

**ALL INDIA BANK PENSIONERS AND RETIREES CONFEDERATION  
(FLOATED BY AIBOC)  
KARNATAKA STATE UNIT  
STATE BANK BUILDING, ST.MARK'S ROAD, BANGALORE - 560 001**

**Date: 12<sup>th</sup> July, 2013**

To,  
**All the Affiliates/members:**

Dear Comrades,

**ALL INDIA BANK PENSIONERS AND RETIREES CONFEDERATION  
HELD THE GOVERNING COUNCIL MEETING AT BANGALORE ON  
07.07.2013**

AIBPARC our apex body held its Governing Council Meeting at Gandhi Nilaya, SBI Officers' Colony, Bangalore on 07.07.2013. The meeting was attended by 42 office bearers representing various affiliates of the Confederation.

**2.** The meeting was attended by Com.K.V.Acharya, and Com.S.R.Sengupta, the President and General Secretary, respectively of AIBPARC, Com.Y.Sudarshan, General Secretary, All India State Bank Officers' Federation, Com.Harvinder Singh, the newly elected General Secretary of AIBOC, Com.G.D.Nadaf, and Com.Shantharaju, Former General Secretaries, AIBOC, Convenors, UFBU.

**3.** As Director of Gandhi Nilaya, Com.Y.Sudarshan, expressed his happiness that the leadership of AIBPARC took the decision to hold its Governing Council Meeting at Gandhi Nilaya, the Centre for the training programmes of NATURE. It was a great honour and privilege to share the dais with the legends of the trade union movement of officers in the Banking Industry. Declaring that the problems of the serving officers as well retirees are similar and it is in fitness of things, that the serving employees'/officers' unions should pursue the issues of the Pensioners in all

earnestness. He thanked the leadership of AIBPARC for holding the meeting at Gandhi Nilaya and assured all the support for the activities of AIBPARC.

**4.** Speaking on the occasion Com.Harvinder Singh, General Secretary of AIBOC, informed the house as to how AIBOC played a pivotal role in the formation of AIBPARC. Stressing the need for resolving all the issues of the Pensioners such as updation of Pension, 100% neutralization of DA and improvements in family pension etc., he assured that AIBOC will support all the demands of the pensioners and will pursue the same with the concerned with all the force at our command.

**5.** Com.G.D.Nadaf, former General Secretary, AIBOC Convenor, UFBU, Special Invitee to the Meetings of AIBPARC, explained in detail the circumstances leading to formation of AIBPARC and expressed happiness that AIBPARC has grown in strength within a short span of one year from inception. The Pensioners' issues need to be addressed with all seriousness and AIBPARC has become the instrumentality in realising the hopes and aspirations of the pensioners. The problems and grievances of the Pensioners now are under the focused attention of UFBU and expressed the hope that the long cherished dream of the pensioners, for updation, 100% DA neutralization etc., will be realized very soon.

**6.** Speaking on the occasion Com.Shantharaju, former General Secretary, AIBOC, Convenor, UFBU explained the serious inadequacies in the Bank employees' pension scheme, and felt that our efforts should be in the direction of overcoming the inadequacies and achieving parity with the Central Government employees' pension scheme. He explained in detail the evolution of the pension scheme in the Banking Industry and now the time has come for all of us to remove all the disparities in the pension scheme in the Banking Industry. There is an urgent need to bring all the retired employees/Pensioners in the Banking Industry under one broad

umbrella and co-ordination should be established among various unions to wage a united fight.

**7.** Intervening in the discussions Com.Sengupta, General Secretary, AIBPARC, informed the house the various organizational activities undertaken by AIBPARC, within a short span of one year of its existence. The leadership of AIBPARC has taken many concrete steps to knock at the doors of prominent politicians, the officials in the Ministry of Finance, to draw their attention to the serious shortcomings in the pension scheme in the Banking Industry. Many prominent Parliament members have assured to take up our issues with the concerned. He declared that we have to wage a campaign to realize our goals. We have to resort to action programmes and as a prelude to this we are holding a mammoth Dharna at Jantar Mantar grounds in Delhi on 20<sup>th</sup> September, 2013. This action programme will be fully supported by the leadership of AIBOC.

