



ALL INDIA BANK PENSIONERS' & RETIREES' CONFEDERATION (A.I.B.P.A.R.C.)



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Minutes of the 5th Meeting of the GC of AIBPARC for the term 2023-26 held at Chennai on 11th June 2025.

1. The dais was formed with the President, the Advisor, the General Secretary, the Working Presidents and one leader each from such affiliates whose Working Presidents had been out of station.

2. The welcome address was offered by Com.K.Chandrasekharan, State Secretary, AIBPARC, Tamil Nadu State Committee.

3. Introductory speech 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.

4. Com.G.D.Nadaf, Advisor, made the following observation:

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 round 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.

5. **General Secretary** placed his written report and **the Treasurer** placed the Audited Accounts for the year ending 31.03.25 before the house for deliberations by members and adoption of the same.

6. **Minutes of the earlier meeting** were placed before the house and it was duly noted without any change.

7. **The house maintained one minute silence** of all those who passed away between the last meeting the present one and also those whose names have been mentioned in the report of the General Secretary.

8. Following members of the house took part in deliberations:

* **Com.R.L.Gupta (E Allahabad):** Pointed out certain portion of the remarks made by a member in the previous meeting which has been noted in the minutes and recorded his protest against the same. He also observed that he was not present in the earlier meeting and so he could not lodge his protest. He wanted a slab of Rs.2 Lakhs in the base policy and observed that stagnation increment was not being paid to many scale V officers at Indian Bank. He supports the programme of the proposed Hunger Strike.

* **Com.Kamal Shah (E Vijaya):** The report of the GS is exhaustive and all the issues have been dealt with. He supports the proposed action programmes. Top most priority should be given on attaining formal consultative status at IBA level.

***Com.S.Nagraj (BOI):** The negotiation status could have been obtained much before. The principal hurdle is the legacy of the fact that the Award staff organizations had the habit of opposing whatever was demanded by the officer organizations. Though the perspective has totally changed, the legacy continues. This is the same reason for which certain organizations are opposing the already-spelt out provision of pension updation in the regulation. The ex-gratia was nothing but a face – saving measure.

* **At the middle of the proceeding, Com.R.Sekaran, President, AIBOC arrived. He was welcomed by Com.K.V.Acharya, President. Then he addressed the house.**

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.

* **Com.N.Govindarajulu (Union):** Supported the call of the centralized Hunger Strike programmes and wanted that such programme should be organized by each state committee on the same date. Then it will create a country wide impact. He pointed out instances where the TPAs are spoiling the entire scheme by haphazard and whimsical deductions. There should be a designated desk at IBA level where the retirees can send their complaints otherwise it is very difficult for them to get justice.

* **Com.Thirumalai (BOB):** Let us not talk much about ex-gratia because it will weaken our principal demand for pension updation. GMISR is a tailor – made policy and as a result many of the beneficial clauses as per IRDI guidelines are not accommodate in IBA policy. ICMR is a big hurdle which non of us can feel shy of.

* **Com.Arvind Agarwal (UCO):** Wants that the premium of the base policy should be fully borne by the respective Banks; refers to large scale dissatisfaction among members for non-standardized approach of TPAs towards reimbursement of claim; a request may be sent to GOI for lowering down the entry level from 70 years to 60 years at Ayusman Bharat; wants to know the latest position of the

cases on commutation and prefers the participation of the GC members and also the willing members in the centralized Hunger Strike programme.

* **Com.J.Jagadeesh (Canara):** Many of the stake holders from the beginning have remained mute spectators. The introduction of the component of special allowance has been a death knell to the working employees as well as the pensioners. The leadership must have a fair idea about what form of pension updation they are demanding. Without computation of special allowance, a large chunk of membership does not stand anywhere. The older segment will be benefited but the younger once will suffer. The same thing has been witnessed in the payment of ex-gratia.

