity from work and few such persons experience the feeling of loss after retirement. The biggest challenge is when there is a gap between expectation and reality. The novelty of abundant time and freedom wears out soon.

Everyone has a personal vision of what happy retirement means. To some it may mean laidback lifestyle, spending most of their time with children and grandchildren while to others it may mean leisure travel, second career and so on.

Some of the challenges and retirement blues, which retirees and senior citizens may face irrespective of the type of earlier career and occupation, and some suggestions to cope up with such situations are mentioned below.

Health issues: As people age and become seniors, health issues like cataract, dementia, Alzheimer's, osteoporosis, macular degeneration, hearing loss, urinary incontinence, body balance issues etc. may crop up. Needless to say that diabetes and hypertension problems are widespread disorder in our country. In case of chronic illness, the timely intake of correct medicines must be followed and monitored. The care and help of family members are very crucial. Work at home which seemed simple and easier earlier, can now become major tasks. The risk of seniors getting injured by falling off from step ladders is high. Tripping, stumbling, slipping, dashing, would cause seniors to fall and get injured. Sometimes the home may not be senior friendly to remain safe.

Psychological/ mental issues: Loneliness, depressed feeling on account of loss of spouse, loved ones, close friend, children being away in far off lands, fear of impending death, social isolation, fear of losing independence, worry of possible reliance and dependence on others, monetary loss, loss of position and identity, shrinking social network, the fear of being unattractive, boredom and loneliness can have a negative impact on emotional and physical wellbeing. Retirees from middle class are worried about outliving their money. It is easy to become discouraged and depressed when injury or illness interrupts our life. Overcoming all these is a challenge to the elderly.

Financial insecurity. Retirement savings may not earn enough gains to keep up with inflation. Pension may not be available to all retirees. Increased cost of living, all round price rise, loss from investments made, sometimes being victims of cheating and frauds, may cause financial insecurity. Some retirees may by force have to take up part- time or full- time job for extra income that may be needed. There could be worry of huge expenses like marriage in the family or meeting the cost of higher education of children or any unexpected heavy expenses.

The tax situation may become more difficult. Variety of taxes eat away the money the retirees worked so hard to save and invest. Unforeseen expenses will cause drain on disposable income and affect the payment of regular periodical bills. Sadly some family members and close relatives are also sometimes guilty of taking advantage of elderly retirees, using power of attorney to conduct transactions that are not consistent with retiree's goals and objectives or using the funds for themselves.

Health Care costs: The older we get, more likely we will need medical attention. Having lost the work place benefits, the mounting health care expenses have to be met by themselves from the limited funds. These costs can be very daunting. Health insurance being expensive many retirees cannot meet the ever increasing health insurance premiums. Rising cost of Medicines, Diagnostic tests, Doctor Visits, commuting costs can impact the retirement budget. Serious illness can quickly wipe out lifetime of savings. Seniors may no longer afford the same lifestyle they were previously accustomed to.

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ANDHRA PRADESH & TELANGANA**



P. Lakshman Rao

President

Ph. : 98490 68699

R. Laxman Rao

General Secretary

Ph. : 98496 74653

Elderly Abuse: Next to health and financial problems is the way the senior citizens are treated /ill-treated. It is natural that body reflexes tend to slowdown and vision becomes less reliable, hearing loss leading the seniors to give up driving. There will be mobility limitations. They are forced to become dependent on younger, active and busy family members who may or may not be empathetic. When not, it is possible that the seniors develop feeling of isolation and neglect and this can become a real serious issue. The abuse could be physical, emotional or psychological. Family members not talking, not listening or caring for them, putting up various kinds of restrictions on seniors, forcible stay in retirement homes, stay in senior citizens residential centres where sometimes the stay is not free from abuse will surely affect the physical and mental health. There have been cases of financial exploitation too. Aged and widowed women without independent finances or meagre finances face such abuse in some homes.

Nutritional deficiencies. As a result of side effects of medication, and taste buds dysfunction, some senior citizens lose their appetite. Appetite loss can result in nutritional deficiencies, weight loss which may lead to weakness and affect the body balance. Sometimes the doctor/ nutritionist prescribed food has to be cooked in a special method and not getting cooperation from family members in this regard is really a challenge for seniors.

Senior citizens and technology: The digital divide between older adults and younger people does definitely exist. The biggest hurdle that older adults face, are adjusting to technological changes. Computers, Smart phones and internet offer numerous ways for seniors to stay in communication, but learning how to use these technologies poses a challenge for many. Seniors use fewer digital applications and spend less time online. The fear of making mistakes and getting things wrong deters them from using the simple applications. Security concerns and safety of financial transactions is uppermost in their minds. The elderly nurse a feeling that the process is arduous and time consuming. They prefer to go the neighbourhood grocer rather than order the same online. They prefer going to the bank for transfer transactions.

Cyber frauds and elderly: Retired senior citizens are vulnerable targets for cyber fraud. Losing money to scams, frauds and exploitation can be devastating to senior, retired citizens. Unfortunately in many cases the losses are unrecoverable. Protecting them from cyber predators is an area of growing concern. Persuading seniors to share personal information, sending emails which direct them to fraudulent sites, social engineering scams, vishing scams (i.e. contact through phone to share their passwords, OTP etc.), links directing them to phishing sites are common methods to cheat the senior citizens. The elderly unknowingly click on emails and links and stand to lose their money. Being safe from such practices is the biggest challenge for the senior citizens.

Adjusting to home environment: After retirement it can be perplexing to maintain a close and strong relationship with spouse and adult children. Busy with career progress and financial future, retiree might have neglected in some measure to nurture one of the most valuable assets i.e. FAMILY. There could be a similar payback later in life. i.e. after retirement. The relationship with spouse is taken for granted because of work pressures before retirement. The interaction with spouse and children may not be as comfortable as one could have thought. Adjustment problems may crop up when one of the spouse retires earlier, especially in sharing the household chores. Day to day life can be out of sync.

Much effort may be required to reset the strained relationships with siblings and other relatives as there could not have been regular visits and attendance at family functions. Initially the children and grandchildren may seem uncomfortable sharing their time. The changing dynamics of relationship often requires forging new ways of relating and communicating.

Death: Death is inevitable to everyone. Fear of death is a common phenomenon in ageing seniors. Advancing age and becoming frail and weak, worry about leaving loved ones behind, fear of separation, chronic illness render the elderly more vulnerable to death. The fear of death may cause panic attacks. Some measures to prepare the family members and self too, to face this eventuality is challenging in some homes. The quarrels among children and other close family members for share in movable and immovable property affects mental peace and can be very disturbing.

The above list is representative/illustrative. There could be few more too.

Suggested Solutions and some coping methods:

- ❖ **Being active** with regular appropriate physical exercise, timely nourishing food, socializing, regular sleep schedule, taking timely prescribed medicines, engaging in mind exercises i.e. solving number and word puzzles can help to boost the energy, maintain independence and stay motivated. A retirement schedule/routine can help plan our time for engagements.
- ❖ **Unsafe investments.** Avoid investments that are too good to be true. Only safe avenues of investment, yielding moderate but guaranteed returns must be chosen. The reverse mortgage facility can be availed of if in need of money.
- ❖ **Volunteering** for community services, teaching, taking up encore career will create a sense of fulfillment. The human capital, knowledge and experience gained over the course of their career and lives can be shared. The happier and successful retirees and seniors are those who loved what they did during their career and continued their involvement with such activities.

- ❖ More Seniors are now beginning to use the digital technology by enrolling in the special coaching classes for elders.
- ❖ **Redefining the identity:** Seniors' can redefine their identity by taking up positions of consultant, advisors, mentors, auditors, coaches and staying socially connected.
- ❖ **Joining groups / clubs** and associations of one's interest. Active participation in the group's activities, senior camps, interaction at senior recreation centres will keep the retirees engaged and to have useful, happy social interaction. Elder treks in groups, pilgrimage tours, joining Peace Corps in the locality and offering road crossing guard services near schools too are activities the retirees may be interested to take up. Re-kindling the old favourite friendship, reunion and reconnecting with old friends, would be satisfying. Making friends of younger people will give opportunity to try new things and to know the latest in different fields.
- ❖ **Pursuing hobbies and passions** will help to keep engaged, besides giving increased rate of feeling happy and healthy and reducing stress. It can even be

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turned into a paying proposition. Retirees can even discover a favourite pastime like writing fiction and poems, (computer software to turn speech into text is available.) Listening to or singing favourite music, involvement in work of art and crafts and prepare family tree document mentioning the achievements . Psychologists report that engaging in a hobby can hinder the development of age related ailments and help promote a positive attitude about life.

- ❖ **Spirituality** is a significant part of many people's lives. It's a personal exploration. The ageing seniors reminisce and reflect on their lives and come to some peace about the past. Regular prayer, focus on our inner lives, faith practices, joining satsang groups, making charitable contributions, engage in philanthropic activities ,meditation, group prayer chanting can boost wellness and preserve

relationships. People with deeper spiritual connections have more positive relationships and greater mental and physical health. Spirituality is a natural pain killer. It helps in forging a relationship with God.

