



ALL INDIA BANK RETIREES' FEDERATION

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

Ref: 2012/1059

Date:11.10.12

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

Sri Kishore Gujarati

Sri A.L.Chandramouli

Sri C.Gopinathan Nair

Sri A.K.Bansal

Sri Sunil Srivatsava

Sri Dilip Ghosh

Sri S.Velayudam

Sri Anindya K. R. Basu

Sri Pratap Shukla

Dr.G.S.Jog

Treasurer

Sri M.S.Chourey

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

Dear Comrades.

RE: DEVELOPMENTS

We are happy to advise you the following developments at all India level/ AIBRF level.

Formation of State Bodies

As per the decision taken at Kolkata Triennial Delegate Session and to strengthen our base at state level the following state bodies have been constituted in the impressive foundation conferences held

1. Odisha State Federation on 23rd September 2012
2. Karnataka State Federation on 29th September 2012
- 3 North East Regional Body on 7th October 2012

Submission of Charter of Demands

Kolkata Delegate Session had approved Charter of Demands on retirees' pending demands for resolution in coming days and during the next wage settlement. Now UFBU and its constituents are in the process of finalising charter of demands for bank employees for 10th wage settlement. To draw attention of UFBU leaders on our charter of demand so our demands can be effectively taken during the negotiation, We have submitted the charter of demands booklet containing 15 demands to all 9 constituents of UFBU in delegation of office bearers and local central committee members / activists including to UFBU Convenor, Shri P.K.Sarkar at Kolkata on 18th August 2012. We are happy to inform that leaders of all constituents have assured to take up the retiree issues in the forthcoming wage settlement for solution. We are now awaiting for final print of UFBU charter of demands to be submitted to IBA for negotiation which we understand is likely to be done by the end of October 2012. We shall prepare our future course of action thereafter and place the same before the next central committee meeting to be held at Pune on 19th and 20th December 2012.

At this juncture we would like to draw your attention on the fact that the existing 9th wage settlement is yet to expire on 31st October 2012 and thereafter only negotiation for the next settlement would commence. As we all know negotiation and reaching to the final settlement is time consuming process which get affected favourably or unfavourably from the internal factors within the industry as well as external factors like political and overall economic environment. Therefore it is not



ALL INDIA BANK RETIREES' FEDERATION

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

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
Sri Kishore Gujarati
Sri A.L.Chandramouli
Sri C.Gopinathan Nair
Sri A.K.Bansal
Sri Sunil Srivatsava
Sri Dilip Ghosh
Sri S.Velayoudam
Sri Anindya K. R. Basu
Sri Pratap Shukla
Dr.G.S.Jog

Treasurer

Sri M.S.Chourey

possible to predict the timings and contents of final settlement. But the way in which UFBU constituents are responding on our demands and the efforts being put at AIBRF level, we are confident that many of our issues will get resolved. At this juncture what is most need are showing petience, demonstrating unity, organising members for mass agitational programmes as and when required.

Central Committee Meeting of AIBRF at Pune on 19th and 20th December 2012

As advised earlier we propose to hold first central committee meeting of AIBRF at Pune on 19th and 20th December, 2012. Notice has already been issued and sent to the committee members and office bearers by post. Simultaneously, it has been placed on our web-site (address: aibrf.com). Those who have not received copy of the notice are requested to down load copy of the notice from the web-site and the same may be treated as proper service of the notice.

We shall be sending agenda of the meeting and background papers to you shortly. However it may be advised that main agenda of the meeting will be to prepare detailed action plan and strategy to achieve our demands listed in the charter of demands.

