



# ALL INDIA BANK RETIREES' FEDERATION

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

Ref. No. 2012/850

June 06 2012

## Chairman

Sri S.R.Kulkarni

## President

Sri S.M.Deshpande

## Vice President

Sri P.S.L.M.Haragopal

Sri D.A.Masdekar

Sri M.V.G.Nair

Sri J.B.Dave

Sri F.Martis

Sri B.Ramji

Sri M.K.Jha

Sri C.Gopinathan Nair

## General Secretary

Sri S.C.Jain

## Dy. Genl. Secretary

Sri R.S.Desai

Sri D.P.Gupta

Sri S.V.Srinivasan

Sri Debesh Bhattacharya

## Organising Secretary

Sri P.P.Karandikar

Sri Kalyan Sengupta

Sri V.K.M.Varma

Sri M.N.Pandit

Sri B.G.Raithatha

Sri C.N.Prasad

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Sri Sunil Srivatsava

Sri Dilip Ghosh

Sri S.Velayoudam

Sri Anindya K. R. Basu

## Treasurer

Sri M.S.Chourey

## Special Invitees

Sri Pratap Shukla

Dr.G.S.Jog

## **Note on Pending Demands and Future Action Plan and Strategy To Achieve Them**

AIBRF had constituted sub-committee to draft charter of demands at its Lonawala meeting. The sub-committee had submitted the document on charter of demands which was adopted by the Central Committee Meeting held at Kolkata on 01.03.2012 and thereafter it was circulated during delegate session.

Now, we have to draw detailed **ACTION PLAN AND STRATEGY** to keep the issues alive and persuade the authorities to approve them. While drawing action plan, the following developments need to be taken into consideration: -

### **(A) Positive Developments**

(1) United Forum of Bank Unions (UFBU) which negotiate wage settlements with IBA have pledged full support on our all demands which are listed in the Charter of Demand. They have been repeatedly declaring that pension updation and other pension related issues would be taken on priority basis in the next settlement. Retiree demands are being listed as important issues in the agitational programme being drawn by UFBU from time to time

(2) 10<sup>th</sup> Wage Settlement will be due for negotiation in the next 6 months when we can pin lot of hopes for solution of our issue.

(3) Reserve Bank of India has already granted 100 percent DA neutralisation to pre-2002 retirees making case of retirees of other banks strong

(4) LIC Board has already approved updation of pension for the past retirees. Retirees of LIC have been fighting legal battle in the Court for its early implementation. Retirees have won the case in Rajasthan High Court and now SLP is pending in the Supreme Court for final disposal. This development makes good base for our pension updation

(4) Banks have been showing improved performance in the area of profitability year after year

### **(B) Unfavourable Developments**

(1) Uncertain political climate in the Country

(2) Decorating economic data like GDP growth slowing down, Rupee becoming weak, mounting fiscal deficit and current account deficit, high inflation on continuous basis, unsustainable subsidy burden etc.



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(3) Mounting NPA of banks threatening future profitability

(4) Serious corruption charges against the government

(5) IBA still not ready to talk to representatives of retirees on their demands

(6) Long & heavy backlog of pending demands since 7<sup>th</sup> Wage Settlement which will need fairly good amount of financial allocation in the next Wage Settlement

(7) Lack of coordination among the retiree organisations at the apex level. Further, it is feared that politics in retiree movement may hot up in the coming days in view of certain developments taken in the recent past which may harm retiree interest.

### Analysis of Our Demands

Our pending demands and issues can be divided into two categories – (1) Those created because of discriminatory treatment meted out in the earlier settlements (2) Issues / Demands not attempted in the previous settlements on the lines of Central Government Employees. **On the basis of this background, we have now crystallised 15 demands listed in the charter of demands.**

### Back-log of Previous Settlements

#### (A) 7<sup>th</sup> Wage Settlement: -

Basic pension of those retired between 1998 and 2002 (More than 1.5 lakhs bank employees retired during this period) was fixed on index figure of 1616 instead of 1684. This anomaly was corrected under 8<sup>th</sup> Settlement. However, arrears were paid from 01.05.2005 instead of from date of retirement and commutation difference was not paid at all.

Legal battle on this issue is being fought by some individuals / retiree organisations. Recently, Madras High Court has given decision on this issue in favour of retirees. However, bank management (Bank of Baroda) has filed SLP in Supreme Court despite our representation to IBA/bank management not to do so.