- ❖ **Yoga** is an ideal form of exercise for older people. As some yoga exercises are gentle and there are no jerky movements, it is unlikely to lead to injury. Selected asanas can be practiced. It promotes flexibility that most seniors might start to lose.
- ❖ **Contribution to planet earth.** Many retirees especially those who have sufficient open ground in their home premises are /and can be interested to develop garden and greenery and devote time to earth. Terrace gardening too can be done. Home grown vegetables and greens are best for consumption. In a small way at least the flowers and fruits grown would help to increase the number and varieties of butterflies and honey bees whose number is shrinking. Stroll and daily walk in parks and gardens provide fresh air to breathe besides fetching a feeling of being close to nature. Animal lovers can take care of pets.
- ❖ **Positive outlook.** Individuals with stronger religious beliefs will have less fear of death. Being comfortable and happy with caring family members in a congenial home atmosphere also keeps them away from thoughts and worry of death. With more positive attitude and self-esteem an individual can have least fear of death. Some seniors live alone, but they are not lonely. They develop social contacts and keep themselves engaged with interesting and useful work.
- ❖ **Family membership** is for life. Companionship of spouse is very important. It is crucial to be sensitive to one another's needs. Blessed are the ones who live happily together for long. It is very essential for retirees and seniors to get along well with the life partners of adult sons and daughters. Reversing the role and asking the adult son for advice and suggestion can be a step forward in forging a good relationship. Family members travelling and visiting places, attending religious services together will bring fresh perspectives to relationships.

There is no one- size fits- all solution. There is no one formula to follow. It is possible for retirees and seniors' to overcome hurdles and difficulties through self-care and the compassionate support by family members, friends and caregivers.

Let us, the retirees/seniors, continue to be active, humorous, resilient, zestful for life and be in the company of positive persons and fight the stress if any. The retirees who are all seniors have invaluable experiences and wisdom which can be applied in nation building endeavours and in mentoring the youngsters. The seniors have faced hard facts of life: - gain and loss, praise and blame, fame and dishonour, happiness and suffering. They have understood the deception of mundane world. Life lessons are best taught by ageing seniors.

Retirement is not to be seen as destination, it is a continuing journey, and there is need to:

***Reframe, redefine and refresh our thinking.
Recharge, regain and restore our energy and strength.
Rethink, redesign and rejuvenate our interests and passions
Revive, renew and refurbish our spirit and sprightliness.***

Here are some relevant quotes for retirees and seniors.

- ☼ You are as old as you feel.
- ☼ Longer life is a gift from God.
- ☼ As with wine, life gets better with age.
- ☼ The spirit never ages, it stays young forever.
- ☼ The world's longest coffee break is often referred to as retirement.

At the end, it is not the years in your life, but the life in your years that count.

Wish Every Success for the 6th Conference of AIBRF at Bengaluru



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ALL INDIA DENA BANK RETIREES' FEDERATION

(Affiliated to AIBRF)

Chairman

Suresh Chand Bhansali

Mob. : 9810488555

Email : bhansalisuresh50@gmail.com

President

Rasik G. Acharya

Mob. : 09099929301

Email : rgacharya65@gmail.com

General Secretary

Madhukar S. Birari

Mob. : 9850712546

Email : madhukarbirari@gmail.com

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Nashik-422013.(M.S.) Mob-9850712546. Email-madhukarbirari@gmail.com

Importance of institutional support for IBA Group Medical Insurance Retiree Policy and some issues to be addressed.

– P. Kumar Menon

In Charge

AKBRF INSURANCE HELP DESK (CENTRAL)

PB No. 1905, A - Block, 5th Floor, Mather Square,

Ernakulam North Railway Station Road, Cochin - 682018

Mobile 9446536352 Email akbrfhelpdesk@gmail.com

The scheme is designed as a part of a bipartite settlement signed in 2015. As you are aware, IBA has been managing through its members, a group medical insurance scheme for retirees since November 2015.

Before embarking on the numerous advantages of the scheme, some drawbacks of the scheme are being pointed out first with the hope that a better and improved policy will evolve in days to come once at least some of these issues are resolved.

- a) Bank retirees are still classified as retired officers and award staff and insurance limits available are accordingly fixed.
- b) The entire premium is to be paid by the retiree, whereas for the bank employees the premium is paid entirely by the employer. For Central Government employees and retirees, no such discrimination is there as per the CGHS scheme.
- c) There is no uniform minimum subsidy for retirees for the premium paid. This varies from bank to bank and some banks do not offer any subsidy, while other banks offer varying amounts depending on decisions taken by their management.
- d) No GST concession is offered.
- e) The rates of premium charged for retirees are high in comparison to employees' premiums, even when dependents are covered for the employees.
- f) There is no Buffer fund offered for the Retirees' Policy, whereas Buffer is made available to employees.
- g) The collection point for claim servicing of employees is the Head Office of the Bank, whereas for retirees the claims are directly handled by the TPA Office.
- h) Very little time is given to complete the joining formalities, even when the commencement date of the policy is very well known to be November 1st and instructions are received at the last moment.
- I) Handicapped dependents are not covered by the present retiree policy.
- j) IBA does not discuss directly with the retiree organizations, the issues faced by them even though the retiree is the most affected stakeholder.

No solutions are offered to these varying issues and drawbacks here now, as each such issue cannot be remedied or handled by any one single agency and is beyond the scope of this article.

Now, we shall project the advantages of the IBA Group Medical Insurance Policy because of the Institutional support enjoyed from various involved agencies which include - the Indian Banks Association, HR Departments of the Banks, Insurance Company and UFBU

1. Drafting and presentation including an introductory Circular each year on the scheme is at present originated by the H R Department of the Bank. This ensures a certain amount of uniformity and clarity
2. This automatically brings authenticity, legitimacy, and confidence to all retirees of that bank which cannot be matched by any other promoter, marketer, or broker.
3. The Bank can reach each and every eligible retiree either through a letter, online, or through the web medium as they have all the details of the retirees with them. This cannot be expected from any other agency. This awesome reach and grip over the data of the Bank cannot be expected from others.

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Phone : 2673 1335 / 2673 1336

4. The premium collection efficiency from day one of Banks, through their network cannot be expected from others. This ensures seamless consolidation of data and negates the interference of other agencies.
5. At present the Bank is transmitting all relevant information on those who have joined the scheme from their database to the Insurance Company which in turn send it to their TPA. Subsequent corrections and alterations can be made very easily with Bank intervention. We need not depend on the Broker/TPA machinery for such corrections and alterations. This also ensures the safe preservation of vital personal data, which is most important these days.
6. We have prime evidence in cases where the HR Machinery in the Bank (Usually Bank Officer handling the insurance portfolio) acted quickly and obtained sanction from the TPA in cases where Cashless was delayed and also in cases where reimbursement was delayed. This cannot be compared with alternate service providers.
7. At the Headquarters of most banks, there is a TPA Help Desk to speed up settlement issues. Their presence at Bank Head Office offers effective intervention in all cases. This Single Point of Contact (SPOC) is a great strength.
8. Periodic rotation of TPA has inherent strength and ensures vitality and attempts at better service.
9. The Bank publishes on its Official website Part 1 and Part 2 of the Insurance Policy Schedule in full. This is of paramount importance and the Insurance Ombudsman demands a hard copy of the same before passing an Award. Part 1 clearly mentions the number of members enrolled, total collection, GST details, etc., and this transparency is vital.
10. For grievance redressal - Clause H b) "In case of repudiation of claims, it would go through a committee set up of the Bank, Third Party Administrator, and National Insurance Co. Ltd. unless rejected by the committee in real time the claim should not be rejected". This clause in Part 2 of the Policy underscores the importance given to the bank for the settlement of grievances along with the other two agencies.
11. A senior Officer of the Bank is designated by the Bank as the Nodal Insurance Officer. He is given special powers to recommend for condonation of delay in submitting claims for reimbursement. This is another function, the Bank is trusted with to be used in case of need only.

12. Recently there were a number of cases, where claims for Cancer treatment were rejected in some cases and sanctioned in other cases. Bank did take up and escalate such issues with the Insurance Company directly; seeking clarity so they could get favorable results. This proves to show that where the Bank takes the pain to intervene and clarify matters, they are hugely successful than any other body including TPA. This issue has been more evident in Cancer-related claims and Eye Surgery claims during the last policy period. A noticeable improvement is there in the Policy Condition for the years 2022-2023. This year the change is evident as per item 20 of Day care procedures which approves specifically "Approved targeted therapies for the treatment of Cancer in daycare and on a standalone basis (Immunotherapy - Monoclonal Antibody Cancer Treatment on a standalone basis)." Further under item 39 "Intra Vitreal injections for eye disorders other than ARMD also" has been additionally covered. Such favorable inclusions and changes are brought about by the constant escalation of repudiated claims by alert claimants and concerned management.
13. The Bank HR is an always approachable body, where more consideration is given by the Bank to their retirees as part of the welfare measures of the bank. This route of concern and care will not be available in policies promoted by other bodies as their sphere of influence and resources under their command are limited.
14. Where retiree Organizations maintain good rapport with their HR, the Department usually gives what possible assistance they can. They have immense power and authority to intervene officially when compared with other players.