Tours/Visits of the General Secretary

The General Secretary is making extensive tours and visit to various centres to reach the members to explain the retiree issues and the need of unity at this juncture. Details of the tours are as under

- (a) **Visit to Hyderabad on 26.04.2012**: To attend conference of Andhra Pradesh State Federation. He addressed the meeting of more than 400 members coming from several banks operating in the state. He met the member of parliament, Shri K.S.Rao and explained retiree issues with the request to extend support for them.
- (b) **Visit to Ahmedabad on 15-07-12** To attend the function organised to launch Free Legal Aid Forum in the memory of Late Shri M.N.Parikh (Vice-President of AIBRF) launched by our Gujarat Sate Retired Employee Federation. He addressed the meeting attended by more than 500 members. He was accompanied by the treasurer, Shri M.S.Choure and he organising secretary, Shri B.G.Raithatha. AIBRF donated Rs. 21000 to the forum.
- (c) **Visit to Chennai on 30.07.12** To attend Trinomial Conference of IOB Retirees Association wherein he addressed meeting of about 500 members. He alongwith the othere office bearers and c.c. members submitted charter of demands to leaders of AIBEA, AIBOA and NUBUE.
- (d) **Visit to Kolkatta on 18.08.12** To meet and submit charter of demands to UFBU Convenor Shri P.K.Sarkar and BEFI General Secretary in delegation along with the AIBRF President Shri S.M.Deshpande and other office bearers and C.C.Members and other activists of AIBRF.



ALL INDIA BANK RETIREES' FEDERATION

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

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

Sri Kishore Gujarati

Sri A.L.Chandramouli

Sri C.Gopinathan Nair

Sri A.K.Bansal

Sri Sunil Srivatsava

Sri Dilip Ghosh

Sri S.Velayudam

Sri Anindya K. R. Basu

Sri Pratap Shukla

Dr.G.S.Jog

Treasurer

Sri M.S.Chourey

- (e) **Visit to Jaipur on 26.08.12** To attend AGEM of BOI Retirees Association, Rajasthan wherein he addressed meeting of more than 200 members.
- (f) **Visit to Nashik on 07.09.2012** To attend meeting of members of all banks wherein he addressed to about 250 members. Chairman of AIBRF Shri S.R.Kulkarni and the treasurer shri M.S.Choure were also present. The General Secretary also addressed the press conference where about 20 local journalists were present. Our issues received wide coverage in the local papers.
- (g) **Visit to Bhuneshwar on 23.09.12** To attend and address the foundation conference of Odisha State Committee which was attended by about 200 members of all banks
- (h) **Visit to Banglore on 29 and 30.09.12** To attend and address foundation conference of Karnataka State Federation on 29.09.12 and Triennial Delegate Session of SBM Pensioners Commune on 30.09.12. During these two programmes he met and addressed more than 600 members. The Vice-President Shri Gopinath Nair and Deputy General Secretary Shri S.V.Shrinivasan were also present in these functions. He also held meetings with RBONC President Shri K.Sukumaran and Shri Shanta Raju of AIBOC sponsored retiree organisation for exchange of views on retiree issues.
- (i) **Visit to Kolkata and Gauhati on 06 and 07.10 2012** To attend AGM of BOI Retiree Association on 6-10-12 at Kolkata and foundation conference of North East Regional Federation at Gauhati on 07.10.12. At Gauhati he addressed press conference. These two meetings were attended by about 500 members.

All the above visits have been very effective and has helped in explaining programmes and policies of AIBRF which is very essential in the present environment where some groups are trying to create split and confusion among members.

Submission of Memorandum to Members of Parliament

As discussed and decided at the office bearers meeting at Chennai ,we are continuing the programme of submission of memorandum to Members of Parliament specially on the subject of 100 percent DA neutralisation to seek their support for its resolution. Leaders of our affiliates have been helping and participating in this programme with all enthusiasm. We are grateful to them and express our sincere thanks for their support in making it successful. The details are as under

	STATE	NO OF MPs
1.	Karnataka	2
2	Utter Pradesh	5
3	Kerala	17



ALL INDIA BANK RETIREES' FEDERATION

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

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

Sri Kishore Gujarati

Sri A.L.Chandramouli

Sri C.Gopinathan Nair

Sri A.K.Bansal

Sri Sunil Srivatsava

Sri Dilip Ghosh

Sri S.Velayudam

Sri Anindya K. R. Basu

Sri Pratap Shukla

Dr.G.S.Jog

Treasurer

Sri M.S.Chourey

4. Jharkhand	2
5. Gujarat	9
6. Maharashtra	2
7. Rajasthan	1
Total	38

We wish to continue this programme in the coming days. We request the committee members, office bearers to use their contacts and help the central office in submission of the memorandum. We shall provide necessary logistic support required in this regard.

