



**ALL INDIA BANK RETIREES' FEDERATION (REGD.)**

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**Ref No. 2026/0167**

**Date: 31.05.2026**

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

Dear Sir, ,

**Re: 7th Triennial Conference of AIBRF at Indore (15th–17th December, 2026)**

**Re: Need to Maintain Organisational Discipline, Unity and Collective Responsibility**

As you are aware, vide Circular No. 2026/165 dated 25.05.2026, the decisions taken in the Core Committee Meeting regarding the holding of the 7th Triennial Conference of AIBRF at Indore from 15th to 17th December, 2026 were communicated to all affiliates and functionaries.

2.The proposal for holding the Conference at Indore was considered in detail by the Core Committee. Out of ten members present in the meeting, nine members supported the proposal while one member recorded a dissent note. Thus, the decision was approved by an overwhelming majority of 9:1. The dissent note was duly recorded and circulated as part of the democratic process followed in AIBRF.

3.However, it is observed with concern that even after the decision has been democratically taken and communicated, attempts are continuing to question the venue decision and pursue the dissent note through various social media platforms and other forums. Such actions are creating avoidable confusion among our cadre and affiliates and have the potential to adversely affect the preparations for the Conference.

4.We feel this trend is neither desirable nor healthy for the organisation. It is particularly discouraging for the host unit, the M.P. & Chhattisgarh State Committee, which, despite being a relatively young affiliate of only four years, has come forward with enthusiasm and commitment to shoulder the responsibility of organising such a major national event. The

decision to organize the Conference at Indore was also influenced by the fact that Indore has been the Headquarters of AIBRF since 2009 and has witnessed the organization's remarkable growth and expansion during this period. It is therefore both appropriate and fitting that a Triennial Conference of AIBRF is held in this historic city.

5.It is a well-recognized democratic principle that every member has the right to express disagreement and record dissent on any agenda item. Equally important, however, is the responsibility to respect the collective decision of the majority once a decision has been taken. Dissent cannot become a continuing campaign against a duly approved organisational decision. When dissent is repeatedly pursued in public forums, it creates uncertainty, weakens organisational cohesion and affects the morale of the cadre.

6.This concern assumes greater significance when such differences are expressed by senior functionaries occupying responsible positions in the organisation. It is expected that differences among top functionaries should, as far as possible, be resolved through discussion and dialogue within the organisational framework. Unfortunately, after the Bangalore Conference, dissent on various issues has become increasingly frequent and is often aired publicly, creating doubts and confusion among office bearers, affiliates and members.

7.We consider this development a matter of serious concern. In order to preserve the democratic traditions, unity and stability of AIBRF, the leadership has **repeatedly** offered to discuss all grievances and concerns in an open and constructive manner. During meetings held at Ahmedabad, Hyderabad, Bhubaneswar and Indore, and through separate communications, various options, **including leadership changes if required in** the larger interest of the organisation, were openly offered for consideration. Such offers reflect the sincerity and democratic commitment of the leadership to address any genuine concerns. Unfortunately, these efforts have not yielded the desired result and the situation continues to deteriorate.

8.We believe the time has come for all office bearers, Central Committee members and affiliates to seriously deliberate on this issue.If corrective steps are not taken in time, it may cast an undesirable shadow on the forthcoming Triennial Conference and adversely affect the functioning of AIBRF and the larger bank retirees' movement. **Accordingly, the matter will again be placed before the proposed Office Bearers' Meeting to be held in July 2026 for detailed discussion and consideration including immediate change in leadership and consensus on team for next term to ensure smooth conduct of the conference.**

### **Challenges Before the Central Office**

9.The Central Office is presently engaged in handling several important and sensitive issues affecting bank retirees, including:

- Ex-gratia payment issue concerning retirees of private sector banks.
- Pension Updation campaign and related negotiations.
- Kerala High Court case concerning GST.
- Direct Dialogue matter before the Bombay High Court.
- Organisational action programmes.
- Forthcoming negotiations relating to the 13th Bipartite Settlement.
- Renewal of the Health Insurance Scheme.
- Various other organisational and welfare matters.

