

 **ARISE**

Association of Retired IOB's Employees

Regd. Office : No.6/4, III Lane,
1st Floor, M.K. Amman Koil Street, Mylapore, Chennai - 600 004
Cell : 99413 04028 Email : ksrseetha@yahoo.co.in, thyags_2000@yahoo.com

10th November 2009

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K.S. RENGARAJAN

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Dear Comrades,

WHO WILL Light the LIGHT ?

Yet another Festival of lights (DIWALI) has gone past us but "Light" is still eluding the working class. **Darkness of Evil is banished by the Light of Virtue** - This is the underlying theme that is symbolically manifesting in this festival of lights - **DIWALI** or **DEEPAWOLI**. Light is the symbol of Virtue, Values, Enlightenment. *The lamp that lights may hide in dark* but it spreads light all around it. The candle may melt and die down but not before showering our home with light.

The lamps in life we come across - those poor illiterate parents toiling hard to get education for their children; the working class of the world living in penury but working hard for the wealth of nations! *Who will light the LIGHT (Lamp) that spreads light all around but lying in darkness?*

While we look forward to celebrate Diwali and rejoice in the company of our loved ones and friends & relatives, Bankmen, in or out of service across all cadre cannot help feeling orphaned by everyone who matters. It is the toil of Bankmen especially of public sector banks that laid the strong foundation for a vibrant India of entrepreneurs. It is the Bankmen of PSBs who through devising, designing and implementing poverty alleviation and entrepreneurial development programs, gave every common man a new meaning to his life and a new incarnation (Avatar) of life with dignity to him who was, otherwise, rotting in every nook and corner of this country. It is the Bankmen in the field who took all risks in unearthing the enterprising skills of every common man, updating and upgrading the common man's technical skills and integrating his activity into the mainstream market. It is every Bankman's sweat that brought cheers to the common man's face that used to be otherwise the permanent abode of wrinkles of worry. Where the government machinery

failed in ensuring delivery, the Bankmen's zeal, dedication and devotion succeeded. Be it a street vendor in a small town, a peasant in a village, a commercial farmer of small means or small industrialist in a backward area, a giant infra-structure project, an exporter of raw materials or value-added goods or a student pursuing higher studies, - you name it and you find the ever willing helping hand of a Bankman. There are villages which are not even today having access to basic health facilities but have access to a Public Sector Bank. Where many dare not to visit Bankmen dare to make their abode to serve the people. There are terrorist infested areas which are never visited by the Executive of the government or others at the helm but Bankmen are having their homes there. *Sitting targets* though these Bankmen are to terrorists, they are ceaselessly striving to meet *corporate targets*.

The great risks Bankmen take day in and day out goes unnoticed. It is heroism of another kind but goes unsung. Salt may look ordinary but only when it is not there one feels its absence. If only Bankmen go on a '*work-to-rule*' agitation for a week the whole economy would come to a grinding halt and the whole country will know how much risk is taken by every bankman by deviating from rules to keep the wheels of economy going. There are fallen warriors too in this risky Banking business due to unimaginative vigilance machinery. Still the flag is courageously carried forward by the Bankmen unmindful of the risks.

The courage of their conviction, the devotion to the cause of nation, the sweat of their brow brought a silent revolution. If India could today boast of quantum leap in Entrepreneurship it is because of these Bankmen. If India could boast of having successfully thwarted political extremism it is because of these Bankmen. If India could boast of food sufficiency it is because of Bankmen. If India could boast of a strong fundamentals to calibrate the economy to a higher plane of growth it is because of Bankmen. If India could boast of better tax-revenue due to high economic growth it is because of Bankmen who took the economy from a few metros to every corner of this country. If India could boast of broad tax-base it is because of Bankmen. Coffers of the government filled due to Bankmen. Profits of banks went up adding to the coffers of government. Filled coffers made government give a steep hike to its employees. But to those who filled the coffers the government says no more than 17.5%. IBA, the representative of Bank Managements come back without protesting and sternly tell the Bankmen 'take it or leave it'. Is 17.5% a fair and just compensation? Where are the values and virtues?