Pension Option to Left Over Retirees

As informed earlier Department of Financial Service has asked vide its letter dated 25.07.12 to IBA to withdraw words " on superannuation " from its earlier communication and extend benefit of one more pension option to the eligible left over retirees .Despite such clear cut instruction from the government it is surprising that IBA has still not advised member banks in this regard We have done follow up in the matter with the DFS as well as UFBU.

We hope that the IBA would advise to the member banks to carry out government instruction in near future .We shall continue to follow up the matter at all levels till it is implemented.

Legal Matters

The following developments are worth noting

(a) Karnataka High court has delivered the judgement that after completing qualifying service period, the mode of exit whether VRS or resignation is not material and all terminal benefit including pension option should be granted to the employee leaving the bank. Therefore according to this judgement resignee is eligible for pension option. In this regard we are awaiting IBA communication and hope that the resignees would also be given pension option as per the government directives.

(b) In another judgement Karnataka High Court has delivered the judgement that those retired between 1.07.1993 to 1.11.1994 should also be given enhanced gratuity as per the revised salary of 6th settlement .We have already written to IBA and the Government to implement the order and shall continue to follow up.



ALL INDIA BANK RETIREES' FEDERATION

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

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

Sri Kishore Gujarati

Sri A.L.Chandramouli

Sri C.Gopinathan Nair

Sri A.K.Bansal

Sri Sunil Srivatsava

Sri Dilip Ghosh

Sri S.Velayoudam

Sri Anindya K. R. Basu

Sri Pratap Shukla

Dr.G.S.Jog

Treasurer

Sri M.S.Chourey

(c) SLP in the matter of payment of arrear of pension and commutation difference to those retired under 7th settlement was heard and now IBA has approached the court to become party to the petition. Our affiliate, Bank of Maharashtra Retiree Association has also joined the SLP. We expect the SLP to come up for hearing shortly. The favourable decision would benefit about 1 lakh retirees in particular VRS optees. We are keeping close watch on this legal matter and are in touch with the leaders of Bank of Baroda Retired officers Association who have originally filed the writ petitions.

Other Matters

(1) As advised from time to time we have been taking up matters with the Department Of Financial Services like 100 percent DA neutralisation 5 year notional benefit to Vijay Bank Allahbad Bank and Associate Bank Retirees. We hope to have meeting with the officials of the department on these issues shortly.

(2) We understand AIBEA has written letter to DFS for enhancement of ex-gratia amount to pre-1986 retirees.

(3) We find that in many banks medical schemes funded out of welfare fund are being reviewed after increase in the fund amount. We request our affiliates to utilise the grievance redressal forum to get the best possible package for the retirees. In Bank of India, the retiree organisation could get allocation of 14 crores out of total 25 crores for 2012-13 for retirees.

(4) At AIBRF level we are using 3 types of communication channel for reaching to the office bearers/committee members/ primary members .They are (a) E-Mail for instant communication (b) followed by loading the communication on the web-site thereafter immediately and (c) despatch of communication by post to office bearers/c,c ,members in due course .In the modern age the quickest and the cheapest mode of communication is e-mail or visiting web site through internet.We request you to cultivate the habit of using the internet frequently irrespective of the age. Our web-site ,aibrf.com is the huge success .Every day large number of people visit the web site and raise their quarries to the undersigned. The web site has helped in popularising AIBRF name among retiree fraternity. We propose to launch many new features on our web site to make it mor attractive and useful for the bank retirees. Suggestions from you are welcome.