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9148296792

No. 301, 9th Main Road, HRBR Layout
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Do not call those in the twilight of their lives "A Burden"

A.B. Shetty

Chairman

Vijaya Bank Retirees' Association &

EC Member, AIBRF

Mob : 9886146994

The greatness of this country's culture lies in the respect and dignity it accords to elders, especially those in the twilight of life. It is a process that emerges from the heart of every Indian without being told by anyone. This spectacular, unique and rare culture is gradually leaving its own cultural identity. Our rich heritage is derailed as a result of foreign influence in our social and family system, or because individualism is gaining ground. The patience, concern and heartiness to respect and care for elders especially those in the twilight of life is missing. A recent survey reported that due to the commercialism and the concept of a hassle-free life that has permeated so much in every walk of life, senior citizens are being disrespected, treated with impatience, disdain and neglect, and are treated as "outsiders" even if they don't show it in a way.

The situation of senior citizens in the country has been specifically mentioned in the book "The Art of Ageing". A shocking information has come out that 47.3% of elders are being exploited by their own children. In our country, the number of seniors above the age of 60 is 104 million as per the 2011 census. It is estimated that this number will increase to 177 million in 2025 and 326 million in 2050 (about 20 percent). Nearly 20 percent of seniors are abused and neglected in our country. As per the survey around 33% elders in Delhi, Bangalore, Mumbai and other big cities are being exploited at the hands of their own children and other members of the household. About 62 percent of the elders feel hurt at the hands of their male children, and about 22% elders are being abused at the hands of their daughters-in-laws. Most senior citizens are silently tolerating this abuse to maintain their family dignity, honor and respect. This truth is hidden and does not ever see the light of the day. Recently, there has been an increase in incidents of people breaking into houses when no one else is at home, looting gold ornaments and cash and murdering helpless senior citizens. Their children are migrating to other towns, states and foreign countries for their livelihoods, and in most cases only parents, especially senior citizens, are staying in their homes and cannot protect themselves when such incidents occur.

In most cases senior citizens do not have money in hand to maintain their health and for medical treatment. Not everyone has access to health insurance. Their financial condition is not smooth, sometimes even to the extent of not being able to meet their daily living expenses. In some cases, they are suffering from illness, they even seek shelter or medicine and they are helpless. Similarly, the demand for old age homes is

increasing these days. Sometimes there are instances of parents themselves being sent by their children to old age homes so that these children's peaceful lives are not disturbed. Also, many times, these seniors themselves knock on the door of the old age home to escape from the dire situation they are experiencing. In many countries, the Government provides pension facilities to every senior citizen in the name of social security. It is a fact that few people in our country have this facility but many are deprived of it. The Government is taking step by step measures in this direction and it will take time to achieve success. Even for those who are getting pensions are not being revised as per the proportionate inflation. The financial condition of seniors is not stable. The interest income from the deposits kept in banks for difficult times is getting reduced day by day due to the low rate of interest. The safety of deposits kept in the banks cannot be predicted in the future. How many have lost everything by putting their hard-earned money into fake and fictitious companies because of the desire to get a high rate of interest?

In many countries, the Government bears all responsibilities for the senior citizens. Their health, housing, welfare etc. are all taken care of by the Government. But we senior citizens are in a dilemma. One of the biggest issues faced by senior citizens is maintaining their health. They can live comfortably only if they have health insurance, but health insurance these days is highly expensive and beyond the reach of common senior citizens. Health insurance itself is costly and then 18% GST is added to it, so senior citizens are forced to settle for costly insurance. There are many examples of senior citizens who lost their lives, without proper treatment during their illness due to expensive medical treatment and medicines.

With looming problems of illness, loneliness, increasing mental stress, declining physical strength, family issues, the mental stress due to the devastating and severe epidemic illnesses like Corona, it is a challenge and hell for senior citizens throughout. Due to family responsibilities throughout the life of senior people, facing life-long bitter experiences for the sake of their children, their lifelong struggle for the bright future of their children's education, the money saved and accumulated or property, which are not useful in the dusk of their lives and only the old age home is guaranteed, the senior citizens really feel frustrated. The children who forget their parents' sacrifice and who do not remember what they have done and send them to the old age home, forget that one day they too will become senior citizens and the same fate may come to them. Hence, an appeal is made here to the younger generation and children and family members, to treat their parents and senior citizens with proper care, dignity and respect as their assets. Just remember that today's youngsters will become and are tomorrow's senior citizens. Along with emotional protection, financial protection is also important for senior citizens. Becoming senior citizens is not their fault but a natural stage and God's gift in the life cycle of each one of us and everyone must understand and grace it without cursing. However, there is no doubt that the situation of senior citizens is similar across the country. The time is approaching when the Government and the society will come together to make senior citizens lead a comfortable life.

ELDERS ON THE WINGS OF CULTURAL AND RECREATIONAL ACTIVITIES -- IS IT A WISHFUL DREAM?

- P. Manikuttan Nair

Dy. General Secretary, AKBRF
President

Bank of Baroda Retirees' Association (Kerala)

When we think of elderly people that comes first to minds of many might be of persons sitting peacefully in a wheelchair or spending time on bed. But the truth is far off. Ageing is a natural course of biological change and upward trend of longevity is a wonderful achievement too.

Elders are still able to make enormous contributions to the Society at large. They are not to be viewed as Liabilities, though the outlook of the Authorities towards them is sceptical and has to change to ameliorate the sufferings of the Aged.

Denying out rightly the rightful demands of the Pensioners and even while agreeing to the genuity of the demands, procrastinating the implementation to the fag end of their life is the ploy bought invariably by the Government and Managements. But could we remain silent over this persistent apathy and laissez-faire attitude of the Authorities? The Caravan has to pass on, notwithstanding all obstacles on the way, as evident from the sustained struggles that we wage tirelessly for more than Quarter of a Century under the banner of AIBRF.

We are aged and may be physically fragile. But that does not hinder us in any way to march forward towards our cherished goals. We have to keep YOUNG our Patience, Perseverance and Positivity and to further rekindle the flame in our Mission ahead.

Many among us possess aesthetic qualities and are well versed in cultural activities embracing different realms which remain unrevealed under the carpet of Old Age without seeing a space for it. A cultural fabric to nurture the association of these members would pave way to unearth the hidden artistic and literary talents which would bring a soothing, joyful environment around us. That would, in turn, impart added enthusiasm, pleasure and strength in our onward journey.

The terminology AGITPROP is very common among left lenient Organisations. The term is coined by combining two words AGITATION and PROPAGANDA. Equal importance is thrust on Agitation and Propaganda which may look surprising. But it is a fact. Agitation to bring positive results depends on Propaganda too.

Art and literature are Propaganda tools. When we look back we could see the significant role played by cultural activities to bring major Social Revolutions. In Kerala the Art Lovers are celebrating the 70th Anniversary of a Drama by name "YOU PEOPLE MADE ME A COMMUNIST " (Malayalam version " NINGALENNE COMMUNISTAKKI "). The impact of that Drama was so resounding. It touched the minds of all who toiled on the land. The result was a magical transformation of the political scenario of Kerala. The First Communist Ministry in the World, voted through ballot came to power in Kerala in 1957.

Much before that Organisations like IPTA (INDIAN PEOPLE'S THEATRE ASSOCIATION) made an indelible print in the Freedom Struggle of India. When we flip back to French Revolution, we could see the influence of various cultural activities that played a role in combining people to a Common Platform.

What do cultural activities do to Humans? It helps to break the barriers. Art, Literature and other recreational activities refine and reform the MAN. They extract the best out of our mind. They make you feel that man-made barriers are immaterial in our life. When you hear a Ghazal of Mehdi Hassan or Ghulam Ali the borders drawn by Cyril Radcliffe would wither away. The second important thing about any cultural activity is how

it is organised. You have to put all your creativity there, right from selecting the programme, to making brochures and to arranging the ambiance. The last but not the least is, of course the platform that we arrange. It brings to fore many of those who have shrunk to the solitary den of Retired Life. Yes, the realisation that there are many more moments to cherish in life makes still many more Glittering Moments in Life.

