



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 10th Executive Committee Meeting of our Federation held on Sunday, the 23rd June, 1019 at Chandigarh – A HUGE SUCCESS

22nd June, 2019, the cloud was overcast over Chandigarh. Possibly, the mother nature was also aware that one of her illustrious sons of Union Bank would be retiring from the services in the next 7 days and she was sad. Yes, we are referring to Com. Rana, General Secretary of Serving Officers' Organization in Chandigarh. A very mild mannered, to a large extent even faulted by many, for his extremely exemplary and courteous behaviour and a man with cheerful disposition to one and all - Yes, a grand function was organized by the Organization to bid farewell to Com. Rana.

Our Organization was also fortunate to participate in the farewell function as Com. Rana and Com. Anil Malhotra had invited us months back to be with them and also extended an invitation to hold our 10th Executive Committee meeting at Chandigarh. Who can refuse such an invitation, that too from two of our old Comrades who stood shoulder to shoulder with us during our struggle in Officers' movement. Kudos to Comrades Rana, Anil Malhotra and their entire team for the wonderful arrangements right from receiving all the delegates from the Chandigarh International Airport and Railway Station, securing decent hotel accommodation for all the delegates and made their stay comfortable. In fact, many of our delegates wanted to be part of the Farewell function and so reached Chandigarh from early 21st June, 2019. Quite rightly, they did not want to be late for this function. The farewell to Com. Rana was arranged on a grand scale befitting the stature of the man to retire and all of us participated. We wished him a long, happy and healthy retired life. On behalf of our

Federation, Comrade Sarkar, our Advisor, presented a shawl and a bouquet. The undersigned also seized the opportunity to present a shawl and bouquet to Com. Rana and wished him all the best in the years to come.

The 10th Executive Committee meeting of our Organization took place on 23rd June., 2019 at Chandigarh. Com. J.P. Singh, a Senior member(Retd.) of our Bank commenced the function and extended a hearty welcome to all the delegates from different parts of the country. He also requested the delegates to introduce themselves to the audience as many were not known to the Comrades of Chandigarh. More than 29 delegates and 16 Observers from different State Units were present and the exception was Jharkhand. Com. Singh thanked our Organization for having given an opportunity to them to host the meeting and to be in the midst of Comrades of yesteryears. Comrades from Chandigarh, both serving and retired presented a rose to all the delegates and expressed their happiness in welcoming them with a flower.

Com. Thomas, Chairman of our Federation, extended a warm greeting to all the delegates, Officers from Chandigarh and thanked Com. Rana, Anil and their team for the splendid arrangements for our EC meeting. While our State Units are operational in the following States:

- Andhra Pradesh
- Bihar
- Eastern Uttar Pradesh
- Gujarat
- Goa
- Kerala
- Jharkhand
- Maharashtra (excluding Mumbai)
- North Eastern Region
- Odisha
- Punjab, Jammu & Kashmir
- Tamil Nadu
- West Bengal

he mentioned that Units are yet to be established in Mumbai, Delhi, Rajasthan, Chattisgarh, Karnataka etc., He made the following observations:

- Chandigarh Unit of our Organization was formed under the dynamic leadership of Com. Anil Malhotra. Within 6 months of the 3rd Triennial Conference of the Federation held in November, 2018 at Ernakulam, Kerala, a new State Unit has been born
- Bank Retirees are neglected lot in the overall scheme of things
- No support from Banks, Indian Banks' Association and the Government of India
- Many Bank Officers committed suicide due to extreme work pressure, harassment of higher Officers to achieve targets under various parameters, recovery of NPAs etc.,

- Glad to note that CBPRO and AIBRF constitute 98% of the retirees in the Banking Industry had conducted dharnas and agitational programmes for the Bank Retirees
- Dharna & Agitation programmes have to be carried on
- Appealed to resolve in the meeting that the retirees should have a decent living after retirement and that the fight to achieve our demands would continue
- AIBPARC was very active in pursuing various issues pertaining to retirees
- Some of the issues settled by Supreme Court and cleared by Indian Banks' Association have not been implemented by our Bank, which is highly deplorable and condemnable

Lastly, before concluding his opening remarks, he exhorted the members to carry on with the struggle for our legitimate rights.

