



ALL INDIA BANK RETIREES' FEDERATION (REGD.)

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

Ref No. 2025/0088

Date: 23.11.2025

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

Dear Sir,

Re: Central Committee Meeting at Bhubaneshwar-11 to 13th Nov.25
Re: MINUTES CUM PROCEEDINGS

Central Committee meeting of AIBRF was held in Hotel The Presidency, Bhubaneshwar from 11.11.2025 to 13.11.2025 as per the Notice issued vide letter No. 2025/0048 dated 04.06.2025.

2. It was attended by record number of **37 Office Bearers and 148 central committee members** and special invitees (Total 185). 29 Office Bearers and 47 Central committee members participated in the deliberations. Central Committee members consumed about 11 hours and Office Bearers about 5 hours in presenting their views on the General Secretary Report and agenda items.

3. **Inaugural Session:** Before commencement of regular meeting, flag hosting was done by the President at the venue in the presence of the Office bearers and central committee members. Lighting of lamp was done by the guests on the Dias. Thereafter Inaugural cum welcome session started which was addressed by the Chairman, Reception Committee Shri Benhur highlighting historical background of Bhubaneshwar and Puri in very lucid language. Odisha State Committee, Host Unit, General Secretary Shri Niranjana Mishra spoke on functioning and activities of the State Unit on this occasion

4. Thereafter business session commenced. President Shri S.M. Deshpande made introductory remarks on recent achievements of the organization and appeal to the central committee members and office bearers to ensure unity and better discipline.

5. The General Secretary placed minutes of the last central committee meeting held in Hyderabad from 21.01.25 to 23.01.25 as circulated vide letter No. 2025/0010 dated 29.01.2025

before the house for adoption which was unanimously approved without further discussion on it.

6. Condolences were offered to the departed soul as brought out in GS Report by observing two minutes silence as a mark of respect.

7. Thereafter the General Secretary gave comprehensive and detailed presentation on the following important issues of retirees as covered in the report:

(a) **Group Health Insurance Policy:** He informed that one more program of renewal of health insurance policy has been successfully completed during the month of October, 25. This is the 10th renewal as far as IBA policy is concerned since its launching in 2015 for retirees which indicates its sustainability and reliability. This year also IBA floated tender for combined policy with single quote for employees and retirees. It has resulted in to either no increase or slight reduction in premium rates compared to last year when premium rates came down by 47%. This is very creditable achievement for retirees. It could be achieved because of continuous efforts of AIBRF at the organizational level including approaching CLC and pursuing issue there for two years.

Further, to ensure that benefit of zero GST as announced by the government recently, is available on IBA group insurance policy, AIBRF filed writ petition in Kerala High Court and was successful in getting interim stay on recovery of GST from retiree on the policy. It was matter of great satisfaction and honor that banks/ National Insurance Company agreed to accept premium from all retirees without insisting for GST payment based on the interim stay granted by Kerala High Court on AIBRF writ petition.

He further informed to the house that in view of very high premium rates fixed on Super Top policy by IBA and not following L1 procedure, AIBRF arranged alternate Super Top policy for retirees from SBI General Insurance Co. Limited through KMD which is cheaper from 50 to 75 percent compared to IBA.

He also pointed that AIBRF has been continuously working for bringing various improvements in the insurance policy one after another. Now in coming years AIBRF will work for cost free insurance policy for retirees where entire premium is bore by banks.

(b) **Updation of Pension Demand:** This is the most important demand of retirees. AIBRF has been pursuing the demand on continuous basis through organizational efforts for last several years and has received partial success in the form of payment of ex-gratia to all

those retired up to October, 2022. AIBRF will continue its struggle till the demand is achieved. The GS proposed that next phased program as outlined below will be launched from 20.11.2025 and would continue up to march, 2025. Such action programs are needed on continuous basis to create pressure on Government/ IBA for resolution of this long pending demand.