Since this issue involves interest of large number of our members. We extend our full support to Bank of Baroda retirees who have been fighting legal battle in Supreme Court. **We may ask office-bearer with legal background / aptitude in this area to monitor this case as well as other legal cases and submit reports in Office-Bearers/C. C. Meetings on periodical basis.**

#### (B) 8<sup>th</sup> Wage Settlement: -



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Special feature of 8<sup>th</sup> Wage Settlement was introduction of 100 percent DA neutralisation element for all categories of bank staff and retirees. However, more than 2 lakhs pre 2002 retirees were not covered under this concept and they continued to be paid dearness allowance at tapered rates. It was a serious discrimination for past retirees. We have been continuously representing this issue at different levels. UFBU is supporting our demand and has assured to resolve it in the coming days. **We shall continue to follow up the match with UFBU / IBA / Government.**

Some of our affiliates / individuals have filed W.P. In High Courts for grant 100 percent D.A. to pre-2002 retirees. Madras High Court has given verdict in favour of retirees. The bank management has filed appeal with Division bench. This is very important and core issue for us as it affects large number of members. **We shall continue to support such legal cases on merit. One of the office-bearers may be asked to do monitoring of such pending cases and submit status report to Office Bearers / C. C. Meetings periodically.**

### **( C ) 9<sup>th</sup> Wage Settlement: -**

As far as retirees are concerned, one of the major achievements under 9<sup>th</sup> Wage Settlement was one more pension option for past retirees. However, while implementing the pension option, the following categories of retirees were left out

- (1) VRS optees
- (2) Compulsory Retired Employees
- (3) Employees retired on medical ground
- (4) Resignees
- (5) Those retired between 1986 to September 1995

AIBRF has taken up this issue with UFBU and have been following for its resolution. Some Retirees Organisations/ Individuals have filed W.P. in High Courts on this issue. **We fully support such WP's and shall continue to keep watch on them.**

### **Analysis of Our Effords in the Past**

- (1) Meeting with Parliamentary Committee in January 2009
- (2) Meeting with UFBU leaders in October 2010
- (3) Submission of Memorandum to Central Ministers, Member of Parliament in March 2011
- (4) Writing of Post-Cards to Finance Minister in June 2011
- (5) Periodical meetings with UFBU Convenor



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(6) Representations to IBA / Government from time to time

### **UFBU Stand on Retiree Demands**

On the basis of various documents circulated by UFBU from time to time, it has decided to support and work for solution of the following demands of retirees

- (1) Improve Pension Scheme in banking sector on the lines of Central Government Scheme
- (2) Updation of pension along with wage revision of serving employees
- (3) Uniform DA neutralisation
- (4) Improvement in Commutation, Family Pension and Ex-gratia of pre-1986 retirees
- (5) Uniform Medical Scheme

**We are happy and satisfied that all our pending demands are now part of UFBU agenda too.**

### **Our Future Strategy and Action Plan**

The following are the entities which influence and take decision on the retiree issues

- (1) **UFBU** (who negotiate on retiree demands )
- (2) **IBA**( who negotiate wage settlements on behalf of bank management)
- (3) **Central Government** (Financial Services Department) who give final approval on matters governing service conditions
- (4) **Political Class**( who influence decision of the government )

Therefore, it is necessary to draw detailed **ACTION PLAN** to work on these 4 points on continuous basis. We below submit the following action plan for consideration and approval.

### **( 1 ) AT UFBU LEVEL**

As you know that there are 9 constituents of UFBU namely (1) AIBEA (2) AIBOC (3) NCBE (4) AIBOA (5) BEFI (6) INBEF (7) INBOC (8) NOBW (9) NOBO

We should remain in touch with all 9 constituents and explain our demands its significance etc to them. Periodical meetings with the leaders of these constituents will be of great significance and will play important role in our success in coming days. Special liaison will be needed with the convenor of UFBU. While dealing with UFBU leaders, we must bear the following points in mind



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(a) We should make efforts to understand the nature of demands they are going to include in their Charter of Demands for in-service employees and their financial implications. These details can be obtained through discussion with them and through documents issued by UFBU and its constituents from time to time. We expect Charter of Demands of UFBU to be ready in next 6 months

(b) We all know that under bipartite settlements demands are fitted and met within agreed cost factor. Our past experience tell that many of our demands were compromised/ sacrificed and discrimination was done to retirees because of cost factor. Therefore, we shall have to canvas among UFBU constituents for allocation of certain percentage of total agreed funds for retiree demands. We feel this route will be more effective to meet retiree demands

(c) Wage Settlement is highly complex and lengthy exercise. There will be lot of exchange of data and information among the negotiating parties. We shall have to try to have access to such data and information from UFBU from time to time so we can raise issues as and when we feel that retirees interest are being compromised

