



ALL INDIA BANK PENSIONERS' & RETIREES' CONFEDERATION



(A.I.B.P.A.R.C.)

C/O BANK OF INDIA OFFICERS' ASSOCIATION
(EASTERN INDIA BRANCHES)

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For circulation among members of the Governing Council, State Secretaries, Special Invitees, Advisors, Affiliates, constituents of CBPRO and Members.

Dear Comrade,

Sub: 4th Triennial General Body conference of AIBPARC takes place at Bengaluru on 28th & 29th January, 2023 in the midst of grandeur and massive participation of members – AIBPARC breaks its earlier records of attendance of members – The GB gives a spirited call for “Pension Updation for all” without any bifurcation.



A view of the Auditorium



A view of the dais on the day of inauguration

We have much pleasure to convey that the “**Jnana Jyothi Auditorium**” of Bengaluru City University was overflowing with the attendance of a massive number of more than 2000 Pensioners and Retirees at the colorful evening of 28th January, 2023. The senior citizens who could not be accommodated at the hall witnessed the proceedings in a Giant-sized screen outside the hall.

For next 3 hours, the huge audience heard with rapt attention the exciting speeches of the eminent dignitaries, the guest speakers, and the leaders of the organisation. The shouting of slogans in a spirited manner, the singing of prayer songs invoking the blessings of God, the floral tributes to the departed leaders of the movement, Late Comrades R N Godbole, S R Sengupta and Shantaraju and the lighting of the holy lamp followed in quick succession in a disciplined manner by the well-coordinated arrangement made by the Reception Committee. The highlights of the Inaugural Session are reported hereunder:



Com. A.N. Krishnamurthy, Convenor, Reception Committee welcomed all the guests, dignitaries, delegates and observers, ladies and gentlemen and members of the print and electronic media to this august conference. He hoped that the audience will get a rare opportunity to hear the speeches of Esteemed Dignitaries and Leaders of the Movement.



Com. K.V. Acharya, President noted with pleasure that it was one of the finest displays of the family bonding of Retirees who had gathered in large numbers from different parts of the country and also from places in and around Bengaluru. He made special mentions of the presence of Shri Narayanan, Former Chairman, Vijaya Bank, Various Leaders of CBPRO, Shri K.V. Naik, a well-known leader of AIBRF, Smt. Padma, a 90-year-old Mother of a Comrade Retiree and several other distinguished guests in the hall. He made strongest possible advocacy for pension updation, 100% DA neutralisation to pre-November, 2002 Retirees and different other issues affecting the interest of the pensioners. He reported in brief the outcome of the meetings which AIBPARC had in recent times with Hon’ble Union FM and the officials of IBA. He highlighted the August presence of Justice Gopala Gowda Ji, Former Judge of Supreme Court and wished that this would agree well in getting JUSTICE to Pensioners and Retirees. He asserted that IBA should hold Negotiations with Apex level Bank Pensioners and Retirees Organisations as they are a separate Homogeneous Group. He concluded with the stubborn optimism that the sustained struggles and huge sacrifices made by our members can never go wasted and success is bound to come.



- The most exciting event of the day was the memorable speech by The **Hon’ble Former Judge of Supreme Court of India, Shri V. Gopala Gowdaji**. His speech, full of learning, wisdom and scholasticism inspired the entire Hall to such an extent that the next one hour witnessed two things only – sometimes pin-drop silence among the audience and sometimes thunderous applause welcoming the speech of the Hon’ble Justice.
- **The most illustrious speaker of the day covered the following points:**

He cancelled several other pre-fixed programmes of the day just to remain present in the conference of the Retired Bank men who in his opinion should be honoured by the country for their invaluable contribution to the development of the society and the nation. He deplored the roles played by IBA officials who sitting in the Ivory Tower have been making gross injustice to the Bank Retirees. He reminded the audience again and again that pension was neither a charity nor alms and the “state” will have to come forward to set the things in order. All the retirees, irrespective of their dates of retirement, are supposed to get same kind of justice. In case, there is any lack of clarity, reference will have to be made to the Pension Rules of the Central Govt. Employees. When Bank officials are discharging public function, when the Prevention of Corruption Act is applicable for them, then why the benefits of the Pension Scheme of the Public Servants will not be made applicable for them. Hon’ble Justice quoted extensively from the trend-setter verdict of Hon’ble Justice D.S. Nakara and also from different Articles of the Constitution of India to make a strong advocacy for protection of the interest of the pensioners of the Banking Industry. He also read out Regulation No. 35(1) Appendix 1 with amendments done in the year 2003 and demanded that IBA would have to declare the Pension Updation formulas in relation to each wage settlement done for serving employees. He made an appeal to all concerned to make correct interpretation of Rules and uphold the eternal tradition of India to honour the elders. He appreciated the General Secretary of the organization for submission of an elaborate report.