It is heartening to note that a Cultural Organ under the name and style All Kerala Bank Retirees' Cultural Association has been formed in Kerala on 1st December, 2022 under the patronage of All Kerala Bank Retirees' Federation to bring together the artistic and literary luminaries, thereby widening the Horizon of our activities and keep the Old Engines oiled to continue the March under the banner of All India Bank Retirees' Federation. ★

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“ಬ್ಯಾಂಕುಗಳಲ್ಲಿ ಸ್ಥಿತ್ಯಂತರ”

– ಸುಹಾಸ್ ಎ. ದೇಶಪಾಂಡೆ

ಹಿರಿಯ ವ್ಯವಸ್ಥಾಪಕರು (ನಿವೃತ್ತ)

ಬ್ಯಾಂಕ್ ಆಫ್ ಮಹಾರಾಷ್ಟ್ರ

ಕಾರ್ಯದರ್ಶಿ :

ಮಹಾರಾಷ್ಟ್ರ ಬ್ಯಾಂಕ್ ನಿವೃತ್ತ ಉದ್ಯೋಗಿಗಳ ಸಂಘ

ದಕ್ಷಿಣ ವಲಯ, ಬೆಂಗಳೂರು

ಬ್ಯಾಂಕ್ ಅಂದರೆ ವಿಶ್ವಾಸದ ಅವಲಂಬನೆ. “I bank upon you for this work” ಅಂದರೆ ಈ ಕೆಲಸದ ಬಗ್ಗೆ ನನಗೆ ನಿನ್ನ ಮೇಲೆ ಭರವಸೆ-ವಿಶ್ವಾಸ ಇದೆ ಅಂತಲೇ ನನ್ನ ಮೇಲೆ ಅವಲಂಬಿಸುತ್ತೇನೆ ಅಂತಾ ಸಾಮಾನ್ಯವಾಗಿ ಮಾತಾಡುವುದು. ಜನರು ತಾವು ಶ್ರಮಪಟ್ಟು ಗಳಿಸಿದ ಹಣವನ್ನು, ಒಂದು ಸಂಸ್ಥೆಯಲ್ಲಿ ವಿಶ್ವಾಸದಿಂದ-ನಂಬಿಕೆಯಿಂದ ಇಟ್ಟು, ತಮಗೆ ಬೇಕಾದಾಗ ತಿರುಗಿ ಪಡೆಯುವುದರ ಜೊತೆಗೆ, ನಿಯಮಾವಳಿಗಳ ಅಡಿಯಲ್ಲಿ ಪ್ರತಿಫಲಾಪೇಕ್ಷೆ ಪಡೆಯಲು ಮಾಡಿಕೊಂಡ ಸಂಸ್ಥೆ. ಅಲ್ಲಿ ಎಲ್ಲ ವ್ಯವಹಾರಗಳನ್ನು ಪಾರದರ್ಶಕವಾಗಿ, ಸಂಶಯ ಹೊರತುಪಡಿಸಿ ಇರುತ್ತದೆ ಎಂಬ ನಂಬಿಕೆ, ಬ್ಯಾಂಕ್‌ನಲ್ಲಿ ತನ್ನ ಹಣ ಇದೆ, ಅಂದ್ರೆ ಸಾಮಾನ್ಯನಲ್ಲಿ ಸಾಮಾನ್ಯ ಕೂಡ, ಭದ್ರತೆಯ ಉಸಿರು ಬಿಡುತ್ತಾನೆ.

ಈ ರೀತಿ ಜನರು ಕೂಡಿಟ್ಟ ಹಣ ಅವಶ್ಯಕತೆ ಇರುವವರಿಗೆ ಉದ್ಯೋಗಕ್ಕೋ, ವೈಯಕ್ತಿಕ ಅಡಚಣೆಗೋ ಯೋಗ್ಯತೆ ಅನುಸಾರವಾಗಿ ಸಾಲ ರೂಪದಲ್ಲಿ ಪಡೆದು, ಸದುಪಯೋಗ ಮಾಡಿಕೊಂಡು ಹಿಂದಿರುಗಿಸಲು ಇರುವ ಸಂಸ್ಥೆ. ಈ ಸಂಸ್ಥೆ, ಹಣ ಇಟ್ಟವನಿಗೂ, ಹಣ ಪಡೆದವನಿಗೂ ಅತಿಯಾದ ಲೋಭರಹಿತ, ನಿಯಮಾನುಸಾರ ಪಾರದರ್ಶಕವಾಗಿ ವ್ಯವಹರಿಸುವ ವಿಶ್ವಾಸದಿಂದ ನಡೆಸಿಕೊಂಡು ಹೋಗುವ ಸಂಸ್ಥೆ. Depositors as well as creditors bank on BANK for their financial requirements. ಹಣ ಇಟ್ಟವರಿಗೆ ಹಣದ ಸುರಕ್ಷತೆಯ ಭಾವ, ಸಾಲ ತೆಗೆದುಕೊಂಡವನಿಗೆ ತಾನು ಎಕ್ಸ್‌ಪ್ಲಾಯ್ಡ್ ಆಗುವುದಿಲ್ಲ ಅನ್ನುವ ಭಾವ. ಒಟ್ಟಿನಲ್ಲಿ ಇದ್ದವರಿಗೆ-ಇಲ್ಲದವರೆಲ್ಲರಿಗೆ ಆರ್ಥಿಕವಾಗಿ ವ್ಯವಹರಿಸಲು ವಿಶ್ವಾಸಕ್ಕೆ ಪಾತ್ರವಾದ ಸಂಸ್ಥೆ. ಸಾಮಾಜಿಕ ಮೌಲ್ಯಗಳ ಅಡಿಯಲ್ಲಿ ರೂಪಗೊಂಡು ಆರ್ಥಿಕ ಚಲನವಲನಗಳನ್ನು ಸುಸಂಬದ್ಧವಾಗಿ ನಡೆಸಿ ಸಮಾಜೋನ್ನತಿಯಲ್ಲಿ ತನ್ನ ಮಹತ್ವದ ಪಾತ್ರ ವಹಿಸುತ್ತದೆ.

ಇಂಥ ಸಂಸ್ಥೆಗಳನ್ನು, ಸಾಮಾಜಿಕ ಕಳಕಳಿಯುಳ್ಳವರು, ಜನರ ವಿಶ್ವಾಸಕ್ಕೆ ಪಾತ್ರರಾದವರು, ಆರ್ಥಿಕ ವ್ಯವಹಾರ ಬಲ್ಲವರೊಡಗೂಡಿ ಹುಟ್ಟುಹಾಕಿ, ನಿಯಮಗಳಡಿಯಲ್ಲಿ ಕ್ರಮಬದ್ಧವಾಗಿ ನಡೆಸುತ್ತ ಬಂದಿರುವುದರಿಂದ, ಹಲವಾರು ಸ್ಥಿತ್ಯಂತರಗಳಾದರೂ ನೂರಾರು ವರ್ಷ ನಡೆಸಿಕೊಂಡು ಬಂದಿದ್ದಾರೆ. ಸಂಸ್ಥೆ ಜೀವಂತವಾಗಿ ಇವೆ. ಯಾವ ಸಂಸ್ಥೆಗಳು ಮೌಲ್ಯಗಳನ್ನು ಗಾಳಿಗೆ ತೂರಿದೆಯೋ ಅವು ಮುಳುಗಿಯೂ ಹೋಗಿವೆ. ಅತಿಯಾದ ಆಸೆ, ಮೋಸ-ವಂಚನೆ, ಹತ್ತು ಹಲವು ಪ್ರಲೋಭನೆಗೊಳಗಾಗಿ ಹಲವು ಬ್ಯಾಂಕ್ ಸಂಸ್ಥೆಗಳು ನಾಶವಾಗಿ ಜನಸಾಮಾನ್ಯರಿಗೆ ತೊಂದರೆಯನ್ನೂ ಮಾಡಿವೆ. ಮೌಲ್ಯಾಧಾರಿತವಾದುದೇ ಸದಾ ಸರ್ವದಾ ಉಳಿಯುವುದನ್ನುವುದನ್ನು ರುಜುವಾತು ಪಡಿಸಿದೆ, ಬ್ಯಾಂಕಿಂಗ್ ಸೆಕ್ಟರ್. ಭಾರತದಲ್ಲಿ ಹೀಗಿದ್ದ ಪದ್ಧತಿಯಲ್ಲಿ ಬ್ಯಾಂಕಿಂಗ್ ಬೆಳೆದದ್ದು, ಬ್ರಿಟಿಷರ ಆಡಳಿತದ ಪ್ರಭಾವದಿಂದ. ಮೊದಲೆಲ್ಲ ವ್ಯಕ್ತಿಗತ ಲೇವಾ-ದೇವಿಯೇ ಪ್ರತೀತವಾಗಿತ್ತು. ಪ್ರಾಜ್ಞರು ಒಟ್ಟುಗೂಡಿ ಹತ್ತು ಹಲವು ಬ್ಯಾಂಕುಗಳನ್ನು ಹುಟ್ಟುಹಾಕಿದರು. ಅದರಲ್ಲಿ ಸ್ವಲ್ಪ ಸ್ವಾರ್ಥ, ಸ್ವಲ್ಪ ಸಮಾಜ ಹಿತ, ಎರಡೂ ಇದ್ದವು. ತಾವು ನಡೆಸುತ್ತಿರುವ ಉದ್ಯೋಗಕ್ಕೆ ಪೂರಕವಾಗಿ ಹಣವನ್ನು ಸಂಗ್ರಹಿಸುವುದು, ಸಾಮಾನ್ಯ ಜನರಲ್ಲಿ ಇರುವ ಹಣಕ್ಕೆ ಬಡ್ಡಿಯ ರೂಪದಲ್ಲಿ ಯೋಗ್ಯ ಮೊಬಲಗನ್ನು ಮುಟ್ಟಿಸುವ ಸದುದ್ದೇಶದಿಂದ ಬ್ಯಾಂಕ್‌ಗಳನ್ನು ಹುಟ್ಟುಹಾಕಿದರು. ಬಹಳಷ್ಟು ಬ್ಯಾಂಕ್‌ಗಳು ಈ ರೀತಿ ಹುಟ್ಟಿದ್ದು, ನಮ್ಮ ಕರ್ನಾಟಕದಲ್ಲಿ ಸ್ಥಾಪನೆಯಾದ ಬ್ಯಾಂಕುಗಳು ಸಾಮಾಜಿಕ ಕಳಕಳಿಯಿಂದ ಹುಟ್ಟಿದವು ಅಂದರೆ ಅಡ್ಡಿಯಿಲ್ಲ. ಕೆನರಾ, ಸಿಂಡಿಕೇಟ್, ವಿಜಯಾ, ಕಾರ್ಪೊರೇಷನ್, ಕರ್ನಾಟಕ ಮುಂತಾದ ಬ್ಯಾಂಕ್‌ಗಳ ಹಿಂದೆ ಅಂಥ ಬಹುದೊಡ್ಡ ಉದ್ಯೋಗಪತಿಗಳಿರಲಿಲ್ಲ.

