



ALL INDIA BANK RETIREES' FEDERATION (REGD.)

Flat No 101, Block C Shivom Residency, M. G. Road Indore- 452001

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

Ref No. 2025/0089

Date: 07.11. 2025

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

Dear Sir,

Re: Legal Committee Report

Re; Option of legal recourse for direct dialogue with IBA

Legal Committee under convenorship of Shri Vishwanath Naik was formed in terms of letter No. 2024/118 dated 14.07.2024 to examine following three issues of retirees from legal angle and give opinion whether AIBRF should resort to legal option for their resolution

(a) Annual Review of Ex- gratia

(b) Direct Dialogue of Retirees with IBA

(c) Regulation 35(1) of Pension Regulations,1995

2. After gap of about 15 months, the committee has submitted 38-page report to central office on 3rd November,25 covering above three issues. Copy of the report is enclosed for information and reference.

3. Bhuvneshwar Central Committee meeting is scheduled to begin from 11.11.2025 and sufficient time to study the report and present it in the meeting is not available, it will be dealt subsequently dealt and appropriate action will be taken on it.

4. However, issue of direct dialogue is becoming important one for bank retiree movement and has direct relevance on creditability of the movement. Last 10-year organizational efforts have failed to produce desired result on this issue. In view of this, at Bhuvneshwar meeting , we have

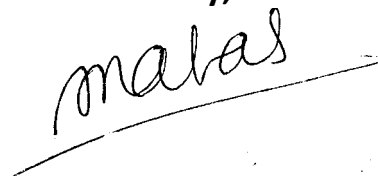
to take important decision whether time has come for initiating legal recourse to achieve this demand.

5. We propose to discuss the issue of direct dialogue through legal recourse with following points in particular

- (a) Recommendations of the committee on this point
- (b) Legal Rights of retirees as beneficiaries under various provisions of the settlement
- (c) Legal maintainability of excuse given by IBA for not holding discussion with retirees because of no mandate from member banks.
- (d) Joint statement in Record Note dated 25.06.2015 "No contractual relationship between ex-employer and ex-employee. Its legal validity to be challenged in court of law.
- (e) To seek direction from the court to ask the IBA to provide forum for consultation with retirees on their issues in particular when modifications are done in pension regulations affecting retiree interest and introduction/ modifications in welfare schemes meant for retirees.

With Greetings

Yours Sincerely,

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

(S. C. JAIN)
GENERAL SECRETARY