**8.** Com.K.V.Acharya, the President of AIBPARC, informed the house as to how disparities have been created in the pension scheme vis-a-vis the RBI Pension Scheme. Our Pension Scheme which is on the pattern of RBI Pension Scheme, and as and when improvements take place in RBI Pension Scheme, the same should be extended to the bank employees also. Unfortunately this is not done, leading to lot of discrimination amongst pensioners in the Banking Industry. With a view to get the distortions rectified, many individuals have approached Courts of Law at various places and there is a mixed response to the cases in different courts. As IBA as well as Govt. have not responded positively to the initiatives of AIBPARC, we have decided to resort to agitational programmes including a day's Dharna at Jantar Mantar Delhi on 20<sup>th</sup> September, 2013 to draw the attention of the powers that be for all the problems, issues and grievances faced by the Pensioners and Retirees in the Banking Industry. Let us launch a vigorous campaign for bringing more and more members into the fold of AIBPARC and develop the organization as a formidable force.

**9.** Thereafter, in the Governing council meeting, the General Secretary submitted a report on the various aspects pertaining to national and international issues, Labour Scenario, Economic condition of the country, the problems and issues of Pensioners etc. There was a lively debate on the Report. Com.Sengupta, Com.K.V.Acharya, Com.Shantharaju, Com.G.D.Nadaf, clarified the various points raised by the members.

**10.** The meeting gave a clear message that AIBPARC has come to stay with strong credentials and will emerge as a formidable force to reckon with, in the days to come.

**11.** The meeting concluded with a vote of thanks by Com.Gangadhar Yadav of Syndicate Bank Pensioners' Association, Com.K.B.Ballur State Secretary, AIBPARC (K) welcomed.

With warm greetings,

Yours sincerely,

**(K.B.BALLUR)  
SECRETARY**

**Date: 12<sup>th</sup> July, 2013**

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To,  
**All the Affiliates/members:**

Dear Comrades,

**ALL INDIA BANK PENSIONERS AND RETIREES CONFEDERATION (K)  
HELD A MAMMOTH MEETING OF MEMBERS AT BANGALORE ON  
08.07.2013**

The historic Town Hall at Bangalore, witnessed a sea of humanity on 8<sup>th</sup> July, 2013. Comrades of All India Bank Pensioners and Retirees Confederation, representing all affiliates of AIBPARC thronged the sprawling Hall to listen to the leaders of the Confederation and former leaders of All India Bank Officers' Confederation.

**2.** The meeting was attended by Com.Y.Sudarshan, General Secretary, All India State Bank Officers' Federation as Chief Guest, Com.K.V.Acharya, and Com.S.R.Sengupta, President and General Secretary, respectively of AIBPARC, Com.G.D.Nadaf, and Com.Shantharaju, former General Secretaries, AIBOC, Convenors, UFBU, General Secretaries, AISBOF and Com.M.R.Gopinatha Rao, Chairman, AIBPARC (K).

**3.** The programme was given a flying start with the lighting of traditional lamp and invocation song melodiously rendered by Com.M.S.Vijayalaxmi, SBI Pensioners Association.

**4.** Com.Y.Sudarshan, General Secretary, AISBOF, Chief Guest, gave a rousing start to the deliberations with an electrifying speech. Covering the entire genesis of trade union movement in the Banking Industry, the mechanism of bipartite negotiations and settlements, he told the house as to how improvements in salary, perks and allowances were brought. Paying rich tributes to the past leaders of AIBOC, who gave a visionary approach to our movement, were responsible for introduction of Pension Scheme in the Banking Industry. The vision and mission of ushering the Bank Officers and employees under the banner of UFBU saved the Public Sector Character of Banks during the worst ever recession, global melt- down which lead to failure of banking giants in USA and Europe. Our Banks in the Public Sector

stood like a rock and weathered the storm and emerged stronger to the astonishment of the whole world. The credit for all this goes to all of us here.

