



ALL INDIA BANK RETIREES' FEDERATION (REGD.)

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All Office Bearers

Merger-Affected Retiree Organizations

Affiliated to All India Bank Retirees' Federation (AIBRF)

Dear Sir,

Re: Organizational Consolidation in Post-Merger Scenario – Need for Structural Alignment with Banking Reality

It has come to our notice that certain communications are in circulation reporting proceedings of joint meetings held regarding merger of retiree organizations in merged banks.

2. From these communications, we observe that a primary demand being raised is that AIBRF should give a written guarantee protecting existing positions of certain office bearers in AIBRF even after organizational merger. Further, it is being suggested that necessary amendments in the AIBRF Constitution should first be carried out to secure such guarantees, and only thereafter would the concerned affiliates consider taking forward the merger process.

3. But we note with pains that the following important developments/ considerations are being ignored by the leadership of merger affected affiliates

IMPORTANT DEVELOPMENTS ON MERGER FRONT IN LAST 6 YEARS

As all of you are aware that after the consolidation of Public Sector Banks by the Government of India, the number of PSBs has been reduced from 28 to 12. This structural reform has fundamentally altered the banking landscape in terms of:

- **Single Management**
- **Unified HR Policies**
- **Common Service Regulations**

- **Single Pension Authority**

Uniform Administrative Control

However, despite this historic transformation in the banking system, in several merged entities **multiple retiree organizations affiliated to AIBRF continue to function separately.**

This situation requires serious introspection.

The Structural Contradiction

Today, in merged banks:

- **There is one Board**
- **One CMD/MD & Executive Team**
- **One HR Department**
- **One Pension Disbursing Authority**
- **One Corporate Office**
- **One Unified Policy Framework**

Yet:

- **Multiple retiree bodies represent retirees of the same merged bank.**
- **Separate memorandums are submitted.**
- **Parallel communications are issued.**
- **Conflicting stands sometimes emerge.**
- **Personal leadership considerations override collective interest.**

This structural mismatch is creating:

- **Administrative confusion**
- **Dilution of bargaining strength**
- **Internal friction among retirees**
- **Credibility issues before management**
- **Weakening of AIBRF's unified voice**

Impact on Retirees' Cause

Let us objectively examine the consequences:

(A) Loss of Negotiating Strength

When multiple organizations speak separately, management is not compelled to respond decisively. Division weakens moral and organizational authority.

(B) Administrative Convenience for Management

Multiple bodies allow management to:

- **Delay decisions**
- **Shift responsibility**
- **Play one group against another**
- **Avoid structured dialogue**

(D) Weakening of AIBRF's Core Principle

AIBRF has always stood for:

“One Bank – One Affiliated Organization.”

Continuation of multiple units violates this foundational discipline.

The Larger Question

We must ask ourselves honestly:

- Can we demand pension updation at national level while remaining divided at bank level?
- Can we seek recognition from authorities while internally fragmented?
- Can we expect management to treat us seriously if we do not present a unified front?

Organizational maturity demands structural alignment with banking reality.

Understanding the Resistance

We do appreciate and recognize the reasons for delay in merger:

- Leadership position adjustments
- Emotional attachment to legacy bank identity
- Fear of loss of status
- Concerns regarding representation
- Personal equations

These are human concerns. They are understandable.

But they cannot override collective interest of thousands of retirees.

What Happens If Status Quo Continues?

Let us be candid.

If fragmentation persists:

- AIBRF's national credibility suffers.
- Legal interventions become weaker.
- Negotiation power declines.
- Younger retirees lose confidence.
- Authorities perceive disunity.

History shows that divided organizations gradually become irrelevant.

Moral Responsibility of Leadership

Leadership is not about retaining designation.

Leadership is about strengthening the movement.

Those who voluntarily facilitate merger:

- Will be remembered as institution builders.
- Will command moral respect across the country.
- Will strengthen retirees' movement for next generation.

Those who delay for personal reasons may protect position temporarily, but weaken the institution permanently.

Appeal for Statesmanship

**This is not an administrative adjustment.
It is a test of organizational statesmanship.**

The banking industry has transformed.
Retiree movement must also evolve.

We appeal to all merger-affected affiliated units:

- **Rise above personal considerations.**
- **Initiate structured dialogue immediately.**
- **Communicate merger roadmap to AIBRF.**
- **Complete consolidation in a dignified and democratic manner.**

The issue before us is simple:

Single Bank Structure demands Single Retiree Representation.

Unity is not optional.

It is essential for survival, credibility and future victories.

Let us act with maturity, foresight and collective responsibility.

With regards,

Yours Sincerely,

A handwritten signature in black ink, appearing to read 'S. C. Jain', written over a horizontal line.

**(S. C. JAIN)
GENERAL SECRETARY**

C.C. to

- 1. The Office Bearers, AIBRF**
- 2. Central Committee members, AIBRF**
- 3. State Committee Chiefs, AIBRF**