Pension Updation- The Most crucial Demand of the Retirees-Certin Issues

You all will agree that the most important and crucial demand of bank retirees after achieving one more pension option under the 9th wage settlement is the one which is popularly known as "PENSION UPDATION". Pension updation is a loose term and therefore the time has come that it has to be understood in the most logical and definite terms and its consequences and to ensure the best result in the coming days. In view of this we submit the following inputs for the benefit of your consumption and serious application of mind and thereafter send your valuable suggestion to formulate formidable strategy in this regard.



ALL INDIA BANK RETIREES' FEDERATION

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

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.Srinivasa

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

Sri Kishore Gujarati

Sri A.L.Chandramouli

Sri C.Gopinathan Nair

Sri A.K.Bansal

Sri Sunil Srivatsava

Sri Dilip Ghosh

Sri S.Velayudam

Sri Anindya K. R. Basu

Sri Pratap Shukla

Dr.G.S.Jog

Treasurer

Sri M.S.Chourey

- (a) When we talk of pension updation it not only includes pensioners but also include family pensioners ,and pre-1986 retirees who are receiving ex-gratia payment. Therefore under pension updation we want improvements in pension of pensioners, family pensioners and exgratia amount.
- (b) There are three types of guaranteed and assured payments to the members of pension scheme under Pension Regulations 1995.One is basic pension which is determined at the time of retirement and remains static at present. No 2 is variable dearness allowance which is presently reviewed once in 6 months at the given formula-one for pre-2002 retirees and another improved formula for those who retired after November 2002.No.03 is one time optional payment under formula of commutation of basic pension with maximum one-third.
- (c) We will have to take the view whether we want improvements in all three components i.e. basic pension, dearness formula and in commutation amount on the enhanced basic pay .Every demand will have certin costing and specific USP (Unique Selling Point). Therefore each has to be understood and appreciated in very clear terms so the final product can be worked out from the costing point view and place for discussion and negotiation before the appropriate authorities. We can not afford to put our demands in the loose term at least not this one which we have identified as the most crucial important one. Costing will be the most crucial factor in achieving the success.
- (d) Now coming to the improvements in the basic pension, what should be our demand. As all of you know that 4 wage settlements have taken place in the banking industry since introduction of pension in 1995.In each settlement the most fundamental exercise done is enhancement of basic pay of employees by merging DA amount of the intervening period with the existing basic pay and with some increase, new basic pay for employees under each scale is constructed. As per the provisions of pension regulations basic pension of retiree is fixed on last pay drawn which keeps on improving under the each settlement. Because of these provisions a sub staff who retired under 9th settlement get basic pension of Rs. 5500 against basic pension of Rs.750 for retired under 5th settlement. Similarly, clerk get Rs.9150under 9th settlement against Rs.1430 under 5th settlement ,officer of Scale I Rs.12850 against Rs.2010 and so on and so fourth under each scale .In fact difference is higher with each higher grade. This mounting gap in basic pension between the retirees under the present settlement and past retirees is the main area of grievance for the retirees. This difference will enlarge and will become huge under the 10th settlement because of galloping increase in DA in last 5 years. DA of clerk has increased by Rs.11000 in last 5 years .If it is merged with the existing basic pay of Rs.24900 and with about minimum 10 percent increase, his/her basic pay would be around Rs.40000 under the 10th settlement at the time of retirement and consequently basic pension for the clerk would be around Rs. 20000 against Rs.1430 for a clerk retired under 5th settlement. In other words tne basic pension will be higher by about 14 times.
- (e) With the above background we have to take some definite view and crystallise our demand on basic pension. The options are (1) we leave to



