



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

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TO: ALL AFFILIATES/MEMBERS

Dear Comrades,

Sub: Proceedings of the 9th Executive Committee Meeting of our Federation held on Saturday, the 24th of November, 2018, and 3rd Triennial Conference held on Sunday, the 25th of November, 2018 – A GRAND SUCCESS

November 25, 2018, was yet another important day in the history of our Federation. Our Kerala Unit had organised the 9th Executive Committee Meeting on 24/11/2018 and the 3rd Triennial Conference on 25/11/2018 in a grand manner.

Kudos to Com P B Thomas, Chairman of our Federation and General Secretary of Kerala Unit, Com John Samuel, President of the Kerala Unit and Chairman of Organising Committee and Com Vinod Mukundan, General Convener, and their dedicated team.

The 9th Executive Committee Meeting

Our Kerala Unit had organised a boating trip in the backwaters of Ernakulam/Kochi in the evening on 24/11/2018. Due to paucity of time, it was decided to hold the Executive Committee Meeting in the boat itself. Com S Bagchi, Working President, presided over the meeting and welcomed the members. He then advised the General Secretary to proceed with the agenda.

The General Secretary presented the minutes of the 8th Executive Committee Meeting held on 0.04.2018 at Bhubaneswar, Odisha and they were unanimously adopted. Thereafter, he presented the General Secretary's report and the audited Financial Statement of Accounts as of 31/10/2018 to be placed before the 3rd Triennial Conference - General Body. Both were unanimously adopted.

Com K Padmanabhan, Joint Secretary moved certain Resolutions and they were placed before the Executive Committee. They were approved by the body for being placed before the General Body for approval, as it is the supreme body for such purposes. The details regarding the resolutions to be moved in the General Body are given in the proceedings of the General Body. The Committee meeting ended with Vote of Thanks by the General Secretary.

Third Triennial Conference

The Inaugural session of the Conference was held at the luxurious resort "Coral Isle" Hotel Ernakulam. The dais was formed with Comrades P.B. Thomas, Nitin Desai, S Bagchi all leaders of our Organization, Com. K B Ballur, Working President of AIBPARC, Shri Biju Vasudevan, DGM, Kozhikode, Com P K Sarkar, former Convenor, UFBU and Advisor to our Federation, Com Sreenath Induchoodan, General Secretary of Union Bank Officers' Association, Kerala, and the undersigned.

- **Com John Samuel**, President of the Kerala Unit and Chairman of the Organising Committee, welcomed the guests, leaders and the members and made a mention about the importance of Kerala in general and more particularly about Ernakulam. The guests and the leaders were welcomed with a bouquet.
- **Com PB Thomas**, General Secretary of the host unit and also Chairman of our Federation recounted General Body meetings of the Federation from its inception in 2012. He appreciated the keen interest shown by the affiliates in general and for having collected the donations towards flood relief in Kerala and sent to him. The contributions were ultimately handed over to the Chief Minister of Kerala.

He made a mention that due to the devastating floods he toyed with the idea of seeking postponement of the Triennial Conference. However, as the State was returning to normalcy and with the full support of his indomitable comrades, he did not seek postponement. He expressed that he was fortunate to lead the State Unit and thanked all the Office-bearers and members for their unstinted co-operation given to him in organizing this conference.

He made a mention that the Centenary celebrations of our Bank commenced across the country from 11/11/2018 and fondly hoped that the Management will meet the expectation of the retirees for suitable gifts on this occasion. He recollected the role played by the retired Officers/Employees for the growth of the bank.

Shri S.K. Mohapatra, General Manager, Chennai, could not come to the meeting due to certain official commitments. Therefore, Com Thomas invited Shri Biju Vasudevan, Regional Head Kozhikode Region, who readily agreed to attend the meeting.

Com Thomas also made a mention about the release of Members' Directory to be done later in the day by Com Sarkar and the first copy to be received by the Shri Biju Vasudevan, Regional Head, Kozhikode Region.

Com Thomas also exhorted all the members to implement the action programme proposed by the CBPRO, scheduled in November and December, 2018. Com Thomas thanked the guests, leaders and the members for their presence, support and participation.

