



ALL INDIA BANK RETIREES' FEDERATION (REGD.)

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Ref No. 2026/0163

Date: 21.05.2026

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

Dear Sir,

AIBRF NATIONAL CAMPAIGN FOR PENSION UPDATION

"Mission Pension Updation 2026- 27"

The communication issued by the Department of Financial Services (DFS) directing commencement of negotiations for the 13th Bipartite Settlement and requiring monthly progress reports from the Indian Banks' Association (IBA) has created a significant opportunity to achieve the long-pending demand of pension updation.

The grant of ex-gratia relief in the 12th Bipartite Settlement itself was an acknowledgement by the Government and IBA that disparities among pensioners exist and require corrective action. The next logical step is grant of regular pension updation.

AIBRF has been pursuing this issue relentlessly through organizational programmes, memoranda, demonstrations, conventions, representations to Government authorities, Members of Parliament, bank managements and IBA. These efforts have brought the issue to the forefront of discussions at various levels.

In view of the latest DFS communication, AIBRF proposes to launch a nationwide, sustained and intensified campaign for Pension Updation during the period of negotiations for the 13th Bipartite Settlement.

A communication was recently sent to State Committees and Affiliates inviting suggestions for formulating a comprehensive action programme. Based on the feedback received and discussions held, **a tentative and suggestive** twelve-month programme has been prepared for consideration, discussion and approval in the forthcoming Office Bearers' Meeting proposed to be held in June 2026.

State Committees, Affiliates and Central Committee Members are requested to carefully examine the proposed programme and send their suggestions, modifications and additional proposals for consideration.

Besides Pension Updation, other pending issues of retirees and family pensioners will also be included in the Charter of Demands after discussion and approval in the forthcoming meeting.

Guiding Principles

1. Pension is a Social Security Measure and not a Charity.
2. Pension in banks is a Defined Benefit Pension Scheme.
3. Pension entitlement flows from Pension Regulations and not from fund position alone.
4. Retirees are beneficiaries and not owners of pension funds.
5. RBI pension updation model should be adopted as benchmark.
6. Pension should ensure dignity, social welfare and social security to senior citizens.
7. Equal treatment for equal service rendered.
8. Pension Updation is a matter of justice and equity.

CAMPAIGN OBJECTIVES

Primary Objective

To secure commitment from Government, DFS, IBA and Negotiating Unions for inclusion of Pension Updation in the settlement agenda and obtain a positive settlement during the 13th Bipartite Settlement period.

Secondary Objectives

- Build nationwide awareness.
- Mobilize retirees in all states.
- Generate political support.
- Create public opinion.
- Obtain support from serving employees.
- Present strong legal and social welfare justification.
- Ensure pension updation becomes a national banking issue.

NATIONAL ACTION PROGRAMME

PHASE – I

Awareness and Mobilization

July – September 2026

July 2026

1. National Launch of Mission Pension Updation

- Circular from AIBRF.
- Common campaign logo and slogan.
- Dedicated campaign committee.
- State-wise targets.

2. State-Level Conventions

20 State Committees to hold conventions.

Participants:

- Retirees
- Family pensioners
- Local leaders
- Media representatives

Target:

20 conventions.

3. Pension Updation Literature

Prepare:

- Pension disparity booklet
- RBI model booklet

- Legal position paper

4. Social Media Campaign

Launch:

- WhatsApp groups
- Facebook campaign
- YouTube discussions
- Daily campaign messages

Theme:

"Updation Delayed for 30 Years"

August 2026

5. Memorandum to MPs

Every state committee to meet:

- Lok Sabha MPs
- Rajya Sabha MPs

Target:

Minimum 300 MPs.

Seek:

- Letters to Finance Minister.
- Questions in Parliament.

6. District-Level Meetings

Target:

100 district meetings.

7. Press Conferences

State capitals and major cities.

Issue:

"13th Settlement must include Pension Updation."

September 2026

. Signature Campaign

Physical and online.

Target:

2 lakh signatures.

9. Women & Family Pensioners Convention

National virtual convention.

Focus:

- Women pensioners.
- Very senior pensioners.

PHASE – II

Political and Administrative Pressure

October – December 2026

October 2026

10. Submission of Memorandum

To:

- Finance Minister
- Minister of State for Finance
- Secretary DFS
- Chairman IBA
- CEOs of PSBs

Delegations at Delhi and state capitals.

November 2026

11. National Dharna

Venue:
Delhi.

Participants:

Delegates from all states.

Theme:

"Pension Updation Now"

12. State Dharna Program

Simultaneous Dharna before:

- SBI Local Head Offices.
- Major Bank Zonal Offices.

Target:
50 centers.

December 2026

13. AIBRF Triennial Conference Resolution

Pass unanimous resolution.

Conference to become national platform for updation demand.

PHASE – III

Escalation Phase

January – March 2027

January 2027

14. Pensioners' Parliament

National convention in Delhi.

- MPs
- Trade union leaders
- Pension experts to be invited

February 2027

15. Mass Representation Program

Every member to send representations to:

- Prime Minister
- Finance Minister
- DFS

Target:

One lakh representation.

16. Social Media Week

Theme:

"Justice for Bank Pensioners"

Daily campaign.

Video testimonials from pensioners.

March 2027

17. Nationwide Demonstrations

At:

- Regional offices.

- Zonal offices.
- Administrative offices.

Target:

200 centers.

PHASE – IV

Final Pressure Phase

April – June 2027

April 2027

18. Delegation to Negotiating Unions

Meet leadership of:

- **Workmen unions.**
- **Officers' organisations.**

Request formal support for updation.

May 2027

19. National Pension Justice Day

Observed throughout country.

Programmes:

- Seminars.
- Demonstrations.
- Press conferences.

June 2027

20. Massive National Dharna at Delhi

Largest mobilization.

Participation:

All State Committees and Affiliates.

Submit final charter to:

- Finance Minister.
- DFS.
- IBA.

ORGANISATIONAL TARGETS

State Committees

Each State Committee should:

- Hold minimum 5 major programmes.
- Meet all MPs of the state
- Generate media coverage.
- Submit monthly progress reports.

Affiliates

Each state committee/affiliate should:

- Hold quarterly meetings.
- Collect member feedback.

- Mobilize pensioners.
- Coordinate with State Committee.

MEDIA STRATEGY

Print Media

- Articles.
- Interviews.

- Press notes.
- Letters to Editors.

Electronic Media

- TV discussions.
- Local channels.
- Regional media.

Digital Media

- Facebook.
- WhatsApp.
- YouTube.
- X (Twitter).

SUGGESTED NATIONAL SLOGANS

1.

"Pension Updation is Our Right – Social Security, Social Justice and Dignity for Every Bank Pensioner."

2.

"13th Bipartite Settlement Must Deliver Pension Updation."

3.

"From Ex-Gratia to Full Updation – The Journey Must Be Completed Now."

4.

"Justice Delayed Cannot Become Justice Denied to Bank Pensioners."

5.

"Equal Service Deserves Equal Pension Treatment."

With Warm Greetings

Yours Sincerely

A handwritten signature in cursive script that reads "mabas". The signature is written in black ink and is positioned above a single horizontal line that extends slightly beyond the left and right edges of the signature.

(S. C. JAIN)
GENERAL SECRETARY