## In view of the above, we propose the following

- (1) The office-bearers depending upon their rapport with UFBU affiliates would take responsibility to maintain liaison with the concerned constituent and explain retiree demands and also try to understand their stand
- (2) Team of office-bearers would get in touch with UFBU convenor and other leaders at the appropriate time to understand cost factor for the forthcoming settlement and broad allocation of funds for the retiree demands to take care of all pending issues
- (3) Sub-committee to be constituted to examine financial out-lay needed for meeting 15 demands listed in Charter of Demands and prepare detailed report on it so it could become logical base to take our issues forward. Assistance / cooperation may be taken from the UFBU constituents for collection of data / information / documents. RTI tool may be used for this purpose as and when required
- (4) Office-Bearers / Central Committee members would be responsible to ensure participation of AIBRF in agitational programmes launched by UFBU from time to time. The Central



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office would do geographical distribution of area for this purpose among different office-bearers and monitor periodical progress

### **(1) At IBA Level / Central Government Level**

It is unfortunate that IBA is still not ready to discuss the issues of retirees with the representatives of retirees. Efforts made so far have not been proved adequate to break the ice. Certain efforts made in the past have proved counter-productive. We now propose the following line of action in this regard: -

- (a) Central office would write identical letters to all UFBU constituents to seek their help in persuading IBA to talk to representatives of retirees on their issues
- (b) Delegation of office-bearers to meet Secretary, Financial Services Dept with a request to ask IBA to talk to representatives of retirees.
- (c) UFBU will be persuaded to include retirees' representatives to be part of negotiating team in the forthcoming settlement
- (d) To contact Members of Parliament and use their good offices in this regard. Concrete plan to be drawn for this purpose

### **(2) At Political Level**

We have started contacting Members of Parliament and requesting them to take up our issues at the appropriate level for solution. We wish to take it forward and propose as under: -

- (a) Central office will draft suitable document for submission to MP's
- (b) Each office-bearers / C. C. Members should take responsibility to contact Members of Parliament and advise names to Central Office
- (c) Office-bearers / C. C. Members shall meet targeted MP's in deputation, handover the documents and explain our issues
- (d) After the meeting, suitable communication should be sent to the concerned MP as follow-up measure
- (e) Under no-circumstances, our memorandum should be sent by post to MP

### **(3) Action Plan to Create Awareness in Media / Public**

Following action plan is suggested for next one year: -

- (a) Press Conference at maximum number of Centres
- (b) Holding Rallies
- (c) Holding DHARNAS



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Detailed programme will be drawn in consultation with Deputy General Secretaries / Organising Secretaries and advised to units / affiliates to carry out

### **Other Pending Matters and Action Plan**

#### **(1)Non-implementation of Supreme Court decision in Allahabad Bank, Vijaya Bank and subsidiaries of SBI**

Action Plan – Organising Secretary, Shri Prasad will monitor progress of pending cases in various Courts and consider extending support as and when required. Similarly, Shri Prasad may also be asked to follow up other legal cases concerning retirees and spelt out in earlier paras.

#### **(2)Issues Related to Pension in Merged Private Sector Banks and Foreign Banks.**

Committee of office-bearers may be asked to study the issues and submit report to draw action plan in this regard

### **Coordination with other Retiree Organisations**

Our efforts will be to develop coordination with other retiree organisations at the apex level and explore possibility to draw joint agitational programmes and common strategy for solution of our issues with special emphasis on 10<sup>th</sup> Wage Settlement. We will have to draw appropriate action plan to make UFBRO concept vibrant and effective either in the present format or with suitable revamping.

**Sub-Committee of Deputy General Secretaries / Organising Secretaries may be constituted to prepare detailed action plan on this issue and submit report in next 2 months.**

### **Liaison and Follow up at Financial Services Department, New Delhi**

We have made several representations at the government level in Delhi. They need to be followed on periodical basis.

We have two office bearers – Shri D. P. Gupta, Deputy General Secretary and Shri Bansal, Organising Secretary who are stationed at Delhi may be asked to visit Financial Services Department at least once in month to develop liaison with the officials of the department and to do follow up pending matters

We enclose a note prepared by the Chairman Shri S.R.Kulkarni giving ideas as how to address retiree issues at the organisational level in the coming days for deliberation and discussion.



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This note is circulated for discussion in the forthcoming meeting of office bearers to be held at Chennai to draw definite ACTION PLAN. The Central Committee members may also send suggestion if any for consideration in the meeting.

( S.C.JAIN )  
GENERAL SECRETARY