- **Com Nitin Desai**, President of the Federation stated that Serving Officers' Federation was not giving full support to the cause of the retirees. He made a mention about the problems of the retirees - Updation of Pension and disparity in DA in respect of pre 2002 retirees. He also wondered why there should be Family Pension instead of continuing the regular Pension in the event of death of the Pensioner. Com Desai also made a mention about the stagnation increment to be released as per the 10th Bipartite settlement, Leave encashment for CRS employees from the date of retirement, Subsidy towards Medical Insurance Scheme etc.,

- **Shri Biju Vasudevan**, Deputy General Manager and Regional Head, Kozhikode. inaugurated the Conference by lighting the traditional lamp. He then addressed the gathering. He expressed his happiness to be in the midst of comrades. Even otherwise, he had planned to attend the Conference and he was doubly happy that he inaugurated the Conference.

Though the bank had incurred loss for the first time in March 2018, in September 2018, the bank had turned the corner and showed profit. He felt that there are numerous challenges and the bank is capable of meeting them and to come out strongly and successfully. He made a mention that compared to overall position of NPA of the Bank on all India basis, the NPA in Kerala is less than 2%. He wondered why there should be hike in Medical insurance premium for the retirees. He appreciated the positive attitude shown by the retirees whenever there were challenges to the bank. He shared his views that most of the present day officers are very young and they lack experience. But with the available manpower, they were being posted as Branch Heads. It is a real challenge to mould them to meet the needs and demands of the Bank. He wished the Conference all success.

- **Com K B Ballur**, Working President of the AIBPARC delivered his Key note address. He encompassed the problems and challenges faced by the Retirees and enumerated the effective steps taken by AIBPARC and CBPRO in solving them. Com Ballur stated that AIBPARC made a Power Point Presentation to the Hon'ble Finance Minister on 01/6/2017 on various issues of the Retirees.

He highlighted that the corpus of Pension Fund is more Rs.3 lakh crore for the Banking Industry as a whole and the return on the fund was more than sufficient to meet the Updation of Pension, Improvement in Family Pension and all other issues relating to the retirees. Therefore, the cost factor should not be a ground either for delaying or denying the Updation of pension and other commitments to the Retirees.

He elaborately dealt with the case of 100% DA neutralisation for pre 2002 retirees, Family Pension, Updation of Pension, Special Allowance as per the 10th Bipartite Settlement to be reckoned for terminal benefits, etc., He also narrated the steps taken by AIBPARC and CBPRO in getting the benefit of Supreme Court judgement relating to rectification of anomaly in DA in respect of those retired between April 1998 and October 2002, Second option for pension to CRS employees and additional of notional service as per Regulation 26 of Pension Regulations to all the similarly placed retirees. He wished the Conference all the success.

- **Com N Govindarajulu**, General Secretary of the Federation, complimented the Kerala State Unit for having crossed the membership of 450 and also for having made wonderful arrangements for the Executive Committee Meeting and the Third Triennial Conference. He read out the messages of greeting received from Shri S K Mahapatra, FGM Chennai and Com K V Acharya, President of the AIBPARC.

He stated that though our organisation was just 6 years old, it started addressing the issues of the Retirees actively. It is only after the formation of AIBPARC, the issues of the Retirees were brought to focus, effectively escalated at different levels and pursued vigorously.

Com Govindarajulu covered the following points in his address:

- ✓ Meetings with the Central Management were held in September 2016 and in June 2018 in a very cordial atmosphere. During the discussions, the management was very positive on various issues put forth by us. However, only a few issues have been resolved. Various demands were put forth by the Federation are yet to be considered.

- ✓ Non implementation of the favourable judgement given by the Supreme Court in respect of Second Option for Pension to CRS employees and Additional of Notional service to Specialized Officers as per Regulation 26 of the Pension Regulations.
- ✓ Implementation of granting stagnation increment as per 10th Bipartite Settlement.
- ✓ All pending issues are being regularly pursued with the Management for redressal.
- **Com P K Sarkar**, Advisor to our Organization released the Members' Directory of our Kerala State Unit and the first copy was received by Shri Biju Vasudevan, Regional Head, Kozhikode.
- Com Sarkar narrated the elaborate efforts made in the formation of All India Nationalised Bank Officers' Federation and ultimately how the second option for Pension was clinched in the 9th Bipartite settlement.

He also narrated the history of Officers' movement in the Banking industry and also about the formation of Retirees organisation - AIBPARC in 2012. He stated that when he was the Convenor of UFBU during the 10th bipartite period, he submitted separate demands for retirees. He retired in 2013. Unfortunately, the final outcome of the settlement was not to the expectation of the retirees. And, after the settlement, Pension amount got reduced. He exhorted the members not to get frustrated but to work for the society. He was very confident that the issues that were delayed would be resolved in the days to come. He appealed to all retirees to be optimistic about future of our movement and struggle for justice would always win. He complimented the Kerala Unit for arranging the Conference in a grand manner.