Com. P.K. Sarkar, Advisor to our Federation, addressed the members and stressed on the following points:

- Happy to be present at the function to bid farewell to Com. Rana, who was to retire with effect from 01st July, 2019
- Comrades from Jharkhand could not attend due to funds constraint
- Very pleased that Com. Marwah was present and thanked him for the same
- AIBOC took the lead in 2012 to form an Organization for the Retirees
- AIUBPARF was founded in September, 2012 with Comrades Bihari Patel as President and R. Suryanarayanan as the General Secretary
- Happy to note that past leaders of AIUBOF are now leading the Retiree Organization in different States
- Importance was not attached for raising funds to run the Organization
- Serving Organizations did not support the Retiree Organizations
- Many Retirees spend from their pocket
- AIUBOF donated to AIUBPARF Rs.2.00 lacs in 2012 for initial functioning. However, on going through the financial statements, it was observed that funds were available for Rs.2.00 lacs even in May, 2019, i.e. after 7 years of establishment
- The Umbrella of a Serving Officers' Organization was not available any longer and they do not even extend fraternal support
- All Retiree Organizations did not come under one banner. However, it was satisfying that the Retiree Organization supported by AIBEA - AIBRF led by Com. Jain, AIBPARC supported by AIBOC, SBI Pensioners' Federation and many other Retiree Organizations have come under one banner.
- There was no locus standi for Retiree Organizations
- IBA, Government of India and various individual Bans did not support Retirees
- The bigger challenge was Bank mergers.
- Vijaya Bank and Dena Bank were merged with Bank of Baroda
- Many more such mergers were on the anvil after budget
- In the event of merger of our Bank with Bank of India, we would lose our identity and the facilities enjoyed by us now might not be available at a later date
- Wondered whether the Banner displayed at the venue would be available after the merger of banks threatened by the Government

- Mentioned that Indian Banks' Association did not insist on mandate from Banks when it considered granting Second option for Pension for the Bank employees. It should take the same stand while attending to retirees' issues
- Do not rely on Serving Officers/Employees' Organizations. We have to fight for our issues
- How do we fight? The answer" To bring to light to the public" and in turn the Government will come to know our real issues
- Medical Insurance Scheme for Retirees - Members have to contribute 1 month"s pension as premium
- The bigger challenge faced by the Retirees would be to meet the increasing medical expenses
- How do Retiree Organizations to continue to fight? The answer was by keeping in constant touch with members. He was happy that by meeting at least once in 6 months for attending the EC meeting, we connect with each other.
- Be positive. Do not be disheartened by the undue delay.
- The day is not far off when our issues would be settled
- With the introduction of National Pension Scheme from 2010, the Bank would be left with huge corpus of Pension Fund as there would be no retiree to claim Pension after 15/20 years.

Com. Nitin Desai, President of our Federation spoke on the following lines:

- Unique meeting at a Centre where we do not have an Unit
- Expressed his deep appreciation to the efforts put in by Comrades Rana, Anil Malhotra and their team in organizing this meeting
- Welcomed Com. V.K. Gaba, DGM (Retd.)
- Welcomed Comrades Deepak Garg Manjor Chhabra.as.President and General Secretary of Officers' Association, Chandigarh
- He was emphatic that our Organization would continue to exist, albeit with minor changes after possible merger of Banks
- Serving Officers and Employees' Organizations face the situation that their own issues are remaining unresolved
- Family Pension at 15% is very meagre. It should be increased to 30%
- All Government schemes were implemented by Banks. Yet, the Government did not bother to concede their demands. The Government is anti-working class and the ruling party has secured brut majority.
- As regards co-ordination between the Retirees Organizations in our Bank, he told the audience that Com. Raithatha, President of AIUBRF was in constant touch with him and was open for co-ordinated action programme against our Bank management

Com. B.B. Yadav, Vice Chairman of our Organization shared the following observations:

- Position of the Banking Industry and that of individual Banks
- The Management was averse to give to workers

- To get in touch with local Member of Parliament, irrespective of party affiliation and apprise them of our issues. The Government would be forced to listen to the Parliamentarians if they speak on our issues
- He exhorted the delegates to take steps to secure membership from Women Comrades. He cited the example of his State Unit where not a single retiree had been left
- Retiree Organization is cadre-less and the strength of the organizations depends on its members

Com. Bakshi, Working President addressed the gathering and thanked the host team for the excellent arrangements made for the meeting. He congratulated Comrades Garg and .Manoj Chabbra newly elected President and General Secretary of Chandigarh Unit of serving Officers' Organization. He conveyed his best wishes to the new team for success.