Com. Suprita Sarkar, General Secretary, AIBPARC observed that at the first conference of the organisation in the year 2012, four core issues were identified – updation of pension, improvement of family pension, 100% DA neutralisation for pre-November, 2002 retirees and health insurance at affordable rates. Out of these four issues, the improvement of family pension in line with central government employees has been achieved and it will continue to remain a landmark victory in the life of the organisation but four more issues have been added to the remaining three. They are: improvement of ex-gratia for pre-01.01.1986 retirees, the issue of special allowance not being computed for calculation of superannuation benefits, 2nd option of pension for the Resignees and the left outs and also the consultative status for the organisation. He observed that all such issues had been very near to the heart of the organisation and all out efforts would be employed to ensure successful resolve. He complemented the State Committee of Karnataka for holding such a colorful and participative conference.



Com. G.D. Nadaf, Former General Secretary, AIBOC and Advisor, AIBPARC:

The voice of the Hon'ble Justice will be reaching the officials of IBA and the Bureaucrats of Govt. of India within a few minutes of time and it would definitely have a salutary impact on the interest of the retirees of the Banking industry. We, the senior citizens, have been demanding justice and it is a pleasure that JUSTICE is in the midst of ourselves. IBA knows the Rules and Regulations very well but they are making the mistakes knowingly. Retirees have dedicated their whole lives for the services of the nation and it is the duty and obligation of the Government to look after the interest of retirees in their advance age. One of the grounds shown by IBA for delaying the delivery of justice is the plea of excessive cost. It is nothing but an unfounded assumption and it has no connection with reality. The organisation has submitted the cost analysis. Why not IBA is coming forward to start discussion on the cost factor with AIBPARC? He referred to various struggles which took place at different points of time in State Bank of India. The lesson derived from the story of such legendary struggles is that the success depends on the conviction and courage of the members who support the struggle. He wished the movement of retirees under the banner of AIBPARC total success.



Com. P.K. Sarkar, Former President, AIBOC and Advisor, AIBPARC:

He recalled the proceedings of the General Body Conference held at Bhubaneswar where the decision of floating the organisation of retirees by AIBOC was formally adopted. He also traced the events one by one which led to the formal birth of AIBPARC which today is the most credible organisation of the Bank Retirees. He observed that IBA was being misguided by certain Actuaries who were making cost calculation on certain assumptions which were not always correct. They are taking the life expectancy of an average Indian on the higher side and they are assuming the yield on Pension corpus on the lower side. The most civilised way to settle such disputes is to sit across the table and try to understand the viewpoints of each side by logic, learning experience. He also requested the leadership of the organisation to think actively about how to make every State Committee more vibrant and responsive so that the call given by the organisation can be spread over within most minimum time. He pointed out certain lacunae in earlier Bipartite Settlements that led to dissatisfaction and called upon the serving organisations to be cautious about the implication of each settlement to be signed. He wished the conference massive success.



Com. Harvinder Singh, Former General Secretary, AIBOC:

He complemented the leadership of AIBPARC to bring the principal issues of the retirees in limelight and focus. He asked how many retirees of the country talked about pension updation prior to formation of AIBPARC. There is no

doubt about it that this organisation has identified the issues, escalated the same with various authorities and has been meeting the officials of the Govt. and IBA in a tireless manner. He recalls his own involvement in the formative years of AIBPARC. He had been one of the important team members of AIBOC when the decision was taken to form and float an organisation of Bank Retirees. He narrated the happenings of the period of October – November, 2012 when he as Delhi State Secretary of AIBOC along with various other leaders of different affiliates stationed at Delhi was instrumental in organising the first formal conference of AIBPARC where Com. K.V. Acharya and Com. S.R. Sengupta had been elected as the President and General Secretary respectively. He informed the house that the officials of the Ministry, whether they act positively or not, give cognizance to various correspondences done by AIBPARC. He refers to an incident of a few months ago when he was contacted by certain important person to seek clarification on certain Regulations of BEPR (1995). He wished the conference all success.