ಪ್ರಾರಂಭದಲ್ಲಿ ಬ್ಯಾಂಕುಗಳೆಲ್ಲ ಬಹುತೇಕ ವ್ಯಕ್ತಿಗತ ಸಭ್ಯತೆಯ, ವಿಶ್ವಾಸದಿಂದ ಹುಟ್ಟಿಬೆಳೆದು, ಅವು ಸೀಮಿತ ಜನರಿಗೆ ಲಾಭ, ಸದುಪಯೋಗವಾಗುತ್ತಿದ್ದವು. ಸ್ವಾತಂತ್ರ್ಯ ನಂತರ, ಸಮಾಜವಾದಿ ಮನೋಭಾವ ಹೆಚ್ಚು-ಹೆಚ್ಚು ಪ್ರಭಲವಾಗತೊಡಗಿದಾಗ 1960ರ ದಶಕದಿಂದ ಅವುಗಳ ರಾಷ್ಟ್ರೀಕರಣದ ಕೂಗು ಕೇಳಿಸಿದಾಗ 1969ರಲ್ಲಿ 14 ಬ್ಯಾಂಕುಗಳ ರಾಷ್ಟ್ರೀಕರಣವಾಯಿತು. ಆರ್ಥಿಕವಾಗಿ ಹಿಂದುಳಿದ, ಕೆಳಸ್ಥರದ ಬಹುಸಮಾಜದ ಜನರ ಜೀವನಮಟ್ಟ ಸುಧಾರಿಸುವ ಸದುದ್ದೇಶದಿಂದ ದೇಶದೆಲ್ಲೆಡೆ ಹಲವಾರು ಬ್ಯಾಂಕ್ ಶಾಖೆಗಳು ತೆರೆಯಲ್ಪಟ್ಟವು. ಗ್ರಾಮೀಣ ಜನರಿಗೆ ಅನುಕೂಲವಾಗಲೆಂದು ಮೊದಲ ಆದ್ಯತೆ ಕೃಷಿಗೆ ಕೊಡಲಾಯಿತು. ಹಳ್ಳಿ-ಹಳ್ಳಿಗಳಲ್ಲಿ ಶಾಖೆಗಳು ಪ್ರಾರಂಭಗೊಂಡವು. ಕೊಡುವ ಸಾಲದಲ್ಲಿ ಇಷ್ಟಿಷ್ಟು ಪ್ರಮಾಣ ಆದ್ಯತೆ ವಲಯಕ್ಕೆ ಕೊಡಲೇಬೇಕೆಂಬುದು ಕಡ್ಡಾಯ ಮಾಡಲಾಯಿತು. 1980ರ ದಶಕದಲ್ಲಿ ಮತ್ತೆ 6 ಬ್ಯಾಂಕುಗಳು ರಾಷ್ಟ್ರೀಕೃತಗೊಂಡವು. 70-80ರ ದಶಕದ ಯುವಕರಿಗೆ ಉದ್ಯೋಗಾವಕಾಶಗಳು ಸಾಕಷ್ಟಾಗಲು ಬ್ಯಾಂಕುಗಳ ರಾಷ್ಟ್ರೀಕರಣ ಸಹಾಯವಾಯಿತು. ಆ ಯುವಪೀಳಿಗೆ; ತಮ್ಮ ಜೀವನಾದ್ಯಂತ ಆಯಾ ಬ್ಯಾಂಕ್‌ಗಳೇ ಜೀವನದಾತ ಎಂದು ಭಾವಿಸಿ ತಮ್ಮ-ತಮ್ಮ ಜೀವನ ಸೌಂದರ್ಯ ಕಂಡುಕೊಂಡರು. ಆ ದಶಕದ ಕನ್ಯಾಮಣಿಗಳಿಗೆ ಕೂಡ ಬ್ಯಾಂಕ್‌ನಲ್ಲಿ ಕೆಲಸಕ್ಕಿರುವ ವರ (ಮದುವೆ ಗಂಡು) ಅಂದರೆ ಧನ್ಯತೆಯ ಭಾವ.

ಜೀವನ ಹರಿವ ನದಿ, ನಿಂತ ನೀರಿನಂತೆ ಅಲ್ಲ ಅಲ್ಲವೆ! ಸದಾ ಬದಲಾವಣೆಯೇ ಅದರ ಸೌಂದರ್ಯ. ಬ್ಯಾಂಕ್‌ಗಳೂ ಕೂಡ ಸಮೂಹ ಜೀವನದ ಅಂಗ ಅಲ್ಲವೇ. ಬದಲಾವಣೆ ಅನಿವಾರ್ಯ.

ಸಾವುಕಾರಿಕೆಯಿಂದ ಲೇವಾದೇವಿ ಪದ್ಧತಿ, ಅಲ್ಲಿಂದ ಸಾಮಾಜಮುಖಿ ಜನರ ಮತ್ತು ಉದ್ಯೋಗಪತಿಯರಿಂದ ಖಾಸಗಿ ಬ್ಯಾಂಕುಗಳ ಹುಟ್ಟು, ಸಮಾಜವಾದದ ಗಾಳಿ ಎದ್ದಾಗ ರಾಷ್ಟ್ರೀಕೃತ ಬ್ಯಾಂಕ್, ಮತ್ತೆ ಬಂಡವಾಳಶಾಹಿ ಅಲೆ ಬಂದಾಗ ಖಾಸಗಿ ಬ್ಯಾಂಕ್‌ಗಳಿಗೆ ಉತ್ತೇಜನ, ಆಯಾ ಕಾಲಕ್ಕೆ ಸರ್ಕಾರಗಳು ತಮ್ಮ ಧೋರಣೆಗಳನುಸಾರ ತಾನೆಂದುಕೊಂಡ ಆರ್ಥಿಕ ನಿಲುವನ್ನು ರೂಪಿಸುತ್ತಾ ಬಂದಿವೆ. ಯಾವುದೂ ಕೂಡ ಶಾಶ್ವತವಲ್ಲ ಎಂಬುದರ ಜೊತೆಗೆ ಯಾವುದೂ ಸಂಪೂರ್ಣ-ಪರಿಪೂರ್ಣ-ಪರಿಪಕ್ವ ಸಿದ್ಧಾಂತವಲ್ಲ ಎಂಬುದು ಶತಸಿದ್ಧ. “ಇರುವುದೆಲ್ಲವ ಬಿಟ್ಟು ಇರದುದರೆಡೆಗೆ ನಮ್ಮ ಪಯಣ” ಶ್ರೀ ಚನ್ನವೀರ ಕಣವಿಯವರ ಕವನ ಇಲ್ಲಿಯೂ ತನ್ನ ಪ್ರಸ್ತುತತೆಯನ್ನು ಹೊಂದಿದೆ.

ಈ ಮಧ್ಯೆ ತಂತ್ರಜ್ಞಾನದ ಹಾವಳಿ, ಹೊಸದಾಗಿ ಹುಟ್ಟಿದ ಖಾಸಗಿ ಬ್ಯಾಂಕ್‌ಗಳು, ಪ್ರಾರಂಭ ದಿನದಿಂದಲೇ ನವೀನ ತಂತ್ರಜ್ಞಾನ ಅಳವಡಿಸಿ ಗ್ರಾಹಕರಿಗೆ ಸುಲಭವಾಗಿ ಲಭ್ಯವಿರುವ ಸೇವೆಗಳ ರುಚಿ ಹೆಚ್ಚಿಸಿದವು. ರಾಷ್ಟ್ರೀಕೃತ ಬ್ಯಾಂಕ್‌ಗಳಲ್ಲಿ ಸಮಯ ಹಿಡಿಯಿತು. ಅಲ್ಲಿ ಒಂದು ಪದ್ಧತಿಯಲ್ಲಿ ಹಲವು ವರ್ಷಗಳಿಂದ ಬೆಳೆಸಿಕೊಂಡು ಬಂದ ರೂಪ-ರೇಷ, ಬಹು ಸಂಖ್ಯೆಯಲ್ಲಿ ಈಗಾಗಲೇ ಇದ್ದ ಸಿಬ್ಬಂದಿಯನ್ನು ತಂತ್ರಜ್ಞಾನಕ್ಕೆ ಅನುವು ಮಾಡುವುದು, ಬಹು ಸಂಖ್ಯೆಯಲ್ಲಿ ಇದ್ದ ಗ್ರಾಮೀಣ ಶಾಖೆಗಳಲ್ಲಿ ಇಲ್ಲದೆ ಇರುವ ಮೂಲಭೂತ ಸೌಕರ್ಯದ ಕೊರತೆಯನ್ನು ನೀಗಿಸುವ ಚಾಲೆಂಜ್ ಬ್ಯಾಂಕುಗಳಿಗೆ ಇತ್ತು. ಇದ್ದುದ್ದನ್ನು ಇಟ್ಟುಕೊಂಡೇ ಜೊತೆಗೆ ಹೊಸದನ್ನು ಸಮೀಕರಿಸುವ ಮತ್ತು ಮತ್ತಷ್ಟು ಬಂಡವಾಳ ಹೂಡುವ ಅವಶ್ಯಕತೆ ಕೂಡ.

