



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



Office of GS at:
C/O BOIOA,
(EASTERN INDIA BRANCHES)
BOI, KOL. MAIN BRANCH,
23 A, NETAJI SUBHAS ROAD, KOLKATA – 700 001
Mobile: 9674188524,
E-mail: aibparc2@gmail.com

Regd. Office:
57 A, POCKET 3,
MAYUR VIHAR, PHASE - 1
DELHI 110091

Senior Office Bearers
PRESIDENT SHRI K.V. ACHARYA, MOB - 9868220338
GENERAL SECRETARY SHRI S. SARKAR MOB – 9674188524
WORKING PRESIDENTS: =====
1. SHRI C. GANGADHAR Yadav MOB – 9440528806
2. SHRI P.S. PATKI MOB – 8805607239
3. SHRI S.B.C. KARUNAKARAN, MOB – 9444772016
4. SHRI A.N. KRISHNAMURTHY, MOB NO. 9845697198
5. SHRI S. KUPPUSWAMI MOB- 9444315928
6. Shri S.C. AHUJA MOB: 9650068773
SR. VICE PRESIDENTS: =====
1. SHRI M.R. GOPINATH RAO. MOB – 9886309244
2. SHRI R.S. TRIVEDI MOB – 9825049640
3. SHRI R.M. JOSHI, MOB NO. 9820127193
4. SHRI R. K. SHARMA MOB – 8171461116
5. SHRI RAM PAL MOB – 9784405801
6. SHRI K.S. RENGARAJAN MOB- 9941304028
7. SHRI PAUL MUNDADAN MOB – 9895378557
8. SHRI PREM KUMAR MALHOTRA MOB- 9425156535
9. SHRI N.K. PAREEK MOB – 9829015773
10. SHRI S. NAGARAJ MOB – 9986644118
11. SHRI PRAKASH KAROTYA MOB- 9818821395
12. SHRI DAU DAYAL MAHESHWARI MOB: 9958739618
TREASURER: =====
SHRI TARUNESH CHATTERJEE, MOB -9051601591

Circular no 47--24

Date: May 31, 2024.

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

Dear Comrades,

Sub: Co- ordination among apex level retiree organizations in the Banking Industry.

1. Members are aware of the fact that for more than a decade, a broad-based co-ordination among the apex level Bank Pensioners and Retirees Organizations in the Banking Industry has been operating under the name and style of CBPRO (Coordination of Bank Pensioners and Retirees Organisations) comprising of Federation of SBI Pensioners' Associations, AIBPARC, RBONC, FORBE and AIRBEA. This co-ordination has been escalating on different issues affecting the interest of Pensioners and Retirees. The functioning of CBPRO has also been streamlined by taking several important decisions like: **a)** CBPRO will generally meet at least twice in a year and in case of emergency it would meet at quicker intervals **b)** The issues which are common to all the constituents have been earmarked and follow up measures will continue on mainly those issues like Pension Updation, computation of special allowance for the purpose of calculation of Pension and Gratuity and consultative status at IBA level etc **c)** Apart from the organizations listed above, the smaller groups of retirees who are functioning in different parts of the country are also called as special invitees when they showed interest in co- ordination.

2. Members are also aware of the fact that in the formative years of exploring co-ordination in the year 2014, AIBRF was also a party to such dialogues but in the year 2015 when the proposed co-ordination took a tangible shape under the banner of CBPRO, one of the such Apex organisations AIBRF did not join formally insisting that the sole- convenor ship should go to them only instead of the practice followed as per unanimous decision to send communications under the joint convenor ship of one from Federation of SBIPAs and one from AIBRF and one from AIBPARC . The proposal given to the General Secretary, AIBRF, to join the co-ordination as joint convenor was not accepted by AIBRF. A few years later, when AIBRF approached us to work out co-ordination with CBPRO without formally joining the CBPRO, keeping in view of larger unity, CBPRO Constituents agreed to accommodate and offered with the proposal that joint communications on issues affecting the interest of retirees could go to IBA and Government under the joint signatures of the joint convenors (one from FSBIPAs and one from AIBPARC) together with the signature of the General Secretary of AIBRF and even agreed to design the letterhead of such communications with



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CBPRO and AIBRF even though the combined membership of CBPRO Constituents was far more than the membership of AIBRF. This practice continued for sometimes but it was again discontinued under a very unpleasant situation. One of the communications had gone to IBA after taking the concurrence of the signatories including AIBRF, but the GS, AIBRF wrote a letter to IBA even without having the courtesy of informing the other signatories of CBPRO saying that he was not subscribing to the contents of the letter and withdraw his signature on the said letter.

