



ALL INDIA BANK RETIREES' FEDERATION

D-1/1, Sector-C, Scheme-71,
Near Kasara Bazar School, Indore – 452 009.

Chairman

Sri D.A.Masdekar

President

Sri S.M.Deshpande

Vice President

Sri J.B.Dave
Sri D.P.Gupta
Sri F.Martis
Sri Anindya Basu
Sri N.Mishra
Sri C.N.Prasad
Sri A.K.Mondal
Sri H.C.Gandhi
Sri K.Vishwanath Naik
Sri O.P.Varma

General Secretary

Sri S.C.Jain

Dy. Genl. Secretary

Sri Debesh Bhattacharya
Sri S.V.Srinivasan
Sri Ashok Patil
Sri A.K.Bansal

Organising Secretary

Sri Sunil Srivatsav
Sri V.K.M.Varma
Sri C.Gopinathan Nair
Sri M.N.Pandit
Sri Pratap Shukla
Sri S.Velayoudam
Sri Kalyan Sen Gupta
Dr.G.S.Jog
Sri Kishore Gujarati
Sri K.K.Gupta
Sri Rajendra Prasad
Sri N.T.Hegde
Sri S.Radhakrishnan
Sri B.Venkat Rao
Sri Rajan Dhargalkar
Sri Suresh Sharma
Sri R.Shirambekar

Treasurer

Sri M.S.Chourey

Ref: 2015/371

Date: 07.03.2016

**Office Bearers/C.C. Members/ State Body Chiefs
All India Bank Retirees' Federation (AIBRF)**

Dear Comrades

Re: Formation of Delhi State Committee of AIBRF and other Developments

We are happy to inform that Foundation Conference to form Delhi State Committee of AIBRF was held in Delhi on Sunday, 6th March 2016. It was attended by more than 500 retiree comrades from various banks.

2. As you are aware that we were feeling need of having state body setup of AIBRF in the national capital of the country for quite some time to coordinate and implement various action programmes of the organisation. In the present atmosphere when AIBRF and bank retirees are on struggle path, formation of state committee in the state of Delhi will give big boost to our action programmes. We appreciate the efforts of our comrades/ activists from various banks in Delhi to take initiative to form the state body. It is right decision at the right time when in coming months, Delhi is going to become epic centre of our struggle to press and achieve our demands

3. The foundation Conference was addressed by the General Secretary, AIBRF Shri S.C. Jain and union leaders who were present on the occasion.

4. The conference unanimously adopted by- laws of the newly formed body and Resolutions on the issues concerning to the retirees. Further the house unanimously elected team of office bearers(President- Shri D.P.Gupta, General Secretary- Shri A.K.Bansal, 5 Vice Presidents, one secretary, 7 Assistant Secretaries, one treasurer and one assistant treasurer) as per the provisions of the by-laws adopted. The distinct feature of by-laws of Delhi state committee was that in the team of office bearers, one post of Vice- President and one post of Assistant Secretaries are reserved for women candidates to ensure greater participation of ladies in the retiree movement. This is the welcome step.



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5. We are now in the process of forming state body setup in the states of Punjab, Haryana and Rajasthan in coming months so that these northern states adjoining to Delhi can mobilise and support our action programmes in Delhi in big way.

ACTION PROGRAMME BY A.P. & TELGANA STATE BODY

As informed earlier, our State Body in A.P. & Telagana has decided to hold massive Dharna programme on 14th March 2016 (not 14th February, 2016 as wrongly mentioned in our earlier communication) at various centres namely Hyderabad , Vijayawada , Guntur and Thriupathi in support of pending demands of retirees and submit memorandum to the heads of the banks in the area.

With the above, first phase of our action programme launched after Thrissur Delegate Session will be successfully and effectively completed. We find that the action programmes under first phase has been able to attract attention of IBA, DFS, Bank managements and UFBU leadership besides Members of Parliament and political leadership on mood and anger of 3 lakhs bank retirees on pending issues of retirees.

Programmes conducted in first phase can be summarised as below

- (1) Protest Day at Azad Maiden in Mumbai on 10th February, 16 wherein more than 500 retirees participated and submission of the memorandum to IBA CEO in delegation**
- (2) Discussion on AIBRF representation on pending issues in the meeting of Parliamentary Committee on Social Justice, Public Grievances and Law held in Delhi on 8th February, 2016 under the chairmanship of Dr Sudersana Nacchippan.**
- (3) Day long Dharna Programme on 14.02.2016 in Ahmadabad by bank retirees organised by Gujarat State Body under the banner of AIBRF wherein about 500 retirees of various banks participated and submitted the memorandum to heads of prominent banks of the area.**
- (4) Dharna in Bangalore on 19.02.2016 by bank retirees where more than 1000 retirees were present and submission of the memorandum to the heads of prominent banks of the area.**
- (5) Submission of memorandum on retiree demands to the heads of private banks in Thrissur in delegation on 23rd February 2016.**



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(6) Submission of Memorandum on retiree demands to M.Ps, Shri B.Panda in Bhuneshwar on 29.01.2016 and Dr Kirit Somaiya in Mumbai on 8.01.2016 by delegation of AIBRF.

