



ALL INDIA BANK RETIREES' FEDERATION

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

Chairman

Sri S.R.Kulkarni

President

Sri S.M.Deshpande

Vice President

Sri P.S.L.M.Haragopal

Sri D.A.Masdekar

Sri M.V.G.Nair

Sri J.B.Dave

Sri F.Martis

Sri B.Ramji

Sri M.K.Jha

Sri C.Gopinathan Nair

General Secretary

Sri S.C.Jain

Dy. Genl. Secretary

Sri R.S.Desai

Sri D.P.Gupta

Sri S.V.Srinivasan

Sri Debesh Bhattacharya

Organising Secretary

Sri P.P.Karandikar

Sri Kalyan Sengupta

Sri V.K.M.Varma

Sri M.N.Pandit

Sri B.G.Raithatha

Sri C.N.Prasad

Sri Kishore Gujarati

Sri A.L.Chandramouli

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Sri A.K.Bansal

Sri Sunil Srivatsava

Sri Dilip Ghosh

Sri S.Velayoudam

Sri Anindya K. R. Basu

Treasurer

Sri M.S.Chourey

Special Invitees

Sri Pratap Shukla

Dr.G.S.Jog

Ref:2012/ 888

Date 01.06.12

NOTE

Organisational Set-up – Need for Review

Constitution of All India Bank Retirees' Federation permits the following types of affiliations:-

- (a) Bank wise Federation constituted on All India basis (Refer Article 6.1.b)
- (b) Region wise / State -wise organisation of the bank (Refer Article 6.1.b.i)
- (c) Region wise / State wise organization of more than one bank(Refer Article 6.1.b.ii)
- (d) State Federations to coordinate activities of state units who are part of all India body affiliated to AIBRF under Article 6.1.b. These state units are also permitted to enrol primary member of those banks who do not have affiliation with AIBRF on all India basis or the particular bank does not have state set up. (Refer Article 6.1.b.ii)
- (e) State Committees to function as extended arms of AIBRF (Refer Articles 11.6 and 13.4)

Analysis of Present Affiliates

(a) The following banks have their all India federations and are affiliated to AIBRF under article 6.1.b. These federations represent almost 75 percent of total membership.

- | | |
|---------------------------|----------------------------|
| (01) Union Bank of India | (07) Allahabad Bank |
| (02) Punjab National Bank | (08) Central Bank of India |
| (03) United Bank of India | (09) Bank of Baroda |
| (04) UCO Bank | (10) Dena Bank |
| (05) Vijaya Bank | (11) Bank of Maharashtra |
| (06) Canara Bank | (12) Bank of India |

(b) The following affiliates function on all India basis but they have yet to form all India federations:



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(1) Indian Bank (5) State Bank of Mysore

(2) India Overseas Bank (6) Syndicate Bank

(3) ICICI Bank (7) Karur Vysaya Bank

(4) Oriental Bank of Commerce (8) Andhra Bank

(9) J & K Bank

(c) The following affiliates enjoy affiliation under article 6.1.b.ii and provide membership in their area of operation to the retirees of more than one bank.

(1) All Kerala Bank Retirees' Federation

(2) Andhra Pradesh Bank Retirees Federation

(3) M. P. Bank Retirees' Association, Raipur

(4) M. P. Bank Retirees' Association, Indore

(5) Retired Bank Employees' Association, Belgaum

. The above bodies were formed many years back to meet requirement of the area when the retiree movement was at the initial stage. Subsequently, in many cases state bodies were formed by individual banks. Further, All Kerala Bank Retirees' Federation has a very unique position. It performs three types of functions.

(i) It functions as state federation for those state units which are affiliated to their all India federations like Bank of India, Union Bank of India, Canara Bank etc.

(ii) It has also given affiliation to many retiree organisations of banks functioning at state level and do not have direct affiliation with AIBRF like Catholic Syrian Bank, State Bank of Travancore, South Indian Bank etc. Membership of such affiliates is about 2300. In this way it works as federation for these affiliates.

(iii) It is also seen that some of its affiliates have all India base. Therefore jurisdiction of All Kerala Bank Retiree Federation extends on all India basis too.

(d) In addition to the above affiliates with primary membership, the following are the STATE UNITS affiliated to AIBRF

(i) Bengal Provincial Retired Bank Employees' Association

(ii) Federation of All Bank Retirees' Association (Gujarat State)

(iii) All Bank Retirees' Federation Maharashtra State

(iv) Federation of Bank Retirees' Association U. P.



