

**ALL INDIA BANK RETIREES' FEDERATION(REGD.)**  
**D/1/ Sector C Scheme No. 71 Indore 452009**



**SILVER JUBILEE YEAR (1994-2019)**



**Ref. No 2019/50**

**07.03.2019**

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

**Dear Comrades.**

**Re: 5<sup>th</sup> Triennial National Conference**

As you are aware, 5<sup>th</sup> Triennial National Conference of AIBRF was held in Delhi from 1<sup>st</sup> March to 3<sup>rd</sup> March, 2019 in the city of Delhi. You all know that the conference was huge success in terms of attendance, participation in deliberations, quality of deliberations, discipline, time management, commitment of delegates and observers, dedication of host unit, Delhi State Committee its leaders and workers in providing superb hospitality and logistic. It was very impressive show of bank retirees under the banner of AIBRF. This conference has given clear signal that in AIBRF, we all are united for the cause of retirees and think, act and function unitedly. AIBRF has emerged as a very strong organisation of bank retirees and force to reckon in retiree movement. 5<sup>th</sup> National conference was historical movement for all of us which we all shall cherish and remember and feel proud of it to be part of it for long time.

**2. We are happy to give brief reporting on proceedings of the conference for the information and knowledge of the membership.**

**OPEN SESSION**

It was held in the famous Talkatora Stadium, New Delhi on 1<sup>st</sup> March, 2019 from 4.00 PM onwards. Attendance in open session was record one. More than 2000 persons were present in the stadium which included Chief Guest, Guest of Honor, Leaders from UFBU constituents and sister retiree organisations, delegates and observers from 38 affiliates, local and nearby bank retirees from different banks, bank executives and other guests. The ceremony

started with flag hosting by the President, AIBRF. After flag hosting slogans supporting retiree issues were shouted by the gathering. The President, Shri S.M. Deshpande declared the beginning of 5<sup>th</sup> National Conference and addressed the retirees in brief.

Thereafter all persons assembled in the stadium and conference begin at 4.00 P.M. dot on arrival of the Chief Guest. As you are aware Chief Guest of the inaugural function was none other than top most authority of banking industry, Chairman ,Indian Banks' Association and Managing Director & CEO, Punjab National Bank Shri Sunil Mehta. Guest of Honor was AIBEA, General Secretary, Shri C.H. Venkatachalam. Another Guest of Honor, AIBOC General Secretary, Shri Soumya Datta invited could not attend the function due to some unavoidable reasons. All dignitaries occupied the dais. The following guests and AIBRF office bearers addressed the gathering. The program was conducted by the General Secretary, PNB Retirees Federation, Shri Mitra Basu.

- (a) Shri A.K Bansal , Convener , Reception Committee read welcome address on behalf of the Chairman, Reception Committee Shri S.S.Kohli , Ex- Chairman IBA & PNB who could not come to the function due to some personal engagement on the day.
- (b) Shri S.M Deshpande delivered introductory address welcoming the Chief Guest and other Guests and made request to the Chief Guest to give some positive news for the retirees, of course without any commitment.
- (c) Next, General Secretary, S.C. Jain had invited attention of the Chief Guest/ other guests on the dais and the house at large on pending issues like family pension, Updation, representation in pension funds etc. for urgent consideration for solution
- (d) The Chief Guest, Shri Sunil Mehta delivered the key note address while inaugurating the conference. He assured that IBA would consider retiree issues during the on-going wage negotiation and expected that the retiree issues would be raised by UFBU leaders. He also made appeal that retiree should use their expertise and experience in supporting banks in their functioning whenever occasions come and also they should engage themselves in rendering services to the society. His encouraging speech was well received and he was giving standing ovation by more than 2000 retirees present in the stadium.
- (e) AIBEA General Secretary, Comrade C.H. Venkatachalam addressed the house as guest of honor. He expressed unqualified support to the pending issues of retirees. He pointed out that important pending issues of retirees are the part of AIBEA and UFBU charter of demands submitted to IBA for wage negotiation and UFBU has been seriously raising them during talks. He indicated that improvement in family pension is at the advance staged of negotiation and is likely to become reality in the settlement. He further informed that discussion will be held on Updation issue for taking it forward considering the position of pension funds etc.
- (f) CBPRO Joint Convener , Shri K.V. Acharya present on this occasion greeted the conference on behalf of CBPRO & AIPARC. While conveying the greetings he explained

that there are adequate provisions in pension regulations for Updation of bank retiree pension.