* **Com.K.Rohini Rao (E SBH):** The report of the GS has been all comprehensive and it has touched upon the problems faced by different affiliates. We cannot deny that after the formation of AIBPARC, there has been a total change in the attitude and perception of all concerned. The organization has achieved many things and members believe that the rest of the issues will also be effectively handled by AIBPARC. Associate Banks are having certain problems which are not common with SBI. Most of such Banks have to maintain separate identity unless their issues are sorted out. She demands extension of regulation 29(5) to retirees of Associate Banks and supports the programme of agitation.

* **Com.N.Pareek (Central Bank):** Members know that AIBPARC has given all its efforts; mentions the extraordinary gathering at Mumbai; it is deplorable that GOI and IBA are not given due cognizance to the rightful demands of the senior citizens; the video sent by the organization has been educative; expresses concern for the hefty premium of the top up policy and prefers agitational programmes of longer duration.

* **Com.B.Sreekumar (State Secretary, Kerala & E SBT):** Praises the exhaustive report of the GS taking care of all the issue and also likes the quick communication system of AIBPARC; the denial of the benefit of 5 years added service to the VRS optees is a big issue in E SBT affecting a large number of people; mentions the success of a large Dharna on 22nd October, 2024 where 600 retirees participated; the non-payment of ex-gratia to certain Private Sector Banks is a cause of serious concern and details out the participation of the state committee in the rehabilitation programme of the Waynad victims.

* **One Speaker (.....Bank):** Why not SBI General Insurance company is not participating in the tendering process initiated by IBA as they are doing for SBI and erstwhile Associate Banks.

* **Com.R.N.Varadkar (E Dena):** Expresses his optimism for achieving pension updation under the leadership of AIBPARC; praises the larger quantum of subsidy paid by BOB and the Bank is co – operating with the retirees in all possible manner.

* **Com.A.Venkatesan (E Syndicate):** The report of the GS is all comprehensive and it has also suggested the nature of agitational programmes. It can be accepted by extending it to the states also. The BPS has mentioned Regulation 35(1) in a different context and the motive is not transparent. The health insurance premium should be borne by respective Banks.

* **Com.Harvinder Singh (GS,FOBOIPARA):**

He narrated in brief how the movement of pensioners and the retirees got a momentum after the opportunity of the second option to pension was 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 any kind of agitation programme in Delhi.

* **Com.Paul Mundadan (Federal):**

Informed the House that the issue of payment of Ex-gratia has been successfully sorted out; praises the consistent support of AIBPARC in this regard; expresses serious concern at non payment of ex-gratia in several other Private Sector Banks and requests the parent body to exert further pressure on

IBA to clinch the issue; informs the House that the organization is regularly publishing its house magazine and making it available to the members; he narrates in detail the initiatives taken by the organization in its participation at the rehabilitation programme of Waynad victims apart from making substantial contribution to the call of the state committee; wants representation of the Private Banks in any committee formed on GMISR; wants new technology in communication and supports the agitation programme.

*** Com.N.Misra (BGVB):**

Tripura Gramin Bank is calculating gratuity on Basic Pay + DA while other RRBs sponsored by PNB are not being allowed the same way of payment. He informs the House that an instruction has come from NABARD to all RRBs to use a same logo. This step is undesirable since different RRBs have different local flavours.

*** Com.Asok De (PNB):**

More number of Retirees should be involved in the agitation programme; it should be for a minimum period of 5 to 6 hours; assures the house about good participation from AIPNBPA; premium of top up policy should be within manageable extent; the settlement of bills in many cases are becoming whimsical and not standardized; narrated in detail the steps taken by AIPNBPA to handle the court case at Punjab & Haryana High Court and wanted to know the outcome of the committee formed and suggests that AIBPARC theoretically being an all-cadre organization, the affiliates may explore the possibility of one time contribution from members as it is prevalent in the other retiree organization.