Com. A. G Satyanarayana did the compering of the Inaugural Session.



Com. A.K. Motayed, a well-known leader of AIBOC as well as AIBPARC proposed the vote of thanks in his own inimitable style.



The inaugural session concluded with **National Anthem**.

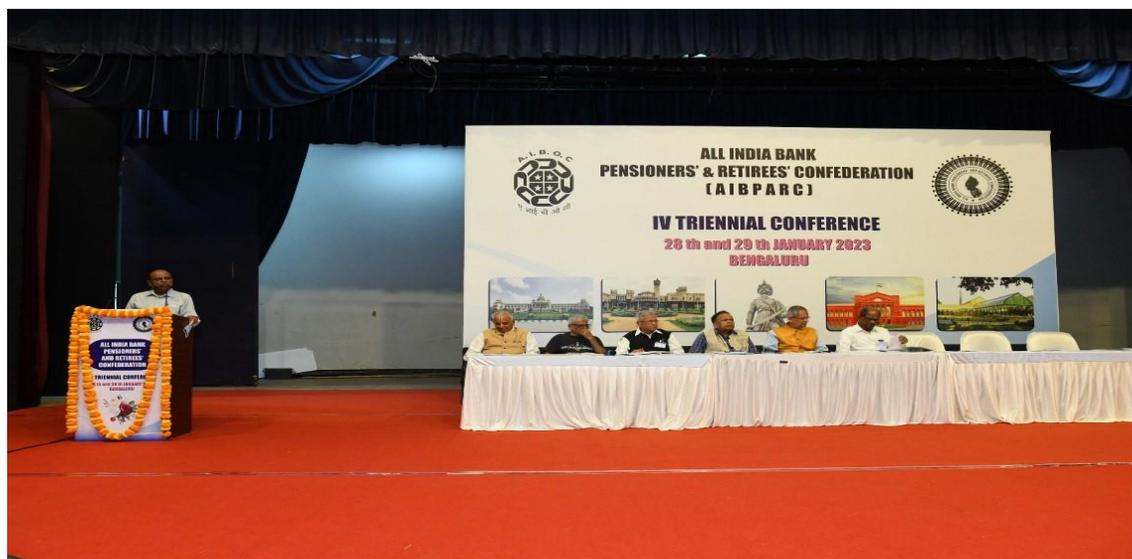
- **Business Session:**



Photograph of some of the delegates taking part in deliberations on the report of GS

The highlights of the Business Session are reported hereunder:

- Considering the eagerness of a large number of delegates to take part in deliberations, the business session had its longest session spread in two consecutive days – from 10 a.m. to 4-30 p.m. of 28th January, 2023 with a lunch break of one hour and again on 29th January, 2023 from 10 a.m. to 5 p.m.



A view of the dais on the day of business session

- The Governing Council of the organisation met in an hour-long meeting on 28th January, 2023 before the commencement of the business session and approved the report of the General Secretary along with all enclosures.
- The General Secretary submitted his 20-page written report, amendment proposals, resolutions and statement of audited accounts for the years ending 31.03.2019, 31.03.2020, 31.03.2021 and 31.03.2022 for consideration of the house.
- **This was really heartening to note that large number of delegates participated in the discussion on General Secretary's report in two consecutive days. They touched upon very important issues affecting the interest of retirees in different banks. The points covered by them include the following**