3. In the given circumstances, now AIBRF as a host organization unilaterally decided to convene a meeting of the Apex level Bank Pensioners and Retirees Organisations for Coordination excluding Federation of SBIPAs and a notice of the meeting dated 8th May, 2024 was sent to the President and General Secretary of AIBPARC to attend a meeting proposed to be held at Delhi in the third/ fourth week of June, 2024. **The principal aim of the meeting as per AIBRF Letter is to decide the stand of the organizations to demand Pension as a third benefit though Updation of Pension is also cited as an issue.**

But, We don't want any attempt by anybody to derail the efforts of CBPRO and AIBPARC in achieving Updation of Pension, Special Allowance Component for reckoning for Superannuation Benefits, Gratuity Issue and the issue of Commutation by bringing in new issues to dilute the main issues already taken up by us which are waiting for resolution and the very advancedly aging Bank Pensioners and Retirees are waiting anxiously for resolution of Updation of Pension, Special Allowance issue , Gratuity and Commutation calculation.

4. It is to the credit of CBPRO and AIBPARC that when all gave up 100 Percent DA to Pre-November 2002 Retirees after the Judgement went against the Pensioners in the Hon'ble Supreme Court, the concerted efforts by us ultimately brought relief to the Pre-November 2002 Retirees at least prospectively. We have to ensure such reliefs to our Private Sector Banks Pensioners also.

5. To summarize the whole spectrum what is required today is to further strengthen the CBPRO to meet the aspirations and Expectations of Bank Pensioners and Retirees.

6. In a detailed reply dated 14th May, 2024, AIBPARC narrated the background of co-ordination since 2014 to 2024 and informed that an existing co-ordination was already functioning and the idea of going for a new one is an undesirable duplication. We made an earnest request to the GS, AIBRF to join CBPRO as a joint convenor and attend the next meeting which is expected to be held at Delhi in the first week of July 2024. **A copy of our reply dated 14th May, 2024 is enclosed and the letter is self-explanatory.**

7. AIBRF in their letter dated 17.05.2024 replied that all the issues raised by us might be discussed in the meeting and once again urged upon us to join the meeting. The said organization, however, remained totally silent on the issue of omitting the Federation of SBIPAs from the process. AIBPARC by its letter dated May 19, 2024 again offered a detailed reply. It was made abundantly clear that any effort towards unity by excluding the organization of retirees of SBI will be a futile process and the purpose is self-defeating. **Our letter dated May 19, 2024 is also being enclosed for perusal of members.**

8. Further correspondence was exchanged by the said organization with us on 19.05.2024. Most important thing to note is that AIBRF was not interested to answer two important issues – why they decided to exclude the Federation of SBIPAs from the proposed meeting and also that what was their perception about the amended Regulation 35 (1) – appendix 1 regarding Updation of Pension. Till date they have not owned the most important Regulation 35.1 which was duly amended in 2003 making it universally applicable with periodical updation. In our letter dated May 21, 2024, we have observed that the primary intention of AIBRF was to somehow call a meeting in a hasty manner rather than to explore the possibility of having real co – ordination. It looks that they want to create Confusion more than Coordination and trying to cause discord in the Bank Pensioners and Retirees Movement by bringing in new issues to sideline the issue of Updation of Pension there by covertly supporting the stand of IBA in respect of Updation of Pension. **Copy of the said letter dated 21.05.24 is also being enclosed for perusal of members. Not addressing the basic issues,**



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being pressurised by us, AIBRF in a most reluctant manner, sent an email and talked with the leaders of the Federation of SBIPAs to attend the meeting. This was a decision of later period and it was done to repair the injury already caused. As far as our information goes, SBIPA, being a very active participant of CBPRO will not be deciding in a manner which is different from AIBPARC. We have been told by other Constituents of CBPRO also that they do not approve of the diabolical stand of AIBRF in the matter of either Coordination or larger unity in the Bank Pensioners and Retirees Movement.