(g) The conference was also greeted by Shri J.P Sharma, Joint Secretary, AIBEA, Shri Sanjay Khan, Joint Secretary, AIBOA and Shri. Pareek, Joint Secretary BEFI. All these speakers expressed their support on pending issues of retirees and wished grant success for the conference.

Vote of thanks to the guests were presented by Shri Mitra Vasu, GS PNB.

### **BUSINESS SESSION**

Business Session was held in Annex Hall of prestigious Constitution Club , New Delhi on 2<sup>nd</sup> & 3<sup>rd</sup> March 2019. Delegates and observers from 38 affiliates were present in the business session. Data of the attendance are given below

(a) Delegates Present	838
(b) Observers Present	312
(c) Affiliates Represented	38
(d) Office Bearers Present	36
(e) Public Sector Banks Rep.	28
(f) Private Sector Banks Rep.	09
(g) RRB Sector Rep.	01
(h) Speakers on GS Report	52
(i) Affiliates who participated on GS Report	38
(j) Women Delegates & Observers	59

The hall of constitution was fully packed to its capacity of 1200. Enthusiasm and activeness of the delegates was worth watching. It created very colorful and positive environment at the venue. Presence of such large number of delegates and observers from all parts of the country was depicting live example of unity and fraternity of bank retirees under the banner of AIBRF.

Business Session started at 10.30 AM. Entire team of Office bearers occupied the dais on the occasion. Meeting was called to the order by the President, Shri S.M Deshpande who delivered brief Presidential address and explained the rules for conducting the proceedings in meaningful and purposeful manner. The Convener, Reception Committee Shri A.K Bansal welcomed the delegates and observers present on behalf of the host unit.

Chairman AIBRF Shri D.A.Masdekar who came to Delhi from Mumbai to attend the conference despite his indifferent health condition was welcomed by the President and felicitated with flowers and memento. He addressed the gathering and conveyed his thanks and good wishes for the conference.

Chairman Reception Committee Shri S.S. Kohli , Ex Chairman IBA and PNB who could not attend open session attended business session. He was welcomed by the General Secretary. Thereafter he addressed the house giving useful tips as how bank retiree should organize their day to day activities in purposeful manner and assured the house for his full support for the retiree cause.

Managing Director Bank of Baroda , Shri Jay Kumar was invited to address the conference on 2<sup>nd</sup> March, 2019 Because of his official engagements, he could not attend the conference. However he welcomed the conference by sending flowers and letter wishing success for the conference. We convey our thanks to him for this positive gesture towards retirees.

Thereafter, the General Secretary, Shri S.C. Jain took up the agenda items as circulated along with notice for the conference for discussion and deliberations.

First, the house observed two minutes silence to pay our tributes to the prominent personalities , political and union leaders and retirees who left this world for heavenly abode since our last conference. Amended list of such personalities is given in the GS Report. Immediately after this, General Secretary presented Report on AIBRF activities as approved by the Central Committee before the house for consideration and adoption. While presenting the report the General Secretary highlighted the following important points of the report.

- (a) He had drawn attention of the house that 2019 is silver jubilee year of AIBRF. AIBRF was formed in 1994 at Ahmedabad to organize bank retirees after introduction of pension scheme in banking industry. On this occasion we should remember and pay our respect to the founder leaders like Ramesh Chakrabarti, B.P. Bajpai, T.M. Methews, N.C. Chhaya , S.R.Kulkarni who showed vision and foresightedness in forming AIBRF. Messages sent by Comrade T.M. Methews and S.R. Kulkarni were read.
- (b) He informed the house that slogan of this conference is “ BE UNITED, STRUGGLE AND ACHIEVE” showing commitment of this conference and AIBRF to work and struggle untiringly at the organisational level to resolve retiree issues with unflinching unity.
- (c) He thereafter had drawn attention of the house on page no 55 of the report which covers message of this conference which will become basis and guiding factor for organisational actions for next three years. First part of this message deals with what AIBRF has achieved so far in its journey of 25 years. The most important achievement of AIBRF is bringing pension scheme for ONE & ALL through various pension options , major one being in 2010 settlement which has given respect and dignity to bank retirees in post- retirement life. Another important achievement of AIBRF is to bring group health insurance scheme for retirees on attractive terms and conditions. In second part of the message deals with the commitment and resolution of the conference to work for achieving unfinished agenda of improvements in pension schemes like Updation , improvement in family pension etc. Further , the appeal was made to the house to commit for continuous organisational action programs to achieve the pending demands and work uniteadly under the banner of AIBRF.
- (d) The General Secretary thereafter placed before the house developments on retiree issues and organisational one as listed in the GS Report in broader prospective. Attention was drawn on major achievements of retirees during the period under review. Similarly he explained the strategy for taking the major pending issues forward for solution during the on- going wage negotiation. GS informed that some

errors occurred in the report and modifications approved will be incorporated in the report before circulating final official version.