We still appeal to the conscience of CEO of every bank hoping that this land of Gandhi has men of values and not men of straw. We strongly believe that most CEOs must have felt insulted when they were told that their men should be paid only pea-nuts? Nothing should stop them from identifying themselves with their employees and take the 17.5% hike as a personal insult? *Did the army's top brass*, the most disciplined men of this country *not refuse* to draw the pay-hike when their men were given unequal treatment because they took it as a personal insult? Did not the bankmen of every bank identify with every CEO wherever he came from and work for the goals set by him? your own employees who did everything at great risks? *Parity was maintained even when*

Banks had problems during the crisis of 1990s and it is quite unfortunate that Parity is denied when Banks are doing well. If the top brass then could convince the government to maintain parity why not now? Every CEO has the twin responsibility, one to the institution and the other to its employees. Banks were till sometime past drawing country's topmost talents that put them on an unparalleled growth trajectory. Talent flies to where it is rewarded better. Can Banks attract first rated talents if a Bank employee gets one third of his equal in other services? Not best material resources but best brains win battles for any General. Not Capital adequacy but talent adequacy can alone make Indian Banks go global. Do the CEOs work for growth of Indian banks or for their nemesis by silence over the raw deal to their own employees? Does the Indian government work to feed Indian banks with best talents or starve them to extinction?

There is a saying in Tamil, **'Even to the darkest crow its chick is a golden chick'** meaning that no mother accepts that her children are inferior to any. It is an irony that Bankmen who are pure gold are ridiculed as inferior. Let Bank Managements introspect and act. Are Bankmen their children or orphans? *It should not be for Bankmen to fight for a dignified parity - rather it should be the fight of the Bank Managements to get parity for their employees in and out of service – **parity in wages and parity in pension benefits** - nothing less and nothing more. **Freedom our forefathers won is to express and not to impress** – so please express your fair and just views in the cause of bankmen and not strive to impress the powers that be.*

Let us hope and pray that the darkness of orphanhood is removed and we are again owned by the managements.

Let us pray that all Indians are able to make a happy home in this country and do our mite to achieve this goal.

Seasons greetings to all of you.

P.S.

Our Chief Advisor Mr.A.Sabharwal takes to top gear

As is his wont our Chief Advisor **Mr.A.S.Sabharwal** has started galvanizing our Delhi unit. *He works always for a cause and not applause. Age did not deter him to call meetings and chalk out goals and programs.* Aably assisted by our Vice President **K.V.Acharya** the Delhi unit is making its mark. In the latest meeting on 3rd October, 2009 there was full scale lively participation by our members. IOBOA's Vice President **Mr.G.C.Gulati** shared his thoughts in his inimitable style. IOBOA's DGS **Mr.D.K.Hans** proved as usual a source of strength. **Mr. Sewa Ram** gave valuable inputs on legal courses available on pension updation and universal cent percent DA neutralization. There was lively discussion. The meeting resolved to bring greater awareness about the legitimacy of retirees' demands and requested our Chief Advisor and Vice President to lobby and liase using their good offices. We are glad that our Delhi unit is quite active with **Mr.V.K.Tikoo** and **Mr.R.S.Sampath** as co-ordinators.

Meeting at Land of Gandhi – One of us (the General Secretary) had the opportunity to address a meeting of retirees at Ahmedabad at a very short notice thanks to the efforts of **Mr. Nitin Vyas** and other local office bearers of retirees' association. **ARISE** wholeheartedly thank our friend **Mr. Rohit Bhatt** (AGS of Ahmedabad Region-IOBOA) who contributed greatly to the great success of the meeting. The meeting hall was filled with retirees who felt elated by the meeting itself, the maiden meeting of **ARISE** in Gujarat. There was lively discussion and useful advice by members to strengthen the organization and our bondage. **ARISE** would strive to fulfill the needs of our members and we remain hopeful that our requests will be gradually but surely accepted by the Bank. Let the bank begin conceding our request from where man ends his journey on earth. We hope that the Bank would soon sanction 'last journey expenses' to family of all retirees whatever be the nature of their retirement.