ನಡೆದುಕೊಂಡು ಬಂದ ಪದ್ಧತಿಯಲ್ಲಿ ಮಾರ್ಪಾಡು ಮಾಡಿಕೊಂಡು, ಕೆಲಸಗಾರರನ್ನು ತರಬೇತುಗೊಳಿಸುವುದು, ಅವರಲ್ಲಿ ಮನೋಸ್ಥೈರ್ಯ ತುಂಬುವ ದೊಡ್ಡ ಹೊಣೆ ರಾಷ್ಟ್ರೀಕೃತ ಬ್ಯಾಂಕ್‌ಗಳಿಗೆ ಇದ್ದಿತು. ಈ ಎಲ್ಲವನ್ನು ಸಿಬ್ಬಂದಿಯ ಸಹಕಾರದಿಂದ ಆಡಳಿತದಾರರು ದಕ್ಷತೆಯಿಂದ ನಿಗದಿತ ಸಮಯದಲ್ಲಿ ನಿಭಾಯಿಸಿದ್ದರಿಂದಲೇ ಬ್ಯಾಂಕ್‌ಗಳು ಇಂದು ಹೊಸತನದಲ್ಲಿ ಬೆಳಗುತ್ತಿವೆ.

ಆದುದರಿಂದಲೇ ತಮ್ಮ ಅಸ್ತಿತ್ವ ಉಳಿಸಿಕೊಳ್ಳಲು ಅನುವು ಮಾಡಿಕೊಂಡಿವೆ. ವಿದೇಶಿ ಬ್ಯಾಂಕುಗಳ ಜೊತೆಗೆ ಪೈಪೋಟಿ ಮಾಡುವ ಸಾಮರ್ಥ್ಯ ಹೊಂದುವ ಅವಶ್ಯಕತೆ ಇರುವುದರಿಂದ, ಕೆಲವು ರಾಷ್ಟ್ರೀಕೃತ ಬ್ಯಾಂಕುಗಳ ವಿಲೀನ ಕೂಡ ಆಯಿತು. ಅತ್ಯಂತ ವಿಷಾದದಿಂದ ಆಯಾ ಬ್ಯಾಂಕ್‌ಗಳ ಸಿಬ್ಬಂದಿ ಅದನ್ನೂ ಸಹಿಸಿದರು. ಹಲವರು ನೌಕರಿ ಬಿಟ್ಟರು. ಖಾಸಗಿ ಬ್ಯಾಂಕ್‌ಗಳು ದಿವಾಳಿ ಹಂತಕ್ಕೆ ಬಂದಾಗ ಅಲ್ಲಿದ್ದ ಗ್ರಾಹಕರ ಹಿತರಕ್ಷಣೆ, ಅವುಗಳ ವಿಲೀನ ರಾಷ್ಟ್ರೀಕೃತ ಬ್ಯಾಂಕ್‌ಗಳೇ ವಿಷಪ್ರಾಶನ ಮಾಡಬೇಕು ವಿಷಕಂಠನಂತೆ.

ಹಲವು ಶಾಖೆಗಳನ್ನು ಮುಚ್ಚುವ ತೆರೆಯುವ ಪ್ರಹಸನಕ್ಕೆ ಎಡೆಯೇ ಇಲ್ಲ ಇಲ್ಲಿ. ಕೆಲಸದ ಸಿಬ್ಬಂದಿ ಶಕ್ಯವಿದ್ದಷ್ಟು ಕಡಿಮೆ, ಹೆಚ್ಚು ತಂತ್ರಗಾರಿಕೆಯಿಂದ ಸಂವಹನ ನಿಂತು, ಮನುಷ್ಯ ಸಂಬಂಧಗಳಲ್ಲಿ ಕಂದಕ ಏರ್ಪಡಿಸಿದೆಯೇನೋ ಅಂತಾ ಹಳೆ ತಲೆಮಾರಿನ ಜನರ ಅನಿಸಿಕೆ.

ಮನುಷ್ಯ ಸಂಬಂಧಕ್ಕಿಂತ ತಾಂತ್ರಿಕತೆ ಯಾಂತ್ರಿಕವಾಗಿ, ವಿಶ್ವಾಸದ-ನಂಬಿಕೆಯ ಮೌಲ್ಯಗಳ ತಳಪಾಯದ ಮೇಲೆ ಕಟ್ಟಿದ ಬ್ಯಾಂಕಿಂಗ್ ವಲಯ ಶುಷ್ಕ ವ್ಯವಹಾರವಾಗುತ್ತಿರುವುದು ನಿಜಕ್ಕಾಗಿ ಕಂಡುಬರುತ್ತಿದೆ. ಯಾರೂ ಯಾರನ್ನೂ ಮಾತಾಡಿಸುವ ಅವಶ್ಯಕತೆ ಇಲ್ಲ. ಬ್ಯಾಂಕಿಗೆ ಬಂದ ಗ್ರಾಹಕರನ್ನು ತಲೆಯೆತ್ತಿ ನೋಡಲಾಗದ ಪರಿಸ್ಥಿತಿ ನಿರ್ಮಾಣವಾಗಿದೆ. ಕೆಲಸಗಾರನಿಗೆ ಕೂಡ ಪರದೆ ನೋಡಲೋ ಗ್ರಾಹಕರ ಮುಖ ನೋಡಿ ಮಾತನಾಡಲೋ ಅನ್ನುವ ಸಂಧಿಗ್ಧತೆ.

ಇಪ್ಪತ್ತನೆಯ ಶತಮಾನದ ಪ್ರಾರಂಭದಲ್ಲಿ ಬ್ಯಾಂಕ್‌ಗಳು ಪ್ರಾರಂಭವಾದಾಗ, ನೌಕರರನ್ನು ಯಾವುದೇ ಸಮಯದ ನಿರ್ಬಂಧವಿಲ್ಲದೆ ದುಡಿಸಿಕೊಳ್ಳುತ್ತ ಮನಬಂದಾಗ ಕಿತ್ತುಹಾಕುತ್ತ, ಸಂಬಂಧಿಕರನ್ನೇ ಸೇರಿಸಿಕೊಳ್ಳುವ ಪರಿಸ್ಥಿತಿ ಇತ್ತು. ನಿಯಮಗಳ ಪರಿಪಾಲನೆ ಇಲ್ಲದೆ, ಸಿಬ್ಬಂದಿ ಬಹಳಷ್ಟು ಶೋಷಣೆಗೆ ಒಳಗಾಗುತ್ತಿದ್ದರು. ಬ್ಯಾಂಕಿನ ನಿರ್ದೇಶಕ ಮಂಡಳಿಯ ಈ ತರಹದ ನಡವಳಿಕೆ ಅತಿಯಾಗತೊಡಗಿದಾಗ, ಸಿಬ್ಬಂದಿಯ ಸಹನೆ ಮೀರಿದಾಗ, ಒಂದಿಷ್ಟು ಕೆಲಸಗಾರರ ಮುಂದಾಲೋಚನೆಯ ಪ್ರತಿಫಲವಾಗಿ ಬ್ಯಾಂಕ್ ಕೆಲಸಗಾರರು ಸಂಘಟನೆ ಕಟ್ಟಿ, ತಮ್ಮ ಸಮಂಜಸ ಹಕ್ಕನ್ನು ಪಡೆಯಲು ಹೋರಾಟ ಪ್ರಾರಂಭಿಸಿದರು.