Despite limitations of manpower and resources, these matters are being pursued with full commitment and dedication. Continuous controversies and avoidable disputes only divert attention from these important issues and create obstacles in achieving our organisational objectives.

### **Letter of Advocate Shri Lokesh Mishra**

10. We have circulated the communication received from Advocate Shri Lokesh Mishra, Jaipur regarding the notice of the 7th Triennial Conference and invited comments from Office Bearers and Central Committee members.
11. The communication contains serious allegations regarding the legality and validity of the Conference notice and raises questions on the functioning of the leadership and the Central Office. It is necessary to place on record that the present leadership has successfully conducted four Triennial Conferences and all notices and procedures have consistently been handled in accordance with established organisational practices without any difficulty.
12. It may also be recalled that in the last Office Bearers' Meeting, it was unanimously decided that in case of disagreement on any issue, communications should be addressed to the Central Office for consideration rather than being circulated widely. This decision was taken to maintain organisational discipline and facilitate orderly discussion.
13. Contrary to this collective decision, the communication was circulated by Shri Lokesh Mishra extensively among Office Bearers and Central Committee members. Such actions undermine collective decisions and create an impression that **organisational discipline can be disregarded at will**. Reports are also being received regarding circulation of objectionable and insulting material against the President and General Secretary on social media platforms. If true, such actions are unacceptable and cannot be allowed to become part of AIBRF's organisational culture.
14. We therefore call upon all Office Bearers, Central Committee members and affiliates to clearly express their views on these developments and provide their feedback to the Central Office. Silence on such matters may encourage tendencies which could ultimately disrupt organisational functioning and the successful conduct of the forthcoming Conference.

## 7th Triennial Conference – Decision Final and Irreversible

15. We wish to state categorically and without any ambiguity that the decision to hold the 7th Triennial Conference at Indore from 15th to 17th December, 2026 is **final and irreversible**. The Central Office and the host unit, M.P. & Chhattisgarh State Committee, are proceeding with full commitment and enthusiasm towards making the Conference a grand success.
16. Preparations have already commenced. Various committees are being constituted to oversee different aspects of the event. More than 200 volunteers from the host units have already been mobilized and are actively engaged in planning and execution. Every effort is being made to ensure comfortable, convenient and hassle-free arrangements for all delegates and participants.
17. To remove any ambiguity and to create proper awareness among the cadre, **the Central Office proposes to organize a series of video conference meetings with State Committees during June 2026. These meetings will provide an opportunity to explain preparations, clarify doubts and build enthusiasm for the Conference.**

## KNOW INDORE, VENUE OF 7<sup>TH</sup> TRIENNIAL CONFERENCE

18. For the information of all affiliates and prospective participants, some important features of Indore are highlighted below:

- Indore is the largest city of Madhya Pradesh.
- It is centrally located in India and is geographically accessible from all regions of the country.
- It ranks among the leading urban centers of India.
- Indore has consistently been recognized as the Cleanest City of India.
- It is well connected by air, rail and road networks.
- Around 100 flights operate daily, connecting more than 25 cities directly.
- More than 50 trains connect Indore with major cities across the country.
- Indore has been the Headquarters of AIBRF since 2009 and has played a historic role in the organizations' growth.
- The city enjoys a moderate climate during December and is renowned for its hospitality and food culture.
- Adequate hotel accommodation is available within a compact geographical area.
- Large conference facilities are available, including the proposed venue which can accommodate around 8,000 participants at a time.

- **Bhopal (194 km) and Ujjain (54 km) are nearby cities with excellent connectivity and round-the-clock transport facilities.**

19. We therefore appeal to all affiliates and members not to be influenced by misinformation or unfounded apprehensions regarding the suitability of Indore as the Conference venue.

20. Indore is fully prepared to extend a warm and memorable welcome to all delegates, observers and guests. Let us move forward collectively with unity, discipline and commitment to make the 7th Triennial Conference a historic milestone in the journey of AIBRF.

With Warm Greetings,

**Yours Sincerely**

A handwritten signature in cursive script, appearing to read 'S. C. Jain', is written over a horizontal line.

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