Bengaluru on grand alliance

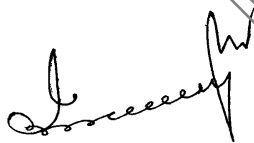
Our Vice President **Mr. M.R.Gopinatha Rao** called for a meeting of Karnataka unit last month that was attended by a large number of members making it more a mini-conference. Deliberations were informative and incisive. Members appreciated the efforts of **Mr.M.R.Gopinatha Rao** and **Mr. A.S. Vijayakumar** (Regional co-ordinator) in bringing about a network of retirees' associations of various banks. The initial response from many banks are good.

Donation

We request all our members who retired under Special VRS to donate from their arrears. Trust our members appreciate the need for financial strength for any organisation to function.

With Fraternal Greetings,

Yours Comradely,



(K.S. RENGARAJAN)
PRESIDENT



(S.B.C. KARUNAKARAN)
GENERAL SECRETARY

ARISE ZINDABAD !
OUR UNITY ZINDABAD !

		Contact No.
BANGALORE	: MR. A.S. VIJAYAKUMAR	098453 96680
MYSORE	: MR. B. KRISHNA BHAT MR. C.S. GURURAJAN	0821 2514514 098453 38959
MANGALORE	: MR. H. KRISHNA BHAT	094483 38175
FARIDABAD	: MR. S.S. RATHEE	0129 2283563/4141620 098686 76868
JAIPUR	: MR. C.P. JINDAL	098285 85540
ERNAKULAM	: MR. P.L. JOSE	094471 56488
COIMBATORE	: MR. STEPHEN PAUL ANANDAM	097903 85485
TRICHY	: MR. A.M. JAWAHAR ALI MR. R. SURYANARAYAN	098944 31339 094866 33666
MADURAI	: MR. R. SIVASAMY	098421 87349
VIRUDUNAGAR	: MR. P. RAMASAMY	094860 27603
TIRUNELVELI	: MR. P.S. HENRY	094431 15444
KARAIKUDI	: MR. M. SUBBU	094429 42572
NAGERCOIL	: MR. S. LAKSHMANAN	094867 55770
TANJORE / NAGAPATTINAM	: MR. S. MAHALINGAM	094437 12020
VELLORE	: MR. G. CHANDRASEKARAN	099948 83878
ERODE	: MR. E.S. KESAVANANDAM	094431 30440
MEERUT	: MR. K.R. KISHORE	094127 03485
MUMBAI	: MR. M.N. PANIA MR. N.L. LAHORI	098245 61628 98204 04521
CHENNAI	has been segregated into several areas for the convenience of the Co-ordinators appointed.	
MR. M. YUVARAJAN	: VALASARAVAKKAM / VIRUGAMBAKKAM / NESAPAKKAM / SALIGRAMAM / K.K. NAGAR	098401 65208
SRI SOLOMAN SAMUEL	: EAST TAMBARAM / SELAYUR / RAJAKILPAKKAM	094861 67580

SRI N. GANESAN	:	TAMBARAM SANITORIUM / CHITTALAPAKKAM / CHROME PET / PALLAVARAM	94453 24202
SRI M. SELVARAJ	:	WEST TAMBARAM / PERUNGULATHUR	98410 94660
SRI V. RAJENDRAN	:	NANGANALLUR / PALAVANTHANGAL / MADIPAKKAM	94440 73849
SRI S. KRUPARAM	:	T NAGAR	044 24364441
SRI KUMAR PIRAMANAYAGAM	:	VILLIVAKKAM / PERIYAR NAGAR / PERAMBUR / AYANAVARAM	099520 12678
SRI K.P. ACHAR	:	WEST MAMBALAM / KODAMBAKKAM	98400 58807
SRI K.S. GANESAN	:	MYLAPORE / TEYNAMPET R A PURAM / MANDAVELI	044 24981507
DELHI	:	MR. V.K. TIKOO MR. R.S. SAMPATH	093125 06286 099683 05614
KOLKATTA	:	MR. AMAR KUMAR MEKHERJEE	098312 91024
LUCKNOW	:	MR. K.C. KANDPAL MR. A.K. MASSEY	0522 2308309 096214 69539 0522 2327254 094555 55914
JALANDHAR	:	MR. R.S. SAINI	094171 97886
CHANDIGARH	:	MR. V.K. AGARWAL	093161 15148