*** Com.K.Chandrasekharan (Indian):**

He explained what he had told in the previous meeting about the registration obtained by the AIBPARC's affiliate at E Allahabad Bank; informed that Bank called all the Retiree organizations in a meeting to discuss certain issues; it was demanded that the minutes of discussion should be given to all the participating organization; it was a strange and anomalous situation that two affiliates of AIBPARC had been attending a same meeting; he observes that when IBA officially says that there is no provision for pension updation in the Regulations, why do they call for withdrawal of court cases; on GMISR, he says that the increase in base policy will benefit all and he wants that the organization should carry on its efforts for looking after the interest of the Resignees, the left outs and the VRS optees of E Associates Banks.

*** Com.C.Thinakaran (E LVB):**

Increased family pension, 100% DA neutralization to Pre November 2002 Retirees and several other benefits which have been settled at the industry level have been denied to the retirees of E LVB by the present management. Normal persuasions have failed. Legal action has been contemplated but it is too much time-consuming.

*** Com.Anand Kumar (ARISE):**

Requests all concerned to see the video where the President and other senior leaders of the organization have answered all the pertinent issues associated with pension updation; an official dialogue should be initiated with NICL about the issue of so much difference in premium offered by NICL and GO digit in respect of Top Up policy; NICL once offered a favourable quotation to one of the Employees Associations of BOB but came back after some time at the pressure of the hierarchy; Resignees who have completed 20 years of service are eligible to get the benefits of regulation 29(5).

*** Com.Murugan (KVB):**

Despite all possible persuasions made by the organization, ex-gratia has not been paid by the Bank; they have never said "no" but there is no sign of uttering "yes". They are giving different unacceptable excuses like: they want a more emphatic and positive communication from IBA.

*** Com.K.Mhdhusudan, State Secretary, AP & T:**

There has been an anxiety among the retirees of all the Private Sector Banks about the prospect of updation of pension in such Bank because of the prevalent system of purchasing annuity at a high price for each rupee of pension.

*** Dr.J.D.Sharma, Vice President (ARISE):**

Suggests that we should demand at Tripartite discussion among IBA, the serving organizations and the retiree organizations on the issue of extension of consultative status to the retiree organization; he opines that the reference of Regulation 35(1) in the BPS has not made in the correct context because the amended version has made pension updation universally applicable; when IBA tells that pension updation is sub-judice, how can they propose ex-gratia; the calculation does not have any scientific base at all and IBA loses its credibility by swearing in wrong affidavits at different state high courts and apex court and at the end, informs the gist of dialogue which AIBPARC had with Government officers on a recent date and also the development of the ARISE case pending before Delhi High Court.

*** Com.S.Kuppuswami (Indian):**

The organization has achieved everything except pension updation and he express optimism that AIBPARC will achieve it in near future. He countered the views expressed by one member of the house on certain portion of the remarks made by another member of the house. He observes that the speaker from his organization has correctly said the thing and it has been correctly minuted.

*** Com.A.N.Krishnamurthy (Canara):**

He supports the programmes decentralized at the states at certain centres where the state committee will consider it to be necessary. He expresses desire to organize at Mysore and Hubly since Mangalore has already been covered. He wants good coverage of the audio which has been sent to the GSs of all affiliates. He wishes that some tangible improvement in the health insurance scheme is coming.

*** Com.S.C.Ahuja (BOBROA):**

When the GMISR was introduced in the year 2015, there was no consideration of the sharing of the provision made in the staff welfare account. Since the profits have gone up, there will be tangible provision in staff welfare account and its due share should come to the retirees' medical benefits. The issue of special allowance is important for us as it affects the interest of a large number of retirees. We should continue to harp on issues like: bearing of the health insurance premium by Banks and revision of ex-gratia.

*** Com.R.K.Sharma (E Syndicate):**

He declares before the house that the affiliate at E Syndicate Bank has already crossed the membership of 16,000. He suggests that AIBPARC should initiate separate dialogue with the insurance companies for a separate arrangement of Top Up cover. He fails to understand how IBA can talk of DA adjustment at neutral cost. He stresses most importance on consultative status.

9. Summarizing the discussion, the President and the General Secretary make the following observations and declare the decisions to follow:

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 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 which is appreciated by the house.

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.

10. 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."

Suprita Sarkar
General Secretary

K.V.Acharya
President