He was nostalgic about the gift given by the Management during Platinum Jubilee celebrations and the Gold Coin given during his tenure as General Secretary of AIUBOF for the bank crossing Rs.1000 crore profit mark. Centenary celebrations are very important and the bank has already started celebrating its centenary year. He recalled that during our meeting with the management in June, 2018, we requested for presentation of suitable gift to all the employees and retirees so as to commemorate the Bank's Centenary year. Let us wait and see the response of the Management as to how they are going to honour the former employees and officers who toiled hard to build this great Bank.

- **Com Sreenath Induchoodan**, General Secretary, Union Bank Officers' Association, Kerala felt happy to be among the seniors. He felt there was blatant discrimination between the Bank Retirees and the Retirees of Central and State Government. While in the case of Bank Retirees, the Pension fixed at the time of retirement is not updated with every revision of Salary. Whereas the Pension is revised in the case of Retirees of Central and State Governments with implementation of Pay Commission recommendations. It was a criminal breach of trust for not treating all Retirees equally.
- He assured full support for the cause of the retirees and informed that his state unit was working in tandem with the Retirees Organisation of Kerala. He also felt that there should be exclusive meetings of retirees with IBA for sorting out the issues of the retirees. He requested the retired Officers to visit the branches, meet the field functionaries and give advice, guidance to the younger generation. He wished the conference all the success.
- The President and the General Secretary of Maharashtra, Odisha and Tamil Nadu Units were honoured by the host unit for having mobilised funds for flood relief in Kerala.

The Inaugural Session of the Conference, attended by more than 200 members came to an end with Vote of thanks by Com K Padmanabhan, Vice President of the host unit.

BUSINESS SESSION

Third Triennial Conference/General body

In the post lunch session, the General Body meeting took place. It was presided over by Com Nitin Desai, President. He welcomed the delegates and the observers. He advised the General Secretary to proceed with the agenda and present the report. The General Secretary's report covered the following major points:

1. Memoriam

2. International events

Major events were highlighted

3. National events

Major events were highlighted

4. Budget 2018

5. Economic events and Issues affecting the Banks

6. General banking scenario

7. Industrial relation scenario in Banks

The latest development on negotiation with IBA and proposed amalgamation of Bank of Baroda, Vijaya Bank and Dena Bank were highlighted.

8. AIBPARC

Detailed Charter of demands submitted by AIBPARC was covered and the activities of AIBPARC in coordination with other retirees organisation were detailed

9. Pending issues

- Updation of Pension
- Revision of Pension to Family Pensioners
- 100% DA neutralisation to pre 01/01/2002 Retirees
- Option for Pension to Resignees
- Reckoning Special Allowance component for superannuation benefit retrospectively from 10th Bipartite Settlement
- Payment of Gratuity
- Payment of additional Stagnation Increment as per 10th Bipartite Settlement

10. Hon'ble Supreme Court Judgements

- Relating to UCO bank versus RS Shukla
- Forfeiture of gratuity – UBI versus C G Ajay Babu

11. Activities of CBPRO

12. United Forum of Reserve Bank Officers and Employees

The United Forum is fighting for the cause of Retirees

13. Our Bank

- Our Bank is celebrating its centenary year
- The Net profit was Rs.139 Crores as of 30/09/2018

14. Our Federation

8.1 The Executive Committee meetings

8.2 Affiliates

It was decided to take steps to establish units wherever we do not have presence.

8.3. Group Medical Insurance

In respect of hospitals without tie up arrangement, the retirees are facing problems. It was decided to take up the matter with AIBPARC/IRDA for getting interim reimbursement of medical expenses before discharge from the hospital.

8.4 Implementation of favourable judgements of Supreme Court

The Supreme Court's judgement in respect of Regulation 26 and second option for Pension to CRS employees are not yet implemented in our bank despite periodical request/follow up from our end. The issues have to be pursued both organisationally and if need be, seek legal remedies. As our federation was recently formed and did not have enough financial strength, the legal expenses have to be borne by the beneficiaries.

8.5. Meeting with the Management on certain pending issues for resolution.

Many issues are yet to be resolved. It was decided that the matter had to be actively pursued with the Management.

8.6 Registration of Federation

Once the Maharashtra Unit is registered, assurance was given to take steps for registering the Federation in Pune.