9. From the above noted narration, it is our considered view that AIBRF is now engaged in a document-building process and it is endlessly futile. Members are definitely interested to know our views on co-ordination. It is made abundantly clear that AIBPARC is a total believer in co-operation and co-ordination. **Our organization since its birth has been assiduously working for co-ordination among apex level retiree organizations. Keeping this motto in mind, the discussion of co-ordination in the real sense of the term started in 2014 and it was given a tangible shape in the form of CBPRO in the year 2015. Till today we believe with total conviction that several lakhs of Pensioners and Family Pensioners are looking upon "co-ordination" as an idea which is very near and dear to the heart of everyone. Keeping in resonance with their sentiment and emotion, AIBPARC is ready to walk an extra mile to achieve the much-desired co-ordination. In all our correspondence, we have requested the General Secretary of AIBRF again and again to join CBPRO as a joint convener but there has been no positive response from the said organization. On the contrary, they contemplated to convene a meeting by not only omitting SBIPA from the process but also percolating certain information and facts to membership which are not fully correct. In case of necessity, we shall explain such features.**

10. Members are assured that immediately after conclusion of the election process on 1st June 2024, AIBPARC will again vigorously follow up of all issues which have been taken up in last two months. We further inform that the meeting of CBPRO will take place in July 2024 at a mutually convenient date in Delhi and after making due deliberations, decisions will be taken to decide the future course of action. Members will be made aware of all such decisions.

With best wishes and regards

K.V. Acharya.
President, AIBPARC
& Joint Convener, CBPRO.

Suprita Sarkar
General Secretary

Encl: As stated

1. AIBPARC/Co-ordination/Email/2024

Date: May 14, 2024.

Shri S.C. Jain,
General Secretary,
AIBRF, Indore.

Dear Shri Jain

Sub: Co-ordination among apex level Bank retiree organizations.

Ref: Your letter 2024/091 dated 8th May, 2024.

We acknowledge the aforesaid letter forwarded to us with thanks.

As for co-ordination among various apex level organizations of Bank retirees, you are well aware of the fact that a broad-based co-ordination forum in the name of CBPRO (Coordination of Bank Pensioners and



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Retirees Organisations) is already in existence for several years. You were also present in the meetings held in Delhi in 2014 for the ground work for co-ordination attended by Federation of SBI Pensioners Associations, AIBRF and AIBPARC and in 2015 of Apex level Bank Pensioners and Retirees Organisations consisting of Federation of SBI Pensioners' Associations, AIBRF, AIBPARC, RBONC and AIRBEA where we all took a unanimous decision to come together as a united body to espouse the cause of Bank Pensioners and Retirees in a collective and determined manner in the name of CBPRO. It was a historic path-breaking development welcomed by Bank Pensioners and Retirees all over. FORBE also joined CBPRO in our next meeting itself. But unfortunately, You decided later on to maintain a distance with CBPRO on the issue of your demand of allowing sole convenorship to be given to you as General Secretary of AIBRF.

However, there were occasions when as CBPRO, we put our best foot forward again to bring AIBRF into CBPRO. OUR EFFORTS LED to your organization agreeing at least to send letters jointly to IBA/ Government and communications to members with the signatures of two Joint Convenors of CBPRO - (i) from Federation of SBI Pensioners' Associations and (ii) from AIBPARC and you as the General Secretary of AIBRF as you did not accept the position of another Joint Convenor. Even this experiment fell through when you after signing a letter jointly with both the convenors and yourself, chose to unilaterally withdraw your signature after the letter was despatched/mailed. A unilateral withdrawal of your signature from the earlier communication to IBA/Government to which you had given your concurrence before sending, left every one bewildered and embarrassed. We were perplexed with your unexpected 'U' Turn.