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(v) Tamilnadu State Bank Retirees' Federation

(vi) Andhra Pradesh Bank Retirees' Federation

The above state federations have been established over a period of time to coordinate activities of state units of different banks operating in the state which are affiliated to their all India federations. These state federations have the following features:-

(a) Normally, they do not provide primary membership.

(b) They have framed their own constitution / bye-laws and do not have uniformity among themselves in this regard.

(c) Joining of state federation for AIBRF affiliated state units of different banks operating in the state is optional.

(d) There is no uniformity in collection of monthly / annual subscription from its affiliates.

(e) At present, there is no system of seeking formal affiliation from AIBRF as and when they are formed.

(f) They do not envisage automatic change in their governing bodies as and when changes take place at AIBRF level.

STATE COMMITTEES

If we study Constitution of AIBRF carefully, it may be observed that there is a provision to form STATE COMMITTEES in terms of Article No. 11.6. However it is found that so far not a single state committee has been formed though it could become strong set up for AIBRF. It may also be noted that different types of set up provided under article 6 of the constitution deal with affiliation to organisations which provide primary membership directly or through their state units. To coordinate activities of AIBRF in different geographical areas state committees need to be set up in terms of article 11.6 of the Constitution. On deeper analysis of concept of state federation visa-visa state committee, the following comparisons emerge :-

(a) State committees will function under direct control of AIBRF as its extended arm while state federations are independent bodies having their own constitution.

(b) Affiliation with state federations is optional while state committee's envisage automatic membership for all affiliates.

(c) State Committee concept ensures participation of all functionaries of AIBRF residing in the state on automatic basis. This is not necessarily so in case of state federations.



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(d) There is no uniformity in set up and functioning of state federations while this will not be issue in case of state committees.

Present Status – State Federations / State Committees:

At present AIBRF has state federations in 7 States namely Andhra Pradesh, Kerala, Gujarat, Maharashtra, West Bengal, Uttar Pradesh & Tamilnadu. Despite having provisions in the Constitution, state committee has not been formed in any state.

AIBRF has grown many fold since its inception. It has to manage affairs of 32 affiliates at the apex level. It is also facing several new challenges. In view of these it is being increasingly felt that there is a need to revisit the issue of revamping the organisation set up thoroughly. We find that the exercise was carried out at the time 2nd Triennial Delegate Session held at Chennai in 2008 but the house could not reach to any definite and acceptable solution. AIBRF central office received representations from certain quarter with suggestions to carry out exercise of revamping. The issue was also raised in the 3rd Triennial Delegate session held at Kolkata when it was decided to examine the issue in detail and thereafter to take appropriate decision in the matter.

Issues To Be Examined

- (1) Whether the existing state federations should be asked to convert them to state committees for better discipline and effectiveness and also form state committees in other states.
- (2) Present state federations existing in 7 states may be permitted to function in as it is form or with suitable modifications and form state committees in the states not covered at present.
- (3) To draw time bound programme to cover left over major states / group of states and set up state committees / state federations to provide effective geographical coverage to AIBRF.
- (4) Whether affiliates providing membership to retirees of more than one bank and formed long back need to advise to revamp their set up in view of the fact that now all most all major banks have their own state bodies as such their existing set up has scope to create conflicting situation.
- (5) Whether Kerala State Federation practice to provide affiliation to retiree organisation of different banks instead of asking these organisations to seek affiliation directly with AIBRF should be continued. This issue needs detailed examination of all aspects.



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(6)AIBRF central office has received proposal to set up district committees from Pune centre. Copy of the background paper prepared by Dr. G. S. Jog of Pune is submitted. In this background, It is to be examined whether concept of state committee giving representation to all district of the state / area serve purpose of

district committee or separate set up of district committee as envisaged in Dr. Jog's paper need to be developed

We are of the view that the above issues need to be studied in detail to examine the various angles on AIBRF functioning and come out with suitable model for adoption to make AIBRF organisational set up strong and effective. With this background, the subject is placed before the Office-Bearers Meeting with a request to have detailed deliberations and provide acceptable solution. If examination of issue needs greater time, sub-committee of office-bearers may be constituted who should be asked to examine the issue in its entirety with compressive consultation and submit report in next 3 months for placing the same in the Central Committee for deliberation and final adoption.

(S. C. JAIN)
General Secretary