



# ALL INDIA BANK PENSIONERS & RETIREES CONFEDERATION

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



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Circular no 48-25

Date: June 15, 2025.

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

Dear Comrade,

**Sub: The 5<sup>th</sup> meeting of the Governing Council of AIBPARC in the term 2023-26 takes place at Chennai on 11<sup>th</sup> June 2025 – the full house takes stock of the prevailing situation and decides for momentous future course of actions including HUNGER STRIKES.**

We report hereunder the highlights of the meeting:

### 1. Date, venue and time:

The IOBOA Academy Conference Hall of IOB Officers' Association at Virugambakkam, Chennai was packed to the capacity at 9:30 am. The members again displayed their sense of Discipline and Punctuality. The meeting was scheduled to be held during the period 10 am to 7:30 pm but it continued upto 8:40 pm with a short lunch break and tea break in between. The entire period was productively used.

### 2. Acknowledgements:

We are grateful to Indian Overseas Bank Officers Association for allowing us to use their IOBOA Academy Conference Hall free of cost. The ambience of the hall was excellent with program friendly arrangements. We are also thankful to ARISE, our Vibrant Affiliate from IOB for sponsoring the event by bearing the cost of the breakfast, lunch and dinner. We are thankful to the entire state committee of AIBPARC, Tamil Nadu, for minute supervision of all events to ensure perfection in each sphere. We shall be failing in our duties if we do not put on record our sense of admiration for all the leaders, activists, veterans and members stationed in and around Chennai who laboured very hard to make the occasion a memorable one.

### 3. Initial formalities:

The proceedings of the day started with the melodious prayer song by **Com. Triveni Barkur**. Welcome address was given by the State Secretary, **Com. K. Chandrasekaran** with the felicitation of the leaders on the dais. Confirmation of the minutes of the previous GC Meeting took place. The House observed one minute silence in the memory of the deceased Leaders of Eminence and Comrades about whom a detailed mention was made in the report of General Secretary.

**The highlight of the Governing Council Meeting was the address by Com. R Sekaran, President, AIBOC.**



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The G C Meeting had the active participation by Women Office bearers led by **Comrade Rohini Rao**, General Secretary of E State Bank of Hyderabad Retirees Association, and other Office bearers **Comrades Sumathi Iyer, Triveni Barkur and Pratibha Jayaram**.

#### 4. Initial address by the President:

Chennai has its own name and fame in the history of Indian Trade Union movement. As for AIBPARC, even before the first Conference at Delhi in November 2012, there was a very purposeful meeting held at Chennai as a prelude to the Foundation Conference. Then onwards Different issues affecting the interest of the Retirees have been successfully resolved in the past and the remaining ones will also see the light of success. It can be reasonably expected that the case pending at Supreme Court would be heard within a period of next three months. Members should not forget for a single moment that our pension scheme is not a funded scheme technically and more important is that it is a Defined Benefit Pension Scheme as in the case of Government and RBI Pensioners. Any shortfall in the Corpus will have to be made good by the Banks from their Revenue Account.

#### 5. Com. G.D. Nadaf, Advisor:

He appreciated the high attendance. He talked about a recent video where the President, AIBPARC along with other leaders had explained all the relevant issues centring around the Pension Updation. Why all other stakeholders (except AIBPARC) are so much reluctant to the amended provision of the Regulation 35(1) has been adequately explained in the video. If the provision of pension updation is not at all there in the Regulations, why then the concept of ex-gratia was thought of – he asked. He wondered if any cost –neutral adjustment of DA is ever possible. Delay in delivery of Justice is virtually the denial of Justice and the process of resolution should be expedited.

#### 6. Placement of the Report by the GS and audited accounts for the year ending 31.03.2025 by the Treasurer:

The General Secretary placed a 11 – page written report for consideration of the house which contained the following broad heads: Obituary, National, International, Economic and Banking related issues, Important organizational activities undertaken by different affiliates and the state committees during the period 24<sup>th</sup> October, 2024 ( the last meeting ) and the present one, the proposal of co-option in the vacant post, the latest position on issues like pension updation, review of ex-gratia, the issue of special allowance, the health insurance scheme, the denial of the opportunity of being heard to the retiree organizations, non-payment of ex-gratia by different private sector Banks, Pension to Resignees in Private Sector Banks , one more option for the left outs, denial of one stagnation increment to a section of scale V officers, reduction of the period of recovery of commutation, discrimination made to a section of VRS optees of E- Associate Banks and the problems faced by the Resignees and the concern of the organization for the validation of central service rules. He added a paragraph on the “Tasks ahead” where a proposal of a day-long hunger strike was proposed for discussion in the house. The Treasurer placed before the house the audited accounts for the year ending 31<sup>st</sup> March 2025.