In spite of the above, in the larger interest of bringing total unity in the Bank Retirees Movement, we have been requesting you to join CBPRO and further strengthen the movement as we consider AIBRF as one of the major Apex Bank Pensioners and Retirees Organisations for its large membership and longer existence.

Even as late as February 2024 when AIBPARC under the Banner of CBPRO along with its Constituent Organisations, decided to hold Dharna at Jantar Mantar on 22nd February, 2024, we requested you to address the Dharna as General Secretary of AIBRF, you did agree for the proposal but ultimately decided to send your good wishes instead. As if it was not enough, to cause a dent to our Dharna, your Delhi State Leadership through a communication in social media called upon your members not to join the Dharna as your Organisation has nothing to do with the Dharna. Their communication in Hindi, also made very unsavoury remarks about our decision to hold Dharna. An opposition to a well-intended Dharna after getting our invitation and you consenting to address the dharna was again a deeply hurting exercise by your Delhi leadership.

The Dharna however did not take place as the Police Authorities withdrew their permission due to the then ongoing Kisan Agitation. You would certainly appreciate our discomfiture due to the strange stand taken by your Delhi leadership regarding our Dharna.

Coming to the issues of Pension Updation you know very well that we have been educating all concerned about the pre-existing provision for Updation of Pension under Bank Employees Pension Regulation No. 35(1). This Regulation (amended in March 2003) very categorically provides for Updation of Pension and we hope AIBRF will also eventually appreciate and rely on the already existing provision of Regulation 35.1 entitling Updation of Pension as a legal right of Bank Pensioners. No doubt that the organizational programmes are also necessary to realize the same apart from supporting the cases filed by some of the aggrieved pensioners in the Hon'ble Courts. We as a responsible Organisation of Pensioners and Retirees are fully committed to the same.

As regards Medical Insurance Scheme, Special Allowance Component, Gratuity and other issues of Bank Pensioners and Retirees we have to engage in joint struggles to get justice to the larger comity of Bank Pensioners and Retirees.

We sincerely believe in co-ordination among all apex level retiree organizations including AIBRF. We urge upon you to please join CBPRO and we will be happy to have you, as General Secretary of AIBRF as Joint Convenor along with Federation of SBI Pensioners' Associations and AIBPARC. Immediately after the



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completion of elections of Lok Sabha and formation of the Government at Centre, CBPRO can meet in the month of June/July, 2024. It will be our pleasure to have the representation of your organization in the midst of ourselves under the banner of CBPRO. You will surely appreciate that when an existing co-ordination is already functioning, the idea to go for another one is nothing but an undesirable duplication of what is already there and it will be surely weakening of the real co-ordination instead of strengthening the Bank Pensioners and Retirees Movement.

Hence, we once again very cordially invite your Organisation AIBRF to join CBPRO and let all of us together march forward in a United manner responding to the wishes and aspirations of Our Members who in their advanced age want to see us together in ensuring delivery of Justice to them. There is an urgency to come together, think together and work together lest we inflict an injury in the form of Justice delayed is Justice denied. We are certain that all of us will respect our members concerns, understand their anxieties and respond positively to their sentiments and expectations.

With best wishes and regards,

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

Suprita Sarkar
General Secretary

2. AIBPARC/Co-ordination/Email/2024

Date: May 19, 2024.

**Shri S.C. Jain,
General Secretary,
AIBRF, Indore.**

Dear Shri Jain

***Re: Co- ordination among Apex Level Retiree Organisations in the Banking Sector. ***

Ref: Your Letter No: 2024/94 dated 17.05.2024.

1. We thankfully acknowledge your letter under reference. We do appreciate and feel happy that efforts are being put in by all of us to strengthen the Bank Pensioners and Retirees Movement by bringing together all Organisations of Bank Retirees and Pensioners and groups for a larger, meaningful and effective coordination.

2. This is an admitted fact that the word "Co- ordination" is very dear to the hearts of nearly 10 lacs of Pensioners and Family Pensioners. We are, therefore, committed to make best possible, meaningful and responsible efforts to accomplish the long-cherished wish of ours and also the membership at large.