2ND PHASE OF ACTION PROGRAMMES

We propose to launch next phase of action programmes in coming months to implement direction of the General Council "WE SHALL STRUGGLE AND WE SHALL ACHIEVE". We have convened office bearers meeting in Delhi on 22nd and 23rd April 2016 to take stock of the action programmes conducted so far and decide future plan of struggle based on suggestions/ feedback/ inputs received from our comrades and experience gained so far.

We shall inform you details of the action programme immediately after the office bearers meeting. In the meantime we request you to be in readiness to respond to next phase of action programmes. We will be happy to receive suggestions and ideas from central committee members and activists for the format of the next phase to make it more effective and purposeful. Here, we would like to mention that on the basis of feedback we are getting from the membership directly during various functions/ programmes, there is huge anger and resentment on the treatment being given to the retirees and their demands and tremendous amount of enthusiasm to respond to the organisational programmes. We are witnessing more and more attendance and participation in 20 functions conducted by our affiliates in last 2 months. Now the leadership has to come to the expectations of the membership and give proper effective direction to the movement. We are grateful to the membership and salute them for showing unqualified confidence and faith in AIBRF and its leadership.

CHALLENGING ENVIRONMENT FOR PUBLIC SECTOR BANKS

As you are aware that of late overall environment for public sector banks in the country in particular after the announcement of quarterly results for December 2015 showing record combined loss of Rs. 10000 crores, mounting NPAs and stressed assets and adverse well designed publicity in the media has become negative and challenging. Government has initiated several steps like constitution of Banking Business Bureau under the chairmanship of Shri Vinod Rai, formation of holding company for public sector banks, dilution of equity to private entities, higher FII limits in equity in the public sector banks,



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holding Gyan Sangam 02 to decide strategy for merger of PSBs in the name of reforms to address the problems.

We are of the view that these steps will affect the retiree and retirees' issues adversely and we will be required to take appropriate steps to protect interest of the retirees in the fast changing environment for public sector banks and certainly not in the positive direction.

AIBRF has also to keep a close watch and take appropriate steps on the feature of fast reducing number of employees who have opted for defined benefit pension scheme governed by Pension Regulation, 1995 in the banking system in view of large number of retirements and increasing number of retirees coming to the fold of AIBRF. This phenomena will bring qualitative change on the retiree issues and its addressing them effectively. Next settlement for which dies have been cast may be beginning in this direction. We should be ready to gear up our resources and strength to meet this challenge.

CAMP TO PROVIDE ASSISTANCE TO FLOOD AFFECTED PEOPLE IN TAMILNADU ORGANISED BY TAMILNADU STATE BODY OF AIBRF

As a part of social responsibility, Tamilnadu State Committee organised camps in flood affected villages in Cudlore District on 16th February, 2016 to provided 1400 kits consisting of plastic mats, bed sheets and towels to the villagers to help them to rehabilitate themselves after vast destruction of their personal belongings in the un-precedent ant flood witnessed in the area.

The programme was attended by functionaries of the state body and G.S. AIBOA Comrade S.Nagarajan.

On the appeal issued by AIBRF for this purpose, we had earlier received donations from our affiliates including Rs. 75000 from AKBRF and Rs 2,30,000 from All India Canara Bank Retirees' Federation.

We convey our thanks to the functionaries of Tamilnadu state body for conducting this type of camp for the cause of humanity.



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TRINNIAL CONFERENCE OF ALL INDIA CANARA BANK RETIREES' FEDERATION

Our affiliate , All India Canara Bank Retirees' Federation organised two day Triennial Conference on 24th and 25th February ,2016 in Ernakulum.

The conference was attended by more than 800 delegates and observers coming from nook and corners of the country. The open session was inaugurated by Former High Court Judge Shri C.N.R. Nair. It was also addressed by GS, AIBOA Shri S.Nagarajan and by other union leaders who were present on the occasion and also addressed by the GS AIBRF Shri S.C. Jain.

On this occasion, one kilo meter long rally was organised in support of the retiree demands on 24.02.2016.

The conference conducted business session where important decisions were taken for its future functioning.

SILVER JUBLEE FUNCTION OF BOI RETIREES' ASSOCIATION MAHARSHTRA UNIT

Bank of India Retirees' Association Maharashtra Unit (affiliated to BOI Retirees' Federation) celebrated 25th year of its formation on 14th February, 2016 in Mumbai. The function was attended by more than 800 members from Mumbai and nearby centres. The meeting was addressed by Chief General Manager, BOI Shri R.N. Kar and the GS AIBRF Shri S.C. Jain

On this occasion, 35 members who completed age of 75 years were honoured.

ANNUAL SUBSCRIPTION FOR THE YEAR 2016

We request all our affiliates to remit annual subscription for 2016 at the earliest. We are in need of funds in view of sizable expenses incurred for 4th National Conference and expensed being incurred for ongoing action programmes.

DISSOLUTION OF RECEPTION COMMITTEE OF 4TH NATIONAL CONFERENCE.

In a function held at Thrissur on 23rd February, 2016, the Reception Committee formed in the month of June, 2015 for organising the conference was formally dissolved on completion of the task successfully. In his address General Secretary, S.C.Jain gave profound thanks and gratitude to the Convenor,

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General Convenor and other office bearers of the committee , comrades and activists of Thrissur, leadership of AIBRF , leaders of serving unions and well wishers for taking untiring pains to make the conference grand success.

On this occasion, audited accounts of the conference were unanimously adopted and the Souvenir was released for which separate circular has already been issued.

With Warm Greetings

Yours Sincerely

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