Com. B.N. Shukla, Vice President of our Federation called upon the delegates to take steps to form our Units in all places where we do not have our presence. He expressed happiness that Chandigarh Unit of our Organization had been formed.

Com. Marwah, a veteran Organization man of our Bank, expressed the view that the Serving Organizations have their own problems and it would be futile to expect them to help the Retirees in achieving our demands. We, the Retirees, should fight on our own. With the brut majority that the ruling party had obtained in the Parliament, merger of Banks would take place. In any case, our Organization would remain with the suffix " Ex Union Bank of India". He then narrated the struggle started by him in 2008 and mentioned the legal fight for 100% D.A. Neutralisation, Signing of Record Note between IBA and serving Employees/Officers' Organizations, Filing of SLP in Supreme Court etc. He exhorted the members to be alive and also to be agile.

Comrade Sarkar made the announcement regarding formation of Chandigarh Unit of our Organization with the following Office-bearers:

Chairman	: Com. Anil Malhotra
President	: Com. C.M. Tandon
Vice President	: Com. J.P. Singh
General Secretary	: Com. M.R. Rana
Jt. General Secretary	: Com. O.P. Chauhan
Treasurer	: Com. P.K. Bansal

Com. Nitin Desai, President, congratulated the team and wished them all the best. He then commenced the 10th EC meeting and read out the Agenda items. He requested Com. S.K. Singh, Vice-President of our Organization to read out the minutes of 9th EC meeting held on 24/11/2018 at Ernakulam, Kerala. It was unanimously adopted by the house.

He requested Com. N. Govindarajulu, General Secretary to present his report on the developments after we met last at Ernakulam. Before proceeding further, he mentioned that

in the recently concluded Triennial Conference of AIBPARC held at Chennai, the following were elected:

- Com. N. Govindarajulu : Vice President
- Com. P.B. Thomas : Vice President
- Com. Nitin Desai : Deputy General Secretary

The members congratulated all the Comrades who were induced into AIBPARC Central leadership team and wished them all the success.

Com. Govindarajulu presented his report and some of the salient points are given below:

- Extended a warm welcome to one and all
- Congratulated and thanked Comrades Rana and Anil Malhotra for the excellent arrangements made for the EC meeting
- The presence of a large number of Officers and Office bearers of our Organization at the farewell function revealed the love and affection Officers of Chandigarh have for Com. Rana

The report covered the following important topics:

1. BEREAVEMENT

- **Comrade Santi Bardhan**
- **Comrade Dr Ramji**
- **Mr. Manohar Parrikar**

- A minute's silence was observed in respect of those who departed from our midst

2. NATIONAL EVENTS

- **2.1 Ugly dance of terrorism**
- **2.2 Mission Shakti**
- **2.3 Indian General Elections**
- **2.4 Assembly Elections**
- **2.5 Cyclone " Fani"**

3. INTERNATIONAL EVENTS

- **3.1 International Situation**
- **3.2 Terrorist Attack on Sri Lanka**
- **3.3 Masood Azhar:**
- **3.4 BREXIT**
- **3.5 Happening in USA**

- 3.6 Visa Rules

4. ECONOMIC SCENARIO

- 4.1 Fresh dose of liberalization

5. BANKING SCENARIO

- 5.1 Merger of Banks
- 5.2 Appointments and Resignations
- 5.3 Autonomy of RBI at stake
- 5.4 IDBI
- 5.5 RRB Sector Coming Under The Purview Of Bank Pension Regulation
- 5.6 Prevailing labour situation in banking industry
- 5.7 Mounting NPAs and health of the banks

6. ANOTHER OPTION OF PENSION TO LIC & GIC EMPLOYEES

7. AIBPARC

We are glad to inform the members that the Central Leadership of AIBPARC agreed to our suggestion to induct Com. Subash Sukenkar as a Committee Member.