#### 7. Deliberation by members of the house on the General Secretary' Report.

The names of all the affiliates were first written in the alphabetical order. Then one affiliate from the top and the next one from the bottom had been called for participation. We have pleasure to inform that each affiliate being represented either by the General Secretary of the said organization or its President or their Senior Leaders took part in the deliberations and made substantial contributions to the collective wisdom of the organization. The State Secretaries, the Working Presidents and other senior leaders spoke on the occasion. **The speakers include Com. R.L. Gupta (E- Allahabad), Com. Kamal Shah (E-Vijaya), Com. S. Nagaraj (BOI), Com. N. Govidarajulu (Union Bk), Com. Thirumalai (BOB) Com. Arvind Agarwal (UCO), Com. J. Jagadeesh (Canara), Com. K .Rohini Rao (E-SBH), Com. N. Pareek(Central bank), Com. B. Sreekumar (E-SBT), Com. R.N. B. Varadkar (E-Dena), Com A. Venkatesan (E-Syndicate), Com. Paul**



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Mundadan (Federal), Com. N. Mishra (BGVB), Com. K. Chandrasekharan (Indian), Com. Thinakaran (LVB), Com. S. Murugan (KVB), Com. Anand Kumar (IOB), Com. K. Madhusudan, the Secretary, AP & T state committee, Com. Asok De (PNB) and a few others.

**The issues covered by the above speakers include the following:**

Organizational matters, the fixation of the date and place of the proposed hunger strike, its duration and participation, role of UFBU and AIBPARC's expectations from UFBU, review of ex-gratia -whether demand to be done or not, different aspects of the health insurance scheme, non-computation of special allowance for the purpose of calculation of gratuity and pension, the discrimination to the VRS optees of the Associate Banks, the issues of the Resignees, remarkable roles played by AIBPARC, Kerala state committee and also by our unit at Federal Bank in the rehabilitation programme of the Wayanad victims, the use of advanced technology in the communication of the organization, top most priority to consultative status, strengthening the struggle for pension updation, the huge gathering of the Retirees at Mumbai at the call of AIBPARC, adoption of quick steps to re-organize the other State Committees and several other pertinent subjects.

**8. The address by the Working Presidents & other senior leaders:**

As Com. C.G. Yadav, Com. P.S. Patki and Com. S.B.C. Karunakaran had been out of India, the President requested Com. R.K. Sharma (E-Syndicate), Com. Harvinder Singh (BOI) and Com. K.S. Rengarajan (ARISE) to represent them on the dais. Apart from them, other Working Presidents who attended the conference are Com. S. Kuppuswami (Indian Bank), Com. S.C. Ahuja (BOB) and Com. A.N. Krishnamurthy (Canara). The observations of the Working Presidents is narrated in brief:

**Com. S. Kuppuswami:**

When many important issues affecting the interest of the Retirees have already been resolved to the satisfaction of members, he has a firm conviction that the issue of pension updation will also be successfully clinched by AIBPARC.

**Com. A.N. Krishnamurthy:**

He felt the necessity of covering different important centres of the state as the venues of holding hunger strike and protest demonstration. Such move will create a country wide repercussion. He expressed optimism about some tangible improvement in health insurance for Retirees.

**Com. S.C. Ahuja:**

The Retirees have a due share in the Welfare fund of the Bank. As profitability has been growing consistently, it is high time that the due share of the Welfare fund should be made available to the senior citizens in subsidizing their health insurance fully. The stand of UFBU in regard to pension updation is not at all clear to us. The issue of special allowance is a crucial one as it affects a substantial chunk of membership. He reported that in BOB the family pensioners have been paid ex-gratia.

**Com. R.K. Sharma:**

He informs the house in the midst of claps that their organization has already crossed a membership of 16,000. He demands that AIBPARC should initiate separate dialogue with the Insurance companies in regard to Top Up cover. He criticizes the approach of IBA towards so-called cost neutral DA adjustment. He makes strong advocacy for consultative status.



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## Com. Harvinder Singh:

He narrated in brief how the movement of pensioners and the retirees got a momentum after the opportunity of the second option to pension made available in the year 2010, how the injurious concept of the special allowance was gradually injected in the pay component and praised the initiatives of AIBPARC in the form of continuous struggle to improve upon the plight of the pensioners. He offered any kind of help in organizing agitation programme in Delhi.

## Com. K.S. Rengarajan:

He made available to the dais valuable inputs about the latest position of Corpus and the yield and out-go of funds.