The problems of **Associate Banks**, IBA's attitude of not being responsive to the **consultative status of the organisation**, exemption of income tax on leave encashment, differential treatment of award staff retirees and officer retirees in BEPR (1995), **dismissal of retirees after superannuation**, **attitude of different constituents of UFBU towards the issues of retirees**, absence of uniform guidelines of IBA in respect of **giving effect to stagnation increment**, **unaffordable premium of Group Medical Insurance Scheme**, problems faced by the retirees in erstwhile **LVB & BORL**, improvement of financial ex-gratia paid to pre-1986 retirees by several banks, the issues of Resignees, **100% DA neutralization to pre-November, 2002 retirees**, insistence on AIBPARC's direct negotiation with insurance companies, serious criticism of UFBU for their effort to bring pension updation for certain group of retirees and create a bifurcation in the community, successful **dharna on 26th September, 2022** which led to the dialogue of the organisation with **Hon'ble Union FM and officials of IBA**, not having any protection of the existing benefits of the merging banks in the post-merger scenario, AIBPARC's not becoming a direct party to the pending case at Supreme Court on Pension Updation, **inadequate pension corpus in private sector banks**, the issue of IBA's not clubbing the retirees with the serving employees for the purpose of medical insurance, restoration of commutation after 12 years, social services done by various affiliates of AIBPARC, proposal of going for relay hunger strike, reduction of basic pension after signing of Bipartite settlement, **delay in implementation of pension updation as an instance of gross betrayal to the cause of senior citizens**, **non-computation of special allowance in calculation of gratuity and basic pension**, problems faced by District Committees of AIBPARC in regard to finance, **improvement of family pension – an instance of remarkable victory and rejoice**, representation of retirees in welfare committee and pension trust, participation of women in the retirees' movement, unilateral changes made by the bank in regard to interest charged on loan accounts, immediate need to go for agitation, urgent need to expand CBPRO, regular follow up made by leaders of AIBPARC to ensure a logical conclusion of the representation submitted before the committee of Petitions, **best possible HR practices not being extended to the retirees of merging banks**, formation of State Committee in Jammu and Kashmir, initiation of disciplinary cases against retirees, submission of statistical data in regard to various aspects of Pension Corpus.

- **Deliberations of delegates being over, the Working Presidents of the organisation addressed the house.**



Com. P.S. Patki, Working President, narrated in great details the outcome of negotiation with the authorities of Bank of India leading to creation of a policy document enumerating different kinds of reliefs offered to the officers/executives facing criminal actions after retirement. Before offering such reliefs, the Bank studies the documents and becomes convinced about the bonafide of the said person. Even before giving the sanction to the outside agency, Bank adopts sufficient care. He also cited different instances where IBA's reluctance to issue uniform guideline to member banks which has given rise to differential treatment for retirees affecting their interest adversely. He observes that the formation of AIBPARC has given a new direction to the retirees of the whole country which was never experienced in the past.



Com. C. Gangadhar Yadav, Working President congratulates all leaders, veterans,

activists, and members for organizing such a hugely participative conference. He praises the disciplined attitude of all delegates and observers which helped the leadership to carry on the proceedings of the conference. He was in specific praise of the noiselessness in the inaugural session. He informed the house that during the Corona pandemic, AIBPARC has discharged all its statutory functions according to schedule. He thanked the organisation for reposing confidence in his organisation to hold several virtual meetings by exploiting the mechanism of zoom clouds. He cites one after another the instances of denial by the anchor bank to extend the existing benefits which the retirees of e-Syndicate Bank enjoyed. He insisted that the organisation will have to go repeatedly to IBA for selling its logic. He deplored the role of UFBU in regard to several issues including the premium of GMISR.



Com. S.B.C KarunaKaran, Working President observed that if outgo from the Pension corpus is one (1), then the corpus should be of twelve (12) . Judged by this standard, the corpus can safely pay pension for next 45 years. It is adequate and sustainable. In the midst of thunderous applaud, he declared that in case of necessity, ARISE (Affiliate of AIBPARC in IOB) can spend Rs1.00 crore as legal cost. He discussed the legal position to arrive at the conclusion that updation of pension cannot be denied under any pretext. On the issue of special allowance not being computed for superannuation benefits, he assured that the legal position is solidly in our favour.



Com. A.N. Krishnamurthy, Joint General Secretary made a powerful presentation in favour of the right of the retirees to negotiate formally with IBA. He thanked all the affiliates for making the conference a great success. He pointed out various pitfalls in the existing Group Medical Insurance Scheme for Bank Retirees and called for the removal of the same.



Com. S.kuppuswami, Senior Vice President, being the oldest among all delegates of the house was requested by the Presidium to tell a few words before the house. He greeted the huge assembly of senior citizens of the industry. He expressed the hope that he would address the 5th general body of the organization also.



