



ALL INDIA BANK PENSIONERS' & RETIREES' CONFEDERATION

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CIRCULAR NO. 1/16.

1<sup>st</sup> January, 2016.

## (For circulation among all the members of the Managing Committee as well as the Governing Council of AIBPARC and also Special Invitees with a request to percolate the contents to the grassroots.)

## Dear Comrade,

## HAPPY NEW YEAR TO YOU ALL

It is quite natural that every new year brings us new hope and aspirations. 2016 cannot be an exception. The efforts made in the year gone by should bring results now. We must be watchful. We need to keep our unity. We need to talk in one voice and proceed in a rhythmic way.

Friends, we are confident, we will win at last.

With warm greetings,

( S. R. SEN GUPTA ) GENERAL SECRETARY