## Com. J D. Sharma, Vice President:

He requested the House to explore the Idea of having a Tripartite meeting among IBA, UFBU and the Retiree organisations. AIBPARC may seek the opportunity of offering a presentation before the managing committee of IBA on Pension updation.

Since IBA has sworn affidavits at the Hon'ble High Court and later on at the Hon'ble Supreme Court on mistaken assumptions and they did not follow any scientific basis on the Actuarial Estimation for Provisioning or the calculation of ex-gratia, credibility of the IBA is also at stake. He gave a detailed account of the cases pending in the Hon'ble Supreme Court (Shri M C Singla case) and Hon'ble High Court of Delhi (by ARISE Members).

**9. Com. R. Sekaran, President, AIBOC** was the greatest attraction of the day. The House, jam-packed with the Senior and Super senior citizens, welcomed him with thunderous applause. He spoke from his Heart. He offered a broad overview of the Industry and called upon the Retirees to remain in the path of struggle to achieve the legitimate rights.

## He made the following observations:

Most of the faces are well known to him since he has seen them in the movement for decades. He was having a feeling as if he was addressing the EC meeting of AIBOC. When the 2nd option for pension was achieved in the Industry, it was a great occasion and the need for the formation of a Retiree organisation was actively thought of. The concept of ex-gratia came as a precursor for Updation of Pension.

He expressed serious concern over the fact that the PSBs in fact are being forced to act as Private Sector Banks and in case of necessity for capital they are forced to go to the market for fetching capital and Investors are ready to grab the opportunity. The peculiar situation of the day is: **"survive by yourself or perish"**. It is a cause of serious concern that a substantial portion of the emoluments of the employees/ officers are given as Special allowance which attract DA but does not come into the calculation of gratuity and pension. In this situation, he calls upon the senior citizens that they will have to remain in the path of continuous struggle to protect their existing rights and to achieve the most legitimate demands.

## 10. The summing up of the deliberations was done by the President and the General Secretary.

**Various suggestions have been put forth by the participants. In consonance with the desires expressed by the members, we may take the following decisions:**

**A.** Our Legal Assistance team at Delhi will make close follow up with our Senior Advocates handling the M.C. Singla case as an impleading party (ARISE) and apprise the development from time to time to the organisation for onward transmission to the membership. The very major portion of the huge legal expenses is already borne by ARISE with a commitment to further bear the legal expenses in case of necessity.



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B. Side by side with our efforts to seek remedy through the Judiciary, we shall have to pursue the course of agitation in various forms to keep our members sensitised and to draw the repeated attention of the GOI/ IBA to the need of a quick settlement of all long pending issues.

C. All the State Committees are advised to organise a day- long programme of Hunger Strike culminating in a general meeting on any convenient date in the month of July 2025 at either the state capital or any other important centres of the state chosen by the state committee. As it is a rainy season, the weather forecasts may be taken note of before fixing the suitable date. The members suffering from serious ailments which do not permit them to go for hunger strike will please avoid the fast. They will attend the general meeting only. On conclusion of the programme, a report with may please be sent to the central office.

D. Depending on the climatic conditions, a suitable date will be fixed for holding a centralised Hunger Strike followed by a general meeting at the national capital Delhi in the month of August/ September 2025. A notice well in advance will be issued to the Affiliates so that they can make suitable journey preparations for intending members.

E. Members will appreciate that no programme of agitation can be an end in itself. It will be one after another till the success is reached. All the programmes enumerated above will be under the banner of **CBPRO**. We had prior consultation with the Constituents of CBPRO in this regard.

The Governing Council Meeting concluded on a very confident note with Vote of Thanks by **Com. Subrato Sarkar (UCO Bank)**, Vice President who rendered the famous Nobel laureate **Gurudev Rabindranath Tagore's poem "where the mind is without fear and the head is held high.....let my country awake."**

To sum up, the 5th meeting of the Governing Council for the term 2023-2026 has been extremely purpose oriented and productive in all respects. Utilizing the presence of the leadership of our Organization in the city for two days, we seized the opportunity of meeting the important leaders of UFBU stationed at Chennai. We are happy to convey that we had exchange of ideas and views with **Com. C.H. Venkatachalam, General Secretary, AIBEA, Com. R. Sekaran, President, AIBOC and Com Balaji, President, NCBE**. We requested the leaders to extend their support to the issues of the Retirees.

With best wishes and regards,

Comradely yours,

K.V. Acharya.  
President, AIBPARC  
& Jt. Convenor, CBPRO

Suprita Sarkar  
General Secretary