Thereafter, deliberations on GS report commenced in which 52 delegates from 36 affiliates participated ( List of speakers to be placed on our web site.) which lasted for about six and half hours. The following points were raised by the speakers broadly

- (a) Most of the speakers touched important pending issues of retirees like improvement in family pension, Updation of basic pension, pension for all and called for further gearing up organisational efforts to achieve them.
- (b) Group insurance scheme need to be streamlined to reduce insurance premium to make it affordable for each section of retirees. It was pointed out that procedure for claim settlement , issues of health cards need to be further simplified. Frequent change in TPAs seen in some banks should be resisted and taken up with IBA/ Insurance Company.
- (c) AIBRF should continue to follow up with government for removing GST on premium and hospitalization to reduce the cost.
- (d) AIBRF should follow up with the government for increase in exemption limit on income tax to Rs. 5lakhs on slab basis.
- (e) Terrorist attacks should be strongly condemned particularly with reference of recent terrorist attack in Pullwama.
- (f) AIBRF should continue to follow up policy of developing cordial relations with UFBU constituents and work in coordination with them on pending issues.
- (g) Recent steps taken by AIBRF to develop coordination with CBPRO and joint programs conducted with them in support of retiree issues were welcomed and the need was emphasized to further strengthen it.
- (h) Possibility of resolving 100 per cent DA through curative petition should be explored.
- (i) Need to strengthen state committee functioning was emphasized and bottlenecks experienced in functioning of state bodies need to be removed on urgent basis.
- (j) AIBRF should take steps to ensure that IBA circulars extending benefits to eligible retirees as per the court order are implemented in all private sector banks fully.
- (k) AIBRF should extend support and take steps to remove all bottlenecks in implementation of pension scheme in RRBs as per the court order.

On conclusion of presentation by delegates on GS Report, the General Secretary gave detailed response on the points raised in his speech of one hour. Based on his response , the report was unanimously adopted by the house with some modifications to be incorporated in final version. While adopting the report, the house took the following major decisions unanimously.

## **MAJOR DECISIONS OF THE CONFERENCE**

- (1) AIBRF shall work on continuous basis to implement slogan of the conference “ BE UNITED, STRUGGLE AND ACHIEVE” to effectively address retiree issues for solution.**
- (2) Core demands for the on-going settlement will be improvements in family pension and Updation of pension. AIBRF shall take all steps at the organisational level to achieve these two major demands.**
- (3) Other pending issues like 100 per cent DA to pre-November 2002 retirees , inclusion of special pay for computation of basic pension for retirees covered under 10<sup>th</sup> settlement, implementation of IBA circulars extending benefits in all banks, pension option for left over retirees including resignees shall be followed by AIBRF on continuous basis for early resolution.**
- (4) AIBRF shall take steps in coordination with CBPRO for improving terms and conditions of group insurance policy for retirees to make it affordable and sustainable for one and all retirees so no retiree is left out from health insurance. AIBRF shall work to see that cost of premium is borne by banks on the lines of employees. It was also decided that terms and conditions for next renewal are finalized much before the renewal date.**
- (5) AIBRF shall launch various action programs independently as well as joint programs in support of retiree demands.**
- (6) AIBRF shall take steps to maintain coordination with UFBU and its constituents to ensure that retiree issues are effectively raised by them during process of negotiation.**
- (7) AIBRF shall take steps to further strengthen coordination with retiree organisations in particular with CBPRO so the retiree issues can be effectively raised uniteadly, of course without losing our independent identity.**
- (8) AIBRF came out with unambiguous stand that it strongly opposes recent decisions of the government in merging public sector banks and shall take further steps registering the opposition. It was decided to take appropriate steps at organisational level and otherwise to see that retiree interests are fully protected in recently merged three banks namely BOB, Vijaya Bank & Dena Bank in consultation with our affiliates in these banks.**
- (9) AIBRF shall take all steps to form state committees in remaining states and called upon all state bodies , affiliates and their state units to ensure that amendments brought for functioning of state bodies in Trissur Conference and approved are fully implemented in letter and spirit latest by 30.0.9. 2019 .**
- (10) AIBRF shall take all steps to extend support to ensure that private sector and RRB issues are taken for resolution.**
- (11) AIBRF shall extend support to affiliates in ensuring effective implementation of various decisions of IBA like benefit under 1616-1684 to each and every eligible pensioner, leave encashment to compulsorily retiree employees since 01.04.2002, implementation of kool case decision, 5 year notional benefit to VRS optees in**

remaining associate banks, notional increments to be included for computing basic pension for those retired between 2012 to 2015, fixation of basic pension to part time sub- staff , pension option to compulsorily retiree employee, 5 year notional service to be included for specialist officers etc.

