



**ALL INDIA UNION BANK PENSIONERS AND RETIREES FEDERATION**  
(Affiliated to All India Bank Pensioners & Retirees Confederation – AIBPARC)

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Circular No. 01/2016

3<sup>rd</sup> January, 2016

**TO ALL AFFILIATES/MEMBERS**

Dear Comrades,

**Sub: 2016 – Year of Challenges for the Pensioners & Retirees of the Banking Industry – Year of Hope**

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We had conveyed our New Year greetings to all our Comrades electronically on 30<sup>th</sup> December, 2015. However, we desired that we should communicate our greetings in black and white, especially for those who do not have e-mail facility. Perhaps it is also an occasion for me to keep in touch with all our members and hence this circular. **Happy New Year to you, your family and friends. Let us look forward to a fruitful year ahead.**

All of you may be aware that the Second Triennial Conference – General Body of our Organisation took place on 14<sup>th</sup> November, 2015 at Patna and the proceedings thereof were communicated vide our Circular No. 02/2015 dated 22/11/2015. This circular was electronically sent to all. It is customary that the circular containing the proceedings of the Triennial Conference – General Body are also sent by way of hard copy for the ready reference of our members. But the unprecedented rains and consequent floods in Chennai and neighbouring districts of Tamil Nadu from the last week of November to the second week of December, 2015, virtually brought all activities in Chennai to a grinding halt. It will not be superfluous to state every one was confined to his home and to some less fortunate ones in the relief camps. The devastation was extensive. **But the Spirit of Chennai - the coming together of the People, the phenomenal pro-active role of NGOs and the major catalytic role played by Social media have helped us to stand again on our legs.** The outpouring of help from every part of the Country and also from overseas countries has made all the difference to the people deeply affected by floods as a result of unprecedented rains in more than a century.

Naturally, our activities were also affected. In fact, the undersigned was also personally affected by the floods and our movements were totally restricted. Hence the delay in sending the proceedings of the Second Triennial Conference – General Body held on 14<sup>th</sup> November, 2015 at Patna. We express our sincere apologies for the undue delay in this regard. We now enclose our Circular No. 2/2015 dated 22/11/2015 containing the proceedings.

While on the subject, we may bring to your notice that many short-comings have been observed in the implementation of Medical Insurance Scheme for Retirees. Comrades, you may be aware that we had been taking up with Central Office for removal of various deficiencies in

the said scheme and the matter is being pursued by us. In the meanwhile, we have received a communication that United India Insurance Company Limited, the Insurer for the Medical Insurance Scheme has gone back on its commitment to provide for reimbursement of expenses for domiciliary treatment. However, our efforts will continue to get justice for the Retirees. After a long hiatus, a copy of the Master Policy has been received. Further the Process flow for Cashless treatment/reimbursement of expenses has also been received.

Dear Comrades, you may be aware that the Co-ordination Committee of Bank Pensioners and Retirees' Organisations had launched a series of Action Programmes to bring into focus the genuine demands of the Retirees of the Banking Industry before the public and the Media. The culmination of these Action Programmes was the Massive Dharna organised on 11<sup>th</sup> December, 2015 at Jantar Mantar, New Delhi. The Dharna was a huge success with the participation of more than 25000 retirees from the Banking sector. A detailed circular – E Circular No. 35/2015 dated 16/12/2015 had already been sent in this regard. The struggle ahead is a long one and we request our Comrades to be in readiness to launch a relentless battle against the powers that be to clinch our genuine demands.

We are proposing to launch initially an Electronic Monthly Newsletter "Voice of Seniors" to cover the various developments taking place in our State Units and also the events concerning our members/their family. To make this Newsletter interesting and meaningful, we request all our Comrades to contribute in good measure by way of interesting articles, report on events, photographs etc., Over a period of time, depending upon the improvement in our financial position, we may consider publication of this Newsletter on a regular basis

While we will be keeping in touch with you on a regular basis, we also request you to keep us posted with developments relevant to our members for being shared with others. Those members, who have e mail facility but are not in receipt of our e mails, are requested to furnish details of their e mail i.d. This will enable us to send our communications electronically.

**We take this opportunity to convey our greetings to you for the Pongal/Sankranti/Baisaki festival to be celebrated very shortly in different parts of the country.**

With kind regards,

Yours Comradely,



**(N. GOVINDARAJULU)  
GENERAL SECRETARY**

Encl: A/a.