8.7 Tasks ahead

- ❖ Mobilisation of more members
- ❖ Establishment of State units where we do not have State units
- ❖ Follow up of pending issues
- ❖ Pursuing certain issues legally

8.8 Amendment to Constitution

It was decided to amend the Constitution Clause 5.2 (e) as follows.

As per 5.2 (e), the Executive Committee shall consist of the following Office bearers elected by the General Body from among its members in the manner prescribed vide 5.2 (a) of the Constitution.

As existing		As amended	
a) Chairman	1	a) Chairman	1
b) Vice Chairman		b) Vice Chairman	1

c) President	1	c) President	1
d) Working President	1	d) Working President	1
e) Vice President	8	e) Vice President	15
f) General Secretary	1	f) General Secretary	1
g) Joint General Secretaries	6	g) Joint General Secretaries	6
h) Organising Secretaries	8	h) Organising Secretaries	8
i) Dy General Secretaries	21	i) Dy General Secretaries	21
j) Treasurer	1	j) Treasurer	1
k) Deputy Treasurer	1	k) Deputy Treasurer	1

The Executive Committee is authorised to decide and co-opt Committee members as per requirements.

8.9 Reports from State Units

8.10 Communication

Communications are being sent to Affiliates and Members mainly by e mail, WhatsApp group and SMS.

There was active participation in the deliberations by almost all the delegates, Comrades, Gaekwad, Pathak, Padmanabhan, M N V Nair, Gadre, D G Patil, B N Shukla, M A Sattar, Ramdas, Saroj Mohanty, S S Shukla were very active and involved.

Besides what was stated above, the following additional issues were also discussed.

- ❖ In respect of IBA Medical Insurance policy, it was clarified by our Management that UIIC was not permitting fresh entry but only allowing renewals When retirees were prepared to pay the specified insurance premium, why there should be an issue in not admitting new entrants and readmitting the retirees after a gap. It was, therefore, decided to take up the matter with our parent organisation - AIBPARC with a request to pursue the matter with appropriate authorities.
- ❖ To pursue the matter with the Management for one more option to join UBIREMAS
- ❖ Stagnation Increment as per 10th Bipartite Settlement should be given to eligible retirees, if not already done. The Federation shall circulate a standard format for enabling the eligible retirees to prefer their claim
- ❖ **Supreme Court's judgement relating to Payment of Gratuity filed by Com Ajay Babu against our Bank**

The final judgement was delivered on 11/11/2018. Similarly placed Retirees have to make a claim for sanction of Gratuity.

- ❖ Madurai Bench of Madras High Court had given a judgement that leave encashment cannot be denied in a case filed against Thanjavur Central Cooperative Bank. It was decided that based on this judgement, the eligible retirees should make a claim for payment of leave encashment, if not allowed in the past.
- ❖ It was discussed that in respect of cashless facility, the hospitals are charging exorbitantly, resulting in substantial hike in premium. A delegate pointed out that for an ailment, he was asked to pay Rs.40,000 as total charge and when he submitted IBA Medical Insurance Policy, the hospital had hiked the charges to Rs.1.40 lakhs. It was due to such inflated claims made by the hospitals, the Insurance companies ultimately increase the premium payable by the Retirees. It was decided that the matter would be suitably taken up with AIBPARC for detailed examination and to enforce precipitate action against the hospitals from making inflated claims on the Insurance Companies.

Special Allowance

AIBPARC was already pursuing the matter of reckoning Special Allowance as per 10th Bipartite Settlement to rank for terminal benefits. However, after threadbare discussion, it was decided to examine the issue from legal angle and to proceed accordingly. In the event of proceeding legally, the expenses have to be borne by the beneficiaries.

The various clarifications sought for by the delegates were suitably given by Comrades N Govindarajulu, P K Sarkar, Nitin Desai and Thomas. With the above discussions and deliberations, the General Secretary's report was adopted.

Financial Statements

The Treasurer presented the Audited Statement of Income and Expenditure for the period November, 2015 to October, 2018 and Balance Sheet as on 31.10.2018 and the same were adopted. It was further decided that the Executive Committee shall appoint the Auditor for the next term.