**5.** Expressing his solidarity with the movement of the Pensioners and retirees, he declared that the problems of pensioners and serving officers are one and the same and he assured that the same will be pursued with all vigour with the IBA as well as the Government, to meet the hopes and aspirations of the Pensioners. His speech was given a thunderous applause; when he declared that the younger generation of leaders look upto the legends of the movement for wise counsel and inspiration. Let us all move hand in hand to realise our dreams. He wished the movement of AIBPARC all success and expressed the hope that the Confederation which is the brain-child of AIBOC will grow as a colossal force in the days to come.

**6.** Addressing the mammoth gathering of Pensioners, Com.S.R.Sengupta, General Secretary, All India Bank Pensioners and Retirees Confederation, explained in detail the problems and grievances being faced by the Pensioners in the Banking Industry and how they are subjected to discrimination. Every bipartite settlement has created a group of Pensioners, one group receiving less pension than the Pensioners covered by the subsequent settlement. Updation of pension is the order of the day in all the Central and State Govts., Public Sector undertakings, RBI etc., where Pension is revised in tune with the salary revision for the working employees. For Central Government employees, pension is also upgraded with advancement of age of the Pensioners. When the Bank Employees' Pension Regulations which are based on RBI Employees' Pension Regulations make it abundantly clear that as and when pension is revised, improved in RBI, on the same pattern the Bank Employees' Pension also should be revised. But this not happening in the Banking Industry. The family pension prevailing in the Banking Industry is a poor Scheme as compared to the Central Govt., RBI family Pension Scheme.

**7.** This needs to be rationalized immediately in line with family pension scheme in the Central Govt./RBI. Stressing the need to improve the payment of ex-gratia to retirees prior to 01.01.1986 and spouses of employees who died prior to 01.01.1986, he declared that it is a matter of great concern that payment of ex-gratia to this class of Pensioners is frozen at a level without any further improvement.

**8.** He also emphasised the need to evolve a comprehensive health insurance scheme for all the pensioners and retirees in the Banking Industry.

**9.** Explaining the efforts initiated by AIBPARC he informed the house that many prominent parliamentarians have been contacted and apprised about the distortions in the Pension Scheme prevailing in the Banking Industry. Such of the MPs who were contacted have assured to lend support to our cause and take up the issues with the concerned. AIBPARC team has also called on the Govt. Officials in the Ministry of Finance and briefed about the anomalies in our pension scheme. Though the response of the Government is lukewarm, AIBPARC has made a good beginning by making the officials to see a point in our submissions.

**10.** He gave a clarion call to all the pensioners and retirees in the Banking Industry to rally round AIBPARC which has emerged as a formidable force within a short period of its foundation in November, 2012.

**11.** Com.K.V.Acharya, President of AIBPARC, deliberating on the demands of importance to pensioners, such as Pension updation, 100% D.A. neutralization, family pension, Hospitalisation Scheme for pensioners in the Banking Industry on the pattern of CGHS for Central Govt. retirees, second option for pension to officers who resigned from service of Banks, disturbing trend of issuing chargesheets after retirement of the Officer etc. Com. Acharya strongly felt that the above demands will not entail a heavy cost, as propagated by IBA and Govt. Expenses/cost of these demands will only be a fraction of the net profits, which stand at a whopping level of Rs.48,000/- crores for the entire banking industry.

**12.** There has been no improvement in pensionary benefits with wage revision in every wage settlement. There has been stagnation in pension and

there has been no improvement in basic pension of pensioners who retired under different settlements whereas in the case of Government, pensioners the basic pension is being revised with every pay Commission Recommendations.

**13.** The Dearness Relief is also not uniform and there are various DR structures. At present the pensioners who retired prior to 01.11.2002 are not getting 100% DA neutralization whereas the post November, 2002 pensioners are getting 100% D.A neutralization causing discrimination mostly among officers. The number of such affected pensioners who retired between 01.01.1986 and 31.10.2002 may not constitute 20% of the total pensioners. This will not entail a heavy cost. This legitimate demand was upheld by Madras High Court which has held that pensioners are one homogenous class who cannot be further sub-classified. Unfortunately, this sub-classification has been upheld by Madras High Court which is unconstitutional and will be challenged by the aggrieved. He emphatically argued that retirees, who are senior citizens, should not be made to go to courts to redress their grievances.