- (c) **Direct Dialogue with IBA:** AIBRF has been demanding for direct dialogue on retirees with IBA on their issue for last several years with no success. IBA has been refusing on the plea of no mandate from member banks. Unions are also not showing any interest on this issue. Recently, AIBRF had submitted petition to the Petition Committee of Parliament. However, it has not come up for hearing. Forum at IBA is necessary for placing retiree grievances/ suggestions to protect retiree interest and reduce litigations. In view of the above GS proposed that the time has come to approach High Court/ Supreme court for direction to IBA to create forum for direct dialogue with retirees.
- (d) **Merger of affected affiliates:** The GS had drawn attention of the house that despite of continuous efforts made by AIBRF for last 4/5 years there is no progress on this issue. Having agreed on merger issue sever times with agreed deadlines unanimously by all affiliates on AIBRF forums, the merger issue stands as it was there in the beginning. It requires serious introspection by the affiliates and they were requested to give in writing in 15 days their plan of merger or their intent on this issue.
- (e) **Review of Ex-gratia Payment:** The GS placed before the house that IBA has not carried out review exercise in 2024 & 2025 as provided in 12th settlement. While fixing quantum of ex-gratia, 100 per cent DA was not extended to those retired before October, 2022. AIBRF has been continuously following up with IBA/ UFBU. We find that UFBU is also not taking any initiative in this regard. IBA made the statement in CLC meeting that review exercise for ex-gratia was done with no increase in it. This was also not objected by Unions. No transparent parameters have been fixed by IBA for carrying out the exercise. As suggested by Legal Committee report, it is proposed that AIBRF will continue to pursue the issue at the organizational level for time being and if needed thereafter will explore legal option to achieve the issue.
- (f) **Ex- Gratia Payment to pensioners from Private Sector Banks:** AIBRF has been raising this issue on regular basis at the level of IBA, DFS and with UFBU. Because of efforts made, IBA advised member banks from private sector to consider payment of ex-gratia to their pensioners. Most of the banks have not considered IBA advice in this regard. The GS proposed that organizational efforts need to be escalated in this regard at the affiliate level as well as apex level. Detailed plan will be finalized and this will be major demand in the next phase of action programs.

(g) **RRB Issues:** The Gs informed that efforts made by our affiliates have yielded positive results. Pension scheme has been made effective from retrospective effect from 1.1.1986 as given to commercial banks which benefited many retirees with good amount of arrears. AIBRF greets and congratulates leaders and members from RRBs for this achievement and assure full support on their other pending issues.

(h) **Organizational Matters:** The GS informed that the Vice President AIBRF Shri K. Sreenivasan (AKBRF) and Organizing Secretary, Shri Sharad Hardikar (Bank of India) tender resignations from the respective positions for personal reasons. He requested the house to accept them in view of the reasons given and to place on record the appreciations and thanks for valuable services rendered by them for the cause of retirees and the organization. He further informed that the concern affiliates have recommended the following two names to fill up the vacancies occurred due to above resignations for the remaining period (i) Shri K.S. Krishna (AKBRF) for Vice President (ii) Shri Jayanta Ray (Bank of India) Organizing Secretary

(i) The General Secretary further informed that term of the existing body will be completed in February, 2026. In view of this, interested state committee may be asked to give invitation to hold next conference.

(j) The General Secretary informed that Legal Committee has submitted report on three issues referred to them, a few days back. It will be studied and after discussion on them appropriate action will be taken on it.

(k) The General Secretary had also drawn attention of the house that following the principle of Perseverance AIBRF has attained present position of prominence and trustworthy name among bank retiree community. Perseverance has ingredient of commitment to follow issues till achieved, temporary setbacks and failures, opposition and criticism, but never to give up the identified issues. Some individuals without any organizational base keep on attacking AIBRF and its leadership with no logical reasons. It appears that for them attacking AIBRF is the only job as if they are convinced that attacking AIBRF will bring solution of issue. AIBRF will continue on its policy not to join debate with them which may glorify such elements and may bring AIBRF in negative territory. AIBRF shall march on with its own policies and programs.

5. On General Secretary presentation on above issues, the following comments/ suggestions were offered by the Central Committee members and office bearers who spoke on the report.

(a) Many speakers presented their views on merger of affiliates issue. Some of them were of the views that AIBRF should not insist for immediate merger and it should not be linked with holding of the next triennial conference of AIBRF. More time should be allowed to affiliates to work on merger to find amicable solution.