3. We at AIBPARC, have always been demonstrating our sincere regards to the co-existence, functioning and contributions of all the other Retiree Organisations irrespective of their size and age. However, it needs a special mention that there are apex level Retiree Organisations in the Indian Banking Industry among whom the single largest and the oldest is the Federation of SBI Pensioners' Associations followed by AIBRF and AIBPARC. Under such circumstances, proposing to call a meeting of various Organisations of Pensioners and Retirees, by excluding the Federation of SBI Pensioners' Associations, the whole efforts will lead to a futile exercise and shall defeat the very purpose and spirit of Unity and Coordination. The letter written by you to your (AIBRF) Office Bearers on 11th May 2024 enclosing the list of the Organizations, to be invited for the proposed meeting, we find that the list doesn't contain Federation of SBI Pensioners Associations. It sounds surprising and strange while striking at the very spirit of Unity and Coordination. This position of yours makes



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it difficult for us to accept your invite despite our keenness to arrive at a meaningfully and cohesive Unity and Coordination.

4. As you are aware, the formation of Central Government after the impending Lok Sabha elections is expected to be over during the month of June, 2024. We, under the banner of CBPRO, would like to convene a meeting of the Apex level Organisations of Bank Pensioners and Retirees, during July, 2024 at Delhi on a mutually convenient date to discuss the future course of action on all issues, mainly Pension Updation, Medical Scheme and Reckoning Special Allowance for Computation of Pension and Calculation of Gratuity for post October 2012 Retirees. We may telephonically discuss and decide a mutually convenient date for the proposed meeting of CBPRO. We will be sending a very hearty and cordial invitation to AIBRF requesting you and your Team to please attend the meeting of CBPRO to deliberate on all issues, including expanding the umbrella of CBPRO to make it more inclusive.

We once again make an earnest request to you to please attend the said meeting and become an integral part of the collective efforts for resolution of our long pending issues more particularly the Updation of Pension as enshrined in our Pension Regulations. With this, we are very hopeful of giving further momentum to Bank Pensioners and Retirees Movement and further intensify our joint Struggle for Justice and Dignity of Bank Pensioners and Retirees.

With best wishes and regards,

Sincerely yours,

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

Suprita Sarkar
General Secretary

3. AIBPARC/Co-ordination/Email/2024

Date: May 21, 2024.

**Shri S.C. Jain,
General Secretary,
AIBRF, Indore.**

Dear Shri Jain

Sub: Co- ordination among different Retiree organisations in the Banking Industry.

Ref: Your letter 2024/095 dated 19.05.2024.

We acknowledge the above noted letter being a notice to hold a meeting at Delhi on 19.06.2024. It is very unfortunate to note that calling a meeting in a hasty manner looks to be the primary agenda rather than to arrive at a co- ordination among the apex level organisations of Retirees which you had been preaching in your recent correspondence.

We request you to refer to our letters dated 14th and dated 19th May where we had made it very clear that CBPRO is meeting in Delhi in early part of July and you are very cordially requested to attend the same as the General Secretary of AIBRF. We also pointed out in those letters that you are requested to become one of Joint Conveners along with Federation of SBI Pensioners' Associations and AIBPARC as proposed at the time of formation CBPRO. Our efforts should be to further strengthen the Coordination and Bank Pensioners and Retirees Movement by joining hands together. But even without waiting for our response to your letter dated 8th May and 17th May, you chose to go ahead with your plan to hold meeting on 19th June 2024 and conveying to us it as fate accompli.



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Very regretfully we have to state that this My Way is High Way approach will not only hit hard the aspirations and Expectations of Bank Pensioners and Retirees and weaken the movement but leaves a big question mark about the credibility of your proposed meeting. If you are really committed to Unity and Coordination, we once again request your organization AIBRF to join CBPRO and attend the proposed meeting of CBPRO scheduled for July 2024.

Our views in this regard have been adequately dealt with in our last letter dated 19.05.2024. We have nothing more to add.

With best wishes and regards,

Sincerely yours,

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

Suprita Sarkar
General Secretary