Resolutions

The following resolutions were moved by Com K Padmanabhan, Joint General Secretary of the Federation

Resolution on

1. updation of pension
2. 100% D. A neutralisation in case of pre 01.11.2002 Retirees
3. Establishment of a forum for discussing the issues of the Retirees with IBA by the representatives of the Retirees
4. Representation of the Retirees in Pensions Trust and Staff Welfare Committee
5. Extension of time for exercising the option to left out Retirees
6. **UBIREMAS**
 - The maximum amount of reimbursement under the scheme should be increased to Rs.3.00 lakhs and reimbursement of health check up expenses be increased from Rs.2000/- to Rs.3000 per annum.
 - Parent/s of Retirees should also to be covered
 - For the IBA Medical Insurance, 50% subsidy be given from UBIREMAS scheme
7. Improvement in family pension
8. Removal of Regulation No.48 from Pension Regulations
9. Additional interest on deposits to the spouse of Retirees
10. Holiday Home facility on all days for all the retirees
11. Extension of enhanced Gratuity to Bank Employees/Retirees from 01.01.2016
12. Sanction of Pension benefit on Special Allowance
13. Sanction of Stagnation increment to Officers retired between 01/11/12 and 30/04/2015
14. Income Tax exemption to Pensioners

15. Allow grace period for superannuation pensioners
16. Implementation of Supreme Court judgement in respect of Regulation No.26 and grant of second option for Pension to CRS employees

The entire house approved the resolutions by voice vote.

Elections

The following Office bearers and Executive Committee Members were unanimously elected.

Chairman	Com P B Thomas (Kerala)
Vice Chairman	Com B B Yadav (Maharashtra)
President	Com Nitin Desai (Gujarat)
Working President	Com S Bagchi (West Bengal)
Vice Presidents	Com B N Shukla (UP) Com R Suryanarayanan (Tamilnadu) Com Saroj Mohanty (Odisha) Com S G Sukhenkar (Maharashtra) Com K Padmanabhan (Kerala) Com D G Patil (Maharashtra) Com S K Singh ((Bihar) Com M A Sattar (NER) Com S K Pathak (Jharkhand) Com J C Tuli (Punjab) Com M O Narasimhappa (AP)
General Secretary	Com N Govindarajulu (TN)
Joint General Secretaries	Com Sanjib Chakroborthy (West Bengal) Com S S Shukla (Bihar) Com M V Gadre ((Gujarat) Com G I Makhija (Punjab) Com P Bhaskar Rao (AP) Com K S Nair (Kerala)
Dy General Secretaries	Com J M Patel (Gujarat) Com M M Gaikwad (Maharashtra) Com A Majumdar (West Bengal) Com B K Bag (Odisha) Com P Vijayakumar (Kerala) Com Ashok Ramdas (Goa) Com Mahendra Singh (Bihar) Com B N Ram Gupta (UP) Com K P Annadhurai (Tamilnadu) Com P Srinivasulu (AP)
Organising Secretaries	Com K Muthia (Tamilnadu) Com Tapas Nag (West Bengal) Com Boota Singh (Punjab)
Treasurer	Com R Nagarajan (Tamilnadu)
Dy Treasurer	Com K R Pancholi (Gujarat)
Committee Members	Com K B Kulkarni (Maharashtra) Com Milan Kadam (Maharashtra) Com V M Kulkarni (Maharashtra)

	Com N Sivanesan (Tamilnadu) Com P P Kamath (Goa) Com Vidhu Chirantan (Bihar) Com R D Jadhav (Bihar) Com C S Roy (Odisha) Com Asit Behra (Odisha) Com B Chandramohan (Kerala) Com C M Vijayan (Kerala) Com Dharam Pal (Jharkhand)
Advisor	Com P K Sarkar (West Bengal)

On behalf of the newly elected team, the General Secretary thanked the delegates for having elected the team unanimously and also assured that all the issues faced by the members would be actively pursued for logical conclusion

Vote of Thanks

Com Sattar profusely thanked the host unit for wonderfully organising the 9th Executive Committee and Third Triennial Conference in Kerala in a fabulous manner. He also thanked all the delegates, leaders, advisors and observers apart from members, who had travelled from different parts of the country to attend the meeting. He expressed happiness that there was meaningful participation by all the members. He thanked one and all for having made the meeting a memorable one.

Comrades, the 3rd Triennial Conference was a great success and it shall form part of a vital phase in the history of our Organization. **The need of hour is Unity.** All retirees have to stand united for achieving the pending issues.

While on the subject, we take this opportunity to request all our Affiliates/Members to implement the action programme announced by AIBPARC/CBPRO along with AIBRF in full strength so that a proper message will go to the authorities concerned. That will pave the way for early settlement of our issues.

**AIUBPARF
AIBPARC
CBPRO**

... **ZINDABAD**
..... **ZINDABAD**
.... **ZINDABAD**

Yours Comradely,

**(N. GOVINDRAJULU)
GENERAL SECRETARY**