8. COURT CASES

- 8.1 Refixation of Basic Pay
- 8.2 Implementation of Regulation 26: of Pension Regulation and option of pension to CRS Employees and Officers
- 8.3 Commutation of Pension
- 8.4 Issue of Leave encashment for CRS employees and officers
- 8.5 Issue of enhanced amount of Gratuity
- 8.6 Orders passed by different DLCs on Payment of Gratuity
- 8.7 Labour Courts
- 8.8 Pension Updation
- 8.9 Special Allowance
- 8.10 Pension Option for Resignees
- 8.11 Group Medical Insurance Scheme for retirees
- 8.12 Updation of pension in RBI

9. JOINT STRUGGLE OF CBPRO WITH AIBRF

10. OUR BANK

PENSION TRUST

11. OUR FEDERATION

12. RESOLUTIONS TAKEN UP WITH AIBPARC

13. STAGNATION INCREMENT

14. UBIREMAS

15. UNION HEALTH CARE POLICY: (New India Assurance Co Ltd)

16. IMPLEMENTATION OF COURT JUDGEMENT

1. Refixation of pension for those who retired between April 1998 and 30th April 2005 – Payment of arrears of commutation on revision of pension consequent upon judgement of Hon'ble Supreme Court in Civil Appeal No.5525 of 2012

2. A) Implementation of Regulation 26 – Grant of additional 5 years notional weightage under pension Regulation 26

B) Option for pension to CRS Employees and Officers

17. MEETING WITH THE MANAGEMENT

18. AFFILIATION

19. MEMBERSHIP

20. COMMUNICATION

21. REPORT FROM STATE UNITS

- BIHAR

- GUJARAT

- KERALA

- MAHARASHTRA

- ODISHA

- TAMIL NADU

- WEST BENGAL & SIKKIM

22. FINANCIAL STATEMENTS

- As regards joint meeting with AIUBRF with our Bank Management, Com. Nitin Desai informed that Com. Raithatha, President was in constant touch with him and a suitable arrangement could be worked out
 - It is gathered that investments from Pension Trust had been made in ILFS. He wondered whether proper precautions were taken before investing in such high risk company. Com. Marwah, intervened to state that even Gratuity Funds were invested in ILF& S
 - He expressed his happiness at the formation of our Chandigarh Unit
- Com. Nitin Desai, President, informed that Accident Insurance cover had been taken to cover the retirees up to the age of 70 years and expressed his satisfaction that the serving Officers' Organization of Gujarat had borne the premium payable for the policy.
- Com. Thomas informed the house that Kerala Unit had established a Fund to help the deceased family of Retirees. Rs.1000/- is collected from members and the total collection so received is passed on to the bereaved family. The scheme is in operation only in Kollam and Thiruvananthapuram Districts and would be extended to all other districts in due course.

The report on the activities of the State Units was read by Com. Nitin Desai (Gujarat), Com. Gaikwad (Maharashtra) and Com. Thomas (Kerala). Thereafter, Com. Nitin Desai requested that due to paucity of time the reports by other State Units be taken as read. He also requested all other State Units to submit their reports at regular intervals, preferably with photographs so that they could be uploaded to our Website - "ubparf.com".

All the State Units were requested to remit the arrears of subscription up to 2019 as we have to remit our subscription to AIBPARC.

Com. C.M. Tandon from Haryana advised the members to check whether FPP was properly calculated on promotion. He also spoke about payment of Gratuity after taking into account Dearness Allowance and Basic Pay At One and Half of Pay after 30 years of service.

Com. K.B. Kulkarni, Maharashtra spoke on payment of Gratuity. He mentioned the orders passed by ALC, Ajmer in a similar matter. On appeal by the Bank, High Court of Jaipur, directed the Bank to deposit the amount claimed. He also stated that individual employee has to file the application before the appropriate authority (ALC).

Com. B.N. Shukla informed the house that when RRBs have paid enhanced Gratuity on the above lines, why the Nationalised Banks did not do so. He advised the leadership to obtain a report from an expert and then act on his opinion. Com. Marwah agreed to prepare a detailed report on Gratuity and further action would be taken by our Federation on the subject.