ಶೋಷಣೆಯ ವಿರುದ್ಧ ಹೋರಾಟದ ಮನೋಭಾವವುಳ್ಳ ಕೆಲಸಗಾರರು ತಮ್ಮ ವೈಯಕ್ತಿಕ ಬದುಕಿನ ಭವಿಷ್ಯ ಗಮನಿಸದೆ ಬ್ಯಾಂಕ್ ನೌಕರರ ಹಿತಕ್ಕಾಗಿ ಹೋರಾಟ ಮಾಡುವಾಗ ತಮ್ಮ ನೌಕರಿಗಳನ್ನೇ ಕಳೆದುಕೊಂಡರು. ಅವರ ನಿರ್ವಾರ್ಥ ಹೋರಾಟದ ಫಲವಾಗಿ, ಬ್ಯಾಂಕುಗಳ ನಿರ್ದೇಶಕ ಮಂಡಳಿಗಳ ಮತ್ತು ಕಾರ್ಮಿಕ ಸಂಘಟನೆಗಳ ಮಧ್ಯೆ ಮಾತುಕತೆ ಏರ್ಪಟ್ಟು ಹಲವು ಹತ್ತು ಸುಧಾರಣೆಗೆ ಎಡೆಯಾಯಿತು. ಬ್ಯಾಂಕ್ ನೌಕರರು ಸಮಾಜದಲ್ಲಿ ಗೌರವಾನ್ವಿತರಾಗಿ ಬಾಳಲು ಅವಕಾಶವಾಯಿತು. ಸಂಘಟನಾತ್ಮಕ ಹೋರಾಟ ಬರಿ ಸಿಬ್ಬಂದಿಗೆ ಸವಲತ್ತುಗಳನ್ನು ಪಡೆಯಲಷ್ಟೇ ಸೀಮಿತವಾಗದೆ ಪ್ರತಿ ಬ್ಯಾಂಕುಗಳ ಆಡಳಿತ ಮಂಡಳಿಯಲ್ಲಿ ಬ್ಯಾಂಕು ಮತ್ತು ಸಿಬ್ಬಂದಿಯ ಭದ್ರತೆ ನೋಡಿಕೊಳ್ಳುವ ದೃಷ್ಟಿಯಿಂದ ಆಫೀಸರ್ ಮತ್ತು ಇತರ ನೌಕರರನ್ನು ಪ್ರತಿನಿಧಿಸುವ ನಿರ್ದೇಶಕರನ್ನು ಆಡಳಿತ ಮಂಡಳಿಯಲ್ಲಿ ಹೊಂದಿರಬೇಕೆಂಬುವ ಹಕ್ಕನ್ನು ಪಡೆದವು. ಈ ಸಾಧನೆ ತುಂಬಾ ಮಹತ್ವದ್ದು.

ಆ ತಲೆಮಾರಿನ ದೂರದರ್ಶಿತ್ವ ಹೊಂದಿದ ಹಿರಿಯ ಚೇತನಗಳ ತ್ಯಾಗ ಬಲಿದಾನ, ನಾವೆಲ್ಲ ಬ್ಯಾಂಕ್ ನೌಕರರು ಅತ್ಯಂತ ವಿನಯಪೂರ್ವಕವಾಗಿ ನೆನೆಯಬೇಕು. ನೌಕರರಿಗೆ ಸಾಮಾಜಿಕ ಭದ್ರತೆ, ಉನ್ನತಿ, ಜೊತೆಗೆ ಬ್ಯಾಂಕಿನ ಏಳೆಗಾಗಿ ಏರ್ಪಾಟು ಮಾಡಿದ ಹಿರಿಯರ; ಇಂದಿನ ವಾರಸುದಾರರ ಸ್ವಾರ್ಥ ಹಪಾಹಪಿತನ, ಪಟ್ಟಭದ್ರ ರಾಜಕೀಯ, ಸ್ಥಾನ ಬಿಟ್ಟುಕೊಡದಿರುವಿಕೆ, ಹಣದ ಸಂಚಯ ಇವುಗಳ ಅಮಲಿನಲ್ಲಿ ಐಶಾರಾಮತೆ ಹೆಚ್ಚಾಗಿ ಸಾಮಾನ್ಯ ಕೆಲಸಗಾರನ ಅಳಲು ಕೇಳುವ ಪ್ರಾಂಜಲತನ ಇಲ್ಲವಾಗಿದೆ. ಸಂಘಟನೆಗಳು ಪಾರದರ್ಶಕವಾಗಿ ಕೆಲಸ ಮಾಡುತ್ತಿಲ್ಲ ಎಂಬ ಭಾವ ಸಂಬಂಧಪಟ್ಟ ಎಲ್ಲರಲ್ಲಿಯೂ ಇಲ್ಲದಾಗಿದೆ. ವಿಶ್ವಾಸ ನಶಿಸತೊಡಗಿದೆ. ಇತ್ತೀಚಿನ ನೌಕರ ವರ್ಗಕ್ಕಿಂತೂ ಸಂಘರ್ಷವಿಲ್ಲದೆ, ಅವಶ್ಯವೆಲ್ಲವೂ ಸಿಕ್ಕಿರುವುದರಿಂದ ಸಂಘಟನೆಗಳ ಮಹತ್ವ, ಅದಕ್ಕಾಗಿ ಪಟ್ಟ ಶ್ರಮ, ತ್ಯಾಗ, ಬಲಿದಾನಗಳ ಅರಿವು ಇಲ್ಲ. ಸಂಘಟನೆಗಳು ದುರ್ಭಲವಾದರೆ ಪಡಬೇಕಾದ ಪಾಡಿನ ಬಗ್ಗೆ ಅರಿವು ಮೂಡಬೇಕು.

ಇನ್ನೂ ಪೂರಾ ಹಾಳಾಗದ, ಬ್ಯಾಂಕ್ ಕಾರ್ಮಿಕ ಸಂಘಗಳು ಹೊಸಬರಿಗೆ, ಕೆಲಸದಲ್ಲಿ ಇದ್ದವರಿಗೆ ಮಾರ್ಗದರ್ಶನ ಮಾಡಿ ಸಂಘಟನೆಗಳ ಅಂತಃಸತ್ವ ಹೆಚ್ಚಿಸುವ ಕೆಲಸ ಮಾಡಬೇಕು. ಸರ್ಕಾರ ಕೂಡ ಇತ್ತೀಚೆಗೆ ನೌಕರವರ್ಗದ ನಿರ್ದೇಶಕರನ್ನು ನೇಮಿಸದೆ, ಅವರು ಸಹಭಾಗಿತ್ವಕ್ಕೆ, ಹಕ್ಕಿಗೆ ಪೆಟ್ಟುಹಾಕಿದೆ. ಅಧಿಕೃತವಾಗಿ ಸರ್ಕಾರ ಹಾಗೆ ಪ್ರಕಟಿಸದಿದ್ದರೂ, ಅದರ ನಡವಳಿಕೆ ಕಾರ್ಮಿಕ ವಿರೋಧಿ ಅನ್ನಿಸುವಂತಿದೆ. ಕಾಲಚಕ್ರ ಉರುಳುತ್ತದೆ. ಮೇಲಿನದು ಕೆಳಗೆ, ಕೆಳಗಿನದು ಮೇಲೆ ಆದರೆ ಸರಿಯಾದ ದೆಸೆಯಲ್ಲಿ ನಮ್ಮ ನಡೆ ಇದ್ದರೆ, ಸಾಧನೆ ಮಾಡುವುದು ಅಸಾಧ್ಯವೇನಲ್ಲ.

ಬ್ಯಾಂಕುಗಳ ನೌಕರ ವರ್ಗದಲ್ಲಿ ನೂರಕ್ಕೆ 90ರಷ್ಟು ಜನ ಪ್ರಾಮಾಣಿಕರು. ಸಮಾಜದ ಅಂಗವಾದ ಬ್ಯಾಂಕುಗಳಲ್ಲಿ ಅಷ್ಟಿಷ್ಟು ಉಪದ್ರವಿಗಳು, ವಂಚಕರು, ಲಂಚಕೋರರೂ ಇರಬಹುದು. ಆದರೆ, ಪ್ರಾಮಾಣಿಕರ ಸಂಖ್ಯೆ ನೌಕರ ವರ್ಗದಲ್ಲಿ ಹೆಚ್ಚಾಗಿ ಇರುವುದರಿಂದಲೇ ಬ್ಯಾಂಕುಗಳು ಎಂದೆಂದಿಗೂ ತಲೆಯೆತ್ತಿ ನಿಂತು, ಸಮಾಜದ ಮಹತ್ವದ ಭಾಗವಾದ ಆರ್ಥಿಕ ವ್ಯವಹಾರದ ಮೇಟೆ ಆಗಿವೆ. ಬ್ಯಾಂಕುಗಳಲ್ಲದೆ ಜೀವನವನ್ನು ಊಹಿಸಲೂ ಸಾಧ್ಯವಿಲ್ಲ ಎನ್ನುವ ಮಟ್ಟಿಗೆ ಪರಿಸ್ಥಿತಿ ಇದೆ. ವಿಶ್ವಾಸ-ನಂಬಿಕೆ ಬ್ಯಾಂಕ್‌ಗಳ ಮೂಲದ್ರವ್ಯವಲ್ಲವೇ!

