

ALL INDIA BANK RETIREES' FEDERATION (REGD.)

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

Ref No. 2026/0153

Date: 11.04.2026

The Chairman
Indian Banks' Association
Mumbai

Respected Sir,

Re: Representation in light of Supreme Court Judgment dated 10.04.2026 in Civil Appeal No. 11592–11593 of 2023. Removal of discrimination in Dearness Relief (DR)

2. We respectfully invite your kind attention to the judgment delivered by the Hon'ble Supreme Court of India on 10.04.2026 in Civil Appeal No. 11592–11593 of 2023, wherein it has been categorically held that **discrimination in the formulation of Dearness Allowance (DA) and Dearness Relief (DR) between employees and retirees is impermissible under law**, as both are equally affected by inflation.

3. The Hon'ble Court has reaffirmed the constitutional principles enshrined under Article 14, emphasizing that any classification must satisfy the twin tests of:

1. **Intelligible differentia**, and
2. **Rational nexus with the object sought to be achieved**

4. The judgment further clarifies that **arbitrariness is antithetical to equality**, and any arbitrary distinction is violative of Articles 14 of the Constitution.

5. In this regard, we invite your kind attention to:

- **Para 13 and Para 35** of the *12th Bipartite Settlement dated 08.03.2024*, wherein an improved formula for DA/DR has been introduced for employees and retirees who retired after 31.10.2022.
- However, **Para 34** of the same settlement denies the benefit of improved DR to pensioners who retired prior to 01.11.2022.

6. This distinction creates a **clear class discrimination among pensioners**, despite all retirees being equally impacted by inflation. Such exclusion lacks:

- Any reasonable classification, and
- Any rational nexus with the objective of DA/DR, which is to neutralize the impact of rising cost of living.

7. In light of the above Supreme Court judgment, this differential treatment is **prima facie arbitrary, discriminatory, and violative of Article 14 of the Constitution**.

8. Our Humble Submission:

In view of the legal position now settled by the Hon'ble Supreme Court, we respectfully urge the Indian Banks' Association to:

- **Review and revise Para 34 of the 12th Bipartite Settlement dated 08.03.2024**
- **Extend the benefit of improved Dearness Relief (DR) uniformly to all pensioners**, including those who retired prior to 01.11.2022
- **Implement the revised provisions with effect from 01.11.2022**, ensuring parity and fairness across all retirees

Such a step would not only ensure compliance with the constitutional mandate and judicial pronouncement but also uphold the principles of equity, fairness, and social justice.

We sincerely hope that the matter will receive your sympathetic and expeditious consideration.

With Respectful Regards,

Yours Sincerely,

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(S. C. JAIN)
GENERAL SECRETARY

- 1. The Chief Executive, Indian Banks' Association (IBA), Mumbai**
- 2. The Senior Advisor (HR), Indian Banks' Association (IBA), Mumbai**
- 3. General Secretaries, AIBEA, AIBOC, NCBE, AIBOA, BEFI, INBOC, INBEFE NOBOW, NOBRO**