Com. M.R. Gopinath Rao, Senior Vice President, AIBPARC & President of the Karnataka State Unit profusely thanked the leadership of the organization for reposing confidence in

State Committee to hold such a magnificent spectacle. The volunteers, the leaders and activists have laboured very hard to make the assembly a splendid one. He hoped that the message of unity and solidarity which emanated from this conference will spread in every nook and corner of country.



One of the most remarkable features of this conference was the massive presence and participation of women delegates, leaders, and volunteers. The lady comrades for two consecutive days worked very hard to ensure that the management of the hall became smooth and hassle free. The leadership of the organization puts on record its thanks and admiration.



Com. Suprita Sarkar, General Secretary, responded to the deliberations of members with the following observation:

- He thanked profusely all the delegates who enthusiastically participated in deliberations on the report of the General Secretary. It indicates the commitment of members to the cause of retirees. He touched upon all the principal issues in his reply.
- Pension updation is our mission and vision and we shall go all out to achieve the goal. The timely intervention of the organization with CLC and IBA has already yielded result but there is no respite for us. We shall remain in constant vigil.
- IBA/Govt without any further delay should clear the issues of 100% DA neutralisation to Pre – November ,2002 retirees and also improvement of financial ex-gratia to pre-1986 retirees / their spouses.
- Legal options for the issue of Special Allowance will be explored with all seriousness.
- Medical insurance cover for retirees at affordable rates will be pursued with increasing zeal.
- The voice of the retirees will have to be heard from the organization of the retirees and IBA will have to take pro- active steps at its own end.
- One more option for the left - outs and also for the eligible Resignees will have to be given. The senior citizens of the industry must be saved from spending money and time.

In case, the same kind of sluggishness is perceptible at IBA / Govt level in the matter of decision making on vital matters, the GS observed that the organization will again go for different types of agitation programmes including state level demonstrations, relay hunger strike etc.

Being satisfied with the reply of GS, the house unanimously adopted the following papers:

1. The report of the General Secretary
2. The Accounts for all the four years- from 31.03.19 to 31.30.22.
3. The Resolutions placed on different demands of the retirees.
4. The decision to appoint M/s. Choudhury Agarwal & Co. of Kolkata as the Auditor.

5. The proposal for amendment of Rules and Regulations of the society with the specific direction to the GC that the number of various posts in the organization which have been notified before the members may be suitably upwardly revised depending upon the increasing growth of membership of the affiliates by way of co- option by the GC.



Election of Office - Bearers for the term 2023 to 2026:

As per provisions of the Rules & Regulations of the Society, **Shri A.K. Motayed**, a delegate of our affiliate in Bank of India who did not contest for any post for which election was to be held was appointed as the Returning Officer. After observing all requisite formalities, he called for nomination for various posts. A complete list of names for all the posts for which election was being held was submitted by a delegate to the Returning Officer and the said paper was duly proposed and seconded by delegates. The Returning Officer examined the paper, found it valid and accepted the same. Then he wanted to know from the house if any other member would submit any other nomination for any post. When no other nomination came, the RO waited for a reasonable time and then declared the names of the persons who had been unanimously elected.

Com. K. V. Acharya and Com. Suprita Sarkar were elected as **President and General Secretary** respectively along with the full team of competent office bearers. The complete list will be circulated. As regards Assistant General Secretaries (formerly known as EC members), we inform that the said posts are nominated ones by respective affiliates. We did not get nominations from all the affiliates. As a result, we shall have to wait for a few days more to have the nominations from all the affiliates and then issue the circular.

- To sum up, our organization has been highly enriched by the collective wisdom of members and leaders present in the conference and the course of action decided by the house will show us the path for a better future of the retirees of the industry.
- The organization's full – throated praise for the leaders, the veterans, the activists and the members of the Karnataka state committee for making the conference a landmark event is put on record with plenty of thanks and admiration.
- The 4th GB and Triennial conference at Bengaluru will be a colorful chapter added to the glorious history of AIBPARC.

LONG LIVE AIBPARC
LONG LIVE BANK PENSIONERS AND RETIREES' UNITY

With best wishes and regards,

Suprita Sarkar
General Secretary