**14.** He explained in detail about the poor family pension scheme in the Banking Industry and stressed the need for improving the family pension on the lines of Central Govt. employees' pension.

**15.** He decried the archaic Pension Regulations which provide for disciplinary action even after retirement that occurred within 4 years before retirement. These retrograde provisions should be modified to provide for time limit within which action has to be taken.

**16.** He explained at length the efforts made by AIBPARC to put pressure on IBA and Govt. in respect of improvements in family pension, other demands of Pensioners. The leadership is seeking appointment with Union Finance Minister to appraise him about the peculiar distortions in the Pension Scheme in the Banking Industry.

**17.** He gave a clarion call to all the members present to participate in large numbers and make the Dharna at Jantar-Mantar, Delhi on 20<sup>th</sup> September, 2013, a big success.

**18.** He assured that AIBPARC which has emerged as a formidable force will continue the unending campaign to bring comfort, solace to the Pensioners and retirees in the Banking Industry.

**19.** Com.G.D.Nadaf, Former General Secretary, AIBOC, AISBOF and Convenor, UFBU traced the events leading to formation of AIBPARC and the growth of the organization as a big force is amazing. The experience, wisdom of the legendary leaders of the Officers' movement is available to the Pensioners in the Banking Industry and he is confident that the organization will emerge as a strong majority body, representing the hopes and aspirations of the pensioners. IBA or Government have to listen to the voice of the leadership of AIBPARC. The Pensioners' issues and grievances will certainly find a logical end with the campaigning of the leadership which was a part of the movement of officers who won many battles to bring dignified salary, perks and allowances package, service conditions and terminal benefits for the officers in the Banking Industry. Now that the UFBU has taken up the issues of Pensioners during the negotiation for the 10<sup>th</sup> Bipartite Settlement, the days are not far off to bring a dignified life for all the pensioners and retirees.

**20.** Speaking on the occasion Com.Shantharaju, former General Secretary, AIBOC and AISBOF, Convenor, UFBU, spoke at length on the evolution of the Pension scheme in the Banking Industry upto getting second option for pension after a prolonged war with the IBA and Government. The various anomalies and distortions in pensionary benefits can be removed by waging a planned and concerted agitation by AIBPARC. We do not have the striking force, but surely we have the nuisance value and make powers that be to realise the folly of continuing with the anomalies. AIBPARC can become a formidable pressure group to realize the legitimates hopes and aspirations of all the pensioners and retirees in the Banking Industry. He gave a call for a

broad co-ordination among all the Pensioners' and Retirees' organizations on the pattern of UFBU to campaign for the cause of the retirees in a united and effective manner.

**21.** Com.M.R.Gopinatha Rao, Chairman, AIBPARC(K) who presided over the function summed up the day's proceedings and expressed the happiness that bank pensioners' and Retirees' main demands are in the focused attention of young leaders like Com.Sudarshan and Com.Harvinder Singh, and we can rest assured of realization of all reasonable and legitimate demands of pensioners. He gave a call for consolidation of all the pensioners and retirees under the banner of AIBPARC which has emerged as the only hope of pensioners and retirees in the Banking Industry.

**22.** Com.S.Nagaraj, Vice President, AIBPARC (K) proposed vote of thanks. Com.K.B.Ballur, Secretary, AIBPARC(K) welcomed the gathering. Com.Venkataraju, Vice President, AIBPARC (K) compered the programme in a beautiful manner.

**23.** Comrades, the gathering of mammoth proportion gave sufficient indication that the pensioners and retirees in the Banking Industry are united and are prepared to wage any kind of agitation to realize their just demands and fight the anomalies in the pension benefits. Yes, our members from Karnataka created history by attending the meeting in very large number and gave a big momentum to the movement of pensioners and retirees in the Banking Industry under the banner of AIBPARC.

**24.** Comrades, the march to realise our goals has begun and let us move on hands in hand, under the inspired leadership of AIBPARC.

With warm greetings,

Yours sincerely,

**(K.B.BALLUR)**  
**SECRETARY**

**AIBPARC : ZINDABAD**  
**PENSIONERS' UNITY : ZINDABAD**