Com. Govindarajulu mentioned that Com. Pathak had been spearheading the case of Resignees. He also mentioned that Supreme Court had dismissed the Petition filed and further information on this matter would be obtained from Com. Pathak and shared with the members.

The General Secretary also spoke about the letter dated 16/06/2019 addressed by the General Secretary of AIBRF wherein he had claimed that his organization did not submit any representation to IBA either singly or jointly.

As regards Pension Trust, Com. Marwah informed the members that all Pension Funds would be brought under Pension Fund Regulatory Authority very shortly. He also drew attention to the fact that Interest Income on Funds had shown a decline, possibly due to the faulty investments made in ILF&S. He also pointed out that the term NPI referred to Non Performing Investments. He further said that our Pension Fund is unregistered.

The General Secretary explained in detail the many hurdles he had to cross in the matter of registration of our Federation with the Registrar of Societies, Tamil Nadu. The word "Union" in our Organization's name was the reason for the delay in registration. However, the registration has now been completed and he showed the Certificate of Registration to the members. He claimed that we may now file a Writ Petition in the High Court of Madras demanding representation for our Organization on the Pension Fund Trust. We also intend to file Writ Petitions challenging the inaction on the part of our Bank in not implementing the Court directions and advice of Indian Banks' Association in the matters of Regulation 26 and grant of second option for Pension for Compulsorily Retired Employees/Officers.

Com. Govindarajulu informed the house that a communication had been received from Central Office. It was stated therein that the matter of Stagnation Increment was referred to IBA for clarification and guidance. He wondered whether a legal notice could be issued to IBA/Bank for non-payment.

With regard to the revised guidelines issued by the Management on UBIREMAS (Staff Circular No.6889 dated 10.12.2018), the General Secretary reported that the revised guidelines were arbitrary and needed to be reversed. (Original guidelines issued in Staff Circular No. 4901 dated 04/10/2002). He assured the members that the issue would be discussed with the Management in the forthcoming meeting. He also raised doubts about calculation of arrears of Pension on the revised Basic Pay. He also touched about payment of arrears of commutation with interest for the delayed period. as well c payable to the eligible Officers who retired between 01/11/2012 and 30/04/2015.

Cutting across the deliberations, Com. Sarkar advised Com. Nitin Desai to request Com. Raithatha to finalise the date for the meeting with the Management and inform us for our participation. Charter of Issues prepared for the last meeting needs to be updated with new issues. He requested the State Units to report fresh issues to be included in the Charter of Issues.

Com. Sarkar advised Com. Nitin Desai to discuss with Com. N.L. Sharma for establishment of our Unit in the State of Rajasthan. He also sought Com. Marwah's assistance for the establishment of our Unit in Delhi and Madhya Pradesh. Both the Units need to be established before the next EC meeting. i.e. within 6 months.

While our Unit has been established in North Eastern Region under the leadership of Com. Sattar, he was requested to submit the requisite papers to grant affiliation.

Com. Thomas, Chairman exhorted the members to 50th Anniversary of Bank Nationalization on 19/07/2019 in a grand manner and the occasion should be utilised to project the Retirees issues to the public. Dharna, Demonstration, Rallies and Seminars should form part of the celebration.

The General Secretary, in the absence of the Treasurer, presented the Financial Statements for the period ended 31/05/2019. The House unanimously approved the accounts. The Report presented by the General Secretary was approved with a voice vote. It was resolved by the house to amend Clause 16 (2)(e) of our Constitution. The General Secretary informed the house that the Retirees' issues would be resolved both organizationally and legally. The Venue of the next EC meeting would be decided and informed to members in course of time.

Com. Marwah was requested to present Vote of Thanks which he did with aplomb. He congratulated the members for the formation of Chandigarh Unit of our Organization. He also thanked Comrades Rana, Anil Malhotra and their team for hosting the EC meeting and for having made excellent arrangements. The meeting would be cherished by all the delegates for all time to come. He called upon everyone to impress upon others about the welfare of the Retirees.

With kind regards,

Yours Comradely,



**(N. GOVINDARAJULU)
GENERAL SECRETARY**