ದೊಡ್ಡ-ಡೊಡ್ಡ ಲೆಡ್ಜರ್ (ಲೆಕ್ಕದ ಪುಸ್ತಕ)ದಲ್ಲಿ ಖಾತೆಗಳನ್ನು ತೆರೆಯುವುದೇನು, 70ರ ದಶಕದಲ್ಲಿ ಇಂಕ ಪೆನ್ನಲ್ಲೇ ಬರೆಯಬೇಕೆಂಬ ನಿಯಮದಿಂದ ಬಾಲ್ ಪೆನ್‌ನಲ್ಲಿ ಬರೆಯುವ ಅವಕಾಶ, ಬ್ಯಾಲೆನ್ಸ್ ಮಾಡುವುದು, ಕ್ಯಾಶ್ ಬುಕ್ ಆಯಿತೆಂದರೆ ಸಮಾಧಾನದ ಉಸಿರು. ತಿಂಗಳು-ತಿಂಗಳು, ಎಲ್ಲವನ್ನೂ ಬ್ಯಾಲೆನ್ಸ್ ಮಾಡುವ ಪ್ರಕ್ರಿಯೆ, ಸೈಕ್ಲೋಸ್ಟೈಲ್, ರೈರಾಕ್ಸ್ ಎಲ್ಲ ರೀತಿಯ ದೈಹಿಕ ಮತ್ತು ಮೆದುಳಿನ ಕೆಲಸ, ಅದಕ್ಕಾಗಿ ಪರಸ್ಪರ ಪೈಪೋಟಿ. ಇದೆಲ್ಲವೂ ತೆರೆಯ ಮರೆಗೆ ಸರಿದು ಕಂಪ್ಯೂಟರ್‌ನಲ್ಲಿ ನಡೆಯುವ ಇಂದಿನ ಕೆಲಸಗಳ ಸ್ಥಿತ್ಯಂತರಗಳನ್ನೂ ಮೈಗೂಡಿಸಿಕೊಂಡು ಬೆಳೆದ 70-80ರ ದಶಕದ ನೌಕರರು ಸೌಭಾಗ್ಯವಂತರು. ಹಿಂದಿನವರ ಕೆಲಸದಲ್ಲಿಯೇ ಕಷ್ಟಗಳನ್ನೂ ಈಗಿನ ಐಶಾರಾಮಿ ಕೈಬೆರಳಿನ ಚಳಕದಲ್ಲಿ ಮಾಡುವ ಕೆಲಸದ ವೈಖರಿಯನ್ನೂ, ಗ್ರಾಹಕ ನೌಕರರ ಪರಸ್ಪರ ಆತ್ಮೀಯ ಸಂಬಂಧ ಮತ್ತು ಇತ್ತೀಚಿನ ಸಂಬಂಧರಹಿತ ಶುಷ್ಕ ಸೇವೆಯನ್ನೂ ನೋಡುವ ಮನಗಾಣುವ ಅವಕಾಶ, ಈ ಎಲ್ಲ ಸ್ಥಿತ್ಯಂತರಗಳನ್ನು ನಮ್ಮದಾಗಿಸಿಕೊಂಡ ಸೌಭಾಗ್ಯ ನಮ್ಮದು.

ಈ ಮೊದಲು ನೋಡಿದಂತೆ ಬ್ಯಾಂಕ್ ಅಂದರೆ ಠೇವಣಿ ಇಟ್ಟುಕೊಳ್ಳುವ, ಸಾಲ ಕೊಡುವ ಸಂಸ್ಥೆ. ಈಗ ಅವು ಹಾಗೇ ಉಳಿಯದೆ ಹತ್ತು ಹಲವು ಉಪದ್ವಾಪ ಮಾಡುತ್ತಿವೆ. ಇನ್ಸುರೆನ್ಸ್, ಪೋಷಣೆ, ಟ್ರೇಡಿಂಗ್, ಆರೋಗ್ಯ, ರಿಯಲ್ ಎಸ್ಟೇಟ್ ಮೊದಲಾದವನ್ನು ಮಾಡುತ್ತಾ ಮೂಲ ಉದ್ದೇಶವನ್ನೇ ಕಳೆದುಕೊಂಡಿವೆ. ಅತಿಯಾದ ಲಾಭದಾಯಕ ದಾಹದಲ್ಲಿ ಮೌಲ್ಯಗಳನ್ನು ಗಾಳಿಗೆ ತೂರಿ ಬಂಡವಾಳಶಾಹಿಯ ಪಾರಮ್ಯ ಮಾಡುತ್ತಿವೆ ಎಂದೆನಿಸುತ್ತದೆ. ಯಾವ ದಂಧೆ ಮಾಡಿದರೆ, ಯಾವ ನೌಕರನಿಗೆ ಹೆಚ್ಚು ಕಮಿಷನ್ ಸಿಗುತ್ತದೆ ಎನ್ನುವುದರ ಮೇಲೆಯೇ ಅವನ ಕಾರ್ಯವೈಖರಿ. ಕೆಲವು ನಿರ್ದೇಶಕರು ಶಾಖೆಗಳನ್ನು ಮುಚ್ಚುವ ಅಭಿಯಾನ ಮಾಡಿದರೆ, ಕೆಲವರು ಬೇಕಾಬಿಟ್ಟು ಶಾಖೆ ಪ್ರಾರಂಭಿಸುವುದೇ ಮಂತ್ರವಾಗಿಸುತ್ತಾರೆ. ತನ್ನ ಕಾಲದ ಅಥವಾ ಲಗತ್ತಿನಲ್ಲಿ ಆಗುವ ಲಾಭ ಮುಖ್ಯವಾಗಿದೆ ಹೊರತು ದೀರ್ಘ ಕಾಲದಲ್ಲಿ ಸಂಸ್ಥೆಯ ಏಳೆಯ ಬಗ್ಗೆ, ಧೋರಣೆ ರೂಪಿಸುವ ವ್ಯವಧಾನ ಕಾಣುವುದಿಲ್ಲ. ತನ್ನ ತನ್ನ ಪ್ರದೇಶದ, ಜಾತಿಯ, ಸಂಬಂಧಿಕರ ಬಲವರ್ಧನೆಗೆ ಗಮನ ಕೊಡುವ ವಾಂಛನೆ ಹೆಚ್ಚಾಗಿದ್ದುದನ್ನು ಗಮನಿಸಬಹುದು. ಸಮ್ಯಕ್ ದೃಷ್ಟಿ, ಒಟ್ಟು ಸಮಾಜದ ಏಳೆ, ಪಟ್ಟಭದ್ರ ಹಿತಾಶಕ್ತಿಯಿಂದ ದೂರದಲ್ಲಿ ಇರುವ ಪ್ರಯತ್ನ ಕಡಿಮೆ. ಬಹುಜನ ಹಿತಾಯ ಉದ್ದೇಶ ದೂರ ಸರಿದು, ಬಂಡವಾಳ ಕೆಲವೇ ಹಿತಾಶಕ್ತಿಗಳ ಕಪಿಮುಷ್ಟಿಯಲ್ಲಿ ಬರುತ್ತಿದೆ. ಸಮಷ್ಟಿ ಪ್ರಜ್ಞೆ ಅಡಗಿ ವ್ಯಕ್ತಿ ನಿಷ್ಠತೆ ಹೆಚ್ಚು ಪ್ರವರ್ಧಮಾನಕ್ಕೆ ಬರುತ್ತಿದೆ. ಸಮಾಜದಲ್ಲಾದ ಬದಲಾವಣೆಯ ಪರಿಣಾಮ ಇರಬಹುದೇನೋ!

ಸ್ಥಿತ್ಯಂತರಗಳು ಸಮಾಜದ ಒಳ್ಳೆಯದಕ್ಕೆ ಬೇಕು. ಅವು ಸಮೀಪದ ಲಾಭದ ಜೊತೆಗೆ ದೀರ್ಘ ಕಾಲದ ಸುಸ್ಥಿರತೆಯನ್ನೂ ಗಮನಿಸಿದರೆ ಒಳ್ಳೆಯದು. ಬ್ಯಾಂಕ್ ಈ ಸಂಸ್ಥೆ, ಸಮಾಜದ ಸಬಲೀಕರಣದಲ್ಲಿ ಅತ್ಯಂತ ಮಹತ್ವದ ಪಾತ್ರ ವಹಿಸುತ್ತದೆ. ಪ್ರಾಮಾಣಿಕತೆ, ನಿಷ್ಠೆ, ಪಾರದರ್ಶಕ ವ್ಯವಹಾರ, ಗ್ರಾಹಕರಿಗೆ ಸವಿನಯ ಸ್ಪಂದನ ಇವೆಲ್ಲ ಮೂಲಮಂತ್ರಗಳನ್ನಾಗಿ ಮಾಡಿಕೊಂಡರೆ ಮಾತ್ರ ತನ್ನ ಗುರುತರ ಹೊಣೆಯನ್ನು ಸತ್ವಯುತವಾಗಿ ನಿಭಾಯಿಸಲು ಸಶಕ್ತವಾಗುತ್ತವೆ.



Glimpses of the 6th Conference



Glimpses of the 6th Conference



Glimpses of the 6th Conference



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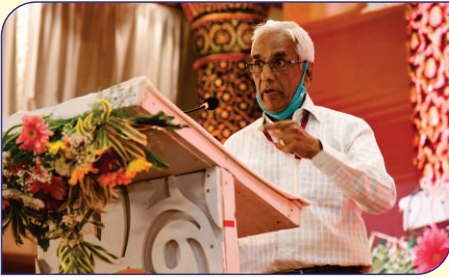
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