



ALL INDIA BANK PENSIONERS' & RETIREES' CONFEDERATION

(A.I.B.P.A.R.C.)

C/O BANK OF INDIA OFFICERS' ASSOCIATION

(EASTERN INDIA BRANCHES)

BANK OF INDIA, KOLKATA MAIN BRANCH

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(For circulation among all the members of the Managing Committee as well as the Governing Council of AIBPARC, Special Invitees, State Secretaries and Advisors of AIBPARC.)

Dear Friends,

Sub : Representation to the Hon'ble Prime Minister of India.

We are reproducing hereunder a circular of CBPRO dated 23.12.2016 which speaks for itself.

With best wishes,

(S. R. SEN GUPTA)
GENERAL SECRETARY

QUOTE :

Dated: 23.12.2016
Shri Narendra Modi Ji,
Hon'ble Prime Minister of India,
PMO Office, South Block, New Delhi.

Respected Pradhan Mantri Ji,

Sub: Request for Most Urgent Consideration of Bank Pensioners and Retirees Issues.

We the Bank Retirees are immensely grateful to you for your kind acknowledgement and appreciation of the assistance and cooperation extended by the Bank pensioners and Retirees to their fellow colleagues in the Banks during the present ongoing demonetization exercise. It is heartening to know that the tireless contributions of the Bank Pensioners when they were in service as well as after retirement has attracted a special mention and appreciation from a personality no less than your Good-self, the Prime Minister of the country. Your appreciations have been also echoed by the Hon'ble Finance Minister, other functionaries of the Government and the public as well. This recognition of our contributions has made us feel extremely happy and also make us rededicate ourselves to make the programmes and policies of the Government not only a success but also a fulfilling exercise of the avowed objectives and initiatives of your Government.

We also take this as an opportunity to place before your Good-self some of the very urgent long pending issues which are agonising the aged Bank Retirees for a very long time. The Bank Retirees who have organised themselves as organisations duly registered and also formed a coordination of major Bank Retirees Organisations including SBI, Public Sector Banks and Private Sector Banks known as **COORDINATION OF BANK PENSIONERS' AND RETIREES ORGANISATIONS (CBPRO)** with nearly Four Lac membership are still not able to get a formal audience with Indian Banks' Association who represent the Bank Managements. The reason cited by the IBA is that they would negotiate only with the Serving Employees and Officers Organisations. This has created a situation where Bank Retirees' grievances are addressed neither by the Bank Managements nor by Indian Banks'

Association. In the process, the Retirees are forced to seek remedies through the Courts only, however justified their issues are. For your kind information whatever little relief the Retirees got in respect of their grievances are all through the Courts only so far. The Retirees are forced to fight the legal battle for more than Ten years right from the Single Judge Bench of High Courts to the Highest Court of the land i.e. Hon'ble Supreme Court. Here again the Court verdict relief was extended to the individual petitioners only and not to the similarly placed Bank Retirees at the instance of IBA, forcing every one of them to litigate afresh. This amounts to negation of the substance of the Court verdicts and mockery of the Judicial Authorities and against the laid down Senior Citizen Litigation policy of the Government. Your Good-self has also observed recently that the Government and Government agencies themselves are the litigants in most of the cases. We cite below few of such Judgments of Hon'ble Supreme Court the benefits of which are not allowed to be given to the similarly placed Retirees:

- a. Hon'ble Supreme Court judgment in respect of pension to Resigned Employees and Officers who have put in more than 20 years of service.
- b. Pension option to few left out compulsorily Retired Persons.
- c. Benefit of leave encashment to compulsorily Retired Officers.

At the same time the Bank Managements have continuously denied (i) **Pension Updation** (Pension Revision) to Bank Retirees though our pension scheme is modelled on Government Pension Scheme where not only pension updation but also up gradation is given (ii) Denial of 100% DA to pre 2002 Retirees who are now in the age group of 85 and above (iii) Denial of Improvement in Family Pension to the spouses of deceased Retired Bank Employees and Officers.

It is unfortunate that though all the above three issues should have been considered as per the Bank Employees Pension Regulations and also as the same are given to Government Employees and other Public Sector Employees still the IBA is avoiding to advise the Member Banks to implement the Regulations and undo the injustice thrust on the Bank Retirees. We wish to reiterate that whatever we are asking for is strictly as per the provisions of the Regulations which are passed by the respective Bank Boards, approved by the Government and officially published in the Government of India Gazette. The denial of the above is forcing the Bank Retirees irrespective of their grade who have retired either as the Chairmen of the Banks, Executive Directors and General Managers getting Pension as low as just Rs. 25,000/- only and Family Pension as low as Rs. 4,000/- including Dearness Allowance which is not only humiliating but also insulting.

We do not want to get into the details of huge NPAs in the Banks and its effect on the working results of the Banks. The reason for this melody is very well known to the Government. But it is noteworthy the Banks are making huge Operating Profits which speak of the efficacy and efficiency of the Bank Employees and Officers. We in Public Sector Banks have to do more than what the new generations Private Sector Banks do as banking. Public Sector Banks are basically meant for Social Banking and carry out all the programmes and the policies of the Government, be it Priority Sector advances, Mudra Loans, Prime Minister JanDhan Programme, Direct Cash transfer benefits for Government Programmes, Tax Collection, General Election Duties and the latest Demonetization work pressure. In short Bank Employees and Officers are expected to do not only the normal Banking and also in addition to that many of the Government related duties but when the question of reward comes the Bank Employees and Officers and Retirees are clearly discriminated.

It is in the light of the above we seek your urgent attention and consideration of the pending issues of the Retirees and instruct the Bank Managements to honour the Legislative Provisions of the Pension Regulations. We also request your Good-Self to ensure that the IBA and the Bank Managements do not get into the luxury of spending crores of Rupees as legal and lawyers' fees in appeals against the favourable verdicts obtained by individual Retirees and Retiree's Organisations in pursuance of their just and legal demands. It may seem to be harsh but it is also a hard fact that the Bank Managements are mindlessly indulging in challenging the writ petitions of the Retirees, though repeatedly the Bank Managements have lost the cases continuously right up to the Hon'ble Supreme Court. **The Bank Managements spend huge amounts of the Banks in unnecessary litigations dragging the cases right up to the Hon'ble Supreme Courts even when High Courts have given favourable judgments and thereby profiting the lawyers and at the same time making the helpless Retirees to spend from their purses which have also become thin due to non revision of Pension, denial of 100% DA to very old Retirees and denial of improvement in Family Pension to the spouses of the Retirees who are mainly the women folk.** It is also very heartrending to mention here that the **Bank Pensioners are forced to pay Medical Insurance Premium as high as above Rs. 20,000/- for an Insurance cover of just Rs. 400,000/- (Rs Four lacs only)** whereas in respect of serving Employees and Officers the same is borne by the Bank Managements. **As far as the Government Employees and so also MDs and EDs of Banks are concerned even after the Retirement there is a comprehensive Medical facility available to them without any limit.**

We are appealing to the conscience of the all the decision taking authorities to kindly deliver justice to the ageing Bank Retirees. A great urgency is required in immediately implementing the concerned Regulations as the age is definitely against

the Retirees and many have already missed their just and legal entitlements because of the end of their life journey and many are counting their days.

Sir, in you we see a person with great human compassion and great respect for the elderly society. We are confident that your Good-Self will ensure justice to the Bank Pensioners and Retirees immediately and make them feel that the yeomen service rendered by them to the Nation is recognised, appreciated and also duly compensated.

Thanking you,

Yours sincerely,



A.Ramesh Babu



K.V.Acharya

Joint Conveners CBPRO