ALL INDIA BANK RETIREES' FEDERATION

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

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

Sri Kishore Gujarati

Sri A.L.Chandramouli

Sri C.Gopinathan Nair

Sri A.K.Bansal

Sri Sunil Srivatsava

Sri Dilip Ghosh

Sri S.Velayoudam

Sri Anindya K. R. Basu

Sri Pratap Shukla

Dr.G.S.Jog

Treasurer

Sri M.S.Chourey

the best judgement of UFBU constituents who will be negotiating on behalf of retirees too, (2) We demand stage to stage fixation of basic pension as per the pay scale of 10th settlement. (3) We demand stage to stage fixation up to 9th settlement. In other words those retirement under 9th settlement would not get benefit of updation exercise. (4) We demand merger of DA into the existing basic pension up to certain level of index and thereafter some percentage increase say 20/30 in basic pension.(5) Fixing basic pension at the minimum of pay scale under 10th or 9th settlement for past retirees as being done by pay commissions for government retirees.(6) Any other specific formula you would like to suggest.

- (f) The next issue is dearness allowance. Here our demand is simple and most logical and we expect it to happen even before the settlement is parity .In other words 100 percent DA neutralisation for pre November 2002 retirees. The another issue is quarterly review of DA for retirees instead of half yearly review at present. Some of the unions are demanding change in index base from 1960 to 2001 and monthly review instead of quarterly review for employees under the next settlement. If this finally emerges demand in charter of demand UFBU, this may become part of our demand too.But, according to us this may not be of very serious consequences.
- (g) The next issue is commutation of one third of basic pension. This issue is little tricky and dicey and need to be understood form the long term interest of the retirees. As all of you know that there is a common pension fund in each bank for all categories of retirees and retirees retiring under different settlements. There is huge increase in basic pay and consequent increase in basic pension and thereby in commutation amount settlement after settlement .Under the 9th settlement it is almost 10 times more compared to 5th settlement and gap could be as high as 15 times under the 10th settlement. Such heavy withdrawal from common pension fund on account of commutation amount is putting serious strain on fund position. This issue needs deeper look and how to protect interest of past retirees who got meger amount of commutation compared to the existing quantum. While basic pension can be revised but how to compensate the past retirees against the huge loss in commutation amount .We invite suggestion on this count.
- (h) Other issues are improvement in family pension on the lines of RBI, full pension on completion of 20 years service , enhanced pension to super senior citizen etc.
- (i) One more issue is management of pension funds.It includes many aspects like receipt of statutory contribution from banks, additional contribution as per the actuary reports quality of actuary reports quality of investment adequacy of fund position etc. Examination of these issues will decide the smooth running of pension scheme in banking industry.

The other issues which will need detailed deliberations in the central committee meeting are as under:

- (a) We have done enough leg work to achieve our demands in last 6 months after Kolkata conference .Now what next step is required. What should be next organisational programme and its timings .The negotiation for wage



ALL INDIA BANK RETIREES' FEDERATION

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

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

Sri Kishore Gujarati

Sri A.L.Chandramouli

Sri C.Gopinathan Nair

Sri A.K.Bansal

Sri Sunil Srivatsava

Sri Dilip Ghosh

Sri S.Velayoudam

Sri Anindya K. R. Basu

Sri Pratap Shukla

Dr.G.S.Jog

Treasurer

Sri M.S.Chourey

settlement may last for one to one half year after the commencement. Therefore we have to decide the timings of our programmes to make them effective. We would like to draw specific action plan for organisational programmes in the central committee meeting. Therefore we expect you to give suggestions for action plan like timings of programme, venues of the programme, types of banner and posters etc. All these issues will have to be crystallised within limited time of 2 days. Therefore quality of deliberations and decisions largely depend on the home work done.

With Regards

Yours Sincerely

(S.C.JAIN)
GENERAL SECRETARY



ALL INDIA BANK RETIREES' FEDERATION

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

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

Sri Kishore Gujarati

Sri A.L.Chandramouli

Sri C.Gopinathan Nair

Sri A.K.Bansal

Sri Sunil Srivatsava

Sri Dilip Ghosh

Sri S.Velayoudam

Sri Anindya K. R. Basu

Sri Pratap Shukla

Dr.G.S.Jog

Treasurer

Sri M.S.Chourey