- (b) All the speakers were of the view that action programs should continue in support of the demand of Updation and other pending issues. Proposal of relay hunger strike was supported.
- (c) Central committee members from private sector bank wanted AIBRF to pursue ex-gratia payment vigorously for early sanction
- (d) Various suggestions were made by Central Committee members/ office bearers as how to conduct action programs in phased manner.
- (e) Some of the committee members wanted that next triennial conference should be held on scheduled time
- (f) AIBRF should pursue issues of special allowance to be reckoned for calculation of basic pension, ex-gratia payment to Resignees, recovery period of commutated value etc.
- (g) Some of the speakers suggested that AIBRF should take steps to further strengthen retiree unity.

At the end, General Secretary responded to the various points raised by the Office bearers and Central Committee members and placed the following proposals for adoption

MAJOR DECISION TAKEN

Second Phase programs will commence from 20.11.2025

(b) They will be conducted under the banner of UFBRO

(c) They are proposed to be conducted in phased manner from November,25 to March,26 covering two sessions of Parliament. (Winter & Budget Sessions)

(d) Primary role will be played by State Committee of AIBRF in organizing programs at different centers.

(e) Programs will include-(i) Dharna cum Demonstrations at minimum 3 centers by each state committee(ii) Relay Hunger strike of 8 hours with minimum participation of 200 members to be organised at minimum one center in each state. (iii) Centralized Relay strike in Delhi to be organised with the support of Delhi State Committee to be done in batches for 3 to 5 days continuously.

(f) During the action programs, wide media publicity to be arranged by the organizers.

(g) At the end of each program, memorandum on retiree demands will be submitted to the authorities

(h) Major Demands to be raised- Pension Updation and Ex-Gratia payment to Pensioners from Private Sector Banks.

(i) Other Demands to be raised- Special Allowance to be reckoned for computing basic pay for those retired after 2021, Review of ex-gratia, Zero GST on Health insurance for retirees, Pension to left over, minimum pension of Rs. 10000

(j) Funds will be provided to state committees for organizing programs depending on struggle fund position.

(k) Periodical review of action programs

ISSUES TO BE PURSUED IN COMING DAYS

(a) Updation of Pension as per RBI formula

(b) Payment of Ex-Gratia to pensioners from Private Sector Banks

(c) Pension to left over retirees

(d) Minimum pension should be Rs. 10000/-

(e) Pension to be reckoned on special allowance payable to those retired from 2012 onwards.

(f) Zero GST on Group Insurance policy for retirees

(g) L1 procedure to be followed by IBA for Super Top Policy for retirees

(h) IBA to create Grievance Redressal Mechanism for retirees at apex level.

(i) AIBRF to actively work to complete merger process of affected affiliates

(j) Strengthening UFBRO

(k) The Office Bearers were authorized to work for retiree unity and to bring retiree organizations under one umbrella and send specific proposal to central office for further consideration

(l) Central Office will take steps for filing WP for direct dialogue with IBA.

- (m) Central Office will take further steps needed based on outcome on stay order to protect interest of retirees.**
- (n) The names of Shri K.S. Krishna for Vice President post and Shri Jayanta Ray for Organizational post are confirmed.**
- (o) Three invitations were received for holding next triennial conference. Madhya Pradesh, Delhi & Andhra Pradesh. Final view on this issue will be taken after receipt of formal request with details from the concern state committees.**

The above proposals and GS Report was adopted with majority votes as 10/12 Office bearers/ central committee members belonging to Vijay Bank & Syndicate Bank retiree organizations under the leadership of the Joint General Secretary Shri Vishwanath Naik lodged protest and opposed. Since large majority supported the proposals and GS Report, they were declared adopted by the President.

Thereafter, team members from Host Unit, Odisha State Committee were honored and felicitated by the house for the warm hospitality and excellent arrangements made for this central committee meeting.

The Vote of thanks was given by Shri Kondal Rao, President, Andhra State Committee The meeting ended with singing of National Anthem

Media Coverage of the Meeting

Press conference was organised by Odisha State Committee where large number of local press reporters were present. It was addressed by the President, General Secretary and Shri Niranjana Mishra , GS , Odisha State Committee and answered questions of the reporter. Press Release was issued by the central office on this occasion.

FLAG HOSTING CEREMONY



LIGHTING OF LAMP





Coverage in local papers





With Greetings,

Yours Sincerely,

malas

(S. C. JAIN)
GENERAL SECRETARY

