



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



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Circular no 110-25

Date: November 24, 2025.

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

Dear Comrade,

Sub: Non - payment of ex-gratia to the Pensioners by most of the Private Sector Banks and also the taken-over Banks.

We are reproducing here under the text of our letter written on date to The Chairman, IBA on the above-mentioned subject.

This is for information of members.

With best wishes and regards,

Comradely yours,

Suprita Sarkar
General Secretary

Encl: As stated

AIBPARC/IBA/ Non payment of ex-gratia by Private Banks/email/2025.

Date: November 24, 2025.

The Chairman,
Indian Banks' Association,
Mumbai.

Dear Sir,

Sub: Non - payment of ex-gratia to the Pensioners by most of the Private Sector Banks and also the taken-over Banks.

This is an issue which has been taken up by us since the signing of the last wage revision settlement in the Banking Industry. We have been approaching you with our fervent appeal about the issue, time and again. Our Organisation's requests are narrated hereunder for your ready reference:

1. Most of such Private Sector Banks and taken over Banks had been parties to the 1993 Pension Settlement which was signed under the provisions of the Industrial Disputes Act, 1947 and it had an inherent force of law behind it. Bank Employees Pension Regulations were also adopted by all such Private Sector Banks as Member Banks of IBA.



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2. Most of such Banks had been member Banks of IBA and parties to the Bipartite Settlement/ Joint Note. A few taken - over Banks might have walked out of the Wage settlement but they had been the parties to the 1993 Pension Settlement.
3. When IBA issues an advice, such Banks depending on their whims cannot simply wash away their inherent obligation to the former employees/ officers who had given long services to the Institution. The Industry - level understanding arrived by and between apex level organisations and Banks cannot be allowed to crumble down.
4. The Senior and the Super Senior Citizens of such Banks are suffering from a sense of humiliation, physical stress and mental agony. It would be highly unfair and illegal if the Pensioners of Private Sector Banks are treated differently subjecting them to gross Discrimination.
5. We earnestly request you to treat all Bank Pensioners of Public Sector and Private Sector banks at par in respect of all Understandings, Settlements and Regulations arrived at Industry level and uniformly implement the provisions on all Bank Pensioners.
6. The organisations of the Pensioners and the Retirees, as per knowledge available with us, have been meeting respective Bank managements informally and placing their requests to release the ex-gratia. The Managements of most such Banks till today have not openly negated but they are engaged in a process of taking time.

We request IBA, without any further loss of time to re- issue another Advisory with clear cut directions to honour the Industry level agreement by such Banks and ensure Payment of Ex-gratia to Pensioners of Private Sector Banks as provided for in the 12th Bipartite Settlement.

We wish and request for an early action from your end.

With kind regards,

Yours faithfully,

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

Suprita Sarkar
General Secretary