(12) Constitutional amendments in respect of annual subscription , increase in number of office bearer positions were unanimously carried out. ( Exact amendments will be incorporated in constitution and will be circulated in due course).

The house directed the newly elected team to take necessary steps from time to time to implement the above unanimous decisions of General Council.

## **RESOLUTIONS**

8 Resolutions were moved by the General Secretary explaining the background in brief on the following subjects

- (1) On health insurance policy
- (2) Appointment of retiree representatives in pension fund trusts.
- (3) Settlement of bank retiree issues
- (4) ON GST
- (5) Income Tax Exemption limit
- (6) Settlement of bank retiree issues
- (7) Merger of public sector bank
- (8) On implementation of pension scheme in RRBs.

Some modifications suggested by Com. M. Mundal of Union Bank of India were unanimously accepted by the house. The central office was asked to take required steps to do periodical follow up with the concern authorities on the above resolutions.( The resolutions duly modified will be circulated and loaded on our web-site in due course.)

## **FINANCE & ACCOUNTS**

Audited accounts for the year ended 31.12.15, 16 & 17 as published in GS report were placed before the house by the treasurer Shri M.S. Chourey for consideration and adoption. Further he placed audited accounts for the year ended 31.12.2018 for consideration. Audited accounts for 4 years were unanimously adopted by the house.

Further the house authorized the President & General Secretary to appoint statutory auditor for next 3 year and fix their remuneration.

## **CONSTITUTIONAL AMENDMENTS**

6 constitutional amendments were moved by the Convener of Sub- Committee, Shri Niranjan Mishra ( Vice- President AIBRF) constituted in this regard and were approved by the house unanimously. Exact wordings of these amendments ( present & proposed ) will be circulated shortly.

## **ELECTIONS FOR OFFICE BEARERS**

General Secretary informed the house about unanimous decision of central committee to appoint Shri V.P. Choudhary, Ex-GM PNB and Shri Balbir Singh Nayyar of Canara Bank to conduct and supervise election process and conduct election of President & GS in first phase and thereafter election for remaining posts as per the provisions of AIBRF constitution.

Accordingly Shri Choudhry conducted the election and announced that since only one name for each post on the basis of consensus arrived received and therefore the names submitted for various posts were declared elected unanimously without contest. The President & General Secretary were authorized to fill up the vacant positions which could not be filled up immediately, in consultation with the respective affiliates. List of elected office bearers is being circulated separately.

## **RESOLUTION THANKING HOST UNIT DELHI STATE COMMITTEE**

Historical and memorable 5<sup>th</sup> National Conference of AIBRF in silver jubilee could be organized in highly successful and impressive manner with warm hospitality, effective management with almost zero inconvenience to more than 1200 guests coming from long distances at advancing age by Delhi State Committee through their untiring and long planning and efforts by the convener Shri A.K.Bansal and his entire team. Entire team of Delhi State Committee was greeted by the house and sense of our gratitude was expressed in very clear and loud voice by giving them standing ovation. The house passed unanimous resolution conveying their thanks for their valuable contribution in further strengthening the organisation.


## **FINAL IMPRESSION**

This conference has left a very clear message in the hearts of each and every delegate/ observers present in the conference and to the membership and bank retiree at large through them that (a) AIBRF is united team (b) It is dedicated to the cause of retirees (c) It is force to reckon in pursuing retiree issues effectively and forcefully (d) it believes to work in coordination with all concern and use organisational measures to resolve the issues and (f) fully geared up for struggle for retiree cause. This conference salute each and every grass-root level and last point worker without whose dedication and valuable contribution AIBRF could not have been powerful and largest organisation of bank retirees.



**AIBRF.....ZINDABAD**  
**BANK RETIREES UNITY.....ZINDABAD**

**Yours Sincerely,**

A handwritten signature in cursive script, appearing to read 'mabas', written over a horizontal line.

**(S.C.JAIN)**

**GENERAL SECRETARY**